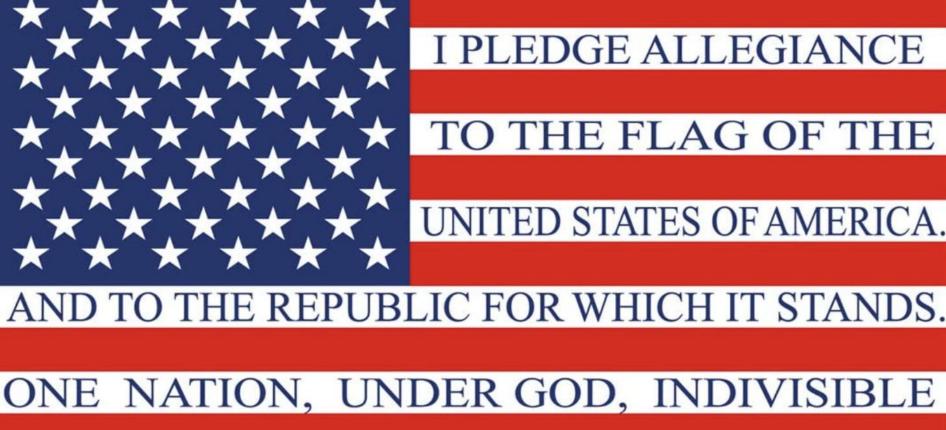
COBMODSA SHORES ASSOCIATION



Annual Meeting 2020 WELCOME!

Photo by: Jill Dedic 3/4/2020





I PLEDGE ALLEGIANCE TO THE FLAG OF THE

UNITED STATES OF AMERICA.

ONE NATION, UNDER GOD, INDIVISIBLE

WITH LIBERTY AND JUSTICE FOR ALL.

COBMOOSA SHORES ASSOCIATION ANNUAL MEETING

All Remote - Google Meets - July 11, 2020

- Call to order and Pledge of Allegiance
- Present and Approve Agenda*
- Approval of minutes from July 13, 2019 annual meeting*
- Receiving Communications
- Reports of Officers
 - Treasurer
- Adoption of the budget: Results of the vote
- Reports of committee heads
 - Roads, Building, Beach, Communications, Entrance and Park, Rentals, History
- Unfinished Business
 - Election of Trustees: Results of the vote
- Member forum on issues relevant to the Association
 - Meeting is open for comments from the floor throughout.
 - Please be respectful of others and time limits (3 minutes)
- New Business
 - Access Sandbagging Project: Results of the vote
 - Dues Increase Proposal: Results of the vote

July Regular Board meeting will immediately follow adjournment of Annual Meeting







2019 - 2020 TREASURER'S REPORT -- COBMOOSA SHORES ASSOCIATION, INC. ANNUAL MEETING -- July 11, 2020 Prepared by Sara J Collins, Treasurer

2019 - 2020 -- End of the Year Report

	BUDGET	BALANCE
ROADS	\$20,000.00	\$5,138.69
BEACH and PARKS	2,650.00	0,000.00
INSURANCE	3,600.00	0,000.00
ADMINISTRATION		
ACCOUNTS RECEIVABLE CLERK	900.00	000.00
COMMUNICATIONS	1,110.00	0,000.00
POSTAGE and SUPPLIES	1,000.00	25.95
MISCELLANEOUS ADMINISTRATION	1,050.00	565.13
LEGAL and PROFESSIONAL	150.00	150.00
TAXES	750.00	4.27
CONTINGENCIES	405.00	000.00
TOTALS	\$31,615.00	\$5,884.04

TOTAL ASSETS on HAND, June 30, 2020

CHECKING ACCOUNT BALANCE HUNTINGTON BANK MONEY MARKET ACCOUNT	\$18,467.62 _21,319.18	\$39,786.80
Accumulated Budget Surplus (included in Assets on Hand)		\$44,403,51

Notable Items:

