



MEMORANDUM

TO: St. Joseph City Commissioners

FROM: Richard I. Lewis, City Manager

DATE: July 18, 2013

RE: UPDATE (7/22/2013 AGENDA ATTACHMENT)

Zoning Ordinance Update

The Zoning Ordinance update reflecting the change to the short-term rental ordinance has been provided to you, so please update your zoning ordinance by replacing the appropriate sections. Before inserting this update, your ordinance should be the "February 11, 2013" version. If you would like staff to double-check your zoning ordinance and make certain it is current, please drop it off to John Hodgson. The amendment became effective on Thursday, July 18.

New Employees-Public Safety Department

As you know, Sgt. Field and Detective Easton both retired during the week of July 8, 2013. The department of public safety conducted interviews, background checks and physicals on qualified candidates to fill both vacancies. There were two candidates who successfully completed the process.

One is a familiar face, Jason Yonker, who was employed by the City as a dispatcher from October, 1996-January, 1997, a patrolman from January, 1997-January, 2003, a firefighter from January, 2003-July 2012 and a public safety officer from July, 2012-August, 2012. Since August, 2012, Jason has been

employed as a patrolman for Lincoln Township. Jason was an excellent employee, possesses integrity and has always been a good representative in the public. He has intimate knowledge of both the police and fire operations at the City and we are pleased he has chosen to return. Jason began his duties as a public safety officer for the City on July 9, 2013.

The other new public safety officer is Preston Alsup. Preston was employed by the City of Benton Harbor as a patrolman from 2002-2012. In 2012, Preston successfully completed FF I & II and has been a public safety officer for Benton Harbor since. Preston possesses many skills from his experience at Benton Harbor, such as time in the detective bureau, range officer training, field training officer training and the like, which will prove very beneficial to the City of St. Joseph. Preston began his duties as a public safety officer for the City of St. Joseph on July 13, 2013.

Assist to the City of New Buffalo

On Wednesday, July 10, 2013, Director Clapp sat on an interview panel to fill a patrol vacancy for the New Buffalo Police Department at the request of Chief Pitchford.

Interim Detective

Director Clapp has initiated the process to fill the vacant detective's position, which should be complete by the end of August. In the interim, Director Clapp has temporarily transferred Officer Tom Vaught to the detective's position to provide continuity to the serious, in depth investigations that are ongoing.

Web Site Launch

The web site is in its final draft. The Commission and staff are asked to review it over the weekend and bring any questions or concerns to Susan so that we may finalize before Monday night's meeting. Please go to www.sjcity.com and travel throughout the site. Please be sure to click on How Do I? to see if your questions are answered. This portion will be continuously updated as more questions arise.

MDOT Blossomland Bridge Detour - Winter 2014

The MDOT Coloma Traffic Service Center (TSC) recently informed City staff that work is scheduled to occur on the Blossomland Bridge this winter. The work will require a detour through Main Street in the City of Benton Harbor. The proposed detour routes are illustrated on the attached maps.

City Manager Moving Expenses

You will recall that my contract allowed for a \$6,000 moving allowance. To date, I have incurred moving expenses in the amount of \$1,484.25. A check for this amount has been issued to me from the City as reimbursement of these expenses; there will be no additional moving invoices submitted.

Preliminary Year-End Cash Balances

Attached is a preliminary year-end cash balance report for all funds. All funds show positive year-end balances, including both the Cemetery Operating Fund (\$12,443) and the Inspections Fund (\$201,789). Over the past few years, both of these funds were trending consistently lower fund balances. We are currently finalizing necessary year-end adjustments and compiling the required materials for the June 30, 2013 audit, which is scheduled to begin on August 12th.

DDA Meeting

In your packet is a copy of the agenda from this past Wednesday and minutes from the last meeting.

Two points: The DDA board made the decision to move their monthly meetings to the 3rd Thursdays of each month at 8:30 a.m. in the City Commission Chambers. They chose to do this as many merchants are unable to attend at 1 p.m.

Second point: Please see the recycling survey with accompanying letter which is being hand-delivered to the merchants and retailers throughout the downtown as Phychotech interns have agreed to take on this task. They will begin on Monday, July 22nd.

Housing Discrimination Complaint

The City has received a Housing Dissemination Complaint from the U.S. Department of Housing and Urban Development (HUD). The complaint deals with the residency requirement within the ordinance in order to be admitted to a housing project. We will be reviewing the complaint and bring back recommendations.

Michigan Local Government Managers Association (MLGMA)

I will be attending the summer Institute workshop of the MLGMA Thursday afternoon and Friday.

