We are pleased to enclose with this issue of Crosswinds an illustration of some key elements of our financial condition for the current fiscal year (July 1, 2016- June 30, 2017). You’ll note that we now enjoy a very healthy Fund Balance which is almost 30% of the General Fund Budget (up 43% from 2012); our total millage of 10.36 mills is down 11% from the amount levied in 2012 of 11.662 mills, and down 21% from the level of 13.16 mills back in 2004. We have succeeded in significantly reducing our bank and audit fees, while increasing our investment income over 320% in a very low interest rate environment. Our debt level is significantly lower (down 31%), and it continues to decline as we pay off previous indebtedness and enjoy the significant savings we realized through a re-funding of our bonded debt.

Our cost of public safety (police protection) is down 19% since we contracted with Ottawa County to provide these services. We continue to enjoy a level of personal safety which is unparalleled (where serious crime is non-existent and property crimes are minimal). As you see the familiar black-and-white Sheriff’s vehicle driving through your neighborhood, be sure to wave and thank our deputies for helping to make this the ultra-safe community that it is.

Our tax dollars also support 32 acres of parks (Central Park, Mill Point Park, Tanglefoot Park, Lakeside Beach, Lakeside Trail), 12 miles of streets, 16 miles of sidewalks and bike paths, street lighting throughout the Village, storm sewer maintenance, tree planting and trimming, and winter plowing of streets and sidewalks.

Our collaborative efforts (including the contracting of planning services, zoning services, and the services of our Treasurer/Finance Director) continue to generate operational savings. Shared space in the Village Hall now generates significant additional income and our citizens now experience a noticeable improvement in convenience and customer service. This year we have also received bike path millage from Spring Lake Township and road millage from Ottawa County for the first time, along with a higher level of constitutional revenue sharing from the State of Michigan. We will continue to carefully monitor our expenses, generate additional revenues where practicable, and always be good stewards of our citizens’ tax dollars.

On a personal note, may I say that it has been a privilege to be your President for the past 5 years. And, of course, your Council and the Village administration and staff will all continue our unwavering commitment to make this Village of ours the very best it can be and a place we can all continue to be proud to call home.

If you have any questions regarding the enclosed report, or any Village matters, please contact me, any member of Council, or the Village Manager at 842-1393.

Jim MacLachlan has served as your Village President since January, 2012. Jim is retiring from local government in order to spend more time with his family. His term runs through the end of 2016. Thank you for your selfless service Jim!
DON’T FLUSH MEDICATIONS!
If you have unused medications (prescriptions or over-the-counter, including pet meds) please do NOT flush them down the toilet. Place the medications in a plastic zipper bag and dispose of them in our secure drop box located in the lobby of the Spring Lake Village Hall during regular business hours. The meds are incinerated by the Ottawa County Sheriff’s Office. Items that DO NOT belong in the drop box:

- needles
- sunscreen
- creams & ointments

ATTENTION
SNOw BIRDS!

1. Don’t forget to request your Absentee Ballot from Spring Lake Township at 842-1340 before you head south.

2. Please give us 24 hours notice prior to your return to Spring Lake so that we may schedule your water turn-on. Someone MUST be present before our DPW will restore water service to your property.

3. Taxes and water bills are now payable via ACH. The payment is deducted from your account on the due date. No more worries about a late payment!

TRICK-OR-TREAT!

October 31st
6-8 p.m. in residential areas
4-6 p.m. in the business district
(be sure to look for the pumpkin in the window for participating merchants)

SLFD FIRE PREVENTION OPEN HOUSE

Thursday, October 13, 6 p.m.—8 p.m.
Spring Lake Fire Station #1
148th Ave, just south of M-104 (Cleveland)

A family fun night filled with food, prizes and learning about fire prevention and safety. There will be hot dogs, popcorn, chips and drinks for all! Have fun meeting your firefighters and learning about many of your local emergency teams. Watch as we do a live burn house demonstration to show just how quickly a fire can spread in your home. You can even go on a fire truck ride!

Household Hazardous Waste
The Ottawa County Health Department has a Resource Recovery Service Center for the collection of household hazardous waste. For more information, call 616-393-5645 or visit www.miottawa.org.

STREET LIGHT OUTAGE?
Is there a street light out or flickering in your neighborhood? Call Consumers Energy at 1-800-477-5050 to report it or go online www.consumersenergy.com.

Sign up for ACH Bill Payment
It’s easy, it’s free and your payment will never be late again! Funds are deducted from your account on the due date. You can cancel at any time. A form is included in this newsletter for your convenience. This is a great option for snowbirds to consider for water bills or taxes. Call Mary at 842-1393 if you have questions regarding ACH payments.
2016 Community and Financial Performance

Financial Health
Our financial fitness has greatly improved since 2012.

2016 GENERAL FUND BUDGET: $1,351,000

These budget indicators tell the story:
- Interest earnings: $2,235 up to $7,342
- Bank fees: $6,571 down to $1,644
- Foreclosures: 37 down to 8

We are realizing a $269,295 savings over the life of the bonds due to a 2013 bond refunding.

Funding Our Services
Our tax rates are lower now than they were in 2004.

