



Whitewater Township News

Spring 2024

This Newsletter can be found on the Township

Website: whitwatertownship.org

Directory

5777 Vinton Road * P.O. Box 159
Williamsburg, MI 49690
Phone 231-267-5141
Fax 231-267-9020
www.whitwatertownship.org

SUPERVISOR

Ron Popp ext. 23

Supervisorwhitewater@gmail.com

CLERK

Cheryl Goss ext. 24

Mon thru Thur 9 am - 5 pm
Clerk@whitwatertownship.org

TREASURER

Ardella Benak ext. 22

P.O. Box 100

Hours: W-Th 10:00 - 4:00 pm
Treasurer@whitwatertownship.org

TRUSTEE

Don Glenn

dglenn6542@yahoo.com

TRUSTEE

Heidi Vollmuth

231-633-9468

heidivourtrustee@gmail.com

ZONING ADMINISTRATOR

Deb Graber ext. 21

Thursdays 8:30 am - 4:30 pm
Zoning@whitwatertownship.org

PLANNING COMMISSION

Linda Slopsema - Chair

wwtslopsema@gmail.com

HISTORICAL SOCIETY

Luann Snider, Chair

231-883-3193

historical@whitwatertownship.org

ASSESSOR

Dawn Kuhns - 231-409-1827

By Appointment
assessor dawn@gmail.com

FIRE & AMBULANCE

911 Emergency

Fire Hall 231-267-5969

FireChief@whitwatertownship.org

PARKS & RECREATION

231-413-1160

parksmanager7@gmail.com

GT COUNTY RD COMM

231-922-4848

BURN PERMITS - MDNR

866-922-2876

www.dnr.state.mi.us/burnpermits/

Change of Guard for Whitewater Township Fire Department

Saying Goodbye - Brandon Flynn

Sometimes the fire service is a lifelong calling. After school we embark on a journey of non-stop learning and training so that we may serve our community. Chief Brandon Flynn spent 20 years serving the Sterling Heights community before he retired. In 2018, however, he re-entered the fire service to serve as Chief of Whitewater Township Fire Department.

On March 31, 2024, after six years, Chief Flynn will retire as Chief. There are not enough words to convey the accomplishments he has achieved for our small community. Many do not realize that the Chief's job is a lonely, thankless job. Chief Flynn was the primary response to many of our emergencies in the township as he waited on the volunteers that fill our firefighter ranks.

He was responsible for upgrading much of our equipment. Some of the most notable replacements during the last six years were:

- * 2020 CSI 1250/1900 Gallon Pumper-Tanker (Tanker 3)
- * 2024 Ram 5500 Wildland Truck (Brush 3)
- * Two Polaris XC 800 rescue sleds (Sled 3-1, Sled 3-2)
- * 2024 CSI Engine ordered to replace 2002 HME 1500/1000 (Engine 3) in 2025
- * New Scott X3 Pro air packs
- * New structural fire turnout gear



It's never an easy decision to leave the fire service, let alone twice. Because of the heavy burden the fire service places upon individuals and their families, it is sometimes imperative to turn the page to the next chapter, leaving the hard work and dedication to the next generation of firefighters.

I, and the rest of the team at Whitewater Township, want to wish Chief Brandon Flynn a happy retirement as Chief. Though he is retiring from his Chief role, don't be surprised if you see him responding in the new Engine 3 (in 2025) because, even though he is retiring as Chief, he is staying on as a paid on-call firefighter to help ensure a smooth transition.

Respectfully, Interim Chief, Josh Morgan



Saying Welcome - Josh Morgan, Interim Fire Chief

The Township board unanimously approved the appointment of Josh Morgan as Interim Fire Chief on April 1, 2024. Josh has been with the Department for one year and was quickly promoted to Training Officer a few months later. He has shown great leadership with his role as Training Officer and has adapted to our organizational policy and procedures, as well as gaining the respect of our staff. Josh comes to us trained to the level of Fire Officer I and Basic EMT along with many other pertinent training certifications. He has completed Fire Officer II. Josh has been in the fire service for 15 years as a paid-on-call member, so he is well experienced in the operation of such a department. Furthermore,



Mr. Morgan has a BA in Parks & Recreation Management from CMU. He is experienced in administrative work, budgeting and directing subordinates as part of his full-time job as the Assistant Wine Maker at Chateau Grand Traverse. Operationally speaking, Josh began his firefighting public service in 2008 working at Long Lake, Elmwood and Metro Fire Departments. Most recently, Josh worked for the Petosky Department of Public Safety. Josh was born and raised in Northern Michigan and now resides here in Whitewater Township with his young family.

