

# CASCADE CONNECTIONS

A newsletter from Cascade Charter Township • Spring 2018

## Cascade Charter Township Earns Aaa Rating

Credit Profile Bolstered by Tax Base, Financial Position and Modest Debt Burdens

**C**ascade Township's credit profile rating has improved from Aa1 to Aaa – the highest ranking a municipality can achieve.

The rating comes from Moody's Investors Service, a leading provider of credit ratings, research and risk management, and applies to \$4 million of outstanding general obligation and limited tax debt. It demonstrates the lowest level of credit risk. This will make it easier for the Township – and safer for investors – to bond municipal projects such as utility infrastructure and public improvements, among others. Additionally, Moody's has updated the Township's outlook to stable.

***"This is an incredible accomplishment for a municipality of our size," said Ben Swayze, Township manager. "The information provided by Moody's analysis offers validation of the sound fiscal management of our Township."***

***"Everyone – especially the many Township committees, employees and the Township Board – should be proud of the upgrade, which will provide a significant benefit if we bond for future projects."***

According to the report, Cascade's credit profile was bolstered by its sizeable, affluent tax base; extremely strong financial position with strong fund balances; and its modest debt and pension burdens. More detailed credit considerations stemmed from the Township's low pension liabilities, including a closed defined-benefit plan and lack of other post-employment benefits, as well as its strong management practices, conservative budgeting and sophisticated capital plan.

In upgrading the Township's outlook to stable, the Moody's report noted, "The Township's financial position will remain strong and its debt and pension burdens will continue to be modest." The report also explained the company's expectation that Cascade's healthy economy and solid tax base will remain a credit strength.

In addition to its ranking with Moody's, the Township also holds an Aaa rating by Standard & Poor's, a financial service company that provides market intelligence in the form of credit ratings, research and thought leadership.

Collectively, the Aaa rating is rare for municipalities of Cascade's size.



## News from the Supervisor



As you may have read about on the front page, Cascade Township was recently notified by Moody's Investors Service that it has upgraded the Township's credit profile from an Aa1 rating to Aaa rating.

This new top rating from Moody's is relatively uncommon and an incredible accomplishment for a municipality of our size and reflects the sound fiscal management of Cascade Township.

In addition to strong management practices, the upgraded rating was attributed to several other things—a sophisticated capital plan, conservative budgeting, a very strong financial position, strong fund balances, and a sizeable and affluent tax base.

Modest debt and pension burdens were also factored in their decision to upgrade. Standard and Poor's also rates Cascade Township as AAA.

We are fortunate that Cascade Township's economy should remain strengthened in part by the thriving aviation and engineering presence in the township, the Gerald R. Ford International Airport and the related commercial activity. We also benefit from a diverse manufacturing base and growing healthcare and biotech sector in the metro area.

This accomplishment would not have happened without the continued and committed work of the many township committees, employees and Township Board.

*Robert S. Beahan*

## Township Contacts

### Office Hours

Monday through Friday  
8 a.m. to 5 p.m.

### Supervisor

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rbeahan@cascadetwp.com

### Clerk

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### Trustees

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### Assessing

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### Building Inspections

Brian Wilson; 949.3765  
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### Community Development

Steve Peterson; 949.0224  
speterson@cascadetwp.com

### Fire

Adam Magers; 949.1320  
amagers@cascadetwp.com

### Sheriff/Non-Emergency

632.6100





## Downtown Development Authority Update

Cascade’s Economic Development Department has recently rolled out a new campaign designed to place its businesses in the spotlight. Additionally, its Downtown Development Authority has rolled out ‘The District,’ a new designation designed to promote shopping, dining and activities within the DDA’s business sectors. Check out what you can expect to see now and in the coming months:

### Business Feature

A new business will be in the spotlight each week, highlighted on our website and Facebook page. Click “Business Spotlight” under the “Quick Links” on the homepage and read about why our businesses love the Cascade community.

### MadeinCascade.org

MadeinCascade.org will serve as the central hub to highlight and showcase the businesses and activities happening in the district. This site will allow residents, visitors and employees to find more information about ‘The District.’

### Business Guide

We are in the process of developing a business guide, which will be available to residents and visitors at businesses throughout the area.

