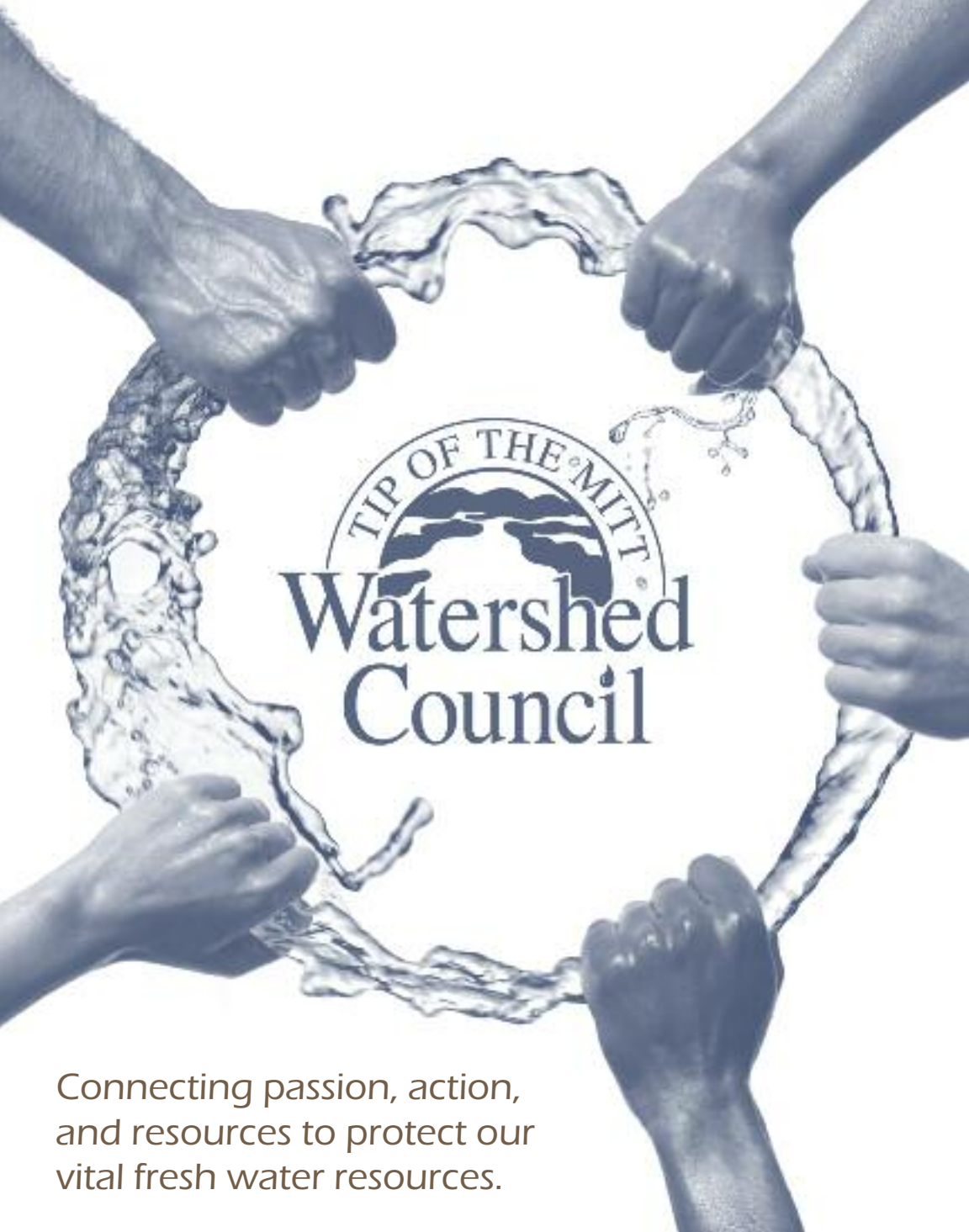


Hands On.



Connecting passion, action,
and resources to protect our
vital fresh water resources.

TIP OF THE MITT WATERSHED COUNCIL
2008 Annual Report



Mullett Lake Canoe and Kayak Tour

This was one of our many staff lead "Wednesdays on the Water" tours held throughout the summer on lakes and rivers within our service area.