Mark Your Calendars

TOWNSHIP CALENDAR

May 2024
 5/01 Planning Commission
 5/14 Township Board Meeting
 5/21 Parks & Rec Committee
 5/25 Zoning Board of Appeals

JUNE 2024
 6/05 Planning Commission
 6/08 Annual Cleanup Day
 6/11 Township Board Meeting
 6/18 Parks & Rec Committee
 6/27 Zoning Board of Appeals


JULY 2024
 7/04 Independence Day
 7/09 Township Board Meeting
 7/10 Planning Commission
 7/16 Parks & Rec Committee
 TBD Board of Review
 7/25 Zoning Board of Appeals

AUGUST 2024
 8/06 State & Local Primary
 8/07 Planning Commission
 8/13 Township Board Meeting
 8/20 Parks & Rec Committee
 8/22 Zoning Board of Appeals





The TCHS will return this summer, bringing equestrian competitors to Williamsburg, beginning in June with the season ending with the Tournament of Champions Competition the American Gold Cup in September.

<https://traversecityhorseshow.com/>



It's **TACOS** for Dinner !!



The Mexican Fiesta a was hit last year so we are doing it again for 2024! Come out for the Whitewater Emergency Services Auxiliary (WESA) Taco Dinner fundraiser! The weather's been cool, but the tacos are hot (or mild, your choice). We are really looking forward to getting together! **Saturday, May 11, 2024, 4 p.m. to 7 p.m.** at the Williamsburg Methodist Church, 5750 Williamsburg Rd. Enjoy the very best taco dinner served up by the very best servers (the fire department personnel!) while visiting with the very best friends and family in the community! **Come out and let these fine people know how much we appreciate their service and dedication to our community!**

The fire department will be on hand for questions, photo ops and demos!

October 5th is the 49th Annual Fire Department Halloween Party!!


Mark your calendar for fun at Whitewater Township Park!

Decorate your site for a chance to win prizes! The public is welcome to come and enjoy the food, fun, games and trick or treating through the park.











The **2024** season begins on Thursday **May 9th**, kicking off Mother's Day weekend with their **Annual Pancake Breakfast, Saturday May 11th from 8am until gone.** What a great way to give mom a special treat. By popular demand, **the market will be open 7 days a week from 10am to 5pm!**

Kids play area, Michigan made goods, Local produce, Cherry products,
 Home décor, Unique gifts, Reclaimed furniture, Vintage treasures,
 Wagon farm tours and Relaxing family fun.

Located at 10937 Elk Lake Rd, Williamsburg

<https://myrtleandmaudes.com/>




G.T. Butterfly House & Bug Zoo

Hours: 10 am to 5 pm

Kettlewell's Ice Cream

11 am – 9 pm Daily
8840 E M-72, Williamsburg, MI



FARMER'S MARKETS - Farm to Table at its Finest Begins With Our Local Farmers

- **Altonen Orchards Market** - 4th generation farm market - Fresh fruits & vegetables in season; greenhouses in spring, family farm, two locations, 11595 US-31 in Elk Rapids and 10748 M72 in Williamsburg.
- **Elk Rapids Farmer's Market**, located in Rotary Park at the Chamber of Commerce at the big swan, runs June through September, every Friday, 8 a.m.—noon. Vendors bring seasonal fruits, vegetables, baked goods, plants and more.
- **Myrtle and Maude's**, 4th generation family owned and operated. Located at 10937 Elk Lake Rd, Williamsburg.
- **Hubbell Farm Market**, located 6620 M72, Williamsburg. Locally owned and sourced right here in Whitewater Township. An expanded list of activities and tasty treats are being added for 2024!
- **Uncle Bill's Orchard and Great Lakes Pie Company** located at 8392 Elk Lake Road, offers fruits and jams and juice and, of course, fresh pies! P.S. you don't have to go to downtown TC. The best is right here!!
- **Rennie Orchards**, where fun and freshness come together! Located at 11221 Munro Road.





Ardella M. Benak
Treasurer

Treasurer's Corner - *Ardella (Della)*

Normal Office Hours at the Township Hall:

Wednesday & Thursday from 10:00 - 4:00, other days & times by appointment.