2019-20 Major Expenditures

Brining roads: \$5,760.00 Snow removal:\$2,350.00

Tree maint/removal: \$3,558.00

Porta Jons: \$770.00

Beach/Park maintenance: \$1,988.00 Casualty/Officers, Dir Ins: \$3,640.00

Web design/Maint: \$468.50 Google G-Suite: \$726.00

Taxes: \$745.73

2019-2020 Accounts Unpaid

- (4) owe past year's dues
- (3) owe unpaid late fees (\$25.00)
- (1) lien on file

2020-2021 Dues

Dues paid as of June 30, 2020 \$11,477,50 (not yet noted in the checking account)

Unbudgeted Expenditure:

North Access Sandbags: \$3,000

Proposed budget is based on: 1/2 Lot \$22.50 | Lot \$45.00 | Lot with Cottage \$130.00

COBMOOSA SHORES ASSOCIATION, INC. — PROPOSED BUDGET, 2020 - 2021

TOTAL	\$31,570.00
Contingencies	\$60.00
Taxes	\$775.00
Legal and Professional	\$75.00
Miscellaneous Administration	\$800.00
Postage and Supplies	\$800.00
Communication	\$1,110.00
Accounts Receivable Clerk	\$900.00
Insurance	\$3,700.00
Beach and Parks	\$2,750.00
Trees	\$2,600.00
Roads	\$18,000.00

TRUSTEE REPORTS

Roads
Trees
Building
Beach
Communications
Entrance and Park
Rentals
History



ROADS



ROAD EXPENDITURES 2019-20

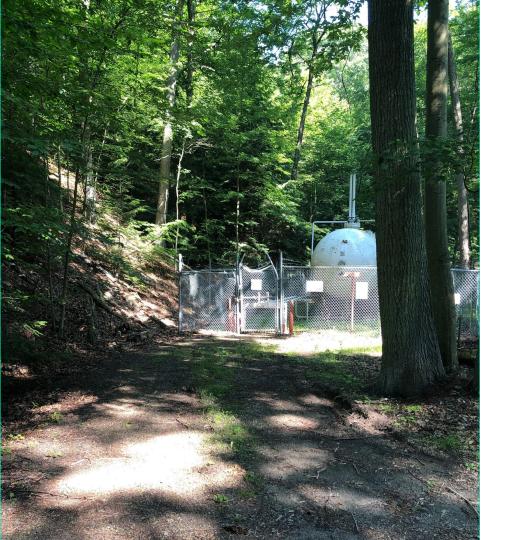
Summer	Grading	140H Grader to grade before brining application	\$734.50
Summer	Grading	Laborer raking sides and gravel ridges from grader	\$275.00
Summer	Brining	Mineral Brine on roadways in Cobmoosa	\$1,920.00
Fall	Repairs	Repairs to John Deere Tractor	\$1,467.73
Fall	Trees	Complete removal of two (2) large Red Oak (Oakwilt) tree leaning toward high voltage power lines.	\$2,100.00
Winter	Fuel	Fuel for Tractor	\$29.84
Winter	Fuel	Fuel for Tractor	\$15.45
Winter	Equipment	Plow markers for culverts	\$10.74
Winter	Plowing	Plowing, Nov. 3 times	\$660.00
Winter	Trees	Downed Tree clean up and Chipping onsite	\$350.00
Winter	Plowing	Plowing, Dec 1 time	\$220.00
Winter	Salt Barrels	Fill barrels with Salt/Sand Mix	\$400.00
Winter	Plowing	Plowing, Jan 3 times, 1 slush push	\$810.00
Winter	Plowing	Plowing, Feb 3 times	\$660.00
Spring	Fuel	Fuel for Tractor	\$24.41
Spring	Brining	Mineral Brine on roadways in Cobmoosa	\$1,920.00

SPEED LIMITS

MAX 15 MPH

No Exceptions!