Discover Lake Charlevoix

This was a joint event held with the Lake Charlevoix Association that gave participants a "hands-on" opportunity to learn more about the Lake Charlevoix watershed.

Sturgeon River Watershed Tour

Watershed Council staff provided an informative driving tour throughout the Sturgeon River watershed.



A friend of mine asked recently how Tip of the Mitt Watershed Council is doing financially in light of the economic distress our country is going through. This is an important question and one we are hearing a great deal lately, not just about the Watershed Council but about all non-profits in the community. The short answer is the Watershed Council is doing... fine. While our endowment was down in 2008 our membership, gratefully, has held steady! This is significant because you, the members, are crucial to the success of the Watershed Council in so many ways.



David Crouse, President

Whether it's through your membership (or making a gift membership for a family member or friend), hosting a gathering, bringing a friend to an event, volunteering, or just spreading the word to your neighbors, you, our members, make the Watershed Council a vibrant organization committed to protecting our waterways, lakes and streams.

The Watershed Council has over 2,000 members who reside not only in the tip of the mitt region, but also throughout the U.S. What's more, and this is significant, the renewal rate among active members is 88%. We have members who have just joined in the past year and many who have been members for over 25 years!

Last year we met with many of you either out in the field or when you just stopped by the Watershed Center to say "hi" or pick up information relevant to water issues. Your dedication to the Watershed Council, even in tough economic times, has been an inspiration to our remarkable staff. Every day in every way you make a difference and for that we are grateful.

Sincerely,
David Crouse

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Rain Barrel Sale

300 rain barrels were sold to help manage stormwater. Rain barrels reduce water pollution, help keep excess water out of sewer and septic systems, and conserve household water.





In 2008, Tip of the Mitt Watershed Council celebrated its 29th Anniversary. Volunteers, members and staff had many great accomplishments illustrating our commitment to protecting the water resources of Northern Michigan.

Policy and Advocacy

■ **The Great Lakes Compact and new state water use legislation**

The Watershed Council led the decade-long effort to pass the landmark Compact through the Michigan Legislature. The Compact is an agreement among the eight U.S. Great Lakes states to prevent diversions and withdrawals that would harm the ecosystem created by the waters of the Great Lakes. Additionally, we were the statewide coordinator of the Great Lakes, Great Michigan Coalition that worked on legislation to not only implement the Compact but also provide new oversight of our state ground water resources.

■ **Reauthorization of the Great Lakes Legacy Act**

The Watershed Council worked with Great Lakes partners to secure reauthorization of the Great Lakes Legacy Act of 2008 reauthorizing funds to clean-up contaminated sediments in Great Lakes harbors and tributaries. Designated “Areas of Concern” (AOCs) by the U.S. and Canadian governments, the polluted sites pose threats to human health and to fish and wildlife populations. Of the 31 sites in the United States or shared with Canada, only one site – Oswego River – has been de-listed since 1987.