Treasurer@Whitewatertownship.org - 231-267-5141 ext. 22



Lois MacLean
Deputy Treasurer

We are available by phone or through email to answer any questions you may have

2023 tax season has come to a close. Settlement with the County went very well and for the 16th year in a row we had no corrections or adjustments for our Township!!

The **2024/2025 budget** has been completed. The budget process is a lengthy process involving all board members. It is done once a year to plan ahead for the financial well-being and stability of the Township.

Preparations for the upcoming tax season are underway in the Treasurer's office. We are looking forward to a busy and productive summer and **hoping to see many of you at the Annual Cleanup Day on June 8th.**

Deputy Lois MacLean, and I will be the ones greeting you and checking ID's as always.

Ardella M. Benak - Treasurer

Lois MacLean - Deputy Treasurer



Disbursements of paid taxes are as follows 2023

2,309,053.06	Elk Rapids Schools (Operating/Debts)
1,601,803.95	State Education
1,269,878.97	Grand Traverse County Allocated
775,630.75	North Ed (TBA)
550,916.16	NMC (College) Operating
385,022.78	Fire Special Assessment (1.5 mills)
382,895.55	Ambulance Assessment (1.5 mills) (Twp voted)
259,797.89	Road Commission (County voted/approved assessment)
241,381.20	Grand Traverse County Area Libraries (County voted)
153,595.82	Whitewater Township Allocated
126,477.84	Commission on Aging (COA) (County voted)
128,623.39	Bay Area Transportation Authority (BATA) (County voted)
82,555.53	Whitewater Admin Fee (1 mill)
30,284.33	Veterans (County voted)
25,559.99	Conservation (County voted)
25,213.36	Comm on Aging Senior Ctr (County voted)
9,757.69	Traverse City Schools (TCAPS) Operations/Debt
9,866.42	Animal Control (County voted)
106.69	CFR & QFT

Total collected and Distributed at the Local level for 2023 tax season:
\$8,368,421.37

Total tax roll for 2023 tax year: **\$8,549,567.71**

Total delinquent taxes turned over to Grand Traverse County Treasurer for collections: \$ 181,200.34

Total delinquent Personal Property Taxes : \$0.00



The Elk River Chain of Lakes (ERCOL) is a vital part of what makes northern Michigan so fantastic. Whether you have waterfront property or you enjoy the waters by fishing, kayaking, boating or hiking the shores, you will find this guide is an awesome resource.

<https://gtbay.org/waterfront-guide/>



Be smart. Be safe.
Call MISS DIG at 811

Do you enjoy boating from Elk Lake through Lake Skegemog, through Torch River, through Torch Lake, through Clam Lake, through Grass River, to Lake Bellaire? What an awesome way to relax and enjoy life!!

The wake your boat makes can have a tremendous impact on the shoreline and the wildlife that makes its home there, especially in the narrow waters of the rivers. Loon nests are especially susceptible to wave action. Please do not park your boat on the river banks and please do your wake boating on the large lakes, in the middle.

On June 4, 2024 at 6:30 p.m. Grass River Natural Area and Three Lakes Association are sponsoring a one hour online event where you can learn if something is a law or a courtesy and much more. There will also be a Q&A.

Please join us! www.Zoom.us Meeting id: 811 8400 8198 password: 959745





Whitewater Township

P.O. Box 159
Williamsburg, MI 49690

DON'T MISS IMPORTANT DATES INSIDE!

Saturday, June 8, 2024

WHITEWATER TOWNSHIP ANNUAL CLEANUP DAY

**8:00 am to 12:00 pm
at Mill Creek Elementary School on Old M-72**

NEW traffic pattern - KEEP RIGHT!



**PLEASE BRING HELP
FOR LARGE ITEMS**

ITEMS TO BE ACCEPTED

Wood & Construction Debris (limit of 2 cubic yards)
Household Furniture • Metals • Plastics
Water Heaters • Large Appliances
Titled Junk Vehicles

ITEMS NOT ACCEPTED

Hazardous Waste • Household Garbage • Brush
Leaves & Other Yard Waste • Concrete • Car Batteries

NO TIRES WILL BE ACCEPTED THIS YEAR!



Volunteers are always Appreciated

Fire & Ambulance Vehicles will be there.

Bring the kids for a tour !

