

Torch Lake Township

Board Meeting

November 18, 2025



AGENDA

Community Services Building
2355 North US 31, Kewadin, Michigan 49648
www.torchlaketownship.org

Board Meeting
TUESDAY NOVEMBER 18, 2025 at 7:00 PM

FINAL

(See Township website for YouTube information)

(Please turn off all cell phones.)

A. REPEATING AGENDA

1. Call to order and Pledge of Allegiance Flag of the United State of America
2. Approval of minutes of Regular Board meeting on October 21, 2025
3. Correspondence and Announcements
4. Approval of Agenda Content (motion required)***(see website November 15- after 2 PM)**
5. Citizen Comment - (limit 4 minutes per person)

B. CONSENT AGENDA (Department Reports)

Possible Action; Motion to approve all the Consent Agenda, or to remove a report(s) for discussion, then to approve, by consensus, the remaining reports. If a report(s) is removed, it will be discussed and clarified, then voted on by motion to accept or to not accept.

Reports from the following: **(see website for details November 15 – after 2 PM)**

- | | |
|-------------------------|-------------------------|
| 1. Clerk | 4. Ambulance |
| 2. Treasurer | 5. Fire Department |
| 3. Zoning Administrator | 6. Central Dispatch 911 |

C. SPECIAL REPORTS AGENDA

1. Planning Commission – Andrew Graves
2. FOIA Update – Mary Merchant
3. Financial Overview – Supervisor **(see website for details November 15 – after 2 PM)**

D. AGENDA FOR BOARD ACTION*

Board member in () leads discussion and provides attachments as required.

Old Business

NO OLD BUSINESS

New Business (see website for related documents November 15 – after 2 PM)

1. Central Lake Public Schools 2025 Summer Tax Collections Agreements (*Sharon*)
2. Review of bids for Gutters on the CSB
3. Review Electrical contract for heating Gutters
4. Resolution 2025-8 performance resolution for municipalities with Mi. Dept of Transportation
5. Hiring new Firefighter
6. Review, discussion, vote on TLT Park and Recreation Plan (*Sara Kopriva*)

E. AGENDA FOR BOARD DISCUSSION

1. Nothing this month

F. AGENDA ITEM FOR INFORMATIONAL PURPOSE ONLY

1. Nothing this month

G. CITIZEN COMMENT - (Limit 4 minutes per person)

H. BOARD COMMENT

I. ADJOURNMENT

J. FUTURE MEETING AND HEARINGS:

1. Planning Commission meeting for November 17 at 7PM
2. Zoning Board of Appeals: Regular meeting for November 19, 2025 @ 6 PM
3. Planning Commission Monday, December 15, 2025 @ 7 PM: Check Website for Details
4. Regular Board Meeting – Tuesday, December 16, 2025, at 7 PM
5. Zoning Board of Appeals: Regular meeting for December 17, 2025 @ 6 PM

ALL MEETINGS STREAMED LIVE ON YOUTUBE – CHECK WEBSITE FOR DETAILS

*Any member of the board may ask for a roll call vote on any motion.

CONSENT AGENDA

Check Date	Bank	Check	App	Vendor	Vendor Name	Amount
Bank NOW ASB - GENERAL NOW						
10/23/2025	NOW	40222	AP	0213	MCCARDEL CULLIGAN WATER COND.	27.50
10/23/2025	NOW	40223	AP	0237	GMOSER'S SEPTIC SERVICE, LLC	365.00
10/23/2025	NOW	40224	AP	0654	PRIORITY HEALTH	7,206.80
10/23/2025	NOW	40225	AP	10176	BLARNEY CASTLE OIL CO.	60.00
10/23/2025	NOW	40226	AP	10412	ROBERT HAWKINS	24.00
10/23/2025	NOW	40227	AP	10601	THUNDER CLOUD SPRINKLERS	550.00
10/23/2025	NOW	40228	AP	10649	JNJ QUALITY ROOFING REPAIR AND	8,300.00
10/29/2025	NOW	DD8094 (A)	PR	0128	BRANDING, SHANNA	1,065.85
10/29/2025	NOW	DD8095 (A)	PR	134	BRINK, MICHAEL	1,186.29
10/29/2025	NOW	DD8096 (A)	PR	116	CARLETON, LORA	114.00
10/29/2025	NOW	DD8097 (A)	PR	150	CLARKE, JEFFREY	227.96
10/29/2025	NOW	DD8098 (A)	PR	0108	DAVIDSON, ALLEN	427.18
10/29/2025	NOW	DD8099 (A)	PR	5418	GRAVES, ANDREW	114.00
10/29/2025	NOW	DD8100 (A)	PR	87	HAWKINS, ROBERT	289.27
10/29/2025	NOW	DD8101 (A)	PR	88	HAWKINS, VIRGINIA	349.69
10/29/2025	NOW	DD8102 (A)	PR	9011	MCCALL, JOHNNY	1,789.18
10/29/2025	NOW	DD8103 (A)	PR	2876	MERCHANT, MARY	900.69
10/29/2025	NOW	DD8104 (A)	PR	96	MICKLATCHER, CHRISTOPHER	2,109.88
10/29/2025	NOW	DD8105 (A)	PR	78	SCHROEDER, THEODORE	2,299.99
10/29/2025	NOW	DD8106 (A)	PR	0068	SCHULTZ, SHARON	921.39
10/29/2025	NOW	DD8107 (A)	PR	0112	SEHL, JENNA	407.96
10/29/2025	NOW	DD8108 (A)	PR	1507	SIMUNDIC, MATTHEW	1,792.69
10/29/2025	NOW	DD8109 (A)	PR	899	SNOWDEN, HEATHER	478.62
10/29/2025	NOW	DD8110 (A)	PR	077	SOPHA, JASON	2,367.19
10/29/2025	NOW	DD8111 (A)	PR	230	TOWNSLEY, MOLLY	1,279.96
10/29/2025	NOW	DD8112 (A)	PR	0092	VINCENT, LISA	1,799.86
10/29/2025	NOW	DD8113 (A)	PR	3765	WALKER, DENISE	114.00
10/29/2025	NOW	DD8114 (A)	PR	4052	WOODWARD, LINDA	163.45
10/29/2025	NOW	DD8115 (A)	PR	0216	WYNKOOP, JEFFERY	82.17
10/29/2025	NOW	DD8116 (A)	PR	101	YOUNG, BARBARA	312.39
10/29/2025	NOW	EFT562 (E)	PR	IRS	IRS	7,173.35
10/29/2025	NOW	EFT563 (E)	PR	STATE	STATE OF MICHIGAN	4,028.52
11/01/2025	NOW	40229	PR	PENSION	ALERUS FINANCIAL	11,019.44
11/01/2025	NOW	40230	AP	0278	CHARTER COMMUNICATIONS	140.00
11/01/2025	NOW	40231	AP	0703	VC3 INC.	5,788.90
11/01/2025	NOW	40232	AP	0706	W.S. DARLEY & CO	2,057.25
11/01/2025	NOW	40233	AP	10065	WITMER PUBLIC SAFETY GROUP, IN	150.60
11/01/2025	NOW	40234	AP	10228	ALERUS FINANCIAL	950.00
11/01/2025	NOW	40235	AP	10524	DELTA DENTAL	368.81
11/01/2025	NOW	40236	AP	10615	ARNDT ELECTRIC SERVICES INC.	1,274.00
11/01/2025	NOW	40237	AP	10650	FLOCK GROUP INC	6,000.00
11/01/2025	NOW	40238	AP	0026	GREAT LAKES ENERGY	2,270.82
11/01/2025	NOW	40239	AP	0060	ACCIDENT FUND INS. CO. OF AMER	26,955.00
11/01/2025	NOW	40240	AP	0153	BS&A SOFTWARE	1,742.00
11/01/2025	NOW	40241	AP	0278	CHARTER COMMUNICATIONS	259.98
11/01/2025	NOW	40242	AP	0654	PRIORITY HEALTH	5,311.34
11/01/2025	NOW	40243	AP	10043	AD ASSESSING INC	2,660.00
11/01/2025	NOW	40244	AP	10065	WITMER PUBLIC SAFETY GROUP, IN	40.32
11/01/2025	NOW	40245	AP	10161	AT&T MOBILITY	143.10
11/01/2025	NOW	40246	AP	10328	DTE ENERGY	456.06
11/01/2025	NOW	40247	AP	10513	SALOON CREEK FARMS	1,770.00
11/01/2025	NOW	40248	AP	10306	STANDARD INSURANCE COMPANY	193.80
11/04/2025	NOW	40249	AP	0051	US POSTAL SERVICE	162.00
11/04/2025	NOW	40250	AP	0213	MCCARDEL CULLIGAN WATER COND.	140.00
11/04/2025	NOW	40251	AP	0545	AUTO WARES INC	620.97
11/04/2025	NOW	40252	AP	0553	FIREPROGRAMS	3,127.00
11/04/2025	NOW	40253	AP	0706	W.S. DARLEY & CO	1,227.20
11/04/2025	NOW	40254	AP	10198	MICHIGAN STATE FIREMEN'S ASSOC	100.00
11/04/2025	NOW	40255	AP	10260	TOWNSHIP AMBULANCE AUTHORITY	2,088.13
11/04/2025	NOW	40256	AP	10422	LAWNS UNLIMITED LLC	3,700.00
11/04/2025	NOW	40257	AP	10561	ANAVON TECHNOLOGY GROUP	250.41
11/04/2025	NOW	40258	AP	10644	AXES & IRONS	59.58

11/12/2025 12:56 PM
User: MARY
DB: Torch Lake Town

CHECK REGISTER FOR TORCH LAKE TOWNSHIP
CHECK DATE FROM 10/22/2025 - 11/19/2025

Page: 2/2

Check Date	Bank	Check	App	Vendor	Vendor Name	Amount
11/06/2025	NOW	40259	AP	0017	GILL-ROY'S COMPLETE HARDWARES	10.34
11/06/2025	NOW	40260	AP	0051	US POSTAL SERVICE	858.00
11/06/2025	NOW	40261	AP	0422	STATE OF MICHIGAN	181.71
11/06/2025	NOW	40262	AP	10529	MARY MERCHANT	89.80
11/06/2025	NOW	40263	AP	10630	TIARAH REECE	400.00
11/12/2025	NOW	DD8117 (A)	PR	0128	BRANDING, SHANNA	1,109.38
11/12/2025	NOW	DD8118 (A)	PR	0108	DAVIDSON, ALLEN	550.54
11/12/2025	NOW	DD8119 (A)	PR	0075	DAVIDSON, WENDY	125.25
11/12/2025	NOW	DD8120 (A)	PR	0163	DAWSON, JEFFERY	103.62
11/12/2025	NOW	DD8121 (A)	PR	681	GRAVES, GAVIN	41.76
11/12/2025	NOW	DD8122 (A)	PR	87	HAWKINS, ROBERT	1,291.61
11/12/2025	NOW	DD8123 (A)	PR	88	HAWKINS, VIRGINIA	330.89
11/12/2025	NOW	DD8124 (A)	PR	80	LANE, KEVIN	1,280.40
11/12/2025	NOW	DD8125 (A)	PR	131	MAHAFFY, DAVID	130.55
11/12/2025	NOW	DD8126 (A)	PR	132	MAHAFFY, MARGARET	130.55
11/12/2025	NOW	DD8127 (A)	PR	146	MCAULIFF, CATHERINE	121.23
11/12/2025	NOW	DD8128 (A)	PR	9011	MCCALL, JOHNNY	1,796.65
11/12/2025	NOW	DD8129 (A)	PR	2876	MERCHANT, MARY	900.67
11/12/2025	NOW	DD8130 (A)	PR	96	MICKLATCHER, CHRISTOPHER	2,040.87
11/12/2025	NOW	DD8131 (A)	PR	3109	NUSSDORFER, DAVID	121.23
11/12/2025	NOW	DD8132 (A)	PR	62	PAULOSKY, RONALD	87.46
11/12/2025	NOW	DD8133 (A)	PR	376	PETERSON, KATHLEEN	139.88
11/12/2025	NOW	DD8134 (A)	PR	78	SCHROEDER, THEODORE	2,370.41
11/12/2025	NOW	DD8135 (A)	PR	0068	SCHULTZ, SHARON	980.67
11/12/2025	NOW	DD8136 (A)	PR	0112	SEHL, JENNA	394.84
11/12/2025	NOW	DD8137 (A)	PR	1507	SIMUNDIC, MATTHEW	1,661.58
11/12/2025	NOW	DD8138 (A)	PR	899	SNOWDEN, HEATHER	460.50
11/12/2025	NOW	DD8139 (A)	PR	077	SOPHA, JASON	2,367.19
11/12/2025	NOW	DD8140 (A)	PR	69	SUMERIX, GREGORY	86.88
11/12/2025	NOW	DD8141 (A)	PR	230	TOWNSLEY, MOLLY	1,238.36
11/12/2025	NOW	DD8142 (A)	PR	135	VANDERVENNET, FREDERICK	66.28
11/12/2025	NOW	DD8143 (A)	PR	909	VETTRAINO-PALAZZOLO, NINA	121.23
11/12/2025	NOW	DD8144 (A)	PR	099	VEY, BRIAN	37.30
11/12/2025	NOW	DD8145 (A)	PR	0092	VINCENT, LISA	1,743.26
11/12/2025	NOW	DD8146 (A)	PR	0107	WELTER, VERONICA	139.88
11/12/2025	NOW	DD8147 (A)	PR	0101	WIGGINS, GLENN	158.53
11/12/2025	NOW	DD8148 (A)	PR	101	YOUNG, BARBARA	219.63
11/12/2025	NOW	EFT564 (E)	PR	IRS	IRS	7,802.41
11/18/2025	NOW	40264	AP	0001	CONSUMERS ENERGY	107.98
11/18/2025	NOW	40265	AP	0006	EASTPORT MARKET	6.69
11/18/2025	NOW	40266	AP	0021	ANTRIM COUNTY TREASURER	86.17
11/18/2025	NOW	40267	AP	0034	OTEC	3,177.44
11/18/2025	NOW	40268	AP	0422	STATE OF MICHIGAN	181.71
11/18/2025	NOW	40269	AP	0604	JANINE'S COTTAGE CARE	1,900.00
11/18/2025	NOW	40270	AP	0627	ELK RAPIDS NEWS	99.00
11/18/2025	NOW	40271	AP	0660	BECKETT & RAEDER, INC	6,985.85
11/18/2025	NOW	40272	AP	10136	CONTINENTAL LINEN SERVICE	57.99
11/18/2025	NOW	40273	AP	10209	XEROX FINANCIAL SERVICES LLC	682.48
11/18/2025	NOW	40274	AP	10477	STRANGE SECURITY, LLC	720.00
11/18/2025	NOW	40275	AP	10569	ULINE	1,069.55
11/18/2025	NOW	40276	AP	10582	TRUESTREAM	124.99
11/18/2025	NOW	40277	PR	AFLAC	AFLAC WWWQ	397.39

Total of 114 Checks:

176,644.12

Less 0 Void Checks:

0.00

Total of 114 Disbursements:

176,644.12

CASH SUMMARY BY ACCOUNT FOR TORCH LAKE TOWNSHIP
 FROM 10/01/2025 TO 10/31/2025
 FUND: 101 151 204 206 208 210 212 701
 CASH AND INVESTMENT ACCOUNTS

Fund Account	Description	Beginning Balance 10/01/2025	Total Debits	Total Credits	Ending Balance 10/31/2025
Fund 101	GENERAL FUND				
001.000		150.00	0.00	0.00	150.00
002.000	MONEY MKT. ACCT	240,198.26	217.16	0.00	240,415.42
002.004	MI CLASS	749,028.79	2,679.28	0.00	751,708.07
002.011	ASB-PARK SAV	301.30	0.00	0.00	301.30
004.000	CIB-ASB	29,253.60	197,983.42	188,278.79	38,958.23
	GENERAL FUND	1,018,931.95	200,879.86	188,278.79	1,031,533.02
Fund 151	CEMETERY TRUST FUND				
002.000	MONEY MKT. ACCT	84,545.61	166.63	0.00	84,712.24
Fund 204	TWP. ROAD FUND				
002.000	MONEY MKT. ACCT	9,688.62	19.10	0.00	9,707.72
002.004	CIB- MI CLASS	1,790.99	6.43	0.00	1,797.42
	TWP. ROAD FUND	11,479.61	25.53	0.00	11,505.14
Fund 206	FIRE FUND				
002.000	MONEY MKT. ACCT	239,035.46	13,906.02	17,827.29	235,114.19
002.005	CIB - MI CLASS	249,211.50	891.44	0.00	250,102.94
	FIRE FUND	488,246.96	14,797.46	17,827.29	485,217.13
Fund 208	PARK/RECREATION FUND				
002.000	MONEY MKT. ACCT	7,501.49	14.57	365.00	7,151.06
Fund 210	AMBULANCE FUND				
002.000	MONEY MKT. ACCT	105,451.48	70,825.41	123,409.02	52,867.87
002.008	CIB - MI CLASS	157,003.36	561.61	0.00	157,564.97
002.010	CIB - 53B DDA	73,760.43	7,694.30	70,000.00	11,454.73
	AMBULANCE FUND	336,215.27	79,081.32	193,409.02	221,887.57
Fund 212	LIQUOR ENFORCEMENT				
002.000	MONEY MKT. ACCT	42,670.05	83.88	184.22	42,569.71
Fund 701	TRUST & AGENCY FUND				
002.000	MONEY MKT. ACCT	1,026.62	0.00	1,000.00	26.62
	TOTAL - ALL FUNDS	1,990,617.56	295,049.25	401,064.32	1,884,602.49

**Torch Lake Township
October 2025 Zoning Report**

Complaints/Violations

Name	Date reported	Complainant	Location of Complaint/Violation	Action Taken	Details and Deadlines
Dobis	2.25.25	Busuito/Marshall	1768 Moulton Rd.		10/30/25 Deck removed from setback, need permit still
Vedder	8.5.25	Antrim CO SESC	Michigan Trl 4407 Trillium Ridge	Email sent 8.12.25, follow up 9.24.25, follow up 11.11.25	Awaiting Follow Up by Enforcement Officer Meeting schedule with owner

Zoning Board of Appeals

Permit Number	Date	Tax ID #	Property Address	Type of Development	Water-Front	Mtg. Data	Use	Owner Name	Contractor Name	Fee Paid	ISSUE
ZBA 2025-01	12.11.2024	575-008-00	4649 N. East Torch Lake Dr.	Appeal to Sec. 4.2.6 (G)	Yes	Jan	Res.	Loy		\$200.00	Application Withdrawn
ZBA 2025-02	04.23.2025	107-009-00	4407 Trillium Ridge	New Dwelling, (2) front yard setbacks, and (2) side yard setbacks	Yes	3-Jun	Res.	Vedder		\$200.00	Denied
ZBA 2025-03	06.21.25	107-009-01	4408 Trillium Ridge	Front Setback	Yes	3-Jul	Res.	Vedder		\$200.00	Approved
ZBA 2025-04	10.08.2025	375-008-00	11658 Beechwood	Deck- Front setback	no			Misico		Need	

Special Use Permits

Permit Number	Date	Tax ID #	Property Address	Type of Development	Water-Front	Zone	Use	Owner Name	Contractor Name	Fee Paid	ISSUE
SUP 2025-01											

Land Combinations, Divisions and Lot Line Adjustments

Application Number	Date	Tax ID #	Property Address	Type	Water-Front	Zone	Use	Owner Name	STATUS	Fee Paid	Sent to Assessor/ Treasurer/ZA
LDA 2025-02	5/8/25	107-014-00 & 107-015-00	4916 NE Torch Lake Dr.	Combination	No	R-2	Res.	Miller		\$300.00	5/28/2025
LDA 2025-01	2/4/25	213-005-00	12739 Hjelle	Lot Line Adjustment	No	AG	Res. /Ag	365 Outdoor Inc.	4/4/25 - application and survey received	\$300.00	4/9/2025
LDA 2024-01	4/9/2025	130-022-00	1282 Leech Ln	Split	Yes	R-1		Campbell	4/9/25 Received revised survey	\$300.00	5/1/2025

LDA 2025-03	6/24/2025	131-022-040, 060, 065 & 070	164 Sugar Maple Lane	Combination	No	R-2	Res.	Volkers	6/24 Need app. taxes	\$300.00	8/13/2025
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Land Use Permits