■ **Wetlands Protection**

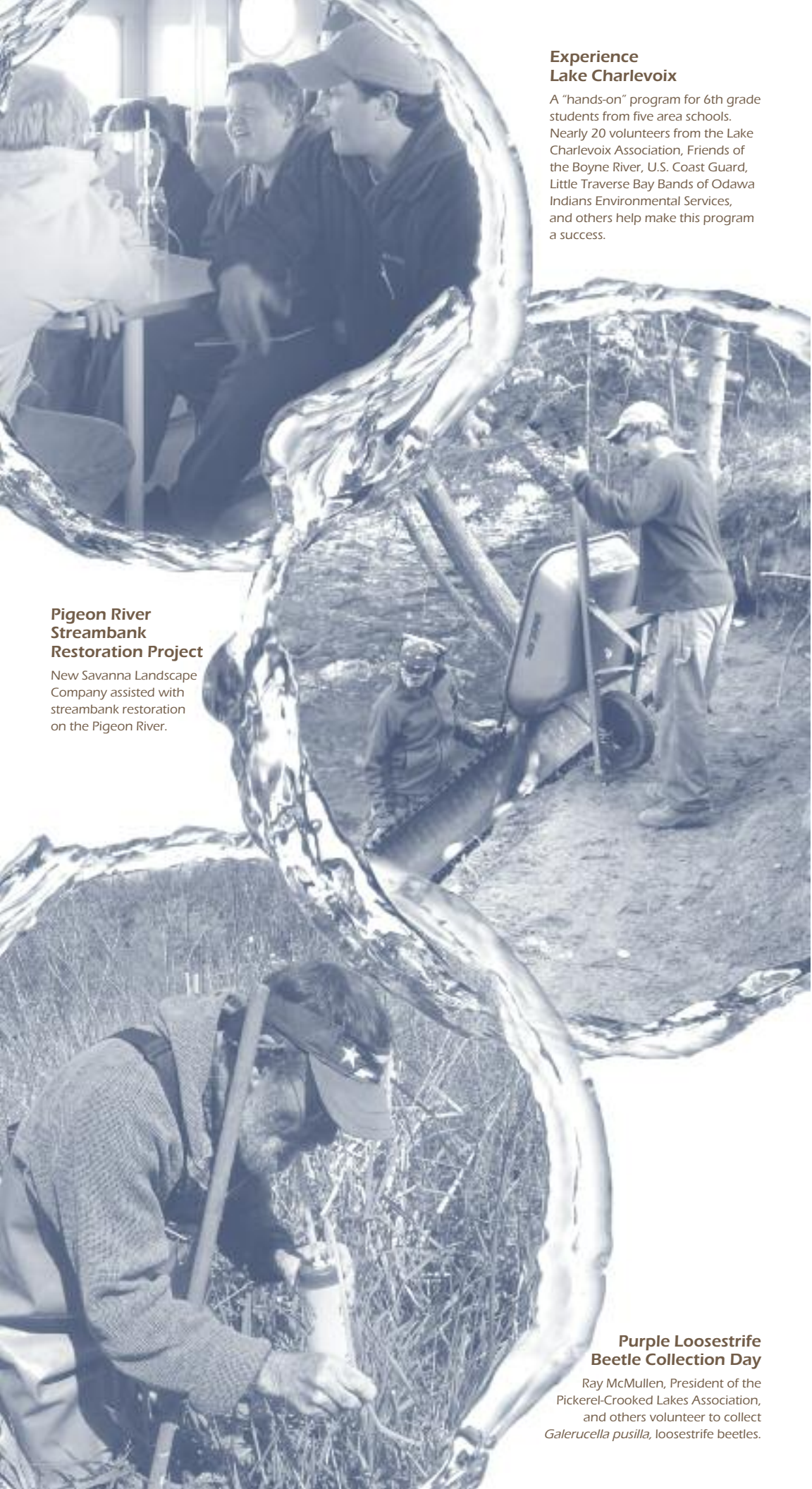
The Watershed Council worked to ensure the protection of wetlands throughout the Great Lakes. We worked toward passage of the Farm Bill allowing thousands of farmers to restore imperiled wildlife habitat and wetlands around our Great Lakes with the assistance of conservation programs authorized in the bill.

■ **Great Lakes Restoration**

The Watershed Council has also been highly engaged on state and federal Great Lakes restoration efforts. In coordination with the Healing Our Waters, Great Lakes Coalition, the Watershed Council helped to secure a commitment to Great Lakes Restoration by the 2008 presidential candidates including a specific platform outlining initial steps towards comprehensive restoration by President Elect Obama. We also were highly engaged in the effort to prepare and implement an action agenda to restore, remediate and protect the Great Lakes in Michigan.

■ **CKD Remediation Efforts at Bay Harbor Properties and East Park**

In 2008, Tip of the Mitt Watershed Council continued to be actively involved in the CKD remediation efforts at Bay Harbor properties and East Park through a variety of means to ensure the remediation is done properly and thoroughly to protect our Northern Michigan environment, economy, and way of life. We are working towards the goal of zero CKD leachate entering Little Traverse Bay through various prevention and collection methods along with safe treatment and disposal that meets all water quality standards.