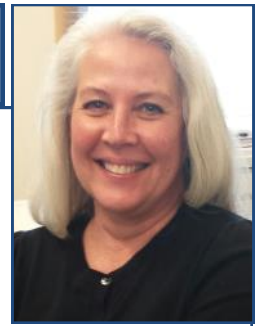
Refreshments will be provided by the Whitewater
Emergency Services Auxiliary (WESA)



**Resident ID
is Required!**



“Details, Details” . . . From the Clerk



Happy Spring Greetings from the Clerk’s Office to all!

Happy Spring 2024! Despite the calendar date, it started to feel more like spring on Easter Sunday when there were robins, bluejays, juncos, a chickadee, and a male cardinal in my yard, busy looking for food, snatching up nest material, and singing! It’s officially spring when the birds come back, the worms start crawling on the driveway, and the smell of damp soil is in the air. Hope everyone is enjoying the change of season!

The Clerk’s office was tremendously busy with the February Presidential Primary and all of the new voting duties that resulted from Proposal 2. For the first time in Michigan’s history, “early voting” was available. Planning for and implementing this expansion of voting days was a monumental task, but the Clerks of Acme, East Bay, Peninsula, Union, and Whitewater townships collaborated on a multijurisdictional early voting site at East Bay Township Hall and got the job done!! Turnout across all early voting sites in Michigan was low, including at our site, but this option will continue to be offered before every state or federal election because it is constitutionally mandated. I am confident the number of voters casting their ballots at early voting sites will increase with each election going forward.

In other election news, Whitewater Township did not have a May election. The next election is the August State and Local Primary, taking place on August 6. If you chose to be on the Permanent Ballot List, your ballot will be mailed to you as soon as ballots are delivered to us and we have completed the preliminary accuracy testing. Watch for your ballot *approximately 5-6 weeks* before August 6. If you gave us a winter address but have returned and want your ballot mailed to your Whitewater Township address, please call (231) 267-5141 x24 or send an e-mail to clerk@whitewatertownship.org to let us know.

If you did not choose the Permanent Ballot List but were a Permanent AV List voter, your ballot will also be mailed to you *approximately 5-6 weeks* ahead of August 6. Online AV applications can be used to apply for a ballot if you are not on either of those lists.

If you are an in-person voter, check the Google calendar at www.whitewatertownship.org for the dates, times, and place of early voting, as well as the Clerk’s page on the website. It starts on Saturday, July 27, for the August election. As always, the polls will be open on Election Day, August 6, from 7:00 a.m. to 8:00 p.m.

If you are 17-1/2 but are not registered to vote, please do so either online or at the Clerk’s office as soon as possible. Yes, the law does say you can wait until Election Day to do so, but the drawback to waiting until that day is that it is very busy in the Clerk’s office and you will spend more time at the township hall than if you had registered ahead of time. (Although persons can register to vote at 17-1/2, they are not eligible to vote until their 18th birthday.)

That’s all for now! Hope everyone has a great spring and summer!

Cheryl Goss
Whitewater Township Clerk



Terese Hooper
Deputy Clerk



HOUSEHOLD BATTERY RECYCLING

*Buckets have been moved to a container by the recycle bins.
DO NOT put them in the recycle bins. Please do not dispose
of them with your regular recycling.*



Memorial Day



**The Deal-Ridgeway American Legion Post #289
of Williamsburg, Michigan, will honor our fallen on
May 27, 2024 with a Memorial Day Parade.**

Ceremonies will be held at the Williamsburg Cemetery, Mill Creek, and Circle Hill Cemetery.

We will muster at the Fire Station on Old M-72 around 9:00 AM and “march” about 9:30 AM.
Everyone must walk or drive their personal car. Bus service will not be available.
Join us for a luncheon picnic following services at Circle Hill.
This is a great event for our community and we welcome your attendance. Please join your friends and neighbors for this Patriotic event in OUR community.



Spring Greetings from Whitewater Township Fire Department



Whitewater Township follows the Michigan DNR and EGLE regulations for open burning. Small fires for recreation and cooking are allowed without a permit in an approved container. However, general open burning requires a permit which can be found online at www.michigan.gov/burnpermit. On the Permission to Burn page, click on the "CAN I BURN TODAY?" link. This will take you to a map of Michigan; be sure to click on Grand Traverse County to see detailed information about each township. If the **Burning Permits Issued** column says **YES** next to Whitewater, then you may burn with the restrictions noted. If it says NO, then you may not burn. You may also obtain information by calling 866-922-BURN (2876). Please remember to use caution when burning on windy days, *never* leave your fire unattended, and of course burning trash and construction materials is strictly prohibited. Permission to burn status changes daily, so please check the DNR website often as conditions change very rapidly.