PROPANE

Our central propane for the 2020-21 Season has been negotiated to \$1.49 per gallon, down from \$1.69 last season. This should be reflected in your Amerigas bill from August 2020 until July 2021.

The fence is again scheduled to be repaired this year.

TREES

Rick Emerson, Bill Rafaill

The association is dealing with 2 primary tree issues.

First, tree damage causing road blockages and power outages

Second, tree diseases with the primary being oak wilt



STORM TREE DAMAGE

An area of ongoing concern is blockage of roads caused by downed trees and branches, and power outages caused by trees falling on wires.

We have had some success with Great Lakes Energy assisting with removal of dead or threatening trees. Please call Rick Emerson if you have trees that may be problematic.

Hemlock Woolly Adelgid (HWA)

These tiny insects secrete white wax as they feed on sap from hemlock shoots and branches. Hemlock woolly adelgid (HWA) feeding can kill needles, shoots, and branches. Infested hemlocks, especially large, old trees, are often killed when other stress factors, such as drought, affect trees. If this pest becomes established, most of these trees will be killed. Moving green Hemlock wood and brush in Michigan is illegal.

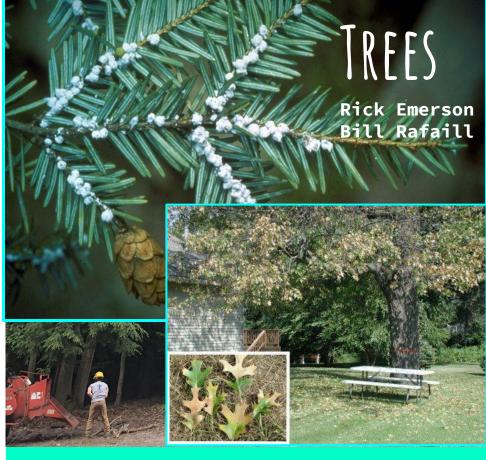
Oak Wilt

Oak wilt is a disease affecting oak trees caused by the fungus *Bretziella fagacearum* (previously known as *Ceratocystis fagacearum*). Symptoms vary by tree species but generally consist of leaf discoloration, wilt, defoliation, and death. Mature leaves develop dark green **water** soaking symptoms or turn pale green or bronze, starting at the leaf margins and progressing inward. This can begin on one branch and quickly engulf the entire tree. Red oaks generally die within 4 to 6 weeks. Fungal mats are reliable indicators for **diagnosis** of oak wilt.

Moving infested, untreated oak wood can infect other areas.

Firewood

Please do not bring firewood into Cobmoosa unless you know the source and that it is clean and dry. All downed trees after cleanup are left by the road and available for members on a first come first serve basis. We are asking that all of the wood stay in Cobmoosa for the use of our members.



Bugs and disease found in Cobmoosa:

Emerald Ash Borer

Beech Bark Disease

Oak-Leaf Skeletonizers

Dutch elm disease

Oak Wilt

Hemlock woolly adelgid (HWA)

HOW OAK WILT SPREADS

Root Contagion

The fungus that causes oak wilt can be spread from tree to tree through communicating roots.

One method of containing wilt is to trench around an infected tree preventing this communication

Insect Vector

The fungus is also carried from tree to tree by insects. They are drawn to wounds on the infected tree and then carry it to wounds in a disease free tree

TWO KEYS TO CONTAINMENT

Avoid pruning or trimming oak trees from April through August.

Treat storm damage or areas of necessary pruning with approved fungicide immediately

Assume all oak firewood purchased is infected.

Purchase firewood after
August and purchase only an
amount that can be
completely consumed prior to
April.

TREATMENT FOR INFECTED FIREWOOD

If firewood is infected, stack it and completely cover it with an insect resistant tarp. The edges of the tarp must be buried on all sides to prevent invasion of fungus carrying insects. After one year, the fungus will effectively be killed and the wood may be uncovered and used safely

DO-IT-YOURSELF OAK WILT TREATMENT

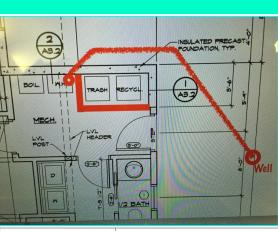
The association has recently purchased a set of injectors which can be borrowed by members. The member is responsible for the fungicide and plugs for the injector holes.



