

APRIL 2012

President's Letter

On March 3rd people living in the area of these three lakes experienced twelve inches of wet snow and major power outages; two weeks later we are experiencing a string of beautiful mid-60 degree-days! There was no significant ice cover on Torch Lake this year.

The last few months has been particularly busy for TLA volunteers wrapping up 2011 projects and planning 2012 activities. One of the more visible activities was the preparation and submission of **five DEQ Permit Applications to install fish shelters**. The written permission that many of you provided became part of these submissions. Assuming the permits are granted and some of the shelters are installed in the next few months, Leah Varga, a very recent graduate of Connecticut College and a certified scuba diver, has agreed to lead a project to document the way fish utilize these new shelters, as a Research Associate. An article in this Newsletter summarizes information about this Fish Shelters Project, which is another excellent example of accomplishing a major initiative through collaboration with other lake associations, The Watershed Center, Tip of the Mitt, and the Conservation District.

Addressing sedimentation in Grass River, especially from its three tributaries; Shanty Creek, Cold Creek, and Finch Creek, has been another major collaborative activity. First, our 2011 Summer Internship project involved assessments of aquatic insect populations, time-temperature profiles, the status of road-stream crossings, and barriers to fish passage in these three tributaries. Photos of each intern after receiving their Certificate of Achievement are posted on our Facebook page, which is includes more than 100 friends. Second, in response to a \$1,000 grant that TLA received from Freshwater Future, representatives of Shanty Creek stakeholder organizations, including Shanty Creek Resort, property owners associations, Grass River Natural Area, Custer Township, Conservation District, Drain Commissioner, and Tribe of Ottawa & Chippewa Indians, were convened twice to develop and **prioritize a list of possible project ideas to help improve and restore Shanty Creek**. An article in this Newsletter summarizes the findings from these consensus-building sessions.

We are in the process of orienting three new TLA Board members. In addition to becoming familiar with TLA business, **Leslie Meyers**, **our new Executive Director**, has also been involved in the transition of TLA's financial records from Treasurer Becky Norris to our new Treasurer Ed Gourley. Coincidental to a new Treasurer, we are transitioning from financial reports generated by QuickBooks software to reports generated by PeachTree software, which is expected to improve our Board's understanding of the amount of money in each donor-restricted Fund and each project budget. We also welcome **Ann McClelland**, a new **Zone Director for Kearney Township**.

As soon as there is specific information to share about the trichloroethylene plume, we will summarize the information for you. In the meantime, we have made two trips to Lansing to advocate for new DEQ Appropriations to build a new well field for the Mancelona public water system; One meeting with the House Committee for DEQ Appropriations and another with a similar Committee in the Senate.

Sincerely,

Dean Branson

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The Mission of the Three Lakes Association is to provide leadership to preserve, protect, and improve the environmental quality of the Elk River Chain of Lakes, especially Torch Lake, Clam Lake, and Lake Bellaire, for all generations



Founded 1966

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Dean Branson, President Art Hoadley, Vice President Ed Gourley, Treasurer Tina Fields, Secretary Bob Bagley, Past President Leslie Meyers, Executive Director

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- C. Torch Lake Township: Arlene Westhoven, vacancy
- D. Central Lake Township: Todd Collins, vacancy
- E. Forest Home Township: Vicky Avery, Fred Sittel
- F. Helena Township: Sue Reck, Nancy Hanson
- G. Custer Township: Gary Knapp, Bob Probst
- H. Kearney Township: Duane Drake, Ann McClelland

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Chuck Drouilliard, Stan Dole, Len Franseen, Bob McClelland, Dave Rowe, Bob Kollin, Patricia Roush, Cheryl Lynn Fields, Norton Bretz, Becky Norris

COMMITTEE CHAIRS

Becky Norris, Water Quality Todd Collins, Membership Patricia Roush, Education Bob Bagley, Water Safety Duane Drake, Lake Monitoring Program

The TLA Quarterly is published by the Three Lakes Association

Please direct comments or questions to Leslie Meyers, Executive Director 231-533-4852 P.O. Box 689 • Bellaire, MI 49615 info@3lakes.com

THANK YOU BECKY!

Becky, please accept this open letter to TLA's membership as an expression of our sincere appreciation for keeping track of TLA's funds for the past five years. THANK YOU.