Please also remember to check your smoke alarms regularly. Please check on your friends, elderly family members and neighbors for working smoke alarms. If you need help with these, please contact Interim Fire Chief Morgan at 231-267-5969.

Please visit our website for more information:

<https://www.whitwatertownship.org/fire.html>



WILL YOU ANSWER THE CALL?

SEEKING VOLUNTEERS:

The Whitewater Township Fire Department is continually seeking qualified candidates to join our team of dedicated, hardworking individuals!

Please reach out if interested in serving your community!

CONTACT

Interim Fire Chief Josh Morgan
8380 Old M72, PO Box 9
Williamsburg, MI 49690
231-267-5969
firechief@whitwatertownship.org



Interested applicants must:

- Be 18 years of age or older
- Have a Highschool diploma or GED
- Live in or near Whitewater Twp.
- Have a clear driving record
- Be in good physical condition and drug free
- Must pass a Physical Agility Test and physical exam with drug screen
- Be able to dedicate time for training and emergency calls

Recognizing Public Safety Telecommunicator, Nick Carpenter



We would like to acknowledge Whitewater Township's very own Assistant Chief Nick Carpenter. AC Carpenter has been an integral part of [Grand Traverse 911](#) since 2017 as their Systems Support Specialist. AC Carpenter maintains all of the radios for the county, our CAD system and all ancillary connections such as report systems, alerting applications, GIS implementation and map adjustments, and in his own words "pretty much fixes everything in the dispatch center." We are grateful for the service he gives to our township and the rest of the county. **Job well done Nick!**

With another dry winter and spring we are reminding people of the dangers of fires and how quickly they can spread. A simple spark from a fire can really take off under the current conditions.

**PLEASE BE DILIGENT!
ONLY YOU CAN PREVENT
WILDFIRES!**





2024 Fees at Whitewater Township Park and Hi Pray Park

FREE CAMPING WEEKEND MAY 17-19



Boat Launch Fees

- Daily Pass - \$10
- Annual Resident Pass - \$30
- Annual Non-Resident Pass - \$80
- Camper Boat Passes \$10-20 (depending on length of stay)

Ice, Garbage, Dump Station Fees

- Ice - \$4 per bag
- Garbage - \$6/bag
- Dump Station - \$20 (non-campers)

Pavilion/Batting Cage Rental Fees

- Whitewater Township Park Pavilion - \$100 per day
- Hi Pray Park Pavilion - \$75 per day
- Batting Cage – No Fee (\$10/hour donation suggested)

Camping Rates for All Sites

May 17-19 FREE Camping Weekend

- May 19 thru June 12 \$39 per night
- June 12 thru September 2 \$46 per night
- September 3 thru Dec 1 \$39 per night

Additional Adult Camping Unit fee - \$25 per night
 Reservation Fee - \$8 per reservation, non-refundable



PARKS & RECREATION - 2024 Spring Updates

The Parks and Recreation Advisory Committee continues to work to improve our trails, parks, and natural areas. We applied for and were approved for the Grand Traverse County ARPA grant to help fund the Lossie Road Nature Trail Improvements project. Some of the trail improvements include mitigating wet areas over a portion of the trail system, replacing the old foot bridge over Battle Creek, and other improvements to make this a safe and reliable walking path. There have been some delays but we are hopeful to get the project details complete before the County deadline.

Other projects on the horizon are improvements to Battle Creek Natural Area trails to create a loop, a potential Hi Pray Park walking path, and playground updates. Currently, our playground equipment is extremely limited for the younger aged children. We are looking for funding through grants, donations, etc., to purchase a toddler aged slide/climber playset for the Park playground. If you are interested in donating or know of potential sources of funding, please let us know.

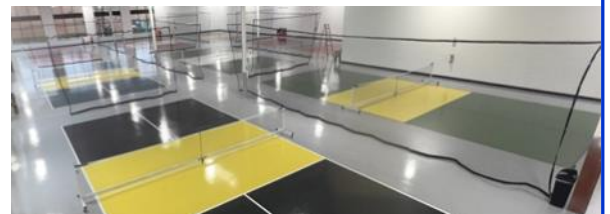
We look forward to a great spring start with the Hi Pray playground getting a lot of use, and a ton of Little League teams using the baseball fields and batting cage daily. *Anyone in the community can reserve/use the covered batting cage.* Don't forget, Hi Pray park has a pavilion that can be rented for family reunions, birthday parties, etc. Pavilion rental includes use of the ballfields and batting cage if you like!!