### DDA Newsletter

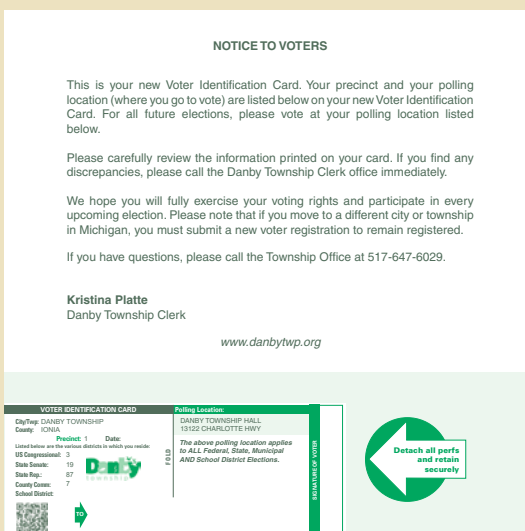
Finally, the DDA is planning to develop and distribute an e-newsletter that will include events and updates happening in ‘The District’ as well as information about the businesses selected as features that month. To sign up to receive this newsletter, click “eNews” under the “reference desk” tab on the homepage of website.

## Look Out for Voter Cards in the Mail

Residents will be receiving updated Voter Identification Cards in the mail within the next month. This card contains your updated precinct and polling location. To the right is an example of what this will look like.

**Please note that your precinct and polling location may be different than in the past due to recent updates in Cascade Charter Township. Please carefully review the information printed on your card and detach at the perforated lines, retaining with your important records.**

If you find any discrepancies on your Voter Identification Card or have questions, please call the Cascade Charter Township Clerk’s office at 616.949.1508.





## Yard Waste Pick Up Program

Tags can be purchased for \$1.00 each at Township Hall during office hours. Pick-up will be each Monday between April 2-30 and is only available in the restricted burn area. Residents should have yard waste near the curb by 6 a.m. on pick-up days with tags on each bag.

Yard waste dumpsters will also be behind the Thornhills Fire Station between April 20-22, and there will be a container of finished compost, which is free and offered on a first-come, first-serve basis.

Please use 30 gal. plastic bags or paper yard waste bags, and do not dispose of grass clippings, dirt, sod, cement, sand, rocks or any garlic mustard. Sticks should be no longer than 4-feet in length and should not exceed 1-inch in diameter.

Residents 62 and older will receive 20 free tags per calendar year, per household. If you'd like to use tags from last year, please call to add your address to the pickup list.

## Spring Cleanup Day

Cascade residents are welcome to drop off non-hazardous household waste, appliances, scrap metal, electronics for recycling, household items for reuse and office paper for shredding at the parking lot of Forest Hills Central Middle School on Saturday, May 19 from 8 a.m. to 2:30 p.m.

**No yard waste or hazardous material (paint, cleaners, batteries, etc.) will be accepted.**

## Bagged Garlic Mustard Drop Off

Garlic mustard, a highly invasive and destructive plant, drops thousands of seeds, poisons the soil and out-competes many native plants and tree seedlings.

To this end, the West Michigan Conservation Network has funded an incineration program so bagged garlic mustard can be sent to the incinerator instead of the landfill this spring.

To take advantage of this valuable free service, bagged garlic mustard can be dropped off at Cascade Township Hall from May 7 (after 4 p.m.) to May 31 (before 8 a.m.).

After drop off dates, garlic mustard should be bagged and tied tightly for trash pick-up. Please do not burn and do not compost.

For more information, contact [WMConservationNetwork@gmail.com](mailto:WMConservationNetwork@gmail.com). Be part of the statewide challenge by reporting bag totals to [stewardshipnetwork.org](http://stewardshipnetwork.org).

## New Executive Director

LouAnn Shawver was recently named executive director for the Cascade Community Foundation.

She brings a high level of sales and marketing experience to the Foundation.

Shawver has been a resident of Cascade for 22 years and is passionate about supporting the community. She is looking forward to building on the organization's foundation.

"Continuing to expand our fund base to enable the Foundation to award grants is very exciting to me," said Shawver. "I'm inspired by the commitment of our board and am thrilled to be working with them."

