

In the Matter Of:

Four Lakes Special Assessment District

BOARD OF DIRECTORS HEARING

January 15, 2024

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STATE OF MICHIGAN
FOUR LAKES SPECIAL ASSESSMENT DISTRICT
COUNTIES OF GLADWIN AND MIDLAND
Beaverton Activity Center
106 Tonkin Street
Beaverton, Michigan 48612, 9:08 a.m.

Board Members Present: David Kepler, Chair, Sanford Lake
Adam Beebe, Sanford Lake
Don Zakett, Wixom Lake
Dave Rothman, Wixom Lake
Mark Mudge, Smallwood Lake
Phil Dast, Secord Lake
Chuck Sikora, Secord Lake
Karen Moore, Gladwin County
Mark Bone, Midland County

Also Present: Ron Hansen, President, Spicer Group
Kayla Stryker, Secretary and Treasurer

RECORDED BY - Rachelle Roberts, CER 9585
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Network Reporting Corporation
Firm Registration Number 8035

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EXHIBIT INDEX

HEARING	DESCRIPTION	PAGE
Exhibit 1 marked	Hearing Packet	8

1 Via Zoom Video Conference
2 Monday, January 15, 2024 - 9:08 a.m.
3 (Exhibit 1 marked)
4 MR. KEPLER: Good morning. Can folks hear us from
5 the back?
6 UNIDENTIFIED SPEAKER: Yes.
7 MR. KEPLER: Okay. This is the Four Lakes Task
8 Force special assessment hearing on the matter of the
9 computational cost for the capital assessment and for the
10 operational and maintenance assessment that will occur as
11 well as assessment rules that follow that are related to
12 both of the capital assessment and the operational
13 maintenance assessment. With that, we'll do the roll call.
14 MS. STRYKER: Adam Beebe?
15 MR. BEEBE: Here.
16 MS. STRYKER: Dave Kepler?
17 MR. KEPLER: Here.
18 MS. STRYKER: Don Zakett?
19 MR. ZAKETT: Here.
20 MS. STRYKER: Dave Rothman?
21 MR. ROTHMAN: Here.
22 MS. STRYKER: Phil Dast?
23 MR. DAST: Here.
24 MS. STRYKER: Chuck Sikora?
25 MR. SIKORA: Here.

1 MS. STRYKER: Mark Mudge is absent. Karen Moore?

2 MS. MOORE: Here.

3 MS. STRYKER: And Mark Bone?

4 MR. BONE: Here.

5 MR. KEPLER: Good. And as introduction, this is
6 a -- as I mentioned, a special assessment hearing. It's a
7 hearing. It's for the board to listen to objections related
8 to the capital assessment, the operational assessment or the
9 assess- -- special assessment rolls. So we have a process
10 here where everybody will have the opportunity to come up
11 and speak. We have a queue system that we'll explain in a
12 minute here.

13 But before we start, we want to review the scope
14 of the hearing, and then the review of the data for approval
15 so that's in the record. With that, I will ask Joe to
16 follow up with the scope of hearing.

17 MR. COLAIANNE: Thank you, Dave. Good morning.
18 As Dave's indicated, this is the date and time for the
19 special assessment hearing in connection with the special --

20 (Off the record interruption)

21 MR. COLAIANNE: I'll start over again. Well, good
22 morning. This is the date and time for the special
23 assessment hearing in connection with the Four Lakes lake
24 level special assessment district special assessment roll
25 related to the capital improvement of the project, which

1 will lead to the restoration of the dams, and the
2 operational assessment will -- in connection, and project
3 costs for the operation and maintenance of the dams going
4 forward from year -- for the years '25 through '29. My name
5 is Joe Colaianne. I'm general counsel for the Four Lakes
6 Task Force. The Four Lakes Task Force is the county's
7 delegated authority, appointed by Gladwin County Board of
8 Commissioners and the Midland County Board of Commissioners
9 to oversee this project and exercise the authority under
10 Part 307.

11 I'm going to give a little bit of background,
12 because I think it's helpful for folks to understand a
13 little bit about the Inland Lake Level Act, which was
14 recodified under Part 307 of the Michigan Natural Resources
15 and Environmental Protection Act. That act can be found in
16 Michigan Compiled Laws sections 324.30701 and the sections
17 that follow after that. Part 307 allows county board of
18 commissioners to petition the local circuit court to request
19 that it establish the appropriate lake level for inland
20 lakes located within the counties.

21 Realizing that there are costs associated with
22 maintaining the court-ordered lake level, the Michigan
23 legislature sensibly determined that the circuit courts
24 could also establish a special assessment district for the
25 express purpose of allowing the county to defray the

1 maintenance and repairs and construction costs related to
2 the lake level and special assessment district itself.
3 Those who benefit from the lakes, such as private property
4 owners, political subdivisions and state-owned lands, are
5 typically included in the special assessment district and
6 are subject to the special assessments leveled by the
7 delegated authority. Michigan case law describes what --
8 the purpose of the Inland Lake Level Act.

9 The purpose of the Inland Lake Level Act, or Part
10 307, is to provide for the control and maintenance of inland
11 lake levels for the benefit and welfare of the public.
12 Overall, Part 307 authorizes counties to make policy
13 decisions as to the levels of their inland lakes and to
14 build and finance dams as necessary to maintain the desired
15 lake levels.

16 The delegated authority, Four Lakes Task Force in
17 this case, is required by statute to maintain the normal
18 level established by the Court and may assess the costs
19 associated with maintaining an inland lake at its proper
20 level, such as through the construction and maintenance of
21 dams, to those who benefit from the lake and are included in
22 the special assessment district. In leveling -- in levying
23 the assessment, the delegated authority prepares a special
24 assessment roll in accordance with the Michigan Drain Code
25 that's provided in sections 307.05 and 307.11 and 307.14.

1 Before the delegated authority may approve the special
2 assessment roll and submit it to the county board of
3 commissioners for a final approval, Part 307 requires a
4 public hearing to discuss the project's costs and the
5 special assessment rolls and appropriate notice of the
6 hearing. Michigan law requires a public hearing to discuss
7 the special assessments where property owners, such as
8 yourselves, can place their objections to the assessments.

9 Notice, in this case, is provided two way- -- in
10 multiple ways; one, statute requires notice to be mailed to
11 each property owner, and the other is to publish the notice
12 of hearing. In this case, we've -- the Four Lakes Task
13 Force has caused the notice that you all received in the
14 Gladwin Record and Clarion and the Midland Daily News in
15 accordance with Part 307. After today's hearing, the cost
16 of the project and the special assessment roll may be
17 approved or revised by the delegated authority.

18 The last step in the process requires that the
19 cost of the project and special assessment roll be approved
20 by the county board of commissioners. A property owner
21 subject to the assessment may then challenge the assessment
22 roll by filing an appeal to the circuit court within 15 days
23 after approval by the county board. In a moment, we're
24 going to have -- I should also clarify what this hearing is
25 not about. This is not about whether you're in the special

1 assessment or outside the special assessment. Those
2 boundaries were established by circuit court order and those
3 proceedings have been finalized dating back to 2019. We
4 have received over the last week or so several written
5 objections that we've recorded. So one of the things I'd
6 like for folks to remember, and as we -- we're going to
7 actually have you come up and present your objections or
8 statements on the record.

9 We'd like for you to try and keep that to two to
10 three minutes. We'll try and give you as much time as you
11 want, but keep in mind it's a very large special assessment
12 district, comprised of over I want to say 6,000 property
13 owners, and so we want to be mindful of that. If you've
14 already submitted a written objection, it's up to you if you
15 wanted to voice additional concerns or raise issues, but
16 rest assured we have received those.

17 They've been on -- provided to us online and we've
18 kept track of those. And you can -- if you want to confirm
19 that and you're here, and you want to confirm we received
20 it, certainly we can make that happen. So if you've already
21 had an objection of written -- a written objection, you do
22 not need to preserve your right to appeal by coming up here
23 and speaking. You have done that by filing your objection.
24 If you would rather not speak and you have a written
25 objection today, just indicate, "I have a written

1 objection." We'll take that today and we'll put it -- and
2 make it part of the record. Again, let's try and be
3 respectful. This has been a very complex project. And
4 obviously, you know, we understand there's -- folks are
5 concerned about the assessments that will occur on their
6 property taxes related to -- on their tax bill related to
7 this project. So with that, Dave, I'd just hand it back
8 over to you.

9 MR. KEPLER: Yeah. And Kayla will kind of go
10 through the operational and maintenance and computational
11 costs on the capital as well.

12 MS. STRYKER: Yeah. So I'll cover the operations
13 and maintenance computation of cost first. And for the
14 board, this is the same that we reviewed at our December
15 12th board meeting, and it's in your packet under the
16 "Operations and Maintenance Computation of Costs." And for
17 the public, when you came in there were handouts with this
18 information available.

19 In the table on your handout, it's a summarized
20 version of the computation of costs. But if you scan the QR
21 code at the bottom of that, you can go to our website where
22 there's a more detailed write up and a line-by-line
23 breakdown of those different expenses. So going into the
24 computation of cost, the first thing on there is our program
25 office. This includes items like our labor for finance and

1 administrative services; our legal, general counsel, legal
2 defense costs; communications, the cost of maintaining the
3 website, as well as sending out the monthly newsflashes;
4 insurance, bank services, supplies; accounting services and
5 our annual audit. The five-year total for the program
6 office is \$1.2 million.

7 On the operations and maintenance, the next line
8 item, this is the labor for our actual operators, as well as
9 the operations oversight, utilities, telecommunications,
10 vehicles for our operators to travel between the sites,
11 supplies, contract labor to perform services like deicing,
12 equipment rental, as well as consulting services. Because
13 once the lakes are back, there will be reporting
14 requirements in accordance with Part 315 compliance, as well
15 as Part 301 environmental reporting requirements, and we
16 rely on consultants to help us fulfill those requirements.

17 Then we have the establishment of the special
18 assessment district. These are the costs associated with
19 preparing the roll, surveying, hearings, cost of levying the
20 assessments, roll maintenance, mailings, publishings.
21 That's \$150,000 for five years. And then the estimated cost
22 of managing appeals related to the operations and
23 maintenance assessment is \$25,000, which brings us to the
24 gross sum of expenses from 2025 to 2029 at \$8.07 million
25 dollars. And then there is a 10-percent contingency. The

1 law allows for up to a 15-percent contingency. We are only
2 putting a 10-percent contingency on here. And that's
3 \$806,000. The total sum of the computation of cost is
4 \$8.876 million. And if you look on the handout, you'll see
5 the cost varies a bit from year to year. We're not
6 necessarily spending the same amount. We don't anticipate
7 to spend the same amount in 2025 as we may spend in 2028.
8 However, for the purpose of the assessment, that amount is
9 normalized.

10 So the amount you pay each year will not change
11 from 2025 to 2028. It's normalized to this amount of 1.775
12 million. And further, for context on that, the normalized
13 amount of this 2025 to 2029 operations and maintenance
14 assessment is 1.775 million. The previous 2022 to 2024
15 operations and maintenance assessment normalized amount was
16 1.564 million. So it's about \$200,000 higher, about a
17 10-percent increase, if you wanted to understand what would
18 be the impact to your assessment.

19 You probably have an understanding of what you
20 paid previously, so it'll be about 10 percent higher, given
21 this operations and maintenance assessment. And then, also,
22 just to note, this will begin in the winter of 2025, so it
23 won't replace the current operations and maintenance
24 assessment that's still on your current tax bill as well
25 as will be on the tax bill in the winter of 2024. So I'll

1 move on to the capital computation of cost, which, for the
2 public, that's on the other side of your handout. Same --
3 same thing with the handout you had presented to you, it is
4 a summarized version of the computation of cost. If you
5 scan the QR code at the bottom, you can see a detailed
6 write-up on that computation of cost, why the line items are
7 what they are, a summary of preconstruction spending,
8 different things.

9 I would really encourage you to scan that QR code
10 and get a little bit more detail than just that handout
11 provides. Going into the computation of cost, the first
12 line item you see is for establishment of the special
13 assessment district. Establishment of the special
14 assessment district and legal lake level, as well as all
15 preliminary preconstruction expenses, design engineering,
16 permitting and recovery were all completed utilizing private
17 grant funds and State of Michigan grant funds.

18 So you can see the total dollar amount assessed
19 there is zero. There was no cost to the district for these
20 activities. There are things that could be assessed, but we
21 acquired other grants and donations in order to pay for
22 those. And if you scan that QR code, you can see a summary
23 of that spending in that attachment that I referenced. The
24 next line item is "Preparation of the (sic) Assessment Roll
25 and Levying Assessments for Capital Roll," which is

1 estimated at \$50,000. Then we'll go into construction
2 administration and estimated cost of construction. For the
3 purpose of this computation of cost, construction
4 administration and cost of construction are separated, but
5 the cost estimates that the public tends to be the most
6 familiar with combines construction administration and
7 estimated cost of construction. So to review that, the
8 Secord total cost is 67 million, Smallwood total cost is 50
9 million, Edenville total cost is 133 million, and Sanford's
10 is 90 million.

11 Then we have this "All lakes" category. These are
12 activities that occur across all four lakes, aren't trapped
13 specifically to one construction project. Examples of those
14 include site safety services, dam safety booms, electrical
15 services, consumers EFA, tree clearing, things of that
16 nature. And then we go into the estimated cost of appeal,
17 which we're estimating at \$100,000. Cost of mailing,
18 publishing notices and administration is \$9,500.

19 And then in 6a -- I won't read every single one.
20 But you can see our broken-down estimated cost of issuance
21 for both the bond and the loan. And then on the cost of
22 capitalized interest, that we're going to capitalize the
23 interest on the bond so that there is no payment due in
24 2025. So the first assessment will not occur until the
25 winter of 2025 so we can pay the bond in 2026, and the cost

1 of capitalizing that interest is \$6 million. The gross sum
2 of all of these expenses is \$364 million. We then have a
3 9-and-a-half-percent contingency of \$34.5 million, which
4 puts our total project computation of cost at \$398 million.
5 Then we had the State of Michigan grant in the amount of 180
6 million to offset that. And to note on that, that is 180
7 million. I think people are familiar with we received a
8 \$200 million grant.

9 We did have to utilize a portion of that grant for
10 preconstruction activities. And again, in that attachment,
11 if you scan the QR code, you can see a summary of spending
12 related to preconstruction activities to get some more
13 detail on that. Also, less a USDA boom grant we've received
14 and MDOT settlement costs, for our total amount to be
15 assessed of \$217.7 million.

16 MR. KEPLER: Good. Ron, did you want to cover the
17 methodology and the assessment roll process? Thanks.

18 MR. HANSEN: Yes. Thanks, Dave. Good morning.
19 First I will talk about the methodology. And we've been
20 working on this methodology since 2021. In 2021, the Four
21 Lakes asked that a stakeholder steering committee be formed.
22 A committee of stakeholders and experts provided input to us
23 about benefit factors. And in December of 2021, the Four
24 Lakes Task Force held a webinar and did the initial rollout
25 of the assessment benefit factors. After that 2021 hearing,

1 there were a number of preliminary days of reviews. And if
2 you recall, we were at that time looking at the first
3 operations and maintenance roll. So in 2022, days of
4 reviews were conducted and the special assessment hearing
5 was conducted, and ultimately the operations and maintenance
6 roll was accepted and approved and implemented. Since --
7 since the implementation of the initial operations and
8 maintenance roll, we knew that we would have to eventually
9 get to this day to have a capital improvement project roll
10 and also to renew a new operations and maintenance roll.

11 And we have both of those rolls here for the board
12 today to -- for your consideration. Again, with this next
13 iteration, we've held a webinar. We had virtual day of
14 reviews. We've had significant amount of public input into
15 the benefit factors. We've had input from the board and the
16 stakeholders in the benefit factors. We've made 7- -- over
17 780 adjustments to the roll, not including what we might
18 adjust today.

19 Those adjustments primarily centered around splits
20 and combos, derived benefits based on access and usage, and
21 then adjustments based on the geometry and attributes of the
22 property, such as your frontage, your water view, your water
23 depth. So with significant public input and at the
24 direction of the board, the benefit factors are finalized at
25 this point, and so I'm just going to give a brief overview

1 of what the benefit factors are. Of course these -- these
2 are available for everybody to look at. First we have a
3 base benefit factor, and this really gets to direct access
4 versus indirect access. So if you are a waterfront
5 property, then you are direct access. If you access the
6 water through a private easement, we call that indirect
7 access. And then for those with indirect access, there's
8 also a quality of your access factor that's built into the
9 methodology.

10 For those that have direct access to the water;
11 waterfront properties; the benefit factors that are
12 considered are waterfront; so if you have more frontage, you
13 have more benefit. Water view; if you have a larger view,
14 you have more benefit. Water depth, measured at 40 feet
15 from your shoreline; if you have more water depth, you have
16 more benefit. Then we have an at-large benefit. This is
17 where the townships and the county and the government
18 contribute to the cost of the assessments.

19 And then we have a derived benefit factor. And
20 the derived benefit factor is set based on usage or the
21 amount of people that would use the lake from that
22 particular parcel. It also considers the parcel's ability
23 to develop and be enhanced. So these benefit factors are --
24 that have been outlined in the -- on the website, at the
25 public informational webinars, also at the preliminary days

1 of reviews, and they are itemized on the assessment rolls
2 that are in front of the board. So with the assessment
3 roll, we took the best available information in terms of
4 parcel data and parcel information that we received from the
5 counties, we then went through that and included the parcels
6 that were in the limits of the special assessment district
7 that were assigned by the circuit court, and we applied the
8 finalized benefit factors to each one of the parcels.

9 And so in front of you, you will have a operations
10 and maintenance roll and a capital improvement roll; two
11 separate rolls; and it itemizes the principal cost -- or the
12 annual operation and maintenance cost for each parcel in the
13 district, based on the benefit factors that I just
14 described.

15 MR. COLAIANNE: Thank you; thank you, Ron. One of
16 the things you -- folks, if you're -- you kind of got to
17 think about it in this perspective: You have the
18 computation of costs for operation maintenance and the
19 computation of costs for the construction project or the
20 capital improvement. Each one of those are a separate pie,
21 and that pie has to get divvied up in order to pay that
22 cost.

23 So when Ron's talking about benefit factors, what
24 he's talking about is -- is -- is benefit factors based on
25 the benefits derived using the methodology that takes into

1 consideration aspects of your property. It's -- and so that
2 is -- those factors are then used to create a percentage
3 that is applied that ultimately leads to your special
4 assessment. We call that -- I'm sorry. And we call that
5 apportioning costs. And that's a little bit different than
6 what you might be used to when you have maybe a road project
7 or other public improvement.

8 Here the project is one project, one district, but
9 the project is all four lakes and we're apportioning the
10 entire cost and we're factoring in, also, a significant
11 amount of grant dollars for the general benefit of the
12 ge- -- of the public that we've received from the State of
13 Michigan.

14 MR. KEPLER: Thanks, Joe and Ron. And, you know,
15 I just highlight that a lot of lake assessments are pretty
16 simple. They're like a front -- front lot and back lot.
17 But the complexity of the 4 lakes and 6,000 parcels, and the
18 variations between those really over the -- few years, you
19 know, brought us to this kind of methodology that really
20 looked at the different aspects and attributes of the
21 parcels.

22 So this -- I'm going to start the session for
23 comments. This is, again, a hearing. It's not a
24 question-and-answer period, so we're not going to answer.
25 These are open comments or objections that you want to make

1 related to the computational costs or the assessments. You
2 received a number, and Taylor in the corner will call those
3 numbers up for you to be the next to be in line to talk. I
4 would say there's a lot of people here, so if you have to
5 leave for a little bit because it's a long period of time or
6 you have an issue, if you -- if you're not here when your
7 number's called and you come back, come back to -- and you
8 hear another number called that's greater than yours, come
9 back to Taylor and we'll get you kind of back in front of
10 the line, if you will, to work on that.

11 We have two -- we have a session that goes 'til
12 noon, and then we'll have a break for lunch for 12:00 to
13 1:00, and make sure we're kind of regrouped organized, and
14 then we'll do a session from 1:00 to 3:00 p.m. So we do
15 ask -- obviously we have a court reporter on stage doing a
16 transcript of this. So we've asked people to stay to two to
17 three minutes, one, out of courtesy of others that want to
18 get -- and talk, but also, I mean, it helps with the
19 conciseness of your objection as we document and work --
20 work forward on those to do.

21 If you do have a question, there are five tables
22 acro- -- that relate to your property and the benefit
23 derived, or the computational costs. There's five tables
24 and I think five staff from Spicer Consulting that can work
25 with you through that for your specific property. So I

1 would encourage you to meet with them. If you have
2 questions before you have the hearing talk, and then
3 determine that you don't want to come up and speak, or you
4 want to file a com- -- speak anyway. Of if after you speak,
5 and it's around the property, we'd encourage you to still go
6 back there to make sure we document your position right so
7 we can include it in our decisions later on when we have our
8 board meeting in the late afternoon, to work on that.

9 So if you have written documentation that goes
10 with your -- your oral comments, we encourage you to take
11 those documents, if you want us to file them, and put them
12 to the desk. So you got your first card with Katie there,
13 and the others will take those and make sure they're part of
14 the record. Okay? I think we're ready to go. So with
15 that -- I assume number 1's the first one, Taylor?

16 MS. TRAPANI: Yup. We'll start with number 2.

17 MR. KEPLER: Okay.

18 MS. TRAPANI: Number 2.

19 MS. KAREN PRICE: Hello; hello. Can everyone hear
20 me?

21 UNIDENTIFIED SPEAKER: Yup.

22 UNIDENTIFIED SPEAKER: Yes.

23 MS. KAREN PRICE: All right. Good morning. Good
24 morning, Mr. Kepler and Joe, everybody up there. I've been
25 approached by several people already today, and I just want

1 to mention I am here to protest my property's benefit and
2 methodology. That is what I'm here for today. I'm here to
3 talk to this board and discuss what -- the percentage factor
4 that I disagree with is incorrect. That's what I'm here --
5 so now, if I can start. Hello. My name is Karen Price. I
6 reside at 1619 Maple Point Road, Beaverton, Michigan. I
7 protest the operating maintenance capital cost assessment --
8 assessment being placed on my properties.

9 Parcel numbers are on my written protest letter
10 that I submitted. I protest for all the reasons in my
11 protest letter and a few that I would like to mention right
12 now. Over the -- I'd like to mention right now --

13 (Off the record interruption)

14 MS. KAREN PRICE: Don't touch the bottom.

15 UNIDENTIFIED SPEAKER: Yeah.

16 MS. KAREN PRICE: All right. Don't touch the
17 bottom.

18 UNIDENTIFIED SPEAKER: If that one stops working,
19 just use that one.

20 MS. KAREN PRICE: Okay. Over the years, all I've
21 heard is, "Have faith in Four Lakes Task Force. We're
22 getting grant money. Have faith in Four Lakes Task Force."
23 All I want is my lake back. Well, I don't live on the lake,
24 yet the capital -- I did not touch the bottom.

25 (Off the record interruption)

1 MS. KAREN PRICE: Sorry, guys. Let me start over
2 here a little bit. All I want is my lake back. Well, I
3 don't live on the lake, yet the capital assessment is the
4 same as those that do. I live on the Molasses; tiny
5 tributary. It's not a canal. I cannot dredge it like some
6 canals do on the lake. But yet the lake has the same amount
7 assessment as I do on the canal. It makes no sense. I'm
8 not 40 feet away from it. I'm 8 miles up.

9 All I can tell you is what I've experienced and
10 know is that I'm standing here at this protest hearing,
11 protesting again the disproportionate cost to the value of
12 my properties and the methodology factors are not sufficient
13 to reach the accurate benefit. Go back to the drawing board
14 if you have to. To be consistent, tributaries are totally
15 different, especially the Molasses. The Molasses derives no
16 benefit. Over the years, I've discussed my case with
17 (inaudible) from Spicer, Four Lakes Task Force and the
18 commissioners.

19 Me Kepler, I don't think it takes an engineer to
20 understand if a draft of a boat is 2 feet, it will not float
21 in the Molasses if -- in 2 feet of water, or if the draft of
22 the boat is one foot with weight on it, gas, people, it hits
23 the bottom. It will not float in the Molasses. You cannot
24 bring your lake boat to my house. It doesn't work. But
25 then again, I've spoken to engineers from Four Lakes Task

1 Force, contractors, and still, four years later, I'm
2 standing here protesting the lack of benefit of this project
3 to my property again. This project does not increase market
4 value to my property for the location. I'm not on the lake.
5 The Molasses derives no benefit. We are not the lake. The
6 Molasses is a non-navigational stream per Bott versus
7 Natural Resources. The easement Maple Walk is unsafe,
8 unusable, with springs running down it. I've seen last time
9 with people (inaudible) move because the garage -- so it was
10 unusable.

11 The Molasses, Mother Nature made it unusable.
12 "Have faith in Four Lakes Task Force." Four years I've been
13 explaining my Molasses don't have benefit. I protested the
14 first roll. My appeals are still pending. We're still
15 waiting in circuit court. That'll be a deal with Joe and I
16 here. I see both sides of this project, and I still have
17 several legal reasons in my protest letter that I will leave
18 for the legal reasons for my appeal, an appeal that would
19 not be necessary if the Four Lakes Task Force methodology
20 was more accurate.

21 So I ask, "Should I continue to have faith in Four
22 Lakes Task Force, that they are listening to my protest and
23 will do something about it?" If the methodology and the
24 consistency -- I guess the factors need to be added with the
25 tributary in the derived factor. Thank you.

1 MS. TRAPANI: We're going to go through all the
2 numbers. And if you don't want to comment or you've changed
3 your mind, just say pass. Also, a cell phone was found
4 outside. So if that's yours, please just go out the doors
5 and talk to the people at the check-in desk and they'll get
6 that to you. So we'll move on to number 3.

7 MR. MARC LASSITTER: Good morning. I hope
8 everybody can hear me. My name is Marc Lassitter, and I'm
9 here for -- on the account of The Flats Condo Association on
10 Sanford lake. I am a board member. There's other board
11 members in the audience. We have approximate- -- well, we
12 have exactly 190 parcels. We have about 12 lakefronts. But
13 we're -- so for the rest of it, we're about a third lake
14 view and the rest is -- you can't see the lake. This year
15 we're going to get assessed on average a \$1200 lake
16 assessment fee.

17 We run a \$400 maintenance fee, and their taxes are
18 only about \$200. That's because our lots are 20 feet wide
19 and 60 feet long, or some configuration of that many square
20 feet; very, very small parcels. Before the flood, they were
21 worth about 10 grand apiece. Now they're actually selling
22 for about 7,000. The issue here is we're going to have
23 almost \$2,000 a year in cost to own and maintain a \$7,000
24 investment. It doesn't make sense. I own 3 lots there and
25 I'm on the board. I highly doubt that I will pay taxes,

1 association fees and your lakefront fees. I'll just let it
2 go. The issue is if we have a -- out of the 190 lots, if we
3 have 20 or more not pay, we are in serious danger of having
4 to cease operations because we have a \$75,000-a-year
5 operating budget. By the way, the assessment will be
6 250,000 -- \$240,000 a year, so it's multiple times our
7 operating budget. We're -- the draw to our park was that it
8 was cheap.

9 It was low cost. I'm sorry if you can't hear me.
10 It is a cheap, low-cost place. Pretty much every- -- pretty
11 much everyone is retired, on fixed incomes. We don't have a
12 lot of amenities to the park, but we also are very low cost.
13 So this actually takes away the one draw from the park of
14 low cost. It simply doesn't make sense for our co-owners to
15 pay \$2,000 a year for a \$7,000 assessment -- on a \$7,000
16 investment. So if we can -- if we can't continue to
17 operate, we'd have to shut down.

18 Then, of course, you wouldn't get paid, we -- and
19 the state wouldn't get paid, and we would have to actually
20 go to bankruptcy or whatever we would do. I don't know how
21 to untie that. But it's going to be very complicated for us
22 to continue as an -- as a -- as an organization with this
23 heavy of a levy of the tax on us, the extra tax. It's
24 literally, you know, 10 percent, 15 percent of the cost,
25 to -- within a few years, I would be even if I just didn't

1 pay. So that's -- that's all I needed to say. Thank you
2 for listening to me this morning.

3 UNIDENTIFIED SPEAKER: Thank you.

4 MR. JOVAN KECA: Good morning. Thank you for
5 the -- the time to come and speak to you guys. I prepared a
6 PowerPoint which I want to review with the engineers. I
7 wasn't prepared to come up here and talk, but I do want to
8 put some bullet points out just -- just in front of the
9 board. Again, understanding the complexity of everything
10 that's going on, I respect the challenge that you guys are
11 going through.

12 I'm not (inaudible) not paying, but I just want
13 everyone to be really fair. My name, again -- did I say my
14 name? Sorry. Jovan Keca. You got -- you got my
15 information; correct? Okay. So currently I've got property
16 on the east branch of Tittabawassee River, north of Wildwood
17 Bridge by about 1.7 miles. This property is quite a ways
18 away from, I would say, usable water. It's a no-wake zone
19 from Wildwood Bridge to my place.

20 And at some point, it comes to a point where --
21 again, you're lucky to get a 16-foot aluminum jon boat back
22 to where my place is. It takes about 30 to 40 minutes for
23 me to get to Wildwood Bridge so that I can access, let's
24 say, the usable water. So, again, part of my complaint
25 there is, you know, I don't feel it should be assessed the

1 same as a lot of the other properties. In my PowerPoint, I
2 do go through the most evidence I could come up with online
3 via satellite -- satellite imagery and whatnot, just to show
4 as much as I could how that property is laid out, how that
5 river is laid out in that portion. I do want to sit with an
6 engineer to review that to make sure that this information
7 does stress my point. If there's more information that is
8 needed, I would like to know that ahead of time so that I
9 can kind of dig in there, whether it's surveying or anything
10 along those lines.

11 My -- my property -- just north of my property
12 there's another 40 waterfront properties and another 24 back
13 lot properties that all did not get assessed and their
14 access is exactly the same as mine, which, again, going
15 (inaudible) the quality, I feel that -- that there's --
16 there's a big difference back there. I myself own two back
17 lots that were assessed. There is no waterfront access for
18 that -- for those properties or for anyone else that -- any
19 one of those other back lots.

20 I have appealed that with -- or I met with an
21 engineer to put my objection through on that. And -- and
22 again, I hope you guys take some strong consideration into
23 that. And it's very clear that none of those lots have
24 any -- any back access. And again, just -- just to kind of
25 stress similar to the -- the young lady next to me, you

1 know, I feel that a lot of us that are in that back lot
2 portion, it's almost like some of these waterfronts aren't
3 front- -- water frontage, but almost like a back access.
4 And -- and again, I would like you guys to kind of consider
5 that. From my property again down to Wildwood, you know, at
6 most portions it's about 10 foot -- 10 foot wide, so about
7 10 feet wide that I can kind of use my boat and go through.

8 Everything else is weeds. There's a lot of state
9 land. That state assessment I think is very undervalued
10 from, you know, the potential of what that land could be,
11 let's say, 20 years later. There's a few miles full of
12 waterfront access. The riverbank is not being maintained.
13 And that lack of maintaining -- there's about two acres
14 right across from me of riverbank that falls on the state
15 land, that is literally all trees. Once the water does come
16 back, it's -- it -- it -- everything is going to be in
17 really bad shape. Is that my time limit?