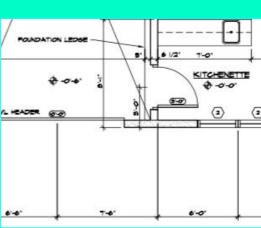
- Enough reusable injectors to treat a 2' diameter tree
- Cost for 4 trees = \$50
- More info on <u>CSA website</u>
- Contact Paul Jordan

paul.jordan@cobmoosashores.com

BUILDING COMMITTEE REPORT RICH CAMPBELL, ED DEDIC







MECH. LVL HEADER POST A A A A A A A A A A A A A	Well 2 BATH
Lot#	Street
71	Paubawme Trl

Ottawa Trl

Shawbacoung

13

55

Addition/Remodel

Demolition

Fam **Started**

Addition **Spoors**

Lieckfield

Dedic

Complete

10/2019

6/2020

5/2019

7/2020



PARKING STICKERS!!

- Fire rings
- Keep beach clean
- Repurposed extension at South Access
- Book LibraryGet-A-Book/Give-A-Book

Fall and winter of 2019/2020. The rising lake waters and storms continue to erode our shoreline. In spite of our best efforts to save our accesses we had to rebuild steps at the South Access and completely tear down the North Access. We managed to use materials from the North to fix steps at the South.

SUNNY BEACHES REPORT

Erosion Destroyed our North
Access Completely and
Reduced Our South Access
Considerably

2019-20 NORTH ACCESS SAVE THE DECK

Volunteers saving the North Access Deck and Stairs from the "Big Water"





SANDBAGGING THE SHORELINE

The beginning phase of sandbagging the shoreline at North Access. This is 155ft of shoreline. The Association owns 35ft between the two properties.

SANDBAGGING COMPLETE



Nearly completed sandbagging from the lake view. As time continues and the lake eventually returns to a lower level sand will return and the bags will be covered by the sand.

The beach clean up on June 29th was a huge success. We filled a rather large trailer with a ton of debris and over 25 metal fence posts. A small amount was burnt in a fire pit. It was taken to the Transfer Station the next day.

2020 BEACH CLEAN UP

Many thanks to the Board members and Association members who helped clean our beach. We had nearly 25 - 30 members participating. Thanks so much for your help.



COMMUNICATIONS REPORT

Trustees: William Rafaill

and Ed Dedic

CSA Member: Rick Zane



COMMUNICATIONS GOAL

To provide several avenues of communication between the membership and the board





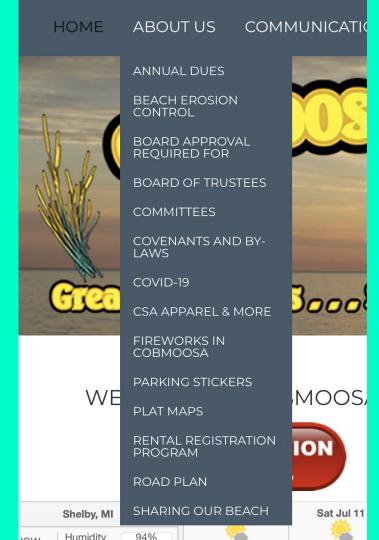
Shelby, MI Shelby, MI Fri Jul 10 Sat Jul 11 Sat Jul 12 Shelby, MI Fri Jul 10 Sat Jul 11 Sat Jul 12 Sat F | 83 *F | 61 *F | 79 *F | 62 *F | 81 *F | 67 *F | 85 *F | 98 *F | 67 *F | 85 *F | 98 *F | 98

The Main page of the CSA Website. Note the "quick access" buttons.