## Touching Lives – 2017 Grants

In 2017, the Foundation awarded grants to eleven organizations, including: YMCA for its Greater Forest Hills Area Wheelchair and Adaptive Sports program; Junior Achievement for its Being an Entrepreneur program; Feeding American for electric pallet jacks benefiting two food pantries in Cascade; Cascade Library for its Sunday Afternoon Live performance series; Cascade Township for its Fourth of July Celebration; among others, such as Mental Health Foundation of West Michigan, American Red Cross, Grand Rapids Phoenix, Leslie Tassel Park and the Cascade Metro Cruise Warm-Up.

Organizations awarded grants were required to have a focus on community benefits, community enhancement and/or community activities and entertainment. The Cascade Community Foundation is proud of the contributions the grants make in Cascade and its ability to impact many lives through these grants.

# Celebrating the Irish in Cascade

**E**dward Lennon had a choice: work for his brother who would inherit the family farm or try to build a new future for himself on the other side of the Atlantic. In 1836, his decision put him on a journey from Baltinglass, Ireland, to what would become Cascade.



The Irish were drawn to the southwestern corner of the township, which contained “some of the best farming land in the region,” according to *Cascade Chronicles*. Most of the first Irish settlers were bachelors who spent the winter in shanties, working for farmers or felling trees. Some worked in Grand Rapids, digging a canal. Lennon had been a laborer on one of the first Canadian railways before crossing into the U.S. in Detroit and heading west in search of land to purchase.

In early 1837, Lennon bought 80 acres. His neighbors would soon include James May, William Annis, John Brougham, Michael Eardley and Thomas Harmon, who were often followed by siblings—and who together, formed a tight-knit Irish enclave that dominated southwest Cascade.

Different from the mostly Protestant English and Dutch settlements along the Gull Trail stagecoach route – today’s Whitneyville Road and the intersection of Cascade Road and Thornapple – the Irish spoke with a lilting accent, kept to themselves and were Roman Catholic. Through hard work and perseverance, the Irish prospered, with their community housing a church, school and cemetery, all of which were built on land donated by Lennon.

Irish families continued to predominate in the southwestern corner of Cascade. “For a square mile all around, everybody was Irish, except us. We were 100 percent Polish,” said Ted Milanowski, who grew up in the area and is a member of the historical society.

Dramatic change came in the early 1960s when Irish farms were purchased to make way for the Kent County airport. Many family members of the Irish pioneers had already left to pursue business, education and manufacturing careers, yet the obliteration of the family homesteads ended a significant era in history.

Today, you can set foot on a small portion of Lennon’s farm by visiting the new Gerald R. Ford International Airport viewing area on Kraft Ave. One can only imagine what he’d think, looking over the runways built on land he’d cleared with an axe, seeing airplanes and jets arriving and departing for distant cities.

For an expanded version of this article, visit [Cascadetwp.com](http://Cascadetwp.com) and click on “Historical Society” under the “Community” tab.

## Upcoming Events

### THE EARLY PRESIDENCY

April 12 • 7 p.m.  
Wisner Center - KDL - Cascade

Please join the Cascade and Ada Historical Societies for “The Presidency and the Men Who Made it.” The lecture, which is free and open to the public, will be presented by Presidential Scholar and Aquinas Professor Dr. John Pibheiro.

### CONSUMERS CREDIT UNION PURPLE COMMUNITY 5K

April 28 • 8 a.m.  
Mary Free Bed YMCA

Join us for the fourth annual Consumers Credit Union Purple Community 5K! One hundred percent of the proceeds from this event will benefit cancer, Parkinson’s and other disease research at Van Andel Institute. For more information, visit [purplecommunity.org/5K](http://purplecommunity.org/5K).

### MEMORIAL DAY PROGRAM

May 28 • 10 a.m.  
KDL – Cascade

Please plan to attend a Memorial Day program, hosted by the Veterans of Cascade Township, to honor veterans of all wars and conflicts.

### GRAND RAPIDS TRIATHLON 2018

June 10 • TBD  
KDL – Cascade

In addition to hosting the 2018 USAT Clydesdale/Athena National Championship, the Grand Rapids Tri, sponsored by Huntington and Nutrilite, will also host the 2018 Michigan High School State Championship. To register for the races or to volunteer, visit [GrandRapidsTri.com](http://GrandRapidsTri.com).