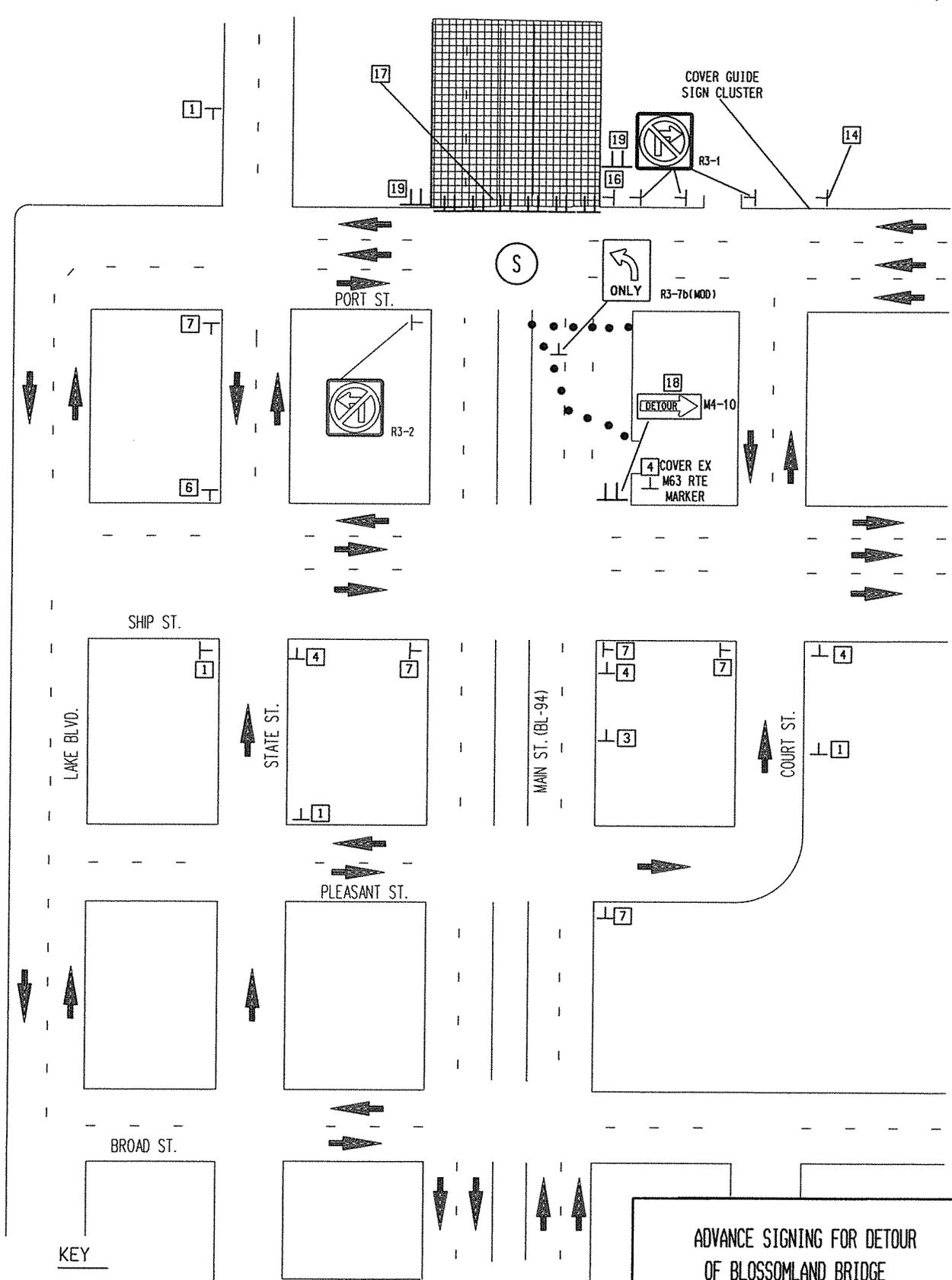
Short-term Rental Comments

The recent guest column in the Herald Palladium provided by the Short Term Rental Advocacy Center said that "[T]he city of Sandusky, Ohio, spent more than \$50,000 to enforce a short-term rental ban that was ultimately ruled unconstitutional by a judge."

The Ohio State Court of Appeals found that Sandusky's ordinance--which referred to "transient" and "non-transient" residential occupancy without defining those terms--was too vague to enforce as it was impossible for a citizen to understand if they were violating the law. The court did not find that regulation or prohibition of short-term rentals was itself unconstitutional, as the column could be read to imply.