18 MS. TRAPANI: Yeah, it's -- yeah. I can explain
19 the timer.

20 UNIDENTIFIED SPEAKER: Yeah, I think we're --

21 MS. TRAPANI: Yeah, we're out of time.

22 MR. JOVAN KECA: Okay. Is it really four minutes?

23 Okay. That's fine.

24 MS. TRAPANI: It's weird. Yeah.

25 UNIDENTIFIED SPEAKER: (Inaudible) we never

1 reset --

2 MR. KEPLER: Yeah, the --

3 UNIDENTIFIED SPEAKER: The timer's not working?

4 MS. TRAPANI: Yeah. It's fine --

5 MR. KEPLER: Okay. Yeah, I would encourage you to
6 talk to the Spicer engineers back there, if you haven't, to
7 record specifically your lot. We're looking at them, too,
8 as you talk, but I think for them to kind of make sure they
9 get -- for everybody here, if you haven't talked to them, I
10 really encourage you to do -- because they can get the
11 specifics so we can be better informed.

12 MR. JOVAN KECA: Yeah. And --

13 MR. KEPLER: Thanks.

14 MR. JOVAN KECA: And my PowerPoint is much more
15 detailed. I've got 40 pages of images and stuff, so verbal
16 maybe if I --

17 MR. KEPLER: Yeah, that would be something you
18 can --

19 MR. JOVAN KECA: -- (inaudible). If I rambled a
20 little bit, I apologize.

21 MR. KEPLER: Yeah.

22 MR. JOVAN KECA: Okay. Thank you very much. And
23 again, thanks for your time and all the hard work.

24 MR. KEPLER: Okay.

25 MS. TRAPANI: Number 5? And make sure you state

1 your name and address when get up here for the court
2 reporter.

3 MR. BRETT COTTON: Hi, there. My name is Brett
4 Cotton. I live at 3360 North Lakeside Drive over there in
5 Sanford, Michigan. I'm going to be honest, I don't really
6 have an interest in talking to them, because they're going
7 to vote yes regardless. I'm here -- thank you. I'm here to
8 express that the board's incompetence is why we are paying
9 what we're paying. Regardless of -- I'm going to make it --
10 first and foremost, I don't agree with any tax assessment in
11 any way, special assessment.

12 Special assessments -- yup. special assessments
13 are unconstitutional and downright illegal. And the whole
14 reason that they have to do a special assessment is because
15 our own government can't raise our taxes 30 percent
16 annually. It's just you can't do it. Our taxes right now
17 are 6,000 years, and they're telling us we have to pay 2500
18 for one year. That's almost 50 percent of our taxes if they
19 want to increase it annually.

20 So when it comes down to it, last time I checked,
21 these lakes were all used by everybody, not just those that
22 live on it. And I'm, again, not say- -- I hate taxes. I'm
23 not saying that I want to raise taxes for everybody that
24 lives in Midland County. But if we're all going to use it,
25 I think, first and foremost, we should be going -- first and

1 foremost, we should be going to our state and we should be
2 telling them, "You guys effed up. We're not paying for it.
3 Our insurance already didn't pay for it, so we're not going
4 to turn around and pay even more in taxes." Exactly. As it
5 sits right now, we don't have children yet. We will. But
6 everybody in Midland County pays taxes to have kids in
7 school, kids not in school. It doesn't matter. You don't
8 get a choice.

9 So if it comes down to it -- and people from
10 Pinconning or Linwood, in that area, want to come down and
11 use our lake, do I think they should have to pay? Not
12 necessarily. But I also don't think that all the taxes
13 should be put onto us. Everybody that's on the lake has
14 suffered enough as it is. And if we have it any other way,
15 apart from raising our taxes, even if we were to put it
16 across the 100,000 people that live here, we could all pay
17 \$50 in taxes rather than all of us paying 2,000 apiece.

18 Pretty much what I'm trying to say is what they're
19 doing is pretty much illegal. That's -- it's as simple as
20 that. We can sit here and talk to them all day long, saying
21 you don't want to pay this, you don't want to pay that. We
22 shouldn't be paying, period. I mean, we've paid enough and
23 that's it. Thank you.

24 MS. TRAPANI: Number 6? All right. 7?

25 MR. DON BALMES: Hello. Thank you for allowing me

1 to be here. Thank you -- hello. Good morning. Thank you
2 for allowing me to be here. My name is Don Balmes. My
3 primary resident is -- residence is Troy, Michigan; 6896
4 Houghten Street, Troy, Michigan. And I have a property -- I
5 have properties up on Smallwood Lake. I've been a
6 resident -- or not -- a property owner in Smallwood since
7 '98, so 26 years. And I own front lots and I own back lots.

8 And I'm here to object to the methodology of the
9 capital improvement costs, and predominantly over the fact
10 that whether you own 30 feet of frontage or you own 500 feet
11 of frontage, if you have a watercraft, we all use the same
12 amount of water. You're not restricted to how much water
13 you can use depending on how much frontage you have. Now,
14 on Smallwood Lake, of all four lakes -- and I've been on all
15 four lakes over 26 years.

16 But on Smallwood Lake, I would say it more
17 resembles a -- the -- a river system, rather than river plus
18 large lake area. Where I'm at on the lake -- or on the --
19 on Smallwood, I'm up the river area, and it's about 150 feet
20 from one sho- -- from one bank to the next bank. So as far
21 as having this glorious view for owning 120 feet of frontage
22 on a big lake, in my view doesn't exist. I've always felt
23 the Four Lake (sic) Task Force has been -- had our back in
24 doing -- best in their ability to do the right thing. But
25 just since June of last year I've started wondering where

1 things are headed. I feel as if things are on the wrong
2 path. It's as if it's a freight train with no brakes. A
3 good example is that I talked to the estimators on December
4 15th and got a better understanding of what I could expect
5 for capital improvement, and that was \$1300, which I thought
6 was understandable and reasonable; not that I liked it, but
7 I thought it was manageable. But then three weeks -- three
8 weeks later, I find out that it's more than doubled.

9 Now it's 3,000. So over the course of -- over the
10 course of the next 35 years, if this is how much this is
11 going to take for us to pay, I'm looking upwards of
12 \$100,000, which I'll never see back in the value of my
13 property. The other -- the other thing I wanted to get
14 across is regarding the back lots.

15 MS. TRAPANI: All right. That's all the time you
16 have. We have a lot to get through. Thank you.

17 UNIDENTIFIED SPEAKER: (Inaudible) two or three?

18 UNIDENTIFIED SPEAKER: That was three minutes.

19 UNIDENTIFIED SPEAKER: Okay.

20 MS. TRAPANI: Number 8? Number 8? Number 9? How
21 about 10? Number 11? All right.

22 MS. MICKEY ADDINGTON: Okay. Can you do me a
23 favor? Could you just pass these up to some of the board
24 members? You'll have to share.

25 UNIDENTIFIED SPEAKER: Thank you.

1 MS. MICKEY ADDINGTON: Which one of these is
2 working? Hello? Okay. Let's see. So my name is Mickey
3 Addington, and we have property on Secord Lake. The -- do
4 you need the parcel number or any of that right now?

5 MS. TRAPANI: Just your address, please.

6 MS. MICKEY ADDINGTON: My home address?

7 MS. TRAPANI: For the court reporter.

8 MS. MICKEY ADDINGTON: Oh. Okay. My home address
9 is 37800 Saddle Lane, Clinton Township, Michigan 48036 --
10 oh -- sorry -- -35. First of all, I'm very grateful that we
11 all were able to get here today, and I'm grateful for all
12 the hard work that the snow plows did and that the line
13 workers did to make it possible for us to get here. So the
14 Four Lakes Task Force right now has an opportunity to evade
15 a total collapse in Court of Appeals.

16 I have researched this for the last three years.
17 I have sought counsel in a variety of expertise, and I've
18 come up with my four main points today, and one is that Four
19 Lakes Task Force has failed to evaluate properties based on
20 fact and fact alone. The Four Lakes Task Force has created
21 an oversized assessment by grouping the four lakes. And I
22 will go into these points just a little bit more in detail.
23 The proposed assessments are unreasonable. The Four Lakes
24 has not explored an at-large assessment for the service
25 district. So let's go to point one. The data that you are

1 using to determine the methodology is flawed. I have
2 submitted in documents three -- oh -- sorry -- four through
3 nine. If you look at them, my special -- my property
4 description card has changed year to year to year. I have
5 been assessed at 1.14 acres. Not right. I've -- even at
6 one point my property was described as 135 acres. Our
7 reality is it is only a .62 acre. My waterfront has changed
8 year to year to year.

9 The rating of my waterfront has changed year to
10 year. Water two, being assessed at 300-some-odd dollars a
11 foot before the flood, all of a sudden was brought up to a
12 water four, when they was -- when the water was drawn down.
13 How can that happen? That is just an indicator and proof
14 and evidence that the data you have and that you're using in
15 your methodology to describe each property is not guaranteed
16 factual.

17 Which is -- your legal obligation as the board is
18 to ensure that you are doing this based on fact. Fact has
19 to be measurable and it has to be accurate, and that's not
20 happening. Number two. The second part of this is --

21 MS. TRAPANI: (Inaudible)

22 MS. MICKEY ADDINGTON: No, I think I'm going to
23 continue.

24 MS. TRAPANI: Out of respect for everyone --

25 MS. MICKEY ADDINGTON: Wait a minute. Wait a

1 minute.

2 MS. MICKEY ADDINGTON: Does anybody mind?

3 UNIDENTIFIED SPEAKER: Taylor? Hold on. Hold on.

4 UNIDENTIFIED SPEAKER: Taylor? Taylor?

5 MS. MICKEY ADDINGTON: Does any mi- -- -body mind

6 if I continue?

7 UNIDENTIFIED SPEAKER: Taylor?

8 MS. MICKEY ADDINGTON: All right.

9 UNIDENTIFIED SPEAKER: Taylor.

10 MS. TRAPANI: We have a lot of people to get

11 through.

12 MS. MICKEY ADDINGTON: They don't mind.

13 MR. KEPLER: No, it's ok- -- Taylor? Taylor?

14 UNIDENTIFIED SPEAKER: Taylor?

15 UNIDENTIFIED SPEAKER: Taylor?

16 UNIDENTIFIED SPEAKER: Taylor?

17 MR. KEPLER: Taylor.

18 MS. TRAPANI: (Inaudible) their time. Because we

19 can't go late today.

20 MR. COLAIANNE: Taylor, just let her --

21 MR. KEPLER: Let her --

22 MS. MICKEY ADDINGTON: Yeah, you're just making

23 them look bad. So --

24 MR. COLAIANNE: I mean --

25 MR. KEPLER: We're okay, sir. Let her finish.

1 MR. COLAIANNE: Just be res- --
2 MS. MICKEY ADDINGTON: Hold on. Hold on.
3 UNIDENTIFIED SPEAKER: Unfortunately --
4 MR. KEPLER: No. Hey. No.
5 UNIDENTIFIED SPEAKER: Let her finish.
6 UNIDENTIFIED SPEAKER: Let her go.
7 UNIDENTIFIED SPEAKER: Seriously?
8 UNIDENTIFIED SPEAKER: This is what I'm here for.
9 Everybody gets a chance.
10 UNIDENTIFIED SPEAKER: Let her go.
11 MR. KEPLER: No, let her finish. Let her finish.
12 MR. COLAIANNE: We'll let her finish.
13 MR. KEPLER: Okay?
14 UNIDENTIFIED SPEAKER: Thank you.
15 MS. MICKEY ADDINGTON: Thank you.
16 MR. KEPLER: Just a couple things, though.
17 MS. MICKEY ADDINGTON: You're using my --
18 MR. KEPLER: Have you submitted this to us before?
19 I think; right? Or parts of it? Okay. So --
20 MS. MICKEY ADDINGTON: Okay. I'll answer your
21 question. I have submitted this same information to the
22 township, Secord Township, on two board of appeals --
23 MR. KEPLER: Okay.
24 MS. MICKEY ADDINGTON: -- board reviews. I've
25 also submitted this information to the Michigan Tax

1 Tribunal.

2 MR. KEPLER: Okay.

3 MS. MICKEY ADDINGTON: And I am in the process --

4 I'm waiting to hear the verdict on that.

5 MR. KEPLER: Okay.

6 MS. MICKEY ADDINGTON: Speaking of --

7 MR. KEPLER: Okay. So I just want to make sure

8 for the record that, if Luke's here, we give this to the

9 surveyors to look at it. But go ahead.

10 MS. MICKEY ADDINGTON: Okay. So -- and the other

11 thing is that I'm sure that you're going to have other

12 people here today presenting the -- similar errors in their

13 property description card. The next thing is, in document

14 10, if you look at it, that was a letter that was submitted

15 to the Michigan Tax Tribunal by Secord Lake representative

16 as a respondent. And if you just look at the error in

17 simple math, 19 and 52 do not equal 81.

18 They equal 71. So if they're making mathematical

19 errors and submitting them in a court, that just

20 demonstrates their la- -- their lack of understanding how

21 important accuracy needs to be. You're getting -- the

22 origin of all your data is -- comes from the townships, and

23 that is flawed. It's your responsibility to make sure it's

24 based on fact. Okay. We're going to move on real quick

25 here. The second point is the oversized assessment. When

1 you have -- hold on one second. All right. First of all, a
2 public improvement has to be based on need and necessity.
3 That's the law. The benefit has be an increase in land
4 value; land value alone. Before -- all right. So how are
5 you going to determine -- I'm not ask- -- this is not a
6 question. So it brings you to the thought of how are you
7 going to determine an increase of value to my property once
8 this is completed.

9 Okay. You cannot do a before and after. "How
10 much was my property worth before this thing gets done?"
11 Well, my property's been going up every year, so that would
12 demonstrate that there's no effect at all on my property
13 value. And, you guys, I don't want to get kicked out, so
14 let's just keep it cool. Okay? Let me just finish. Thank
15 you, though, for the support. So that brings us to what
16 alternative do you have?

17 You only can assess the improvement or the
18 increase in value based on a with and without concept. So
19 that would be, "What would my property be worth without this
20 being done?" versus "What is it -- what would it be worth
21 when it's completed?" Either way you look at it, it's going
22 to be oversized, for one thing. But when you think about
23 this -- so the schedule that you have that you've
24 publicized, you --

25 MR. KEPLER: Do you have any more comments related

1 to the special assessment --

2 MS. MICKEY ADDINGTON: Yes, I do.

3 MR. KEPLER: -- roll? Well, you're making legal

4 comments.

5 MR. COLAIANNE: You're making -- here, let --

6 MR. KEPLER: So this is an administrative hearing.

7 MR. COLAIANNE: Yeah. I mean, --

8 MS. MICKEY ADDINGTON: Okay. All right.

9 MR. COLAIANNE: -- just be mindful there's,

10 like --

11 MS. MICKEY ADDINGTON: I know.

12 MR. COLAIANNE: You see all the people here.

13 MS. MICKEY ADDINGTON: I know.

14 MR. COLAIANNE: We want to give everybody an

15 opportunity to be heard.

16 MS. MICKEY ADDINGTON: Okay.

17 MR. COLAIANNE: And we have your information.

18 MS. MICKEY ADDINGTON: Well, let me finish this

19 point. No, --

20 MR. COLAIANNE: We have your -- you have your

21 legal arguments.

22 MS. MICKEY ADDINGTON: -- this is -- this is the

23 key point right here.

24 MR. COLAIANNE: Okay. Let's --

25 MS. MICKEY ADDINGTON: Okay.

1 MR. COLAIANNE: -- wrap it up. Okay?

2 MS. MICKEY ADDINGTON: Is that you guys have --
3 you've grouped the lakes. All right. First of all, in
4 grouping the lakes, you have created a social divide among
5 this -- the communities in each lake, number one. The other
6 thing that you've done is you have publishly (sic) -- you
7 have -- you have vividly said this in your town hall
8 meetings, you've published it on your website, that -- that
9 Sec- -- that Smallwood Lake is likely to return first.

10 If Smallwood Lake can return to legal lake level,
11 than all the other expenses for the other lakes is not
12 necessary for that lake to return. Therefore, those
13 expenses on the other lakes are not relative to the increase
14 in value on one lake. So that right there is an
15 oversizement. And there are legal cases in there that I
16 have made reference to.

17 MR. KEPLER: So that's not what this is. This is
18 an administrative hear- --

19 MS. MICKEY ADDINGTON: I can't hear you.

20 UNIDENTIFIED SPEAKER: Dave, you're off.

21 MR. KEPLER: I'm sorry. This is not a legal
22 hearing. This is an administrative hearing.

23 MS. MICKEY ADDINGTON: Okay. So --

24 MR. KEPLER: And so I would encourage everyone
25 that has issues with the factors and the methodologies

1 related to their properties, to get it in to our surveyors
2 so that we can get it and have an informed view from a
3 aspect of the benefit structure and -- and things.

4 MS. MICKEY ADDINGTON: Okay.

5 MR. KEPLER: So your -- I --

6 MS. MICKEY ADDINGTON: Okay.

7 MR. KEPLER: I appreciate your (inaudible)
8 arguments.

9 MS. MICKEY ADDINGTON: Okay. And let me just --
10 let me just close on this. Okay.

11 UNIDENTIFIED SPEAKER: Let someone else speak.

12 MS. MICKEY ADDINGTON: What's that?

13 UNIDENTIFIED SPEAKER: You've had your chance.
14 Let someone else --

15 MS. MICKEY ADDINGTON: Okay. I'm going to close
16 with this: If we need to do anything, you need to take a
17 lesson from what happened to Edenville Dam. Mr. Mueller
18 knew that there were errors, and he ignored them and he hid
19 them. You know there are errors in what you're proposing.
20 If you choose to ignore them or hide them -- which I doubt
21 you would hide.

22 If you ignore them, the same thing's going to
23 happen. That Edenville Dam collapsed, and that's what's
24 going to happen in a court of appeals if you guys do not
25 address this and make it factual, make it equitable, make it

1 reasonable and make it legal.

2 MR. KEPLER: I object being compared to Lee

3 Mueller, but --

4 MS. MICKEY ADDINGTON: Well --

5 MR. KEPLER: But with that, we're done. With
6 that, you're done. I think we've given you more time
7 than -- than we allotted. Look, I don't -- we don't want
8 scenes, but we do want courtesy. We have hundreds of people

9 that are here, and I think -- we're trying to keep this as
10 an administrative meeting where you can argue on at least
11 two or three points. If you're going to challenge the whole
12 legal structure of the lake, there's a different forum for
13 that, and it's not here. So we're trying to--

14 UNIDENTIFIED SPEAKER: If you're going to raise
15 people's taxes --

16 MR. KEPLER: -- deal with a very spe- -- that's --

17 UNIDENTIFIED SPEAKER: -- (inaudible) you've got
18 to expect some comeback.

19 MS. MICKEY ADDINGTON: Yeah.

20 UNIDENTIFIED SPEAKER: But you can't -- you
21 can't --

22 MR. KEPLER: I'm just trying -- we're -- hey.
23 Hey, we're not having -- we're going to stop this right now.
24 Bring the next person up.

25 MS. TRAPANI: Number 12? Make sure you state your

1 name.

2 MR. CARL YORKS: Carl Yorks 5344 Grouse Court,
3 5330 Grouse Court.

4 UNIDENTIFIED SPEAKER: Can't hear him.

5 UNIDENTIFIED SPEAKER: Can't hear you.

6 MR. CARL YORKS: Closer? We are -- did you get
7 the addresses? I'm here to protest the way the methodology
8 is about me owning two lots, having to pay twice. As you
9 can see, my lots don't connect. I can't put them together.
10 I only have 120 feet separating my lots. If I lose my empty
11 lot from my home, I'm not deprived of anything. I still
12 have access to the water. I don't understand why we're
13 being charged the double amount.

14 \$48,000 is a lot of money for 120 foot of water
15 when my next door neighbors have 120 foot and are only
16 paying \$24,000. It's quite a burden to have to take on.
17 And we get that you're saying I could sell my lot, but I
18 live in a plotted subdivision and some of the lots -- and
19 I'm happy for the neighbors, but some of my neighbors have
20 double lots, triple lots, quadruple lots. Those are all
21 plotted lots, but yet they're connected.

22 They're only paying once. But those lots could be
23 sold tomorrow. And you're telling me that just because my
24 lot ain't connected, that, "Well, you could sell it." Well,
25 anybody could sell anything at one time. I would be more

1 than happy to tell you I'd never sell that lot, because I
2 never will. So -- and then having to pay double for the
3 maintenance. You have said that every -- every three or
4 four years that it'll be reevaluated. Well, if the tax
5 rolls change, then charge the extra lot, but only charge me
6 once for right now. But I do appreciate the work that you
7 guys have been doing, hope you understand where we're coming
8 from, and thanks for hearing me out.

9 MR. KEPLER: Thank you.

10 MS. TRAPANI: 13? 14? 15?

11 MS. MICHELL LAFOND: Hello. My name is Michell
12 LaFond, M-i-c-h-e-l-l, L-a capital F as in Frank o-n-d as in
13 David, and my address is 4670 North Verity Road, Sanford,
14 Michigan. I am a formally objecting and protesting to the
15 operations and maintenance special assessment roll and
16 assessment amount, capital special assessment roll and
17 assessment amount for the reasons I'm going to describe.

18 The first is that the special assessment are
19 incorrectly apportioned. There is substantial and
20 unreasonable disproportionality between the proposed amount
21 assessed and the value which would accrue to the land,
22 including my parcel. Therefore, my property should be
23 removed from the special assessment district. In addition,
24 the assessment can cost the value of my property to become
25 lower as potential buyers would be disinclined to purchase a

1 property with a special assessment attached because it has
2 the extra tax burden, and they could also insist that it
3 gets paid by me, the seller, up front when they purchase my
4 property. So therefore, it's lowering the value of my
5 property. Further -- further, with the current methodology,
6 the counties are not being assessed for the capital
7 assessment, although it has been clearly established, even
8 by the Four Lakes Task Force themselves, that they do have a
9 benefit due -- due to the lakes created by the impoundment
10 of the Tittabawassee and Tobacco rivers.

11 The counties are also not being apportioned
12 appropriately for the operations and maintenance assessment.
13 That brings me to my next point, the special assessment use
14 incorrect methodology, as others have mentioned today. So,
15 first, adjusting the benefit factor. So the most recent
16 version of the methodology document that you guys have
17 posted, you, and I quote, "accommodate a higher capital
18 assessment by changing the benefit factor."

19 So it says right in there that you may change the
20 benefit factors to accommodate a higher capital assessment.
21 That is fundamentally wrong. You cannot change a property's
22 benefit factor because the Four Lakes Task Force wants to
23 get more money out of the assessment. That's ridiculous.
24 Second, assigning a derived benefit to the county and
25 township or village of zero is also incorrect, as they do

1 derive the benefit from the lakes in the form of revenue and
2 tax on visitors to these lakes. Apportioning private owners
3 on top of the counties' townships and villages is double
4 taxing those private property owners, who are then taxed
5 again in the other township, villages and counties. And
6 also, the water depth factor methodology of selecting the
7 deepest water -- water depth, versus the mode, is incorrect.

8 If there is one location that's 2 and a half feet
9 deep, but everywhere else is 2 feet or less, you
10 shouldn't -- it doesn't matter to how you can use your lake.
11 You should not be using the deepest water frontage in front
12 of my house. And mine is incorrect, what's been assigned.
13 I have currently been assigned a 0.9 factor and that is
14 incorrect. Next, we have incorrect special assessment
15 rolls.

16 So the amounts listed on the assessment rolls do
17 not match the amounts listed in the ArcGIS application that
18 the delegated authority is using to inform our citizens of
19 their assessments. Furthermore, the amounts seem to
20 fluctuate wildly continuously. The capital assessment roll
21 dated 12-19 of '23 states \$25,579 for my parcel, while the
22 ArcGIS application indicates that it was revised after that
23 and it states \$31,295. And I have a bunch in here about the
24 special assessment district and how y'all's project has not
25 followed Part 307. So I'll save that for another time.

1 MR. KEPLER: If you want to submit that out --

2 MS. MICHELL LAFOND: I've turned it in.

3 MR. KEPLER: -- for review --

4 MR. COLAIANNE: You already turned it in?

5 MS. MICHELL LAFOND: Yup.

6 MR. KEPLER: Okay.

7 MS. MICHELL LAFOND: Thank you.

8 MR. COLAIANNE: Yeah.

9 MS. TRAPANI: 17? 18?

10 MR. GEORGE BENCI: Here. My name's George Benci

11 and I'm at 481 White Road. I am totally against what you

12 people are doing. I think it's a very Communistic thing

13 that you people have brought on us. This is taxation

14 without representation. We didn't elect you. You were

15 appointed. There is no election involving any of you people

16 that we accept any of you. Mark Mudge is a bad guy. I

17 don't like Mark Mudge, and I'm glad to say it and I'll say

18 it every day of the week.

19 When they had the Lake Approval Board years ago,

20 we stopped them for taxation without representation, and I

21 think some of these people have a bitter feeling about what

22 happened. Okay? And I don't like the fact that Dow

23 Chemical is behind most of this. The attorney here for Dow

24 Chemical is probably -- probably one of the biggest

25 offenders out of this bunch. And I don't think we're

1 getting treated fairly. And first of all, the reason I
2 don't think we're getting treated fairly is you're going to
3 allow general public to come on our private lakes, because
4 we paid for them. What is that all about? Excuse the hell
5 out of me. I'm done here.

6 MS. TRAPANI: Number 19?

7 UNIDENTIFIED SPEAKER: Get involved, people.

8 MS. TRAPANI: 19? 20? 21?

9 MR. KEN JOHNSON: My name is Ken Johnson. My
10 address is 4563 Stanton Lake Road, Attica, Michigan 48412.
11 I have a river house, I'll call it, in the Wildwood Shores
12 subdivision. And it is a very rundown community in that
13 area, and I disagree with the capital assessment percentage
14 that you've put on my property at \$175 a month. You want me
15 to pay \$175 a month and get nothing in value? My property
16 will be worth exactly the same amount it is today that it
17 will be when the lake comes back.

18 I understand everybody wants it back. We all do,
19 including myself. I have a road end directly next to this
20 property. People can use it at will, because it's the Road
21 Commission's property. It's a road end. They've abandoned
22 it. They do nothing to it, but yet people come. They dock
23 their boats. They use it like it's their property. They're
24 not paying any taxes. So I can tell you there's a law on
25 the books regarding these road ends, and I don't want to be

1 that guy to have to have the police, the Gladwin County
2 Sheriff, come and arrest these people and remove their
3 boats. But if they're not paying their fair share, I can
4 tell you that I will be. And I'll be looking at all of
5 those road ends, and if anybody is illegally parking their
6 boats the Gladwin County Sheriff is going to get a call.
7 And I hope that the Gladwin County Board of Commissions
8 is -- put this into their budget for the Gladwin County
9 Sheriffs that they're going to get these calls.

10 And I did not vote for you. I understand this
11 gentleman saying that you were appointed. I respect that.
12 But I can tell you that if the board of commissioners from
13 Gladwin County approve this, I'll make sure they never get
14 elected again.

15 MS. TRAPANI: 22? 22? 23? 24? 25? 26? 27?
16 28?

17 MR. BILL FITZGERALD: My name's Bill Fitzgerald.
18 I live at 800 Maple Crest, Sanford. The only thing I have
19 to ask you folks is, if I decide to sell my house right now,
20 will I have to pay all of this money to you before I could
21 sell it?

22 MR. KEPLER: No, we don't answer questions.

23 MR. BILL FITZGERALD: And if the seller doe- --
24 and if the buyer doesn't want to pay it, what do we do?

25 MR. KEPLER: Yeah, we're not going to get in Q and

1 A. But if you -- if you leave your --

2 UNIDENTIFIED SPEAKER: We can't hear you.

3 MR. KEPLER: If you leave your --

4 UNIDENTIFIED SPEAKER: Can't even hear you.

5 MR. KEPLER: If you leave your --

6 MR. COLAIANNE: Hold -- hold it.

7 MR. KEPLER: Excuse me. If you leave your -- we

8 have your address. We'll follow up with you on that

9 question.

10 UNIDENTIFIED SPEAKER: Turn your mic on.

11 MR. COLAIANNE: Hey. Look, we -- we're not going

12 to get into a question and answer. But in your case, if you

13 want to talk, we have an attorney over here. She can answer

14 your question. But you're --

15 UNIDENTIFIED SPEAKER: But we all want to

16 hear (inaudible) --

17 MR. COLAIANNE: We're not going to get into a

18 question and answer.

19 UNIDENTIFIED SPEAKER: Oh, I understand.

20 MS. TRAPANI: 29? 30? 31? 32? 33? 34? 35?

21 36? 37? 38? 39? 40?

22 MR. MIKE ZREPSKEY: Mike Zrepskey, 1118 Rivers

23 Terrace Drive. I'm glad I can finally stand up here and see

24 the infamous board that none of us elected. First of all,

25 I'd like to say I understand you don't want to have

1 questions or answers, but every single person in this room
2 has a lot of questions that we have not had answered, and we
3 never get them answered. We're trying. We don't get them
4 answered. Two, who decided that now Smallwood Lake, which
5 I'm on, didn't have that much damage? Wixom, Sanford had
6 more damage. Who decided that now you're going to add all
7 these together and we're all going to pay for it because
8 their waterway is all one?

9 Well, if -- everyone here, if you look, every part
10 of this state, water runs through here. They're all
11 connected. Why doesn't the whole state pay or just pick
12 up -- the state pick up the cost? I finally -- I finally --
13 after this whole time, I finally bought a place up here that
14 I always wanted. The first year I did it, this dam breaks.
15 "Don't worry. It's going to be this much. It's going to be
16 this much." Now you're looking at -- I just got assessed.

17 It's going to cost me \$2900 a year for this
18 property. Where is -- can we find out where the rest of
19 this money that you're trying to get's coming from? And,
20 one, I know you don't want to hear this, Dave, because you
21 said you didn't want to hear it anymore. Where is this not
22 a flood prevention dam -- dams? Two, they're not -- they're
23 recreational. They're not private. How are we getting
24 charged for this kind of money, everybody here? And another
25 thing is why didn't you have it on a weekend when everybody

1 can make it? I can't come up here every day. I got to -- I
2 got to keep my job to pay my bill for you guys. And I just
3 want to know, did you guys (inaudible) up on the board?
4 Because apparently you don't have to be voted to become a
5 board member. Okay. Who's -- who's up there for us, that's
6 trying to help us, that didn't work for Dow Chemical, that
7 doesn't live on Wixom? Let -- let's go.

8 And if you guys -- and I haven't been to many
9 meetings, but any meetings that I said, especially up front
10 here, you got no right to talk to people and say it's not
11 going to be a question and answer. We have all the right to
12 do this, and we don't have to protest peacefully, as in we
13 can raise our voice. It's in the Constitution. We can do
14 it. And you guys need to start listening to that. And you
15 need to find out -- do your job and find out -- someone get
16 the state to pay for this.

17 Decide if these are -- decide if these are dam
18 preven- -- or flood prevention lakes. Get the state to pay
19 for it. There's a lot going on behind these -- the doors
20 that none of these people know, and a lot of people don't.
21 Bring it up. Don't just send a letter. I have a place up
22 here that I come -- now I'm paying -- I just got my property
23 taxes. 2,000. And now I'm going to pay another 2600? Good
24 luck, gentlemen. I -- and trust me, people, give it to them
25 because they deserve it, every (inaudible).

1 MS. TRAPANI: 41?

2 MR. MIKE ZREPSKEY: They're up here for us. They
3 need to be --

4 MS. TRAPANI: 42?

5 MR. MIKE ZREPSKEY: -- working for us. All right?
6 Don't be afraid of them.

7 MS. TRAPANI: 43?

8 MR. MIKE ZREPSKEY: Take them on. (Inaudible)
9 They're people just like the rest of us. And if they --

10 MS. TRAPANI: 44?

11 MR. MIKE ZREPSKEY: -- can't do the job, we'll get
12 someone else (inaudible) and then you guys will take it
13 (inaudible) --

14 MS. TRAPANI: 45?

15 MR. MIKE ZREPSKEY: And you sit (inaudible) like
16 that, how much of that bottom line do you own over and
17 around the lakes? How much did you buy?