CSA WEBSITE

Visit www.cobmoosashores.com

- Nearly everything that a member needs to know may be found on the website
- If we find information that is lacking it is sent via the eNewsletter and then added to the website



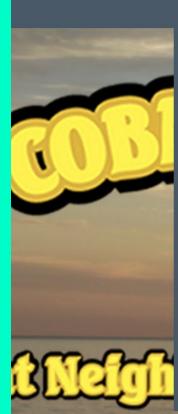
CSA WEBSITE

Visit www.cobmoosashores.com

- About Us Menu: explore this menu, it contains information about how CSA operates
 - Need a directory of the board?
 - Want a copy of the Covenants or By-Laws?
 - And more ...

ABOUT US

COMMUNICATIONS



ANNUAL MEETING MINUTES

ANNUAL NEWSLETTERS

BOARD OF TRUSTEES
MINUTES

BURN PERMIT UPDATES

CALENDAR OF EVENTS

FALL/SPRING NEWSLETTERS

NEWS & NOTES

CSA WEBSITE

Visit www.cobmoosashores.com

- Communications Menu:
 explore this menu, it
 contains a record of CSA
 communications
 - Minutes of all Annual
 Meetings and all Board
 Meetings since 2009
 - Calendar of Events includes not only CSA events but also area events
 - News & Notes: Items of interest to the membership
 - And more ...

CONTACT US PHO

QUESTION/COMMENT FOR THE BOARD

UPDATE MY CONTACT INFORMATION

CSA WEBSITE

Visit www.cobmoosashores.com

- Questions, Comments, or Suggestions? Use the first CONTACT US page
- Update Your Contact Information? Use the second CONTACT US page



WELCOME TO COBMOOSA SHORES ASSOCIATION

LAKE MICHIGAN WAVE REPORT

LAKE MICHIGAN WATER TEMPS

FIRE DANGER INFORMATION











COBMOOSA SHORES ASSOCIATION, INC

PO BOX 186

New Era, Michigan 49446-0186

CSA ENEWSLETTER

- OPT-IN: sent only to members that elect to receive it
 - Sign up using the CONTACT US page of the website
- Used to communicate items of interest to our community in a timely manner
- The same information is also posted on the NEWS & NOTES page of the website













COBMOOSA SHORES APPAREL & MORE

Call Jill Dedic at (231) 527-9454,

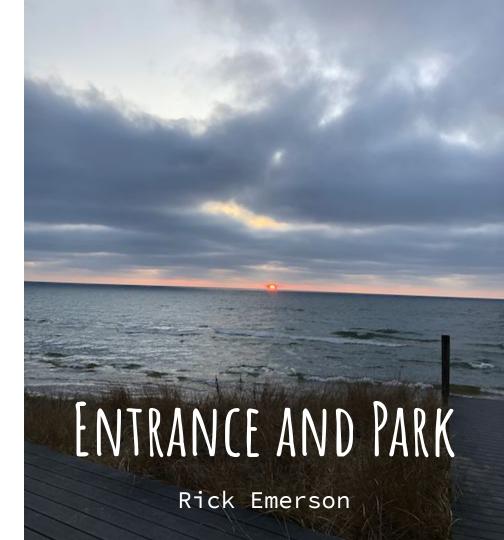
send a message:

jill.dedic.csa@gmail.com

or use the <u>online form</u>.

A HUGE Thank you!
To all of the Volunteers
who help keep the
Entrance, Park, Beach and
Accesses, mowed,
weeded, swept, and picked
up.

We appreciate your hard work.





