Permit / Application Number	Date	Tax ID #	Property Address	Type of Development	Water/Front	Zone	Use	Owner Name	Contractor Name	Fee Paid	Permit Expiration date
2025-01	12/19/24	765-015-00	3076 Torch Point Ln	Detached Garage	Yes	R-1	Res	Ostrander	Pardee	\$150.00	1/13/2026
2025-02	1/2/25	313-046-60	3370 N US 31	Roof and Truss	Yes	R-1	Res	Allen	Alledn	\$150.00	1/28/2026
2025-03	1/28/25	700-032-00	953 Rose Ct.	New SF Dwelling	No	R-2	Res	Culin	Culin	\$150.00	2/7/2026
2025-04	1/29/25	107-025-00	11925 Pearl Ln.	Porch Addition	No	VR	Res.	Georgs	Pearl	\$150.00	2/27/2026
2025-05	1/29/2025	107-024-00	5959 M-88	Deck Addition	Yes	AG	Res.	Breiz	Pearl	\$150.00	2/27/2026
2025-06	1/29/2025	697-009-00	415 N. Golden Beach Dr.	Beach Rip rap	Yes	R-1	Res.	Carl	Zalini	\$150.00	2/18/2026
2025-07	2/7/2025	335-012-40	601 Yellow Birch Dr.	SF Addition	Yes	R-1	Res.	Glass	NA	\$150.00	2/28/2026
2025-08	2/11/2025	312-042-20	12136 Dragonfly Ln	Deck Replacement	Yes	R-1	Res.	Lovett	Jax	\$50	2/26/2026
2025-09	2/19/2025	435-051-00	2046 Birchview	New SFD	Yes	R-1	Res.	Iacobelli	Ferguson	\$150.00	3/31/2026
2025-10	2/26/2025	313-017-00	3536 Willwood Ln.	Garage +Replace SFD	No	R-2	Res.	Harkins	Vore	\$150.00	3/13/2026
2025-11	3/3/2025	425-002-00	1619 NW Torch Lake Rd.	Garage w/ADU	Yes	R-1	Res.	McConkie	TBD	\$150.00	3/26/2026
2025-12	3/7/2025	007-005-00	1239 NW Torch Lake Rd.	Sign	Yes	R-1	Res.	Richard	Price	\$150.00	3/26/2026
2025-13	3/5/2025	650-012-00	5431 N US 31	Pole Barn	No	C-VB	Com.	LSS Investments	Pro Image	At-will shed	3/24/2026
2025-14	3/18/2025	312-054-00	4530 Hopkins Ln	Move Rip Rap	Yes	R-1	Res.	Price	NA	\$150.00	3/27/2026
2025-15	3/19/2025	326-008-10	1281 Bayview Dr	Remodel/Deck Addition	Yes	R-1	Res.	Mayer	Cupp	\$50	5/7/2026
2025-16	3/27/2025	313-054-90	3017 Forest Beach Trl	Delatched Garage	No	R-1	Res.	Forest Beach LLC	Newton	\$150.00	4/15/2026
2025-17	4/8/2025	835-026-00	12608 Kessler Ct.	30-day Camping month of April	No	R-2	Res.	Washleski	Lewin	\$150.00	23-Apr
2025-18	3/31/2025	131-022-65	164 Sugar Maple Ln	New SFD	Yes	R-1	Res.	Volkers	NA	\$50	4/30/2025
2025-19	4/14/2025	313-054-60	Vacant - TBD	Verizon Tower Alterations	No	VB	Res.	Childers	NA	\$150.00	23-Apr
2025-20	4/15/2025	495-031-01	5081 US 31	New SFD	Yes	R-1	Res.	Bell	Knappek	\$150.00	4/28/2026
2025-21	4/17/2025	555-014-00	4599 Michigan Trl	Deck Addition	Yes	R-1	Res.	Mc Williams	Wanigan	\$150	5/22/2026
2025-22	4/21/2025	595-022-00	516 S. Golden Beach Dr.	Cover Deck w/ Kitchen	Yes	R-1	Res.	Rodin	Hart	\$50.00	5/23/2026
2025-23	4/22/2025	455-015-00	1892 Birchview Dr.	New SFD	Yes	R-1	Res.	Amis	NA	\$150.00	13-May
2025-24	4/26/2025	018-028-00	2860 NW Torch Lake Dr.	Garage	No	R-2	Res.	Aiello	CWS Services	\$150	6/3/2026
2025-25	5/1/2025	635-012-00	5809 Boyshore Dr.	New SFD	Yes	R-1	Res.	Volkers	NA	\$150.00	3-Jun
2025-26	5/1/2025	131-022-40	164 Sugar Maple Lane	Roof Only	No	R-2	Res.	Misico	Green Energy Home Sol.	150.00 + \$50.0	3-Oct
2025-27	5/14/2025	375-008-00	11658 Beachwood Dr	New SFD	Yes	R-1	Res.	Campbell	Terhune	\$150	17-Sep
2025-28	5/27/2025	130-022-10	1274 Leech Lane	30 day camping Month of May	No	R-2	Res	Volkers	NA	\$50	7/1/2026
2025-29	4/24/2025	131-022-40	164 Sugar Maple	3 seasons room	Yes	R-1	Res	Wetlaufer	Liv Well Homes	\$150	5/30/2025
2025-30	6/2/2025	018-032-00	2939 NW Torch Lake Dr	Garage	Yes	R-1	Res.	Miller	Ashepark	\$150.00	30-Jun
2025-31	24-Jun	107-014-00	4916 N E Torch Lake Dr	Demo	Yes	R-1	Res	Vedder	NA	\$150.00	1-Jul
2025-32	6/24/2025	107-009-00	4407 Trillium Ridge	Deck	Yes	R-1	Res	Templin	NA	\$150.00	06.12.26
2023-31 B	6/4/2025	595-007-00	856 S Golden Beach	Metal Garage	No	R-1	Res.	Lincolnhol	NA	\$150.00	1-Aug
2025-33	6/24/2025	312-082-10	4160 Blue Heaven	Cell Tower Equipment	No	R-1	Res.	Verizon	NA	\$150.00	1-Jul
2025-34	6/24/2025	13249 Barnes Rd	13249 Barnes Rd	Seawall	Yes	R-1	Res.	Torch Lake LLC	K&L Landscaping	\$150.00	7/1/2026
2025-35	6/24/2025	815-020-00	11256 West Point	2 Decks	No	R-2	Res.	Harkins	Vore	\$50.00	7/23/2026
2025-36	7/22/2025	313-017-00	3536 Willwood Lane	SFD	Yes	R-1	Res	Vedder	Park	\$150.00	1-Aug
2025-37	18-Jul	107-009-00	4407 Trillium Ridge	Deck Replacement	No	R-1	Res	Schultz	Owner	\$50.00	7/28/2026
2025-38	7/21/2025	650-016-00	5450 E Birch	Addition	Yes	R-1	Res	Vandervennet	Oeder	\$150.00	7/31/2026
2025-39	2-Jul	119-002-00	2138 Moulton Rd	Garage	Yes	R-1	Res.	Hammond	NA	\$50.00	8/1/2026
2025-40	7/21/2025	130-015-00	1586 Moulton	Farm Stand	No	R-1	Res.	Naples	NA	\$50.00	8/1/2026
2025-41	7/16/2025	131-032-31	11476 Barnes Rd	New SFD	Yes	R-1	Res.	Peters	Render	\$150.00	8/4/2026
2025-42	7/30/2025	007-008-00	1047 NW Torch Lake Dr.	New Deck	No	R-1	Res.	Slolp	Szoka	\$50.00	8/4/2026
2025-43	7/30/2025	312-083-00	4169 N US 31	Lean to	No	R-1	Res.	Misico	NA	\$50.00	10/15/2026
2025-44	8/12/2025	201-004-00	11473 Barnes Rd.	SFD	Yes	R-1	Res.	Roue	Scott Norris	\$150.00	9/26/2026
2025-45	8/25/2025	006-007-30	833 N West Torch Lake	Shoreline/Revelment	Yes	R-1	Res.	Peters	Harington	\$50.00	10/21/2026
2025-46	8/26/2025	007-008-00	1047 NW Torch Lake Dr.	SFD	Yes	R-1	Res.	Tuljguraj	Owner	\$150.00	10/8/2026
2025-47	8/28/2025	131-010-00	550 Sugarbush	Pole Barn/Dwelling	No	Ag	Res.	O'Hara	Steelman	\$150.00	10/24/2026
2025-48	9/3/2025	336-003-02	12589 Nichols Rd.	Pole Barn	No	R-1	Res.	LaBrecque	Elbie Steel	\$150.00	10/3/2026
2025-49	9/4/2025	312-082-01	4196 US 31 N	SFD - New Builder	Yes	R-1	Res.	Peters	Merchami	\$0	
2025-50	9/4/2025	007-008-00	1047 NW Torch Lake Dr.	30 day camper	No	R-1	Res.	Shank	n/a	\$50.00	28-Oct
2025-51	24-Sep	212-010-00	Nemec	Addition	Yes	R-1	res	Bucklew	May	\$150.00	10/24/2026
2025-52	2-Oct	301-071-00	5029 Old Park								

2025-53	2-Oct	312-062-10	4412 N US 31 S	SFD	Yes	R-1	res	Price	VanHouten	\$150.00	10/24/2026
2025-54	2-Oct	335-012-11	655 Yellow Birch	Porch Addition	Yes	R-1	res	Hresko	Steelman	\$150.00	10/24/2026
2025-55	8-Oct	018-023-15	2779 NW Torch	Deck & Ramp				Cooper	NA	\$50.00	
2025-56	8-Oct	313-047-00	3274 Mich-Ind-Oh Ln	Demo/Rebuild Garage				Ehardt	Wollam	\$150.00	
2025-57	8-Oct	425-004-00	1649 N W Torch Lake Dr.	Pole Barn	Yes	R-1	Res.	Okumura	Good Nature	\$150.00	10/24/2025
2025-58	21-Oct	131-019-00	288 Sugarbush	Shoreline/Revelment	Yes	R-1	Res.	Kroger	Marin	\$50.00	Waiting on App
2025-59	10/21/2024	131-022-65	164 Sugar Maple Ln	Temp Living	no	R-1		Volkers	NA	\$50.00	10/24/2025
2025-60	29-Oct		225 NW Torch Lake Dr	Landscaping and shoreline rock wall	Yes		Res.	Saadeh	Northern Michigan	\$50.00	Waiting on App
2025-61	2-Nov	555-004-00	4397 Michigan Trail	Porch replacement	Yes	R-1	Res.	Hills	Hardscapes	\$150.00	Waiting on App
2025-62	11-Nov	420-002-00	3458 N US 31	Build garage	Yes	R-1	Res.	Warner	Phill Lewin	\$150.00	Waiting on App

From the Desk of the TLTA Director Mike Bertram RN/Ted Schroeder EMS
Administrator TLTA 11/25

Finance

We remain fully staffed
We are still receiving credit for billing.
Oct. run volume - 10 / ytd - 99 / previous ytd - 153 / Pt revenue ytd. \$48,161.53
Once again, a big Thank you to Tanner, Jason and Lisa for covering our paramedic on leave. This team of paramedics is making sure we operate at the ALS level everyday. We have not had any reduction in level of service
Our new Ambulance will be delivered in Dec
Orienting per diem EMT.
One FOIA received from Clerk. Met and Closed

People

Amy Fairchild is the new Director for MCA
Dr. Ramsey will be taking over as regional Medical Director.
No WC Claims
All employees are up to date with chart completion
Flu season has arrived. Our staff is taking necessary precautions.

Service

MCA meetings resumed this month
All employee credentials are current and reported to MCA.
Annual MCA credential audit completed.
Annual State Audit will be Tuesday the 18th

Quality

The team continues daily/weekly inspections and brings related needs to our attention. The state reviews this at annual inspection
Equipment expiration dates are checked monthly
Auditing both voice and written EMS run reports.
Appropriate reviews with team members.
All criteria met on Stemi report from MMC for recent Stemi. Thanks Lisa
New State and Medical Control Policies reviewed with staff.
MHC & NRMCA Monthly ALS Narcotic Kit Audit sent 1st of every month

TORCH LAKE EMS			
Month: OCTOBER 2025			
Torch Lake Township Calls	10	Medical Calls	9
Mutual Aid to - TAA	0	Medical Alarms	1
Bellaire Village	0	Personal Injury Accidents (PIA)	0
Central Lake Township	0	Lift Assist	0
Central Lake Village	0	Structure Fire	0
Custer Township	0	Non-Emergency Transfers	0
Forest Home Township	0	Water Rescue	0
Kearney Township	0		
Echo Township	0		
Mutual Aid to - MMR	0		
Elk Rapids Village	0	Total Responses in Torch Lake Twp	10
Elk Rapids Township	0	Total Mutual Aid Provided	0
Milton Township	0	Total Mutual Aid Received	0
Mutual Aid to - EJ EMS	0		
Banks Township	0	Total Responses for the Month	10
Mutual Aid to Charlevoix Co	0		
Mutual Aid Received	0		
MMR	0		
TAA	0		
Kalkaska EMS	0		



TORCH LAKE TWP. FIRE DEPARTMENT

2355 US-31 N. - P.O. Box 713, Eastport, MI 49627

Phone (231) 599-2621 - Fax (231) 264-9557

Fire Department Report – OCTOBER , 2025

Fire Runs for October

- 10/30/25 – CO Alarm – Bay Harbor Club

Department Meetings and Training for October

- 10/01/25 – Truck & Equipment Maintenance
- 10/16/25 – Training: use, maintenance, service of ground ladders.
- 10/08/25 - Fire Dept Open House Station 1
- **Fire Dept. On Duty Medical Assist**
- 10/01/25 – EMS Assist / Birchview Dr.
- 10/17/25 – EMS Assist/ M-88
- 10/28/25 – EMS Assist/Hayward Pine Tr.
- 10/31/25 – EMS Assist/ Birchview Dr.

TLT Fire Chief / Kevin Lane

MINUTES

TORCH LAKE TOWNSHIP
ANTRIM COUNTY, MICHIGAN

DRAFT MINUTES OF TOWNSHIP BOARD MEETING

October 21, 2025

COMMUNITY SERVICES BUILDING

TORCH LAKE TOWNSHIP

Present: Cook, Schultz, M. Merchant, J. Merchant, Graves

Absent: None

Audience: 9

A. REPEATING AGENDA:

1. Meeting called to order by Cook at 7:00 pm. Pledge recited.
2. Prior meeting minutes were approved with no changes.
3. None.
4. Agenda Content was approved as presented with changes. Addition of Agenda Item for Info Purpose Only, #4.
5. Citizen Comment: None

B. CONSENT AGENDA: Accepted by consent.

C. SPECIAL REPORTS

1. Leslie Meyers gives short presentation on the findings of a hydrologic analysis of the Elk River Chain of Lakes
2. Graves gives update on PC meeting: Parks and Rec plan to be in place by Feb 2026, draft for board review by Nov Board meeting. Survey summary provided good input for the Master Plan.
3. FOIA Update-Recent FOIA request complete and ready for delivery.
4. Financial Overview-General fund favorable to budget. See specific details online.

D. BOARD ACTION

NO OLD BUSINESS

NEW BUSINESS

1. Motion by Cook/M. Merchant to approve the increase of section 4.7b requiring multiple bids for the purchase of goods and services from \$5000 to \$10,000. Passes 5-0
2. Motion by Cook/J. Merchant to approve the appointment of Bill Petersen to the TLT Planning Commission for a three-year term beginning November 1, 2025, and expiring October 31, 2028. Passes 5-0
3. Motion by Schultz recognizing the Torch Lake Fire Department team for their excellent service to our community during Fire Prevention Week.
4. Motion by Cook/Schultz to approve the appointment of Kristen Graves to the Zoning Board of Appeals effective November 1, 2025, and expiring on October 31, 2028. Passes 5-0
5. Motion by Cook/Graves to approve Resolution 2025-6, requesting Antrim County to conduct a speed study on Northwest Torch Lake Drive. Passes 5-0

E. AGENDA FOR BOARD DISCUSSION

None

F. AGENDA FOR INFORMATIONAL PURPOSE ONLY

1. Discussion on a possible partnership with Central Lake's Waste/Recycling Program.
2. State Revenue Sharing reduction of \$3700.
3. Awaiting revised quote for much needed gutters for CSB building
4. Road improvements for NW Torch Lake Drive: \$710,000 estimate. What will the timeline look like to complete this project?

G. CITIZEN COMMENT

Antrim County Commissioner Jarris Rubingh gives report.

H. BOARD COMMENT

Board comment was heard.

I. ADJOURNMENT: 7:51 p.m.

These Minutes are respectfully submitted and are subject to approval at the next regularly scheduled Board Meeting.

Mary Merchant, Township Clerk

AGENDA ITEMS

INFORMATION

ONLY

NOTHING THIS MONTH

**AGENDA
FOR BOARD
ACTION –**

**NEW
BUSINESS**

NEW BUSINESS #1

NEW BUSINESS ITEM #1

**MOTION TO ACCEPT AGREEMENT PRESENTED FOR
COLLECTION OF 2026 SUMMER SCHOOL PROPERTY
TAXES OF \$2.50 PER PARCEL WITH CENTRAL LAKE
PUBLIC SCHOOLS.**

MOTION BY:

SECONDED BY:

BOB

SHARON

ANDY

JASON

MARY

**CENTRAL LAKE PUBLIC SCHOOLS
AND
TORCH LAKE TOWNSHIP**

**AGREEMENT FOR COLLECTION OF 2026
SUMMER SCHOOL PROPERTY TAXES**

THIS AGREEMENT made this 13th of October, 2025 by and between **CENTRAL LAKE PUBLIC SCHOOLS**, 8169 W. State Street, Central Lake, MI 49622 (hereinafter described as "School District") and **TORCH LAKE TOWNSHIP**, 2355 US 31 North, PO Box 713, Eastport, MI 49627 (hereinafter described as "Township") pursuant to 1976 PA 451, as amended, providing for the collection by the Township of a summer tax levy of the total (100%) of School District property taxes for the year 2026.

THE PARTIES AGREE TO THE FOLLOWING:

1. The Township agrees to collect the total school property taxes as certified by the School District for levy on July 1 of each year on property located within the Township.
2. The school District agrees to pay costs for preparation and collection of summer taxes for the School District as follows:
 - a. The collection fee for 2026 will be a \$2.50 per parcel of taxable property within the School District as the cost for preparation of bills and collection of taxes. This fee is also to include the cost of collecting any future Charlevoix-Emmet Intermediate School District summer tax levy.
 - b. The Township is to submit billing for the total number of parcels with first remittance of tax collections and the School District Business Office will remit to the Township within five (5) business days upon receipt of billing.
3. No later than the second Thursday in June, the School District shall certify to the Township Supervisor the school millage to be levied on property for summer collection.
4. The Township Treasurer agrees to distribute the school tax collection on a timely schedule of 10 business days after the 1st and 15th of each month as provided in Section 211.43(3)a of the General Property Tax Act.

5. In return for the bi-weekly payment, the School District waives any claim to interest earned during the time the money is in Township accounts.
6. General Condition of this agreement negotiated by the Township Treasurer and the School District Superintendent are subject to approval of both Boards.

SIGNED BY:

**TOWNSHIP OF
TORCH LAKE**

BY: SHARON SCHULTZ
ITS: Treasurer

SIGNATURE AUTHORIZED BY
TORCH LAKE TOWNSHIP
TRUSTEES' RESOLUTION OF

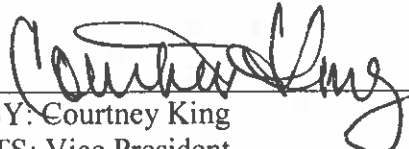
BY: Robert H Cook
ITS: Supervisor

CENTRAL LAKE PUBLIC SCHOOLS

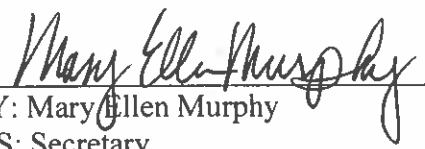


BY: Dr. Ryan Cunningham
ITS: Superintendent

SIGNATURE AUTHORIZED BY
CENTRAL LAKE PUBLIC SCHOOLS'
BOARD OF EDUCATION
RESOLUTION OF October 13, 2025



BY: Courtney King
ITS: Vice President



BY: Mary Ellen Murphy
ITS: Secretary

NEW BUSINESS #2

NEW BUSINESS ITEM #2

MOTION TO APPROVE THE PURCHASE OF
HEATED GUTTERS FROM TBD FOR \$xx FOR
INSTALLATION IN 2025.

MOTION BY:

SECONDED BY:

SHARON

ANDY

JASON

MARY

BOB



Prepared For: Torch Lake Township .

2355 N. Us 31
Kewadin MI 49684

Thank you for letting us have the opportunity to help improve the quality and value of your home.

Rainbow Seamless Systems is committed to delivering unparalleled quality to our customers, offering only the finest products on the market. As licensed and insured professionals, we stand behind our work with 100% Money Back guarantee.

Rainbow Seamless Systems, Inc., founded in 1987, is a locally owned and operated family business. We cover all Northern Michigan.



Customer Information

Torch Lake Township . 2355 N. Us 31 Kewadin MI 49684	Bob: 231-330-8978 tyler@rainbowseamless.com	Date: 11/14/2025 Rep: Tyler Barrett
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Rainbow Seamless Systems, Inc.



Traverse City Office: 4107 Manor Wood Dr S,
Traverse City, MI 49685

www.RainbowSeamless.com
Traverse City (231) 933-8888
Petoskey (231) 548-7246
FAX: (231) 933-8772

Petoskey Office: 2502 US 31 N, Petoskey,
MI 49770



Date: 11/14/2025

Proposal Submitted To...

Name:	Torch Lake Township .	Customer Phone #:	231-330-8978
Customer Address:	2355 N. Us 31	Customer Email:	tyler@rainbowseamless.com
Customer Address:	Kewadin MI 49684		

Location of Job Proposal

Job Name:	Torch Lake Township .	Phone #:	231-330-8978
Job Address:	2355 N. Us 31	E-mail:	tyler@rainbowseamless.com
Job Address:	Kewadin MI 49684		

Job Identifier

This quote covers the remaining Gutter Helmet not quoted in previous quote. And all of the heating elements including Valley panels.

Accessories & Protection

Temp Control Box W 1 Epd	
Color:	Quantity: 1 Each
Notes:	
Epd Breaker	
Color:	Quantity: 3 Each
Notes:	
Valley Panel	
Color: Bronze	Quantity: 35 Linear Ft
Notes:	

Accessories & Protection

240V Heat Cable New System	
Color:	
Notes:	
Gutter Helmet	
Color: Bronze 14" Panels	
Notes: 5 Runs in addition to 2 on previous quote	

Disclaimer	This quote does not include the cost of electrical hook up
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Homeowner's Association	NO
Sub-Total	\$32,631.72
15% 30 Day Discount	\$4,894.76
5% Discount Amount	\$1,631.59
Total Contract Amount	\$26,105.37
Deposit	
Deposit Form of Payment	
Balance Due	\$26,105.37
Balance Form of Payment	

NOTICE UNDER Michigan SOLICITATION SALES ACT

(Applicable only if contract was solicited or executed at your residence)

You, the Buyer, may cancel this transaction at any time prior to midnight on the third business day after the date of this transaction. For explanation, see the Notice of Cancellation on reverse side.

All work to be performed in a workmanlike manner. Anything unforeseen or unexpected will be an added cost and charged at current labor and material prices. In this event, buyer(s) will be informed before any additional work is begun. Buyer(s) has been informed of potential risk of lead hazard exposure from renovations at their home and acknowledge receipt of the pamphlet, Protect Your Family From Lead in Your Home, before work began. Buyer(s) acknowledges they were orally informed of their right to cancel transaction. This agreement, including the general terms and conditions on the reverse side, is accepted by the Buyer(s). Full payment will be made upon completion of work.

ACCEPTANCE OF PROPOSAL

The above prices, specifications, and conditions are satisfactory and are hereby accepted. You are authorized to perform all work as specified. Full payment will be made upon completion of work. Cancellations made (4) days after this agreement is signed will be subject to a 10% restocking fee.

X

T.B

Torch Lake Township .

11/14/2025

Date

Tyler Barrett

11/14/2025

Date

Sold Date: _____ **Install Date:** _____

Sales Consultant: Tyler Barrett tyler@rainbowseamless.com (231) 218-3152

Install Crew: _____

Orders must be paid within 10 days of completion of job in order for warranty to be valid.

BUYER RIGHT TO CANCEL PROPERTY IMPROVEMENT CONTRACT

(applicable only if contract was solicited or executed at your residence)

NOTICE OF CANCELLATION

You may cancel this agreement or purchase, without penalty or obligation, anytime prior to midnight of the third business day following the date this agreement was signed. If you cancel, the Seller must return to you any payments made or goods traded in. To cancel this transaction, sign and date below and deliver or mail this cancellation notice to the Seller at the Seller's address, not later than midnight on the date shown.
I hereby cancel this transaction.

Seller's Name. and Address

Rainbow Seamless Systems Inc.
4107 Manor Wood Dr S
Traverse City, MI 49685

NO LATER THAN MIDNIGHT OF THE THIRD BUSINESS DAY FROM THE DATE OF THIS CONTRACT. (11/14/2025)

I HEREBY CANCEL THIS CONTRACT.

BUYER'S SIGNATURE

DATE:

GENERAL TERMS AND CONDITIONS

1. Changes: Any additions, changes or modifications to this Agreement shall be made by Rainbow Seamless Systems Inc. at the request of the Buyer, provided such changes do not materially increase the scope of the project and provided the Buyer agrees to pay Rainbow Seamless Systems Inc. its established charges for labor and materials. A Change Order must be made in writing and signed by Rainbow Seamless Systems Inc. representative and the Buyer to cover these changes, if any. If the Buyer cancels a change order within any three (3) day rescission period provided by law, the original work order shall remain in effect.