18 MS. TRAPANI: 46?

19 MR. MIKE ZREPSKEY: Oh. How much (inaudible)
20 We're the ones that need it. Remember that. If you
21 (inaudible) not to pay, Dow Jones is the one that should pay
22 because they're the one that got to rinse their poison down
23 the river.

24 UNIDENTIFIED SPEAKER: Here, here.

25 MS. GINA KAUFMANN: All right. I'm going to go

1 ahead. It's going to be kind of short and sweet. So Gina

2 Kaufmann. Can you hear me?

3 MR. KEPLER: Yes, I can.

4 MS. GINA KAUFMANN: Okay.

5 MR. KEPLER: Thank you.

6 MS. GINA KAUFMANN: 5324 Heron Cove, Wixom Lake.

7 We are relatively new to the lake. I think, from what we
8 were told, we were one of the first to buy on the lake after
9 the flood. And whether the lake was back or not was
10 immaterial to whether I purchased the home or not. I love
11 the home. I would love the water to come back. And the
12 methodology is wrong. I agree with everybody else and what
13 they've said.

14 But the most important thing is the benefit that
15 these lakes have to the counties of Gladwin and Midland, let
16 alone the entire state, should be the entire county's
17 paying. Not -- nobody wants extra taxes; nobody does.
18 Nobody can afford it in this day and time. But to put that
19 burden on just the homeowners, but anybody can access the
20 lake, isn't fair. I have submitted a written complaint with
21 the front desk out there. So thank you.

22 MR. KEPLER: Thank you.

23 MS. TRAPANI: 47? 48?

24 MR. PAUL WEAL: Hi. I'm Paul Weal, 3697 Lakeshore
25 on Secord. Regarding the capital assessment, we got a cost

1 problem here and an allocation problem. There's really no
2 cost-benefit ratio that I've seen in the latest cost point.
3 I think that the Four Lakes Task Force owes us to do that
4 assessment. The -- the cost points that we're seeing at for
5 an average property of 1008.65 to 2485 is too much. I
6 reference your document back in May of sev- -- May 17th of
7 '21, where you did an analysis of a willingness to a pay --
8 to pay.

9 7.5 percent of people were willing to pay 1,500.
10 It drops down to 3.2 percent for people that were willing to
11 pay 2500. The people that took the survey obviously feel
12 the financial burden of this tax. I think you have here
13 today people that are going to lose their properties or
14 forfeit on this. So I object. If we don't have two-thirds
15 benefit or better, this -- this -- this assessment on the
16 SAD is just not going to fly. So I object, unless you do
17 that as -- that cost-benefit analysis at this new point and
18 let us know about that.

19 Make sure that it's at least two-thirds in favor
20 of a financial benefit. My second objection has to do with
21 the operation and maintenance. It's estimated in the packet
22 that was handed out here at roughly 1.8 million. There's
23 not sufficient breakdown, I haven't seen, on that cost. You
24 make a reference back -- early on; this was September 10th
25 of '20; where a half a million of operational cost was put

1 into the factoring of what it's going to take to get this
2 lake back. So that half a million's now near 2 million. So
3 I'd like to know, you know, a breakdown, a detailed
4 breakdown. So I object until I see the -- that breakdown.
5 I can't support that operational expense. That's all I
6 have. Thanks.

7 MS. TRAPANI: We're going to circle back to 43.

8 MR. KEPLER: All right. There is a breakdown on
9 operational costs, if you look on the website, or there's a
10 handout today that had a QRC code on it you can flash. So
11 there's a breakdown on that. If you can't find it, go out
12 to Katie out front and she can help you.

13 MR. COLAIANNE: The gentleman that just spoke, do
14 you have that all in writing so -- if you -- so we can kind
15 of take a look at it as well? All right Thanks.

16 MR. JOHN BENCI: I guess I got four seconds.
17 Okay. My name's John Benci. I'm over at 533 Hilo Road.
18 I'm here to protests the assessments, capital, along with
19 the maintenance operations. I don't mind paying something
20 to operate the dams, even though we never had to before. I
21 bought my place in 2010. It showed nothing in my paperwork
22 that I have a view, I have this, I have that. My taxes were
23 based on my property value. I don't see where this dam is
24 increasing my property value. It was created -- the dams
25 were created for flood control. All of a sudden it's turned

1 into recreational. That's how you guys got around it to put
2 it on the property owners. And if it's going to be public,
3 make the public pay. Don't make us the pansies and the ones
4 responsible for your methodology and your assessments. We
5 don't deserve it. We shouldn't have to. I spent a lot of
6 my retirement money rebuilding my home to make it
7 handicapped accessible for my wife. That money's gone. She
8 is able to get around the house a lot freer.

9 We'd have to give it up because of these
10 assessments on top of my property tax that just went up an
11 ungodly amount because I increased the value of my home.
12 That's fine. I improved my property. What you guys are
13 doing, you're going to tack on -- as of today, you're going
14 to tack on another \$1700 on top of my taxes. How can you go
15 above and beyond what my property tax is? I don't
16 understand. I totally don't understand any of this. I
17 don't think it's right, and I will totally protest every
18 minute of it. Thank you.

19 MS. TRAPANI: 49? 50? 51? 52?

20 MR. NORM COMBS: Hello. My name's -- can you hear
21 me?

22 UNIDENTIFIED SPEAKER: No.

23 MR. COLAIANNE: Yeah.

24 MR. NORM COMBS: Hello.

25 UNIDENTIFIED SPEAKER: No.

1 MR. NORM COMBS: Test. Test.
2 UNIDENTIFIED SPEAKER: Nope.
3 MR. NORM COMBS: Test. Test, test.
4 UNIDENTIFIED SPEAKER: Nope.
5 MR. NORM COMBS: Can you hear me?
6 UNIDENTIFIED SPEAKER: No.
7 UNIDENTIFIED SPEAKER: Taylor? Taylor?
8 MR. COLAIANNE: Here, just use another one.
9 MR. NORM COMBS: Test, test.
10 UNIDENTIFIED SPEAKER: There.
11 MR. COLAIANNE: There we go.
12 MR. NORM COMBS: Thank you. My name's Norm Combs.
13 I live at 3053 Lakeshore Drive on Secord. I've got a couple
14 points I'd like to make, and maybe you can answer those
15 later. I know it's not a Q & A, but maybe through the
16 website you get the information out. The first one relates
17 to operating and maintenance costs. Right? So being on
18 Secord -- I've been there since 1999 -- I know how they
19 manage the water levels.
20 Typically we have one person that comes out on a
21 Monday that lowers the water or -- or manages that. Right?
22 I know that one person doesn't make \$1.7 million. So I'm
23 questioning where -- where that maintenance and overall cost
24 comes from. Two, when all of this started I went to Secord
25 Township. We had some meetings with some of you that are on

1 the Four Lakes Task Force. And you promised at that time
2 that this would be -- it wouldn't be a general on all
3 waterways. It would be specific. And we were told that we
4 would only be paying for what Secord Lake had for ourself.
5 So I'm not looking to pass any costs on to anyone else, but
6 I want to pay my fair share and only my fair share. Three.
7 And then I question, as far as the waterway and the
8 drains -- right? -- I'm curious to why we're not -- part of
9 the SAD didn't take in the Tittabawassee River all the way
10 to Saginaw Bay.

11 And it's -- like, I'd like to know that. One of
12 the things I looked at on the map -- right? -- as far as
13 Secord, it shows that the dam is owned by Gladwin County,
14 but the spillway is owned by Four Lakes Task Force. That's
15 what's currently on the map. So I kind of question that.
16 Then the gentleman earlier brought up as far as the survey
17 that was sent out as far as what people could afford in
18 this. Where mine come in today is less than 10 percent of
19 what the people were saying, under \$2500 annually.

20 But it's -- so right now, 90 percent of the people
21 said, "No, we can't afford this." But we're still moving
22 forward full speed ahead; right? So I'm questioning if
23 we're listening to what the people are saying, because at
24 that point less than 10 percent said, "We could do this."
25 Another question I had was related to how are you dividing

1 these numbers out? Because there's a little bit of a
2 discrepancy as far as -- I don't have the date in front of
3 me. It looked like at one point we were selling the -- they
4 were dividing this by 7900 people. Another one was, I
5 believe, 83. I think the latest says it's down to 5500.
6 And so -- kind of curious to where those numbers are coming
7 and how we're dividing this out. And I think that's why a
8 lot of people are here, guys.

9 Nobody's here to beat you up, but there's some
10 frustration and lack of communication -- right? -- that are
11 going back to the landowners. People will lose their
12 properties on this, and it's causing quite a lot of
13 hardship. I got two more quick points here. Estimated
14 total costs includes a 34.5-percent contingencies. You
15 know, it just seems like it's fluff in there. I'd really
16 like to see how that's spread out. We're being taxed on
17 it. There's interest on it. I mean -- I'm about up. So
18 thank you for your time.

19 MR. KEPLER: Thank you.

20 MS. TRAPANI: 53?

21 MR. ENDRE SEFCSIK: Hello. My name is Endre
22 Sefcsik. I own my primary residence at 1751 South Whitney
23 Road in Beaverton. My written protest has been submitted,
24 and reading that would be a waste, but I would like to use
25 my time to make some comments regarding the special -- the

1 special assessment district. I would like to start off with
2 a brief history up to today with the perception -- with my
3 perception of the Four Lakes Task Force. Two years ago,
4 prior to the state funding, Mr. Kepler stood in front of a
5 much similar stage to this one, explaining his cost analysis
6 to us. And if we were to get enough money from the state,
7 at the time 250 million, it would cover the cost of the
8 construction of the dams, and the property owners would have
9 an affordable restoration.

10 One year later, a year ago from today, after the
11 state kicked in the 200 million or the 180-, Dave Kepler
12 stood on another stage, telling us how this -- there's a
13 shortfall, but they had expected, and while it was still
14 possible, to come in under the 200 million for the
15 restoration. There may be a need for another 30 to 40
16 million, which would still be very affordable to the
17 property owners. Here we are today.

18 We have today's number at now an additional 217.7
19 million that the property owners have to pay for, and it's
20 nowhere near affordable or complete. As you know, I own my
21 own engineering company and bid projects for my customers.
22 If I was to bid and complete projects like Four Lakes Task
23 Force and Spicer does, I would not only be out of business,
24 but my customers would have me in court faster than I could
25 say "defraud." 217.7 million, that is a huge number, and 8

1 times the worst case asked from a year ago. How is this
2 even possible? We have -- we've been hearing stories about
3 inflation and cost of construction going up. Really? 8
4 times? Just wondering how Spicer came up with these
5 numbers; the original numbers; 250 million originally. In
6 the engineering world, this is a catastrophic failure. No
7 engineering company could recover from this. In the private
8 world, not spending taxpayer money, they would have laughed
9 at -- they would have laughed us out of the building for
10 even coming up with this absurdity.

11 But yet Spicer is still here and doing their work,
12 their fine work. Worst part to all this, nothing is
13 complete. Wixom Lake is another three or four years
14 away from -- from having water. And don't even have --
15 don't even get me started on missed deadlines. Does anyone
16 actually believe that these are the final worst-case cost
17 numbers? I know there is at least one Gladwin commissioner
18 that does. I don't know where she gets her ideas.

19 If you take the performance proven over the last
20 three years, we are on track for this project to cap over a
21 billion dollars by the time it is complete. At this point,
22 at what point do you say enough is enough? At what point do
23 you fire Spicer and have some serious qualified oversight
24 over the Four Lakes Task Force? Or are we just making
25 Mr. -- or are we just taking Mr. Kepler's word for it until

1 almost every home on the river and lake will be assessed
2 higher than their market value? I have just one more point
3 to make. I'm sorry. I'm all for getting the water back,
4 but these of -- these latest numbers, it is hard to believe
5 anything that comes from the delegated authority. Almost
6 four years ago, I asked what the qualifications of the
7 delegated authority was to build -- was to build and manage
8 dams.

9 Everyone pointed their finger at me and
10 (inaudible) and said, "He doesn't want the water back."
11 Remember that sign that said, "Are you prepared to have an
12 assessment higher than the value of your home?" I guess my
13 crystal ball was working the day I ordered those signs.
14 That was four years ago -- a little less than four years
15 ago. I will be attending commissioner meetings coming up
16 and asking them for some seriously needed oversight for this
17 group, because they are out of control.

18 With no end in sight, and being an engineer, I
19 find it embarrassing and disgraceful to my profession.
20 Let's say we believe these final worst-case numbers for the
21 restoration, and no additional funds will be asked from the
22 property owners. What guarantee can the Four Lakes Task
23 Force give us that these -- this is the case? And while
24 they come back -- will they come back a year from now asking
25 for another 200, 400 or \$500 million dollars to finish the

1 restoration? Again I ask, "What are the qualifications of
2 this group to manage and build dams?" I hope everyone here
3 in the audience will join me and take these issues to our
4 elected officials, the commissioners, and remembers these
5 days when we are at the polls in November. Thank you very
6 much.

7 MS. TRAPANI: 54? 54? 55?

8 MR. CARY BREWIS: Hello. I'm Cary Brewis, 1003
9 Pineway Drive and 1041 Pineway Drive. Like someone else
10 sais before, I get hit with two because I have -- I have a
11 barn on the lot that's not right next to me. I can't
12 combine it. I believe you said the depth -- the water 40
13 feet out? (Inaudible) other side of the river where my barn
14 is at 40 foot out. So does that mean I don't pay? And I
15 object to everything else, too.

16 It just doesn't sound right. If me and my three
17 buddies had cars, we took them in and got them fixed, we'd
18 all pay for our own car to get fixed and bring it back home
19 and we'd be done. Now -- you want the rest of my time? You
20 can have it. Can I do it? And the -- that's it. I just --
21 I think we should pay for ours. And I think I have a lot
22 that's 40 foot out, is the other side of the river. So
23 that's it. Thank you.

24 MS. TRAPANI: 56? 57? Oh, are you 56? Sorry.

25 MR. RICHARD COX: Howdy. My name is Richard Cox,

1 2065 East Highwood 48612. I own four properties; two in
2 Grim, two in Hay. The ones that are in Hay are, I guess,
3 within the boundaries of paying this. The other two aren't.
4 How come on each property I have the same access to the
5 water as somebody -- as my other two properties? They're
6 not on the water, but they're all with the same access if I
7 go to a public launch or a public beach. How come
8 everybody's not paying?

9 Because the people who don't own property on the
10 water go there just as much as the people who live on the
11 water. So the -- the one younger guy made a comment about
12 breaking it up and \$50 per parcel. That sounds a whole lot
13 better than just a select group, but I don't think y'all
14 want to pick a fight with everybody.

15 MR. DENNIS KAPTUR: My name is Dennis Kaptur. I'm
16 at 3111 Lakeshore Drive. I submitted all my paperwork and
17 everything. I only got a few things to say here. I moved
18 up here about three years ago to retire. I knew the lake
19 was down already, so I bought. I love to fish.

20 And my concerns are a lot of people come to the
21 lake, and will be coming once the water comes back, and
22 they're going to be doing all the fishing, jet skiing, all
23 this, and we're paying it. It comes out of our pocket.
24 We're the ones paying for this. So somewhere maybe they
25 could charge people to, you know, use the lake, a boat fee,

1 you know, put the wa- -- their boats in the water, somehow
2 to cut the cost. And maybe we can look at that to make our
3 cost lower. But another thing is I noticed that it stops at
4 Sanford Lake. It stops there. Why didn't it go all the way
5 down to Saginaw Bay? All those people use the water. They
6 fish on the water. They need the water. Dow Chemical needs
7 the water. They pump it. I -- that -- that's my biggest
8 confusion, is why did it just stop there?

9 I don't understand. I hope you can give me that
10 answer on the Internet or something and tell me why it
11 stopped there, why ain't they paying. They pump water out
12 of the river for their plant and everything like that.

13 So -- and if they -- and -- and another thing is if -- once
14 the water comes back, all these people are going to be
15 coming up and they're going to be fishing and they're going
16 to be pulling all these fish out of the water.

17 Hopefully they can put fish in and will put fish
18 in and stock it, because -- and, you know, I'm just saying
19 this whole thing is really -- me and my wife were even
20 talking about, "Let's just move; let's just move." But we
21 can't because we're still going to have to pick up the bill.
22 So I'm just really -- I'm bummed out about this whole thing.
23 That -- that's (inaudible). I'm just -- the one thing is,
24 maybe you can somehow make people pay all the way to Saginaw
25 Bay, because they use it, that waterway. They need that

1 water just like we need that water. And then dam control is
2 how they control it. So that would take the cost off us,
3 too. It would lower our cost on all the lakes. I don't
4 mind paying. I knew that I could pay a little bit. But
5 mine's over 2200 a year, plus my taxes are like 4 grand. I
6 mean, now I'm looking at 6,000. I'm retired. I've got a
7 pension. It's going to hurt; it's going to hurt. But thank
8 you very much.

9 MS. TRAPANI: 58? 58? 59?

10 MS. GINA KAUFMANN: (Inaudible) 46?

11 MS. TRAPANI: What's that?

12 MS. GINA KAUFMANN: I just have one more question.

13 I'm -- I'm number 46. I -- just regarding something I
14 wanted to state earlier is going along with the --

15 MR. KEPLER: Well, have -- have you --

16 MS. GINA KAUFMANN: -- (inaudible) cost of
17 everybody --

18 MR. KEPLER: -- have you talked before?

19 UNIDENTIFIED SPEAKER: Yeah, she -- yeah.

20 MR. COLAIANNE: Yeah, she did.

21 MS. GINA KAUFMANN: I already did. I just had one
22 more point to bring up. I just wanted to just ask you
23 guys --

24 MR. KEPLER: Bring -- bring it up with either the
25 lawyer or --

1 MS. GINA KAUFMANN: Okay. All right. I will.

2 MR. KEPLER: We have 200 people to get through,

3 and so I want to be --

4 MS. TRAPANI: 59?

5 MR. KEPLER: -- respectful of people's time.

6 MS. TRAPANI: 60? 61? 6- --

7 MR. TOM MANNELLA: Hello. My name's Tom Mannella,

8 3057 Lakeshore, Secord. Most of the points that I wanted to

9 bring up or hit lightly or heavily, one of it was just the

10 benefit package, again, what the value of that was. That

11 was my main concern. I'm checking with engineering on my

12 personal, but there seems to be so many errors. You're

13 hearing it from everybody. That when this comes down, and

14 we're basing things on numbers and benefits, and when these

15 are all going through and mine needs to change or there is

16 problems, I believe other people are in the same situation.

17 Again, you're looking at benefits and monies that

18 may or may not be collectible at that point. Some other

19 points that were brought up, even from the board, when you

20 started looking at direct or indirect benefits, again,

21 indirect benefit is those people that can use the lake. We

22 have boat launches on the lake. We have other people

23 entering the lake. Those are indirect benefits. If the

24 people with the back lots and that are being taxed on it,

25 again, those people using those boat ramps or coming to us

1 are the indirect and they need to be held accountable to
2 that or part of it. And derived benefits from that,
3 you're -- it's saying waterfront value, what the values are,
4 and it seems arbitrary to me on what those values are.
5 Because I can see a little bit more of the lake than the
6 others when I just need to get my boat out there anyway.
7 Water drops seem inaccurate. There's many reasons for that,
8 too.

9 I see where it's trying to go, but I think that
10 the whole idea of that is flawed. Again, as we've brought
11 up, with the number of -- when this started, 7900 units, and
12 then today a board member said it's under 6-. Again, it's
13 documented on your -- on your website at 5500. So where did
14 those go and that that keeps happening? The other is the
15 accountability or, as from a business structure, of -- we
16 don't know what the loan cost or what the -- what that's
17 going to be.

18 It was written in there at one point that it was a
19 2.25 loan advantage back when this started. Why were those
20 loans not secured at that time? There's plenty of work that
21 could have been used. Was grant money used where the grant
22 money could have been invested? Those lower interest rates
23 could have been taken at the time? So, again, it just gives
24 me -- I don't know the background, but it gives me pause
25 when I don't see great business decisions being made on what

1 this is. This is a business. As the other gentleman said,
2 if it -- if this was the private sector, you know, I
3 would -- if it was my job or my office or my business, I
4 would be out of business.

5 MS. TRAPANI: 62? 62? 63? 64? 65? 66?

6 MS. RUBY GOULD: Hello. I have listened to a lot
7 of complaints and I -- I wanted to talk of all of them, but
8 I will eliminate them to just be able to say that I lost my
9 home in the water. And I don't feel it was a flood. I feel
10 it was a manmade disaster and that it -- and that it should
11 have been compensated from the state, the government,
12 environmental control, our county, for not making the dam
13 owners do the repairs.

14 So now we have a Four Lakes Task Force, where
15 they're telling us that we have to cover all of their
16 mistakes. And I think this is very, very sad because I'm 86
17 years old. I had to get a new home, and so that tripled my
18 taxes. Now I'm going to have all of the assessments added
19 to that. And when you're at this age and you have your home
20 to sell to hopefully live your retirement years off of, and
21 instead, I have a mortgage.

22 I can't believe that I was given one, but I was
23 because I was taking care of my 107-year-old mother. And
24 she has now gone, and now I have the home and I have all of
25 the expense of the assessments. Thank you. I'm sorry.

1 Ruby Gould, 531 West Myrtle Road, Sanford 48657.

2 MS. TRAPANI: Thank you. 67? 67? 68? Oh.

3 MR. MARK BROWN: Hi. Mark Brown, 660 West Sundown

4 Trail in Sanford. And my depth in front of my house, you
5 guys have me rated at 2 to 4 feet when, in fact, it's going
6 to be about 8 inches. 2022, I went and talked to your
7 engineers and provided proof of the -- of the depth when the
8 lake comes back. And the engineer agreed with me it should
9 be dropped down to less than 2 feet. I assumed that was
10 going to be done.

11 It wasn't, so it's still at 2 to 4 feet. I went
12 to a Zoom meeting on the 8th, talked to the engineer. He
13 said, "Yup, it looks like it should be lower," they would
14 send me a e-mail by Friday. I didn't receive a e-mail by
15 Friday. Before this meeting, I went and talked to the
16 engineers. They said, "Yup, it should be lowered. We're
17 lowering it." I'm skeptical because it hasn't been done
18 yet.

19 I've been over assessed for the last year and a
20 half, and I don't know if it's incompetence from Spicer that
21 we're paying or if the Four Lakes Task Force personnel
22 didn't do what they're supposed to do, but that's my
23 concern. Second, I had to take vacation from work to be
24 here today. So if you would consider, if there's future
25 meetings like this, that you have evening sessions for the

1 people that have to work, because I'd rather use my vacation
2 time on the beach, not sitting in this auditorium. Thank
3 you.

4 MR. KEPLER: We do -- we do have your property
5 recorded in the system as being lowered as you've described.
6 So we'll follow up with that, but I'm saying we recorded
7 your -- your number's recorded, if you were asking for
8 feedback.

9 UNIDENTIFIED SPEAKER: Why are you answering some
10 questions and not others?

11 MR. KEPLER: It wasn't a question. It --

12 MS. TRAPANI: That was --

13 UNIDENTIFIED SPEAKER: (Inaudible)

14 MS. TRAPANI: 68? 69? 70? 71?

15 MS. LAURIE AGUIRRE: Good morning. My name is
16 Laurie Aguirre, 5425 North Fox Road in Sanford. First I
17 want to start with saying that it feels kind of like a bait
18 and switch from the original amount that we were told a
19 couple years ago, being around \$300 max, to now being over
20 \$2500 for my particular property; very big difference, when
21 I was one of those that had said, no, I was not willing to
22 pay more than the \$1500 originally.

23 And then, also, there was some comments made about
24 how nobody had protested the special assessment district
25 back in 2019. If that was proposed now, there would

1 probably be a lot more people were protesting that special
2 assessment district. Looking over the computation
3 assessment, I don't see where there is an at-large
4 assessment being applied to that computation. 217 million
5 divided by the 7,000 proposed is about \$31,000 per property
6 owner, which is about what my property has applied. So
7 where is that 30 percent at-large assessment being applied
8 to? And benefit factor is very subjective.

9 I do not see a 4-foot depth being a negative. I
10 would see that as being a benefit. We used to be able to
11 walk into our property. My kids could play in the water for
12 the one summer that we had water, and now it's more of a
13 negative at my house. We have an 8-foot cliff at the end of
14 my property, which is great if you don't want to buy a
15 dock -- a dock, but it's also a negative if you want to be
16 able to swim or walk into the water. So you guys all view
17 that as a -- as a positive. I view it as a negative.

18 We also don't have to worry about boat damage or
19 dock damage when people are going by on their boats and
20 causing wakes. I don't see that as a good thing. My kids
21 now can't go out there and enjoy it without me -- make sure
22 they all have their life jackets on, being within arm's
23 reach at all times. Next, I want to talk about how -- let's
24 see -- the -- if revenues do not meet the cost, then redo
25 the special assessment district. That's in the Part 307 as

1 well. If you're not going to get enough money because we're
2 not willing to pay enough money, redo the special assessment
3 district and make it larger. Put the entire counties in
4 there, from Midland and Gladwin Counties. They're all
5 benefitting as well. The -- all of the taxes that the
6 revenues bring in, when people are coming here to buy
7 things, to stay overnight. Everybody is benefitting. Add
8 it in.

9 Let's see. The special assessments -- the
10 government has said the spec- -- the -- sorry. Not the
11 government. The Supreme Court ruled in Dixon Road versus
12 Grandville that special assessments are permissible only
13 when the improvements result in an increase in the value of
14 the land especially assessed. I don't have an increase in
15 the value of my home. How is that going to factor in? How
16 can you then assess my house for an extra \$30,000 when, if I
17 want to sell my house, I'm going to have to deduct that?

18 Because who's going to take that on and it's a
19 lien against my property? Get in line. How many more liens
20 can you add to my property? They also said that the --
21 there has to be proportionality between the amount of a
22 special assessment and the benefits derived therein.
23 Without this, it is akin to the taking of the property
24 without due process of law. So what are we going to do
25 about it?

1 MS. TRAPANI: 72? 73?

2 MS. REBECCA TROMMER: Good morning. My name's
3 Rebecca Trommer. I'm at 54 East Lakeshore Drive in Hope,
4 Michigan, Wixom Lake. I just want to formally protest the
5 special assessment. I believe the costs are more now than
6 was originally or even, like they said before, a year ago.
7 It's, you know, doubled. My property has been in my family
8 for 50 years. I never thought that I would say that I'm
9 going to sell or that I don't want the lake back, but
10 because of Four Lakes Task Force, both of those things are
11 true for me now.

12 I've called a realtor last week. I am looking to
13 possibly sell. I'm not going to -- because it's the
14 principle of the thing. We're retired. We bought a -- my
15 dad just passed away in 2019, so we built a new home on the
16 property, and then the lake went. First year I talked about
17 leaving, there was tears rolling down my face. There's no
18 longer tears when I talk about leaving. Thank you for your
19 time.

20 MS. TRAPANI: 74?

21 MS. PATRICIA MCATEER: Hi. My name is Patricia
22 McAteer. I'm at 4832 Beech on Wixom Lake. This property
23 has been in our family since the beginning of the lakes. It
24 is a crime what you people are trying to do to everyone.
25 You are now assessing -- I had an appraisal done on this

1 property. You are assessing more than half of what my
2 appraised value is. How in the world can I sell it? How
3 can I keep it? It isn't livable very much anymore. It is a
4 one- -- it's a summer home. It is a summer home and you are
5 assessing it more than half of what it's worth. It is a
6 crime. And in my opinion, you guys are just trying to make
7 this a private lake and take everyone's property by this
8 assessment. There are many, many laws against what you're
9 doing. Every one of you should be ashamed of yourselves. I
10 have nothing more to say. You are disgusting.

11 MS. TRAPANI: 75? 75? 76? 77? 78? 79? 80?
12 81?

13 MS. RUTH FRANKLIN: Yes. I want to protest, too.

14 MS. TRAPANI: Can you please use the microphone?

15 MS. RUTH FRANKLIN: Yup. I'm sorry.

16 MS. TRAPANI: Make sure you state your name and
17 address.

18 MS. RUTH FRANKLIN: Oh. My name is Ruth Franklin,
19 at 4563 Lakeview Drive, Beaverton, Michigan. I'm
20 protesting. I lost my husband the end of August, so this --
21 now it is one person. Okay? I love the lake. It's taken a
22 long time and it's a lot more money. It's more than
23 probably I can afford. I have a front lot, which is 50
24 feet. Across the road I have two separate parcels, and
25 you're going to tax me on that? Even if I go to sell, I

1 won't make very much because you're going to take a lot of
2 it away. What are you going to do for the seniors? You're
3 going to drive them out of your homes, somebody else is
4 going to pick up the land and make one hell of a lot of
5 money. What are you going to do? I'm -- I'm 74 years old.
6 You just don't care. You don't care if you wipe me out.
7 Going to send me to a high rise? I love my land, but I
8 don't like what's been happening.

9 And I'm sure there's a lot of people that are
10 worried, but who cares? Who's going to help us? Who's
11 going to help the seniors? They can't afford all that heavy
12 amount of money. Their property will be gone (inaudible).
13 Another thing, just like I said before, doctor, lawyer,
14 Indian chief will probably be on the lakes, not the
15 underdogs. Thank you for your time.

16 MS. TRAPANI: 82?

17 MR. REZA SAFFARIAN: My name is -- oh. Sorry. My
18 name is Reza. I'm a resident of Secord Lake, 3651 North
19 West Branch Drive. I have to agree with this gentleman.
20 You need to be fired. You are incompetent. Can't you see
21 it? The estimate that Secord had back in the date 2022, it
22 was 27 million. This has ballooned to \$66 million. And you
23 guys are sitting there, spending our money as if there is
24 no -- there's no end to it. Shame on you guys. Shame on
25 you.

1 MS. TRAPANI: 83? 84?

2 MR. DANIEL INMAN: Hello. My name's Dan Inman. I
3 live at 1719 Maple Point Road, Beaverton. I'm here today to
4 protest the special assessment district, operation
5 maintenance assessed costs and the capital assessment. To
6 begin, the primary issue I have is the methodology used to
7 propo- -- impose the amount of tax and financial liability
8 on my property. It has frontage on the Molasses River.
9 This river is considered non-navigable due to the historic
10 water levels.

11 When the dams operated, the river would run in a
12 reverse path that it wasn't intended to due to overflow and
13 backflow from the Tittabawassee River. My benefit is not
14 the same as the Tittabawassee and the four lakes waterway.
15 It's unusable as the same as people on the other side of the
16 point or the other side of which I reside. Secondly -- and
17 that is due to a disproportionate benefit. It creates
18 improper appropriation.

19 Secondly, tax disbursed among all property owners
20 residing in the county, city and township in which the four
21 lakes waterway travels. If this waterway is said to have
22 economic impact, then all property owners should pay the
23 benefit and not just the property owners in their vicinity.
24 It should be a tax. It should be an at-large assessment.
25 And lastly, it is an injustice what's going on. Processes

1 have not been followed, access to information has been
2 denied, and shuffled around to deter and inhibit appeals.
3 Monetary requirements to defend one's rights have been
4 overburdensome because of incorrect information on who and
5 where it was submitted an appeal earlier in this process.
6 This has left flood victims punished by water and managerial
7 bureaucracy, and now are also desi- -- denied due process.
8 Thank you.

9 UNIDENTIFIED SPEAKER: (Inaudible)

10 MR. DANIEL INMAN: Oh, I do? I have another
11 minute?

12 UNIDENTIFIED SPEAKER: Yes.

13 UNIDENTIFIED SPEAKER: Yeah; yeah.

14 UNIDENTIFIED SPEAKER: (Inaudible) didn't hit the
15 time.

16 MR. DANIEL INMAN: Okay. All right. This is
17 short, but in closing we -- I understand the daunting task.
18 However, I'm here to protest all of these things in that
19 when you guys determine exactly -- Gladwin County delegated
20 authority consider that when determining the decision on the
21 percentage of my parcel. Furthermore, I did have a meeting
22 with the engineer in December, where after I talked with
23 her, she said that people -- that someone would call me back
24 about a number of different points. Never received a call
25 back, and now it's almost a month later.