# DON'T BE A VICTIM

A note from Community Policing  
Officer Deputy Ryan Roe

Last year, the Sheriff's Office received more than 1,400 calls from people victimized by fraud. While there are several types of fraud, here are three that can be easily avoided.

## Telephone Scams

Telephone scams – the primary type of fraud we respond to. There are many different types of these, but they all boil down to one common factor: money. If someone calls and claims to be the IRS, police, Consumer's Energy, DTE, a grandchild, a software update or are saying you've won something and need you to pay them by prepaid gift card or wire money, it's a scam!

As technology progresses, so do the bad guys. They can change the phone number that shows on caller ID, so be cautious. When receiving a call from an unknown person, always question why. Why are they calling? Why do you need to pay anything? Why is it so urgent?

If you question the call's authenticity, tell them you're busy and will call them back. Then look up the company and its phone number on your own and call to see if there is a real concern.

## Craigslist

While a great resource to find what you're looking for, the bad guys use online marketplaces to sell stolen or broken goods, to scam people out of money or items, or even to rob them. Some simple steps you can take to prevent these situations:

- Only deal with local sellers. Not all long-distance transactions are scams, but there are risks associated with distance. For example, someone rents a condo in Florida, only to arrive and find there was never one at all.
- If the deal sounds too good to be true, it probably is.
- Bring a friend with you and meet in a public place. That said, although a large parking lot is a public place, if the item involved in the transaction is small, it would be wise to meet inside a restaurant or a place you're familiar with that has cameras



## Principal Residence Exemption Timeline

**T**he *PRINCIPAL RESIDENCE EXEMPTION* is a significant tax break that is available to many homeowners. If you qualify for this exemption, it is important that you file a *HOMEOWNER'S PRINCIPAL RESIDENCE EXEMPTION AFFIDAVIT (PRE)* with the Cascade Township Assessor Office.

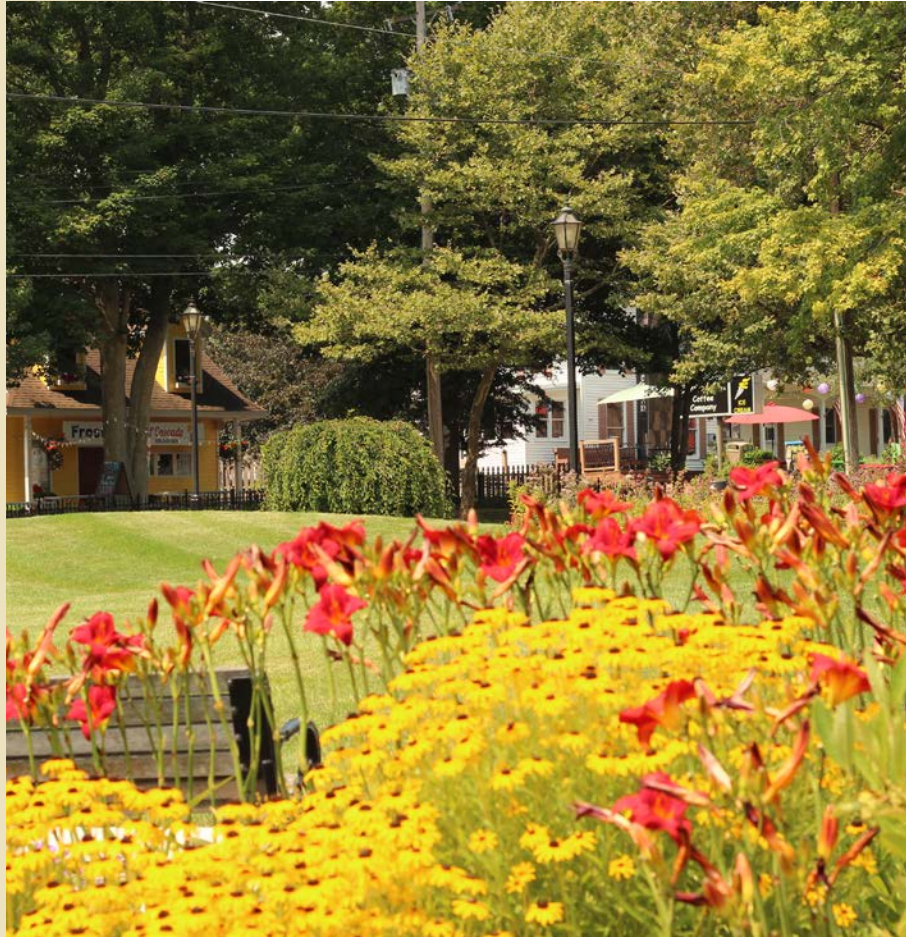
For purposes of this exemption, the principal residence is defined as the residential property you own and occupy as your primary residence—you spend the majority of your time at this location, it is where you are registered to vote, it is the address on your driver's license and your tax return, which are examples of what you can show to demonstrate it is your principal residence.