Harbor Village - CDBG Approval

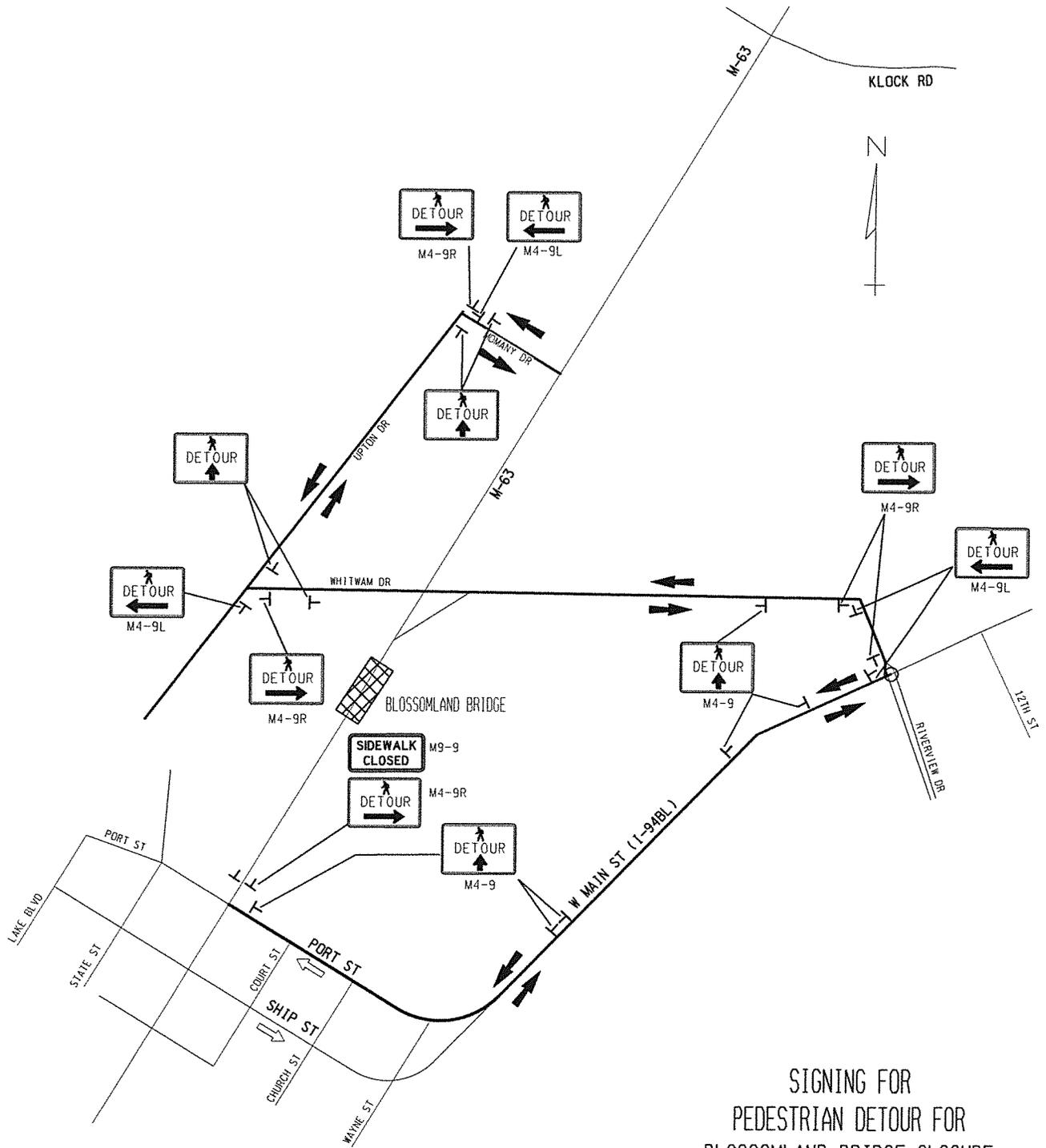
The CDBG grant application is moving forward and will go to the Michigan Strategic Fund board for approval on Wednesday. John Hodgson will attend the meeting and represent the city. We understand the MSF board will be considering 1) the \$2.1 million CDBG grant to the city to be used for the public property, 2) a \$900,000 CRP grant to the developer, and 3) an amendment to the Berrien County Brownfield Plan regarding a brownfield TIF on the property. If the MSF board approves the CDBG grant we will bring the final agreement to the City Commission for consideration and approval, along with the construction bids.



