

TORCH LAKE PROTECTION ALLIANCE

ANNUAL REPORT

JULY 2025



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A Message from our Board President

To Our Valued TLPA Membership,

TLPA's mission is to preserve and protect the health and beauty of Torch Lake, its watershed and surrounding environment for generations to come. The TLPA Board takes this very seriously. We do this with our fiduciary duties in mind. We encourage you to reach out to board members with questions.

One of our primary goals is to educate everyone about what is happening in and around Torch Lake. The Board consists of thirteen directors and one advisory member. We meet monthly. We also have standing committees and ad hoc groups that meet with a similar or higher frequency. We maintain this schedule throughout the year by using Zoom in the off season.

We work to maintain a culture within our Board consistent with our stated mission and biased toward action underpinned by support. When the board has agreed to take on an issue there has never been a lack of people stepping up to help. It has become how we work.

TLPA will act according to its mission. We will act if it is clear an ordinance is violated. We will also act if the integrity of the lake and its safe use and enjoyment is at risk. TLPA is distinct from other organizations in this way.

We are mindful that there is a recurring theme of the difference in time scales between the actions one takes on the lake and when the consequences of those actions manifest themselves. Shoreline erosion, excessive tree removal, and progressive development are examples of this. These are all easily done now but the impact on the lake may not show up until years later. The recent changes to Torch that we have witnessed are evidence of this.

We are grateful for your support throughout the year, your involvement and attendance at our events and your interest in our programs and platforms.

Kindest regards,

Daniel J. Sajkowski
President
Torch Lake Protection
Alliance



Keep Torch Lake Blue Campaign and Project

We are in the third and final year of our project with the United States Geological Survey (USGS). We have steadily reported on the project in our newsletters, emails to donors and at GEM and Annual Meetings.

This is the largest project ever undertaken to assess the water quality of Torch Lake. Moreover, it has engaged the best expertise one can find. We have involved over a dozen scientists from more than a half dozen disciplines.

We have made every effort possible to engage with other organizations by working openly and transparently on Torch Lake and the Chain of Lakes. The Torch Conservation Center (TCC) has been a steady partner with us on the project. We have worked with the Three Lakes Association (TLA) on benthic algae by coupling our USGS work with theirs. We have shared all that we have learned with Elk Skegemog Lake Association (ESLA), TESA, Tip of the Mitt, ERCOL-WPIT and others in three Adaptive Management meetings, the most recent on May 30.

The Keep Torch Lake Blue Campaign is the finance side of the effort. We have raised more than \$975,000 with \$262,000 coming from the USGS. Antrim County recently contributed \$10,000. We have received contributions from over two hundred donors, including eleven foundations. TLPA Board members have put "skin in the game" by contributing \$90,000. We have a need to raise an additional \$150,000 to finalize the project and report.

The campaign is open to all donors. Please donate at tlpa.co or by mailing a check to TLPA P.O. Box 706, Bellaire, MI 49615. Be aware that membership fees do NOT go to the Campaign. The project is funded only by direct donations designated by the donor.

The project team continues to collect lake wide data year-round: in the open water, in the near shore, at Clam and Torch Rivers, and at Spencer Creek and other tributaries. This comprehensive study includes measuring inputs into the lake from the atmosphere and groundwater.

The data will enable the construction of a mathematical model for the lake. The model will be of use for projecting changes to water quality that result from future developments within the watershed.

Torch Lake is not the same lake as it was in 2005 when the last study was conducted on the lake. Since then, we have seen the arrival of zebra and quagga mussels and brown benthic algae covering the bottom of the near shore. The current study is much more comprehensive and will establish a new baseline for the lake. The study is over a much longer period (3 years versus months), gathers higher quality data and extensively samples twelve sites around the lake. The results of the work will be peer reviewed by the USGS ensuring the quality of the findings.

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While we await another year of data, we want to share some highlights with you:

- **WATER QUALITY:** Setting aside the critical problems of benthic algae and invasive zebra and quagga mussels, the water quality of the lake as measured by its phosphorus content, a key indicator as it is often a limiting nutrient for algal growth, remains particularly good. If anything, water clarity has increased although it is likely, and regrettably, due to zebra and now quagga mussels.
- **GROUNDWATER:** Extensive groundwater sampling suggests our septic fields may not be as efficient as thought. Groundwater sampling shows that the water is anoxic (low oxygen levels) which means the capture of phosphorus and nitrogen by the soil/sand around septic fields is lower than hoped for.
- **VERTICAL MIXING:** We have a much better understanding of the vertical mixing in the lake that occurs with the change of seasons. This is important because it impacts the distribution of nutrients in the lake.
- **QUAGGA MUSSELS** We are improving on the measurement of quagga mussels in Torch Lake and working to model their impact. We have engaged world-class experts on quagga mussels to aid this work.
- **BENTHIC ALGAE** There are several hypotheses in play for the cause of benthic algae. There are also myths that can be dispelled. We have been collaborating with Dr. Jan Stevenson and TLA in these areas. We look forward to Jan's report on benthic algae in twenty of Michigan's inland lakes.
- **LONG TERM MONITORING** We will design a long-term monitoring plan for Torch Lake. The prior efforts were good for their time, but the lake has changed dramatically, and we need to adapt. In hindsight, we had inadequate leading indicators for the onset of GBA and now quagga mussels and we need better time series data. We need to be able to identify threats when they begin to appear in the lake.

There is much that needs to be done to protect the lake. Torch Lake is fragile because it is a low nutrient lake. It is threatened by human activities: more intensive shoreline development, increasing lawn growth down to the water's edge without a buffer, increasing use of fertilizers, unanticipated consequences of invasive species (zebra and quagga mussels, round goby fish, Eurasian water milfoil plants), more than 3,000 septic systems throughout the watershed, agriculture and climate change leading to longer ice-free seasons. Even *e coli*, at times, is present from human and animal waste.

There is a choice to be made—throw one's hands up in despair or do what you can without delay. We all love Torch, but we need to take positive actions, especially the restoration of the shoreline, to show we care. Plus, the local economy is driven by the beauty of Torch Lake. Our legacy is at stake.

We are proud of the work. This is by far the most comprehensive study of Torch Lake ever conducted. It has involved the best expertise in the country. It has brought together all the organizations involved on the Torch Lake, the chain of lakes and the watershed.

Please help us fund the final year of the USGS project. Our goal of \$150,000 will bring us to the finish line.

TLPA: Working with Others to Preserve Torch Lake

TLPA has worked closely with the Torch Conservtion Center (TCC) and Elk Skegemog Lake Association (ESLA) on protecting the habitat and riparian rights at the Torch River Islands. This has involved the cooperation of the Sheriffs and Prosecutors of Antrim and Kalkaska Counties.

We continue to work with the Three Lakes Association (TLA) on Eurasian Milfoil detection and elimination. We also support and participate in efforts with Tip of the Mitt, ERCOL-WPIT, and the Antrim Conservation District (ACD) on ordinance compliance and soil erosion. We work closely with TCC on the KTLB project team.

The annual TLPA Greet Education and Meet (GEM) meeting was attended by over 60 people on June 14, 2025. We brought together the supervisors from the six townships on Torch Lake. The intent was to motivate the townships to share best practices.

Those who manage the dams and water levels on the chain of lakes have made use of our flow measurements at Clam and Torch River, made possible by the work with the USGS. We are confident the groundwater work will be of use too.

We were in frequent contact with EGLE and the DNR as they completed work on the new DNR boat launch at Torch River. We focused on compliance with regulations especially as it related to preventing sediment from dredging flowing down Torch River and protecting the fish habitat in that sensitive area. We have now turned our attention to the DNR's stated need for maintenance dredging. We have had success in influencing the decision to avoid such work during critical fish spawning seasons.

We have engaged with the Helena Board and Planning Committee on ordinances related to marinas and boats/jet skis along shorelines.

We will continue to monitor activity affecting the lake consistent with our mission to preserve and protect the health and beauty of Torch Lake, its watershed and surrounding environment.

We continue to financially support the Kalkaska County Sheriff at the sandbar during the July 4 holidays.