Through your monthly reports we have gained some understanding of the challenges and stresses associated with this task. We empathize with the time you spent learning the confusing language of certified public accounts, and trying to utilize the QuickBooks software to track the flow of money through various internal project & program funds, language such as "board-



Becky Norris

designated restricted fund", and "quasi-endowment fund".

Your leadership in establishing annual operating budgets and investment strategies has been very valuable in creating confidence in the hearts of our membership that their donated dollars are enabling TLA to accomplish its Mission.

We also thank you for taking the initial steps to acquire Peachtree software that promises to have the capability of accurately tracking TLA's earmarked money as part of our overall balance sheet. And we thank you for working with our new Treasurer, Ed Gourley, to assure a smooth transition of this very important job.

In addition to keeping track of TLA's funds for the last five years, we also thank you very much for ongoing volunteer service, and now as the chairperson of TLA's Water Quality Committee. Your efforts to collect the water samples from 24 tributaries for E.coli monitoring multiple times a year for the last decade and then report the findings in a timely manner is an important part of our overall water quality monitoring program. These test results provide the basis for our understanding of the public health aspects of this water and suggests possible sources of E.coli in these lakes, which occasionally leads to some corrective actions. Your recent efforts to systematically document the characteristics of 24 road-stream crossings, as part of TLA's 2011 Grass River Sedimentation Project, are greatly appreciated. The road-stream crossings involve Shanty, Cold, and Finch Creeks. This information is now part of DEQ's database.

In 1996 Becky received a gift membership. She has been an active member ever since. We are delighted that when you retired from being a research physician that you decided to become a protector of water quality in these three lakes.

Sincerely,

TLA Board of Directors

In Memoriam

by Jack Norris

So long, Bob. We say good-bye to yet another stalwart who will be sorely missed. Bob was our treasurer for a full decade, a worker without fatigue, bucker-up, friend of man, protector of place, lively wit and so much more.

Bob Hildorf not only saw to it that we kept our dues level afloat, he also dipped into his own pocket with generosity – paying for the production and printing of "THE FIRST THIRTY YEARS", our organization's history, but also covering the expenses of shoreline surveys and leachate corrections along the Alden shorelines. As a last gesture, he has named TLA as a recipient of memorials in his name. Thanks, Bob, for your inspiring example.

Fish Shelters Project - On Schedule!

by Paul L. Sak, Friends of Clam Lake

With a solid foundation of detailed planning and discussions over the last year, the Fish Shelters Committee reached its latest milestone with the March 8th submission to the Michigan DEQ of five Joint Permit Applications. The permits will allow the placement of 3 fish shelter designs (slatted-wood cube, tree stump, slab wood tree) at each of 82 locations: Intermediate Lake (10), Lake Bellaire (15), Clam Lake (9), Torch Lake (33) and Elk Lake (15). The permits are good for a five year period.

The next milestone will be issuance of the actual permits. By statute, the permitting process can take up to 90 days. Since these are considered Minor Projects <u>and</u> the Committee has been working closely with the DEQ and DNR, our hopes are that issuance will be sooner. In the meantime, the work continues in four major areas:

• Material Acquisition & Construction

Contacts: Fred Sittel, Friends of Clam Lake, 231-377-7818 Mike Merriweather, Antrim Conservation District - Forestry Services

Deployment

Contact: Adam Jankowski, Elk-Skegemog Lakes Association, 231-264-6198

Fund Raising & Marketing

Contacts: Jim Gilleylen, Intermediate Lakes Association, 231-533-8525

Steve Young, Intermediate Lakes Association, 231-544-9890

Evaluate Fish Shelter Utilization

Contact: Dean Branson, TLA, 231-499-6497 Leah Varga, TLA Research Associate

All efforts are focused on doing this project right - the first time! After getting the permits and deploying and testing the initial shelter prototypes, we will start construction of proven designs in a

controlled and safe environment. Deployment of structures at each location will follow a documented plan that ensures accurate shelter positioning on riparian bottomlands, safe deployment practices, and accurate recording of final shelter locations. Looking to the future, Three Lakes Association has arranged for a Research Associate to work this summer on developing a plan for monitoring and evaluating the real impact these shelters will have on the fisheries in our Elk River Chain-of-Lakes.

Now's the time! Don't miss out on the opportunity to be part of this exciting and fun adventure this summer. To volunteer, contact one of the coordinators above.

You can also help out in the following ways.

