



# NAVIGATOR

July—August 2003 EDITION 4



## DATES TO REMEMBER

### August

- Marina office closed on Saturdays
- 19 - Condo Association meeting

### September

- 1 - Marina office closed for Labor Day
- 16 - Condo Association meeting

### October

- 15 - All boats must be scheduled for winter haulout
- 21 - Condo Association meeting

### November & December

- Marina office closed on Saturdays

### December 24—January 1

- Marina office closed for the holidays

## Ooh! Ahh! Ohh!

### Weather Cooperates with 4th of July Celebration

What began as a holiday threatened by a midday storm delivering up to 70 mph winds ended with Old Mother Nature politely calming down in time for our Annual Belle Maer Marina Fireworks Display.

No disappointment here!

Throngs of enthusiastic spectators showed up in droves to join the merriment and watch the fireworks illuminate the night from their boats, lawn chairs and picnic blankets. The marina was "full to the gills" with happy revelers, and by all accounts it was our best fireworks show ever.



## Tribute to Marc Howard in Progress

With the passing of our old friend Marc Howard in March of this year, we are in the process of developing a fitting tribute to the man who, along with Eric Foster, was a founder and lifelong friend of Belle Maer Harbor. The memorial, which will be revealed at a later date, will permanently reside at the marina's hillside gazebo and waterfall. We will keep you informed of its progress.

# Captain's Table



## Grilled Chicken Tostadas

Serves 4 in 15 minutes.

- 1 14.5 oz can diced tomatoes with garlic and onion
- 1 15 oz can pinto beans - drained
- 2 tsp minced jalapeno - optional
- 1/4 tsp ground cumin
- 1 c cubed grilled chicken or turkey
- 4 flour tortillas
- 1/2 c sharp cheddar cheese-shredded

Combine tomatoes, beans, jalapeno and cumin in skillet. Add cooked chicken. Heat 5 minutes or until thickened.

Arrange tortillas in a single layer on grill over medium coals. Spread about 3/4 cup chicken mixture over each tortilla. Top with cheese. Repeat with remaining ingredients. Cook about 3 minutes or until bottom of tortilla browns and cheese melts. Serve with salsa and garnish with shredded lettuce and diced avocado if desired.

# Proposed 2004 Budget

## Belle Maer Harbor Condominium 2004 Association Budget from 12/1/03 to 11/30/04

This 2004 budget is for the twelve-month period from 12/1/03 to 11/30/04. The semi-annual dues are payable on 3/1/04 and 9/1/04. A \$10.00 late charge will be assessed for dues unpaid by 3/15/04 and 9/15/04 and an additional \$10.00 per month assessed on the first of each subsequent month until all dues and late charges are paid in full. Dues may be prepaid at any time.

The proposed 2004 budget (at right) will be presented to the Board at the August meeting for review. Final passage will be tabled until the September meeting so that there is ample time for any additional input or revisions. This budget represents an increase of approximately \$4.50 per month for the vast majority of co-owners. The major increase is a \$3 per month (\$36 per unit) proposed contract with Duffy's Landing wherein one boat per unit will have unlimited pump-outs (with backflush) for the 2004 boating season.

### Bad Debts/Forclosures

1,000.00

### Accounting, Legal & Professional

3,550.00

### Insurance

25,432.00

### Management Fees

63,336.00

### Misc. Office Expenses

8,800.00

### Repairs & Maintenance

100,016.00

### Security Services

60,000.00

### Taxes & Fees

5,410.00

### Utilities

24,500.00

### Replacement Reserve

117,376.00

### Total

409,420.00

Unit Length	2004 Semi-Annual Dues
-------------	-----------------------

30'	479.25
35'	485.57
40'	548.00
45'	520.38
50'	520.38
65'	933.88

## Environmentally Sound



### ENVIRONMENTAL PROCEDURES

**Power Washing—**  
All power washing must be performed at the hoist by Belle Maer Harbor employees. That way, all environmentally sensitive residue will be properly collected and disposed of by licensed haulers.