Experience Lake Charlevoix

A "hands-on" program for 6th grade students from five area schools. Nearly 20 volunteers from the Lake Charlevoix Association, Friends of the Boyne River, U.S. Coast Guard, Little Traverse Bay Bands of Odawa Indians Environmental Services, and others help make this program a success.

Pigeon River Streambank Restoration Project

New Savanna Landscape Company assisted with streambank restoration on the Pigeon River.

Purple Loosestrife Beetle Collection Day

Ray McMullen, President of the Pickerel-Crooked Lakes Association, and others volunteer to collect *Galerucella pusilla*, loosestrife beetles.



Policy and Advocacy

(continued)

■ Strong Ballast Water Management Rules

Due to the efforts of the Watershed Council and Great Lakes advocates, we were closer than ever to the enactment of bills to prevent and control the invasion of aquatic species in our nation's waters. The Coast Guard Authorization Act which was passed by the U.S. House of Representatives would help stop the introduction of aquatic invasive species from entering the Great Lakes and other U.S. waters via ballast water discharge.

■ Emmet County Ordinance Change

In February, members of the Tip of the Mitt Watershed Council Aquavist Local Activist Network saw some hard work bring good results. Spearheaded by members of the Pickerel-Crooked Lakes Association, new language was adopted by the Board of Commissioners to amend Section 2210, Minimum Waterfront Setback. As a result, our shorelines and water resources in Emmet County have a stronger ordinance on the books to protect them.

Watershed Protection and Education

■ Experience Lake Charlevoix

Tip of the Mitt Watershed Council and the Lake Charlevoix Association hosted the 15th annual "Experience Lake Charlevoix" event. The hands-on program is designed to teach sixth grade students from Boyne City, East Jordan, Charlevoix, Concord Academy-Boyne, and Northwest Academy about Lake Charlevoix and its watershed, including water quality, ecology, and safety.

■ Cheboygan River Watershed Summit

Tip of the Mitt Watershed Council held a Cheboygan River Watershed Summit. The goal of the summit was to bring partnering organizations together to share the success of conservation efforts across the watershed, discuss future opportunities for improved collaboration, and facilitate information sharing.

■ Treasure Lake Charlevoix

As part of our *Treasure Lake Charlevoix (TLC) Program*, the Water Protection Team worked with East Jordan Iron Works to develop storm drain markers; worked on updates to the Lake Charlevoix Watershed Management Plan, and coordinated Lake Charlevoix Watershed Advisory Committee meetings.

■ Elk-Skegemog Water Quality Monitoring

Beginning in 2000, Elk-Skegemog Lakes Association (ESLA) has contracted with the Watershed Council every year to monitor water quality of both Elk and Skegemog Lakes. Both lakes are monitored as part of the Watershed Council's Comprehensive Water Quality Program, but the additional monitoring sponsored by ESLA is more intense, carried out four times per season. With the additional data, we are able to view seasonal trends in the water quality of Elk and Skegemog Lakes.



Volunteer Lake and Stream Monitors

"Hands-on" programs that engage people of all ages whether it's out in the field or studying samples in the lab.



Watershed Protection and Education

(continued)

■ Rain Barrel Sale

To educate residents about the importance and ease of water conservation, the Watershed Council coordinated a Rain Barrel Sale which resulted in the sale of 300 rain barrels allowing hundreds of households to actively protect our water resources and conserve energy through water harvesting.

■ Aquatic Plant Surveying

Watershed Council staff and interns surveyed Phragmites, an aquatic invasive species, to document native and invasive stands on over 50,000 acres of lakes and rivers in the Cheboygan River Watershed. They also conducted aquatic plant surveys on five lakes totaling nearly 23,000 acres and conducted shoreline surveys on Mullett and Sixmile Lakes.

■ Shoreline and Streambank Restoration

Our Restoration Team coordinated the installation of six restoration projects totaling approximately 870 linear feet of shoreline and streambank on public and private properties.

Healing the Bear

We also completed the fourth *Healing the Bear* streambank restoration site on Northern Central Michigan College property as part of the U. S. Fish and Wildlife Service's Coastal Program grant.

Stover Creek

The Watershed Council stabilized severely eroding streambank on Stover Creek as part of *Restoring Stover: Rehabilitation of a Community Creek* project through U. S. Fish and Wildlife Coastal Program. We also coordinated a Stover Creek Cleanup during National River Cleanup week.