1 MS. TRAPANI: 85? 86?

2 MR. KEVIN GREEN: Hello. My name is Kevin Green.

3 I live at 987 Mohegan Drive, Hope, Michigan. I want to let
4 you guys know I've been on this lake since 1964, and it's
5 been passed down through my family, from my grandparents to
6 my parents to me, and was hoping to be able to pass it down
7 to my children and their children and go on (inaudible), but
8 it ain't going to happen now if this goes through. That's
9 all I'm saying.

10 I have 3 lots. My grandparents ended up with 13
11 lots on the lake. It's been divided with family members.
12 We're all going to have to leave. So this is totally
13 unfair. So my point was, why are we giving up on putting
14 pressure on the State of Michigan and the federal government
15 and town council to get this job done? That's all I want to
16 say.

17 MS. TRAPANI: 85?

18 MR. RICHARD BARLOW: Good morning. Richard
19 Barlow, 3028 North South Drive, Secord Lake. Mine's more
20 for the future and with the value of the property. I'm
21 looking at if I'm going to sell my property, that it's going
22 to cost \$100,000 for the next person to assume this, and I
23 don't believe there's going to be a mortgage company that
24 will finance an assessment. So it's either -- we pay cash
25 to take this off. We take the value off the property. So

1 in the future, let's say all these properties that are --
2 right now they're -- they're at the top of their game. I
3 mean, our properties are worth a lot of money, they're
4 selling quick, boom, boom, boom. Now, we start adding --
5 well, for Secord Township I know you got to meet a point of
6 sale. So bringing your well, your septic up, you know, 30-
7 40,000. Now we got \$100,000 assessment that we got top --
8 on top of that.

9 I'm going to tell this to this new owner. I mean,
10 I've got to absorb these costs. I got to bring my well up.
11 I got my septic up. I got to pay the assessment. "My house
12 is worth 50,000, but can you give me 250- for it so I can
13 pay these fees?" I don't understand where this is going to
14 go in the future. A lot of people are going to walk away.
15 They can't afford it. I mean, so do our assessed value --
16 do our assessed value drop?

17 I mean, as years go, we get our tax -- our taxes
18 will drop? I highly doubt it. Well, they can say, "Oh,
19 well, your property ain't worth shit now, so, hey, you know,
20 you just give us a couple hundred dollars a year," but your
21 assessment's still there. And that's kind of where I'm at.
22 It's, like, there's going to be a point where our property
23 value is going to -- it's going to decrease. It just can't
24 keep going up and up with carrying this -- this big
25 overhead. I just -- I just don't see it. That's my

1 objection.

2 MS. TRAPANI: 87? 88? 89?

3 MS. TIFFANY DRYE: My name is Tiffany Drye. The
4 property address is 3266 Pinehurst Drive in Gladwin. I am
5 in attendance today to verbally object to the methodology
6 and capital assessment computation. I have submitted my
7 written statement to the desk in front. Thank you.

8 MS. TRAPANI: 90? 91? 92? 93? 94? 95? 96?
9 97? 98? 99? 100? 101? 102? 103? 104? 105? 106?
10 107? 108? 109? 110? 111? 112? 113?

11 MS. SALLY HILDEN: Sally Hilden, 4381 Lake
12 Drive -- that's my secondary home -- Beaverton. Just --
13 just a couple comments. My 700-square-foot home on 37-foot
14 frontage suffered over \$30,000 of damage. I've been coming
15 up since the early 60's. Of course, my parents had a home
16 here, and my three sisters have since also acquired homes
17 here, and we enjoy the area. I have a problem that I
18 submitted in writing about my -- my depth factor at 40 feet.

19 I know at 70 feet of dock that I am not even at 4
20 feet to get my pontoon out and my -- and -- for my dock,
21 but -- so I have already put that in writing. A comment
22 that I wanted to know, and I've heard and learned since I've
23 been here, is that -- I'm not one to want to pay interest
24 and I -- I'm -- we're not sure what this interest will be on
25 this monies, from what I understand. It's just an estimate.

1 But my cap assessment is \$30,317. If I choose to not make
2 that a legacy cost on my property and to cash that out so
3 that's not a burden on -- in the future, I understand that
4 if I pay that off, and in the future that those costs have
5 been found to not exceed that or to meet that, and that they
6 might be even less, that I will not receive a refund. So
7 this is what I've been told. I think this -- information we
8 got from the lawyer. So I'm kind of at a loss at why, if I
9 were to be up-front and pay off this assessment --

10 MR. KEPLER: I'm not answering Q & A, but it's
11 not true. You will get a refund. But I also will say on
12 the website, in the special assessment district page,
13 there's a whole section on frequently asked questions and
14 those are on there. If you look at that, and somebody at
15 the front might be able to help anybody here look through
16 those answers, and we'd -- happy to look at that. But if
17 someone pays an assessment -- just because everybody's asked
18 this, so -- but if you pay -- there's no assessment yet,
19 so --

20 MS. SALLY HILDEN: Right.

21 MR. KEPLER: -- financially it's not a burden.
22 Once -- if you -- if you pay it and the project becomes less
23 and --

24 MS. SALLY HILDEN: Yes.

25 MR. KEPLER: -- there's a rebate, you'll get that

1 rebate back to the owner of the property at that time.

2 UNIDENTIFIED SPEAKER: What if it goes up?

3 MR. KEPLER: But anyway, it's on the --

4 MS. SALLY HILDEN: Okay.

5 MR. KEPLER: -- FAQ question. And we got another
6 hundred people to go through, so I --

7 MS. SALLY HILDEN: I understand.

8 MR. KEPLER: I know there's a lot of questions out
9 there. There's a fair amount of answers on the website, or
10 somebody of the seven, eight people out there that could
11 answer that for you.

12 MS. SALLY HILDEN: Okay.

13 MR. KEPLER: Thank you.

14 MS. SALLY HILDEN: Thank you.

15 MS. TRAPANI: 114? 115?

16 MR. JAMES KRAGENBRINK: James Kragenbrink, 3281
17 North Douglas, Sanford, Michigan. You know, before the
18 flood, we had four beautiful lakes that we all enjoyed. And
19 the people behind me benefitted from -- you know, we just
20 love the lakes and loved what we had. And unfortunately we
21 live in a state where the government failed to regulate a
22 dam operator and protect us and maintain our resource that
23 we love so much, you know. After that fact, when the dam
24 finally did break -- it was just a matter of time, because
25 nothing's going to prevent it. You know, then a Four Lakes

1 Task Force is appointed. We did not have a say in that.
2 This was given to us to deal with. They seem to have the
3 authority to tax us however they want to. They find this
4 loophole with the special assessment, where we're going to
5 pay. We didn't vote on anything. We have no choice. And
6 by arbitrary calculations -- yeah, I'm an engineer, too. I
7 know how to calculate things. I can make up a way to do
8 that to benefit myself to serve my cause.

9 And that's what seems to have happened here. I
10 mean, yeah, we should have a share in probably the cost of
11 the thing. We benefit from it. But, frankly, these lakes
12 are a resource that benefit other counties, you know; Clare,
13 Gladwin, Midland. People come to visit these lakes from all
14 over the area, and it seems like we're the only ones that
15 are going to pay for this. I mean, everybody's going to
16 just come back and use them like they always did, like they
17 never had to pay a dollar to put them back into place.

18 So I have a problem with that. You know, I can
19 look at Bay City. Bay City has a problem with bridges.
20 Okay. What do they do? They decided to create a toll
21 system. You know, it sucks. People don't like it. But you
22 know what? Everybody pays that uses it, and everybody has a
23 burden to pay. And there is some fairness to that, you
24 know. I -- as much as I don't like that, it's an example of
25 a more fair system than this seems to be. I just -- I

1 struggle with this whole process. I mean, I'm going to pay
2 the rest of my life. I mean, this -- this isn't just a
3 three-year and a five-year thing. This is going to go on
4 well beyond 2029. We all know that. And I just don't see
5 the end to it. And I don't see where the higher purpose is,
6 except for all the people that aren't affected by it. All
7 the people that use the lakes are going to walk away free.

8 They're going to enjoy it. The rest of us are
9 going to pay forever. And I just -- I have a problem with
10 it. I don't think you're protecting us. I don't think
11 you're serving our best interest. You're just doing
12 basically what the state government did to us. They didn't
13 protect us, either. And now they don't care about us. They
14 don't want to pay the rest of the difference, like they
15 should, to make this right. So I just want to have my say.
16 And I love this area.

17 MS. TRAPANI: 116? 116? 117? 118? 119? 120?
18 121? 122? 123? 124? 125? 126? 127?

19 MR. STEVE ROACH: Hello. My name is Steve Roach.
20 I have a cabin at 1826 Deer Haven, Secord Lake. I'm from
21 Monroe County. I've came up here for 10 years and enjoyed
22 these properties, this lake. Friends are here. That's why
23 we decided to come here. With this assessment -- I've only
24 owned since 2019, but now I'm of this legacy cost that -- it
25 seems many people have said we'd like to leave this possibly

1 to generations to come, but it's almost even -- it's going
2 to be really hard for many of us to do. The assessment
3 district does end at Sanford. I've noticed the same thing.

4 Why --

5 MS. TRAPANI: Make sure you hold the microphone --

6 MR. STEVE ROACH: Why isn't this assessment
7 district expanded? Because down river they benefit from
8 these dams being in place as much as we benefit from having
9 a lake from them. So down state, down river, they also
10 benefit from this. And the estimates on the assessments
11 originally were from 22- to \$32,000 an estimate. Now it
12 comes right to the penny, 32,320.68; above the highest
13 estimate.

14 What -- it just seems these numbers continue to
15 change, and never for the better. That's what many of us
16 are all worried about. It's like a blank check. Every time
17 we turn around, the numbers are larger. So I'd just like to
18 think about this assessment district maybe should be
19 expanded. You said you want to pursue revenue from other
20 sources. Well, it may need to expand. Thank you.

21 MS. TRAPANI: 128? 129? 130? 131? 132? 133?
22 134? 135?

23 MR. SUSAN ST. ONGE: Hello. Susan St. Onge, 5299
24 Oakridge Drive in Beaverton. I'm just here to further
25 object to the assessment that's in front of the Four Lakes

1 Task Force. And I'm also here to say thank you to each and
2 every person who came up today to object. The courage that
3 you showed, appreciate it. I also want to say that I know
4 that it's not easy to be up there. But I hope that you're
5 listening to everybody because I'm hearing a lot of people
6 that are going to be driven out of their homes. And it's
7 not right.

8 They've worked hard. And to see everything that
9 they have been putting into their properties, and then to
10 see it taken away or them to be taxed out of it is not
11 right. There's more that can be done. Let's get together
12 and let's do this right. Thank you.

13 MS. TRAPANI: 136? 137? 138? 139? 140? 141?
14 142?

15 MS. SANDRA PAETZ: Good morning. My name's Sandra
16 Paetz, 3287 North Douglas, Sanford, Sanford Lake. We also
17 have another property at 489 Camp, which he has one for.
18 But anyway, when I bought the property back in 2010, it was
19 going to be a retirement home. And took everything we had
20 basically to get in up there. Well, somebody made a
21 decision back in 2020 to protect the mussels, but who's
22 protecting us?

23 We didn't nominate or appoint you folks, but
24 somehow you're there and you're up in them seats. Are you
25 going to protect us? Daily what we see is our prices of our

1 homes not raising, but we see the tax assessment raising.
2 Now, how does that -- how does that account for what we're
3 supposed to do the rest of our life? This place is filled
4 with seniors. Basically you're killing us. You're taking
5 everything we have. A lot of people lost their homes. We
6 were fortunate not to lose our home. Not to say we didn't
7 lose anything. We lost our boardwalk. We lost our dock.

8 We lost our break wall and we lost a lot in
9 between, and we lost 13 years. After buying this place, we
10 thought we'd have every day to have -- to enjoy that lake,
11 but somebody wanted to protect the mussels. But who's
12 protecting us? Now we're the ones that are losing. We need
13 to have an assessment that's fair and equitable for all of
14 us, because at this point it's not fair.

15 We didn't agree when we moved in -- or any of
16 us -- we agree we want that maintenance fee. We need to
17 maintain that. But unfortunately, we've gotten more than we
18 bargained for. Thank you.

19 MR. W.C. PAETZ: W.C. Paetz, 489 West Camp Road.
20 What she said is very relevant. It's absolutely right. I
21 don't know if everything in the world has been considered
22 with respect to what -- what might be done. If -- if you
23 have a dam and we could take and do a bond and then have the
24 dams built so that they generate electricity and let the
25 electricity pay for the bond, that might be another

1 alternative. I personally want to commend each and every
2 one of you for trying to make the world a better place.
3 It's not easy being back here. It's extremely difficult, as
4 you know. But people do things in accordance with their
5 knowledge, understanding and prevailing awareness. There's
6 no doubt in my mind or heart that every one of you cares
7 about doing what's best, and I hope and I pray that God
8 helps you make the wisest decisions you possibly can. Thank
9 you.

10 MS. TRAPANI: 143? 145?

11 UNIDENTIFIED SPEAKER: 143.

12 MR. ANDY PETERS: Andy Peters, 2515 South Whitney
13 Beach Road, Beaverton, Michigan. We've been here since
14 1892. My grandpa helped build Smallwood Dam. He'd turn
15 over in his grave what you guys are doing to the people
16 here. You don't know everyone's income out here. We're
17 suffering right now the way the world is, and you guys keep
18 taking from us. And you don't care. You do nothing for us.
19 Everyone uses the water and everyone should pay for it.

20 MS. TRAPANI: 145? 146?

21 MR. CHARLES IRELAND: Charles Ireland, 5240
22 Heron -- Heron Cove, Beaverton. This -- this whole thing
23 just sucks for everybody. You guys help me out a little bit
24 and you reduce my assessment a little bit because we have a
25 stupid, weird-shaped lot, so I -- I am exceeding my footage.

1 But I'm still at \$2600 a year in assessment fee, plus
2 300-and-some dollars a year in dam maintenance. That puts
3 me over \$3,000 a year I'm going to have to give you for the
4 next 40 years. I'm going to be dead before this is ever
5 paid for. And my wife and I are trying to figure out how to
6 pay for it, because we're both seniors and we're both on
7 Social Security. We don't know what to do. We're going to
8 have to give up everything that I've worked hard for.

9 And I bought that lot because it was a cheap lot
10 at the end of a canal, and now -- now you're sticking it to
11 me. It's -- it just -- it just sucks, and it sucks for
12 everybody out here. And that's what we want you to know.
13 And I got some time left, so I'm going to give the rest of
14 my time up to my neighbor, Gina, so she can continue her
15 questioning.

16 MS. GINA KAUFMANN: I just had a couple of
17 questions. Number 46 was my number earlier. Gina Kaufmann.
18 And in your kind of itemized statement that you had on the
19 dam costs, you have in there where you received that grant
20 from the State of Michigan, originally 200 million, reduced
21 to 180-. Has all other sources of revenue been accounted
22 for? Like, Sanford Park in Midland County charges people
23 admission if there's --

24 MR. KEPLER: We have --

25 MS. GINA KAUFMANN: -- if they're not Midland --

1 MR. KEPLER: -- 40 people to get through.

2 MS. GINA KAUFMANN: No, I know.

3 MR. KEPLER: Sanford Park is paying, yes.

4 MS. GINA KAUFMANN: Yeah. And my question is --

5 is are you going to account for all the other revenue

6 source? Like all the donors that are stated on your

7 website, like, is that -- all of those donations and money

8 from potential sources like that, have those been also

9 considered?

10 MR. KEPLER: Yes.

11 MS. GINA KAUFMANN: That's my question.

12 MR. KEPLER: They're all on there. Yes.

13 MS. GINA KAUFMANN: Thank you.

14 MS. TRAPANI: 147? 148? 149? 150? 151? 152?

15 153?

16 MR. KENT ARMSTRONG: Hello. My name's Kent

17 Armstrong. I live at 3264 North West River Road in Sanford.

18 My biggest -- biggest question that I have to the board is

19 as of living in Sanford and we started to rebuild the dam

20 down there, and there was now some rework -- so my question

21 is, is the rework that's being down there, is -- who's

22 paying for that? Is this rolled into the assessment?

23 Because as I understand that, as I read through the reports

24 online and such, that the dam actually had been started

25 without proper preapproval for the permit, which I -- which

1 I feel like that -- if that is the case, that some -- there
2 should be some accountability held for that. The other
3 thing is I live in the fill. And I know most of my
4 neighbors in the fill, the first fill, they have questioned
5 numerous times and not gotten straight answers about why
6 we're being assessed the same as the people on the main
7 lake, but at the same point in time we don't have the same
8 clearing that's getting done down there, and we have all the
9 trees and everything in there that we have to try to take
10 care of.

11 I don't know if you are aware of this, but there's
12 a lot of black locust trees in there and these are very
13 difficult to get rid of. I've seen the equipment on Sanford
14 Lake. I've seen how it gets cleared out out there. But yet
15 at the same point in time, we don't have that, but we're
16 assessed at the same amount, from my understanding, as main
17 property owners out there because we have the same view of
18 the lake.

19 I understand that this is a very difficult
20 position you all are in, but this is a very difficult
21 position that everybody is in. You've heard it time and
22 time again today nobody wants this, but at the same point in
23 time, there's got to be some accountability to be held for
24 the mistakes. When the -- today, when my neighbor and I
25 walked in here, her property line was in the middle of my

1 house. They have her 81 feet water frontage. She only has
2 50. I have 100. So the -- the -- when you look at the
3 simple things that are in front of me to evaluate the
4 competency of the people sitting in front of me, I don't
5 have a lot of faith and I know a lot of people out here
6 don't have a lot of faith. And I think with that, that
7 is -- our biggest question is, is why are all these
8 errors -- before you're going to come out with a special
9 assessment, why are all these errors not being thoroughly
10 gone through and fixed before people get this?

11 And I think a lot of the stuff that you've heard
12 today and directed at you individual people could have been
13 avoided had a little more due diligence been set forth
14 there. So appreciate your time. Thank you. Thank you to
15 everybody that's came here today and voiced their opinion,
16 and have a good day.

17 MS. TRAPANI: 154? 154? 155?

18 MR. DOUG LOOSE: My name is Doug Loose. I'm at
19 5824 Heron Cove. Most everything has been said that I was
20 actually thinking, so I'm going to keep it short and sweet.
21 My grandfather also helped build Wixom Lake. I've been
22 around. My family's been here for decades. I think that
23 there's issues that were driven forward that perhaps didn't
24 get all the attention that they needed to get. I'm also a
25 30-year Dow Engineer, and four or five other chemical

1 companies around the world, and I manage projects much
2 larger than this at times. So the error is -- is pretty
3 much in the scope of termination for the entire engineering
4 team. Giving the number out was kind of stupid, but I
5 understand discovery. Discovery is going to continue for
6 the next two years. You're going to see escalation in costs
7 because discovery is what discovery is.

8 One of the things I would like to talk about is
9 I've heard that -- that these property assessments can be
10 foreclosed on. I'm not 100-percent sure that that's true.
11 Many lawyers -- lawyers will be working on it. I've been
12 down to the state. There is some understanding that
13 capital fore- -- capital assessments cannot be directly
14 foreclosed on, but they can be foreclosed on in coupling
15 with property taxes.

16 So my question is, how are you going to function
17 if the majority of the people who are being assessed who
18 either can't afford it, won't afford it or choose not to --
19 and that needs to be very clearly communicated and given
20 within the letter of the law to the lawyers who are
21 representing people that are out in this audience. So I
22 lived in Midland most of my -- I'd say 20 years out of my
23 life. I've lived in Gladwin, lived around. I've never once
24 seen a property foreclosed on for a capital assessment. I
25 personally had one go 12 years, and it clearly states in the

1 statute and the opinion 7263, I think was the opinion, that
2 it cannot be assessed a penalty, either. So I'm not sure
3 how you're going to finance this project once you exceed the
4 \$180 million, but I would sure like to help figure out a way
5 to do that in a way that doesn't bankrupt everybody. Our
6 properties I suspect will not be worth \$600,000 more than
7 they are today in 40 years, above what they would normally
8 escalate.

9 That's -- everybody's talked about the rule that
10 says you must see the property value improve. My concern is
11 that the county commissioners believe that these properties
12 will be mostly inhabited by the ultra wealthy. I've had
13 three county officials in Midland County tell me that
14 directly. "Get used to it. We're going to have to deal
15 with it. All the lake south of us are inhabited by people."

16 That opinion was 7263, written by the state
17 attorney general in 2012. So look it up. I hope that's not
18 the case. I hope it doesn't go bankrupt. But I also think
19 that there needs to be a lot of work done to look for
20 alternatives at this point. Thank you.

21 MS. TRAPANI: 156? 157? 158? 159? 160? 161?
22 162?

23 MR. JOSEPH MILLER: Good morning. My name is
24 Joseph Miller. My address up here is 2702 Birchview. I am
25 the second to the last assessment property on the far east

1 wing of the Tittabawassee. And I'm here to object on the
2 assessment strategy that you guys have set up. When we
3 looked into this last year and we looked at numbers, and
4 that 800 and \$900, my wife and I thought, "Okay. We
5 understand everybody's got to pay a little bit. It's
6 painful." Now, when we looked at it now and it's \$2100 and
7 \$36,000 total, that's not possible. And when I listen to
8 people that are losing their homes, I would hate to be in
9 your pla- -- right now, your place to try to -- to try and
10 protect those folks.

11 I'll be around for a little while, but I'm sure
12 not -- not going to be around here for 40 years. And I
13 think there's some significant challenges on the strategy.
14 Reducing the numbers to 5500 to cover that I think is the
15 wrong direction. I think it needs to move up. There's a
16 lot of people that benefit from these lakes. People come
17 from a long way off to fish these lakes, to run these lakes.

18 And I think it would behoove you to try to work
19 that direction and reduce this back to last year's
20 recommendation and find different avenues of revenue.
21 Otherwise, these folks are going to lawyer up and it's going
22 to get messy. And that's my thoughts.

23 MS. TRAPANI: 163? 164? 165? 166? 167? 168?

24 MR. DAVID KLAWUHN: Good morning. My name is
25 David Klawuhn. My wife and I live on 3680 South Lake, just

1 north of Estey Road. It's an emotionally charged room that
2 we have here, and a lot of times people say things that they
3 don't mean. And so I want to apologize to you guys in the
4 sense that I wouldn't -- wouldn't want to trade seats with
5 you. But, you know, to try and hit a moving target is
6 extremely tough, and that's what -- I think once people wrap
7 their head around an assessment, and then it changes again
8 and again and again, is making it more difficult, and it's
9 ruining any level of trust that we might have had with the
10 Four Lakes Task Force.

11 You know, relative to everything, seven months ago
12 I had open heart surgery. And I did that to myself. I had
13 my beers. I smoked my cigarettes. I got open heart
14 surgery. That lake I didn't do to myself. That bill is
15 bigger than my heart surgery. Thank you.

16 MS. TRAPANI: 169?

17 MR. RYAN KALETO: Hey, guys. My name's Ryan
18 Kaleto. I live at 4810 Mohawk Trail on Secord in Gladwin.
19 To start off quick, I don't know for the life of me why any
20 of you guys would want to be on this board. It's -- you're
21 getting beat up pretty bad up here. But unless it's a very
22 lucrative deal, I personally wouldn't want to deal with it
23 myself. But I'm here to verbally object to obviously what
24 everybody else is. And the reason being, I paid \$135,000
25 for my house in 2015. And that included a boat and a hoist,

1 so my house is only worth about \$120,000. And now my
2 assessment, if I pay it over 40 years, is \$78,000 -- just
3 over \$78,000. It's more than half the value the house.
4 It's -- math isn't mathing here. It doesn't make sense at
5 all. We're not -- this is a combination between Boyce and
6 the State of Michigan. Whoever failed, I don't know all the
7 details. They failed, not us, and now we're being asked to
8 pay for this entire bill to rebuild these dams.

9 As many others have mentioned, we're -- we're not
10 the on- -- we're not the only ones using the lakes. I mean,
11 property owners are being asked to front the bill for people
12 all over the entire state of Michigan. So I don't
13 understand for the life of me how, if we're not the only
14 ones using the lakes, why we're the only ones been asked to
15 front the bill when we're not the direct cause of the
16 reason.

17 And I'm not trying to speak for everybody in the
18 room. I don't think there's one person in here that's
19 saying, "We're not willing to pay our share." We're just
20 not willing to be the only ones to pay for it. This needs
21 to be dispersed though the entire state of Michigan. So
22 I -- again if -- you know, you guys, I don't -- I'm not
23 trying to beat you guys up, because you're doing work that I
24 would never even want to dream of doing. But, you guys,
25 there's got to be more we can do. Reach out to the State,

1 get the government -- I'm not a -- I'm not a big, "Let's
2 make the government pay for everything," because we pay the
3 government. You know what I mean? It's our money anyway.
4 But we can't -- the property owners cannot be the only ones
5 held responsible when the entire state of Michigan is using
6 these lakes. It just doesn't -- it doesn't add up, guys.
7 So I hope you take that into account.

8 MS. TRAPANI: 170?

9 MR. KEPLER: Taylor, I just wanted to check. We
10 have about 10 minutes until recess. So just -- could you
11 raise your hand if you have a number and you haven't been
12 called yet, just so I see how many? Okay. So we got about
13 10. We should be able to get through them, Taylor. Let's
14 speed quick -- quick through the numbers.

15 MS. TRAPANI: 170? 171? 172?

16 MR. KEPLER: You don't have to run.

17 MS. TRAPANI: And the other numbers can line up,
18 too, if you're -- if you're shortly after that.

19 MS. KELLY SCHALLER: Good morning. My name is
20 Kelly Schaller. I live at 1145 McKimmy Drive in Beaverton.
21 I already know that you hate the name Kelly. Just know that
22 the feeling's mutual. Today we are required to submit a
23 card stating our name and reason for why we are here,
24 violating the Opens (sic) Meetings Act. As a delegated
25 authority you are held to the same requirements as a

1 municipality under Michigan law. The Four Lakes Task Force
2 has somehow circumvented laws regarding special assessments,
3 including a two-thirds majority vote for a special
4 assessment, and the possibility of some people's objections
5 not counting as objections due to the law for special
6 assessment being written in 1963. There is nothing counting
7 those e-mails as objections.

8 Many new people moving here have no idea what the
9 special assessment district is or how it will affect them on
10 the -- in the future on a special assessment without a cap.
11 Are people here -- are people here today aware that they
12 will be locking in all property for 40 years, meaning that
13 if any owner subdivides their property later, they will be
14 assessed at the original, singular assessment? As I'm
15 likely one of the youngest people here today, at -- this
16 means that this assessment will affect me the longest.

17 I spent many summers here and now live here full
18 time. My family has been here for 40-plus years. And I
19 plan on staying. I want to know why the new la- -- what the
20 new lake levels will be at as some permits have pegged it at
21 3 feet above how high it was previously. How many people's
22 po- -- properties could be under water? Your methodology is
23 skewed just as you have not provided a detailed computation
24 of costs and have withheld too much information to justify
25 your existence let alone the special assessment you have

1 proposed. I would like to also bring up the fact that
2 Spicer Group had a survey that circumven- -- it circulated
3 on Facebook in mid last year regarding recreation on the
4 lakes, the results of which have not been released. After
5 numerous calls to Spicer Group, the counties, and Four Lakes
6 Task Force itself, no one can tell me if those results even
7 exist. On top of the lake being open to the public, we're
8 forced to shoulder the burden of the cost and, again,
9 possibly be taxed on regula- -- recreation of -- others will
10 enjoy.

11 I want this information to be released. I also
12 want to know why -- or how many of the board members here
13 today are paid by Spicer Group, as somehow you are all
14 volunteers. I know at least some of you are paid by Spicer
15 Group. To paraphrase a quote from the movie "School of
16 Rock," my parents don't pay \$8,000 a year for your recess.
17 I object to the special assessment, so write that down.

18 MS. TRAPANI: 174? 174? 175?

19 MS. DAWN SCHALLER: My name is Dawn Schaller, and
20 I live at 1145 McKimmy Drive. I wanted to have a formal
21 objection to the final assessment for everything with regard
22 to -- for both the administrative maintenance and the
23 capital assessment because I've got six lots; three on the
24 water and three on the other side of the road; that we are
25 going -- or we are currently being charged for the

1 maintenance and the administrative fees. We were going to
2 combine these two lots -- or the six lots into two; one on
3 the water and one on the back lot. And we were going to
4 make this happen a year and a half ago, in July -- or the
5 end of June of 2022, and we missed the cutoff for being able
6 to make that happen. And I had conversation with Dave
7 Kepler during a meeting -- or off to the side after the
8 meeting, and he said to send an e-mail.

9 I did. And I talked to Dave Rothman. And we
10 tried to make things happen, but because of (inaudible) with
11 the tax assessor for our township, we weren't able to make
12 it happen before the cutoff happened for the administrative
13 and maintenance for the three-year term. So I was told
14 that -- from Dave Rothman that those numbers would end up
15 going final in three years, so we had some time to get our
16 accounts -- or our lots combined.

17 And we haven't done that, and I was expecting we
18 still had time because that was a year and a half ago. And
19 so I wanted to find out or plead my case to get the time to
20 be able to combine these lots and have two assessments
21 instead of six.

22 MR. KEPLER: I would suggest -- I don't know if
23 Luke's there -- to --

24 UNIDENTIFIED SPEAKER: (Inaudible)

25 MS. DAWN SCHALLER: I provided written information

1 up at the desk.

2 MR. KEPLER: Have you talked to the guy -- but

3 have you talked to the engineers?

4 MS. DAWN SCHALLER: I did.

5 MR. KEPLER: Okay.

6 MS. DAWN SCHALLER: And they said that I should

7 bring it to you guys.

8 MR. KEPLER: Okay. No, that's good. Okay.

9 MS. DAWN SCHALLER: Thank you.

10 MR. KEPLER: Thank you.

11 MS. TRAPANI: Do you want to do one more or --

12 UNIDENTIFIED SPEAKER: Yeah, I think he wants to

13 go through a couple --

14 MS. TRAPANI: One more?

15 UNIDENTIFIED SPEAKER: Yeah. Yup.

16 MR. KEPLER: Pardon?

17 MR. TIMOTHY SUPPON: Okay. 175? 176? Hello. My name's

18 Timothy Suppon, 5534 Red Oak Road, Beaverton. So I'm here

19 to protest. I don't understand the mythology of this --

20 this assessment. So I'm a back lot, and you're charging me

21 this assessment because they say I have water access. I

22 have no more water access than anyone visiting this lake.

23 There's two easements on our street, and both of these

24 easements have -- pretty much have been taken over by other

25 property owners. We have the same thing less than a quarter

1 mile up the street. Red Oak turns into Knollwood at Eddy
2 Road. There was an easement there. The homeowners on both
3 sides took that over. The people on the back lots on
4 Knollwood are paying no assessment, but we are. And, you
5 know, I don't understand it. You can't have a dock there.
6 You can't have a boat there. But the people next to me have
7 taken that over.

8 They put a dock there. They even got a sign with
9 their name on it. Right? They tell me I have no access to
10 that. So my other thing is -- is -- on these assessments
11 you say if you have up to 45 feet or less of water is what
12 the assessment would be; right? We've got two 15-foot-wide
13 assessments. Why is -- there's 12 properties paying on
14 this -- easements. Why are we paying 2 times the amount
15 that a lakefront property that can have a dock and a boat
16 and full access to this lake -- why are we paying 3 times of
17 that?