KEY

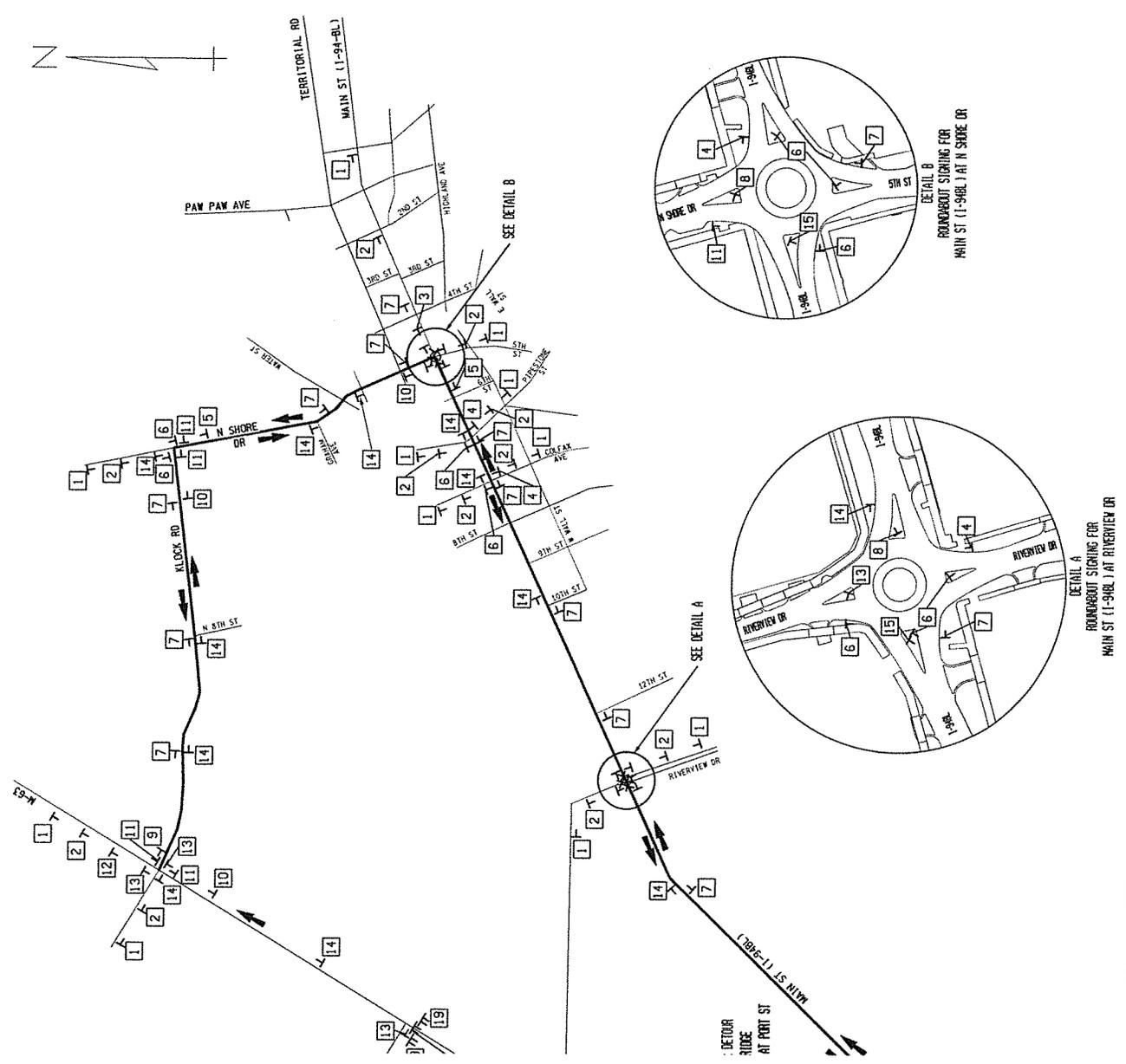
- CHANNELIZING DEVICES;
CONES OR BARRELS

ADVANCE SIGNING FOR DETOUR
OF BLOSSOMLAND BRIDGE
M-63/I-94BL (MAIN ST) AT PORT ST



SIGNING FOR
PEDESTRIAN DETOUR FOR
BLOSSOMLAND BRIDGE CLOSURE

CODE	SIZE (in.)	COLOR	QUANTITY
1	W20-3 48 X 48	B/O	19
2	W20-2 48 X 48	B/O	15
3	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M5-1R 21 X 15	B/O B/W B/W B/W	2
4	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-1R 21 X 15	B/O B/W B/W B/W	10
5	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M5-1L 21 X 15	B/O B/W B/W B/W	2
6	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-1L 21 X 15	B/O B/W B/W B/W	11
7	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-3 21 X 15	B/O B/W B/W B/W	20
8	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-2R 21 X 15	B/O B/W B/W B/W	2
9	M4-8p 21 X 15 M3-2 24 X 12 M1-6 24 X 24	B/O B/W B/W	1
10	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M5-1R 21 X 15	B/O B/W B/W B/W	3
11	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-1R 21 X 15	B/O B/W B/W B/W	5
12	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M5-1L 21 X 15	B/O B/W B/W B/W	1
13	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-1L 21 X 15	B/O B/W B/W B/W	4
14	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-3 21 X 15	B/O B/W B/W B/W	15
15	M4-8 24 X 12 M3-2 24 X 12 M1-6 24 X 24 M6-2R 21 X 15	B/O B/W B/W B/W	2
16	M4-8p 21 X 15 M3-2 24 X 12 M1-6 24 X 24	B/O B/W B/W	1
17	R11-2 48 X 30	B/W	2
18	R11-4 60 X 30	B/W	1
19	R8-9 30 X 18	B/W	4