■ Purple Loosestrife Beetle Collection

Tip of the Mitt Watershed Council conducted the 4th Annual Purple Loosestrife beetle collection with participation from the Walloon Lake Association, Twin Lakes Association, Pickerel-Crooked Lakes Association, Larks Lake Association, Mullett Area Preservation Society, and Paradise Lake Association. Data collected will be utilized in the Aquatic Invasive Species Patrol database and will aid the Watershed Council in prioritizing locations for management.

In 2008, volunteers monitored water quality on 59 sites on 37 lakes and streams.

Thanks volunteers! We couldn't have done it without you!

8th Year of Water Quality Monitoring on
Elk-Skegemog Lakes



Boater Bundle Outreach Program

Petoskey City Marina dock attendant, Amanda Pender, hands a Clean Boater Bundle to "Miller Time" skipper Nick Miller of Boston, MA. The Watershed Council provides bundles to marinas to help educate recreational boaters about improving Michigan's beautiful waterways.

**Petoskey's Downtown
Holiday Open House**

Volunteers served whitefish and hush puppies from Scalawags!



Watershed Protection and Education

(continued)

■ River Road Sports Complex

We completed the Riparian Protection & Enhancement project with the City of Petoskey at their River Road Sports Complex. The project included construction of a tributary crossing, installation of riparian plantings, erosion control matting and no-mow stakes, and signage developed with support from a Petoskey-Harbor Springs Community Foundation grant.

■ Cheboygan River Watershed Restoration Initiative

The Cheboygan River Watershed Restoration Initiative was created in 2008 to identify, develop, and implement a number of restoration projects in the Cheboygan River Watershed in partnership with lake associations. Goals of the initiative are to protect the diversity of aquatic habitats and maintain excellent recreational opportunities within the Cheboygan River Watershed by controlling and managing contributions of sediments, nutrients, and aquatic invasive species.

■ Boater Outreach and Education

Our boater outreach and education program is aimed to build awareness of good boating practices, clean water, and current issues affecting water within our Northern Michigan boating community. By knowing more and doing more, boating enthusiasts can contribute to clean water and a healthy, vibrant fish and wildlife community that will enhance their boating traditions. As part of the 2008 program the Watershed Council hosted a Clean Marina Social and distributed 750 “Boater Bundles” around Lake Charlevoix through funding provided by the Charlevoix County Community Foundation.



In addition to water quality monitoring, research, and education, we often provide comments on proposed activities that have the potential to degrade water quality. Additionally, we have responded to the questions and concerns of thousands of state, regional and local residents and visitors. We conducted many field trips and tours for both adults and children throughout the year ranging from kayak tours to shoreline walks. We hosted several events including the Inland Lakes Summit and Lake Michigan Summit, to educate and inform Lake Associations about current issues. We also assisted local planning commissions by providing natural resource inventories to assist with local planning efforts.

Visit our website at www.watershedcouncil.org for information about upcoming events and projects for the coming year.

The value of the Watershed Council's Endowment Fund investments on December 31, 2008 were \$793,971. We had a market decline of 21% for the year 2008 while many other popular market indices were off by 50% or more. We also have funds at the Petoskey-Harbor Springs Area Community Foundation and the Charlevoix County Community Foundation. Our funds at the Community Foundations on December 31, 2008 were valued at \$235,228 down \$107,573 or 30%.