2. Payment: Unless separate financing arrangements between Rainbow Seamless Systems Inc. and the Buyer have already been entered into and fully documented, payment is due in full upon delivery and installation of materials as specified in this Agreement. A service charge of 1.5% per month (18% annual) will be made in the event this account becomes past due.

3. Delays: Rainbow Seamless Systems Inc. will not be liable for any delay in performance of this Agreement or for any damages suffered by the Buyer by reason of delay when the delay is caused, directly or indirectly, by any cause or causes beyond the control of Rainbow Seamless Systems Inc.

4. Venue: It is agreed between Rainbow Seamless Systems Inc. and the buyer that the venue for any legal action brought by Rainbow Seamless Systems Inc. or Buyer, under this agreement shall be in Grand Traverse County, Michigan.

5. Arbitration: Any controversy or claim other than collection arising out of or relating to this Agreement, or breach thereof, shall be settled through arbitration in accordance with the construction industry arbitration rules of the American Arbitration Association. Arbitration fees will be split evenly between the Buyer and Rainbow Seamless Systems Inc.. Binding upon both parties, and judgment upon award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

6. Insurance: Rainbow Seamless Systems Inc. carries Property Damage Insurance, Personal Liability Coverage and our workers are fully covered by Worker's Compensation Insurance. Buyer agrees to carry the necessary insurance to compensate Rainbow Seamless Systems Inc. for any loss or damage to any material supplied and/or installed under the terms of this Agreement that may result from natural disaster, theft, fire, or vandalism until payment is made in full.

7. Complete Agreement: Rainbow Seamless Systems Inc. and the Buyer that this Agreement is intended by them as a final and complete expression of their understanding as to all matters forming the subject of this Agreement, and that any prior written or oral agreements, statements, or understandings are hereby entirely superseded. Buyer agrees that any oral statements made in connection with this proposal by Rainbow Seamless Systems Inc. or its representatives shall not be relied upon by the Buyer and shall not become part of this Agreement. The parties furthermore agree that this Agreement may be amended only in writing that have been executed by both Buyer and Rainbow Seamless Systems Inc..

8. Workmanship: As an authorized and factory-trained dealer, Rainbow Seamless Systems Inc. warrants only the proper installation of its materials and products. Rainbow Seamless Systems Inc. does not assume responsibility or liability for improper workmanship or installation by other contractors, and We shall not be liable for any secondary, incidental or consequential damages, including such damage to shingles or ceilings. Rainbow Seamless Systems Inc. shall not be liable for any damages due to ordinary wear and tear, abuse, lack of proper maintenance, or any defect or condition which the Buyer fails to give timely notice of.

10. Roofing, drip Edge, Fascia, and Soffit: Rainbow Seamless Systems, Inc. can not be held liable for water damage or water leaks resulting from improper installation of any Roofing related materials and products that have not been installed by Rainbow Seamless Systems, Inc.

11. Ice Removal: Rainbow Seamless Systems, Inc. will work from the edge of the roof up to prevent any additional water from getting into your home. Rainbow Seamless Systems, Inc. will not be held liable for any damage caused directly or indirectly from falling ice or any water infiltration or water leaking into your home.

LIMITED WARRANTIES

MATERIAL: Southeastern Metals Manufacturing Inc. will issue a LIFETIME WARRANTY that GUTTER HELMET® products will be free of defects due to faulty material and workmanship. This material warranty is transferable by the original consumer purchaser. (See warranty document for details.)

PERFORMANCE: Southeastern Metals Manufacturing Inc. will issue a LIFETIME WARRANTY that the GUTTER HELMET® system will keep gutters free flowing. (See warranty document for details.)

SERVICE: RAINBOW SEAMLESS SYSTEMS INC. will issue a LIFETIME WARRANTY that the GUTTER HELMET® system will be installed and function properly. Should service be required, notify RAINBOW SEAMLESS SYSTEMS INC. .

(See <http://www.gutterhelmet.com/warranty> for warranty details.)

This warranty does not cover any below ground drain lines or attempts to seal or repair existing gutters. Your exclusive remedy shall be for correction of any defect in materials, performance or installations, as set forth above and on the warranty documents. In no event shall you be entitled to consequential damages, regardless of whether the claim is based on warranty, contract, tort or otherwise.

All gutter protection systems require minimal maintenance. To maintain peak performance, we provide a pressure nozzle and recommend spraying the Gutter Helmet "nose" as needed. In freezing weather, ice and icicles may form on the Gutter Helmet. This is an indication that Gutter Helmet is protecting your gutter system and is not indicative of performance failure. Customer must contact Rainbow Seamless Rain Gutters Inc. in event of re-roofing in order to maintain warranty. Removal and re-installation of Gutter Helmet will be billed at the current rate. Any unauthorized person or contractor who tampers, adjusts or removes Gutter Helmet will automatically void all warranties. Warranty Cards must be sent to the Warranty Department within 30 days of the install completion date in order to be valid.



Michigan Gutters Inc.

1616 West South Airport Road | Traverse City, Michigan 49686
231-933-1244 | contact@michiangutters.net | michiangutters.net

RECIPIENT:

Bob Cook

2355 U.S. 31
Kewadin, Michigan 49648

Estimate #5522

Sent on	Oct 27, 2025
Gutter Color	Almond AR (we need to confirm with manager)
Downspout Color	Almond AR (we need to confirm with manager)
Total	\$13,081.00

Product/Service	Description	Qty.
Gutterglove Ice Breaker for 6" Gutter	Gutterglove Ice Breaker for 6" Gutter	212
220v Self-Regulating Heat Line	220v Self-Regulating Heat Line	341
FPT-130 Thermostat w/30mA GFEP	FPT-130 Thermostat w/30mA GFEP	4
Labor	Additional labor for installation of cover due to vampire straps	5
For Office Use Only		1

* Non-taxable

A deposit of \$6,540.50 will be required to begin.

Total **\$13,081.00**

Reviews

Kim Hines



Eli and team did a great job with my gutters, cleaning and installing covers. They were on time and easy to work with. They even took care of a hornets nest I had on my house. I would highly recommend.

Cassandra Armento



A Very professional and courteous staff! The service tech sent me pics after the service was complete and also called me directly when one site. I would definitely recommend Michigan Gutters for this service

Chris Decker





Michigan Gutters Inc.

1616 West South Airport Road | Traverse City, Michigan 49686
231-933-1244 | contact@michiangutters.net | michiangutters.net

10/27/25 - Electrical Tie In Is Not Included at this time, a licensed electrician is required.

This quote is valid for the next 30 days, after which values may be subject to change.

Signature: _____ Date: _____

NEW BUSINESS #3

NEW BUSINESS ITEM #3

MOTION APPROVE ARNDT ELECTRIC FOR THE
WIRING OF ELECTRIC GUTTER HEATERS FOR
THE PRICE OF \$5,748 TO BE COMPLETED IN
2025.

MOTION BY:

SECONDED BY:

ANDY

JASON

MARY

BOB

SHARON

Arndt Electric Services
3505 S Derenzy Rd
Bellaire, MI 49615
Phone: (231) 533-8963

Proposal

To: Bob Cook

Project: Heat tape power connections

We hereby submit specifications and estimates for electrical installation as follows;

****Price includes the following**

- Install 4 dedicated circuits for heat tape
- Install new 30A 2P equipment protection GFI breakers for each circuit
- Install MC cable from panel to each power term on heat tape
- Sleeve MC in carflex in open areas for protection
- Install controller (provided with heat tape system)
- Install power junction box for heat tape termination
- Make connections from control panel to heat tape connections

Notes:

- Price does not include any permits or inspections
- Price does not include any heat tape or control devices
- Price reflects 240V 30A circuits. Larger circuits will be additional charge.

Total Budget >>>>>>>	\$5,748.00
----------------------	-------------------

Payment to be made as follows: *** Due upon receipt***

** A 50% deposit is required prior to scheduling work

** All materials guaranteed to be as specified

** All work will be completed in a workmanlike manner according to standard practices.

Any alteration or deviation from above specifications involving extra costs will be charged directly to you as an extra charge over and above the estimate.

** All amounts invoiced and not paid within 30 days will be considered past due and interest will be added at a rate of 10% per month on the past due balance.

** Work will be guaranteed for a period of one year from the date of installation.

** This proposal may be withdrawn if not accepted within 15 days**

Submitted by: Lucas Hocking

Date: 11/7/2025

Accepted by: _____ Date: _____

NEW BUSINESS #4

NEW BUSINESS ITEM #4

MOTION TO APPROVE RESOLUTION 2025-8
PEFORMANCE RESOLUTION FOR MICHIGAN
DEPARTMENT OF TRANSPORTATION RELATED
TO FLOCK INSTALLATION.

MOTION BY:

SECONDED BY:

JASON

MARY

BOB

SHARON

ANDY

Email received from John Lewis Rainsford November 14, 2025 at 9:52

Bob -

Flock technicians and Flock will be responsible for all installation and maintenance of the cameras and MDOT will be indemnified from any and all liability.

Please let me know if anything else is needed or there are any other questions.

Thank you

On Fri, Nov 14, 2025 at 8:26 AM Lasater, George <lasaterg@antrimcountymi.gov> wrote:

Good morning Bob,

I forwarded this question to the Flock project manager John Lewis Rainsford Sir. Thank you for your attention in this matter Sir.

Resolution 2025-8
TORCH LAKE TOWNSHIP
PERFORMANCE RESOLUTION FOR
MUNICIPALITIES

This Performance Resolution (Resolution) is required by the Michigan Department of Transportation for purposes of issuing to a Municipality an "Individual Permit for Use of State Highway Right of Way", and/or an "Annual Application and Permit for Miscellaneous Operations within State Highway Right of Way".

RESOLVED WHEREAS, the Torch Lake Township
(County, City, Village, Township, etc)

hereinafter referred to as the "MUNICIPALITY," periodically applies to the Michigan Department of Transportation, hereinafter referred to as the "DEPARTMENT," for permits, referred to as "PERMIT," to construct, operate, use and/or maintain utilities or other facilities, or to conduct other activities, on, over, and under State Highway Right of Way at various locations within and adjacent to its corporate limits;

NOW THEREFORE, in consideration of the DEPARTMENT granting such PERMIT, the MUNICIPALITY agrees that:

1. Each party to this *Resolution* shall remain responsible for any claims arising out of their own acts and/or omissions during the performance of this *Resolution*, as provided by law. This *Resolution* is not intended to increase either party's liability for, or immunity from, tort claims, nor shall it be interpreted, as giving either party hereto a right of indemnification, either by Agreement or at law, for claims arising out of the performance of this Agreement.
2. If any of the work performed for the MUNICIPALITY is performed by a contractor, the MUNICIPALITY shall require its contractor to hold harmless, indemnify and defend in litigation, the State of Michigan, the DEPARTMENT and their agents and employee's, against any claims for damages to public or private property and for injuries to person arising out of the performance of the work, except for claims that result from the sole negligence or willful acts of the DEPARTMENT, until the contractor achieves final acceptance of the MUNICIPALITY. Failure of the MUNICIPALITY to require its contractor to indemnify the DEPARTMENT, as set forth above, shall be considered a breach of its duties to the DEPARTMENT.
3. Any work performed for the MUNICIPALITY by a contractor or subcontractor will be solely as a contractor for the MUNICIPALITY and not as a contractor or agent of the DEPARTMENT. The DEPARTMENT shall not be subject to any obligations or liabilities by vendors and contractors of the MUNICIPALITY, or their subcontractors or any other person not a party to the PERMIT without the DEPARTMENT'S specific prior written consent and notwithstanding the issuance of the PERMIT. Any claims by any contractor or subcontractor will be the sole responsibility of the MUNICIPALITY.
4. The MUNICIPALITY shall take no unlawful action or conduct, which arises either directly or indirectly out of its obligations, responsibilities, and duties under the PERMIT which results in claims being asserted against or judgment being imposed against the State of Michigan, the Michigan Transportation Commission, the DEPARTMENT, and all officers, agents and employees thereof and those contracting governmental bodies performing permit activities for the DEPARTMENT and all officers, agents, and employees thereof, pursuant to a maintenance contract. In the event that the same occurs, for the purposes of the PERMIT, it will be considered as a breach of the PERMIT thereby giving the State of Michigan, the DEPARTMENT, and/or the Michigan Transportation Commission a right to seek and obtain any necessary relief or remedy, including, but not by way of limitation, a judgment for money damages.
5. The MUNICIPALITY will, by its own volition and/or request by the DEPARTMENT, promptly restore and/or correct physical or operating damages to any State Highway Right of Way resulting from the installation construction, operation and/or maintenance of the MUNICIPALITY'S facilities according to a PERMIT issued by the DEPARTMENT.

6. With respect to any activities authorized by a PERMIT, when the MUNICIPALITY requires insurance on its own or its contractor's behalf it shall also require that such policy include as named insured the State of Michigan, the Transportation Commission, the DEPARTMENT, and all officers, agents, and employees thereof and those governmental bodies performing permit activities for the DEPARTMENT and all officers, agents, and employees thereof, pursuant to a maintenance contract.
7. The incorporation by the DEPARTMENT of this *Resolution* as part of a PERMIT does not prevent the DEPARTMENT from requiring additional performance security or insurance before issuance of a PERMIT.
8. This *Resolution* shall continue in force from this date until cancelled by the MUNICIPALITY or the DEPARTMENT with no less than thirty (30) days prior written notice provided to the other party. It will not be cancelled or otherwise terminated by the MUNICIPALITY with regard to any PERMIT which has already been issued or activity which has already been undertaken.

BE IT FURTHER RESOLVED that the following position(s) are authorized to apply to the DEPARTMENT for the necessary permit to work within State Highway Right of Way on behalf of the MUNICIPALITY.

Title and/or Name:

ANTRIM COUNTY Sheriff's Department or
ANTRIM County REPRESENTATIVE
SUPERVISOR TORCH LAKE TOWNSHIP

I HEREBY CERTIFY that the foregoing is a true copy of a resolution adopted by

the Torch Lake Township
(Name of Board, etc.)
 of the Torch Lake Township of Antrim
(Name of MUNICIPALITY) (County)
 at a Torch Lake Township Board meeting held on the 18th day
 of NOVEMBER A.D. 2025.

Signed

Title

Print Signed Name

**NEW
BUSINESS
#5**

NEW BUSINESS ITEM #5 FIREFIGHTER NEW HIRE

MOTION TO APPROVE THE HIRING OF AUSTIN
MAYER AS FIREFIGHTER PROBATIONARY FOR
TORCH LAKE TOWNSHIP FIRE DEPT EFFECTIVE
NOVEMBER 19 AT THE RATE OF \$16.05.

MOTION BY:

SECONDED BY:

JASON

BOB

SHARON

ANDY

MARY

NEW BUSINESS #6

TORCH LAKE TOWNSHIP
DRAFT 11/14/2025
PARK AND RECREATION
PLAN

project memorandum

B R i
Beckett&Raeder

Landscape Architecture
Planning, Engineering &
Environmental Services

Date: 11.14.2025
From: Sara Kopriva, AICP
To: Torch Lake Township
Project: Draft Park and Recreation Plan

i
initiative

Recommended Motion: To authorize the distribution of the draft Torch Lake Park and Recreation Plan for the 30 day public review period and schedule a public hearing for the January 20, 2026 Board meeting.

With the Master Plan, the Planning Commission drafted a Park and Recreation Plan for the Township. The Township previously had a park and recreation plan but it expired in 2016. Park and recreation plans. Parks and Recreation Plans are essential because it unlocks funding, preserves natural assets, reflects community priorities, and supports long-term planning and economic vitality.

To be eligible for MDNR grants, the Township must have an approved 5 year plan on file with the State. This needs to be submitted by February 1, 2026 to be eligible to submit for grants in the 2026 grant cycle. There are various grant programs available that can assist with acquiring parkland as well as developing existing parks.

In addition to being eligible for grants, it provides a strategic vision for parks and open spaces, ensures decisions reflect community priorities, protects natural resources, helps coordinate regional efforts, supports economic development and placemaking, and helps to prioritize budgets for maintenance and capital improvements.

Adoption Process:

Planning Commission drafts plan
Planning Commission recommends distribution of plan for 30 day review
Township Board authorizes release for 30 days public review period  **You are here**
Township Board holds public hearing following 30 day review period
Township Board adopts plan
Plan is submitted to State by February 1, 2026

Beckett & Raeder, Inc
535 West William
Suite 101
Ann Arbor, MI 48103

Petoskey Office
113 Howard Street
Petoskey, MI 49770

Traverse City Office
148 East Front Street
Suite 207
Traverse City, MI 49684

Grand Rapids Office
100 Cesar E. Chavez Ave
SW Suite 300
Grand Rapids, MI 49503

734.663.2622 ph
734.663.6759 fx

231.347.2523 ph
231.347.2524 fx

231.933.8400 ph
231.944.1709 fx

616.585.1295 ph

www.bra2.com



TORCH LAKE TOWNSHIP

Parks & Recreation Plan

November 2025 DRAFT

Acknowledgements

List of Maps/Tables/Figures

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1

Community Profile



This Parks and Recreation Plan for Torch Lake Township was created in accordance with the Michigan Department of Natural Resources (MDNR) guidelines. This Five-Year Parks and Recreation Plan will guide future decision making in parks and recreation development, budgeting, and grant funding.

COMMUNITY DESCRIPTION

Torch Lake Township is located in northwest Michigan within Antrim County and is bordered by Banks Township to the north, Milton Township to the south, Lake Michigan to the west, and Torch Lake—with a small section of Central Lake Township—to the east. The Township's geography is uniquely defined by its proximity to two prominent water bodies: Lake Michigan and Torch Lake.

One of fifteen townships in Antrim County, Torch Lake Township is accessible primarily via US-31, which connects the area to Traverse City approximately 30 miles to the south and Charlevoix about 16 miles to the north. Additional access is available via M-88 from nearby communities such as Central Lake, Bellaire, and Mancelona. Antrim County lies in the northwestern portion of Michigan's Lower Peninsula. It is situated roughly 260 miles northwest of Detroit and about 320 miles north-northeast of Chicago. Several major Michigan cities are within 200 miles, including Grand Rapids (140 miles), Lansing (170 miles), and the Saginaw-Bay City region (150 miles). The cities of Kalamazoo, Battle Creek, and Jackson are each around 200 miles south.

Torch Lake Township encompasses 15.2 square miles of land and is known for its natural beauty and recreational appeal. Often referred to as part of Michigan's "Gold Coast" or "Sunset Coast," the Township features rolling wooded terrain, protected sand dunes, and extensive shorelines along both Lake Michigan and Torch Lake. These shorelines are celebrated for their scenic bluffs, sandy beaches, and clear, high-quality waters that support diverse aquatic life such as lake trout, whitefish, and cisco. Maintaining the pristine condition of these waters is essential to preserving the area's environmental health and recreational value. For those seeking a quieter alternative to more urbanized areas, Torch

Lake Township offers a rural lifestyle with access to natural amenities, quality schools, and year-round outdoor activities like fishing, boating, and hunting.

DATA SOURCES

The demographic information in this Plan came from the following sources, in this preferred order:

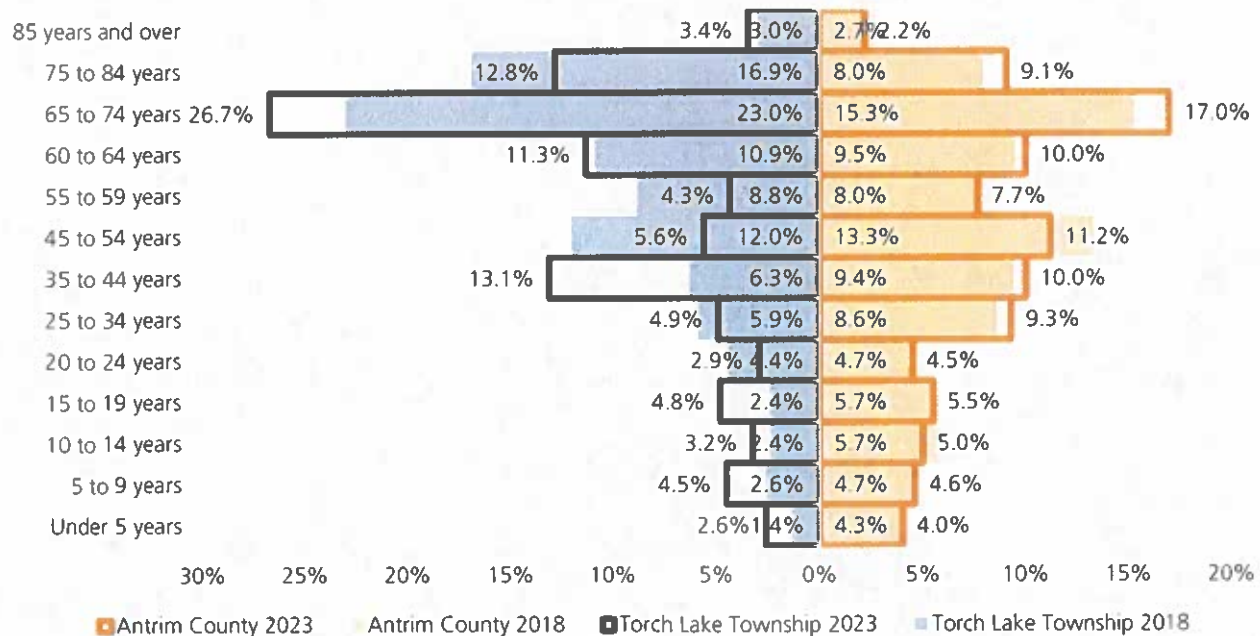
- » **US Decennial Censuses.** The decennial censuses are the most accurate source of demographic information in the United States, though the information is limited. Mandated by the United States Constitution, the aim of the decennial census is to count 100% of the US population. Because the decennial census has been operating since 1790, it offers a valuable reference point to illustrate how populations have changed over time. While the decennial census has been administered for over 200 years, the questions have shifted to reflect cultural changes. For example, one's history of rebellion against the United States is no longer a question on the form. Information collected in the most recent counts includes information about age, sex, race, the relationship between household members, and household tenure.
- » **American Community Survey.** The American Community Survey (ACS) replaced the "long-form" Census questions beginning in 2000, collecting the same types of information about social, economic, and housing conditions on a continual basis. Including these questions in the decennial census would be more resource-intensive and could reduce the response rate for the more critical decennial census. The ACS is not a complete survey of the United States but a sample. A random selection of households receives the ACS every year, and the Census Bureau uses the responses to create estimates for the rest of the population. Because the ACS is a sample, smaller communities require multiple years of sampling to create accurate estimates. Communities with fewer than 20,000 people must be sampled over 60 months to create estimates, and these estimates are referred to as 5-year estimates. This plan will use ACS 5-year estimates, as Torch Lake Township's population is under 20,000 people.