CS: 1.1053
 DATE: 06/28/13
 DESIGN UNIT: PFEIFFER
 TSC: COLOMA
 FILE:
NO SCALE
 BLOSSLAND BRIDGE DETOUR ROUTE
 DRAWING SHEET

Michigan Department of Transportation
 PLOTION

CASH SUMMARY BY ACCOUNT FOR CITY OF ST. JOSEPH
PRELIMINARY JUNE 30, 2013 REPORT
FUND: ALL FUNDS
CASH AND INVESTMENT ACCOUNTS

Fund Account	Description	Beginning Balance 07/01/2012	Total Debits	Total Credits	Ending Balance 06/30/2013
090	Accounts Payable	178	41,725,543	41,725,449	273
101	General Fund	1,143,944	12,769,272	11,870,778	2,042,438
150	Cemetery Perpetual Care Fund	207,456	117	40,000	167,573
155	Library Endowment Fund	705,925	27,741	18,800	714,866
202	Major Street Fund	458,816	859,159	738,646	579,329
203	Local Street Fund	16,001	323,881	151,028	188,855
204	Street Improvement Fund	892,296	4,272,506	4,150,110	1,014,692
209	Cemetery Fund	5,053	179,185	171,796	12,443
214	Depot Fund	97,348	20,330	10,372	107,306
226	Rubbish Fund	125,092	754,940	709,299	170,734
243	Brownfield Redevelopment Fund	33,467	19	-	33,485
248	Downtown Development Authority	73,235	50,581	45,724	78,092
249	Inspection Fund	89,324	342,783	230,317	201,789
257	Budget Stabilization Fund	1,000,000	3,209	3,209	1,000,000
265	Drug Forfeiture Fund	21,652	12	5,250	16,414
266	Criminal Forfeiture	6,555	4	3,366	3,193
270	Band Fund	96,599	116,069	90,346	122,322
271	Library Fund	123,125	727,399	725,547	124,976
274	Justice Training Fund	11,546	3,061	7,784	6,823
301	Debt Service Fund	449,973	599,990	531,382	518,581
401	Special Project Fund	593,697	1,006,244	1,127,028	472,912
403	Library Capital Improvement	8,133	19,226	18,726	8,633
508	Ice Arena Fund	63,215	195,936	198,155	60,997
590	Sewer Fund	826,405	7,626,806	7,204,057	1,249,154
591	Water System Fund *	2,698,453	11,699,930	11,398,848	2,999,536
592	City Water Fund	1,394,058	1,913,127	1,946,874	1,360,311
594	Marina Fund	47,919	1,736,287	1,707,436	76,770
661	Motor Pool Fund	856,369	682,269	910,835	627,803
667	Self-Insurance Fund	410,728	111,497	339,160	183,066
690	Health Care Reimbursement Fund	284,610	1,731,359	1,720,854	295,115
701	Trust & Agency	4,987	20,465	15,200	10,252
703	Tax Fund	2,792	19,077,725	19,078,508	2,008
731	Pension Fund	270,353	2,986,726	2,967,070	290,009
735	Flexible Spending Fund	13,354	9,671	10,877	12,149
750	Payroll Checking	31	9,466,760	9,466,773	18
751	Pension Payroll Checking	-	42	15	26
Totals		13,032,688	121,059,874	119,339,620	14,752,942



CITY OF St. Joseph

MEETING AGENDA

ST. JOSEPH DOWNTOWN DEVELOPMENT AUTHORITY

Wednesday, July 17, 2013

1:00 PM

St. Joseph City Hall

MINUTES

Approval of DDA Minutes (June)

Approval of DDA Minutes – Special Meeting (July 3, 2013)

REPORTS

DDA Financial Report (June)

AGENDA ITEMS

Discussion: Day/Time DDA Meetings

Discussion: Sidewalk Cleanup for Restaurants

Discussion: Recycling Survey Input

Jackson Television Marketing Segment

5- Year Goals and Objectives (Ongoing)

OTHER BUSINESS

New Businesses/Vacancies – St. Joseph Today

ADJOURNMENT

NEXT SCHEDULED MEETING:

Wednesday, August 21, 2013 at 1 p.m.

Meeting Minutes

St. Joseph Downtown Development Authority

Wednesday, June 19, 2013 St. Joseph City Hall

	<i>Present</i>	<i>Absent</i>
Members	Janet Dykstra Mary Goff Stephanie Grill Phil Kalamaros Deb Sailor Diane Wollenslegel	Vickie Campbell Tom Jennings

Staff: Susan Solon, Communications & Marketing Director
Derek Perry, Director of Public Works
John Hodgson, Interim City Manager

Minutes. The Minutes of the April 24th regular meeting and the May 22nd, 2013 special meeting were unanimously approved, as presented.