**Emptying Porta Potties—**  
Please do not empty a porta potty in any of the bathhouses or any other drain on marina property. You must empty your porta potties at the gas dock pump-out or other designated facility.

# Condominium Corner

## Financial Highlights

(As of June 30, 2003)

### Cash on Hand

9,309.13

### Accounts Receivable

35,269.64

### Other Current Assets

2,932.10

### Replacement Reserve

208,968.40

### Total Assets

256,479.27

### Accounts Payable

0.00

### Deferred Association Dues

0.00

### Appropriated Reserves

208,987.65

### Working Capital Deposits

32,846.10

### Association Surplus

-24,993.92

### Current Year Surplus

39,639.44

### Total Liabilities & Equity

256,479.27

## Did You Know ?

Scuba is an acronym standing for "Self-Contained Underwater Breathing Apparatus."

## June 17, 2003 Annual Meeting

**1** Delinquencies as of June 16, 2003 were 5 units totalling \$2,616.10.

**2** The check register since the last meeting was reviewed and approved.

**3** Copies of the 2003 Federal Income Tax Return, the 2003 audit representation letter and the 2004 audit engagement letter were reviewed and approved for signature by Richard Dichtel as Secretary of the Board.

**4** Jim Krause made some preliminary suggestions for construction alternatives for future seawall repairs. Based upon the success of the new catwalks being used that consist of Everex (plastic wood) planking on a galvanized girder, Jim is recommending that future cement sidewalks be Everex walkways. The major problem has been settling behind seawalls. The Everex walkways offer the advantage of being lighter than cement. The walkways also could be removed in areas that settle and then re-installed after the area is filled. Jim will provide a cost breakdown on repairs being planned for the west side of Joss Wharf this winter.

**5** Steve Duffy made a verbal proposal to the Board to include unlimited pumpout and backwash next season to every condominium member for a fee of \$36 per unit. A written proposal is to be presented to the Board for a final decision. If approved, the Budget will be increased to cover this expense.

**6** A new savings account was opened at Standard Federal Bank to accommodate \$90,000 of the replacement reserve.

**7** A recommended Bylaw change to Article VI, Section 6.3 was overwhelmingly passed to correct an error regarding the size of Units 112, 216 and 217.

**8** We had a quorum with 160 owners represented by proxy or in person. The four Directors elected for a two-year term each are: Bob Bastuba (183J), Richard Dichtel (327E), Mark Grunwald (043L) and Jim Krause (315G). Your officers for this fiscal year are Craig Skupny, President, John Oeftering, Vice President, Richard Dichtel, Secretary and Joe Klutz, Treasurer.

## Next Meeting

The next Board meeting is scheduled for Tuesday, August 19, 2003 at 7:30 PM at Mariners Boat Club. Since the next Belle Maer Harbor Navigator will not be issued until October, 2003, please don't forget the September 16th meeting.

## Reminders

Remember, the next semi-annual condo dues are payable on September 1st.

## Condo Meetings

Condo meetings are held on the third Tuesday of each month at 7:30 pm at Mariners Boat Club on North River Road.

August 19, 2003  
September 16, 2003  
October 21, 2003

# MBIA Offers FREE Boating Publication and Boating Safety Information

The Michigan Boating Industries Association is offering, free to the public, the 2003 edition of the *Michigan Boating Annual* (a \$7.95 value) and safe boating information kit.

The *Michigan Boating Annual* is designed for boaters who travel and travelers who boat as it highlights different ports around the state of Michigan in its beautiful full-color editorial sections. Ports featured in this year's edition are: Northport, Michigan City and Drummond Island. Also, for those who are looking for marine products, services or marina facilities, the *Michigan Boating Annual* serves as a product and services guide, leading boaters to the nearest marine dealer, marina, service or specialty store.

The boating safety information kits include information designed to help boaters operate their vessels responsibly and in accordance with U.S. and Michigan regulations.