Table XX: Population 2000-2020

	2000	2010	2015	2020	% Change 2000-2020
Torch Lake Township	1,159	1,331	1,183	1,212	4.6%
Antrim County	23,110	23,975	23,267	23,431	1.4%
State of Michigan	9,295,297	9,938,444	9,990,571	10,077,331	8.4%

Source: U.S. Census Bureau, P1

Figure XX: Population Pyramid, 2018-2023



Source: American Community Survey, DP05

COMMUNITY DEMOGRAPHICS

Population

Torch Lake Township's population has experienced modest growth over the past two decades, increasing from 1,159 residents in 2000 to 1,212 residents in the 2020 Census—an overall rise of 4.6%.¹ Similar population increases were observed throughout Antrim County and the State of Michigan during this period. According to the American Community Survey, the Township's estimated population in 2023 was 1,564.² While this suggests a potential uptick—possibly influenced by the growing trend of remote work enabling people to live farther from traditional employment centers—the estimate carries a high margin of error due to the Township's relatively small population size.

Age Distribution

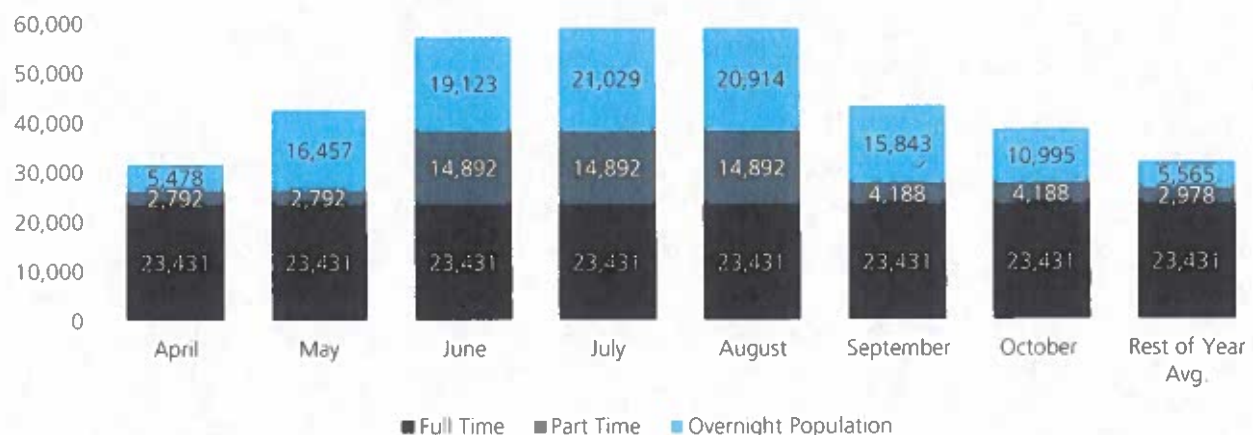
The figure "Population Pyramid, 2018-2023" shows age distribution in Torch Lake Township and Antrim County for the years 2018 and 2023. The data shows that the population in Torch Lake trends towards the elderly, with 42.9% of all residents being 65 and older in 2018; interestingly this same figure remained 42.9% in 2023.³ In 2018, 19.1% of residents were under 35 years old, a figure that increased to 22.9% in 2023.⁴ Communities with elderly populations need a variety of recreational activities that cater to different abilities and interests, including social events, physical activities, and opportunities for creative expression and engagement. Additionally, enhancing intergeneration activity offerings can help to increase community cohesiveness.⁵

Table XX: Racial Composition in Torch Lake Township, 2023

	Torch Lake Township	Antrim County	State of Michigan
Total population	1,564	23,876	10,051,595
One race	98.4%	96.0%	93.7%
White	96.7%	93.9%	74.8%
Black or African American	0.0%	0.4%	13.4%
American Indian and Alaska Native	3.0%	1.4%	0.9%
Asian	0.3%	0.4%	3.3%
Some Other Race	0.0%	0.6%	1.8%
Two or More Races	1.6%	4.0%	6.3%

Source: American Community Survey, DP05

Figure XX: Average Population of Antrim County by Month



Source: Networks Northwest

Racial Composition

The table titled "Racial Composition in Torch Lake Township, 2023" indicates that the racial makeup of both Torch Lake Township and Antrim County is predominantly white, with over 96% of residents identifying as such.⁶ The next largest racial group in the Township is American Indian or Alaska Native, comprising approximately 3% of the population. Compared to statewide figures, both the Township and the County exhibit significantly less racial diversity.⁷

Seasonal Population

It's important to note that the U.S. Census and American Community Survey do not fully reflect the seasonal population fluctuations in Torch Lake Township—particularly during the busy summer months. Since the Census is conducted

on April 1st, many part-time residents who winter elsewhere are not included in the count. Although respondents are instructed to list their primary residence as the place, they live for more than half the year, this guideline is often misunderstood or disregarded, sometimes for tax-related reasons, resulting in an undercount.⁸

To provide a more accurate picture, Networks Northwest monitors seasonal population trends across 10 counties in Northwest Lower Michigan, including Antrim County. Their 2022 Seasonal Population Study for Lower Michigan reported that while Antrim County had a permanent population of 23,431, the summer population more than doubled—rising to nearly 60,000.⁹ A detailed monthly population estimate is illustrated in the figure titled "Average Population of Antrim County by Month."

Employment

The U.S. Census Bureau defines the labor force as all individuals age 16 and older who are either employed, unemployed, or serving in the U.S. Armed Forces. The civilian labor force includes only those who are employed or actively seeking employment.¹⁰

As of 2023, 1,395 Torch Lake Township residents were eligible to participate in the labor force, with a participation rate of 44.3%. Of those participating, 44% were employed at the time of data collection, while approximately 0.3% of the total population was unemployed. The Township's official unemployment rate—calculated as the percentage of unemployed individuals within the civilian labor force—stood at 0.6%.¹¹ A majority of residents (55.7%) were not participating in the labor force, which aligns with the Township's age profile, as many residents are senior citizens who are likely retired.

Income and Poverty

In 2023, the median household income in Torch Lake Township was \$85,972, up 16.6% from

Table XX: Labor Force Participation, 2023

	Torch Lake Township
Population 16 years and over	1,395
Labor force	44.3%
Employed	44.0%
Unemployment rate	0.6%
Not in labor force	55.7%

Source: American Community Survey, DP03

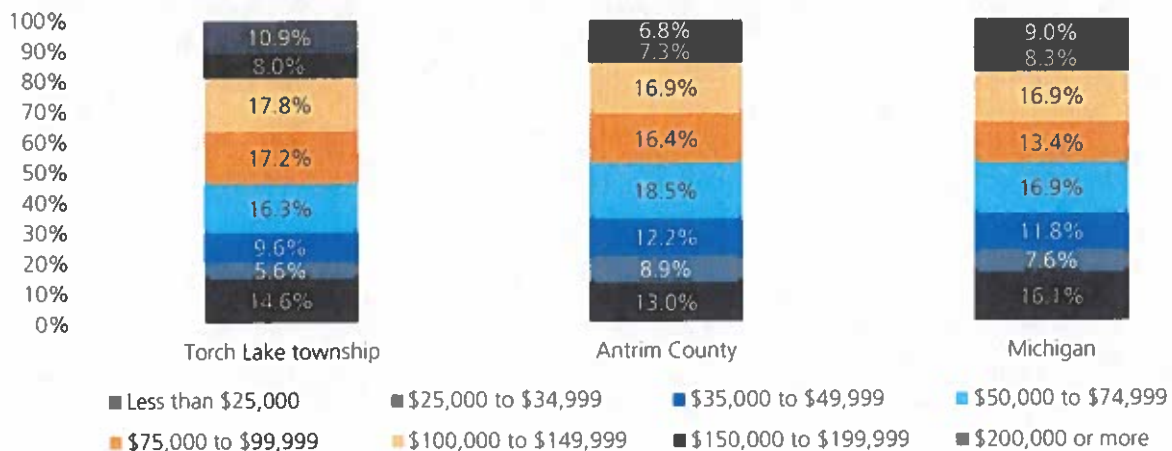
2018 (when the median household income was \$73,750).¹² The figure median represents the middle value in an ordered list of data values. The median is the very middle value and is a more reliable figure than the mean (average) of a dataset because it is not skewed by very high or very low figures in the dataset. Incomes in Torch Lake Township are significantly higher than Antrim County and the State of Michigan, which are approximate to each other.¹³

Table XX: Median Household Income, 2018 & 2023

	Torch Lake Township	Antrim County	State of Michigan
2018	\$73,750	\$52,589	\$54,938
2023	\$85,972	\$71,421	\$71,149
% Increase	16.6%	35.8%	29.5%

Source: American Community Survey, DP03

Figure XX: Household Incomes, 2023



Source: American Community Survey, DP03

Table XX: Households in Poverty, 2023

	Torch Lake Township	Antrim County	State of Michigan
All people	11.0%	9.4%	13.1%
All families	6.2%	5.3%	8.8%
With related children of the householder under 18 years	14.8%	11.1%	14.4%
Married couple families	4.3%	3.0%	4.2%
Families with female householder, no spouse present	42.3%	20.5%	25.1%
Under 18 years	12.4%	13.4%	17.5%
65 years and over	11.6%	6.0%	9.3%

Source: American Community Survey, DP03

Table XX: Population with Disability, 2023

	Torch Lake Population	With a disability	% with a disability	Antrim County % with a disability	Michigan % with a disability
Under 18 years	225	12	5.3%	8.3%	4.9%
18 to 64 years	669	60	9.0%	13.7%	12.2%
65 years and over	670	85	12.7%	24.7%	32.2%
TOTAL	1,564	157	10.0%	15.9%	14.2%

Source: American Community Survey, S1810

The Federal Poverty Level (FPL), or federal poverty guidelines, is a yearly income benchmark used to assess eligibility for a range of federal assistance programs and benefits, with thresholds varying by household size.¹⁴ In Torch Lake Township, 11.0% of residents were living below the FPL in 2023. Poverty rates were notably higher among single female-headed households and families with children.¹⁵ Household income is an important metric in recreation planning because lower-income households are more likely to face barriers to accessing recreation assets due to factors like transportation and cost of participation.¹⁶ By ensuring that recreation amenities are available throughout the Township and that programming is affordable, Torch Lake can help to ensure all residents are able to receive enrichment through recreation and interpersonal interactions.

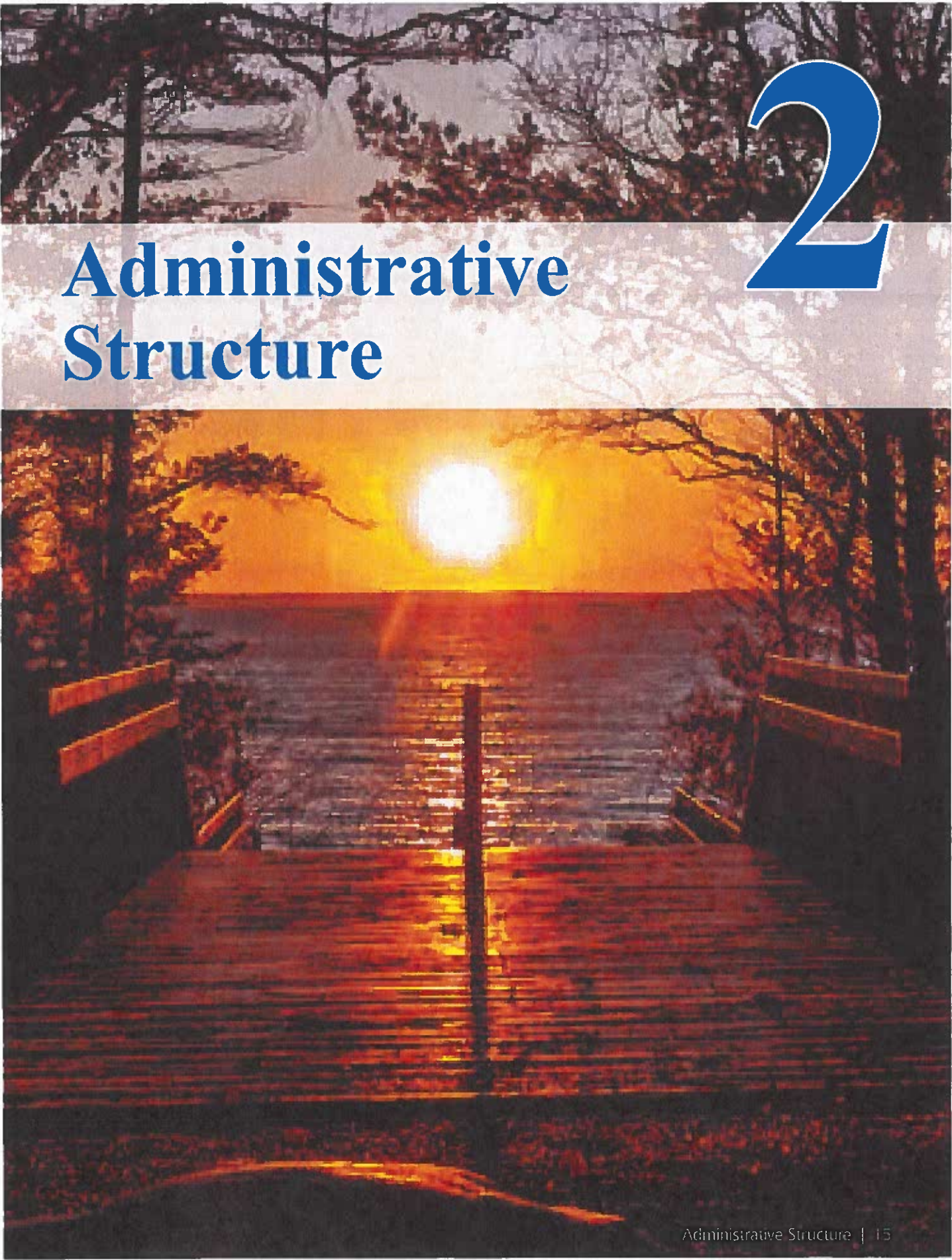
Disability

Compared to the County and State, Torch Lake Township residents have a lower disability rate. Just 10% of the total population is disabled in some form, compared to 15.9% in the County, and 14.2% statewide.¹⁷ While the rate is lower compared to other areas, 1 in 10 residents do have a disability which should be considered in recreation planning for Torch Lake Township. When designing recreational spaces, the Township should consider barriers to access and ensure that they are modified so that all may use these spaces, employing Universal Design concepts will help to increase access for all.

Sources

- 1 U.S. Census Bureau, P1, 2000-2020
- 2 American Community Survey, 2023 5 Year Estimates, DP05.
- 3 American Community Survey, 2018 & 2023 5 Year Estimates, DP05.
- 4 Ibid.
- 5 National Recreation and Park Association, Parks and Recreation Supports Older Adults, 4-8-2025, <https://www.nrpa.org/parks-recreation-magazine/2024/july/parks-and-recreation-supports-older-adults/#:~:text=The%20most%20common%20intergenerational%20activities,well%2Dbeing%20of%20older%20adults.>
- 6 American Community Survey, 2023 5 Year Estimates, DP05.
- 7 Ibid.
- 8 U.S. Census Bureau, About the Decennial Census, 4-7-2025, www.census.gov/programs-surveys/decennial-census/about.html#:~:text=Every%2010%20years%2C%20the%20U.S.,Day%2C%20which%20is%20April%201.
- 9 Networks Northwest. 2022 Seasonal Population Study, 4-7-2025, <https://www.networksnorthwest.org/news-events/news/new-study-looks-at-seasonal-population-seasonal-workforce-and-short-term-rentals-in-northern-michigan.html>
- 10 U.S. Census Bureau, Glossary, 4-7-2025, https://www.census.gov/glossary/#term_Laborforce?term=Labor+force
- 11 American Community Survey, 2015 & 2023 5 Year Estimates, DP03.
- 12 American Community Survey, 2015&2023 5 Year Estimates, DP03.
- 13 Ibid.
- 14 U.S. Department of Health and Human Services, Poverty Guidelines, 4-8-2025, <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>
- 15 American Community Survey, 2015 & 2023 5 Year Estimates, DP03.
- 16 Kenzie, et al., National Institute of Health, Neighborhood Income Matters: Disparities in Community Recreation Facilities, Amenities, and Programs, 4-8-2025, <https://pmc.ncbi.nlm.nih.gov/articles/PMC4082954/#:~:text=Meanwhile%2C%20support%20for%20physical%20activity,maintained%20and%20safe%20park%20and>
- 17 American Community Survey, 2023 5 Year Estimates, S1810.

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Administrative Structure

2

Figure XX: Organization Chart for Torch Lake Township



ADMINISTRATIVE STRUCTURE

Torch Lake Township's parks and recreation system is overseen by the Township Board, which holds ultimate decision-making authority for all recreation-related matters. A Day Park Committee and Torch Bay Nature Preserve Committee, appointed by the Board, serves in an advisory capacity to support the development and implementation of the Township's recreation goals. The Committees make recommendations on recreation policies, park improvements, and project priorities. The Recreation Committees also function

as a conduit for public input, helping to ensure that the community's recreational needs and concerns are communicated to Township leadership. Day-to-day park operations and maintenance are carried out by Township staff, contractors, and volunteers under the direction of the Township Board.

BUDGET AND FUNDING

The budget proposed for parks and recreation in the 2025-2026 fiscal year (FY) in Torch Lake Township is \$65,480. The table "FY 2025-2026 Budget" shows the budget broken down by line items, as well as the previous budget years.¹

GRANT HISTORY

Torch Lake Township has actively sought and received grant funding in the past to support the acquisition and development of its park and recreation facilities. According to records from the Michigan Department of Natural Resources (MDNR), the Township has obtained grants for the improvement or establishment of the following park and recreation sites within its boundaries:

- » **Grant# TS 91-340 - Torch Lake Day Park**
Acquisition of 3.58 acres, with 196 feet of frontage on Torch Lake. (1991)
- » **Grant# TF 93-308 - Torch Bay Trail & Beach**
Acquisition of approximately 37 acres of forest and dunes with 720 feet of frontage on Lake Michigan. (1993)

COMMUNITY PARTNERS AND

Table XX: FY 2025-2026 Budget

	2023-2024 Budget	2024-2025 Budget	2025-2026 Budget
Wages	\$18,715	\$20,512	\$16,250
Contract Services	\$4,181	\$4,537	\$11,010
Janitorial	\$14,452	\$20,964	\$17,920
Electric	\$842	\$2,373	\$2,000
Repairs	\$882	\$6,020	\$3,800
Grounds Maintenance	\$8,398	\$7,000	\$6,500
Day Park Building Improvements	\$39,501	\$21,577	\$8,000
Total	\$86,971	\$82,983	\$65,480

Source: Torch Lake Township 2025-2026 Budget

VOLUNTEERS

Volunteer participation plays an important role in recreation projects throughout the Township. While there is no formal volunteer program, individuals are engaged on a project-by-project basis—often providing in-kind labor to support grant applications or help implement park improvements

Torch Lake Township lies within the boundaries of both the Elk Rapids and Central Lake school districts; however, neither district currently plays a formal role in the Township's recreation planning or

programming.

The Township typically collaborates with Antrim County, particularly on the development of non-motorized trails and bike infrastructure. Ongoing coordination with Antrim County, local conservancies, the Upper Torch Lake Association, area Tribal Governments, and the Michigan Department of Natural Resources (MDNR) will be important for expanding and enhancing recreational opportunities across the Township.



Source

- 1 Torch Lake Township, 2025-2026 Budget, 4-8-2025, <https://www.torchlaketownship.org/budgets/BUDGET%20DRAFT%20FYR%202025-2026.pdf>

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3



Recreation Inventory



Having a detailed understanding of the recreation assets used by a community is a key component of recreation planning. To understand the condition and status of recreational facilities in Torch Lake Township, an inventory of existing facilities was conducted. This inventory is intended to provide a comprehensive description of the current parks and recreational offerings that are available to recreational users across the Township. While this section accounts for facilities in the Township, including those managed by other groups in Torch Lake, and others will be mentioned in this section, only facilities operated by the Township are fully inventoried.

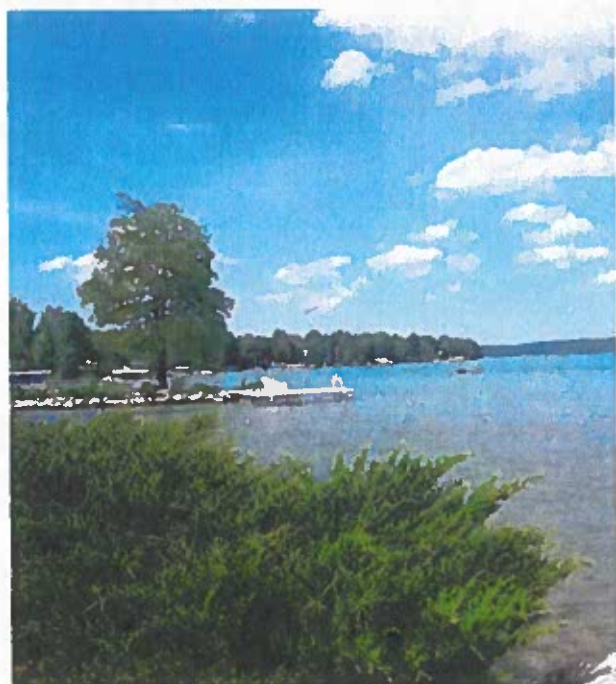
Beyond detailing the type, quantity, and quality of amenities at each park and recreational facility, this assessment documents the condition of amenities and park accessibility, per State of Michigan requirements. The condition of each park's amenities was assessed as "poor," "fair," "good," or "excellent," and accessibility was evaluated on a scale of 1 to 5:

- » 1: none of the facilities meet accessibility guidelines
- » 2: some of the facilities meet accessibility guidelines
- » 3: most of the facilities meet accessibility guidelines
- » 4: the entire park meets accessibility guidelines
- » 5: The entire park was developed/renovated using the Principles of Universal Design

PRINCIPLES OF UNIVERSAL DESIGN

Universal design is a concept of the implementation of design standards in buildings and environments that makes them accessible and inclusive for individuals of all ages, sizes, abilities, and disabilities. Its aim is to develop spaces that are convenient and functional for everyone, enabling full participation in a community. Examples of universal design in a community include large print signage, ramps instead of stairs, curb cuts for wheelchair access as well as strollers. Universal design has seven principles encompassing design for all:¹

- » **Principle 1: Equitable Use** - The design is useful and marketable to people with diverse abilities.
- » **Principle 2: Flexibility in Use** - The design accommodates a wide range of individual preferences and abilities.
- » **Principle 3: Simple and Intuitive Use** - Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- » **Principle 4: Perceptible Information** - The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- » **Principle 5: Tolerance for Error** - The design minimizes hazards and the adverse consequences of accidental or unintended actions.
- » **Principle 6: Low Physical Effort** - The design can be used efficiently, comfortably, and with a minimum of fatigue.
- » **Principle 7: Size and Space for Approach and Use** - Appropriate size and space is allotted for approach, reach and manipulation regardless of physical characteristics such as size or mobility.



Torch Lake from Day Park.

Source: torchlakedaypark.org

INVENTORY OF RECREATION FACILITIES

Facilities Owned by Torch Lake Township

Torch Lake Township is a naturally rich recreation area, situated on a narrow moraine between Torch Lake to the east and Lake Michigan to the west, with most of its boundary comprised of shoreline. The area's varied climate supports a wide range of year-round recreational activities. Within an hour's drive, residents and visitors have access to ski resorts, golf courses, tennis courts, boat charters, marinas, parks, campgrounds, sailing and boating facilities, ball fields, hunting and fishing areas, nature trails, protected natural lands, and other major tourist amenities.