Financial Report. Solon reviewed the May 2013 financial report with the Board and the report was unanimously approved, as presented.

Agenda Items

- Cardboard Dumpsters. Chair Goff explained that during the busy summer season the cardboard dumpsters become overflowing leaving an eyesore in the alley, particularly the one located in the 400 block; and that we received a complaint to empty those more often. Public Services Director Perry noted that we do have that dumpster emptied twice a week. He further noted that there is signage on the dumpster indicating cardboard only and another requesting to break down the cardboard in order to make space. A third sign on the dumpster directs users to not overfill the dumpster, but to use the blue garbage bins supplied behind their stores for regular garbage. Solon noted that staff has in the past talked with the owners of the restaurants, but unfortunately they do not seem to be training their employees who take care of the rubbish and recycling. Solon further noted that the City pays for the 4 cardboard-only dumpsters at a cost of approximately \$4,000 yearly. Discussion ensued about whether the merchants and/or DDA should share in those costs.
- Banners Update. Solon reported that the banners are delayed and when speaking to Revolution Design earlier in the week, they advised they would have them delivered within a week.
- City of Frankenmuth DDA Work Plan. Chair Goff handed out the City of Frankenmuth's Work Plan for board members to peruse and explained how we spoke to the DDA Director during Mayors Exchange Day. She noted that Frankenmuth has a 97% Homestead and is a lovely city.

- Street Closure Idea. Chair Goff spoke about a suggestion she received from a couple wishing that the downtown was more of a “mall-like effect”, which would entail closing State Street and only allow foot traffic. She said she was not in favor of it because it would take away valuable parking spaces and shoppers would park too far away from the stores. Discussion ensued and it was the general consensus among board members that this was not a suitable idea for St. Joseph.
- Day/Time DDA Meetings. Solon noted that she has received a request to change the meeting time and date because 1 p.m. is the busiest time of day for merchants, restaurateurs, and businesses. Discussion ensued and Chair Goff asked the board to think about it and it will be tabled until the next meeting.
- 5-Year Goals. Ongoing.

With no further business, the meeting adjourned at 2:17 p.m. The next regular meeting is scheduled for Wednesday, July 17, 2013 in City Hall.

Respectfully submitted,

Susan Solon
DDA Director

Meeting Minutes

Special Meeting Of St. Joseph Downtown Development Authority

Wednesday, July 3, 2013 9 a.m.

St. Joseph Library

	<i>Present</i>	<i>Absent</i>
Members	Janet Dykstra Mary Goff Stephanie Grill Phil Kalamaros Deb Sailor Diane Wollenslegel	Vickie Campbell Tom Jennings

Staff: John Hodgson, Community Development Director
Jill Stone, St. Joseph Today

Chair Goff called the meeting to order and explained that she understands the merchants, through Jill Stone and St. Joseph Today, are requesting to increase the number of sidewalk sales within the DDA. Chair Goff noted that any request would need City Commission approval.

Executive Director Jill Stone explained that a group of merchants desire to perform sidewalk marketing by placing their merchandise out in front of their stores. Several merchants spoke on behalf of sidewalk marketing promotions, including the Candlestick Maker, Eve, Purely Michigan, Perennial Accents, and Moxie's.

Discussion ensued with regard to what should not be on the sidewalk, the width of accessible route, merchandise being placed curbside vs. up next to store wall, condition of merchandise (sun damage, theft, bumped by vehicles), length of time for marketing sales, how weather affects sales, complying with ADA requirements, and history of sidewalk sales in St. Joseph.

After discussion, member Grill moved; supported by member Sailor, to recommend to the City Commission that merchants be able to conduct sidewalk marketing on a daily basis for 60 days as a trial and subject to reasonable restrictions. Ayes: 6; Nays: 0. Motion passed.

Chair Goff noted that this recommendation would go before the City Commission at their next meeting being held on July 8th at 6 p.m.

With no further business, the meeting adjourned at 9:51 a.m. The next regular meeting is scheduled for Wednesday, July 17, 2013 in City Hall.