18 You add up what these 12 properties are paying for
19 this assessment, for those two 15-foot easements, it's 3
20 times in the amount; right? Take 12 properties at -- what
21 is it? \$560, is it, a year before interest? Add that up,
22 that's almost \$7,000. Right? Why are we paying so much for
23 two 15-foot easements? I have no more access to that lake
24 than anybody else. All right? And for these costs, they
25 keep doing work and then they tear up that work that they

1 did. Sanford Lake, they put that -- they wanted to get the
2 water running back over that dam; right? They built --
3 they -- they put all that sheet metal on the end and all
4 that work. Now they tore it all back up and routed the
5 water back around the dam the way it was going to begin
6 with. You are wasting money -- right? -- because we ain't
7 thinking things through when we're doing these repairs. So
8 we're wasting money. Well, this is my objection.

9 MR. KEPLER: Thank you. We're at noon, so the
10 ne- -- we're going to recess for an hour and then come back
11 at 1:00 o'clock, and then there's a time for comments from
12 1:00 o'clock to 3:00 o'clock at that point in time. So at
13 this point in time we're going to recess and we'll reopen
14 the second session at 2- -- 1:00 p.m.

15 (Off the record)

16 MR. KEPLER: Okay. We're going to call the second
17 session to order of the Four Lakes Task Force special
18 assessment hearing. This is an administrative meeting to
19 hear comments and objections to the computational costs for
20 the capital assessment and the 2025 to 2029 operational
21 assessment as well as the capital assessment roll and the
22 operational maintenance roll. This is a public meeting --
23 Open Meeting Act and we follow those rules. We do ask -- if
24 you're going to object, we do ask for -- we have asked for
25 your name and then your property number so we can understand

1 that you objected and it's tied -- it holds your legal right
2 to later on, that you were in here and protested, if you
3 want to appeal the decision that comes out of the county's
4 final vote. So if you don't want to give your name, you
5 don't have to. But if you want to be registered as somebody
6 that's protested to keep your -- your right to appeal,
7 that's why we're asking for your name.

8 It's a hearing that you don't have to speak at.
9 If you want to submit your protest in writing, you can do it
10 right at the front. If you have questions, this is not a
11 question-and-answer session. We have a lot of people to go
12 through. It's for the Four Lakes Task Force to hear from --
13 from you. So we do have engineers from Spicer in the back.
14 If there's issues specifically around your properties and
15 structure, I would encourage you to talk to them first.
16 Maybe we -- you -- we can see where your status is and work
17 through that.

18 Otherwise, any document you want to leave with us,
19 make sure you leave it at the front desk there before you
20 leave. With that, we're going to go through -- we went
21 through 173 people -- or the count of 173 folks. Some of
22 them did not show up when their name was called. So we have
23 a list -- are you ready with that list or whatever?

24 UNIDENTIFIED SPEAKER: (Inaudible)

25 MR. KEPLER: So we're going to do a -- we'll --

1 Taylor here will do a roll call as we go forward and call
2 you up to the podium. And we'll just do that in a orderly
3 way. You have essentially three minutes to talk with a
4 two-minute timer within that to do -- this is being
5 transcribed, so it's -- if you really want to get your
6 specific points, it's important to get that up-front and be
7 succinct so we understand. What this is not is not a --
8 maybe, Joe, just a few seconds on what the scope of this is
9 again, and then we can go from there.

10 MR. COLAIANNE: Thanks, Dave. Before the
11 delegated authority, which is the Four Lakes Task Force, may
12 approve a special assessment roll and submit it to the
13 county board for a final approval, Part 307 of the Inland
14 Lake Level Act requires a public hearing to discuss the
15 project's costs and the special assessment roll and requires
16 public hearing to discuss those special assessments with
17 property owners. That's what we're here today for.

18 We're not here to contest the special assessment
19 district. That decision was made back in 2019. The
20 district was formed. The counties have both approved the --
21 the costs related to the project would be defrayed by
22 special assessments. And under Part 307 of the Inland Lake
23 Level Act, that means it's based on benefits derived. Your
24 assessment is basically -- you think about it this way: The
25 project -- there's project costs. That's the big pie. And

1 then that pie gets divided up based on percentages. And
2 what we've come up with is a methodology for apportioning
3 the costs -- we call it apportionment -- which is basically
4 creating that percentage based on benefit factors that we've
5 come up with. And that's what we're here today for, for you
6 to have the opportunity to present your objections to the
7 project, project costs, and the -- your assessment roll or
8 the assessments on your property.

9 That's important because once the county boards of
10 commissioners approve the final assessment roll and -- for
11 both the capital and the operation and maintenance, you have
12 a certain period of time in which to appeal to the circuit
13 court.

14 MR. KEPLER: Okay. So we're going to start at a
15 number. It's in the --

16 UNIDENTIFIED SPEAKER: 176.

17 MS. TRAPANI: 177.

18 UNIDENTIFIED SPEAKER: -7.

19 MR. KEPLER: 177. If we know the people that may
20 have been in earlier or were out of the room, or if you got
21 a number and you come in and you find the number being
22 called is greater than your number, then bring that to Kayla
23 and we'll put that into the queue again to work on it. We
24 understand it's a long period of time and people have to
25 take a break or something. If they missed their call, we'll

1 try to accommodate that. So we're going to start at 177.

2 And we've got the next two hours or so to walk through

3 those -- those hear- -- comments.

4 MS. TRAPANI: 177? 178? 179? 180? 181? 182?

5 183? 184? Just make sure you state your name.

6 MS. BEATRICE BURTON: Do you want my parcel number

7 as well?

8 UNIDENTIFIED SPEAKER: No, we have --

9 UNIDENTIFIED SPEAKER: No.

10 MS. BEATRICE BURTON: You stated parcel number?

11 UNIDENTIFIED SPEAKER: No, we have it.

12 UNIDENTIFIED SPEAKER: I don't think she needs a

13 parcel --

14 UNIDENTIFIED SPEAKER: We have it. No.

15 MR. COLAIANNE: We have it.

16 MS. BEATRICE BURTON: Okay. My name is Beatrice

17 Burton. I live at 1102 Rock Trail, Beaverton. We bought

18 our property in November of 2019. I do not recall the title

19 company being told of the SAD. So I didn't vote on any of

20 this. My property is 63 feet wide and I'm being assessed

21 over \$30,000. Down the road from us there is three parcels

22 that were allowed to be put together and they are paying a

23 total of 38,000 capital funds, which makes their property

24 \$113 a foot. Mine is 480. I don't find that acceptable.

25 Doesn't seem right that my little bit should cost me that

1 much compared to theirs. There are some people on the front
2 waterway that have no assessment across from them. They are
3 on the waterfront. They're not assessed. There are other
4 people on back lots that are not assessed. I have these
5 documents. I'll leave them for you to look at. The one
6 that I did find most interesting is the parcel number
7 150-120-000-018-00. They have 61 feet of waterfront
8 property.

9 They're not assessed. It's a beautiful little
10 line that's marked through there. Nothing. Why would they
11 not have to pay when they're waterfront? Nobody should be
12 exempt on that yet; right? They're not finished. I also
13 have some maps. I thought it was interesting that all the
14 property around the actual dam areas that are owned by
15 Midland and Gladwin County, why are you guys not assessed?
16 On the east side of 10, on the east -- south side, all those
17 property owners are paying something.

18 The southwest side that's owned by you, Midland
19 County, you're not paying anything. All that's free. All
20 this is zero. I find that odd. And I also believe, like
21 the rest of these people, that there should be a park and
22 recreation fee. Even if it's \$25 for every homeowner in
23 these counties, you could save us a ton of money. The most
24 heartbreaking story is this lady here in her 80's. To her,
25 to have to lose her home, that's ridiculous. None of us

1 should have to pay this. We have plenty of people that are
2 going to be using these properties. I've never used it;
3 never. And I'm going to be paying for this. (Inaudible)
4 else that's coming up here to use it should pay for it, in
5 one way or another. All these businesses are making money
6 off of us. And it's just not right, the things that have
7 been done. And I feel the fact that I bought it before it
8 happened -- nobody told me crap about your SAD; nothing.

9 And the title companies that are doing the
10 closings on these properties need to be up-front with us.
11 We need to know this stuff. And this, you know -- it's like
12 a thief in the night. There goes my retirement. Everything
13 my husband and I have saved for and went down on a budget to
14 obtain this, you're stealing. Thank you.

15 MS. TRAPANI: 185? 185? 186? 187?

16 MR. LEE KABOWSKI: My name is Lee Kabowski. I
17 represent 5516 North Merry Court. My family and I all
18 formally object to the special assessment. My father-in-law
19 couldn't be here today, even though he's the primary owner
20 of this property, because he's working. He needs to make
21 money to pay for these taxes. And you guys decided to do
22 this on a Monday. I have a couple questions.

23 I understand this isn't a question-and-answer
24 session, even though some questions were selectively
25 answered because they were softball questions. So I

1 understand for the purpose of this discussion that these
2 will be rhetorical in nature. Some items I'd like to
3 understand a little bit more, I tried going on the website.
4 And while it does offer a wealth of information, it is
5 cluttered. It's too much information in some instances.
6 There needs to be some type of summary. I'm a realtor and
7 an IT project manager, so I can understand the project
8 management aspect of this. The Army Corps of Engineers loan
9 estimated at 6 percent, I'd like to know why that's
10 estimated at that.

11 I understand where the interest rates are now, but
12 I can get a loan for roughly that at \$100,000. At \$200
13 million or so, we should be able to get better. The
14 contingency at 9.5 percent, plus or minus, is part of the
15 budget, which, again, as a project manager, I understand.
16 But it's a lot easier when it's other people's money to add
17 that budget in. So when I'm working for a corporation, I
18 can put that budget in.

19 But to add 10 percent costs on what we already
20 know today and gather that from the general public is wrong.
21 If you need more money later, ask for it. But better yet,
22 get the numbers right the first time. Real quick on the
23 factor, I understand there's various factors there.
24 Specializing in business analytics, I looked at the factor
25 for water frontage. A property that's at 65 feet water

1 frontage is a factor of roughly one, and so is a property
2 double that at 130 feet. A property at 2,000 feet frontage
3 is a factor of 2. Even though they have 30-plus times more
4 frontage than the property at 65 feet, they're only paying a
5 factor of 2. And I understand that's part of (inaudible)
6 it's your formula, but that's not fair. Most of us don't
7 have frontage of 2,000 feet. So if anything, make it more
8 granular. Make it by foot. Everyone pays a percentage by
9 foot.

10 That's the easiest way. It's the most granular
11 and most fair. I have a couple rhetorical questions I'll
12 ask real quick, since no one's going to answer them. If
13 there are simple numerical errors being made regarding the
14 number of units reported on the website versus otherwise,
15 how can we trust you to get the numbers regarding cost
16 correct if you guys can't even report the number of units
17 correctly?

18 You guys can barely control this three-minute
19 timer correctly. I've been here since 9:00 in the morning.
20 I've been watching. How do we know you got your numbers
21 right? Where are the administrative costs -- why are their
22 administrative costs when you guys aren't returning people's
23 phone calls? If this is an open forum for people to vo- --
24 I'm almost done -- open forum for people to voice their
25 opinions on what's happening, how many people did you hear

1 today? I'm number 187. We got plenty more behind me. How
2 many people are in favor of what you're doing? Out of all
3 these people that spoke today, no one is supporting you. We
4 need a change. And then finally, why is there a decision
5 being made -- to my understanding, unless I'm wrong -- a
6 decision being made at roughly 4:00 p.m. today to finalize
7 this when -- when are you going to digest all the
8 information and all the complaints that you've received
9 today? Why 4:00 p.m. today?

10 MS. TRAPANI: 188? 189? 190?

11 MR. ROBERT CAPELING: My name is Robert Capeling.
12 I reside at 4302 Anderson Road, Beaverton, Michigan. I'm
13 here to protest everything you guys are doing. I moved up
14 here a couple years ago thinking that you guys really had
15 the best hearts of the -- best -- you guys were doing what
16 you needed to do for the best of the people. I don't see
17 it. I think you're rushing through things. And it's very
18 unfortunate.

19 I feel for this lovely young lady over here at 86
20 years old, with the situation that she's been through. But
21 as the other gentleman had said, there's not one person here
22 in this meeting room that agrees with what you're doing. So
23 if you are voting on behalf of the people that are here,
24 you're doing a disservice to the community as you are when
25 you're chasing down all these other lake opportunities

1 without -- throughout the state. I think it's imperative
2 that you not only think about what you're doing, think about
3 the long-term consequences to the residents of the
4 community. It's extremely important that you take what
5 we're doing -- this feels like a land grab to me, and
6 nothing more than a land grab. This is at the expense of
7 all the people that have retirement homes here, second homes
8 here. Some people -- I've seen some -- when people make
9 comments about what you guys are doing, I'm seeing some very
10 smug looks coming from you guys. I think it comes down to
11 one thing and one thing alone.

12 I didn't vote for you. You've -- I don't know how
13 you guys got elected, you know, to doing what you're doing.
14 I don't think you have. I think as residents of these
15 communities that are being affected by this, I think you
16 need to take a long hard look of what's going on and really
17 make sure that you appeal through the tax tribunal when they
18 come out with the assessment that is unjust. And you can go
19 to the Michigan.gov website and find that information to do
20 the filing.

21 Once that at assessment does come into play, you
22 really need to pay attention to what's going on because I
23 think what these folks are doing are not in the best
24 interest of the residents.

25 MR. COLAIANNE: For the -- for the sake of making

1 sure the record is clear, the tax tribunal does not have
2 subject matter jurisdiction. They've multi- -- they've
3 dismissed the case multiple times. The case law is very
4 clear. The appeal goes to the circuit court. So be careful
5 of folks providing you information that's incorrect. If you
6 have -- if you need to address that issue, we can address
7 that issue at another time. Thank you.

8 MR. ROBERT CAPELING: You said "Part 307." This
9 is a discussion. You guys aren't discussing anything.
10 You're prote- -- you're allowing us to protest. And if we
11 don't protest, we can't say anything about it moving down
12 the line. I think it comes down to --

13 MR. KEPLER: I don't want you other give advice to
14 people that's legal advice --

15 MR. ROBERT CAPELING: Okay. So --

16 MR. KEPLER: -- and (inaudible) --

17 MR. ROBERT CAPELING: -- I made a mistake. I'll
18 own it. I made a mistake. Okay.

19 MR. KEPLER: Okay. So you're --

20 MR. ROBERT CAPELING: And --

21 MR. KEPLER: -- you're done. You've already
22 stepped --

23 MR. ROBERT CAPELING: Oh, I'm not done, sir.

24 MR. KEPLER: -- down (inaudible) --

25 MR. ROBERT CAPELING: I'm far from done. But

1 thank you. I think as individuals we need to understand

2 what's going on here. I don't think many of us do.

3 MR. KEPLER: I (inaudible).

4 MR. ROBERT CAPELING: It's very -- yeah, I know

5 you do. There's a lot of money involved. Congratulations.

6 MS. TRAPANI: All right. 191 is next. 191?

7 UNIDENTIFIED SPEAKER: 180?

8 MS. TRAPANI: We can circle back.

9 MR. DAVE SINNY: Sorry for coming in late. I was
10 here earlier, then I went to have a little break. Anyway,
11 I'm Dave Sinny. I got a place on Sanford Lake. And I
12 believe this is America. We should be able to vote on
13 things, not just get stuff stuffed down our throats. And
14 second of all, I got ditches. I got farmland up in Midland
15 area, up that way. I got a main tap ditch that goes through
16 my property.

17 We all as farmers and individual that own acreage,
18 we all get taxed on that, an assessment every year, for
19 drainage. Up in this area, the watershed starts up in West
20 Branch at Green River Road, comes all the way down. It goes
21 all the way down Beaverton, goes through Freeland and
22 Midland. We protect all that. The Shiawassee game
23 refuge -- everybody's protected by these dams. Everybody's
24 affected by this water. If this is going to be a lake that
25 you want to assess everybody, we could put a big (inaudible)

1 around Sanford, Beaverton, Wixom Lake. Nobody should even
2 (inaudible) water into our lakes. Why are we taking the
3 chemicals that these farmers are digging ditches, tile in
4 the ground -- which used to take a month for that water to
5 get to the lakes. Now it's getting there like this. And we
6 got their chemicals and everything. And we're going to pay
7 for it as people on the lake while you're contaminating our
8 waters with their stuff? They're not going to pay for no
9 assessment for these dams. Guys down in Freeland, they're
10 getting grants from the government.

11 They get insurance for their crop being watered --
12 washed out. We're not getting nothing. I own just a vacant
13 land up there. I didn't get no FEMA money from anybody. I
14 had to take all this by myself and restore everything by
15 myself. People in Midland, they got FEMA homes, brand-new
16 homes. I cut the gas off their house so they come in --
17 Midland County can condemn their properties. A neighbor
18 right next door's got a \$400,000 home, but this neighbor
19 right next door didn't want to go ahead and rebuild.

20 Right? They sold to FEMA. Midland County
21 takes process -- takes possession of that property. They
22 can never build a house on that property again. Now, us,
23 the tax papers -- people, the payers, we have to pay to take
24 care of that lot the rest of that life on that property. It
25 was a tax-based income. Why didn't that house go back up

1 for auction for somebody else to buy it? But no, FEMA steps
2 in, puts their stamp on it, nobody else is ever allowed to
3 buy that piece of property ever again. And us, the
4 taxpayers, are paying for all this stuff. What a waste of
5 money. Let's take this whole thing, reassess it, go on a
6 watershed basis. It'd be pennies on the dollar -- if
7 everybody that put water in these lakes on this watershed,
8 it'd be pennies on the dollars. Thank you.

9 MS. TRAPANI: 192? 193? 194? 195? 196? 197?
10 198? 199? 200? 201?

11 MR. TOM WARSCHEFSKY: Tom Warschefsky, reside at
12 2100 Noble Road in Williamston, property's in Secord
13 Township. I read that we have to declare this a formal
14 protest, so this is a protest, a formal objection, to the
15 assessment. As a named property owner and representative of
16 other owners listed on our deed and tax rolls, I hereby make
17 this formal protest of the Four Lakes Task Force, the Four
18 Lakes Task Force special assessment district and the special
19 assessment.

20 I protest the formation of the Four Lakes Task
21 Force. I protest the unlimited authority given to the Four
22 Lakes Task Force. I protest the lack of oversight and
23 accountability of the Four Lakes Task Force. I protest the
24 failure to enforce existing regulations by the state and
25 federal government for many years. I protest the majority

1 cost of this failure to act will be borne by the SAD, and it
2 will cost our family more than the property did when we
3 bought it. I protest the FLTF referring to Part 307 as --
4 introduction today, as the authority. And it appears they
5 have violated that very law. From today's agenda, it says
6 in addition to reviewing input from the public hearing, to
7 determine the final computation of costs and assessment
8 rolls.

9 Well, if you go to Michigan Compiled Laws, Act 451
10 of 1994, 324.30714, paragraph 3, I quote, "Before
11 construction of a project is begun, the county board shall
12 approve the cost and the special assessment roll by
13 resolution." Well, just by my observation, there's been a
14 lot of steel, digging, and concrete poured to deny that
15 construction's begun. And yet we're moving ahead here
16 today. Our property's as far upriver from Smallwood as you
17 can get.

18 We are on the river and we like it. The only way
19 you can say that we have lakefront property is that we are
20 between two dams, so it must be a lake. We like the quiet
21 clear flowing water. When the water levels come back up, we
22 will again be subject to summer-long speeding watercraft,
23 shore erosion, and muddy water. Our parcels vary from high
24 banks to low flood -- flats that flood during normal
25 high-water events. One parcel has no road access; it's

1 landlocked by our other parcel and state-owned land. The
2 state has refused to sell us land to allow a road for
3 access. It is accessible only by foot or ATV. The derived
4 value is a contrived number that FLTF determined as to how
5 much value we get from being on a river that is called a
6 lake, and on property with no road access. FLTF says to
7 combine parcels for assessment purposes, that it must be
8 done by the township assessor. I spoke with the Secord
9 Township assessor.

10 They say parcels must be in the same section and
11 property ta- -- numbers cannot be changed or ignored. I
12 left examples of places where not only in the same section,
13 but in different townships, have been combined. When I tap
14 the FLTF, they indicate that we can't combine parcels unless
15 the assessor does it, and yet it's been done. And I've left
16 evidence of that.

17 MS. TRAPANI: 202?

18 MR. ROB BENNETT: Rob Bennett, 4181 Osage. I am
19 verbally protesting the association here, the assessment. I
20 just got a few -- couple of questions. I know you guys
21 don't answer them. I've been listening to these people here
22 behind me for about over an hour. It all comes down to
23 money. Can't afford this, how big your property is, how
24 much the view you have. And all I can say is that, as a
25 union contractor, Carhar (phonetic), when my company puts a

1 bid in, they don't get another bid and say, "Hey, listen,
2 you know, we had all these trucks break down so we have to
3 up the ante." A bid's a bid. You know, they put a bid on
4 it. And you guys -- you guys got to dig in. You -- a bid's
5 a bid. You can't just give them a open che- -- a blank
6 check. Because that's what they're doing. It's (inaudible)
7 greed. Everybody knows that. They're just filling their
8 pockets. You know, one gentleman said they diverted the
9 river around Sanford, now they turned it back.

10 But again, you guys are all here. You're supposed
11 to dig in. You're supposed to lead us. Help us. There's
12 so many people that are probably going to lose their homes.
13 So help. Dig in. I guess that's all I have to say, is -- I
14 feel real bad for the ones that might lose their properties,
15 the ones that got flooded. You know, fortunate -- I don't
16 like what's going on as well. But you guys are our leaders,
17 whether we voted you in or not.

18 I just ask you just step up to the plate. You
19 guys wanted to do it, let's do it. Let's either go back to
20 the governor -- whatever we got to do. Petition -- whatever
21 we have to do. Lower the cost, please.

22 MS. TRAPANI: 203? 204?

23 MR. KARL KACEL: Starting the clock already. I'm
24 not even up there. Hello. I'm Karl Kacel. I live at 653
25 West Sundown Trail on Sanford Lake. I'm still a flood

1 survivor. I still only got one bedroom in my -- bedroom
2 house, still trying to rebuild. It's been a long process.
3 FEMA, which gave me very limited money, said it was over
4 \$200,000 in damage. So on top of this, it's pretty
5 difficult. I think we still need more provisions to look
6 at. And one of the issues I personally have, compared to
7 the neighbors, is the federal government, when I built 30
8 years -- said I got wetlands. So I can't even see the lake
9 besides use it; limited access.

10 So the federal government won't let me use that.
11 My neighbors, they got manicured lawns all the way down to
12 the lake. And I understand that. But there's no
13 provisions. When I talk to engineers, they say, "Oh, no, we
14 can't go any lower." Well, I got land that the federal
15 government says I can't use. Then on top of it, with the
16 flood, we had sediment. I had a big whirlpool in front of
17 my place and it dropped feet of sediment.

18 I have only got a few inches. We checked with
19 Spicer's to have a canal improvement study. It's -- it's --
20 definitely requires one. I can't get a boat in or out. So
21 even if I had access to the lake, I still can't get a boat
22 in and out because at 40 foot, the transits only shows a few
23 inches of water. And once again, they said, "Well, no one
24 else really has that issue." Well, I do. So both the
25 federal government saying, "Hey, you can't use it," but yet

1 Four Lakes Task Force wants to charge me what -- what
2 everybody else has. I think we need to open up and -- and
3 listen a little bit better to the community and what issues
4 they have. Just for the fact, I did bring it to Spicer's
5 once again to review it. And we don't know what we can do,
6 because we still have to go through EGLE and all the other
7 federal government issues. And you -- as of today at 4:00
8 p.m., you're determining that I have access to it? That's
9 not true. I think we need to take another look. Thank you.

10 MS. TRAPANI: 205? 206? 207? 208? 209? 210?
11 211?

12 MS. REBECA GARTY: Hi. My name's Rebecca Garty.
13 I am the potential future buyer of the property located at
14 3761 Oakridge Drive in Beaverton. I am here to -- because I
15 was told that in the future, if I do become an owner, that I
16 can only appeal if I am here. So I would like to formally
17 protest and object the ultimate uncertainty of what the
18 capital assessments and the special assessments are going to
19 be.

20 You guys have been super instrumental in helping
21 my husband and I make this decision of combining parcels and
22 understanding what's actually happening. I have done a ton
23 of research on your website. You guys do have a ton of
24 information on your FAQ pages. I'm also a real estate agent
25 and I'm a loan officer. And I by career am here to kind of

1 stand behind most of these people behind me that have lost
2 some of their homes. I do want to help. I do want to move
3 forward with the purchase. Unfortunately, this has been a
4 couple-month process that we have such uncertainty of what
5 the assessment amounts are going to be. We received an
6 e-mail at 7:17 p.m. last night of what the, quote, unquote,
7 "approximate amount" of our assessment's going to be. And
8 my husband and I just can't make this decision I the unknown
9 of what the future is.

10 I've had multiple conversations with the engineers
11 about what 2025 to 2029 will be. And then I keep getting
12 told that those amounts will change. And I guess my biggest
13 protest is why can't -- if you guys are tacking on this
14 interest, and my \$39,000 assessment is going to turn into
15 \$78,000 with interest, why can't that amount be set in
16 stone? Why is nothing in writing that says, "This is your
17 amount"?

18 Make your decision, whether you want to purchase
19 or whether these people behind us want to sell. I did pull
20 title work on the property, and the title commitment has
21 zero information on it. So unfortunately, a lot of these
22 people behind me that are going to choose to sell or
23 whatever, the title companies are very unaware of what is
24 happening, and it -- it's going to be detrimental to your
25 county and everything. We do want to help. We do want to

1 purchase. But like other people have said -- my husband's a
2 superintendent for a commercial company. When they bid jobs
3 that are millions and millions of dollars, when they fall
4 short they lose money. They -- that's just the bottom line.
5 The fact that there's just not stuff in writing, what the
6 final amounts are and what happens to our money if we pay
7 this off, the principal, if the seller is supposed to pay it
8 off, that is the biggest thing. And yet a dream to have
9 this late without a plan in place, it's just ultimately a
10 wish. And that's just kind of the bottom line.

11 MS. TRAPANI: 212? 213? 214?

12 MR. CARL ROLL: My name's Carl Roll.

13 MS. TRAPANI: Can you use the microphone, please?

14 MR. CARL ROLL: My name is Carl Roll. I live at
15 124 East Britton, Morrice, Michigan 48857. We own lots in
16 Hay Township, two in Gladwin county, and at Maple Point I
17 got -- we got five lot -- lots. I guess we only have two
18 now once I combined them. But I'm here to protest and
19 appeal the special assessment rolls on the operating and
20 maintenance and capital assessment placed on the Gladwin
21 County.

22 My lots are located in the Maple Point. I have --
23 like I said, the 5 lots I combined into 2, but there's
24 actually -- going off the original plat of the Maple Point,
25 back when it was made, there was actually 86 lots in that

1 subdivision, 25 back lots. All those are on the assessment.
2 Now they're even telling me on this next one -- we're 5
3 miles upriver from Estey Road where there's another
4 subdivision, Land -- Lands & Shores subdivision, Billing
5 Township, Gladwin, Michigan; see attachments. There's 358
6 lots in that subdivision. There's 277 back lots. Those 277
7 back lots, none of them are on the assessment.

8 They got 19 -- or 18 road accesses and one road
9 all acrossed (sic). I'm in Maple Point. We have one walk
10 easement that's unusable. The last time I was here -- I'm
11 really bad at speaking -- I did not want to get in front of
12 this crowd. And I'm thinking I'm forced into it. Last time
13 I just see the engineer, and I was trying to explain to him
14 that that's unusable, that nobody -- nobody uses that
15 access. And he told me that's not his problem, that's my
16 problem.

17 I think my -- it just got thrown in the trash and
18 never got heard. So that's why I'm up here in front,
19 making -- and feeling bad about -- just up here talking.
20 It's totally unfair. We derive no benefits. That walk
21 easement is 240 foot going downhill with a 36-foot drop at
22 an angle. At the bottom it drops off 3 and a half foot
23 straight down. There's 30-year-old trees growing on the
24 easement. It's never been used. When you get down to the
25 bottom, you get to Molasses River, which is a

1 non-navigational river. And from the bottom, out where the
2 natural flow of the river is right now is over 80 feet.
3 It's solid cattails, marsh grass. When the dams are up, you
4 couldn't -- you couldn't get a boat up there. The last
5 protest we had on the maintenance, the neighbor talking, he
6 first moved up here about 15 years ago. He put a boat ramp
7 down there at the bottom of the easement. Went and bought
8 himself a little aluminum boat.

9 Couldn't launch it there. He drove to a boat
10 launch. Tried to drive to his boat launch and the boat
11 wouldn't make it there. That's the last time he used his
12 boat dock, he said, on the -- on the last -- the last thing
13 here. So -- I really lost my train of thought on that
14 buzzer there. But Wixom's eight miles from where my lot
15 is -- lots are down there. It's crazy. We got about a half
16 mile of the Molasses River that's totally shallow and is not
17 usable. There's no speed boat or nothing going to go flying
18 up through there. There's stumps.

19 I was out one time with my niece's pontoon and we
20 had -- actually had to get off because it was hitting
21 stumps. They had to get the motor up out of the water even
22 to get up in there. The other com- --

23 MS. TRAPANI: Can you wrap it up, please?

24 MR. CARL ROLL: Pardon?

25 MS. TRAPANI: Wrap it up, please.

1 MR. CARL ROLL: All right.

2 MS. TRAPANI: Thank you.

3 MR. CARL ROLL: Another thing is my tax
4 assessments. I had the five lots there. My -- I got it in
5 the thing right there, if you guys will look at it. My
6 assessment for my property in 2020 to 2022 on the -- on the
7 properties, they went up 50 percent. On my one lot, it went
8 up 53, my other lot 50, my other lot 32, my other lot 37, my
9 other lot 51 percent; went up. How many houses on the lakes
10 had their assessed SEV's raised 50 percent because of the
11 loss of the dams?

12 It sounds like maybe the loss of the dams raised
13 my -- my -- my property taxes. And the other thing is I had
14 to take my lots and get kind of pushed into combining them.
15 Five lots are worth more than two. That bring me up to .5
16 paying on these. I'll keep the two lots. I had two
17 addresses. That's why I kept the two lots. I'm just saying
18 you guys really need to look into this -- this here on my
19 part as far as that walk easement being tied in like a boat
20 ramp down -- downriver. I guess that's all I got to say.

21 MR. KEPLER: Yeah. Thank you.

22 MR. CARL ROLL: Thank you.

23 MS. TRAPANI: Thank you. 215?

24 MS. DIANE KEARNS: Good afternoon. I'm Diane
25 Kearns. I live at 551 West River Court. First of all, it

1 takes a lot of effort and -- not effort, but courage to come
2 up here. I think it's like ripping a Band-aid off of our
3 hole in our hearts of our lake. We all want our lake back.
4 That is crystal clear. My big point is where is the State
5 of Michigan in all of this? When this first happened and we
6 lost the dam -- I have to say, when this first happened, and
7 that night when the governor came on and said Midland needs
8 to evacuate, you're going to be under water 10 feet, things
9 got really real really quick.

10 But as a homeowner on this lake; my address sits
11 on this lake; I never dreamed I'd be standing here with a
12 \$35,000 bill to fix this monstrous issue that was not
13 created by me or anyone in this room. It was proven the
14 State of Michigan is supposed to take care of this. It was
15 proven it was the State of Michigan that closed their eyes
16 to these dams. I understand I have to pay. I understand
17 that.

18 And I commend all of you for what you're doing. I
19 agree, I would not want to be in your seats. And I do know
20 one of you very personally, and I commend you for that,
21 because it is -- it's heart-wrenching. But where is the
22 State of Michigan? Why don't we take 6,000 homeowners and
23 go stand on the Capitol's doorstep and tell them about our
24 stories and get this done? We all know we have a part of
25 this. We all know we want our lakes back or our homes are

1 worth nothing. We do not want a run of the river; at least
2 I don't. But that is where I stand. Every night I think
3 about this and I think, "Where -- where does the federal
4 government come into play and the State of Michigan?" I
5 know we've gotten some money, but I -- I'm more than willing
6 to do what I have to do as a homeowner to get in the game.
7 And if I have to go stand somewhere or talk with somebody, I
8 will do it.