Many facilities in Torch Lake Township are not accessible with universal design standards which prevents many from being able to sufficiently access

recreation options in the area. While some facilities are left largely undeveloped to preserve natural features, some standards like a developed parking area, and improved pathways would still allow more access while preserving much of the site.

Road Ends

There are 18 known road ends in Torch Lake Township, some were formerly owned by transferred from the Antrim County Road Commission to the Township. Many of these road ends are not regularly maintained, some have become overgrown while others are informally maintained by neighboring property owners, making them difficult for the public to identify or access. In addition to Township- and County-owned access points, there are also numerous privately owned access sites that are collectively held by property owners within specific subdivisions.

Table XX: Recreation Facilities Owned or Managed by Torch Lake Township

Facility Name	Size	Amenities	Accessibility Score
William Good Day Park and Torch Lake Dock and Ramp	4 acres	200' Torch Lake Access, beach, restrooms, picnic area, playground, volleyball, basketball court, two pavilions, dock and single lane boat ramp and parking area, adjacent to the Day Park.	5
Golden Beach Access – Lake Michigan	100' wide lot in a subdivision	Beach on Lake Michigan	1
NW Torch Lake Drive Boat Ramp	Less than 1 acre	Concrete boat launch on Torch Lake	3
Torch Bay Nature Preserve *Property managed by Township	38 acres	Beach on Lake Michigan, nature trails, undeveloped boat launch	2
East Torch Lake Drive	Less than 1 acre	Undeveloped Site	1

Table XX: Notable Road End Sites in Torch Lake Township

Facility Name	Width of Road End	Amenities	Accessibility Score
Barnes Road – Access Site	--	Torch Lake Access	1
Kruger Road – Access Site	100 feet	Torch Lake Access	1
3rd Street – Access Site	70 feet	Torch Lake Access	1
Bay Colony Rd Ext – Access Site	--	Lake Michigan Access	1
Creswell Road – Access Site	50 feet	Lake Michigan Access and Beach	1
Erickson Rd – Access Site	66 feet (shared with Milton Twp)	Lake Michigan Access	1

Facilities Not Owned by Torch Lake Township

Beyond recreation facilities owned by Torch Lake Township, there are also facilities, both public and private that are present in the Township but owned by another entity. Most of these facilities are owned by Antrim County, and one is owned

by the State of Michigan. Recently a private group purchases property at the corner of M 88 and US 31 to provide a trailhead for the Nakwema Trailway under development. These facilities provide recreational options and enjoyment for residents of Torch Lake Township as well as those in surrounding areas.

Table XX: Public Facilities Not Owned by Torch Lake Township

Facility Name	Size	Amenities	Ownership
Potential Nakwema Trailway Trailhead (corner of M 88 & US 31)	5 acres	None	Private
Bay Colony Road – Four Different Access Sites	Varies in width from 15 – 36 feet	Lake Michigan Access	Antrim County
Birchview Drive – Access Site	55 feet width	Lake Michigan Access	Antrim County
Manitou Trail – Access Site	--	Lake Michigan Access (with a stairway)	Antrim County
Michigan Trail North – Access Site	66 feet, comprised of 2 separate adjacent lots	Lake Michigan Access	Antrim County Road Commission
Michigan Trail South - Three Different Access Sites	--	Lake Michigan Access	Antrim County Road Commission
Barnes Park	163 acres	Campground, beach on Lake Michigan, restrooms, bath house, picnic area, playground, baseball field, two pavilions	Antrim County
Torch Lake Access Site	4.5 acres, with over 500 feet of beach frontage	Beach on Torch Lake, restrooms, boat launch	MDNR
Torch Lake Property	2.3 acres, with over 200 feet of beach frontage	Undeveloped	State of Michigan
A-Ga-Ming Golf Resort	--	72 holes for golf, dining, lodging	Private

Source

- 1 UC Berkeley, Disability Access & Compliance, Universal Design Principles, 4-16-2025, dac.berkeley.edu/services/campus-building-accessibility/universal-design-principles



4

Planning Process



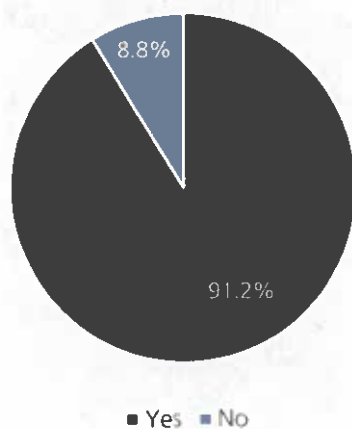
For the Torch Lake Township parks and recreation plan, public engagement was facilitated through a survey made accessible to residents online and an open house event in September. The survey and open house were done in combination with input for an update to the Township Master Plan. Both forms of public engagement informed the suggestions, strategies, and opportunities promoted by this parks and recreation plan.

COMMUNITY SURVEY

The survey was advertised by mailing, newspaper advertisements, emails, as well as in paper form that was available for completion at Township Hall. During the survey period from July 18 to September 4, 2025, the Township collected 456 responses from community members. A summary of this survey as well as a distillation of key takeaways are included in this document.

Question: Do you live in Torch Lake Township?

Total Responses: 441

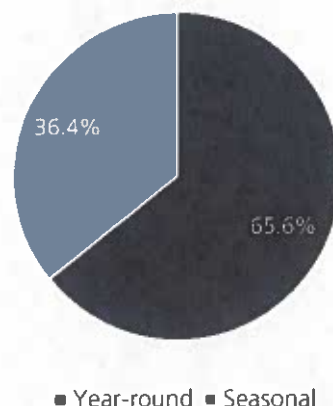


The overwhelming majority of survey respondents (over 9 out of 10) live in Torch Lake Township, indicating this survey successfully captured input

primarily from residents.

Question: Are you a seasonal or year-round resident?

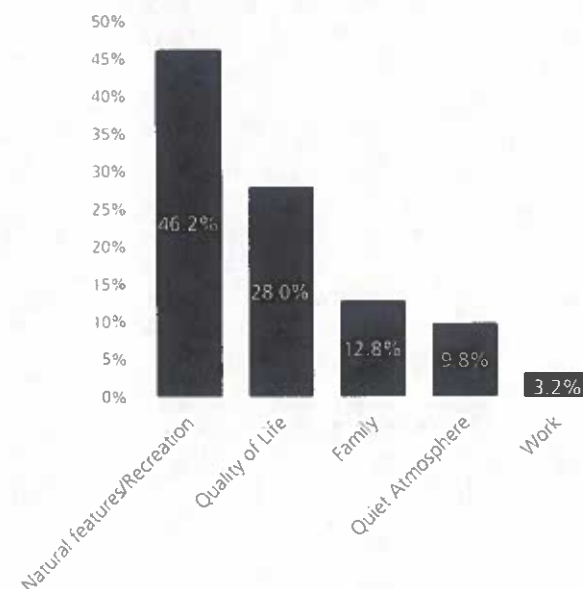
Total Responses: 456



The survey reveals a mixed community composition in Torch Lake Township with roughly a 2:1 ratio of year-round to seasonal residents among respondents.

Question: What is the main reason you decided to live/own property in Torch Lake Township?

Total Responses: 456

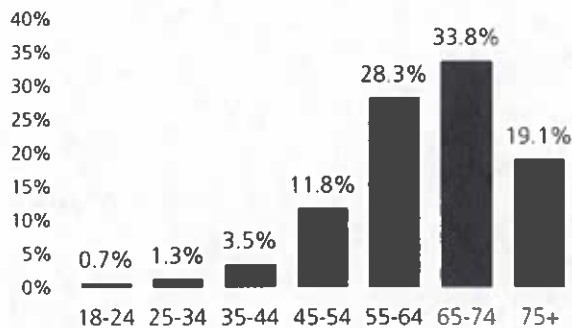


This data reveals Torch Lake Township as primarily a destination community chosen for its natural amenities and lifestyle benefits rather than economic opportunity. Residents are likely highly

invested in preserving the environmental qualities and peaceful character that originally attracted them. This could influence priorities around development, environmental protection, and maintaining the rural atmosphere that defines the community's appeal. The strong emphasis on natural features suggests residents would likely support policies that protect water quality, preserve green spaces, and maintain recreational access.

Question: What is your age range?

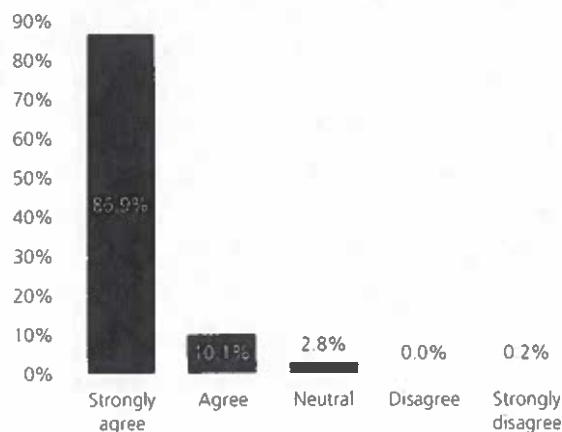
Total Responses: 456



More than 80% of all respondents were aged 55 years or older. Though not representative of the overall population age distribution, it shows that a large portion of older residents are engaged with recreation opportunities in Torch Lake Township. This age profile suggests priority needs around accessibility improvements and age-friendly recreation infrastructure.

Question: Natural features (lakes, streams, forests, wetlands, etc.) are important to my quality of life and should be protected.

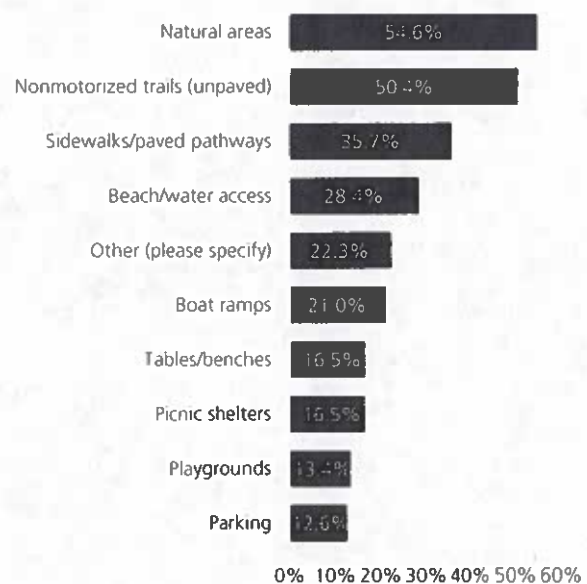
Total Responses: 456



Nearly all (96.7%) respondents either strongly agree or agree that natural features are important and should be protected, representing one of the strongest unified opinions in community surveys. This overwhelming consensus represents a rare opportunity for township leadership to pursue ambitious environmental protection measures with strong community backing.

Question: What type of recreational facilities would you like to see more of in Torch Lake Township? (Check all that apply)

Total Responses: 381



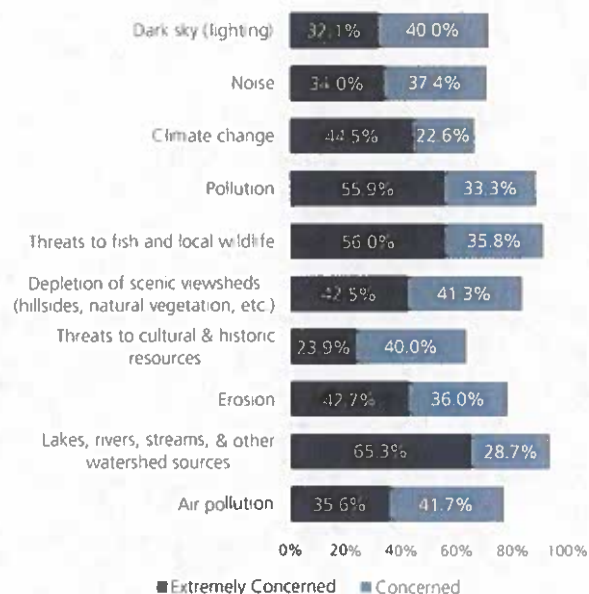
Survey responses indicate that residents of Torch Lake Township are most interested in expanding natural areas (54.6%) and nonmotorized trails (50.4%), making these the highest priorities for future recreational development. Sidewalks and paved pathways also received strong support (35.7%), showing a clear demand for improved walkability and connectivity within the community. Additionally, beach and water access (28.4%) and boat ramps (21.0%) are seen as important amenities, reflecting residents' desire for greater opportunities to enjoy the township's waterfront resources.

There was also space for additional comments with many respondents expressing a strong desire to maintain the township's natural, quiet character and limit additional recreational development, with several emphasizing that existing facilities

are sufficient and concerns about attracting more tourists and spending tax dollars on public amenities. Lastly, there was notable interest in specific improvements, including pickleball courts, bike trails, better trail connections (such as the Nakwema and TART Trails), improved boat access, and enhanced facilities like restrooms, benches, and picnic areas.

Question: Please state your level of concern with each of the topics below:

Total Responses: 425



This question gave the following options for each of the ten topics: Extremely Concerned, Concerned, Neutral, Unconcerned, Extremely Unconcerned. All topics received higher than 50% of responses stating that they were either Extremely Concerned or Concerned. Lakes, rivers, streams, and watershed sources emerged as the top concern at 78% extremely concerned/concerned, followed closely by threats to fish and local wildlife at 76%, and general pollution at 75%. These findings strongly align with the community's core values around natural features and reflect the recreational and ecological priorities that originally attracted residents to the area. Moderate-high concern issues include erosion (65%), depletion of scenic viewsheds (64%), and air pollution (62%), while lower priority issues encompass climate change (55%), threats to cultural and historic resources (52%), noise pollution (51%), and dark sky lighting concerns (48%).

Question: What recreational activities do you and members of your household enjoy? (check all that apply)

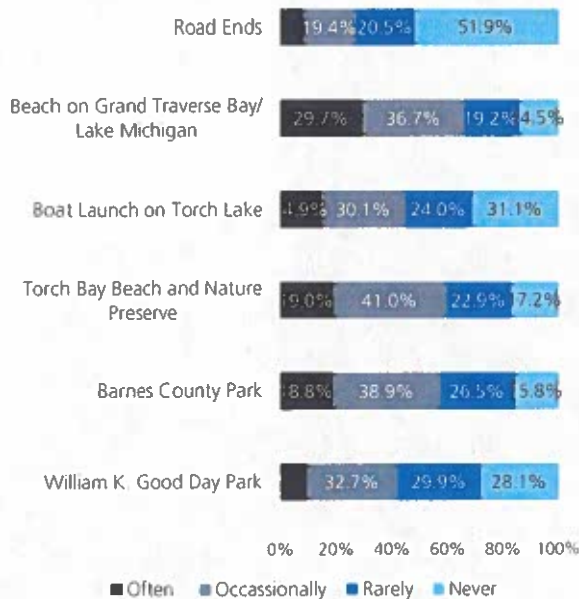
Total Responses: 417



Based on the survey responses about recreational activities enjoyed by household members, the data reveals a community deeply connected to water-based recreation and outdoor activities. Swimming and beach activities appear in nearly every response, making them the most popular pursuits, closely followed by walking, hiking, canoeing, kayaking, paddle boarding, and motor boating, which strongly suggests this is a waterfront community where aquatic recreation forms the foundation of residents' leisure time. Nature and wildlife viewing also ranks among the most frequently selected activities, indicating residents value the natural environment and outdoor experiences. The survey responses demonstrate a population that remains active throughout all seasons, with substantial winter participation in snowshoeing, cross-country skiing, and ice skating, while biking, fishing, and picnicking maintain steady popularity year-round. Beyond the options that were presented, many residents added golf as another recreational activity that they frequently enjoy. The overall pattern reveals a highly active, outdoors-oriented community centered around water recreation with strong engagement in year-round outdoor pursuits.

Question: How often do you use the following Township recreational assets?

Total Responses: 415



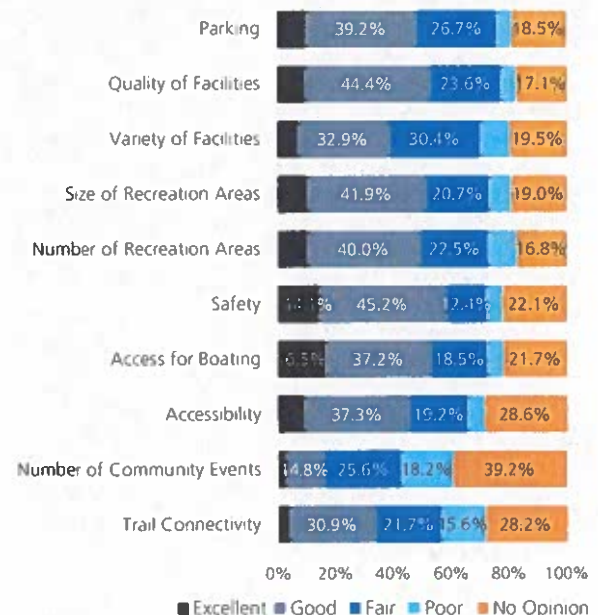
Looking at the survey responses for how often residents use Township recreational assets, the data shows varied usage patterns across the six facilities. The responses follow a frequency scale of Never, Rarely, Occasionally, and Often. William K. Good Day Park shows moderate usage with most respondents indicating "Occasionally" or "Rarely" using the facility. Very few respondents report "Often" usage, and a significant portion select "Never," suggesting this park may have limited appeal or accessibility for many residents. Barnes County Park demonstrates similar patterns with predominantly "Rarely" and "Occasionally" responses, though slightly fewer "Never" responses than Good Day Park, indicating somewhat broader community engagement.

Torch Bay Beach and Nature Preserve emerges as one of the more popular facilities, with a higher proportion of "Often" and "Occasionally" responses compared to the parks. This aligns with the community's strong preference for water-based activities, identified in the recreational preferences survey. Boat Launch on Torch Lake shows strong usage among those who participate, with many "Often" responses, though also significant "Never" responses, creating a polarized usage pattern that likely reflects the divide between boat owners and non-boat owners in the community. Beach

on Grand Traverse Bay/Lake Michigan receives substantial usage across all frequency categories, with many residents reporting "Occasionally" or "Often" visits, reinforcing the community's connection to water recreation. Road Ends show mixed usage patterns, with responses distributed evenly across all frequency categories, suggesting these access points serve different purposes for different residents. When asked more specifically which road ends respondents were referring to using, Cresswell Road, Barnes Road, Traverse Bay Road, and Erickson Road were the most frequent responses. The overall pattern indicates that water-related facilities receive the highest and most consistent usage, while traditional park facilities show more moderate engagement levels.

Question: How do you rate the following Torch Lake Township parks and recreation amenities?

Total Responses: 412

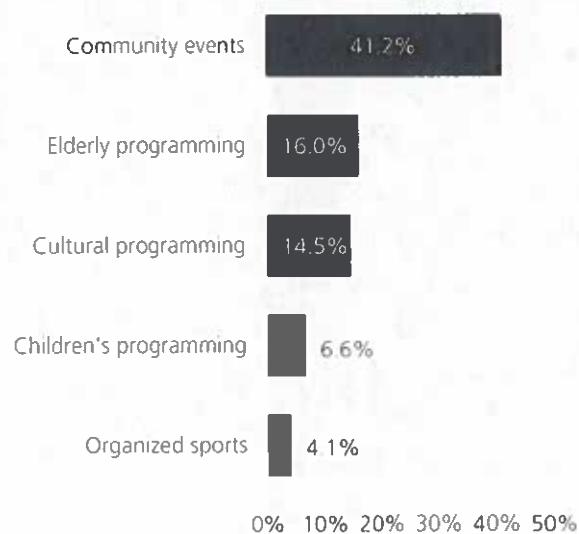


Respondents ranked various aspects of Township recreation amenities on a scale of Excellent, Good, Fair, Poor, or No Opinion. Survey results show mixed opinions about Torch Lake Township's parks and recreation amenities. Safety received the highest positive ratings, with 59.3% of respondents rating it as excellent or good, followed by the quality of facilities (53.6%) and the size of recreation areas (52.1%). Access for boating also performed well, with 53.7% rating it positively. Accessibility and

parking received moderate satisfaction, with 46.3% and 48.9% positive ratings, respectively. On the other hand, several areas need improvement. Trail connectivity earned only 34.6% positive ratings, while 37.3% of respondents rated it fair or poor. The variety of facilities also scored lower, with nearly a third (30.4%) rating it as fair. The lowest-rated category was the number of community events, with just 17% positive responses and the highest percentage of respondents (39.2%) indicating no opinion, suggesting a potential lack of awareness or engagement. Overall, the results indicate that increasing programming, enhancing trail systems, diversifying facilities, and improving outreach should be top priorities moving forward.

Question: What type of recreation programs would you like to see offered in Torch Lake Township?

Total Responses: 318

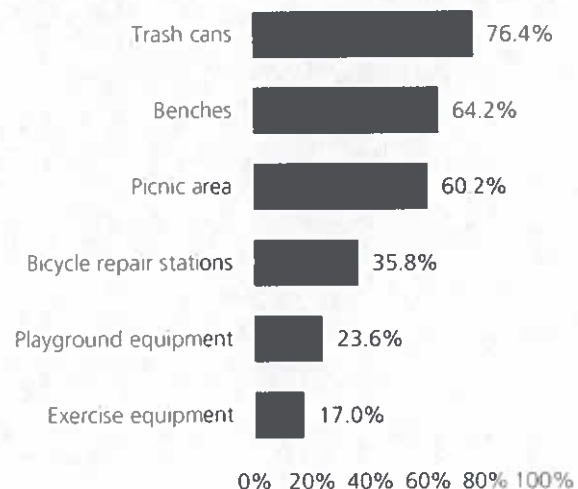


Survey responses show that community events were the most desired type of recreation program in Torch Lake Township, receiving 41.2% of selections. Other popular choices included elderly programming (16.0%), cultural programming (14.5%), children's programming (6.6%), and organized sports (4.1%), while 17.7% of responses fell under "other," reflecting a range of additional ideas. Open-ended comments revealed several key themes. A recurring request was for pickleball facilities, including both indoor and outdoor courts, highlighting its popularity as a growing sport and social activity. Some comments also suggested

additional offerings such as bike paths, outdoor concerts, therapeutic pools, senior transportation, tennis courts, and library access. At the same time, several respondents voiced skepticism about expanding township programming, citing concerns about costs, taxes, or unnecessary duplication of nearby recreation opportunities. Others preferred to leave the area as it is, with no further development. Overall, the results suggest strong community support for expanded programming especially community events, cultural activities, and pickleball.

Question: A non-profit recently acquired 4 parcels totaling 5 acres at the northwest corner of M-88 and US 31, next to Barnes Park. Current plans are to add a trailhead as part of the Nakwema Trailway that will connect Traverse City to Charlevoix. What other amenities would you like to see included at this location?