Respectfully submitted,

Susan Solon
DDA Director

Annual DDA Budget and Cash Flow

Fiscal Year Begins: 7/1/12

Current Year Budget	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Total Item EST
Beginning Cash Balance	72,915	72,049	75,246	81,020	112,506	111,568	96,460	93,829	92,679	91,140	89,998	86,394	86,394
CASH RECEIPTS													
Property Tax	-	5,084	7,518	32,952	134	406	659	78	663	-	-	3,045	50,539
Interest Earned	-	-	-	1	3	3	2	6	7	7	7	6	42
Miscellaneous Revenue	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CASH RECEIPTS	-	5,084	7,518	32,953	137	409	661	84	671	7	7	3,052	50,581
Total Cash Available (before cash out)	72,915	77,133	82,764	113,973	112,643	111,977	97,121	93,913	93,350	91,147	90,005	89,446	136,976
EXPENDITURES													
Salaries	680	1,160	800	760	800	800	560	800	1,160	680	680	720	9,600
CA	52	89	61	58	61	61	43	61	89	52	52	55	734
Workers Compensation Ins.	-	-	-	67	-	-	59	-	-	-	64	-	190
Supplies (1)	-	501	720	403	13	5,854	2,336	118	706	-	2,609	10,716	23,975
Administrative Expense	-	-	-	-	-	8,500	-	-	-	-	-	-	8,500
Municipal Utilities	134	138	163	179	201	238	294	255	255	229	206	183	2,473
Miscellaneous Expense	-	-	-	-	-	65	-	-	-	188	-	-	252
Capital Outlay	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CASH PAID OUT	866	1,887	1,744	1,467	1,074	15,517	3,292	1,234	2,210	1,149	3,610	11,674	45,724
Ending Cash Balance	72,049	75,246	81,020	112,506	111,568	96,460	93,829	92,679	91,140	89,998	86,394	77,772	77,772

Assumes budget increase to cover Main Street Planters - \$9,000

Estimated

Beginning Cash Balance	\$ 72,914.62
Total Annual Revenue	\$ 51,000.00
Total Annual Operating	\$ 46,700.00
Total Capital Improvement	\$ -
Ending Cash Balance	\$ 77,214.62

Name of Business: _____

Type of Business (retail, government, etc.): _____

Contact Name: _____

Phone Number: _____

Email address: _____

What are the top three materials that your business discards the most of on a daily basis?

- Corrugated cardboard
- Non-corrugated cardboard
- Mixed paper
- Plastic bottles
- Food waste
- Metal cans
- Glass bottles
- Foam cups
- Disposable paper cups
- Foam containers
- Other: _____

What challenges do you think downtown businesses face when participating in the existing recycling program?

- Too costly
 - Not easily accessible
 - Too much work
 - Space limitations
 - Other: _____
- _____

Are your employees, customers or vendors asking you to recycle?

- employees
- customers
- vendors
- none
- not sure

Would you like to have more access to recycling for your downtown business?

- Yes
- No

If so, what would be the ideal set up for your employees to easily use the recycling program?

- 96 gallon bins
 - Small bins
 - Dumpster for cardboard
 - Weekly or biweekly? (circle one)
 - Other: _____
- _____
- _____

Approximately, how many times do you think you would fill up a 96 gallon bin (pictured below) in one week?

Allowed: aluminum, books, paper, newspaper, plastic bottles, glass
Not allowed: yard waste, Styrofoam, pizza boxes, electronics, light bulbs, trash

- Less than once
- 1-2 times
- 3-4 times
- 5 or more



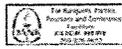
What benefit would recycling give to your business?

- Satisfy employees/customers/vendors
 - Reduce trash
 - Tax incentives
 - Helping the environment
 - Other: _____
- _____
- _____

If you had a recycling program available to you, would you recycle?

- Yes
- No

FROM **BARB LANNERT**
 16 JUL 2013



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Classifieds

She brings the Lake Effect to global classrooms. What will your Lake Effect be?
 APRIL - LMC alumna & school teacher in Belize

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2 Remaining

Home Opinion Letters To Editor

Short-term rentals bring big benefits to St. Joseph

Story Comments

Posted: Sunday, July 14, 2013 6:00 am

By TIM DOYLE | 0 comments

This summer, millions of Americans will pack up their cars with their kids, bikes, bags, scooters, coolers and other summer gear and drive off to their favorite beach, lake, mountain town or, in some cases, a city of particular interest. The short-term summer rental is an American mainstay many of our families have done for years and years.

Many of those families will travel to the western shore of Lake Michigan and St. Joseph. But those families and travelers will have fewer options in St. Joseph by the end of the summer. In voting to restrict future short-term rentals, St. Joseph is foreclosing an opportunity for all its residents and the city to enjoy the benefits of short-term rentals.

What's driving these regulations is fear, not facts. The new rules banning vacation rentals in residential neighborhoods were made for the purpose of preserving the character of neighborhoods despite the fact that short-term rentals account for 1 percent of all homes in St. Joseph.

It's important to understand the facts and the need for balanced short-term rental regulations in St. Joseph and across the country. According to a recent poll from the Short Term Rental Advocacy Center, one in five American families plan to rent short-term this July and August. The poll also found 90 percent of respondents strongly or somewhat agree that short-term rentals bring meaningful tourism and tax dollars to local communities across the country, and 84 percent of Americans agree that families should be allowed to rent their homes occasionally.