- Got Rocks? If you have a supply of natural stone rocks (15 - 25 pounds each), consider donating them.
- Do you know of anyone with an old pontoon boat or barge or working outboard motor that they may want to donate for deployment of the fish



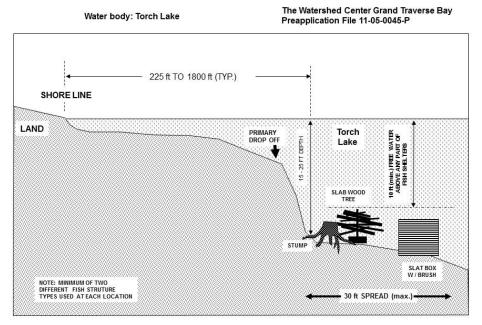
Fish shelter prototype

shelters?

How about a tax-deductible donation? \$25 helps purchase material; \$50 helps construct one shelter design; and for \$150, you can sponsor a full shelter location! Checks should be made out to "The Watershed Center - Fish Shelters Project" and sent to The Watershed Center, 13272 S. West Bay Shore Dr., Traverse City, MI 49684.

As we move forward, what has been particularly gratifying is the continued effort and support from the involved organizations: Elk-Skegemog Lakes Association, Friends of Clam Lake, Intermediate Lake Association, Three Lakes Association, Antrim Conservation District – Forestry Services, The Watershed Center of Grand Traverse Bay, and Tip of the Mitt Watershed Council.

Please join this great group of individuals as we work now, and look to the future!



Drawing 1: CROSS SECTION ELEVATION VIEW OF PROJECT (NOT TO SCALE)

REV. B 2/22/2012

Shorelines of Inland Lakes, A Very Important Aspect of Assessing Lakes

by Doug Morse and Kip Cronk

Editor's Note: Doug Morse and Kip Crook are Field Biologists with the Michigan Department of Environmental Quality. Because of their recent work on assessing inland lakes, we invited them to prepare an article for TLA's Newsletter to enhance our understanding of the importance of protecting our shorelines; above and below the water. Their work underscores TLA's findings from shoreline greenbelt surveys conducted in 2007, 2008, and 2009....33% of

Torch Lake's 45 miles of shoreline scored "good to excellent", compared to 58% of Lake Bellaire's 10.5 miles, and 59% of Clam Lake's 8.8 miles of shoreline. How can we improve these numbers?

I recently visited the small Caribbean island country of the Grand Cayman Islands. As the plane approached the main airport, I viewed the beautiful scene and thought to myself, wow, the water is almost as beautiful as Torch Lake. Three Lakes Association (TLA) continues to champion efforts to preserve, protect and improve the Elk River Chain of Lakes. Kip Cronk and I were asked by TLA to summarize state and federal efforts to assess lakes in Michigan and to provide links to sources of other related water quality information.

In 2007, the United State Environmental Protection Agency (EPA) and its state and tribal partners conducted a survey of the nation's lakes, ponds and reservoirs – National Lakes Assessment (NLA). A goal of the NLA was to evaluate stressors of lake water quality. The NLA indicates that lakeshore habitat impairment and higher levels of the nutrients nitrogen and phosphorus are the most significant lake condition stressors nationwide. Lakeshore

habitat includes the near shore area in the lake and approximately 30 feet upland from the shoreline. These findings are significant and pertinent to those who own property along Michigan's inland lakes.

Michigan included additional lakes in the 2007 NLA survey to provide for a state-scale assessment of Michigan's inland lakes. In Michigan, 50 lakes were sampled, statistically representing approximately 6,600 lakes 10 acres or larger statewide. The results reiterate the National findings, although the Michigan results further highlight that lakeshore habitat and physical lakeshore complexity are major stressors for Michigan's inland lakes.

What can owners of inland lakes shorelines do to improve their shoreline habitat, including owners of public and private properties? The photos below show a shoreline in poor condition (before) and

the same shoreline that was improved to excellent condition.

Improving the near shore aquatic vegetation can be a much a bigger challenge. The cross-sectional diagrams below show the difference between an overdeveloped shoreline and a lightly developed shoreline.