Total Responses: 377



Survey results show the most desired amenities at the new trailhead site near M-88 and US-31 are trash cans (76.4%), followed by benches (64.2%), picnic areas (60.2%), and bicycle repair stations (35.8%). Playground equipment (23.6%) and exercise equipment (17.0%) were less common but still received support, reflecting interest in creating a comfortable, functional gathering space for trail users. Open-ended feedback emphasized restrooms as the top priority, with requests for permanent, portable, or year-round facilities. Parking was also frequently noted as essential for accessibility. Beyond these basics,

many residents supported expanded recreation such as pickleball courts, basketball or volleyball courts, a skatepark, splashpad, and dog park. Others suggested community gathering amenities like shelters, fire pits, and multipurpose rooms, as well as trail-supportive features such as hydration stations, recycling bins, signage, and e-bike charging. Overall, the feedback reflects a balance between strong demand for restrooms, parking, and basic facilities, enthusiasm for new recreation opportunities, and caution from some residents about costs and growth.

Key Takeaways

- » **Survey Respondents:** Over 90% of respondents live in the township, with a 2:1 ratio of year-round to seasonal residents. More than 80% are aged 55 and over, highlighting the influence of older adults in shaping recreation needs.
- » **Environmental priorities:** Nearly all respondents (96.7%) want natural features protected, with top concerns around water quality, wildlife, and pollution.
- » **Recreation patterns:** The community is highly water- and nature-oriented, with swimming, hiking, kayaking, and wildlife viewing as top activities. Winter sports like skiing and snowshoeing also show strong participation.
- » **Facilities:** Water access sites see the most frequent use. Trail connectivity and facility variety are seen as weak spots, while community events are rated lowest.
- » **Future development:** Residents prioritize natural areas, trails, and walkability improvements, with less interest in playgrounds and parking. Many stress preserving the township's quiet, natural character.
- » **Programming:** Community events are most desired, followed by elderly and cultural programming. Pickleball is a recurring request.
- » **New trailhead site:** Trash cans, benches, picnic areas, and restrooms top the list of desired amenities. Parking and pickleball courts are also common requests, though some residents caution against overdevelopment.

COMMUNITY OPEN HOUSE

A community open house was held on September 15, 2025 at the Community Services Building, slightly south of the Township of Torch Lake. Approximately 65 community members attended the event to offer input on various topics regarding parks and recreation in the Township. The results of the open house are summarized below.

Recreational Facilities and Activities

What type of recreation facilities would you like to see more of in Torch Lake Township?

The most popular recreation facilities were non-motorized trails, natural areas, and beach/water access, indicating that the Township should prioritize these types of recreational facilities.

Type of Recreational Facility	Count
Non-motorized trails	24
Natural areas	22
Beach/Water access	11
Picnic shelters	5
Boat ramps	3
Playgrounds	3
Sidewalks	2
Tables/benches	0
Parking	0

What recreational activities do you and members of your household enjoy?

Of the 24 options provided, the seven recreational activities included in the following table were the most popular, receiving at least ten votes each. Other activities that garnered fewer than ten votes are listed in order of popularity: motorboating, sailing, fishing, playgrounds, snowshoeing, concerts/festivals, paddle boarding, tennis, baseball, basketball, disc golf, volleyball, picnicking, soccer, and skateboarding.

Type of Recreational Activity	Count
Walking and Hiking	21
Biking	20
Nature/Wildlife viewing	14
Pickleball	13
Cross-country skiing	13
Swimming/Beach	10
Canoeing/Kayaking	10

Future Opportunities

What would you like Torch Lake Township to look like in 20 years?

One of the large focuses shared by participants to prioritize for the next 20 years was recreational amenities. In particular, community members identified that additional recreational spaces, such as hiking, biking, and walking trails should be developed in the Township. Another general opinion shared at the open house was that there should be additional spaces for younger children in the Township. Developing more outdoor recreational facilities geared towards the younger population in the Township may be beneficial.

Several community members additionally noted that the Township should retain many of its current features in the coming 20 years, especially regarding its natural amenities. As such, it is evident that the Township should continue to support its existing recreational facilities and amenities in the future.

What opportunities are in Torch Lake Village? What would you like to see?

Open house attendees identified five categories of opportunities to be pursued in Torch Lake Village. Two of these categories involve the Township's recreational facilities and amenities and are listed below. The other three categories of opportunities may be viewed in the Township's Master Plan.

- » **Bike Trails:** improving the safety of existing bike trails and developing new bike trail connecting Eastport and Torch Lake.
- » **Recreational Facilities:** developing pickleball and tennis courts.

What opportunities are in Eastport Village? What would you like to see?

Five additional – and generally similar – categories of opportunities for the community of Eastport were identified by community members. Again, two of these categories directly involve parks and recreation facilities in the Township.

- » **Recreation Facilities:** developing pickleball and tennis courts was largely popular among attendees.
- » **Completing the trailhead:** continuing the development of the Nakwema trailhead was also highly anticipated by community members at the open house.

Key Takeaways

- » The most prevalent interests shared by open house attendees were to expand the Township's non-motorized trails, support the natural areas, and develop additional recreational facilities, such as tennis and pickleball courts.
- » The Township should preserve existing natural features and amenities, as this is a top concern of community members.



5

Implementation



Goals offer broad guidance and outline the desired future state. They address specific needs and issues but remain general in nature.

Objectives are concrete steps that help achieve the broader goals and are designed to be attainable.

Actions detail the specific steps required to meet objectives. A single strategy may support multiple objectives, or an objective may need several strategies to be achieved. These actions also identify the implementation tools, such as zoning changes, and the key stakeholders responsible for fulfilling the goals and objectives.

The goals, objectives, and action plan are designed to shape future decisions regarding recreation, aligning closely with the Township's values and priorities. These goals were formulated through a comprehensive process that included analyzing current facilities, public input, and input from Township officials. To effectively implement these goals, objectives, and actions, it is crucial to grasp their respective roles and their interconnectedness. Understanding these dynamics ensures a coherent approach to achieving our recreational objectives.

GOAL:

Maintain and improve parks and recreational facilities and identify opportunities for new spaces.

OBJECTIVES:

- » Continue to provide, maintain, and enhance parks and recreational facilities and amenities for both residents and visitors.
- » Prioritize the enhancement of the Day Park to continue ensuring that it is a premier recreation space in Torch Lake Township.
- » Keep the 5-year recreation plan up-to-date and ensure it meets DNR approval to maintain a dependable stream of funding.
- » Identify new spaces for recreational opportunities
- » Develop policies and directives to establish construction and maintenance schedules.
- » Develop or upgrade amenities to expand recreational opportunities specifically for the area's youth.
- » Increase the Township's capacity to plan effectively for parks and recreation.

- » Work with the Township Board to look at zoning changes that would set aside open space for recreation in new subdivision developments.
- » Advocate for improved accessibility across all parks and recreational facilities.

GOAL:

Provide indoor and outdoor recreational opportunities, including non-motorized options.

OBJECTIVES:

- » Improve and/or develop trail systems through open space areas in which interest has already been established such as the Nakwema Trailway.
- » Prepare trails that can be used for hiking in the spring, summer, and fall seasons and then be used for snow-shoeing and cross-country skiing in the winter season.
- » Working with neighboring communities and trailhead owners to provide main non-motorized trails routes for the purpose of transportation and recreation that pass through Torch Lake Township such as the Nakwema Trailway.
- » Provide pedestrian routes between activity centers and focus on the more developed areas of the Township for sidewalk construction and expansion.
- » Explore opportunities to introduce additional recreational activities at existing parks and facilities to better attract and retain both residents and visitors.

- » Provide facilities and programming that encourage those living in this community to want to be outside, engaging in physical, health encouraging, and educational activities that enhance their lives
- » Work with local organizations to support events and programs that educate the community of recreation options in the area, wildlife, and the importance of exercise.
- » Establish a system that keeps Township taxpayers informed of the status of recreational/ educational programs.

Table XX: Action Plan

Action Type	Time Frame	Funding Options
Torch Bay Nature Preserve		
Review amenities provided at the nature preserve	2026	Township
Enhance walkability, trail signage, maintenance, and trash removal	2027-2028	Township, Private
Road Ends		
Identify road ends by creating a map for the public	2026	Township
Provide signage to identify and inform public of property lines to reduce trespass	2027-2028	Township, MDNR, Private
Other Items		
Seek organizations to utilize existing facilities	Ongoing	Township
Examine opportunities to acquire property to provide additional recreation facilities	Ongoing	Township
Look at creating a recreational committee or combining the existing committees to move recreational properties forward	2026	Township
Work with TART and property owners to pursue opportunities to enhance Nakwema Trail and trailheads	Ongoing	MDNR

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Appendix

- A. Resolution of Adoption
- B. Parks Board Meeting Minutes
- C. Township Board Meeting Minutes
- D. Public Hearing Notice
- E. 30-Day Review Notice
- F. Survey Flyer
- G. Open House Flyer
- H. Post Completion Forms
- I. Letters of Transmittal
- J. MDNR Checklist

AGENDA ITEMS FOR BOARD DISCUSSION

NOTHING THIS MONTH

AGENDA ITEMS

INFORMATION

ONLY

NOTHING THIS MONTH

AGENDA FOR BOARD ACTION –

**OLD
BUSINESS**

NOTHING THIS MONTH

SPECIAL REPORTS

**SPECIAL
REPORTS:
FINACIALS**

TORCH LAKE TOWNSHIP

OCTOBER YEAR-TO-DATE

GENERAL / FIRE / AMBULANCE

GENERAL FUND FAVORABLE TO BUDGET BY \$8K
 REVENUES + \$57K EXPENSES -\$13K
 15 COST CENTERS ARE BELOW BUDGET \$58K AND
 6 COST CENTERS ARE OVER BUDGET \$45K

FIRE FUND UNFAVORABLE TO BUDGET \$161K ...
 REVENUE FAV BY 4K AND EXPENSE HIGHER BY
 165K DRIVEN BY DOWN PAYMENT ON NEW
 PUMPER TRUCK (150K), NEW EQUIPMENT (13K)
 AND IMPROVEMENTS TO SOUTH STATION AND
 MAIN FIRE BLDG (23)

AMBULANCE UNFAVORABLE TO BUDGET BY \$67K
 AMBULANCE EXPENSES ARE FLAT TO BUDGET
 AND REVENUE LOWER BY \$51K DUE TO TIMING
 OF BUDGET REVENUE DOLLARS AND LOWER RUN
 FEES OF \$19K. ...

TORCH LAKE TOWNSHIP FY 4/1/25-3/31/26 FINANCIAL REVIEW	OCTOBER YEAR-TO-DATE				
	2025-'26 CY	2024 -'25PY	'25 - '26 Budget	V\$ 2024 -'25 PY	V\$ '25 - '26 Budget
Fund 101 - GENERAL FUND:					
TOTAL GENERAL FUND REVENUE	\$251,377	\$254,721	\$193,964	(\$3,344)	\$57,414
TOTAL GENERAL FUND EXPENDITURES	(\$424,276)	(\$330,831)	(\$437,367)	(\$93,445)	\$13,090
OPERATING PROFIT / LOSS	(\$172,899)	(\$76,110)	(\$243,403)	(\$96,789)	\$70,504
Fund 206 - FIRE FUND:					
TOTAL FIRE FUND REVENUE	\$32,954	\$53,387	\$28,535	(\$20,434)	\$4,419
TOTAL FIRE FUND EXPENDITURES	(\$331,327)	(\$146,152)	(\$166,120)	(\$185,175)	(\$165,207)
OPERATING PROFIT / LOSS	(\$298,373)	(\$92,765)	(\$137,585)	(\$205,608)	(\$160,788)
Fund 210 - AMBULANCE FUND:					
TOTAL AMBULANCE FUND REVENUE	\$77,229	\$98,229	\$142,739	(\$21,000)	(\$65,510)
TOTAL AMBULANCE FUND EXPENDITURES	(\$541,059)	(\$522,050)	(\$539,552)	(\$19,009)	(\$1,508)
OPERATING PROFIT / LOSS	(\$463,830)	(\$423,822)	(\$396,813)	(\$40,009)	(\$67,017)
Fund 204 - TWP. ROAD FUND:					
TOTAL TWP ROAD FUND REVENUE	\$15,160	\$17,246	\$12,695	(\$2,086)	\$2,465
TOTAL TWP ROAD FUND EXPENDITURES	(\$312,750)	(\$277,618)	(\$376,759)	(\$35,132)	\$64,009
OPERATING PROFIT / LOSS	(\$297,590)	(\$260,372)	(\$364,064)	(\$37,218)	\$66,473
ALL OTHER FUNDS (208,212,150,703)					
TOTAL OTHER FUND REVENUE	\$16,027	\$17,901	\$4,128	(\$1,874)	\$11,899
TOTAL OTHER FUND EXPENDITURES	(\$4,172)	(\$2,188)	(\$1,861)	(\$1,984)	(\$2,312)
OPERATING PROFIT / LOSS	\$11,855	\$15,713	\$2,267	(\$3,858)	\$9,588
TORCH LAKE TOWNSHIP					
TOTAL REVENUE	\$392,747	\$441,484	\$382,061	(\$48,737)	\$10,686
TOTAL EXPENDITURES	(\$1,613,585)	(\$1,278,840)	(\$1,521,658)	(\$334,745)	(\$91,927)
OPERATING PROFIT / LOSS	(\$1,220,838)	(\$837,356)	(\$1,139,597)	(\$383,482)	(\$81,240)
TORCH LAKE TOWNSHIP CASH REVIEW	@09/30/2025	@10/31/2025	CHANGE IN CASH		
GENERAL FUND CASH:	\$ 1,018,932	\$ 1,031,533	\$ 12,601		
FIRE FUND CASH:	\$ 488,247	\$ 485,217	\$ (3,030)		
AMBULANCE FUND CASH:	\$ 336,215	\$ 221,888	\$ (114,328)		
ROAD FUND CASH:	\$ 11,480	\$ 11,505	\$ 26		
ALL OTHER FUNDS CASH	\$ 135,744	\$ 134,460	\$ (1,284)		
TLT CASH BALANCE	\$ 1,990,618	\$ 1,884,602	\$ (106,015)		

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

FUNDS FINANCIAL SUMMARY

ENDING 10/31/2025

PERIOD

GL NUMBER	DESCRIPTION	CURRENT MONTH	CURRENT MONTH	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
		SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Fund 101 - GENERAL FUND:											
TOTAL REVENUES		71,683	63,267	25,426	8,416	46,257	251,377	254,721	193,964	(3,344)	57,414
TOTAL EXPENDITURES		52,745	53,183	68,797	(438)	(16,052)	424,276	330,831	437,367	93,445	(13,090)
TOTAL NET GENERAL FUND		18,938	10,084	(43,371)	8,854	62,309	(172,899)	(76,110)	(243,403)	(96,789)	70,504
Fund 151 - CEMETERY TRUST FUND:											
TOTAL REVENUES		167	171	289	(4)	(122)	1,448	2,360	1,822	(912)	(375)
TOTAL EXPENDITURES		0	0	0	0	0	0	0	0	0	0
TOTAL CEMETERY FUND		167	171	289	(4)	(122)	1,448	2,360	1,822	(912)	(375)
Fund 204 - TWP. ROAD FUND:											
TOTAL REVENUES		26	22	60	3	(34)	15,160	17,246	12,695	(2,086)	2,465
TOTAL EXPENDITURES		0	39,870	37,615	(39,870)	(37,615)	312,750	277,618	376,759	35,132	(64,009)
NET ROAD FUND		26	(39,848)	(37,555)	39,874	37,580	(297,590)	(260,372)	(364,064)	(37,218)	66,473
Fund 206 - FIRE FUND:											
TOTAL REVENUES		1,102	2,492	1,448	(1,390)	(346)	32,954	53,387	28,535	(20,434)	4,419
TOTAL EXPENDITURES		3,644	34,202	40,452	(30,557)	(36,808)	331,327	146,152	166,120	185,175	165,207
NET FIRE FUND		(2,542)	(31,709)	(39,004)	29,167	36,462	(298,373)	(92,765)	(137,585)	(205,608)	(160,788)
Fund 208 - PARK/RECREATION FUND:											
TOTAL REVENUES		15	22	20	(7)	(5)	115	164	138	(49)	(23)
TOTAL EXPENDITURES		365	365	238	0	127	3,427	1,460	1,028	1,967	2,399
FUND 208 - PARKS/RECREATION		(350)	(343)	(218)	(7)	(132)	(3,312)	(1,296)	(890)	(2,016)	(2,422)
Fund 210 - AMBULANCE FUND:											
TOTAL REVENUES		9,081	10,914	23,835	(1,833)	(14,754)	77,229	98,229	142,739	(21,000)	(65,510)
TOTAL EXPENDITURES		95,745	90,067	95,559	5,679	186	541,059	522,050	539,552	19,009	1,508
NET AMBULANCE FUND		(86,664)	(79,152)	(71,724)	(7,512)	(14,940)	(463,830)	(423,822)	(396,813)	(40,009)	(67,017)
Fund 212 - LIQUOR ENFORCEMENT											
TOTAL REVENUES		0	0	0	0	0	2,015	2,044	2,167	(30)	(152)
TOTAL EXPENDITURES		207	186	130	21	77	745	728	832	17	(87)
NET LIQUOR LAW ENFORCEMENT		(207)	(186)	(130)	(21)	(77)	1,269	1,316	1,335	(12)	(239)
Fund 701 - TRUST & AGENCY FUND											
TOTAL REVENUES		0	0	0	0	0	2	4	0	(2)	2
Fund 703- TAX COLLECTION FUND:											
TOTAL REVENUES		2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
TOTAL EXPENDITURES		0	0	0	0	0	0	0	0	0	0
NET TAX COLLECTION FUND		2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
TOTAL REVENUES - ALL FUNDS		\$ 84,621	\$ 78,855	\$ 51,078	\$ 5,766	\$ 33,543	\$ 392,747	\$ 441,484	\$ 382,061	\$ (48,737)	\$ 10,686
TOTAL EXPENDITURES - ALL FUNDS		\$ 152,707	\$ 217,873	\$ 242,792	\$ (65,166)	\$ (90,085)	\$ 1,613,585	\$ 1,278,840	\$ 1,521,658	\$ 334,745	\$ 91,927
NET TLT REVENUES & EXPENSES		(68,086)	(139,018)	(191,714)	70,932	123,628	(1,220,838)	(837,356)	(1,139,597)	(383,482)	(81,240)

**REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
GENERAL FUNDS FINANCIAL SUMMARY**

2024-12-31

PERIOD 1 MONTH

GL NUMBER	DESCRIPTION	CURRENT MONTH	CURRENT MONTH	CURRENT BUDGET	VAR VS	VAR VS '25	YTD	YTD	YTD BUDGET	VAR VS 2024	VAR VS '25
		SEPT 2025	SEPT 2024	SEPT 2025	ACTUAL 2024	BUDGET	BALANCE	BALANCE	SEPT 2025		BUDGET
	Fund 101 - GENERAL FUND										
	Revenues										
Total Dept 101 - GOVERNING BODY		71,583	63,267	25,271	8,316	46,312	236,822	239,531	181,293	(2,709)	55,529
Total Dept 756 - PARKS/RECREATION		100	0	155	100	(55)	14,555	15,191	12,671	(635)	1,885
TOTAL REVENUES		71,683	63,267	25,426	8,416	46,257	251,377	254,721	193,964	(3,344)	57,414
	Expenditures										
Total Dept 101 - GOVERNING BODY		5,157	8,685	8,496	(3,528)	(3,339)	75,155	71,344	73,742	3,811	1,413
Total Dept 171 - SUPERVISOR		3,357	3,250	3,672	107	(315)	23,698	22,751	24,352	947	(654)
Total Dept 215 - CLERK		5,649	5,410	4,279	239	1,370	33,901	29,945	32,162	3,956	1,739
Total Dept 247 - BOARD OF REVIEW		0	0	16	0	(16)	0	0	358	0	(358)
Total Dept 253 - TREASURER		5,040	6,702	5,561	(1,662)	(521)	32,885	32,562	33,479	323	(594)
Total Dept 257 - ASSESSOR		323	2,853	3,375	(2,530)	(3,052)	20,881	19,971	21,528	910	(648)
Total Dept 262 - ELECTIONS		1,001	1,644	19	(643)	981	4,800	10,092	1,274	(5,292)	3,526
Total Dept 265 BUILDING AND GROUNDS		3,561	4,820	3,955	(1,259)	(395)	25,782	31,010	27,521	(5,228)	(1,739)
Total Dept 301 - ORD. ENFORCEMENT OFFICER		0	275	229	(275)	(229)	1,743	1,965	2,556	(222)	(814)
Total Dept 446 - ROADS		0	0	0	0	0	102	0	0	102	102
Total Dept 448 - STREET LIGHTING		359	380	415	(21)	(56)	2,507	2,643	2,886	(136)	(379)
Total Dept 567 - CEMETERY		2,050	271	894	1,779	1,155	13,708	7,899	16,677	5,809	(2,969)
Total Dept 701 - PLANNING		3,828	3,223	10,589	605	(6,761)	30,563	11,570	57,745	18,993	(27,182)
Total Dept 702 - ZONING		805	0	1,431	805	(626)	4,743	2,541	9,642	2,203	(4,899)
Total Dept 703 - ZONING ADMINISTRATION		8,747	12,228	3,472	(3,481)	5,275	37,304	33,746	15,554	3,558	21,750
Total Dept 756 - PARKS/RECREATION		12,801	3,014	3,403	9,787	9,398	54,918	54,770	55,362	148	(445)
Total Dept 757 - MISC. REC. FACILITIE		0	0	0	0	0	0	0	0	0	0
Total Dept 790 - AREA COMMUNITY SUPPORT		0	0	0	0	0	0	0	0	0	0
Total Dept 851 - INSURANCE		0	2,579	11,188	(2,579)	(11,188)	836	4,198	11,590	(3,362)	(10,754)
Total Dept 861 - PENSIONS		(1,444)	(2,149)	0	705	(1,444)	(6,815)	(6,174)	0	(641)	(6,815)
Total Dept 901 - CAPITAL OUTLAY		1,513	0	7,803	1,513	(6,289)	67,567	0	50,937	67,567	16,630
TOTAL EXPENDITURES		52,745	53,183	68,797	(438)	(16,052)	424,276	330,831	437,367	93,445	(13,090)
Fund 101 - GENERAL FUND:											
TOTAL REVENUES		71,683	63,267	25,426	8,416	46,257	251,377	254,721	193,964	(3,344)	57,414
TOTAL EXPENDITURES		52,745	53,183	68,797	(438)	(16,052)	424,276	330,831	437,367	93,445	(13,090)
TOTAL NET GENERAL FUND		18,938	10,084	(43,371)	8,854	62,309	(172,899)	(76,110)	(243,403)	(96,789)	70,504