9 I hope you're listening. I feel you all are. I
10 know you have a tall task. But I really, really wanted to
11 just get that point acrossed (sic). It takes a lot of
12 courage to come up here again, because I'm really emotional.
13 But that's all I've got to say. Thank you.

14 MS. TRAPANI: 216? 216? 217? 218? 219? 220?

15 MS. SUSAN REARDON: Hello. my name is Susan
16 Reardon and I'm here to formally protest this tax that you
17 guys are doing. My property is 3523 South Lakeview Drive.
18 I'm in Albright Shores. And I've been listening to all of
19 these people all morning, and they're all saying the same
20 thing. "We don't want this." And it's -- you don't have a
21 proposal.

22 It's, like, everybody else had to -- you go to --
23 if you hire a builder and it runs over cost, then you have
24 to suck it up and eat it, you know. Don't come back and
25 say, "Okay. Well, this is only good for this many years,"

1 and then you want to tax us some more. That's not right. I
2 agree with the last lady. Where is the State of Michigan?
3 You know, State of Michigan, they put up so much money, but
4 it was their fault. If they would have just opened all of
5 the dams just a little bit, we wouldn't be in this position
6 that we are now, you know. We've all lost a lot. I don't
7 know where you guys all came from, because when we bought
8 our property 25 years ago, you weren't around.

9 Okay? So you've come up with this committee. I
10 think you should be acting on our behalf, not just -- you
11 know, I think -- actually I honestly feel we are all just up
12 here just to say what we have to say, you guys are just
13 like, "Okay. Whatever," and then at the end you're going to
14 do what you want to do anyways. You know, I agree, you
15 probably are in a tough situation. But look at us. We have
16 to pay for it.

17 And you're making decisions where all these people
18 are going to -- most of them -- because I'm in the
19 position -- I'm 65 years old. All right? I'm not going to
20 be here in 40 years. And there's a lot of other people here
21 that are going to lose their homes, probably have to sell,
22 because they can't afford this. And then you can turn
23 around in, you know, four or five years and just add more
24 taxes on. So this is just not a good plan. I think you
25 guys need to take this and -- a step back and reevaluate

1 this before you make a decision. Thank you.

2 MR. TRAPANI: 221? 222? 223? 224? 225? 226?
3 227? 228? 229? 230?

4 MS. NADINE NOPPE: Hello. I'm Nadine Noppe. I
5 live at 2614 North Peterson Drive, Sanford, Michigan. My
6 parcel is 081-720-500-46-00. I already had the privilege to
7 speak to your engineer with a huge shock, because I myself,
8 when we purchased this home two years ago, I approved 500 to
9 750 to pay on taxes for a special assessment. When I spoke
10 to the engineer today, I found out that my new estimated
11 bill is almost 22,000 -- or \$2,200 on top of my regular
12 taxes.

13 So my taxes have now doubled because of your new
14 assessment. You have lied to every one of us that live on
15 this river. We -- we purchased this. And we want to work
16 with you, but we can't have lies. We have to have you have
17 a backbone to stand up to these people who are taking
18 advantage of us by charging these amounts that are
19 astronomical. None of us caused this. Not any one of you
20 that I'm aware of caused this.

21 Sorry. And I'm sorry that you have to sit up
22 here. But you made that choice, just like we made this
23 choice to live where we live. But you have no right to take
24 our money and use it as an unlimited credit card to rebuild
25 this community. You're breaking our hearts by not standing

1 up for us and going against us. I know that this is not
2 easy. I also want to formally -- formally and publicly
3 appeal this. I don't agree with this. I know there are
4 many people out there that are over my age that can't even
5 make it here to talk to you, to tell you what it's like
6 living through this. Their estates are already set to pay
7 taxes. They can't afford three times tax bill added on what
8 they've already got to live the rest of their years in their
9 homes.

10 You sent this out on December 22nd. I know
11 there's multiple people that were already gone south for the
12 winter. They have not received their notification of this
13 hearing to appeal personally. Are you taking in account for
14 that? There's probably one third of the residents on this
15 river that can't be here because they haven't even got the
16 paperwork yet to appeal. Please have some heart. I know.
17 Please have some heart, because I know you guys do.

18 Have some heart and take -- and stand up and be on
19 our side and stop this from going forward and do the right
20 thing to find the engineers and the people that will help.
21 There's many in the community that are willing to support
22 this. We have lots of businesses that want to see our lakes
23 back. We have lots of businesses that are homeowners and
24 property owners that want to help. Think about that, since
25 the State isn't helping us. Think about our community.

1 Don't go against us. Be with us, please.

2 MS. TRAPANI: 231? 231? 232? 233?

3 MR. TERRY LAFORGE: My name's Terry LaForge --

4 Beach Road (inaudible) 35 years. My condolences to
5 everybody who lost in the flood.

6 MS. TRAPANI: Can you come up and --

7 TERRY LAFORGE: (Inaudible) going to
8 lose (inaudible) this isn't right. You guys (inaudible) all
9 be on the board up there (inaudible) --

10 MS. TRAPANI: We -- if you -- if you -- if you
11 want it to be on the record, then she's going to have to
12 hear you. (Inaudible) Yeah. You can start over. State
13 your full name and --

14 MR. TERRY LAFORGE: I don't even know where I
15 started. Terry LaForge, 2136 South Whitney Beach Road. My
16 condolences to everybody that lost in the flood waters.
17 Now, a lot of us, including myself, are probably going to
18 lose everything -- the tax flood. I guarantee that probably
19 every one of you guys on the board up there are probably
20 getting paid more in a yearly salary running this board than
21 I've ever made in my life.

22 UNIDENTIFIED SPEAKER: Put them down on the ground
23 so we can see them.

24 MR. TERRY LAFORGE: What's that?

25 UNIDENTIFIED SPEAKER: (Inaudible)

1 UNIDENTIFIED SPEAKER: Put those --

2 MR. TERRY LAFORGE: Oh.

3 UNIDENTIFIED SPEAKER: -- salaries out so we can
4 see them.

5 MR. TERRY LAFORGE: Yeah. Exactly.

6 UNIDENTIFIED SPEAKER: (Inaudible)

7 MR. TERRY LAFORGE: Yeah.

8 UNIDENTIFIED SPEAKER: Let's put their
9 (inaudible) --

10 MR. TERRY LAFORGE: We're losing. You guys are
11 gaining. You're self-appointed, I hear.

12 UNIDENTIFIED SPEAKER: (Inaudible)

13 MR. TERRY LAFORGE: Yeah. That's wrong. You guys
14 come up with these taxes. You're killing us here. Yeah,
15 I'd love to see the lakes come back. It's good for our
16 economy. But the rich that's on the water, they're getting
17 taxed more than me probably, but they're making me poor to
18 keep the property values up. Something's got to give, and
19 it's not what you guys got going on currently. Something's
20 got to be done different. Thank you.

21 MS. TRAPANI: 234? 235? 236?

22 MR. BILL PENIX: Hi. My name is Bill Penix. I am
23 at 2672 Point Trail in Alger. I want to talk about the bias
24 in the benefit calc- -- or the assessment calculation. If I
25 look at my lot, it's lot number 040-045-000-016-00. It is a

1 small vacant lot. It's wooded and undeveloped. If I take
2 my SEV value and double it, that should be approximately my
3 market value of \$23,200. The assessment that's been placed
4 on it for the capital assessment for the 40 years without
5 interest is \$27,742.96. That is approximately 120 percent
6 of my property value if I were to sell it today. For
7 comparison, I looked up another property that is just maybe
8 a quarter mile downriver from us and much nicer property
9 with a house.

10 Using the same doubling of the SEV value, that
11 house would have a market value of \$351,400. Their
12 assessment is \$35,751.73. So their percentage that they're
13 paying of their market value is 10.2 percent. So why is
14 10.2 percent that they're paying fair with my 120 percent?
15 I think, you know, when you're calculating the benefits, I
16 question why was the property value not considered. You
17 know, a lot of people -- I think about people that have
18 worked their whole lives and, you know, they have a little
19 modest house.

20 They have a fixed income. This just put them into
21 bankruptcy because they are being charged so unfairly. And
22 that's a difference of -- what? -- 110 percent? I find that
23 absolutely crazy. I've also heard of several people who
24 have not had their lots combined yet. I think that needs to
25 be allowed to happen for a little bit longer or else you're

1 going to see a lot of people -- they will just have to give
2 their property away in forfeiture because they won't be able
3 to afford it. Thank you.

4 MS. TRAPANI: 237? 238?

5 UNIDENTIFIED SPEAKER: (Inaudible) you're being
6 called over here.

7 MR. CARL GARBACIK: Carl Garbacik. Our property's
8 at 980 Hemlock Point, Gladwin, Michigan. I'm here to
9 protest the assessment. The costs are out of control. The
10 Secord dam costs tripled. The Smallwood dam cost tripled.
11 The Sanford dam doubled. So you're talking, you know,
12 105-thou- -- \$110,000 almost. I mean, it's -- or \$110
13 million of overages. It's -- if -- you know, I'm an
14 engineer. If I was (inaudible) parts and, you know, double
15 the costs or triple the cost, I would, you know -- I'd get
16 fired; right?

17 So I -- I just don't understand how we can -- how
18 we can just stand by and let these -- let these costs
19 skyrocket. I mean, how do we know that it's not going to
20 happen again next year, you know? Why do these dams have to
21 have -- if -- if Edenville dam is just another pile of mud
22 all the way around the -- all the way around the embankment,
23 why can't Smallwood and Secord and Sanford just be a pile of
24 mud? I mean, why do they have to have the sheet piling?
25 Why do they have to be bomb-proof, you know? I mean, they

1 didn't fail; right? The only one that failed was -- was
2 Edenville. And now we have a emergency spillway at each of
3 the dams, which is going to help; right? It's going to help
4 save those dams even -- even further. I -- I think what
5 happened was, you know, we designed these dams and we built
6 them up and then -- and then realized, "Holy cow. They're
7 expensive. So let's lower the cost on the Edenville dam."

8 Well, if the Edenville dam fails, guess what?
9 Sanford's gone -- right? -- again. So I -- I guess I just
10 don't understand why these costs have -- have skyrocketed.
11 We got to -- we got to get these costs back in the box. And
12 appreciate what you guys are doing. I -- I -- it -- it
13 breaks my heart that these dams failed and -- but I just --
14 I just feel bad about the people that are, you know, on a
15 fixed income and they're going to lose their homes.

16 And we just -- I would just appreciate you guys
17 working to get those -- those costs back in the -- back in
18 the box. So thank you.

19 MS. TRAPANI: 239? 239?

20 MR. LARRY GRELL: Good afternoon, ladies and
21 gentlemen. My name's Larry Grell. I live on 1121 Brushaber
22 Road, on the canal. I bought up here -- I'm a retired
23 carpenter. I bought up here almost 40 years ago to have a
24 place to retire to. I pay more for the land than when I got
25 it, pay more for the land every year in taxes. Now you want

1 me to pay for the lake. The lake was overfull when this
2 rain started. The State eventually was in charge of the
3 lake level. They overfilled the lake so it'd be pristine so
4 you guys could buy them. Well, they got pristine, didn't
5 they? Sure did. Looked like the moon the next day. Now
6 you want an assessment. You want me to pay for the land.
7 My deed says I own to the water's edge. Doesn't say I own
8 the lake.

9 Doesn't say I own any part of it. I shouldn't
10 have to pay any more for that lake than the guy in Saginaw
11 that's bringing his little fishing boat up to go fishing on
12 it. If the State was in charge of it, let the state cover
13 the bill. You know, why should we have to? Because this is
14 not right. I probably won't lose my place, but there's
15 going to be a lot of times that I won't go see my grandkids
16 because I won't have the money to do it.

17 So I just hope when you're walking around town,
18 you people, I hope you're really proud of yourself of what
19 you're doing. I hope everybody recognizes you and I hope
20 that this little thing that's going on turns around and
21 comes back to each and every one of you. Because we had no
22 choice in all of this. We didn't vote you in. We didn't
23 vote this assessment in. Oh, by the way, as long as you got
24 a committee going, I'd like to set up a little assessment
25 for the \$70,000 I lost on my house and property and stuff.

1 Let's get that coming back so I can rebuild. I don't hear
2 any help coming. So you know, you people just, you know,
3 stop and think. You guys, a lot of you probably make more
4 money than I -- you probably pay in taxes more than I get
5 money. I'm on a fixed income and it's not going up. And I
6 can't make an assessment on it to make it up go up. So I
7 just hope you enjoy yourself, and I hope -- I hope when you
8 lay down in bed, this goes over your mind every stinking
9 night for the rest of your life.

10 MS. TRAPANI: We have a lot of people to get
11 through in the next hour, so if you want to give a verbal
12 comment and you have a number between 240 and 260, can you
13 start to line up over there so we can make sure that we get
14 through everyone? So we're on number 240. 241? 242? 243?
15 244? 245? 246?

16 MR. JOHN SAXON: My name is John Saxon. My
17 property is at 2503 South Whitney Beach Road, Beaverton, in
18 Hay Township. I'm not located on the water. I'm --
19 property is located across the road from the Tittabawassee
20 River. And that's what it is. It's a river. And that's
21 fine. The dams were created to make lakes. And then when
22 the dams failed, you want all the property owners to -- to
23 pay for that. When the owner of the dams walked away,
24 didn't pay anything, nothing was done about that. The State
25 of Michigan inspected those dams and they found that they

1 were in need of repair and they did nothing. So there's
2 some responsibility that falls in -- back on the State 100
3 percent the way I see it. There was a -- federal government
4 passed an infrastructure bill a short time ago, and your
5 task force and the local representatives did nothing to get
6 with the U.S. reps in this area to try to get some money to
7 repair those dams in that infrastructure bill. That was
8 just completely overlooked.

9 So I -- I protest having to pay an assessment on
10 my property to make up for the mistakes and -- of others and
11 things that they didn't do and didn't follow through on.
12 Yeah, I could sell my property, but who's going to buy it
13 with the taxes that are already in place and this new
14 assessment that is uncertain and nobody really knows what
15 it's going to be in the end? Thank you.

16 MS. TRAPANI: 247? 24/7?

17 MR. NEIL WACKERLE: I'm Neil Wackerle, N-e-i-l
18 W-a-c-k-e-r-l-e, 5370 North Lake Sanford Road. I've been on
19 both sides of this podium. So I want to thank you for what
20 you've done. I feel that you all in your heart believe that
21 this is the best way to go and you're in a tough spot. I
22 only have two objections. I've been on this lake in Sanford
23 since 1963. And in 1963, it was a few permanent homes and a
24 whole lot of cottages. And I've watched this lake develop
25 over the years to the point where, on a weekend, I can't use

1 the lake because everybody else from all the other areas is
2 using it to fish, to ski, to party. So that objection is --
3 I'm hoping -- and I know you've -- everything I'm going to
4 say you've heard before. But isn't there some way there's
5 revenue created to help this out instead of out of our
6 pockets? The second one is -- and I agree. Everybody's
7 said this, but nobody here blew up those dams. So why do we
8 have to pay? Thank you.

9 MS. TRAPANI: 248? 248? 249? 250? 251? 252?
10 253? 254? 255?

11 MR. JACOB ALTENBERNT: My name is Jacob
12 Altenbernt. I am at 4556 David Court in Beaverton. And my
13 parcel ID is 030-026-200-001-04. This is a -- I -- it's
14 very odd that as soon as the courts decided that the State
15 and the Four Lakes Task Force is potentially at fault, that
16 immediately after that it was decided -- and that ruling and
17 court case is still going on -- that you guys decided to
18 immediately send out a e-mail trying to -- with this special
19 assessment.

20 I mean, you guys were at the coattails of that
21 judge issuing that. And I just, you know -- I don't trust
22 any of you people. I just -- you know, and the -- the
23 people who lurk in the shadows and behind closed doors
24 are -- it's Satan; right? And you people are doing that
25 exact same thing. You guys are not transparent with

1 anything. And it's -- it just -- it's -- it's so sad to see
2 this just fall apart, you know; that this -- these lakes
3 were beautiful at one time. And, you know, you guys had
4 your hand in -- in making these dams fail. And it's just,
5 you know -- it's pathetic. These lakes are never going to
6 be the same. The fishery's never going to be the same.
7 Nothing is going to -- it's going to take 15 -- 10, 15 years
8 for fish to even get back in this.

9 And, you know, it -- everywhere around here has a
10 derived benefit; anyplace; restaurants; everywhere. Every
11 place needs to be taxed if we're going to be taxed. It's
12 not just us. It needs to be Midland County. It needs to be
13 Gladwin County. And if you're not going to tax them, then
14 our lakes need to be private. So that's all I got to say.

15 MS. TRAPANI: 256?

16 MR. DUANE CORNELL: Duane Cornell and I'm here to
17 formally protest property 030-162-000-073-00. It's kind of
18 an irregularly-shaped lot. Essentially it's a peninsula,
19 long and skinny, designated by the black area here. On the
20 front side is the main lake. I mean, it's got -- it's a
21 500-foot view. It's pretty. But on the back side, it's
22 about 30, 40 feet wide, dead-end channel that looks at my
23 neighbors and -- and there's nothing there to see. Right
24 now my assessment is calculated based on the entire
25 perimeter of water frontage here, not just that view. So

1 quite frankly, that view there, that -- that is the same as
2 if you were on the main lake if there was another piece of
3 property that was that wide. And you can certainly see that
4 a piece of property that wide certainly isn't the same as a
5 property like that (indicating). So I would like the -- the
6 organiza- -- the group here that came in front of me just,
7 please, reconsider how it's calculated, and calculate it
8 either -- if you do it the entire footage, then they can't
9 all be at that 500 feet.

10 MR. KEPLER: Could you provide --

11 MR. DUANE CORNELL: Yes, I can do that.

12 MR. KEPLER: -- (inaudible)? And then if you
13 could go back to the -- have you gone -- are you --

14 UNIDENTIFIED SPEAKER: We can't hear you.

15 THE WITNESS: I can't hear you.

16 MR. KEPLER: I'm sorry. Have you visited the
17 engineers back there?

18 MR. DUANE CORNELL: Yes. They --

19 MR. KEPLER: Okay.

20 MR. DUANE CORNELL: -- can't do anything.

21 UNIDENTIFIED SPEAKER: Your mic's not on.

22 MR. KEPLER: So they gave it -- they saw it?

23 UNIDENTIFIED SPEAKER: Turn your mic on.

24 UNIDENTIFIED SPEAKER: Your mic's not on.

25 MR. DUANE CORNELL: Pardon?

1 UNIDENTIFIED SPEAKER: Your mic wasn't on. It's
2 on --

3 MR. KEPLER: I was asking if you've shown that
4 to --

5 MR. DUANE CORNELL: Yes.

6 MR. KEPLER: -- the engineers back there. So
7 they -- you've submitted that?

8 MR. DUANE CORNELL: Yes.

9 MR. KEPLER: Okay.

10 MR. DUANE CORNELL: No, I've not given them this
11 piece of paper. They said there's nothing they can do.

12 MR. KEPLER: Pass it to Mr. Hansen there and we'll
13 look at it and review it. Thanks.

14 MR. DUANE CORNELL: Okay. Thank you. And I
15 wouldn't want to be up there. I mean, you've had a lot of
16 negative feedback from this team. And obviously we all know
17 it's about the money, but I would not be -- want to be one
18 of you guys up there having to vol- -- these guys don't make
19 money. They're all volun- -- well, you know --

20 UNIDENTIFIED SPEAKER: (Inaudible)

21 MR. DUANE CORNELL: The -- the task force are
22 volunteers anyways.

23 UNIDENTIFIED SPEAKER: (Inaudible)

24 UNIDENTIFIED SPEAKER: They get money. They get
25 lots of money.

1 MS. TRAPANI: And if numbers, like, 260 through
2 290 can line up, if you're able, then that would be helpful.
3 Are you 257?

4 MR. LANCE HUGHES: Hello. My name's Lance Hughes.
5 I live at 5461 South Pine Street, 030-060-000-082-00. I
6 didn't hire y'all. I don't agree with one thing you're
7 doing to all these people. You're running people out of
8 their homes. Boyce Hydro and Whitmer should be paying for
9 this whole bill because they're the ones that took control
10 of the dams from Boyce Hydro, and here we sit.

11 I'm more worried about my \$150,000 in damages in
12 my house, but here you come along wanting to sock me for
13 another \$80,000 now. Where -- where's the justice in this?
14 That's all I got to say.

15 MS. TRAPANI: 258? 258? 259? 260? 261? 262?

16 UNIDENTIFIED SPEAKER: (Inaudible)

17 MS. TRAPANI: Okay. 263. You're up.

18 MR. PHIL DE FOREST: I'm Phil De Forest. I live
19 at 40- --

20 MS. TRAPANI: Can you use the microphone, please?

21 MR. PHIL DE FOREST: -25 North Meridian Road. I'm
22 Phil De Forest. I live at --

23 MS. TRAPANI: Just put it a little closer to
24 your --

25 MR. PHIL DE FOREST: Huh?

1 MS. TRAPANI: -- your mouth. Just put it a little
2 closer.

3 MR. PHIL DE FOREST: I'm Phil De Forest. I live
4 at 4025 North Meridian Road. That's not my property that
5 I'm talking about. I have an off lot. They used to call it
6 Marge's (phonetic) subdivision. Anyway, I can -- I can
7 remember the first meeting we had with the Four Lakes thing.
8 We were at Meridian Schools. We had about the same thing
9 there. When you spoke, you weren't allowed to have any
10 time.

11 And as soon as you said anything against the Four
12 Lakes, your time was up automatically. Okay? It seems
13 funny that those dams were put in there in 1924. We had
14 some floods, but we never had nothing like this. This
15 come -- okay. The guy that owned the dam, as I understand,
16 let the water out of the dam because he was told that the
17 dam wasn't safe. He was told he had to put the water back
18 in the dam, and they brought it up higher than it'd ever
19 been before, which caused -- the dam never did fail.

20 Neither dam ever failed. What failed was the
21 dikes because the water was higher than it'd ever been
22 before and they couldn't -- the dikes couldn't stand it.
23 Now you expect us to pay for it on back lots. I look up
24 here. I bet over the years we never had this many people
25 that was drawing money off this, drawing money off the

1 Sanford -- offen these lakes. We never had nothing like the
2 amount of people we got now. Why is it when you guys took
3 over that we got to have so many people run it and so many
4 people drawing money off from it? I don't understand it.

5 You expect us to pay for it, all your wages. I mean,
6 there's people out here today, and I don't expect them to do
7 it for nothing. I don't expect anybody to work for nothing.

8 But I think that one of the big causes was when
9 you guys took over. I think it was actually an asset to you
10 guys from the flood yet because then it automatically made
11 it so you could take it over. Before, you weren't taking it
12 over 100 percent. After this dam went -- after they broke,
13 everything was turned over to you. I mean, I -- that's my
14 major complaint. I think it's terrible that we've got to
15 pay this kind of money now for a lot -- I own a lot that's
16 almost six acres.

17 My taxes have went up so much on that that it
18 just -- it's unreal. I don't eve- -- I have access to the
19 lake. In the -- I used to have to pay \$25, the use of the
20 access. In the last few years I haven't because there ain't
21 nothing to access through over there anymore. There is
22 no -- no lake there. I doubt it will ever -- it'll ever be
23 the same. We may have a lake again, but it's not going to
24 be the same we had before you forced him to put the water in
25 and overrun it. And anybody that says -- I don't know

1 anything about the gentleman that owned the lakes, but we'd
2 never had a mess like this. You need to let the water out
3 and was told he had to put it back in. And he did not -- he
4 didn't dump the water when he should have. I just want to
5 say I think it's a real mess. I think it's too bad that we
6 got to have this many people that we got to pay right now
7 for -- for something that we didn't do. Thank you.

8 MS. TRAPANI: 264?

9 MS. CARMON THOMPSON: Hi. Brian and Carmon
10 Thompson. We are at 1451 Burma Trail. I'm just going to
11 really echo everything everybody's said here. This is
12 America. We haven't gotten a vote. This does fall on the
13 State. This was the State's problem. You guys up there,
14 you see -- what you see is a bunch of hate back here. What
15 I see is a bunch of love. They love their neighbors. They
16 love their community.

17 They love the -- where they live. You guys are
18 not being mama bears for us. You're not there to protect
19 us. You're not sticking up for us. We didn't do this. Not
20 one of us wanted these dams to break. But now you're
21 causing a lot of people to lose their homes, lose the place
22 they love. There's -- lose the place they've worked for.
23 To me, that's not fair. That's not America. And I -- I'm
24 not a spiteful person, but karma does have a way of coming
25 around.

1 MS. TRAPANI: 265? 265? 266? 267? 268?
2 269? 270? 271?

3 MR. BRIAN JEZEWSKI: Hi. My name is Brian
4 Jezewski. I live at 875 Kaypat Drive on Wixom Lake. That's
5 Hope mailing address. I did not plan on coming up here in
6 front of you guys and gals until I was next door talking to
7 an engineer. Where I live, the -- after the -- when the
8 flood happened, the silt and the muck filled in in front of
9 my property. I'm at the end of a channel. It's a different
10 situation.

11 But I didn't -- I had enough water to put a boat
12 in. I probably won't have enough water to get a boat in.
13 All I'm asking is if I could get -- I don't want to have to
14 pay to have this dredged out. I don't feel that -- that I
15 should have to pay anything to clean up what happened in
16 front of the channel. And I just hope I can get somebody to
17 listen to me and see if I can get that taken care of for me.

18 I'm not here to beast on anyone. That's for
19 others. But I just wish there'd be some kind of
20 consideration to work with me. I talked to the engineers at
21 Secord and then just now. It's like I just can't get an
22 answer. And I wish someone could reach out to me and -- and
23 help me out. That's all I'm asking for. So, appreciate it.

24 MS. TRAPANI: 272? 273? 274? 275? 276? 277?

25 MR. MATTHEW PENNEY: Matthew Penney. 2572 South

1 Whitney Beach, Beaverton, Michigan. I'm here to publicly
2 oppose the assessment. Oh, and my last name is P-e-n-n-e-y,
3 because most people screw that up. It's not P-e-n-n-y.
4 Anyways, when are you guys going to humble yourselves and
5 apologize? You know, our Lord said, "My strength is
6 perfected in weakness." And you guys not once in this whole
7 operation have admitted any fault it seems like nor -- and
8 somebody earlier -- we're a nation of law.

9 When you wake up in the morning, and from the time
10 you go to bed, you have to obey the law. I never voted on
11 anything for this takeover. I don't understand how this can
12 be when we're rule of law. And I pay about \$1500 a year for
13 taxes. Now I'm as- -- the potential tax on this capital is
14 going to be \$1905. Yeah. You know, I wanted nothing more
15 than the lake to come back, but now I really hope it
16 doesn't, if this is what I'm going to pay. I feel that we
17 were given the old bait and switch here. But I just want
18 this duly noted. Thank you.

19 MS. TRAPANI: 278? 278?

20 MR. DAN MOTT: Forgive me. I'm not a public
21 speaker. My name's Dan Mott. My wife and I live at 4194
22 Cherokee Street. Basically what I want to say is these dams
23 didn't fail by any one -- anyone's cause in this room. It
24 was lack of maintenance. That's been known for decades.
25 The State of Michigan, the counties, no one's ever done

1 anything about it except let Boyce pay fines. They were
2 happy to take his money for fines, but nobody followed up
3 and forced him to fix these things or maintain them
4 properly. I'd like to ask, was anybody from the State of
5 Michigan or federal government or elected representatives,
6 were they invited to attend this? Because we've been paying
7 them for years for squat. They haven't done anything to
8 protect us.

9 As far as the assessments, it's only to lakefront
10 owners or people with pro- -- or deeded access. What about
11 all the back lot owners? They live right across the street
12 from the water. They have access to it through all these
13 road-end easements or accesses, empty lots that are
14 dedicated easements to them. They've put in docks that they
15 use 24 hours a day, 7 days a week. They have boat lifts in
16 them.

17 They're not paying anything. There's actually
18 regulations against it. Nobody's ever enforced it. They're
19 still not looking at that as a source of revenue. Only the
20 waterfront property owners. I say pull the dams out. Let
21 it go back to a natural river. Let's see how Gladwin and
22 Midland pays for their schools. Let's see how they pay for
23 their roads. The State -- the State and the counties have
24 as much vested interest in -- as we do. Are we going to
25 lose? We're going to lose at least 50 percent on our

1 property values. I know that. I personally don't care. I
2 like seeing the kayaks out front. It doesn't bother me one
3 bit. Also, we've been told repeatedly these dams are not
4 used for flood control. Common sense: What would happen to
5 all the communities down -- downriver below Sanford if there
6 was no dams? I lived in Midland for 10 years. Midland
7 flooded every spring with the dams. I'd like to see one
8 year without the dams, how bad they flood.

9 They're definitely flood control. And Army Corps
10 of Engineers should be in here pitching in. Whether it
11 takes an extra three years to get them involved, so what.
12 It's better than paying a 40-year assessment at this cost.
13 The other things is, when this all started and everybody
14 said they could live with assessments, the estimates were
15 maybe 500 a year between both assessments. Mine's 2500 a
16 year. That's 5 times the amount. That's all I have to say.
17 Thank you.

18 MS. TRAPANI Could you say your name again?

19 MR. DAN MOTT: Dan Mott, M-o-t-t.

20 MS. TRAPANI: Thank you. All right. 279? 280?
21 280? 281?

22 UNIDENTIFIED SPEAKER: Hello. I'm here for my
23 92-year-old father-in-law who couldn't be here today because
24 he's homeless. Back in 1987, when -- we live on Sanford
25 Lake, on parcel number 010-014-200-280-00. Back in 1987, we

1 built his retirement home at that location. He'd been a
2 firefighter for over 30 years. And being at that age, his
3 retirement is not very high. It's around \$18,000 a year.
4 When the flood came, it took everything he owned. It took
5 his house, all of the contents, all of his barns, all of his
6 tools, all of his equipment. Now that he's homeless and on
7 an \$18,000-a-year pension, you want to assess him \$35,000 in
8 assessed taxes.

9 How in the world is he going to be able, first, to
10 afford that on an empty lot which he had no choice but to
11 put up for sale, had a couple of interested parties, and
12 then -- until they found out about the special assessment,
13 which is over \$35,000. The lot itself is probably only
14 worth about \$50,000. So basically, if we were to sell that
15 lot, we would have to pay the \$35,000 up-front and then he
16 would make \$15,000 on a lot that he's been for -- there for
17 over 35 years.

18 I just don't understand how you can do that. He's
19 lost everything and now you're trying to charge him almost
20 triple what his monthly -- or yearly taxes would be. I'm
21 also wondering, when I went to the first meeting a year and
22 a half ago about at the Elks -- I believe it was in Sanford.
23 When I sat down with the engineer, when the -- first
24 explained the formulas and everything, it was originally
25 stated that the expected overage was going to be between 30

1 and \$50 million. How in a year and a half or -- roughly has
2 that quadrupled? It doesn't make any sense. Either
3 somebody didn't know what they were doing or they were very,
4 very seriously underestimating the cost that it was actually
5 going to be. I would just like to know which one is it,
6 whose fault is it.

7 MS. TRAPANI: 283?

8 MR. BRUCE PLOWMAN: Bruce Plowman, 2564 Riverside
9 Drive, Alger. We're on the Wildwood branch. We moved up
10 here in '9- -- 1999. Beautiful. We love it. We still do.
11 We put a lot of money into our property to get it where it
12 is right now, because we were stewards of this property.
13 Everybody in this room and everybody in this -- in this
14 community are victims (inaudible) from a major systems
15 failure here in Michigan.