There are many resources available to members of the TLA including the Tip of the Mitt Watershed Council, The Watershed Center, and the Michigan Natural Shoreline Partnership. These organizations have access to expertise to help protect lakeshore habitat and physical habitat complexity. Tip of the

Mitt and The Watershed Center in Traverse City are leading organizations for water resources protection expertise in northern Michigan. Michigan Natural Shoreline Partnership promotes natural shoreline landscaping to protect Michigan's Inland Lakes. This Partnership trains Michigan Certified Natural Shoreline Professional and provides education to professionals to hold natural shoreline workshops for homeowners. This Partnership also provides listings of certified natural shoreline contractors, listing

of native plants, natural shoreline events and publications on the topic of shoreline stewardship on their website

In summary, available national and statewide lake survey assessments indicate that the shoreline habitat, both above the water's edge and below, makes a difference in the condition of Michigan's inland lakes. We hope that you will consider natural approaches to shoreline stewardship such as buffer zones where

the larger the buffer the more benefits for the lake and reconstructing or conserving natural shorelines to help keep the Elk River Chain of Lakes a beautiful natural treasure. If you would like to receive additional information about improving your shoreline or copies of DEQ brochures with ideas on how to improve your shoreline, please call TLA 231-533-4852, or send an email note to info@3lakes. com.

Lake Physical Habitat

- Of the stressors included in the NLA, poor lakeshore habitat is the biggest problem in the nation's lakes; over one-third exhibit poor shoreline condition. Poor biological health is three times more likely in lakes with poor lakeshore habitat.

Physical Habitat Stressors

- Lakeshore habitat is considered good in 54% of the lakes in the Upper Midwest eco-region. Yet, the shorelines of the Upper Midwest lakes indicate considerable lakeshore development pressure in this region. Forty-six percent of the lakes show moderate to high levels of lakeshore human disturbance.





Before and After Shoreline Landscaping

Update: DeWitt Marine's Permit Application

Last fall, Dewitt Marine applied for a permit from the MDEQ to fill ¼ of an acre of wetland in conjunction with the expansion plans that include a new storage building. During the public hearing process concerns were expressed regarding how the additional storm-water runoff would be handled. The permit was issued in mid-February with Dewitt and the MDEQ satisfactorily addressing the concerns with an expanded rain garden. Additionally a condition was placed that requires a conservation easement be placed on the remaining wetlands and undeveloped shoreline.

The site work has begun. TLA wishes Dewitt Marine continued success with their expansion and commends them for their environmental stewardship that the conservation easement and rain garden provide.

Road-End Legislation: SB 778 Becomes Public Act 56

The Michigan Senate and House have passed legislation that clearly defines and restricts the type of activities that may legally occur at the thousands of public road ends that terminate on Michigan's inland lakes and streams. The bill revises the Natural Resources and Environmental Protection Public Act 451 of 1994 by adding a section that specifically addresses public road ends. The legislation was signed by Lt. Governor Calley on March 22, 2012 and took affect immediately as Public Act 56.

The language of Senate Bill 778 provides statewide legal codification of nearly twenty year old court rulings that limited public road ends to one public dock, forbids overnight mooring and the installation of boat hoists. The Michigan Waterfront Alliance, Michigan Lake and Stream Association and the Higgins Lake Property Owners Association and several other Lake Associations, including TLA advocated representatives and Senators for passage of this public road end legislation. Unregulated activity at public road ends has contributed to public road right of way hazards, promoted uncivil behavior, shoreline degradation and has created additional pathways for the introduction of aquatic invasive species into Michigan lakes and streams.



Example of an unregulated road end that enabled the creation of a mini marina.

2012 Aquatic Plant Survey

by Becky Norris

Please call us if you observe aquatic plants in front of your property, especially the floating fragments of aquatic plants. During the summer of 2012, TLA plans to do as complete a survey as possible of the aquatic plants growing in Bellaire, Clam, and Torch Lakes. This will involve observation of the near shore lake bottom by boat and harvesting small samples of plants for identification. You can greatly assist in this project by notifying the Water Quality team of the presence of aquatic plants in the vicinity of your property.

As noted above, not all plants are undesirable, many are helpful and worth protecting. But in order to know what is growing out there, we need to take a detailed look. Please let us know if there are plants growing



Eurasian Water Milfoil

in the water near your property – call Becky Norris at 231-599-2894 (home) or TLA office at 231-533-4852 or send an email to norrisrebe@torchlake.com.