<table>
<thead>
<tr>
<th>MILLAGE RATES</th>
<th>2004</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operations</td>
<td>10.48</td>
<td>9.54</td>
</tr>
<tr>
<td>Debt Service</td>
<td>2.68</td>
<td>.82</td>
</tr>
</tbody>
</table>
Quality of Life in Spring Lake

THE VILLAGE CONSISTS OF:

- 1,856 total acres
- 32 acres park property
- 113 acres tax-exempt property

VILLAGE MAINTAINS:

- 5.32 miles of major streets
- 7.13 miles of local streets
- 3 miles of non-motorized pathways
- 13 miles of sidewalks

Public Safety

Since 2013, we have reduced our cost of providing police protection for residents and visitors while preserving quality performance.

<table>
<thead>
<tr>
<th>2013</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>$218.95</td>
<td>$177.79</td>
</tr>
<tr>
<td>POLICE PROTECTION COST PER CAPITA</td>
<td></td>
</tr>
<tr>
<td>$633,783</td>
<td>$72,524</td>
</tr>
<tr>
<td>POLICE UNFUNDED PENSION</td>
<td></td>
</tr>
<tr>
<td>$2,457,932</td>
<td>$38,923</td>
</tr>
<tr>
<td>OTHER POST EMPLOYMENT BENEFITS</td>
<td></td>
</tr>
</tbody>
</table>

ISO FIRE RATING

Based on a scale of 1-10, with 1 being the best rating. Spring Lake’s higher rating over 2014 was the result of improvements to the Village and Township’s water system.

Prior to 2014: 6
2014 to present: 5

AVERAGE RESPONSE TIME

- EMS: 4 minutes 31 seconds
- FIRE: 6 minutes 22 seconds

200 total incidents in 2016
40 total incidents in 2016
AUTOMATIC BILL PAYMENT FORM

The Village of Spring Lake offers an Automatic Bill Payment Program for the water and sewer utility bills and tax bills. Once you enroll in the program, your bills will be paid directly from either your checking or savings account. Payments will be drawn from your account on the due date.

Terms:

Balance due is withdrawn on the due date.
If NSF, the enrollee is responsible for an NSF fee of $40 as well as late fees and possibly shut off.
If ACH does not have sufficient funds two (2) times, the Automatic Payment Plan will be revoked.
Once enrolled, the Village must be notified IN WRITING when/if the enrollee wishes to change or stop the automatic payment.

Benefits:

Payments are not delayed or lost in the mail.
You save money on postage.
Payments are made on the scheduled date so there are no worries of late fees or possible shut offs.
Bills get paid while you are out of town, on vacation or gone for the winter season.
Automatic Bill Payment is simple to initiate.

Water/Sewer Bill ______________ Tax Bill ______________

To enroll in the Automatic Bill Payment program, complete this form and return with a voided check (for account verification) to:

Village of Spring Lake
Attn: Mary Paparella – Water Dept.
102 W. Savidge Street
Spring Lake, MI 49456

If you have any questions, please contact Mary Paparella at Village Hall during regular business hours. (616) 842-1393.

Name: _______________________________ Service Address: _______________________________

Bank Name: ___________________________ Bank Routing Number (9 digit number): ________________

Account Number: ___________________________ Account Type - Checking or Savings (circle one)

Next billing ACH should be effective: _______/_______/_______

Phone Number: (______)_________ - __________________

Signature: ___________________________________________ Date: _______/_______/_______

Email: ___________________________________________ Paperless? Yes No (circle one)
FALL LEAF COLLECTION

The Village of Spring Lake will provide the fall leaf pickup program from October 24th thru November 23rd. Leaves must be raked onto the street and off of the lawn, except for the leaves on M-104 (Savidge Street) ~ leaves must be bagged. The hose on the vacuum truck is limited in length; therefore piles on the lawn are hard to reach. Please do not rake twigs into the leaf piles as they damage the hose.

Window Decorating Contest

The Village of Spring Lake’s DDA is once again sponsoring a Holiday Decorating Contest for the downtown merchants. This year the DDA has chosen a theme of Peace, Hope & Love for decorating ideas. Judging by Spring Lake Village Council & the DDA will be held on Monday, December 12th at 6 p.m. To register or for more information, please contact Mary Paparella at 842-1393 or at mary@springlakevillage.org.

Village Hall Holiday Hours

Village Hall will be closed on the following dates:
November 11   Veteran’s Day
November 24 & 25  Thanksgiving
December 23 & 26  Christmas
December 30(p.m.)  New Year’s Eve
January 2  New Year’s Day

FALL CLEAN UP

The Village will conduct it’s fall clean-up on 10/05/16. Property owners are responsible for any trash left on the curb after 10/05. The following items will NOT be collected as part of this program:

- Tree stumps, automotive parts, concrete, black-top, batteries, paints/solvents/cleaners.
- Construction material.
- Pipe will be only accepted in 6” or shorter lengths.
- Only one appliance, which cannot use Freon, will be collected per address.
- Place numerous items in one container, such as a cardboard box.
- Container must weigh less than 35 pounds.
- Call 842-1393 for more information.