16 Government of Michigan, Boyce Electric, major
17 people, aren't being held responsible and probably never
18 will be. It's us that are paying for it, and probably some
19 of you up there on that podium. Just makes me sick. I
20 served this country. Many people in here have probably
21 served the country proudly. This is not America. This is
22 not what you do. This is not what you get for the hard work
23 you put into. And I'm not blaming any of you up there, but
24 you know where we're coming from. We were stewards of our
25 property, and there's some major people that I hold

1 responsible. The government of this state, Boyce Electric
2 were not stewards of the property they were responsible for,
3 and it makes me very angry. And it should be you, too. I
4 started out, I think it was ni- -- or '20 -- '20 -- yeah,
5 2020. I went on the board of the Secord Lake Association.
6 I was appointed to it. I resigned off the board because I
7 didn't like what I saw was happening. I didn't feel like we
8 were going in the right direction because there was too many
9 games being played.

10 And then when all this -- all of a sudden where
11 \$100 million -- the budget was out of whack, it blows my
12 mind. I don't know -- I don't know how anybody could figure
13 it that long and still be responsible today in the job that
14 they've got. My wife and I totally disagree with this
15 assessment. And we agree with what everybody has said here
16 in this -- this room today. Hopefully somebody is man
17 enough, person enough to make the changes happen, to do the
18 right thing for this community.

19 MS. TRAPANI: 283?

20 MR. BRUCE PLOWMAN: I was 283.

21 MS. TRAPANI: Oh. Sorry. Thank you. 284?

22 UNIDENTIFIED SPEAKER: -82?

23 MS. TRAPANI: We can do 282.

24 MR. GEORGE WISKUP: My name's George Wiskup. I

25 live on 1622 Pioneer Drive, Alger, Michigan. I'm on the

1 Tobacco -- or I'm on the river -- Tittabawassee River.
2 Tittabawassee waterway goes all the way to Saginaw Bay. Are
3 those people getting charged in Midland from Sanford down?
4 Just the people above the dams are getting charged. Is that
5 right? That shouldn't be right. There's people that are
6 using us so they don't get flooded out. Midland gets
7 flooded out every year. So what are we going to do about
8 it?

9 You guys can make a change here. That's what
10 you're here for, to help everybody out and not just to
11 profit those people down below the dam. I know some of
12 you's worked at Dow. Some of you's work General Motors.
13 Some of you's got a big parachute from Dow. You guys are
14 collecting maintenance money. For what? I paid maintenance
15 dues for the last year and this year. There's no
16 maintenance work. It's all project work.

17 You got a project budget and you have a
18 maintenance budget. There is no maintenance being done.
19 All project budget. Where is that money going? No idea?
20 Maybe some new trucks. Hey, let's buy some new trucks. We
21 need four trucks. We got four dams. Everybody needs a
22 truck.

23 MR. KEPLER: Thank you.

24 MR. GEORGE WISKUP: Why is Sanford being charged
25 the same as Smallwood, same as Secord? Why is Secord paying

1 the full shot for the dam? 35,000 over 40 years? That pays
2 for the whole dam. So the rest of you guys that live down
3 Wixom, Sanford, your big houses, we're paying for it.

4 MS. TRAPANI: 284? 285? 286?

5 MR. MICK MONVILLE: Hi. I'm Mick Monville. I
6 live in Bay City. We have a place up on Tobacco River.
7 We're on a third generation owning this place. The wife's
8 grandparents built in 1956. This place has been here for
9 100 years. They been paying property tax for 100 years.
10 What has the county done for this -- for that lake? Midland
11 County? Gladwin County? On this piece of paper I see the
12 State of Michigan and I see the DO- -- MO- -- the DOT.

13 I don't see a thing from this -- the county. You
14 don't think that anybody in this county's going to use that
15 lake? Why is everybody here paying 5-, \$6,000 a year for
16 everybody in the state to use it? Have you gone to the
17 State? Well, I see that you got the county to agree to the
18 special assessment district. Usually on a special
19 assessment; sewer, water; it's for those people that are
20 going to use it, not for the whole state of Michigan and any
21 other state.

22 It's just that it feels like we're being held
23 hostage. Nobody else in this county or Midland County or
24 any other county is actually going to pay for what they're
25 going to use. I think that you guys should go back and

1 renegotiate with the counties to see if they could bill this
2 on a tax base and put it on a millage and spread the wealth
3 between all of us instead of just (inaudible). You know,
4 since 2020, when it first happened, I've been to almost all
5 the meetings and we've discussed different things that you
6 can do. Things on a boat -- people that are paying taxes,
7 give them a sticker for the boat. Everybody that comes on,
8 you buy a sticker.

9 Thing I got is there's too many public access.
10 You got the sheriff's department. You got the DNR there.
11 They can hand out tickets. Now you do it right on your
12 phone. Let them buy a ticket. They don't have a ticket
13 next time they stop them, fine them \$100. But it's got to
14 be somebody else besides just the few people that are on
15 that lake to pay for this recreational -- when it was
16 actually created, the wife's got the original deed to the
17 property they bought.

18 This is a Gladwin County recreational area. I
19 don't see any of the Gladwin County chipping in to pay for
20 this, other than the people that you see sitting here.
21 That's it. I wish you guys go back and try and get it put
22 on the millage, something to pay for it other than us.
23 Thank you.

24 MS. TRAPANI: 287? 288? 298? 290?

25 MR. THOMAS CATTON: My name is Thomas Catton. I

1 have two parcels on Secord Lake. Our dam never failed on
2 Secord Lake. They just lowered the water to where we can
3 barely use the river. Off my dock, I have about 12 feet
4 where the water is now. Used to be a couple feet under the
5 dock. I also have a parcel on the far west side of Secord
6 at the northernmost end. I've never been able to boat to it
7 or use it for anything other than, you know, a place to
8 maybe camp with my grandkids.

9 I, you know -- so I'm getting hit twice for these
10 two assessments. And I just don't understand. When we
11 first started this, I thought the dams were just going to be
12 repaired individually and that we would be assessed for
13 whatever we did on Secord dam. But now it's all four dams.
14 And, you know, I think we're -- we're paying for a lot of
15 construction on Secord that I -- I don't see where we're
16 getting any value for.

17 I mean, they -- all they had to do is maybe
18 reinforce it. And they're putting all kinds of spillways
19 and then all kinds of other things maybe the state or the
20 federal required, but we never had a problem until Wixom and
21 Sanford. So that's all I really had to say. Wish you would
22 come up with a better way to finance these things. Thank
23 you.

24 MS. TRAPANI: 291?

25 MR. GARY BOOTH: I'm Gary Booth, 5770 Dundas Road,

1 Beaverton, Michigan. I live on Wixom Lake. I got a lot of
2 problems with what you guys are doing, mostly cost. You
3 know, we were told 1,000 -- first we were told 5-, then we
4 were told 1,000, then we were told 15-. Now mine's 29-.
5 That's ridiculous. And if I tried to pay it all off, it'd
6 be \$50,000. I can't do that. But one of the main things I
7 don't understand, why you haven't spread -- spread the
8 wealth on this thing.

9 The boat launch on Wixom, they're going to pay
10 \$167,000 according to your paperwork. The boat launch in
11 Sanford pays nothing. Why would that be? Did you guys make
12 a deal to get put on this, that you made a deal with Midland
13 you wouldn't charge Midland County if they picked you to be
14 on the board? Looks like it to me. Makes no other rea- --
15 sense that Midland County would not pay anything. And they
16 can make money on that part just the same as the DNR launch
17 in Wixom. That's about all I got to say right now.

18 MS. TRAPANI: 292? 292? 293? 294?

19 MR. GREGORY GRIESSEL: Yeah. My name is Gregory
20 Griessel. You guys have this on file? I sent it to you.

21 MS. TRAPANI: Did you e-mail or mail --

22 MR. GREGORY GRIESSEL: I e-mailed it to you. You
23 have this. So I think -- I think most of what I said -- I
24 have on my sheet here, has already been said.

25 MS. TRAPANI: Can you talk into the microphone,

1 please?

2 MR. GREGORY GRIESSEL: Oh.

3 MS. TRAPANI: Thank you.

4 MR. GREGORY GRIESSEL: Most of everything I said
5 has already been -- have on this sheet has already been
6 said. But I just moved on the lake in Sanford last year
7 because at one of the webinars it was estimated to be \$8,000
8 for the assessment. I -- if 36,000, I would not have moved
9 on the lake. And plus, that 36,000, I -- if I had the
10 chance, if I could vote, I would have voted against the lake
11 because I'm enjoying the river.

12 So I don't -- I would have voted against it, but I
13 was -- we weren't given the choice to vote for that. You
14 guys just took off and did what you did. And the 40 years
15 payment of \$36,000, turns out I will be paying 83,000 with
16 the interest at the end of this -- at the end of the 40
17 years. That's \$47,000 in interest; more than what the
18 assessment is. And it seems to me, reading the Michigan --
19 State of Michigan made sure we could not lower the lake
20 levels ahead of that storm.

21 And because -- for the zebra mussels, is what I
22 was told. So the zebra mussels were more important than the
23 people living in this community. That's horrible. That's
24 horrible. And 217,000 -- \$217 million is a drop in the
25 bucket to the State of Michigan. \$36,000 for homeowners is

1 a -- is more than that \$217 million to the state. And so I
2 don't know why the cost can't be spread against the county,
3 like people have said. Why can't it be spread across the
4 county? Then it would be a minimal amount for everybody.
5 It'd be manageable. This isn't even manageable for most
6 people. And the -- right now we're locked in. If we sell
7 right now, you still got to pay the assessment. You're
8 going to pay the assessment whether you stay or go now, at
9 this point.

10 So you're just trapped. You're just trapped. And
11 I feel really bad for the people that are going to have to
12 sell or foreclose or something. This is just -- this has
13 got to -- why can't -- do we have -- do we -- do we have to
14 all march to the State of Michigan, walk in there and talk
15 to Gretchen? I don't know -- I don't know what the -- I
16 don't know what we're supposed to do here. Because this is
17 a travesty. It really is a travesty. And that's about all
18 I got to say.

19 MS. TRAPANI: 295? 296? 297?

20 MR. ALVIN MATICH: Good afternoon. My name is
21 Alvin Matich. I reside at 3710 Lakeview Drive, Beaverton,
22 Michigan. My property is an open lot on Wixom Late,
23 property number 030-210-000-018-00. I believe people should
24 pay a due for using the waterfront, and I mean everybody in
25 the state, any county, anybody brings a boat, throws a

1 fishing pole in there. They claim that the property owners
2 are getting the biggest benefit of the water. You've got
3 your restaurants, your bars, your grills, gas stations, boat
4 launches. I can go on and on for an hour of everybody
5 that's making money. I don't get paid by people on that
6 waterfront. I have to pay for them to use it and make
7 money. That's wrong. State makes money on it. Wixom Task
8 Lakes Force (sic), they're making money on it on my taxes.

9 FLTF operation is \$216 on that bare lot. There's
10 Dial-A-Ride, roads and bridges, senior services, emergency
11 911, HSU for -- MSU for 4-H, animal shelter, (inaudible),
12 district, gypsy moth, EMS, public service, district library,
13 Billings Township (inaudible), Billings Fire, Billings
14 mosquito, Billings road, Clare Gladwin residence, Clare
15 Gladwin CTE, Mid Michigan Coalition, are all taxed.
16 Which -- fine. We're using them.

17 My assessment for Four Lakes Task operation is
18 \$216. Everything else that I pay for on that bare lot
19 totals \$272. Just for Four Lakes to operate, according to
20 this, is \$216 versus the whole rest of the county for 272.
21 That's wrong. Everybody is using that property, everybody
22 is using that water, they should have to pay for it, whether
23 it be in a sticker, on their taxes; all these counties, all
24 these people. That's -- and I appreciate you hearing my
25 voice. Thank you.

1 MR. KEPLER: Thank you. Taylor, the hearing was
2 to go until 3:00 o'clock. We're going to extend that to
3 3:30 and then we'll have a recess for 30 minutes before the
4 board meeting. How many people have a -- have a number but
5 haven't talked? Okay. If we stick to two minutes, we
6 can -- we can get through that. Otherwise, we'll end at
7 3:30 and your -- your -- if you haven't talked, and you've
8 given a number, you -- they'll be taken as a protest against
9 us and we'll get that recorded that way.

10 But I would encourage people to try to just speak
11 for two minutes, if we can, and we can kind of get through
12 this so we can get on with the rest of the meeting and
13 address that. So with that, Taylor, --

14 MS. TRAPANI: Okay.

15 MR. KEPLER: -- keep it going.

16 MS. TRAPANI: 297? 298? 299?

17 MR. DAVID EPPERSON: David Epperson, 4205 South
18 Oak. Just bought that. Before that, I was here 40 years
19 with my family over on Grouse Court. This is BS; BS. First
20 of all, do the money. Let's do the money. Come on,
21 everybody, let's do the money. You got 84 lots that can be
22 assessed on these lakes. At \$1200 -- just 1200 -- you're
23 looking at \$10 million a year; a year. Over 40 years,
24 that's \$400 million. And that's at \$1200. We're being
25 assessed, 18-, 2,000, \$3,000. It's BS. Why didn't we go

1 per foot on each lot instead of these methodologies you guys
2 got, which is total bullshit. One foot, it's a -- it's a
3 price. Come on. All right? It's just nonsense. It's
4 nonsense. I'm being assessed for 50 foot when my neighbor's
5 got 100, and I'm paying \$200 less than he is. Really? And
6 the other thing, how much is this going to cost? What is
7 the final bill? If I'm not mistaken, didn't we get \$225
8 million from the state?

9 UNIDENTIFIED SPEAKER: Yeah.

10 MR. DAVID EPPERSON: Correct?

11 MR. COLAIANNE: Not 225-.

12 MR. DAVID EPPERSON: Not true?

13 MR. COLAIANNE: Not 225-.

14 MR. DAVID EPPERSON: How much did we get? It's
15 fine. Answer me, please.

16 MR. KEPLER: 200-. It's in the document that --

17 UNIDENTIFIED SPEAKER: (Inaudible)

18 MR. DAVID EPPERSON: And then we've gotten more
19 money this year. According to you guys of the Four Lakes
20 Task Force, we got more money this year. How much is this
21 going to cost? If you're getting 400 million out of us in
22 the next 40 years -- or more, because that's nowhere near
23 what you're charging us -- we're looking a billion dollars
24 to repair this when the estimated cost was -- what? -- \$350
25 million is what we were told to begin with? This is

1 bullshit.

2 MR. TRAPANI: 300? 300? 301?

3 UNIDENTIFIED SPEAKER: (Inaudible)

4 UNIDENTIFIED SPEAKER: (Inaudible) how much you
5 guys are making off (inaudible) --

6 MS. JENNY COMBS: I'm 301.

7 UNIDENTIFIED SPEAKER: I know you got (inaudible)
8 how much are they getting paid? Let's see that.

9 UNIDENTIFIED SPEAKER: Let (inaudible) first.

10 UNIDENTIFIED SPEAKER: Let's see that.

11 MR. KEPLER: It's reported in the reports. The
12 board salaries are in there and everything else. They're
13 online and you can look at them. Go out front.

14 UNIDENTIFIED SPEAKER: (Inaudible) lot of people
15 out here that are not going to be able to afford it. And
16 (inaudible) you're forcing these people out and it's
17 bullshit.

18 MR. KEPLER: Okay. You're holding up other
19 people's opportunity to talk. Please go ahead.

20 MS. JENNY COMBS: Okay. Okay. My name is Jenny
21 Combs.

22 UNIDENTIFIED SPEAKER: You've been laughing all
23 day.

24 UNIDENTIFIED SPEAKER: Yeah. He's been laughing
25 the whole time.

1 UNIDENTIFIED SPEAKER: We've been here since 9:00
2 o'clock. I have seen you guys laugh 20 times.

3 UNIDENTIFIED SPEAKER: Can you let (inaudible)
4 please? (Inaudible)

5 UNIDENTIFIED SPEAKER: It's not funny at all.

6 UNIDENTIFIED SPEAKER: Yes.

7 MR. KEPLER: It's her turn to talk.

8 UNIDENTIFIED SPEAKER: (Inaudible)

9 MS. JENNY COMBS: Okay. My name is Jenny Combs.

10 I'm at 521 West River Court in Seco- -- there on Secord
11 Lake. That's a Gladwin address. My husband and I bought
12 here in 1999. This is our third house on this lake. And I
13 commend all of you. I have been on both sides of this
14 podium. And I will tell you I voted for at least two of
15 these guys. If you guys didn't vote, you weren't there. So
16 they were vo- -- so they -- there was a vote taken.

17 And I was there when the county commission
18 appointed you guys. So I understand the process. There's
19 two things I would like you to consider. One is if we're
20 going to pay the -- this assess- -- this assessment every --
21 every year of whatever -- it's 7- -- between 12- and \$1700
22 or 2,000. I don't think there should be an interest on it.
23 If there is, I think it needs to be lowered. So wherever
24 we're borrowing from and what -- however that's coming --
25 that money's coming to us, I think it needs to be -- I'm

1 sorry -- I think it needs to be at a lower interest rate.
2 Okay? And I think that's something that we need to
3 investigate. The other thing is I agree with the fact that
4 there's a lot of folks here that are in Gladwin County that
5 do use these lakes, all four of these lakes. I think there
6 should be some sort of compensation for that service,
7 however it's done. That's something that needs to be looked
8 at. And the other thing is, if we need to go to the State
9 of Michigan, if we need to write our state reps, if we need
10 to get involved in that -- we've done that before.

11 We know how to do that; right, guys? Let's --
12 let's do that. If that needs to be done, let's spearhead
13 that and let's do that. If -- if this money is going to --
14 is going to be lowered, I think we have to have more people
15 involved. So thank you for what you guys do. I know you
16 dedicate a lot of volunteer time here and it's not easy.
17 And nobody else wants that job. I'll tell you that right
18 now. So that's -- that's what I have to say. Thank you.

19 MS. TRAPANI: 302? 303? 304? 305? 3- --

20 MS. DIANA SCHAAL: Hi. My name's Diana Schaal. I
21 live at 4030 Bay Avenue, Beaverton. I'm on what they call
22 Muddy Bay. It's a canal off Wixom Lake. First of all, I
23 have lake water still. I'm one of the only people in
24 this -- in any county that still has lake water in front of
25 their house, and that's because it cannot drain out of my

1 canal because the sand from the islands have filled up so
2 high that it doesn't allow the water out. So you'll never
3 get a boat out or any other kind of recreational vehicle off
4 my property. You'll never be able to do that unless they
5 got bulldozers out there and dredge the lake, which they're
6 not going to do. So that's one reason I feel like I
7 shouldn't have to pay for it because I can't use it. Plus
8 I'm 70 years old.

9 My husband just passed away this year. And I
10 can't physically clean things up or do things like other
11 homeowners can do. This is just bullshit. I don't have the
12 money to pay this and I'm not going to pay it, so that's all
13 there is to that. Plus I'd like to add something, what I
14 haven't heard anybody say. I'm on sewer assessment, too, so
15 I already owe 30 grand to the county for sewer assessment.
16 We have sewers.

17 My aunt bought a house here 25 years ago. Since
18 then, there have been 10 relatives of ours that have all
19 bought here, all in the sewer area. And we cannot afford
20 another \$30,000. We're already paying it for sewers.

21 MS. TRAPANI: 306?

22 MS. BRENDA LAGRAFF: Hi. My name is Brenda
23 LaGraff. My husband and I have two properties. First one's
24 at 1759 Riverside Drive and the second's at 1853 Deer Haven.
25 We hope to retire here. We knew that we were going to have

1 to pay something. This is outrageous what you're trying to
2 do to us. And I feel you're doing it because we're the
3 little people. You know what? We're the little people who
4 love and care about our community. Why don't you go after
5 the bigwigs that don't give a crap? Because it's too hard
6 to do. We're an easy target for you. We want to work with
7 you. We are willing to help and pay. But how dare you take
8 us for granted and rip us off when it wasn't even our fault.

9 I want to thank you, by the way, those of you who
10 are really listening. I appreciate it. And the others who
11 not -- who are not, why are you up there? I'm sorry we're
12 wasting your time. Those who really care and are listening,
13 I appreciate you so much, want to work with you. We know we
14 have to pay for something. We should not have to pay for it
15 all. Go to the State. Go to someone else to help us. I
16 don't even know what to say because I'm going to break down
17 or something else, but that is what true love emotion,
18 community, and the love of us -- it's what it's all about.

19 It's not about money. I don't know if you guys
20 want us little people out and bring the big -- bigwigs in
21 who have all the money. If that's what you want, then give
22 us top dollar and I'll leave. I'll find somebody who wants
23 me. Thank you.

24 MS. TRAPANI: 307?

25 MS. KIM BORCHARD: Hi. My name is Kim Borchard

1 and I live on 5373 North Fox Road in Sanford. We built in
2 2016 and we have a loan for it, but in May 2020 we had to
3 rebuild and we have another loan that we have to now pay.
4 The owner of the dam, he went through every loophole
5 possible to take the income from those dams, but never got
6 the expense to fix them or to maintain them. We're not
7 making this a place for residents at this time nor are we
8 making this a place for the next generation.

9 I do want my family to live close to me, but at
10 this time my kids can't afford to live here. I do have a
11 question. If this is a public lake, then why is it that the
12 ones on it -- on the water are the ones paying? If I want
13 to entertain you, I'll invite you over. I'll give you a
14 call. I'm not willing to pay for outsiders to come in and
15 use the lake that I'm -- I'm paying for. I don't know if
16 they're going to take care of it.

17 They're going to trash it, they're going to --
18 they're going to pollute it, and then that's another expense
19 for me. There's no -- they don't have any -- any game in
20 it. I mean, at this point, we do. And then I have another
21 question. Is the State being assessed? Because they own
22 property on it.

23 UNIDENTIFIED SPEAKER: Nope.

24 MS. KIM BORCHARD: Well, I get "yes" and "no" no
25 matter which way I go, so I was just wondering if I could

1 have an answer with my last 30 seconds. Are they being
2 assessed and (inaudible) --

3 MR. KEPLER: The DNR is being assessed for the
4 properties that they have.

5 MS. KIM BORCHARD: Everybody, every piece of
6 property on the lake?

7 MR. KEPLER: The DNR, which is a state property,
8 is being assessed.

9 UNIDENTIFIED SPEAKER: Use the mic.

10 UNIDENTIFIED SPEAKER: Use your mic.

11 MS. KIM BORCHARD: Use your mic. Is -- I just
12 want to know if anybody on -- that owns property on the lake
13 is everybody.

14 MR. KEPLER: Everybo- -- the DN- -- the --
15 obviously they -- the counties that own the dams and the
16 lake property are part of this system, so they aren't
17 getting assessed for that. The DNR --

18 UNIDENTIFIED SPEAKER: Oh, they're not?

19 UNIDENTIFIED SPEAKER: (Inaudible)

20 MR. KEPLER: The DNR is a state agency, they have
21 land on the lakes, and they are being assessed.

22 UNIDENTIFIED SPEAKER: Can we see that assessment?

23 MS. KIM BORCHARD: The only thing I have left to
24 say is I'm very frustrated that I had to miss work for this.
25 Not only do I have to pay assessments, and then we have

1 drainage assessments, and now I have a supervisor that wants
2 to give me more taxes. I feel that this wasn't the way to
3 go about it. I mean, we're missing work, too, to speak, and
4 now we had three minutes, and now we're told to speak only
5 for two. And my assessor hasn't consolidated my properties
6 yet, so I'm going to leave after my friend speaks and I'm
7 going to see if they'll do something here. So 308? 309?

8 MS. NANCY DEFRANCESCO: Thank you, neighbor.

9 MS. KIM BORCHARD: (Inaudible) oh, Sanford to
10 Beaverton? We're neighbors.

11 MS. NANCY DEFRANCESCO: Nancy DeFrancesco, 5290
12 Heron Cove, Beaverton, Michigan. My grandfather had this
13 house since 1988. When the flood occurred, family wanted to
14 get rid of it, but it meant too much to me. And I was told
15 that I was going to be able to afford this assessment, and
16 probably could if it was countywide assessment. Midland
17 County, Gladwin County benefits from these lakes. It should
18 be a countywide assessment.

19 You're forcing any middle class people left --
20 they're going to be gone. And who's going to -- these
21 properties are going to be a blight and nobody's going to
22 want them. Then what's going to happen? This is sad. This
23 is awful. My grandfather is rolling over in his grave right
24 now. Our channel, we have some water left. And we only
25 have water left because in 2020 -- I'm sorry -- 2000 they

1 dredged the channel and buckled all of our seawalls, and
2 that was an additional \$10,000 expense. So you don't want
3 dredging. You do not want any dredging. We have stagnant
4 water in our channel because the dredging occurred. There's
5 water down the side and an island of lions and tigers and
6 bears in the middle. I want the lake back, but at a
7 reasonable cost, and it could be reasonable if the whole
8 county was assessed, Midland and Gladwin Counties, not just
9 punishing the people on the lake for mistakes that weren't
10 made by the people. Thank you.

11 MS. TRAPANI: 310?

12 MS. CRYSTAL STARKEY: Good afternoon. My name is
13 Crystal Starkey. This is a formal protest of the SAD as
14 designated by the Four Lakes Task Force. My address is 4849
15 North Anna Lane, Sanford, Michigan 48657. I came with a
16 written note, and then I added another page after listening
17 to folks, so I'll -- it may not end as dramatically as I had
18 hoped. At any rate, thank you for allowing me an
19 opportunity to speak.

20 Until this point, I have been for the most part
21 supportive of the Four Lakes Task Force. But I stand in
22 front of you today flummoxed at what is in front of us.
23 Many folks speaking before me today have presented
24 legislation, laws, as well as Supreme Court cases that show
25 this assessment is at best legally questionable, at worst

1 unethical and unjust. My family has owned Sanford Lake
2 property since 1988. In those 36 years, it has become clear
3 that Sanford is primarily made up of hard-working blue
4 collar, middle class and retired people. The amount of the
5 current assessment will inevitably price people out of their
6 homes. This makes this a human rights issue. Please lower
7 the assessment amount. Personally, when I told my son I
8 would most likely have to sell our family home, we cried
9 together.

10 Why are lakefront owners being tasked to carry the
11 brunt of these costs? As a teacher, I know I certainly
12 can't afford to stay. These personal accounts, in addition
13 to the legal and ethical issues presented to the Four Lakes
14 Task Force, as well as our county commissioners and state
15 representatives, should give massive pause and require a
16 reassessment of the -- of at least, if not the entire -- or
17 I'm sorry -- of the assessment at least, if not an entire
18 overhaul to the approach that these numbers have been
19 calculated.

20 The people did not cause this. I realize I'm out
21 of my time because I didn't get the full three minutes, so
22 I'll just make it really quick. The Sanford Lake park has
23 zero percentage on your website that it pays, but the little
24 marine off Water Road has a \$100,000 assessment. I also
25 don't -- I just haven't used the lakes on the weekends in

1 probably 10 years because it's so much traffic, and the
2 trash and broken glass that they put in there. If they
3 lived there and had to pay, they might treat it more
4 respectfully. I hope you will take that into account.
5 Thank you.

6 MS. TRAPANI: 311? 311? 312?

7 MR. NICK KOON: Good afternoon. My name is Nick
8 Koon. I live at 3855 North West Branch Drive on Secord
9 Lake. I moved there in 2020, right after the event.
10 It's -- the cabin is in the Reeder (phonetic) family trust,
11 it's my in-laws' cabin, and it's going to be passed down to
12 me and my wife and her family. I'm an engineer. I'm a
13 project manager. I run large commercial and industrial
14 projects, just like what you have going on at Secord and all
15 the other dams.

16 I'm lucky enough that I get to work from home and
17 travel to my projects. In fact, in 2020, after the event
18 happened, I e-mailed you, Mr. Kepler, asking if I could help
19 out. I appreciate the position you guys are all in. You
20 had to be -- the -- it takes leaders to get us out of these
21 issues. However, I feel like a lot of the people here have
22 been given bad promises that -- that they didn't expect.
23 The property has a cove that I live on. The cove is now
24 unusable. It either needs to be repaired or they do not
25 need to be taxed for that. The -- I understand the FERC

1 regulations, that you cannot put these dams back in place
2 unless the fraudulent government is okay and approves all
3 these standards that they put you under, but you have a
4 budget that was, you know -- you went through Value
5 Engineering, Value Engineering, Value Engineering. I know
6 you should have looked harder at the hydroelectric, bringing
7 it back, especially now that you went through multiple Value
8 Engineerings.

9 Get some revenue out of the hydroelectric. Let it
10 pay for the maintenance on these dams. Don't put the burden
11 on these people. I look around. There's -- not many young
12 people live up here. A lot of these are older people that
13 are on fixed incomes and they can't afford these
14 assessments. My father-in-law can't afford these
15 assessments. You guys got to dig harder. Don't show us
16 what you can't do, show us what you can do.

17 Go get some damn money from the state, go get some
18 damn money from the federal government, and take the burden
19 off these people. I'm going to go for another 40 seconds,
20 then I'll be done. I get three minutes, just like everybody
21 else did earlier. I know what you guys are under, but you
22 got to dig harder. You're going to tax these people right
23 out of their properties, and -- and this is not going to be
24 a friendly area to come to. They shouldn't be paying --
25 we -- turn them into private lakes or give, you know -- give

1 permit stickers out to people. Make them pay to use the
2 lakes. The gas stations, the restaurants, all the other
3 economy around these lakes is benefitting off these lakes.
4 Make them taxed, too. Don't put the burden just on the
5 people on the water. It's not fair and it's not right.

6 MS. TRAPANI: 313? 314? 315? 316?

7 MR. KEPLER: How many people are -- have left want
8 to speak? Could you line up on the right side in kind of
9 order? I -- I -- we just want to get through this and make
10 sure everybody has a chance to talk, but we're spending more
11 time counting than we are -- on -- on my right, your left.
12 And try to police yourself a little bit on the structure so
13 we can kind of get through it, if that's okay. I think it's
14 easier to see this --

15 UNIDENTIFIED SPEAKER: (Inaudible)

16 MR. KEPLER: Yeah. I'll let you guys figure out
17 how -- what order to go in in terms of sorting yourself out.
18 That's a lot more than we had before. Okay. Okay.

19 UNIDENTIFIED SPEAKER: (Inaudible)

20 MR. KEPLER: We're ready.

21 MS. GLORIA ROELANDT: The property in question is
22 110-025- --

23 MR. KEPLER: And you don't -- if you give your
24 name and address, we have your property ID that we'll be
25 able to use.

1 MR. COLAIANNE: I think she was. She needs to
2 put -- bring the --

3 MR. KEPLER: Oh.

4 MR. COLAIANNE: -- microphone closer.

5 MS. GLORIA ROELANDT: This -- this is regarding
6 property at 1557 Highwood Road, Beaverton, Michigan. Our
7 property's on the Tittabawassee River shortly south of the
8 Smallwood dam, 13 miles from Wixom Lake. The property has
9 been in my family since approximately 1948. I never wanted
10 to be in the SAD. I'm on the river. The dam is broke. We
11 have a river. When you put the dam back, it's going to be a
12 river.

13 It made us very unhappy to be charged. I have no
14 confidence this arrangement will ever benefit myself or my
15 heirs. Prior to the Court's decision to put my property
16 into an SAD, I stated in person and in court I did not agree
17 with the decision. The FLTF is overseen by the county
18 commissioners. Anyone who has property in the SAD and lives
19 elsewhere cannot vote for or against those commissioners.