TLPA Business Members

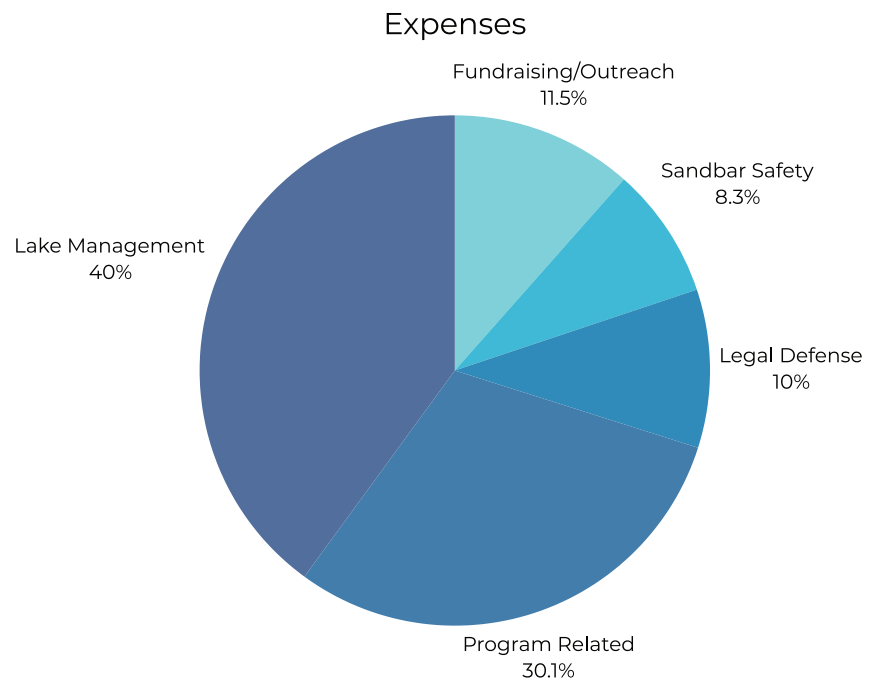
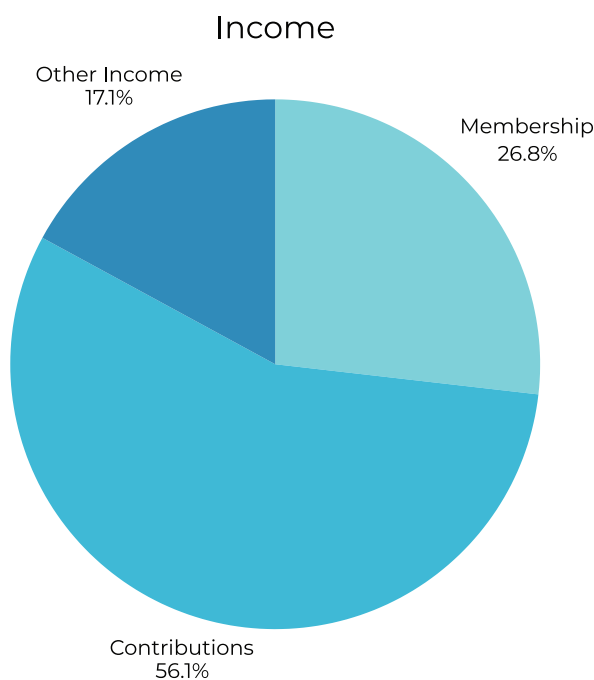
365 Outdoor
A-Ga-Ming Golf Resort
Alden Lumber and Hardware
Alden State Bank
Avery Excavating
Barker Creek Nursery & Landscaping
Birch Street Dental
Blackmore Landscaping Services
Bruce's Earthworks
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Chemical Control Co.
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Creative Characters Printing
Don Fedrigon, ReMax of Elk Rapids
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TBA Credit Union
Top Notch Heating, Cooling, and Geothermal
Village Market Food Centers

*We invite you to support our business members!
Know a business that serves the Torch Lake area? Ask them to join our organization! For more information, visit tlpa.co.*



Financials

Jan. 1, 2025 - June 30, 2025



Total for Income: \$96,265.04
Total for Expenses: \$59,374.76
Total for Assets: \$593,156.41
Total for Liabilities: \$16,325.00
Total Equity: \$576,831.41

Our balance sheet continues to be strong. All our investments are with Alden State Bank, TBA Credit Union and Fidelity Investments.

The board strives to maximize revenue and prudently manage expenses. We completed an independent financial audit of our 2022 financial statements and completed a review by independent auditors of our 2023 financial statements. In both cases, the auditors did not identify any issues.

Our income in 2024 was below the IRS threshold that would have required an audit or review. Based on the previous results of audits and reviews the board decided to forgo the expense of an audit or review for 2024.

We contract with the accounting firm Dan Smith & Company PC in Gaylord, to reconcile our accounting records and bank accounts monthly. This practice helps ensure any errors identified can be corrected quickly. In addition, our financial statements are reviewed by the entire board monthly.

Help TLPA Grow!

With nearly 600 members and more than 40 business members, TLPA can still stand to grow! There are about 1,350 households on Torch Lake. We encourage you to invite your friends, neighbors and businesses you engage with to join us! We all benefit from the lake, so we all need to contribute to its sustainability.

Joining is easy! visit our website, **tlpa.co**. You can select auto-renew on the site.



TLPA Mission

To preserve and protect the health and beauty of Torch Lake, its watershed and surrounding environment for generations to come.

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