In the summer of 2011 the Three Lakes Association spearheaded the removal of Eurasian water milfoil (E. milfoil) from Torch Lake. E. milfoil is an unwanted, aggressive exotic invasive nuisance plant. In 2003 small patches of E. milfoil in Butch's Marina in Clam River and in the Alden Harbor were treated with a DEQ-approved herbicide. Previously these patches at Butch's Marina were reduced by application of a light barrier over the plants. With newly-discovered growth in these locations and on the east side of Torch Lake in the cove between Stony Point and Lone Tree Point, it was once again time to act. Whole plants were removed using diver-assisted, hand-digging and suction removal into mesh bags

Now it is time to survey Bellaire, Clam, and Torch Lakes to find out what is growing where. Most native species are not nuisances and are welcome as fish habitat and shelter. The non-native invasive species, however, are unwelcome as they tend to outcompete native plants, take over and grow out of control. Under severe infestation conditions, lake waters can become so clogged by invasive plants that recreational uses of the waters are severely hampered. And control is far more difficult the greater the spread of the invasive species.

Plans for removing and/or treating the undesirable pioneering colonies will be developed based on what is found and the best methods available. Whenever possible, the plan would be to remove all small patches of E. milfoil because, left alone these patches are known to choke areas around docks and become very costly to manage. The truth is, however, that once undesirable plants have gained a foothold in a lake, there is need for continued vigilance and response to new growth to keep it under control.

Shanty Creek-Grass River Sedimentation Project Update

by Leslie Meyers and Dean Branson

In conjunction with the 2011 Intern Project and the technical report from Professor Paul Richards on a Soil Water Assessment Tool model, TLA convened representatives from local stakeholder organizations twice this year to brainstorm a list a possible projects and to prioritize that list to reduce the sediment loading from Shanty Creek, especially during major storm events.

The process of convening representatives from a cross-section of stakeholder organizations was based on a \$1,000 grant from Freshwater Future to assist in advocacy initiatives on behalf of the Grass River Sedimentation Project. A professional facilitator provided the strategic rationale for the project selection process. The team included:

Shanty Creek Resort, Antrim Conservation District, Grass River Natural Area, Property Owners Associations, Vacation Property Network, Custer Township, GT Band of Ottawa & Chippewa Indians, Antrim County Drain Commissioner, Tip of the Mitt, TLA Summer Internship Program mentors

Two of the overriding conclusions from these consensus-building sessions were as follows:

- 1. More collaborative buy-in could be anticipated by changing the goal of this initiative to "Development of a Grass River Watershed Assessment Plan"
- Project selection criteria should include strategic aspects such as the potential of the project to inspire future collaborative efforts, i.e. visibility of results, involvement of high-profile champions, and assess to technical assistance.

The pros & cons of each possible project were first interactively discussed relative to the strategic criteria and then each organization voted three times. The following projects received at least 7 votes, which becomes a blueprint for future collaborative efforts:

- Reduce stormwater runoff from the golf course into Maury Creek and then into Lake Bellaire.
- 2. Assess stormwater-related sediment loading into Shanty Creek (hydrologic modeling).
- 3. Monitor normal and **stormwater flow rates** in Shanty Creek The following projects received four or fewer votes:
- 1. Compile a list of specific activities that Shanty Creek Resort has done to reduce sediment loading, and then help publicize these efforts.
- 2. Establish stream bank markers to benchmark the accumulation and erosion at several areas along Grass River.
- Inventory impervious surfaces within Shanty Creek watershed.
- 4. Inventory small dams and sand traps.
- Although no votes were received to continue monitoring macroinvertebrate populations, the project remains on the list of projects.

Additional financial support for this Grass River Sedimentation Project was obtained from a generous grant from the Dole Family Foundation, a grant from the Shanty Creek Property Owners Association, dues & donations from TLA members, and a grant from the Community Foundation that helped support our high school summer internship program. The 2011 summer interns, Roger Barber (Kalkaska High School), Carrick Conway, Erik Youmans, and David Witt (Central Lake High School), along with hundreds of hours of TLA volunteer's time, (Becky Trish, Fred, Gary, Norton, Dean and Jim Kelderhouse) provided a report of stream sedimentation finding to help the convened stakeholders



Stakeholders voting for Shanty Creek projects

deliberate on possible next steps. A copy of the summer intern's report is available on our Website: www.3lakes.com.

In addition to our participation in the above list of priority projects, we intend to help the Conservation District with their plans to implement rain gardens in the Shanty Creek area. We are also looking forward to working with The Watershed Center on their DEQ grant to systematically assess stormwater management, especially for the Shanty Creek Watershed.

Boating Safety Certificate & Exam

The Antrim County Sheriff's Office introduces its 2012 boater safety initiative - Boat Smart, Boat Safe, Boat Legal. It takes three easy steps:

- Study and understand the Michigan Boating Laws and Responsibilities
- Take the Boating Safety Exam offered by the Sheriff's Office on one of the scheduled dates (no charge)
- Pass the Exam, receive a Boating Safety Certificate

This is for you, your children, grandchildren, friends and relatives. It's an investment of time that's good for life - theirs and yours.