RENTAL REGISTRATIONS

Paul Jordan



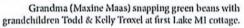
- Legal basis for regulating rentals
- Purpose of registration
- Requirements
- Banned to 6/12 due to Gov.
 Whitmer's orders-now legal
- Extent of registrations so far
- Questions

COBMOOSA HISTORY

Sara Collins

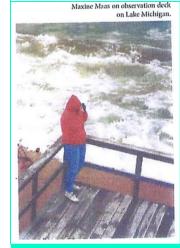
CSA Members: Jill Dedic

In 1975 the water in Lake MI was higher than it had been in years; cottages were sliding into the lake at an alarming rate. Our cottage was 200' from the water in 1975, now it was just 30'. As we always fought water at Buck Creek, we decided to buy back lots overlooking the surrounding area. We bought two lots, heavily wooded about 2 ½ acres in size. Brian and I would go up there and he would help me plan as he was a 3rd generation builder. He was real knowledgeable and gave me much information.





Second Lake MI cottage.



Send your
Cobmoosa
historic
stories and
pictures to:

history@comboosashores.com

BALLOT PROPOSAL: NORTH ACCESS



- Chiens & Deans initiated project
 - Ed Dedic provided tech help
- Decision to participate made at June Board Meeting
 - Necessary to protect the value of CSA's North Access
 - Quick action required by rapid rate of dune loss (around 12 ft/wk)
- Chiens & Deans paid entire amount up front
 - They understood that full repayment would depend on membership vote—not guaranteed!
- Proposal is to reimburse them <u>ONLY</u> for CSA's 35' of frontage

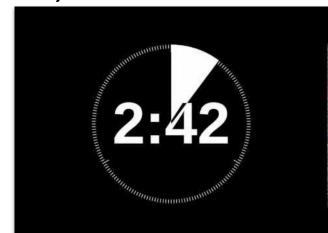
DUES INCREASE Proposal: 2021

Rationale for Increase

- Road Expenses are our largest cost per year
- Commercial costs have increased 3% year over year
- We have saved nearly \$8K each year for the last several years because of volunteer labor and we can't depend on this situation to continue
- Our last increase was 2003 (17 years ago)
- COLA (cost of living adj) has gone up 2.5% year over year
- All other expenses also continue to rise

Member forum on issues relevant to the Association (Our meeting is open for comments from the floor throughout. Please be respectful of others and time limits (3 minutes).

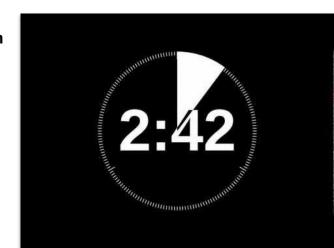
Please state your name and address!!



Candidate List Sharing

Linda VanSprange, 9299 Erie Trl

Please discuss putting the list of candidates and their information in the opt-in newsletter and on the Cobmoosa Shores Facebook page.



Clean Up the Beach

Diane & Jeff Frazine, 4376 S Ottawa Trail

While walking the beach between the north and south exits this week we couldn't help but notice all the debris on the beach in this area. One of our big concerns is safety though. There are numerous rusty fence posts and fencing sticking up out of the sand at varying heights. Not to mention boards with nails and spikes sticking out of them. We are concerned as our beach gets busier that there is a good chance someone could fall on to one of these and suffer a serious (if not deadly) injury. Under the circumstances of our water levels and erosion, should the board consider hiring a "junk hauler" to come remove all this debris from our beach? We believe it would be money well spent. Thank you!



North Beach Ballot Proposal

Bruce Kelly, 9244 Ridge Trail

Comments on North Beach Access project



Personal Property Left on the Beach

Cheryl Jordan, 4286 Ottawa Trail

Concerned about leaving kayaks and other beach gear in the grasses at the Beach. Too much traffic on these protected grasses is compounding our beach erosion issues.





NEW BUSINESS

- Announcement of Elected Trustees
- Announcement of Ballot Proposal results

THANK YOU JANIS MORRISON

A huge thank you to our outgoing board member Janis Morrison. She served as our Secretary and moved us into the digital age by doing the meeting minutes and collaboration online.



ADJOURNMENT

The July Monthly Board meeting will immediately follow this meeting
- Same Session -

Public is welcome!

THANK YOU!



JULY 2020 MONTHLY CSA BOARD MEETING