Thank you and Happy Spring

Melissa Melton - PRAC Chair



Pickle U has made its home in Acme. Located in the refurbished former K-mart building. This locally owned family business is excited to bring a new Indoor Pickleball facility to Northern Michigan. With 8 indoor courts and a Pro Shop makes this the first truly dedicated facility in the Grand Traverse Region. It's family friendly and being indoors means no rainy or cold days. So no matter what the weather is doing outside, it is always Pickleball weather inside. To make a reservation or sign up for Open Play, go to their homepage/reservations. If you're just getting into this highly popular sport and would like some instruction, Pickle U has two Certified Instructors on staff.



Do you know that the tennis courts at Hi Pray Park are marked for Pickle Ball?



Happy Spring to all –

2024 is a year of change for Whitewater Township. Beyond the changes in board membership at election time, notable resignations include Fire Chief Brandon Flynn and Park Manager Andrew Butler. The board will likely advertise both open posts in the next few weeks.

The Township’s fiscal year ended March 31, 2024. Final numbers are not yet available however, when they are, a budget performance analysis will be performed and posted on the website. The Township is now operating from its 2024/2025 budget.

Stop by the newly renovated boat launch at Whitewater Township Park. The improvements to the boat launch were 98% complete last fall. A few erosion issues remain from stormwater and wave action that need to be addressed before the project can be finalized. As part of the construction project the township was required to relocate the ranger station and storage shed their final location and/or replacement has not been determined yet, thus short term they will remain in their current location. The campground side of the park saw an average of 63% occupancy rate for camping seasons 2021, 2022, and 2023 for the entire season. This number is deceptive due to the duration of the camping season which is normally mid-May till about October 1. Most of the camping activity begins with summer school break in mid-June with a sharp drop the first of September. To help market the off season, a new online reservation system was approved by the board in February. Expanding the park to 3 season use is the goal. The park remains a profit center for the Township returning more than 150K each year to the township. Most of these funds are transferred to the general fund for possible reallocation to the other four park venues.

Fire Chief Brandon Flynn, submitted his resignation February 20, 2024 which became effective March 31,2024. Brandon was a valuable asset to the community in many ways, we wish him well on his next adventure! Josh Morgan, a Training Officer under Flynn, is serving as an Interim Fire Chief, while arrangements are made to advertise the open post.

Roads in the township are classified as State Trunkline, County Primary, and County Local. A majority of the voter approved 1 mill extra property tax we all pay, goes to improve County Primary, not County Local roads. Whitewater has about 15 miles of County Primary and 66 of County Local. The Road Commission allocates about 40K annually to maintain them. See the disconnect? Conveniently, the Road Commission has posted information on how to create a Special Assessment District [here](#) so you can pay to have your road fixed. GREAT!

The Planning Commission continues there work on the Master Plan. A draft version can be found [here](#). Please take a look when possible. Thank you to the staff, committee members, and public who participated in creating this document!



Ron Popp

Whitewater Township Supervisor

As we get started on our very busy camping season the township is in search of a Parks Manager.

The park is also in need of part time park rangers to complete various campground park duties, greet, and check in campers and boaters. Please reach out to the Supervisor if you are interested in a super fun, summertime job!!



Planning and Zoning News

Rachel Steelman has resigned from the Planning Commission. Rachel did a great job as the Chair moving the Township Draft Master Plan and Zoning Ordinance clarification projects ahead. Thank you, Rachel, for your work and dedication to our community. You will be missed!

The Planning Commission welcomes Denise Peltonen and Linda Slopsema to its membership. Thank you, Denise and Linda, for your desire to serve our township!

The Draft Master Plan is SO close to being ready to present to the Board for approval to be sent to the county and other local entities for their review and public comment. Once that 63 day comment period is over the PC will review comments and prepare to present the Master Plan at a Public Hearing.



Welcome Deb Graber, our new Zoning Administrator

As of April 1st Deb Graber has accepted the role of Whitewater Township Zoning Administrator. She has been a Zoning Administrator in Antrim and Charlevoix counties. Completed the Michigan State certification course in 2018. Also, previously completed Firefighter I & II along with medical first responder training. She has a Bachelors degree in Communications and an Associate degree in Business. Deb spent several years working in credit and collection manager roles. She resides in Torch Lake Township with her dog Kobee. Please give Deb a warm welcome and patience while she is learning our system.