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

PERIOD ENDING

LINE ITEM DETAILS

GL NUMBER	DESCRIPTION	CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
		SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Fund 101 - GENERAL FUND											
Revenues											
Dept 101 - GOVERNING BODY											
101-101-402.000	TAX COLLECTION	0	0	0	0	0	0	0	0	0	0
101-101-412.000	DELINQUENT TAX COLL.	0	0	0	0	0	12,313	15,752	9,000	(3,440)	3,313
101-101-445.000	TAX PENALTIES/INTERE	0	0	75	0	(75)	0	0	225	0	(225)
101-101-447.000	PTAF ON TAXES	33,661	18,126	14,208	15,535	19,453	86,924	79,113	72,448	7,811	14,476
101-101-451.000	LICENSES & PERMITS	1,400	1,200	962	200	438	6,950	6,725	5,329	225	1,621
101-101-501.000	FEDERAL GRANTS	0	0	0	0	0	0	0	0	0	0
101-101-528.000	OTHER FEDERAL GRANTS	0	0	0	0	0	0	0	0	0	0
101-101-566.000	STATE GRANTS-PARKS	0	0	0	0	0	0	0	0	0	0
101-101-574.000	STATE REV. SHARING	23,877	23,528	4,735	349	19,142	88,831	86,633	65,618	2,198	23,213
101-101-607.000	FEES FOR SERVICES	300	0	125	300	175	300	357	375	(57)	(75)
101-101-608.030	PAVILION RENTAL FEE	0	0	0	0	0	0	60	250	(60)	(250)
101-101-609.000	SCHOOL TAX COLL. FEE	5,840	3,445	1,847	2,395	3,993	5,840	5,820	4,640	20	1,200
101-101-627.000	MISC. SVC. CHARGES	0	0	0	0	0	0	0	0	0	0
101-101-642.000	CEMETERY LOT SALES	3,200	0	687	3,200	2,513	7,680	4,800	4,290	2,880	3,390
101-101-643.000	MISC. SALES	0	0	0	0	0	0	0	0	0	0
101-101-655.000	FINES AND FORFEITS	0	0	50	0	(50)	424	0	150	424	274
101-101-665.000	INTEREST EARNED	3,095	3,385	2,410	(290)	685	22,783	25,381	17,579	(2,598)	5,204
101-101-665.010	PRE PENALTY INTEREST	0	0	0	0	0	390	801	427	(411)	(37)
101-101-665.020	TAX ACCT INTEREST	0	0	0	0	0	0	0	0	0	0
101-101-668.000	RENTS/ROYALTIES	210	160	169	50	41	630	660	726	(30)	(96)
101-101-671.000	OTHER/MISC REVENUE	0	0	0	0	0	0	0	0	0	0
101-101-676.000	REIMBURSEMENTS	0	13,423	0	(13,423)	0	93	13,428	0	(13,335)	93
101-101-687.000	REFUNDS/REBATES	0	0	4	0	(4)	20	0	238	20	(218)
101-101-687.010	SCHOOL ELECTIONS REIMBURSEMENT	0	0	0	0	0	1,879	0	0	1,879	1,879
101-101-687.020	PRESIDENTIAL PRIMARY REMBT	0	0	0	0	0	1,766	0	0	1,766	1,766
Total Dept 101		71,583	63,267	25,271	8,316	46,312	236,822	239,531	181,293	(2,709)	55,529
Dept 756 - PARKS/RECREATION											
101-756-608.000	BOAT RAMP FEE	0	0	82	0	(82)	9,035	10,109	7,945	(1,075)	1,089
101-756-608.010	MARINE LAUNCH CONTRACT	0	0	0	0	0	5,000	4,500	4,000	500	1,000
101-756-608.020	KAYAK LAUNCH FEE	0	0	0	0	0	0	0	0	0	0
101-756-608.030	PAVILION RENTAL FEE	0	0	11	0	(11)	420	380	473	40	(53)
101-756-655.000	FINES AND FORFEITS	100	0	63	100	38	100	200	250	(100)	(150)
101-756-665.000	INTEREST EARNED	0	0	0	0	0	1	2	2	(1)	(2)
Total Dept 756 - PARKS/RECREATION		100	0	155	100	(55)	14,555	15,191	12,671	(635)	1,885
TOTAL REVENUES		71,683	63,267	25,426	8,416	46,257	251,377	254,721	193,964	(3,344)	57,414
Expenditures											
Dept 101 - GOVERNING BODY											
101-101-702.000	WAGES-TRUSTEES	1,035	1,192	1,047	(157)	(12)	7,245	7,192	7,185	53	60
101-101-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-101-703.010	CLERICAL ASST	0	0	0	0	0	0	0	333	0	(333)
101-101-703.020	WAGES-SCANNING	186	197	119	(11)	67	186	2,224	868	(2,039)	(682)
101-101-715.000	PENSION	31	30	55	1	(24)	217	210	467	7	(249)
101-101-715.010	SOC. SEC./MEDICARE	93	106	105	(13)	(12)	568	720	709	(152)	(141)
101-101-715.020	HEALTH CARE SAVINGS	200	200	280	0	(80)	1,600	1,400	1,480	200	120
101-101-715.030	TERM INSURANCE	0	150	250	(150)	(250)	1,315	1,218	1,498	97	(183)
101-101-727.000	OFFICE SUPPLIES	76	218	255	(142)	(179)	713	1,863	1,664	(1,150)	(950)
101-101-801.000	AUDIT SERVICES	0	0	0	0	0	6,500	6,200	7,357	300	(857)
101-101-802.010	ATTORNEY-TWP. BOARD	817	441	1,250	376	(433)	4,775	5,988	8,750	(1,214)	(3,976)
101-101-803.000	CONTRACT SERVICES	0	239	349	(239)	(349)	282	421	782	(139)	(500)
101-101-803.010	BS&A MAINTENANCE	0	0	0	0	0	1,980	1,920	1,980	60	0
101-101-803.040	RECORD SCAN PROJECT	0	0	0	0	0	0	0	14	0	(14)
101-101-805.000	OTHER SVCS. & CHARGE	162	335	299	(173)	(137)	352	504	1,048	(152)	(697)
101-101-809.000	MEMBERSHIP DUES	0	0	31	0	(31)	9,458	9,438	10,000	20	(542)
101-101-850.000	TELEPHONE CHARGES	146	117	119	29	27	1,021	643	777	378	244
101-101-851.000	INTERNET SERVICE	0	86	114	(86)	(114)	585	540	533	55	62
101-101-851.010	INFO TECH SUPPORT	990	3,420	1,649	(2,430)	(659)	21,745	17,881	13,273	3,864	8,472
101-101-851.020	WEB PAGE MAINTENANCE	0	0	138	0	(138)	0	0	1,687	0	(1,687)
101-101-860.000	MILEAGE/PARKING	0	0	260	0	(260)	0	0	260	0	(260)
101-101-900.000	PRINTING/PUBLISHING	1,276	1,204	1,111	73	165	7,644	7,190	7,479	454	166
101-101-910.010	AFLAC	(98)	(0)	0	(98)	(98)	(398)	(462)	0	64	(398)
101-101-930.000	REPAIRS/MAINTENANCE	0	23	86	(23)	(86)	0	45	171	(45)	(171)
101-101-930.010	CSB-MAINTENANCE/ REPAIRS	3,700	160	102	3,540	3,598	7,035	1,734	1,194	5,301	5,841
101-101-956.000	CONFERENCE/EDUCATION	0	0	203	0	(203)	0	0	333	0	(333)
101-101-957.000	MISCELLANEOUS EXPENSE	(3,457)	567	673	(4,024)	(4,330)	2,322	4,473	3,901	(2,357)	(1,570)
Total Dept 101		5,157	8,685	8,496	(3,528)	(3,339)	75,155	71,344	73,742	3,611	1,413

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

PERIOD ENDING

LINE ITEM DETAILS

		CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
		SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Dept 171 - SUPERVISOR											
101-171-702.000	WAGES	2,933	2,833	2,887	99	45	20,528	19,833	20,562	694	(195)
101-171-702.010	MEETING PER DIEM	0	0	270	0	(270)	0	0	270	0	(270)
101-171-715.010	SOC. SEC./MEDICARE	224	217	202	8	22	1,570	1,517	1,431	53	139
101-171-715.020	HEALTH CARE SAVINGS	200	200	280	0	(80)	1,600	1,400	1,480	200	120
101-171-860.000	MILEAGE/PARKING	0	0	33	0	(33)	0	0	65	0	(65)
101-171-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	0	544	0	(544)
101-171-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 171 - SUPERVISOR		3,357	3,250	3,672	107	(315)	23,698	22,751	24,352	947	(654)
Dept 215 - CLERK											
101-215-702.000	WAGES	4,060	3,577	2,956	483	1,105	21,701	19,077	20,407	2,624	1,295
101-215-702.010	MEETING PER DIEM	0	0	0	0	0	584	0	750	584	(166)
101-215-703.000	WAGES-DEPUTY	0	732	128	(732)	(128)	1,167	2,613	931	(1,445)	236
101-215-703.010	CLERICAL ASST	473	295	0	178	473	3,103	2,139	0	964	3,103
101-215-703.040	ACCOUNTANT ASSISTANT	0	0	271	0	(271)	0	0	2,347	0	(2,347)
101-215-715.000	PENSION	272	232	240	40	32	1,556	1,273	1,726	283	(170)
101-215-715.010	SOC. SEC./MEDICARE	346	347	185	(1)	161	1,982	1,786	1,311	197	672
101-215-715.020	HEALTH CARE SAVINGS	200	200	298	0	(98)	1,600	1,400	1,573	200	28
101-215-727.000	OFFICE SUPPLIES	46	28	22	18	24	584	551	949	33	(946)
101-215-803.000	CONTRACT SERVICES	0	0	73	0	(73)	0	0	662	0	(662)
101-215-803.010	BS&A MAINTENANCE	0	0	0	0	0	781	758	780	23	1
101-215-860.000	MILEAGE/PARKING	42	0	0	42	42	633	149	298	484	335
101-215-956.000	CONFERENCE/EDUCATION	210	0	107	210	103	210	200	428	10	(218)
101-215-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 215 - CLERK		5,649	5,410	4,279	239	1,370	33,901	29,945	32,162	3,956	1,739
Dept 247 - BOARD OF REVIEW											
101-247-702.000	WAGES	0	0	15	0	(15)	0	0	212	0	(212)
101-247-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-247-715.010	SOC. SEC./MEDICARE	0	0	1	0	(1)	0	0	15	0	(15)
101-247-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	0	0	0	0
101-247-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	5	0	(5)
101-247-900.000	PRINTING/PUBLISHING	0	0	0	0	0	0	0	46	0	(46)
101-247-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	0	23	0	(23)
101-247-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	17	0	(17)
Total Dept 247 - BOARD OF REVIEW		0	0	16	0	(16)	0	0	358	0	(358)
Dept 253 - TREASURER											
101-253-702.000	WAGES	4,060	3,923	2,957	137	1,103	21,655	20,923	20,418	732	1,238
101-253-702.010	MEETING PER DIEM	0	60	30	(60)	(30)	250	380	526	(130)	(276)
101-253-703.000	WAGES-DEPUTY	0	0	68	0	(68)	91	50	910	41	(820)
101-253-715.000	PENSION	244	235	171	8	73	1,299	1,255	1,204	44	96
101-253-715.010	SOC. SEC./MEDICARE	306	296	215	11	91	1,633	1,573	1,487	61	147
101-253-715.020	HEALTH CARE SAVINGS	200	200	280	0	(80)	1,600	1,400	1,480	200	120
101-253-727.000	OFFICE SUPPLIES	0	1,443	1,082	(1,443)	(1,082)	4,455	3,989	4,028	467	427
101-253-803.000	CONTRACT SERVICES	0	0	0	0	0	117	540	676	(423)	(559)
101-253-803.010	BS&A MAINTENANCE	0	0	250	0	(250)	781	758	1,128	23	(347)
101-253-809.000	MEMBERSHIP DUES	99	99	96	0	3	99	99	96	0	3
101-253-860.000	MILEAGE/PARKING	131	271	214	(140)	(83)	719	831	833	88	(114)
101-253-956.000	CONFERENCE/EDUCATION	0	0	82	0	(82)	185	789	577	(604)	(392)
101-253-957.000	MISCELLANEOUS EXPENSE	0	175	117	(175)	(117)	0	175	117	(175)	(117)
Total Dept 253 - TREASURER		5,040	6,702	5,561	(1,662)	(521)	32,885	32,562	33,479	323	(594)
Dept 257 - ASSESSOR											
101-257-702.000	WAGES	208	208	208	0	0	1,458	1,458	1,458	0	0
101-257-715.000	PENSION	13	13	13	0	(1)	88	88	93	0	(6)
101-257-715.010	SOC. SEC./MEDICARE	16	16	15	0	1	112	112	102	0	9
101-257-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	0	17	0	(17)
101-257-803.000	CONTRACT SERVICES	86	2,530	2,660	(2,444)	(2,574)	18,965	17,710	18,620	1,255	945
101-257-803.010	BS&A MAINTENANCE	0	0	348	0	(348)	0	0	348	0	(348)
101-257-803.020	CONTRACT - COUNTY	0	86	104	(86)	(104)	259	603	702	(145)	(443)
101-257-860.000	MILEAGE/PARKING	0	0	28	0	(28)	0	0	83	0	(83)
101-257-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	105	0	(105)
Total Dept 257 - ASSESSOR		323	2,853	3,375	(2,510)	(3,052)	20,881	19,971	21,528	910	(648)

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LINE ITEM DETAILS

		CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
		SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Dept 262 - ELECTIONS											
101-262-702.000	WAGES	970	0	0	970	970	3,359	5,617	996	(2,259)	2,963
101-262-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	28	53	55	(25)	(27)
101-262-727.000	OFFICE SUPPLIES	31	177	10	(147)	20	1,373	2,179	61	(806)	1,312
101-262-803.000	CONTRACT SERVICES	0	1,466	0	(1,466)	0	0	1,466	0	(1,466)	0
101-262-860.000	MILEAGE/PARKING	0	0	9	0	(9)	0	316	45	(316)	(45)
101-262-900.000	PRINTING/PUBLISHING	0	0	0	0	0	0	145	30	(145)	(30)
101-262-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	0	0	0	0
101-262-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	40	315	88	(724)	(161)
Total Dept 262 - ELECTIONS		1,001	1,644	19	(643)	981	4,800	10,092	1,274	(5,292)	3,526
Dept 265 - BUILDING AND GROUNDS											
101-265-702.000	WAGES	0	0	0	0	0	0	9,278	0	(9,278)	0
101-265-715.000	PENSION	0	0	0	0	0	0	557	0	(557)	0
101-265-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	0	710	0	(710)	0
101-265-742.000	GAS/OIL	0	0	0	0	0	0	637	0	(637)	0
101-265-803.000	CONTRACT SERVICES	1,248	140	601	1,107	646	8,615	1,227	3,893	7,388	4,722
101-265-805.000	OTHER SVCS. & CHARGE	0	0	395	0	(395)	356	0	1,947	356	(1,591)
101-265-807.000	LAWN/SNOW CARE	0	2,950	646	(2,950)	(646)	50	5,332	3,122	(5,282)	(3,072)
101-265-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	1,900	1,350	1,785	550	116	12,750	9,649	13,459	3,101	(709)
101-265-860.000	MILEAGE/PARKING	0	0	0	0	0	0	245	293	(245)	(293)
101-265-920.000	HEAT	88	62	160	26	(72)	1,620	634	825	986	795
101-265-921.000	ELECTRIC	225	318	368	7	(43)	2,317	2,076	2,476	241	(160)
101-265-930.000	REPAIRS/MAINTENANCE	0	0	0	0	0	36	666	1,341	(625)	(1,305)
101-265-931.000	SAFETY/CONTROL	0	0	0	0	0	0	0	55	0	(55)
101-265-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	39	0	110	39	(71)
Total Dept 265 - BUILDING AND GROUNDS		3,561	4,820	3,955	(1,259)	(395)	25,782	31,810	27,521	(5,228)	(1,739)
Dept 301 - PUBLIC UTILITIES											
101-301-702.000	WAGES	0	202	107	(202)	(107)	1,768	1,457	1,474	(189)	(206)
101-301-715.010	SOC. SEC./MEDICARE	0	15	46	(15)	(46)	97	111	333	(14)	(335)
101-301-740.000	OPERATING SUPPLIES	0	0	9	0	(9)	0	0	64	0	(64)
101-301-740.010	UNIFORMS, ETC.	0	0	0	0	0	0	0	0	0	0
101-301-850.000	TELEPHONE CHARGES- CELL	0	45	52	(45)	(52)	312	312	362	0	(50)
101-301-860.000	MILEAGE/PARKING	0	13	14	(13)	(14)	66	85	220	(190)	(154)
101-301-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	105	0	(105)
Total Dept 301 - PUBLIC UTILITIES		0	275	229	(275)	(229)	1,743	1,965	2,556	(222)	(814)
Dept 446 - ROADS											
101-446-957.000	MISC. EXPENSE/SIGNS	0	0	0	0	0	102	0	0	102	102
Total Dept 446 - ROADS		0	0	0	0	0	102	0	0	102	102
Dept 448 - STREET LIGHTING											
101-448-921.000	ELECTRIC	359	380	415	(21)	(56)	2,507	2,643	2,886	(136)	(379)
Total Dept 448 - STREET LIGHTING		359	380	415	(21)	(56)	2,507	2,643	2,886	(136)	(379)
Dept 567 - CEMETERY											
101-567-803.000	CONTRACT SERVICES	2,000	0	813	2,000	1,187	12,840	3,620	9,258	9,220	3,582
101-567-804.000	SERVICES/CHARGES	0	0	0	0	0	0	430	0	(430)	0
101-567-921.000	ELECTRIC	50	46	0	4	50	377	327	0	49	377
101-567-930.000	REPAIRS/MAINTENANCE	0	225	81	(225)	(81)	2	3,522	7,419	(3,520)	(7,417)
101-567-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	489	0	0	489	489
Total Dept 567 - CEMETERY		2,050	271	894	1,779	1,155	13,708	7,899	16,677	5,809	(2,969)
Dept 701 - PLANNING											
101-701-702.000	WAGES	647	0	1,388	647	(742)	3,494	3,300	12,607	194	(9,114)
101-701-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-701-727.000	OFFICE SUPPLIES	0	0	28	0	(28)	1,759	0	198	1,759	1,561
101-701-715.000	PENSION	0	0	3	0	(3)	0	30	72	(30)	(72)
101-701-715.010	SOC. SEC./MEDICARE	49	0	145	49	(95)	288	292	1,135	(4)	(847)
101-701-802.000	ATTORNEY FEES-PC	0	1,048	930	(1,048)	(930)	0	1,048	2,834	(1,048)	(2,834)
101-701-803.000	CONTRACT SERVICES	3,178	2,109	7,909	1,068	(4,731)	24,465	5,956	39,298	18,510	(14,832)
101-701-860.000	MILEAGE/PARKING	0	0	9	0	(9)	70	0	64	6	6
101-701-900.000	PRINTING/PUBLISHING	(46)	66	91	(112)	(137)	288	673	629	(386)	(342)
101-701-956.000	CONFERENCE/EDUCATION	0	0	86	0	(86)	200	250	601	(50)	(401)
101-701-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	22	307	(27)	(307)
Total Dept 701 - PLANNING		3,828	3,223	10,589	605	(6,761)	30,563	11,570	57,745	18,993	(27,182)

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		CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
		SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Dept 702 - ZONING											
101-702-702.000	WAGES	0	0	470	0	(470)	2,070	750	3,991	1,920	(1,921)
101-702-715.010	SOC. SEC./MEDICARE	0	0	53	0	(53)	199	57	412	142	(213)
101-702-802.020	ATTORNEY-ZBA	0	0	0	0	0	0	0	1,108	0	(1,108)
101-702-803.000	CONTRACT SERVICES	805	0	572	805	233	1,971	1,711	2,764	259	(794)
101-702-900.000	PRINTING/PUBLISHING	0	0	21	0	(21)	503	0	236	503	268
101-702-956.000	CONFERENCE/EDUCATION	0	0	316	0	(316)	0	0	1,009	0	(1,009)
101-702-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	22	122	(122)	(122)
Total Dept 702 - ZONING		805	0	1,431	805	(626)	4,743	2,541	9,642	2,303	(4,899)
Dept 703 - ZONING ADMINISTRATION											
101-703-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-703-703.030	ZA ASSISTANT	0	1,173	0	(1,173)	0	0	5,037	0	(5,037)	0
101-703-715.000	PENSION	0	70	0	(70)	0	0	302	0	(302)	0
101-703-715.010	SOC. SEC./MEDICARE	0	90	0	(90)	0	0	385	0	(385)	0
101-703-727.000	OFFICE SUPPLIES	0	60	22	(60)	(22)	0	60	64	(60)	(64)
101-703-802.040	ATTORNEY FEES	731	1,764	1,339	(1,033)	(608)	13,476	13,914	7,266	(438)	6,210
101-703-803.000	CONTRACT SERVICES	7,848	8,977	1,888	(5,129)	5,961	23,048	13,953	7,292	9,095	15,756
101-703-860.000	MILEAGE/PARKING	168	94	32	74	135	780	94	340	686	439
101-703-956.000	CONFERENCE/EDUCATION	0	0	191	0	(191)	0	0	572	0	(572)
101-703-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	20	0	(20)
Total Dept 703 - ZONING		8,747	12,228	3,472	(3,481)	5,275	37,304	33,746	15,554	3,558	21,750
Dept 756 - PARKS/RECREATION											
101-756-702.000	WAGES	610	1,382	563	(782)	47	13,748	14,384	14,543	(636)	(795)
101-756-715.000	PENSION	0	0	0	0	0	0	10	0	(10)	0
101-756-715.010	SOC. SEC./MEDICARE	47	107	64	(60)	(18)	1,052	1,106	1,213	(54)	(161)
101-756-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	0	0	0	0
101-756-742.000	GAS/OIL	0	0	0	0	0	0	35	0	(35)	0
101-756-803.000	CONTRACT SERVICES	1,374	779	1,053	595	322	9,729	1,884	6,566	7,845	3,163
101-756-805.000	OTHER SVCS. & CHARGE	0	0	0	0	0	0	463	438	(463)	(438)
101-756-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	1,630	200	46	1,430	1,584	14,919	16,174	15,918	(1,254)	(999)
101-756-860.000	MILEAGE/PARKING	0	19	22	(19)	(22)	244	119	420	125	(176)
101-756-900.000	PRINTING/PUBLISHING	0	0	0	0	0	350	0	500	350	(150)
101-756-921.000	ELECTRIC	230	264	235	(35)	(5)	1,595	1,606	1,324	(11)	273
101-756-930.000	REPAIRS/MAINTENANCE	586	0	7	586	579	2,946	5,017	3,623	(2,071)	(677)
101-756-931.000	SAFETY/CONTROL	0	0	29	0	(29)	144	135	2,665	9	(2,521)
101-756-931.020	GROUNDS MAINTENANCE	0	0	518	0	(518)	760	3,214	2,221	(2,454)	(1,461)
101-756-957.000	MISCELLANEOUS EXPENSE	34	253	250	(229)	(226)	1,132	1,314	1,750	(189)	(618)
101-756-975.010	DAY PARK-BUDGS/ IMPROVEMENTS	8,100	0	815	8,100	7,685	8,200	9,310	4,182	(1,010)	4,118
Total Dept 756 - PARKS/RECREATION		12,801	3,014	3,403	9,787	9,398	54,918	54,770	55,362	148	(445)
Dept 757 - MISC. REC. FACILITE											
101-757-702.000	WAGES	0	0	0	0	0	0	0	0	0	0
101-757-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	0	0	0	0	0
Total Dept 757 - MISC. REC. FACILITE		0	0	0	0	0	0	0	0	0	0
Dept 790 - AREA COMMUNITY SUPPORT											
101-790-805.010	ER COMMUNITY LIBRARY	0	0	0	0	0	0	0	0	0	0
Total Dept 790 - AREA COMMUNITY SUPPORT		0	0	0	0	0	0	0	0	0	0
Dept 851 - INSURANCE											
101-851-910.000	INSURANCE & BONDS	0	2,579	11,188	(2,579)	(11,188)	836	4,198	11,590	(3,362)	(10,754)
Total Dept 851 - INSURANCE		0	2,579	11,188	(2,579)	(11,188)	836	4,198	11,590	(3,362)	(10,754)
Dept 861 - PENSIONS											
101-861-715.000	PENSION-EE 457	(1,444)	(2,149)	0	705	(1,444)	(6,815)	(6,174)	0	(641)	(6,815)
Total Dept 861 - PENSIONS		(1,444)	(2,149)	0	705	(1,444)	(6,815)	(6,174)	0	(641)	(6,815)
Dept 901 - CAPITAL OUTLAY											
101-901-975.000	BLOGS./ IMPROVEMENT	0	0	0	0	0	30,253	0	10,000	30,253	20,253
101-901-975.020	TBNP-BUDGS/IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0
101-901-975.030	CEMETERY-BUDGS/IMPROVEMENTS	0	0	7,132	0	(7,132)	0	0	13,382	0	(13,382)
101-901-975.040	CSB IMPROVEMENTS/ UPGRADES	0	0	670	0	(670)	0	0	2,554	0	(2,554)
101-901-980.000	EQ. OFFICE & COMP. ACC.	1,513	0	0	1,513	1,513	37,313	0	25,000	37,313	12,313
Total Dept 901 - CAPITAL OUTLAY		1,513	0	7,803	1,513	(6,289)	67,567	0	50,937	67,567	16,630
TOTAL EXPENDITURES		52,745	53,183	68,797	(438)	(16,052)	424,276	330,831	437,367	93,445	(13,090)
Fund 101 - GENERAL FUND:											
TOTAL REVENUES		71,683	63,267	25,426	8,416	46,257	251,377	254,721	193,964	(3,344)	57,414
TOTAL EXPENDITURES		52,745	53,183	68,797	(438)	(16,052)	424,276	330,831	437,367	93,445	(13,090)
TOTAL NET GENERAL FUN.		18,938	10,084	(43,371)	8,854	62,309	(172,899)	(76,110)	(243,403)	(96,789)	70,504