Did You Know? Age restrictions and certificate requirements for legally operating a boat vary slightly from those for operating a personal water craft (PWC). **For anyone not yet 34 years old,** the law states that you must have and carry your Boating Safety Certificate on board to legally operate a PWC. Are you or your guests legal? Check our website for information on the Boating Safety Certificate & Exam.

June 2 - Milton Township Fire Station 12105 Cherry Avenue, Rapid City 231-322-4700

June 16 - Dewitt Marine. 6509 Crystal Springs Rd, Bellaire 231-377-6611June 30 - Grass River Education Center, 6500 Alden Highway,Bellaire 231-668-9605

July 14 - Elk Rapids Police Dept.321 Bridge Street, Elk Rapids 231-947-1619

July 16 - Torch Lake Yacht Club10280 Larson Rd, Bellaire 248-770-5050 If your schedule does not permit you to attend one of the five events listed above, phone (231) 533-8627 ext.1 for an appointment to take the proctored exam at the Antrim County Sheriff Office in Bellaire.

Possible Volunteering Opportunities

The following is a partial list of opportunities to volunteer with various TLA projects and programs. Some of these opportunities may only involve a few hours of time and other opportunities can take much more time. If you intrigued by one or more of these opportunities, please call our office (231-533-4852) and leave a message with your name and number and the opportunities about which you would like additional information. A point person will call you back shortly thereafter.

- 1. **Building and deploying fish shelters**...rough carpenter, access to a small tractor and/or flatbed trailer and/or observing power boat, and/or certified diver
- Collecting and hand picking small aquatic insects...~4
 hours mid-June
- 3. **Drafting short articles, taking photographs**... TLA activities, which include coordinating photography contest (Public Relations).
- 4. **Mentoring high school summer interns**...about 5 hours most every week in the summer, compiling project data, and assisting in report writing
- 5. Collecting water samples for E.coli monitoring... driving to specific locations, documenting water samples, transporting samples to the lab
- 6. **Providing a plate of hors d'oeuvres (snacks) at joint education events...**twice per summer.
- 7. **Washing boats**...during times when boats that may have invasive species from other lakes are about to be launched, 2-hours shifts, post signs
- 8. **Stimulating the use of TLA's Facebook page**...posting photos, responding to comments, inviting friends to be fans, communicating TLA activities
- 9. **Developing and retaining membership**...working with Zone Directors to prompt members to renew their membership and/or solicit new members
- 10. **Assisting with TLA's Annual Meeting, and/or information booths** ...set up, take down, distribution of information, registration, etc.



Volunteers collecting water samples April 2011

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BASIC \$50 ☐ DONOR \$100	STEWARD \$500
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☐ Service	☐ Other
Three Lakes Association is a 501(c)(3) corporation. Your dues and other contributions are tax deductible. Call for further information.	
* * * * * *	* * * * *
To join Three Lakes Association please return this	
form with your check to: THREE LAKES ASSOCIATION	
P.O. Box 689 Bellaire, MI 49615	



TLA/GRNA Charity Golf Tournament

Here's a great idea for Father's Day: golf and dinner at Schuss Mountain! The 9th annual Three Lakes Association and Grass River Natural Area Charity Golf Tournament will be held **Sunday, June 17** at the beautiful **Schuss Mountain course** with cocktails and dinner at Ivan's.

The \$100 price includes 18 holes with cart and dinner. The format is a four-person scramble. There will be flights for women, men and co-ed teams with prizes for low gross and low net in each flight. There will be a putting contest and skill prizes and \$5,000 in cash if you get a hole-in-one. Senior tees and the Peoria Handicap make winning possible for everyone!

Don't play golf? Join us for dinner at Ivan's for just \$30 per person. Registration forms may be obtained from any of our committee members, at the Grass River office (231-533-8314) or the Grass River Center. Please support this important fundraiser. All poceeds will equally benefit

TLA and Grass River education programs. Bob Bagley, Golf Tourney Co-Chair

RETURN SERVICE REQUESTED

Three Lakes Association P.O. Box 689 Bellaire, MI 49615 231-533-4852 www.3lakes.com NON PROFIT ORG US POSTAGE PAID BELLAIRE, MICH PERMIT NO.5