Americans also oppose government efforts to stop short-term rentals. Sixty-nine percent strongly or somewhat oppose communities passing rules and laws that restrict the practice of short-term renting, and 75 percent strongly or somewhat support fair and reasonable short-term rental regulations.

Senior Living Residences
 13 Longmeadow Village Dr.
 Niles, MI
 269-683-7900

Zooming in on St. Joseph and Michigan, the economic benefits of the travel economy are clear. Tourism in Michigan in 2011 supported 200,000 jobs and generated \$17.7 billion in spending and \$995 million in state taxes. The Pure Michigan tourism campaign has set the goal of increasing that spending to \$21.5 billion in 2017, and short-term rentals surely play a strong part in that growth goal. There simply aren't enough hotels and research has found travelers and families love the affordability, space and amenities of short-term rentals.

Given the strong support of short-term rentals and economic benefits, does St. Joseph really want to shut off short-term rentals and not participate in Michigan's expanding travel economy? If St. Joseph's short-term rental laws are enacted families will simply find new destinations in Michigan and the benefits will go elsewhere.

Along with being denied those benefits, the city could also face lawsuits and adverse legal rulings. The city of Sandusky, Ohio spent more than \$50,000 to enforce a short-term rental ban that was ultimately ruled unconstitutional by a judge.

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Events Calendar

July 2013						
Su	Mo	Tu	We	Th	Fr	Sa
						6
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

today's events

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Featured Events

The city would be well served to drop these rules and move to forge partnerships with short-term rental operators, while considering the interests of all parties. Fair and appropriate regulations increase compliance and create economic benefits for cities in additional tax revenues while protecting the interests of neighborhoods. Take for instance Palm Springs, Calif. The Coachella Valley city passed reasonable laws that led the city to register more than 550 properties and subsequently brought in an additional \$600,000 in revenue.

Such a common-sense approach to regulating short-term rentals ensures that short-term rentals continue to thrive to the benefit all.

Tim Doyle is the spokesman for the Short Term Rental Advocacy Center (www.stradvocacy.org), which works with stakeholders and policymakers to create fair and reasonable short-term rental regulations.

Discuss

Share Print

Posted in Letters to editor on Sunday, July 14, 2013 6:00 am.

More From This Site

- Second person dies after freak accident
- Berrien County readies for more river dredging
- Driver, 15, apparently causes fatal crash
- Fatal heroin case leads to guilty plea, prison time for SJ resident
- Boy killed, 2 sisters hurt in lake tubing accident

From Around The Web

- Where do your gasoline dollars go? (ExxonMobil)
- James G's 2012 Ford Mustang (Crutchfield.com)
- The Most Reliable Cars (Motor Pros)
- 10 Cars That Refuse to Die (Kiplinger)
- 8 affordable classic cars beloved by retirees (Bankrate)

From The Web



Pastor Mocked for His 'Biblical Money Code,' Gets Last Laugh
Moneynews



Billionaire Tells Americans to Prepare For "Financial Ruin"
Moneynews



Top 10 Athletes Turned Actors of All Time
Rant Sports



5 Questions That Will Not Get You Hired
Monster



No More Designer Duds For Suri Says Katie
StyleBistro

Recommended by

by Taboola

Destination: Brookview School Summer Camp 2013

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Brookview School,
Benton Harbor

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Destination: Brookview School Summer Camp 2013

Mon, Jun 03, 7:00 am EDT
Brookview School,
Benton Harbor

Today's E-edition



Rules of Conduct

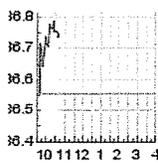
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- 1 Keep it Clean.**
Please avoid obscene, vulgar, lewd, racist or sexually-oriented language.
- 2 Don't Threaten or Abuse.**
Threats of harming another person will not be tolerated. AND PLEASE TURN OFF CAPS LOCK.
- 3 Be Truthful.**
Don't knowingly lie about anyone or anything.
- 4 Be Nice.**
No racism, sexism or any sort of -ism that is degrading to another person.
- 5 Be Proactive.**
Use the 'Report' link on each comment to let us know of abusive posts.
- 6 Share with Us.**
We'd love to hear eyewitness accounts, the history behind an article.

Stocks

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Symbol lookup

NYSE NASD S&P



TradeTechn.com Jul 15, 2013

Nyse ETF	86.75
▲ 0.19	▲ 0.13%
Nasd ETFs	361.20
▲ 0.29	▲ 0.01%
TTix S&P 500 ETFs	1679.40
Index	
▲ 3.85	▲ 0.23%
Russell 2K	1036.515
▲ 3.34	▲ 0.323%
10 Yr Treasury Note	2.601
EOD	
▲ 0.03	▲ 1.17%

Active Markets
Last Updated: 10:00AM CDT
07/15/2013

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