20 There's not much consolation for those who live in
21 the county to change this by voting, either, I'm afraid.
22 Neighbors are just glad that they're not in the SAD because
23 they don't have waterfront. I don't believe any of this is
24 right. We need to go back to the State of Michigan to get
25 the money. And just recently the United States

1 environmental agency just approved electric school buses for
2 as select portion of communities in Michigan for \$5.9
3 million. Aren't waterways part of the environment? The
4 waterways are public domain, and a targeted amount of
5 individuals should not be forced to pay disproportionately
6 for a public entity. These onerous decisions are going to
7 bankrupt some. Many people are on Social Security, et
8 cetera. You've got widows, widowers, families with
9 children. And it's wrong to make them pay.

10 MS. TRAPANI: Can you wrap it up? Because we have
11 a lot (inaudible) --

12 MS. GLORIA ROELANDT: Yes, I will.

13 UNIDENTIFIED SPEAKER: I'll give her my time.
14 (Inaudible)

15 MS. TRAPANI: I just want to make sure everyone
16 gets a chance to speak.

17 UNIDENTIFIED SPEAKER: I'll give her my time.

18 MS. GLORIA ROELANDT: We've already started making
19 payments based on the amount of water frontage associated
20 with our properties. Now the new guesstimate to begin in
21 2025 still includes the amount of water frontage associated
22 with our properties. Why? I'm tired of hearing about the
23 methodology, tired of hearing about benefit. Help us. The
24 owners in the SAD are not receiving any degree of greater
25 benefit than those free to use the waterway at will. My

1 taxes prior to the dam problem were \$2800 a year. My taxes
2 in 2023, with the addition of the FLTF, they went up \$348,
3 which comes to \$3700 a year. With the proposed 2025
4 taxation, my taxes are going to go up \$3700. Okay? That'll
5 make my taxes \$7400 a year.

6 UNIDENTIFIED SPEAKER: And Social Security.

7 MS. GLORIA ROELANDT: What's my gain? I got the
8 same view. It's not changing. It's undeveloped property on
9 the waterfront. And this is criminal. Thank you.

10 MR. KEPLER: Thank you.

11 MR. TERRY RUGGLES: I'm Terry Ruggles. My
12 address, 4545 Weeping Willow Lane, Sanford, Michigan. I
13 protest this. We didn't take a vote on if we wanted a lake
14 or not. I don't live on the lake. I got two lots, lake
15 access, and the access is on a bank. You can't even use it.
16 You can't swim. It's a 50-foot drop. I don't want the
17 river. Why do I got to pay for this? It's not right. Low
18 come-in people can't pay it.

19 They ain't going to be able to afford it. I'm
20 probably going to have to sell; ain't going to get nothing
21 out of my land, because it ain't worth nothing. So what are
22 we going to do about it? The State is at fault; right?
23 They won't admit to it, but they are. Because if they do
24 admit to it, they know they're going to get sued from
25 everybody here. So we need to go down to the State and have

1 a march with them. And that's it.

2 MS. SHERRY CARTER: Hi. My name's Sherry Carter.

3 I'm from 1151 Radov Drive in Gladwin. And my husband and I

4 bought a house a year and a half ago. We talked to the

5 realtor and she says, you know, "There's going to be an

6 assessment." And I said, "Well, what are they thinking

7 those assessments are going to be?" And she said, "Well,

8 we're -- they're getting money from Dow, they're getting

9 money from Michigan" -- blah, blah, blah, blah. "It

10 shouldn't be over \$200."

11 UNIDENTIFIED SPEAKER: They lied.

12 MS. SHERRY CARTER: That wasn't the only thing

13 they lied about.

14 UNIDENTIFIED SPEAKER: Oh, yeah.

15 MS. SHERRY CARTER: Realtors up here are a trip.

16 There was a lot of lying going on. Anyhow, needless to say,

17 \$523 later we have been assessed. We -- we did get some

18 help from the township, Hay Township, which I'm very

19 grateful for. I have two issues. One is, if you guys get a

20 bid, how do you not hold them to a bid? I mean, you're

21 getting scammed, jammed, and everything else.

22 What kind of business can give any kind of bid,

23 and then when they get going on the job triple the bid? Who

24 can do that? I want that business, because I can bid really

25 low and then, once I got on the job, I can triple my money.

1 I can't believe you all fell for that. That is terrible.
2 You hold them to the bid. It's on them. They lose the
3 money. They got to learn to bid better. Well, see,
4 that's basic business 101. The other thing I want to say is
5 I would like -- I'll be just -- I'll be real brief --
6 Freedom of Information Act. I would like to know what fees
7 you all are charging for -- to be on this self-appointed
8 board.

9 What kind of money are we paying you? And if you
10 believe that it's a fair fee, you have nothing to hide. You
11 would openly state that. There's no reason, if you believe
12 that what you're charging us is fair, and we're getting our
13 money's worth, for you to share that. So I encourage you,
14 open (inaudible) and that you share that with us, because
15 many people have ask -- very few -- no answers. Thank you.

16 MR. MICHAEL GRIFFIN: Michael Griffin. I live at
17 1119 Radov Drive. I would like to understand -- or actually
18 have you, Mr. Kepler, tell me why you think this outrageous
19 amount of money you're trying to charge people is fair --
20 one-time (inaudible) pick up your microphone. Please
21 answer.

22 MR. KEPLER: We have 30 people --

23 MR. MICHAEL GRIFFIN: No; no; no; no; no; no.

24 MR. KEPLER: We have a --

25 MR. MICHAEL GRIFFIN: Pick up your mic and please

1 answer.

2 UNIDENTIFIED SPEAKER: (Inaudible)

3 UNIDENTIFIED SPEAKER: You had no problem

4 interrupting everybody. I'm sure you can answer the

5 question.

6 MR. KEPLER: Look. We have a board meeting after

7 this to review this. You can hear what our thoughts are

8 then.

9 MR. MICHAEL GRIFFIN: (Inaudible)

10 MR. KEPLER: Our goal right now -- our goal right

11 now is to have a hearing so we can hear everybody, --

12 MR. MICHAEL GRIFFIN: Oh, so then --

13 MR. KEPLER: And so your -- you -- we -- I'm

14 writing the notes down while we -- and other people are. We

15 want to hear from people.

16 MR. MICHAEL GRIFFIN: Okay.

17 MR. KEPLER: We're not having a conversation with

18 people. Please finish in ti- --

19 MR. MICHAEL GRIFFIN: I will do that.

20 MR. KEPLER: -- so these other people can talk.

21 MR. MICHAEL GRIFFIN: Well, if you stop talking

22 I'll do that. On top of that, which you didn't answer, this

23 is exactly what the Four Lakes Task Board -- Board does.

24 Every time I've asked you guys a question, you guys could

25 dance around that question like no tomorrow and never one

1 time give me a true answer. So I will be back, I will ask
2 you a question again, and I would like your answer, please.

3 MS. JULIE PAUL: Hello. Yup. My name is Julie
4 Paul, P-a-u-l. My address is 978 Timberlynn Drive --
5 Timberlynn -- which is part -- it is The Flats Condominium
6 Campground. And I own two parcels. Do you need my parcel
7 number?

8 UNIDENTIFIED SPEAKER: No.

9 MS. JULIE PAUL: Okay. So I own two lots, which
10 are really two campsites, because that's what we are. We're
11 a condominium campground. We own our own lots. I am being
12 asked to pay \$1,137.94 on each lot in assessments, which I
13 can't afford. You've heard a lot from people like that, so
14 I'll just go on to tell you about our campground. The lots
15 in the -- the -- I'm going to read this to save time.

16 The lot owners in The Flats are not wealthy
17 people, otherwise we would own cottages, not RV's in a
18 campground. Some of us are single women, my- -- women,
19 myself and my two best friends included, who only have one
20 income. I bought my lot with a 1984 trailer on it -- which
21 is true, it has a metal roof which kept it alive; it's still
22 on -- standing and in good shape -- because it was an
23 affordable place for me to be. I work for a nonprofit that
24 I founded in 1998, and we work with juvenile offenders. I'm
25 from Saginaw and my residence is in Saginaw. And so I don't

1 get a big salary, which I don't care, you know. These kids
2 need a lot of help. There's a lot of good people in this
3 park, like myself, that just (inaudible) really a lot of
4 income. And we don't own fancy trailers, most of us. And
5 my other lot I bought because I got it for, like, two thirds
6 of its value, so my family could come up. And I put a 1994
7 fifth-wheel trailer on that. So the point is it's not a
8 fancy RV park.

9 It's just a campground. What's going to happen is
10 you're going to drive us out of our campground. There's so
11 many people that I know personally that cannot afford these
12 assessments. If enough lot owners walk away from our
13 campground, because they have no choice, because I don't
14 think our lots are resaleable at this type of assessment,
15 nobody's going to pay that, our campground will go bankrupt,
16 because we rely on the annual maintenance fee to operate.

17 And if we don't get that manu- -- annual
18 maintenance fee from our owners, we can't operate. So
19 there's -- we'll shut. We'll just close. If I were to sell
20 and try and pay off my assessments, it comes to \$39,320 per
21 lot. It's not worth maybe half that. We are season- -- my
22 final point is we are a seasonal campground. If we all come
23 up and use the water, it's only for six months of the year.
24 We don't -- we can't even go in our park, we can't even stop
25 in there right now because our -- the roads aren't plowed,

1 the power's not on. I agree with everybody else with what
2 they said. We need to branch this assessment out to more
3 people or do something, get funding some other way. We
4 can't afford it. We're going to go bankrupt. Thank you.

5 MR. STEVE ZIMMERMAN: My name is Steve Zimmerman.
6 That's Z-i-m-m-e-r-m-a-n. I live on 11 Poplar Road in
7 Sanford. And as I came in, I looked around and I saw quite
8 a bit of white hair, and I figured there's a few people in
9 the same boat as me; they're retired, on a fixed income.
10 And I don't get a pension. When we bought our property 20
11 years ago, I couldn't afford to buy a place on the lake, so
12 we got one on a culvert.

13 It's the last one, right next to the cul- -- I
14 said "culvert." I meant "canal." We're on the canal right
15 next to the culvert under M-30. And it's so narrow and
16 shallow that they couldn't get a weed harvester down at the
17 time we bought. There was a -- the lake in front was about
18 2 foot deep, so we couldn't get our boat in there. Also,
19 during storms and heavy winds, we get trash coming across
20 the lake from the park.

21 In fact, one time we got a picnic table. I've got
22 pictures, which I included in the report, of the front of
23 our property. And right now there's big stumps, broken
24 limbs, broken-up dock in front of our house. It's too large
25 and heavy for us to move. I notice they are doing some

1 cleanup on some of the other places, but nothing's been
2 touched at ours. I think that, first of all, we need
3 to re- -- you need to reconsider. If you think about it,
4 just be logical, rational. With the flood, I know of at
5 least 11 homes, the whole house and contents were lost. And
6 with this, you're going to see some homes that are going to
7 be lost because of the financial burden.

8 I think that it's ludicrous to expect people to
9 pay these rates when they lost so much and nothing was paid
10 by the insurance companies. And now you're coming back and
11 saying, after these people lost so much, and they're trying
12 to get back whole, they're going to have to pay these fees.
13 It's ludicrous.

14 MR. JACK TIGNER: I'm Jack Tigner. I'm on the
15 board of directors for the Reorganized Latter Day Saints
16 campground on West River Road in Sanford. I'm here to ask
17 for a reconsideration on our assessment for the capital
18 improvements. About a year ago, when we were looking at the
19 assessments, we were forecasting that we were going to end
20 up somewhere around \$3,000 a year.

21 We thought that that was going to be a strain on
22 our budget, which is about \$85,000 a year. Our campground
23 runs totally on volunteers. We're a three-season
24 campground. And most children that attend our youth camps
25 do not pay anything. We were very surprised as the year

1 went on to find out that our assessment went from about
2 \$3,000 to \$85,000 a year. With the interest, the total
3 capital assessment would be about \$340,000. Our campground
4 is 33 acres of wooded property on Sanford Lake. We've been
5 there for about 90 years. Most of our income comes from
6 contributions. We're a nonprofit religious organization.
7 I'm here today representing the board to ask for a
8 reconsideration on the amount and hope you consider my
9 appeal. Thank you.

10 MS. DAWN MILLER: Hey. My name is Dawn Miller. I
11 live at 4647 North Verity Road in Sanford, the Verity Shores
12 complex. Me and my husband have been there for the last 10
13 years. His mother owned the property before that, left it
14 to him and his brothers, and now we have it. My biggest
15 thing is to tell you that we on a -- we're among several
16 others that are on a fixed income. My income actually
17 depends on him.

18 Three quarters of it comes from the VA, which, if
19 he should pass, unfortunately I do not keep. So I would be
20 on strictly my own -- my Social Security of about \$12,000 a
21 year. With your assessment, there would be no way ever to
22 keep the house to pass on to my children, ever. This house
23 has been in the family since the 70's. Their -- his
24 grandfather actually had a house on the lake. His brother's
25 is on the back side for a back lot. I feel for everybody on

1 the lake side in Verity that lost everything. We were up on
2 a hill, thank god, and our house didn't get touched. But I
3 agree with everybody else saying you guys need to look for
4 money somewhere else other than the people just living
5 there, because we can't afford it. We just can't.

6 MR. MIKE FLATT: Hi, there. I live at -- well, I
7 don't live there, but our property's at 1120 Oakwood Drive.

8
9 MS. TRAPANI: State your name, please.

10 MR. MIKE FLATT: Oh. Mike Flatt.

11 MS. TRAPANI: Thank you.

12 MR. MIKE FLATT: And my brother's Danny Flatt. He
13 lives on Bay Drive. And from what I'm understanding, is his
14 taxes are going to go up \$1900. And I -- what I'm trying to
15 say is I don't think -- seems weird that just lakefront
16 owners would get that increase and no one around that lake
17 is getting it. Also, that Muddy Bay the lady talked about,
18 it was bad before. And they never -- they closed up them
19 drains when they built that.

20 And if you could put something in there to get
21 that water flowing better and dredged out -- or
22 (inaudible) -- I hear EGLE's holds up a lot of that. Maybe
23 there's a better way to do it. But to clean that area
24 out -- without the businesses in there, it just died since
25 this happened. I know COVID -- everything. But I

1 appreciate all you guys' help. And I think it's going to be
2 good. I know it's hard to be up there. Thank you.

3 MR. IRVIN POTTS: Hi. My name is Irvin Potts.
4 I'm at 4155 North Francis Shores. I'm also representing my
5 dad who lives at 4096 North Francis Shores. We have many
6 pieces of property across from the lake and they are
7 adjoining. And we were told initially that -- this was --
8 this was, you know, a public forum. The board told us that
9 we were only going to be assessed for one of those pieces of
10 property.

11 I talked with the engineer a week or two ago, and
12 they said that we were going to be assessed for each
13 individual piece of property. So one of those pieces of
14 information is incorrect and I'd like to know which one. I
15 also want to formally protest the assessment. We have lake
16 access, no lake frontage. My father does have a home on the
17 lake, but the properties in question are lake access only.

18 And if I have to pay assessments for lake access,
19 I'd like to understand why the county -- every member of the
20 county is not paying for lake access. I'd like to
21 officially also cast my vote to keep the river system as a
22 river ecosystem, no lake. Thank you.

23 MS. SHARON MAXWELL: Hi. My name's Sharon Maxwell
24 and I'm at the property at 4659 Verity Road. I bought this
25 property about two and a half years ago in an auction, and

1 little did I know that the house needed to get torn down.
2 You're not allowed to get inspections on houses that are up
3 in the -- in the auction. So I kind of got burned there.
4 So \$30,000 at the auction. Well, then they have, you know,
5 the expense of tearing the house down. There's another
6 15,000. So so far, I'm sitting on a piece of property at
7 45,000. Now you guys are adding another over 10,000 just in
8 that fee.

9 55,000 for a blank piece of property. It's --
10 kind of feels like extortion here, you know, for this --
11 this cost that's being assessed out there. The average cost
12 of an acre in Sanford is \$15,958, and now I'm into it for
13 over 55,000 for a blank piece of property with the
14 construction costs through the roof. I can't -- I just
15 can't imagine how a lot of people are affording this. And I
16 don't understand why this isn't put in as a millage so that
17 the, you know -- all the counties that are able to enjoy the
18 lakes, why aren't they all sharing in the costs?

19 I'm not a lakefront. I'm across the street from
20 the lake. I get a glimpse between houses of the lake. I
21 certainly don't think that's worth \$10,500-plus, you know,
22 for the one fee. I just -- I'm objecting to the assessment
23 fee. That's pretty much what I have to say. I hope you
24 guys can look at something different. As far as I'm
25 concerned, the river makes more sense, you know, rather than

1 forcing this expense on -- on all of us. I don't have a
2 vote, so -- like, you know, just like you say, there's just
3 glimpses looking across the lake -- or across the street.
4 So that's all I have to say. Thanks.

5 MR. DARIN LUNSFORD: Hello. My name is Darin
6 Lunsford. I'm at 4688 North Verity in Sanford; Sanford Lake
7 obviously. I think everybody before me has pretty much
8 summed up my feelings about this proposed special
9 assessment. I would like to add one point.

10 In the 100-percent design report turned in by Four
11 Lakes Task Force to EGLE, it was stated that the dams being
12 proposed are over-engineered per State of Michigan
13 requirements and that creates additional benefits to the
14 counties and those outside the currently designed special
15 assessment district by lowering the 100-year flood plain.
16 That alone shows benefits not only to the counties where the
17 lakes are, but at the least to counties downriver.

18 That being said, I want to go on record as
19 protesting the current proposed special assessment amounts,
20 and I want to urge you to please not vote the special
21 assessment in today, and continue to look for other funding
22 and money from downriver counties and from federal and local
23 government entities. Thank you.

24 MR. GEORGE KINSLER: Hi. George Kinsler, 3966
25 Pinelands Road in Gladwin; Secord Lake. And yes, I want it

1 kept as a lake. Secord did not fail, and I want to protest
2 assessing an equal amount to that particular lake. Had it
3 not been connected by the Four Lake (sic) Task Force, I
4 don't believe it would have been taken down, and at least
5 maybe some of the repairs that would have been done could
6 have been done. We don't need a Taj Mahal. What's being
7 built on there, as the gentleman just before me said, is way
8 over-engineered. And had it not -- had these other dams not
9 failed, Secord would still be an operational lake today.

10 Thank you.

11 MR. DOUG HORTON: Hello. My name is Doug Horton.

12 I currently live in Saint Charles, but we've had property on
13 Wixom since 1972. We bought that as a waterfront and
14 wanting to use it as a waterfront. Obviously there's no
15 water out there. We did suffer from the flood. I've had to
16 rebuilt, even though I had just remodeled three years before
17 that. I had to redo everything again at about \$40,000 plus
18 a new well.

19 And I notice the people just above me, that whole
20 section there, are not being charged at all. And they use
21 this year-round. They live there. I'm us- -- I'm a
22 weekender. And they live there full time and use it
23 year-round and they aren't being assessed at all. I think
24 it should be spread out. I mean, obviously they shouldn't
25 have to pay the full amount that -- I do have waterfront,

1 but it should be spread out through even the county because,
2 like everybody's been saying, everyone comes to this lake.
3 It's the nearest waterway, other than the Great Lakes, to
4 use, or if you want to go up far as Higgins (inaudible)
5 and (inaudible) up there, you can't even get into them. So
6 everybody can use this. I've suffered enough. I do have
7 the -- the septic, so I've had to pay that, also, and -- or
8 the city sewer, rather.

9 And I'm just across from the Muddy Bay, which,
10 those people, all they got is a swamp over there, so I
11 don't, you know -- I really feel bad for them, because --
12 yes, there's water out there, but it is useless water. Just
13 needs to be spread out and find some money somewhere else.
14 Thanks.

15 MR. TIM COWELL: Hi. My name is Tim Cowell. I
16 own 2165, 2175 South Whitney Beach. I'm here to protest
17 against this because I've worked on the water for 15 years,
18 for Lakeside Services. I now own my own business, Mr. Dock
19 Pro, and I can witness that it is not just the people that
20 live on the water that use that lake or all the lakes.
21 Another reason is I've -- I bought my first property when I
22 was 19 years old; 300 down, 300 a month.

23 It was a craphole. I spent my whole life fixing
24 it up to give it to my daughter when she turned 18 years
25 old. She turned 18 years old. Can't give it to her. It's

1 not worth what you guys are asking. It's a rundown trailer
2 house. I own the lot next to it. The two assessments are
3 more than what it's worth. I'm more likely to rip it to the
4 ground. Why would I want my daughter to move into a home
5 she can't afford? If she has to pay these taxes, or I have
6 to, she might as well move out of your community. I am
7 still young; 38 years old. I don't see many people my age
8 out here.

9 They're all going to lose their homes, just like I
10 am. I still have a chance at working hard to recover from
11 this. They don't, you know. My daughter, the next
12 generation, will not live in your community either because
13 she can't afford it. You're running us all out of this
14 town. This is -- this is an outrage. This is crazy.
15 You're hurting and destroying all of us. I've worked hard.

16 I came from a very garbage life growing up. And I
17 wanted to be somebody in this world. I wanted to be a part
18 of my community and build my community with you guys, and I
19 never will. I worked for a company for 15 years, working
20 100-plus hours a week to provide for all these people, for
21 their lifts, their docks, their everything, to enjoy the
22 locks. Not only them, boat launches. Everybody I help out
23 launching all their boats that live in this community
24 everywhere that should have to share this. Them boat
25 launches, them businesses that are collecting all the money

1 for every person that I drop at someone's store or some
2 private launch put that money in their pocket. That needs
3 to go to you guys, not these guys. I am seriously screwed
4 here. They're screwed. There is no reason for me to even
5 argue this difference. My house and my lot that I'm going
6 to give to my children ain't worth it. I am destroyed
7 inside. I physically (inaudible) because I don't know why I
8 tried so hard for 15 years to give my kids something that
9 they can't even have now.

10 I guarantee you, if you don't do something about
11 this protest, a lot of us are going to tear down this
12 community to the ground and you're going to own no
13 properties, empty properties, when we don't pay you a single
14 tax. I promise. I promise.

15 REPRESENTATIVE FOR CAROL OUELLETTE: I verbally
16 protested early this morning, but I'm here for my
17 grandmother-in-law who's not able to be here. So her name
18 is Carol Ouellette, O-u-e-l-l-e-t-t-e, at 351 Island Drive
19 in Beaverton, Michigan. Thanks. Yeah, she just completely
20 objects to all of it; protests all of it. Okay.

21 MR. ROBERT YATES: My name's Robert Yates from
22 4409 Lakeview Drive, Beaverton. To start, one of the
23 foundational principles of our constitutional republic is
24 based on no taxation without representation. And as a lot
25 of these people have said today, I certainly don't remember

1 electing a damn one of you.

2 UNIDENTIFIED SPEAKER: That's right.

3 MR. ROBERT YATES: Right? You're appointed. You
4 have no authority under either the United States
5 Constitution or the Constitution of Michigan to assess
6 anyone in this room. What you are doing is a violation of
7 Article 14 of the Michigan Constitution, section -- Article
8 14, section 5 on appropriations; section 9, works of
9 internal improvement, which I do believe that these dams
10 fall under, do they not?

11 Yeah, they do. Section 11 under Article 14,
12 uniform rate of taxation. You have given all of these
13 people different numbers on arbitrary reasons about how it
14 improves their property, when the only benefit that they get
15 from these lakes being here or the only people that actually
16 benefit from those lakes being there are businesses and the
17 townships from the tourism money that comes from it.

18 What you thought you were going to do with these
19 different assessments and giving people different numbers is
20 tear the community apart so that they would argue with one
21 another and feel jealous about the numbers, but what you are
22 doing is driving them together to unite against your
23 bullshit. And ultimately, was it not taxation that led to a
24 separation of government between us and the crown? You're
25 sitting up there wearing a whole lot of purple and looking

1 real fucking royal. Have a good day.

2 MR. MONTY WISEMAN: Good afternoon. My name is
3 Monty Wiseman. I came here today to represent Venice
4 Subdivision Association and rework the process. We met with
5 an engineer, Warren Miller, and we met Vermana (phonetic),
6 and we're working toward our issue. But as I -- sitting
7 here today and I listen to a lot of people out there talk
8 and speak their mind. And I want you to look at that flag
9 out there.

10 And they talked about this wasn't voted in.
11 That's true. But I want you to hear me. These folks up
12 here are working toward a court order on Part 307. A judge
13 ordered this water to come back to certain levels. Okay.
14 Who's going to do it? The county appointed this board to
15 work to it.

16 UNIDENTIFIED SPEAKER: (Inaudible)

17 MR. MONTY WISEMAN: Okay?

18 UNIDENTIFIED SPEAKER: (Inaudible)

19 MR. MONTY WISEMAN: Sir; sir -- now, listen to me.

20 I got three minutes and you're cutting into my three
21 minutes.

22 UNIDENTIFIED SPEAKERS: (Inaudible)

23 MR. MONTY WISEMAN: Just listen.

24 UNIDENTIFIED SPEAKERS: (Inaudible)

25 MR. MONTY WISEMAN: Sir; sir, listen to me.

1 I'm --

2 UNIDENTIFIED SPEAKER: (Inaudible)

3 MR. MONTY WISEMAN: I'm a communist? I served
4 this country for 22 years in the Air Force and sworn to
5 defend the Constitution.

6 UNIDENTIFIED SPEAKER: (Inaudible)

7 MR. MONTY WISEMAN: Let me finish; let me finish.
8 You came here today, and I think they heard you. And our
9 issue is this is too much.

10 UNIDENTIFIED SPEAKER: (Inaudible)

11 MR. MONTY WISEMAN: I agree. I'm talking to them.
12 They're hearing me. Right?

13 UNIDENTIFIED SPEAKER: It doesn't seem like it.

14 MR. MONTY WISEMAN: No. They're sitting up there
15 nodding their head.

16 UNIDENTIFIED SPEAKER: (Inaudible)

17 MR. MONTY WISEMAN: But -- and I -- I agree with
18 you. We need to work to find -- to lower this cost down.
19 If I can help that, I will. But I understand the issue.

20 Thank you.

21 MR. KEPLER: Okay. We are done with the sessions
22 of comment, and so at this point in time we're going to
23 adjourn. Do we need a motion for that or just --

24 MR. COLAIANNE: No, you just close --

25 MR. KEPLER: So a motion to adjourn?

1 MR. COLAIANNE: You go --

2 MR. KEPLER: Oh, you just clo- --

3 MR. COLAIANNE: -- motion to close the public
4 hearing.

5 MR. KEPLER: We have a motion to close the public
6 hearing?

7 UNIDENTIFIED SPEAKER: So moved.

8 MR. KEPLER: Second?

9 MR. MUDGE: Second.

10 MR. KEPLER: All in favor?

11 (Aye votes)

12 MR. KEPLER: In opposition? Okay. We're going to
13 recess -- well, we're not going to recess. We're going
14 to -- this meeting ends, and the Four Lakes Task Force board
15 meeting that will review the hearing will start at 4:30, and
16 we'll go from there. We'll be back here at 4:30 to have a
17 board -- Four Lakes Task Force board meeting. That will
18 be -- the subject will be to review the hearing.

19 (Deposition concluded at 3:55 p.m.)

20

21 -0-0-0-

22

23

24

25

CERTIFICATE

I, Rachelle Roberts, a Certified Electronic
Recorder and Notary Public in and for the State of Michigan
do hereby certify:

That this transcript, consisting of 210 pages, is
a complete, true, and correct record of the proceeding held
on January 15, 2024..

I further certify that I am not related to any of
the parties to this action by blood or marriage and that I
am not interested in the outcome of this matter, financial
or otherwise.

IN WITNESS THEREOF, I have hereunto set my hand
this 25th day of January 2024.

Rachelle Roberts, CER 9585
Certified Electronic Recorder
Notary Public, State of Michigan
County of Montcalm
My commission expires: 4-29-2027

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Marie de la Vega, Legal Transcriptionist, do
5 hereby certify:

6
7 That the foregoing is a complete and true
8 transcription of the original digital audio recording of the
9 testimony and proceedings captured in the above-entitled
10 matter. As the transcriptionist, I have reviewed and
11 transcribed the entirety of the original digital audio
12 recording of the proceeding to ensure a verbatim record to
13 the best of my ability.

14 I further certify that I am neither attorney for
15 nor a relative or employee of any of the parties to the
16 action; further, that I am not a relative or employee of any
17 attorney employed by the parties hereto, nor financially or
18 otherwise interested in the outcome of this matter.

19 IN WITNESS THEREOF, I have hereunto set my hand
20 this 25th day of January 2024.

21
22
23
24 Marie de la Vega
25

1 Reference No.: 10747200

2

3 Case: Four Lakes Special Assessment District

4

DECLARATION UNDER PENALTY OF PERJURY

5

I declare under penalty of perjury that
6 I have read the entire transcript of my Depo-
7 sition taken in the captioned matter or the
8 same has been read to me, and the same is
9 true and accurate, save and except for
10 changes and/or corrections, if any, as indi-
11 cated by me on the DEPOSITION ERRATA SHEET
12 hereof, with the understanding that I offer
13 these changes as if still under oath.

10

11

12

Board of Directors Hearing

13

14

NOTARIZATION OF CHANGES

15

(If Required)

16

17 Subscribed and sworn to on the _____ day of

18

19 _____, 20____ before me,

20

21 (Notary Sign) _____

22

23 (Print Name) _____ Notary Public,

24

25 in and for the State of _____

1 Reference No.: 10747200
Case: Four Lakes Special Assessment District
2
3 Page No. _____ Line No. _____ Change to: _____
4
5 Reason for change: _____
6 Page No. _____ Line No. _____ Change to: _____
7
8 Reason for change: _____
9 Page No. _____ Line No. _____ Change to: _____
10
11 Reason for change: _____
12 Page No. _____ Line No. _____ Change to: _____
13
14 Reason for change: _____
15 Page No. _____ Line No. _____ Change to: _____
16
17 Reason for change: _____
18 Page No. _____ Line No. _____ Change to: _____
19
20 Reason for change: _____
21 Page No. _____ Line No. _____ Change to: _____
22
23 Reason for change: _____
24
25 SIGNATURE: _____ DATE: _____
Board of Directors Hearing

1 Reference No.: 10747200

2

3 Case: Four Lakes Special Assessment District

4

5 DECLARATION UNDER PENALTY OF PERJURY

6

7 I declare under penalty of perjury that
8 I have read the entire transcript of my Depo-
9 sition taken in the captioned matter or the
10 same has been read to me, and the same is
11 true and accurate, save and except for
12 changes and/or corrections, if any, as indi-
13 cated by me on the DEPOSITION ERRATA SHEET
14 hereof, with the understanding that I offer
15 these changes as if still under oath.

16

17 
18 _____

19

20 Board of Directors Hearing

21

22

23 NOTARIZATION OF CHANGES

24

25 (If Required)

26

MICHELLE A MORRIS
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF GRATIOT
My Commission Expires December 29, 2029
Acting in the County of Michigan

27

28 Subscribed and sworn to on the 15 day of

29

30 February, 2024 before me,

31

32

33 (Notary Sign) 
34 _____

35

36

37

38 (Print Name) _____ Notary Public,

39

40

41 in and for the State of _____

1 Reference No.: 10747200
Case: Four Lakes Special Assessment District

2

3 Page No. _____ Line No. _____ Change to: _____

4 _____

5 Reason for change: _____

6 Page No. _____ Line No. _____ Change to: _____

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8 Reason for change: _____

9 Page No. _____ Line No. _____ Change to: _____

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11 Reason for change: _____

12 Page No. _____ Line No. _____ Change to: _____

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14 Reason for change: _____

15 Page No. _____ Line No. _____ Change to: _____

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17 Reason for change: _____

18 Page No. _____ Line No. _____ Change to: _____

19 _____

20 Reason for change: _____

21 Page No. _____ Line No. _____ Change to: _____

22 _____

23 Reason for change: _____

24 SIGNATURE: _____ DATE: _____

25 Board of Directors Hearing

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