## To receive your Free Copy of the Michigan Boating Annual:

Call: 734-261-0123  
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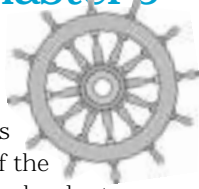


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## Harbormaster's Hints



If you want to top off your gas tank at the end of the season before your haulout appointment, be sure to leave yourself enough time to take a quick trip around the lake to burn off the top. This will eliminate the problem of overflow that comes out of the boat and ruins the blacktop and grass during haulout season.

## Fair Weather Reading

This is the story of one couple's escape on a 40-foot trawler cruising 6300 miles and 147 locks around the eastern part of North America known as America's Great Loop. You'll find it, as well as a lot of other good books, at [www.borders.com](http://www.borders.com).

### "Honey, Let's Get a Boat..."

*A Cruising Adventure of America's Great Loop*

By Ron Stob, Eva I. Stob and Ronald W. Stob



Their ineptitude is evident, but pulling together, the authors overcome doubt, a lack of experience and real and imagined horrors. The story is told the way life hands out its portions, sometimes humorously, sometimes tragically, but always memorably. The writing is light and appealing, with a serious strain running through it for those who relish history and graphic descriptions. They chronicled every event and kept a record of expenses, equipment and charting. The appendix is worth the price of the book for anyone interested in learning what charts are needed, information on locks and their fees, details on equipment and the best place to be educated about boating. Both the authors are excellent photographers, and the book is eye-catching with color inserts and black and white photographs throughout.

# Memos from the Management

With our next issue of the Navigator scheduled for October, it is time to start thinking about winter storage. The following facts are a few reminders to keep in mind regarding your winter storage at Belle Maer Harbor.

- Schedule early so that you will have the best chance of getting the time and day you prefer. Your application must be in the marina office before you can schedule your haulout appointment. You must schedule by October 15, 2003 for haulout on or before October 31, 2003.
- Haulouts are scheduled every half hour Monday thru Friday from 8:30 am to 2:30 pm.
- Arrive one half-hour before your scheduled appointment time on your haulout day. Pick up all the paperwork from the marina office before reporting to the hoist area.
- Remove your anchor from your bow pulpit for winter storage.
- Our front gate will be locked throughout the non-daylight hours of the winter. Tenants will be allowed access to the yard from 8:30 am to 5:00 pm Monday thru Friday and 10:00 am to 4:00 pm on Saturday and Sunday. The security guard will patrol the marina during the hours the gate is locked.
- The marina water will be shut off on October 25, 2003 unless freezing weather dictates an earlier shut-off. Please bear this in mind if you plan on washing your boat after haulout.
- No winterizing is allowed inside any of Belle Maer's storage buildings.
- It is against the law to spill gasoline, oil or glycol-based antifreeze on the ground or into the water. There are severe EPA sanctions for spillage of any substance (including gasoline, oil or antifreeze) that is considered toxic. We are obligated to report any individual spilling such substances on the ground or into the water.
- Because the Fire Department requires adequate aisle space to be left for fire lanes inside the marina, we cannot guarantee that any boat owner can expect his boat to be placed in front of his well. Your winter storage location will be determined not only on a first come, first served basis, but also on the size of your boat. That is, if your boat has a length longer than your catwalk, it simply may not fit in the space in front of your well. It may be inconvenient to have your boat placed elsewhere, but it is vital that the Fire Department be able to get its trucks down the aisles in case of an emergency during the winter storage months.

## Classifieds

To place an ad in our classified section for either items "FOR SALE" or "WANTED," call the Belle Maer Marina office at 586-465-4534. Ads cost \$10 each (prepaid) and are limited to 25 words or less. We will also include at no extra charge any lost or found items you report.

THREE 35' X 14' (approx.) WELLS — #171, #212 and #213. Priced to sell. Would consider a land contract. Please contact Scott Bialik at 586-979-4400, ext. 163

SALE 1988 CENTURY 27.8 - Twins 165, new bimini, camper top, low hours, aft queen, full galley. \$20,000. Make offer. 248-363-8217

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