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	CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
	SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Fund 151 - CEMETERY TRUST FUND	39,179	20,708	13,247	18,471	25,932	39,179	20,708	13,247	18,471	25,932
Revenues	36,979	27,827	67,542	9,152	(30,563)	36,979	27,827	67,542	9,152	(28,704)
Dept 567 - CEMETERY										
151-567-642.000	0	0	183	0	(183)	320	1,200	1,144	(880)	(824)
CEMETERY LOT SALES										
151-567-665.000	567	171	185	(4)	61	1,128	1,160	678	(37)	449
INTEREST EARNED										
TOTAL REVENUE	167	171	289	(4)	(122)	1,448	2,360	1,822	(912)	(375)
TOTAL EXPENDITURES	0	0	0	0	0	0	0	0	0	0
Fund 151 - CEMETERY TRUST FUND:										
TOTAL REVENUES	167	171	289	(4)	(122)	1,448	2,360	1,822	(912)	(375)
TOTAL CEMETERY FUND	167	171	289	(4)	(122)	1,448	2,360	1,822	(912)	(375)
Fund 204 - TWP. ROAD FUND										
Revenues										
Dept 446 - ROADS										
204-446-402.000	0	0	0	0	0	0	0	0	0	0
TAX COLLECTION										
204-446-412.000	0	0	0	0	0	10,689	14,104	8,400	(3,415)	2,289
DELINQUENT TAX COLL										
204-446-424.000	0	0	0	0	0	3,826	2,754	3,500	1,073	326
METRO-AUTHORITY PA 48										
204-446-665.000	26	22	60	3	(34)	645	388	795	256	(150)
INTEREST EARNED										
Total Dept 446 - ROADS	26	22	60	3	(34)	15,160	17,246	12,695	(2,086)	2,465
TOTAL REVENUES	26	22	60	3	(34)	15,160	17,246	12,695	(2,086)	2,465
Expenditures										
Dept 446 - ROADS										
204-446-976.000	0	39,870	37,615	(39,870)	(37,615)	312,750	277,618	376,759	35,132	(64,009)
ROAD IMPROVEMENTS										
Total Dept 446 - ROADS	0	39,870	37,615	(39,870)	(37,615)	312,750	277,618	376,759	35,132	(64,009)
TOTAL EXPENSES	0	39,870	37,615	(39,870)	(37,615)	312,750	277,618	376,759	35,132	(64,009)
Fund 204 - TWP. ROAD FUND:										
TOTAL REVENUES	26	22	60	3	(34)	15,160	17,246	12,695	(2,086)	2,465
TOTAL EXPENDITURES	0	39,870	37,615	(39,870)	(37,615)	312,750	277,618	376,759	35,132	(64,009)
NET ROAD FUND	26	(39,848)	(37,555)	39,874	37,580	(297,590)	(260,372)	(364,064)	(37,218)	66,473

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LINE ITEM DETAILS

Fund 206 - FIRE FUND

Revenues

Dept 336 - FIRE

	CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
	SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
206-336-402.000 TAX COLLECTION	0	0	0	0	0	0	0	0	0	0
206-336-402.010 CAPITAL ALLOCATION	0	0	0	0	0	0	0	0	0	0
206-336-412.000 DELINQUENT TAX COLL.	0	0	0	0	0	18,883	24,682	12,000	(5,799)	6,883
206-336-539.000 GRANTS-STATE	0	0	0	0	0	4,000	10,000	5,000	(6,000)	(1,000)
206-336-665.000 INTEREST EARNED	1,102	2,492	1,448	(1,390)	(346)	8,525	18,595	11,535	(10,070)	(3,010)
206-336-676.000 REIMBURSEMENTS	0	0	0	0	0	1,545	110	0	1,435	1,545
206-336-687.000 RESIDUALS/REBATES	0	0	0	0	0	0	0	0	0	0
TOTAL REVENUES	1,102	2,492	1,448	(1,390)	(346)	32,954	53,387	28,535	(20,434)	4,419

Expenditures

Dept 336 - FIRE

206-336-702.000 WAGES	8,763	6,165	5,696	2,599	3,067	38,845	34,823	43,954	4,022	(5,109)
206-336-702.020 SALARY-OFFICERS	2,406	2,324	2,233	81	172	15,891	15,354	15,767	537	125
206-336-702.030 SALARY-SECRETARY	123	119	90	4	33	656	634	620	22	36
206-336-710.000 MED. INSURANCE	459	444	616	16	(156)	3,809	3,001	4,102	808	(293)
206-336-711.000 MEDICAL SERVICE/TESTING	0	0	0	0	0	0	0	0	0	0
206-336-715.000 PENSION	514	376	349	138	166	2,400	2,011	2,500	389	(99)
206-336-715.010 SOC. SEC./MEDICARE	858	653	653	205	205	4,198	3,849	4,812	349	(614)
206-336-715.020 HEALTH CARE SAVINGS	150	150	266	0	(116)	1,200	1,050	1,404	150	(204)
206-336-727.000 OFFICE SUPPLIES	22	0	14	22	8	220	136	268	84	(48)
206-336-740.000 OPERATING SUPPLIES	210	1,031	300	(820)	(90)	312	1,477	1,309	(1,165)	(998)
206-336-740.010 UNIFORMS, ETC.	0	0	1,289	0	(1,289)	1,054	1,473	5,412	(419)	(4,357)
206-336-741.000 BLDG. SUPPLIES	0	0	0	0	0	0	1,402	862	(1,402)	(862)
206-336-742.000 GAS/OIL	143	163	875	80	(642)	1,241	1,575	2,625	(585)	(1,384)
206-336-803.000 CONTRACT SERVICES	387	562	1,702	(375)	(1,315)	6,740	4,235	6,073	2,505	667
206-336-807.000 SNOW CARE	0	0	0	0	0	97	0	0	97	97
206-336-809.000 MEMBERSHIP DUES	0	0	0	0	0	0	0	75	0	(75)
206-336-850.000 TELEPHONE CHARGES	52	74	94	(21)	(41)	368	303	458	65	(91)
206-336-850.010 TELEPHONE - STA. 2	40	40	61	0	(21)	280	350	406	(70)	(126)
206-336-851.000 INTERNET SERVICE	100	100	109	0	(9)	785	690	759	95	26
206-336-851.010 INFO TECH SUPPORT	0	0	0	0	0	0	0	0	0	0
206-336-860.000 MILEAGE/PARKING	0	0	30	0	(30)	323	127	294	196	30
206-336-900.000 PRINTING/PUBLISHING	0	0	0	0	0	0	0	0	0	0
206-336-910.000 INSURANCE & BONDS	0	10,917	18,662	(10,917)	(18,662)	9,173	17,957	19,914	(8,784)	(10,741)
206-336-920.000 HEAT	235	123	132	112	189	2,130	1,268	1,460	862	670
206-336-920.010 FUEL (HEAT) STA. 2	0	0	32	0	(32)	464	0	228	464	236
206-336-921.000 ELECTRIC	779	761	2,735	17	(1,954)	5,936	5,178	8,205	758	(2,269)
206-336-921.010 ELECTRIC - STA. 2	0	0	0	0	0	0	0	0	0	0
206-336-930.000 REPAIRS/MAINTENANCE	459	8,061	2,067	(7,602)	(1,608)	15,319	12,843	15,519	2,475	(201)
206-336-930.010 CSB-MAINTENANCE/ REPAIR	0	319	469	(319)	(469)	5,019	2,580	3,624	2,439	1,395
206-336-932.000 RADIO REPAIR	0	0	785	0	(785)	0	190	1,354	(190)	(1,354)
206-336-956.000 CONFERENCE/EDUCATION	100	0	0	100	100	1,755	0	0	1,755	1,755
206-336-957.000 MISCELLANEOUS EXPENSE	110	86	47	25	64	1,984	784	805	1,201	1,179
206-336-960.000 TRAINING MATERIALS	0	0	0	0	0	101	90	678	11	(577)
206-336-975.000 BLDGS./ IMPROVEMENT	(13,495)	0	0	(13,495)	(13,495)	29,986	9,635	7,100	20,352	22,886
206-336-977.000 EQUIPMENT	1,328	1,733	1,147	(404)	181	29,451	23,137	15,534	6,314	13,918
206-336-980.000 EQ. OFFICE & COMP. ACC.	0	0	0	0	0	1,589	0	0	1,589	1,589
206-336-981.000 CAPITAL OUTLAY/ VEHICLES	0	0	0	0	0	150,000	0	0	150,000	150,000
Total Dept 336 - FIRE	3,644	34,202	40,452	(30,557)	(36,808)	331,327	146,152	166,120	185,175	165,207
Dept 651 - AMBULANCE	0	0	0	0	0	0	0	0	0	0
206-651-710.000 MED. INSURANCE	0	0	0	0	0	0	0	0	0	0
Total Dept 651 - AMBULANCE	0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURES	3,644	34,202	40,452	(30,557)	(36,808)	331,327	146,152	166,120	185,175	165,207

Fund 206 - FIRE FUND:

TOTAL REVENUES	1,102	2,492	1,448	(1,390)	(346)	32,954	53,387	28,535	(20,434)	4,419
TOTAL EXPENDITURES	3,644	34,202	40,452	(30,557)	(36,808)	331,327	146,152	166,120	185,175	165,207
NET FIRE FUND	(2,542)	(31,709)	(39,004)	29,167	36,462	(298,373)	(92,765)	(137,585)	(205,608)	(160,788)

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

PERIOD ENDING

LINE ITEM DETAILS

Fund 208 - PARK/RECREATION FUND

Revenues

Dept 756 - PARKS/RECREATION

208-756-655.000 FINES AND FORFEITS

208-756-665.000 INTEREST EARNED

Total Dept 756 - PARKS/RECREATION

TOTAL REVENUES

Expenditures

Dept 756 - PARKS/RECREATION

208-756-971.020 TBNP IMPROVEMENTS

Total Dept 756 - PARKS/RECREATION

TOTAL EXPENDITURES

Fund 208 - PARK/RECREATION FUND:

TOTAL REVENUES

TOTAL EXPENDITURES

NET PARK/RECREATION FI

CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
0	0	0	0	0	0	0	0	0	0
15	22	20	(7)	(5)	115	164	138	(49)	(23)
15	22	20	(7)	(5)	115	164	138	(49)	(23)
15	22	20	(7)	(5)	115	164	138	(49)	(23)
0	0	0	0	0	0	0	0	0	0
365	365	238	0	127	3,427	1,460	1,028	1,967	2,399
365	365	238	0	127	3,427	1,460	1,028	1,967	2,399
365	365	238	0	127	3,427	1,460	1,028	1,967	2,399
15	22	20	(7)	(5)	115	164	138	(49)	(23)
365	365	238	0	127	3,427	1,460	1,028	1,967	2,399
(350)	(343)	(218)	(7)	(132)	(3,312)	(1,296)	(890)	(2,016)	(2,422)

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

PERIOD ENDING

LINE ITEM DETAILS

Fund 210 - AMBULANCE FUND

Revenues

Dept 651 - AMBULANCE

		CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE SEPT 2025	YTD BALANCE PR YR SEPT 2024	YTD BUDGET SEPT 2025	VAR VS 2024	VAR VS '25 BUDGET
210-651-402.000	TAX COLLECTION	0	0	0	0	0	0	0	0	0	0
210-651-402.010	CAPITAL ALLOCATION	0	0	7,946	0	(7,946)	0	0	55,623	0	(55,623)
210-651-412.000	DELINQUENT TAX COLL.	0	0	0	0	0	24,279	31,734	15,000	(7,455)	9,279
210-651-665.000	INTEREST EARNED	592	916	604	(324)	(12)	5,664	10,150	6,352	(4,486)	(688)
210-651-676.000	REIMBURSEMENTS	0	0	0	0	0	756	0	0	756	756
210-651-677.000	RUM FEES	8,489	9,999	15,285	(1,510)	(6,796)	46,530	\$6,345	65,764	(9,815)	(19,233)
210-651-687.000	REFUNDS/REBATES	0	0	0	0	0	0	0	0	0	0
Total Dept 651 - AMBULANCE		9,081	10,914	23,835	(1,833)	(14,754)	77,229	98,229	142,739	(21,000)	(65,510)

TOTAL REVENUES

Expenditures

Dept 336 - FIRE

210-336-710.000	MED. INSURANCE	(51)	(45)	0	(6)	(51)	(332)	(308)	0	(25)	(332)
Total Dept 336 - FIRE		(51)	(45)	0	(6)	(51)	(332)	(308)	0	(25)	(332)

Dept 651 - AMBULANCE

210-651-702.000	WAGES	45,568	39,915	36,415	5,654	10,154	233,029	232,957	241,319	72	(8,290)
210-651-702.030	SALARY-DIRECTOR	5,920	5,712	4,424	208	1,496	30,340	30,462	28,213	(122)	2,127
210-651-702.040	WAGES-AMB OVERTIME	13,351	16,914	11,947	(8,562)	1,404	91,768	83,538	81,996	8,231	9,772
210-651-702.080	PAID TIME OFF (PTO)	1,392	0	1,320	1,392	72	9,952	9,369	9,403	583	549
210-651-710.000	MED. INSURANCE	5,647	5,268	7,125	379	(1,478)	47,038	36,709	43,782	10,329	3,256
210-651-710.010	INSURANCE STIPEND	0	0	0	0	0	0	0	0	0	0
210-651-711.000	MEDICAL SERVICE/ TESTING	0	0	0	0	0	0	0	0	0	0
210-651-712.000	CERTIFICATION	150	0	9	150	141	150	0	243	150	(93)
210-651-715.000	PENSION	3,131	3,133	2,698	(2)	433	17,888	15,871	18,711	1,818	(1,025)
210-651-715.010	SOC. SEC./MEDICARE	4,963	4,708	3,846	255	1,117	27,289	26,551	26,118	739	1,171
210-651-727.000	OFFICE SUPPLIES	49	0	2	49	47	55	55	172	(5)	(123)
210-651-728.000	CABLE TV	0	117	228	(117)	(228)	854	961	1,079	(107)	(225)
210-651-740.000	OPERATING SUPPLIES	243	156	780	87	(537)	5,264	4,099	4,600	1,165	664
210-651-740.010	UNIFORMS, ETC.	0	0	18	0	(18)	293	0	197	293	96
210-651-741.000	BLDG. SUPPLIES	0	0	20	0	(20)	0	163	169	(169)	(169)
210-651-742.000	GAS/OIL	243	271	301	(28)	(57)	1,436	1,797	1,702	(361)	(268)
210-651-801.000	PROFESSIONAL CONTRACT	0	1,700	2,307	(1,700)	(2,307)	12,390	11,900	13,830	490	(1,440)
210-651-803.000	CONTRACT SERVICES	38	826	507	(787)	(469)	3,879	4,665	4,216	(786)	(337)
210-651-807.000	SNOW CARE	0	0	0	0	0	37	0	0	37	37
210-651-809.000	MEMBERSHIP DUES	0	0	0	0	0	0	0	0	0	0
210-651-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	227	0	0	227	227	446	105	48	342	398
210-651-850.000	TELEPHONE CHARGES	52	137	153	(85)	(101)	1,057	887	893	170	164
210-651-851.000	INTERNET SERVICE	0	30	20	(30)	(20)	256	180	130	76	126
210-651-851.010	INFO TECH SUPPORT	0	0	0	0	0	0	0	1,010	0	(1,010)
210-651-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	305	0	(305)
210-651-910.000	INSURANCE & BONDS	0	9,319	17,290	(9,319)	(17,290)	8,515	15,357	18,932	(4,842)	(10,417)
210-651-920.000	HEAT	175	123	124	52	51	1,485	1,268	1,434	217	51
210-651-921.000	ELECTRIC	651	636	611	15	40	4,634	4,152	3,433	481	1,200
210-651-930.000	REPAIRS/MAINTENANCE	0	803	478	(803)	(478)	3,965	2,308	4,163	1,657	(197)
210-651-930.010	CSB-MAINTENANCE/ REPAIR	0	319	225	(319)	(225)	3,774	2,580	1,706	1,193	2,068
210-651-932.000	RADIO REPAIR	0	0	246	0	(246)	0	0	531	0	(531)
210-651-956.000	CONFERENCE/EDUCATION	240	0	628	240	(388)	923	36	1,576	887	(653)
210-651-957.000	MISCELLANEOUS EXPENSE	60	24	30	37	30	781	617	733	164	48
210-651-975.000	BLDG./IMPROVEMENT	13,695	0	4,125	13,695	9,570	13,695	0	12,375	13,695	1,320
210-651-977.000	EQUIPMENT	0	0	685	0	(685)	541	773	1,534	(232)	(993)
210-651-977.000		0	0	0	0	0	18,275	0	0	18,275	18,275
210-651-980.000	EQ. OFFICE & COMP. ACC.	0	0	0	0	0	1,589	0	15,000	1,589	(13,411)
210-651-981.000	CAPITAL OUTLAY	0	0	0	0	0	0	35,000	0	(35,000)	0
Total Dept 651 - AMBULANCE		95,797	90,112	95,559	5,685	237	541,392	522,358	539,552	19,034	1,840

TOTAL EXPENDITURES

Fund 210 - AMBULANCE FUND:

TOTAL REVENUES	9,081	10,914	23,835	(1,833)	(14,754)	77,229	98,229	142,739	(21,000)	(65,510)
TOTAL EXPENDITURES	95,745	90,067	95,559	5,679	186	541,059	522,050	539,552	19,009	1,508
NET AMBULANCE FUND	(86,664)	(79,152)	(71,724)	(7,512)	(14,940)	(463,830)	(423,822)	(396,813)	(40,009)	(67,017)

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

PERIOD ENDING

LINE ITEM DETAILS

	CURRENT MONTH	CURRENT MONTH PR YR	CURRENT BUDGET	VAR VS ACTUAL 2024	VAR VS '25 BUDGET	YTD BALANCE	YTD BALANCE PR YR	YTD BUDGET	VAR VS 2024	VAR VS '25 BUDGET
	SEPT 2025	SEPT 2024	SEPT 2025			SEPT 2025	SEPT 2024	SEPT 2025		
Fund 212 - LIQUOR ENFORCEMENT										
Revenues										
Dept 330 - LIQUOR LAW ENFORCEMENT										
212-330-574.000 STATE REV. SHARING	0	0	0	0	0	2,015	2,044	2,167	(30)	(152)
Total Dept 330 - LIQUOR LAW ENFORCEMENT	0	0	0	0	0	2,015	2,044	2,167	(30)	(152)
TOTAL REVENUES	0	0	0	0	0	2,015	2,044	2,167	(30)	(152)
Expenditures										
Dept 330 - LIQUOR LAW ENFORCEMENT										
212-330-702.000 WAGES	163	144	100	19	62	588	492	555	96	33
212-330-715.010 SOC. SEC./MEDICARE	12	11	8	1	4	45	38	46	7	(1)
212-330-727.000 OFFICE SUPPLIES	0	0	0	0	0	0	93	107	(93)	(107)
212-330-860.000 MILEAGE/PARKING	32	31	22	3	10	113	105	125	8	(12)
Total Dept 330 - LIQUOR LAW ENFORCEMENT	207	186	130	21	77	745	728	832	17	(87)
TOTAL REVENUES	0	0	0	0	0	2,015	2,044	2,167	(30)	(152)
TOTAL EXPENDITURES	207	186	130	21	77	745	728	832	17	(87)
NET LIQUOR LAW	(207)	(186)	(130)	(21)	(77)	1,269	1,316	1,335	(47)	(65)
Fund 701 - TRUST & AGENCY FUND										
Revenues										
Dept 000										
701-000-665.000 INTEREST EARNED	0	0	0	0	0	2	4	0	(2)	2
Total Dept 000	0	0	0	0	0	2	4	0	(2)	2
TOTAL REVENUES	0	0	0	0	0	2	4	0	(2)	2
Fund 703 - TAX COLLECTION FUND										
Revenues										
Dept 000										
703-000-665.000 INTEREST EARNED	2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
Total Dept 000	2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
TOTAL REVENUES	2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
TOTAL EXPENDITURES	0	0	0	0	0	0	0	0	0	0
NET TAX COLLECTION	2,547	1,966	0	581	2,547	12,448	13,329	0	(881)	12,448
error	error	error	error	error	error	error	error	error	error	error
TOTAL REVENUES - ALL FUNDS	84621	78855	51078	5766	33543	392747	441484	382061	(48737)	10686
TOTAL EXPENDITURES - ALL FUNDS	152707	217873	242792	(65166)	(90085)	1613585	1278840	1521658	334745	91927
NET TLT REVENUES & EXPENSES	(68,086)	(139,018)	(191,714)	70,932	123,628	(1,220,838)	(837,356)	(1,139,597)	(383,482)	(81,240)

AGENDA ITEMS FOR BOARD DISCUSSION

NOTHING THIS MONTH