## Check Fraud

Place your outgoing checks into a post office drop box. At the Sheriff's Office, we still get complaints about checks being taken out of individual's mailboxes and rewritten for another amount or recipient.

Locating a post office drop box can be inconvenient, but it is well worth it to prevent someone from using your checks without permission.

**Remember, be safe and aware.**



The Principal Residence Exemption reduces your taxes. It does not change your assessment or taxable value. Properties with an exemption do not pay the School Operating Millage tax, which reduces the millage rate by 9 mills on the summer and 9 mills on the winter tax bills. When a home becomes your primary residence, you should file a *HOMEOWNER'S PRINCIPAL RESIDENCE EXEMPTION AFFIDAVIT* to obtain the exemption for the property. June 1 is the deadline to own and occupy the home to be eligible to claim the exemption for the entire current year. Property owners who move in after June 1 and before Nov. 1 will have their exemption start on the Winter tax bill. Property owners who occupy the home after Nov. 1 will have their request activated in their name the following year. If the prior owner already has an exemption, it will stay active for the rest of the year. You do not need to reapply each year.

When a property is no longer your principal residence, you must file a *REQUEST TO RESCIND HOMEOWNER'S PRINCIPAL RESIDENCE EXEMPTION* form with the City or Township you had the exemption in. The exemption will be rescinded for the year following the change. For example, if a property stopped being your principal residence in 2017, the exemption will be removed for 2018.

If you have moved to a new principal residence, you may be able to request a *CONDITIONAL RESCISSION of PRINCIPAL RESIDENCE EXEMPTION* to continue the PRE on the old home for up to three years while you sell it. The Principal Residence Exemption Program is a state program administered by the Michigan Department of Treasury. The Department of Treasury audits the validity of the exemptions and may deny an exemption.

The tax bill will indicate the PRE percentage and show if school-operating millage is being charged. The *CHANGE OF ASSESSMENT NOTICE* you received in February shows the exemption status. You may also check on our website or check with the Assessor office.

Property owners who discover their exemption status is wrong may request that the July or December Board of Review correct it. The Board may add an exemption for the current year and three prior years.

If you do not have a Principal Residence Exemption and believe you qualify, contact the Assessor's office at 616.949.6176.



## Cascade Charter Township

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# Keeping Cascade Beautiful

A note from Pathway Coordinator Kris Taylor

Sitting on my stationary bike, I noticed 15 deer in my backyard—each with a piece of green vegetation in its mouth. It's the last vestige of plant life on our property, and the deer have been victorious in stripping our yard of anything of beauty. As they move off, I notice a flock of turkeys running around as if they were at their own version of the Daytona 500, leaving what appears to be fertilizer. Not to be outdone, a red fox begins chasing the turkeys in hopes of procuring a meal — it has a better chance of solving the theory of relativity.

But I digress.

It's almost spring, and the absence of deep snow on the trails has exposed the inevitable trash left from winter. Now is the time to start planning a Township-wide trail pick-up for spring by incorporating help from various groups who are active in the community: Girl Scouts, Boy Scouts, Eagle Scouts and various school organizations. When setting out to clean up, do not put your trash bags in the waste containers on our trails. Instead, set them beside the trash cans as it makes it much easier for our wonderful maintenance crew to pick up.

Thank you and remember **KEEP CASCADE BEAUTIFUL.**