STATEMENT OF FINANCIAL POSITION

December 31, 2008

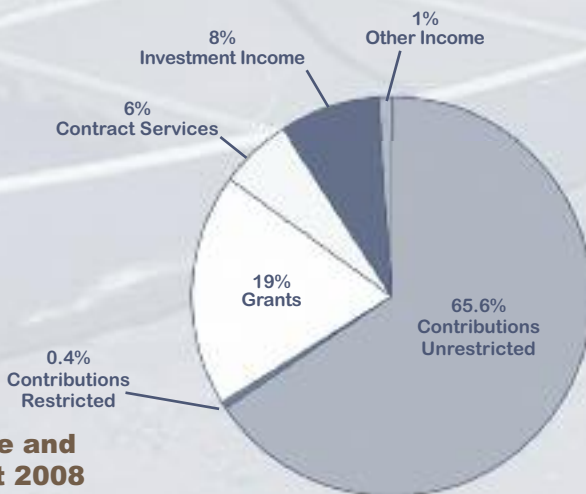
Assets

Cash in bank	\$ 66,399.26
Grants and Accounts Receivable	27,620.62
Inventory	3,213.45
Prepaid Expenses	21,582.61
Net Property and Equipment	948,092.50
Investments at market	793,971.06
Net assets invested in community foundations	235,228.00
Total assets	\$ 2,096,107.50

Liabilities and Net Assets

Accounts Payable	\$ 28,953.23
Accrued Expenses	885.56
Funds held as agency endowments	235,228.00
Total liabilities	265,066.79
Unrestricted net assets	1,216,248.29
Temporarily restricted net assets	58,940.06
Permanently restricted net assets	555,852.36
Total net assets	1,831,040.71
Total liabilities and net assets	\$ 2,096,107.50

The Tip of the Mitt Watershed Council is a non-profit, publicly accountable organization. Our IRS Form 990 is posted on our website, www.watershedcouncil.org, and a complete, reviewed financial statement through December 31, 2008, is available at our office.



Revenue and Support 2008

Our operating fund experienced an excess of revenues over expenditures in 2008 of \$8,453, but due to the realized and unrealized losses in the endowment investments our combined funds ended the year in a deficit. We have maintained a healthy cash position and look forward to a successful 2009.

STATEMENT OF ACTIVITIES

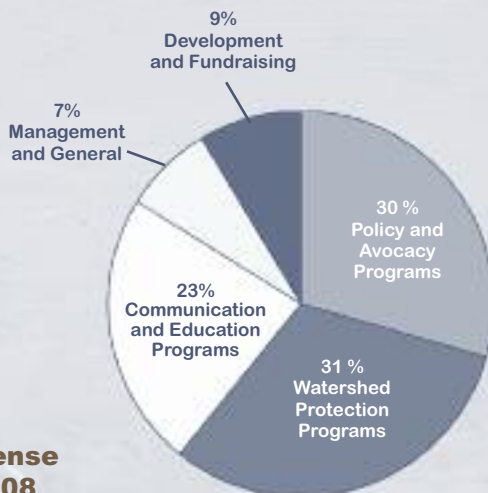
Year ended December 31, 2008

Revenue and support

Contributions – unrestricted	\$ 376,095.30
Contributions – permanently restricted	2,635.00
Grants	108,404.58
Contract services	32,819.61
Investment income	46,851.73
Other	5,801.86
Net realized and unrealized gains	(280,033.60)
Total revenue and support	\$ 292,574.48

Program and Support Services Expenses

Policy and Advocacy Program	171,957.07
Watershed Protection Program	181,731.40
Communications and Education Program	133,790.83
Management and General	43,757.12
Development and Fundraising	50,437.34
Total Expenses	581,673.76
Increase (decrease) in net assets	(289,099.28)
Net Assets, January 1, 2008	2,120,139.99
Net Assets, December 31, 2008	\$ 1,831,040.71



Program and Supporting Services Expense Categories 2008

Thank You Members & Contributors

We would like to say thank you to our members who continue to remain extremely loyal and supportive. With your financial support and deep regard for this organization and our water resources, we continue to be an effective voice in water protection in Northern Michigan. Together we have made a positive difference in ensuring the long-term health of our waters.

In 2008, Tip of the Mitt Watershed Council had 2,112 members and contributors, and we were pleased to welcome 144 new members. Our renewal rate was 88% and total contributions were \$369,683. Thank you to all our donors for your generosity and commitment!

Benefactor \$1,000 and up

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Tip of the Mitt Watershed Council is the voice for Northern Michigan's Waters. We are dedicated to protecting our lakes, streams, wetlands, and ground water through respected advocacy, innovative education, technically sound water quality monitoring, and thorough research. We achieve our mission by empowering others and we believe in the capacity to make a positive difference. We work locally, regionally, and throughout the Great Lakes Basin to achieve our goals.

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