



Annual Meeting Newsletter June 2020

IT IS TIME TO PREPARE FOR ANOTHER SUMMER IN COBMOOSA SHORES!

NOTE: Given the current COVID-19 situation we do not know whether we will be able to meet as usual or will be meeting remotely. Stay Tuned!

Annual Meeting

The annual meeting will be held Saturday, July 11th at the Benona Township Hall. The meeting will begin at 10 AM. Be sure to arrive early to register.

The Board will be presenting progress reports from each committee and you will be voting on the following:

1. To Approve or Reject CSA Payment for Its Share of the Sandbagging at North Access *(details follow)*
2. To Approve or Reject the 2020-2021 Budget *(details follow)*
3. To Approve or Reject the Proposal for a Dues Increase *(details follow)*
4. For the Election of Trustees *(details and candidate bios follow)*

We encourage you to attend this meeting and your personalized ballot is enclosed. Please bring your ballot to the meeting. If you cannot attend, please submit your proxy; it is also included with this mailing.

If you vote by proxy, please mail your proxy ballot to:

Cobmoosa Shores Association
PO Box 186
New Era, Michigan, 49446

Proxies must be received no later than Friday, July 10th, 2020.

Annual Dues Payment

You will receive an invoice from:

Cobmoosa Shores
c/o Lyn Richardson
11044 Harold Drive
Luna Pier, MI 48157

on or before July 1. Dues are \$45/year for each unimproved lot, \$130/year for each improved lot. Dues must be paid on or before October 1st. You may pay your dues at the annual meeting or mail them to Lyn at her Luna Pier address. Checks must be made payable to: *Cobmoosa Shores Association*.

Dues that are in arrears on November 1st will be assessed a late fee.

The Official CSA Address

The official CSA address is:

Cobmoosa Shores Association, Inc.
PO BOX 186
New Era, Michigan 49446-0186

This address is used only for correspondence to the Board regarding any official business.

Your Current Board of Trustees

| | | |
|--|----------------------|----------------|
| Tom Boersma | 4017 Ottawa Trl | (616) 245-4972 |
| Rich Campbell (Pres) | 9356 Erie Trl | (231) 861-7259 |
| Sara Collins (Treas) | 9324 Erie Trl | (231) 861-4905 |
| Ed Dedic* | 9095 Shawbacoung Trl | (231) 527-9503 |
| Rick Emerson* (VP) | 9316 Erie Trl | (517) 243-2649 |
| Paul Jordan | 4286 S. Ottawa Trl | (231) 861-2472 |
| Dennis McKelley | 9414 Erie Trl | (248) 473-1380 |
| Jan Morrison* (Secy) | 9002 Huron Trl | (231) 861-7042 |
| Bill Rafail | 8983 Shawbacoung Trl | (231) 861-5516 |
| <i>A detailed roster with email addresses, committee assignments, etc., may be downloaded from the CSA website</i> | | |

* The terms of Trustees Ed Dedic, Rick Emerson, and Jan Morrison expire this year. Ed and Rick are running for reelection while Jan is retiring from the Board. Thanks to Jan for her dedicated service.

Trustee Email Addresses

To facilitate communication with the membership, the Board of Trustees has adopted standard email addresses. The general format for these email addresses is *firstname.lastname@cobmoosashores.com*

You may download a detailed trustee roster with complete contact information (address, phone, email, committee assignment) from the Board of Trustees page of the CSA website at <https://www.cobmoosashores.com/board-of-trustees.html>.

Lyn Richardson, the CSA accounts receivable clerk, though she is not a trustee, may also be reached via email at lyn.richardson@cobmoosashores.com

Agenda for the Annual Meeting

1. Call to Order
2. Pledge of Allegiance
3. Minutes from Annual Meeting 2019
4. Treasurer's Report
5. Reports from Committees
6. Open Forum
7. Voting
8. Announce Voting Results
9. Adjournment

Ballot Proposal: North Access Sandbagging Project

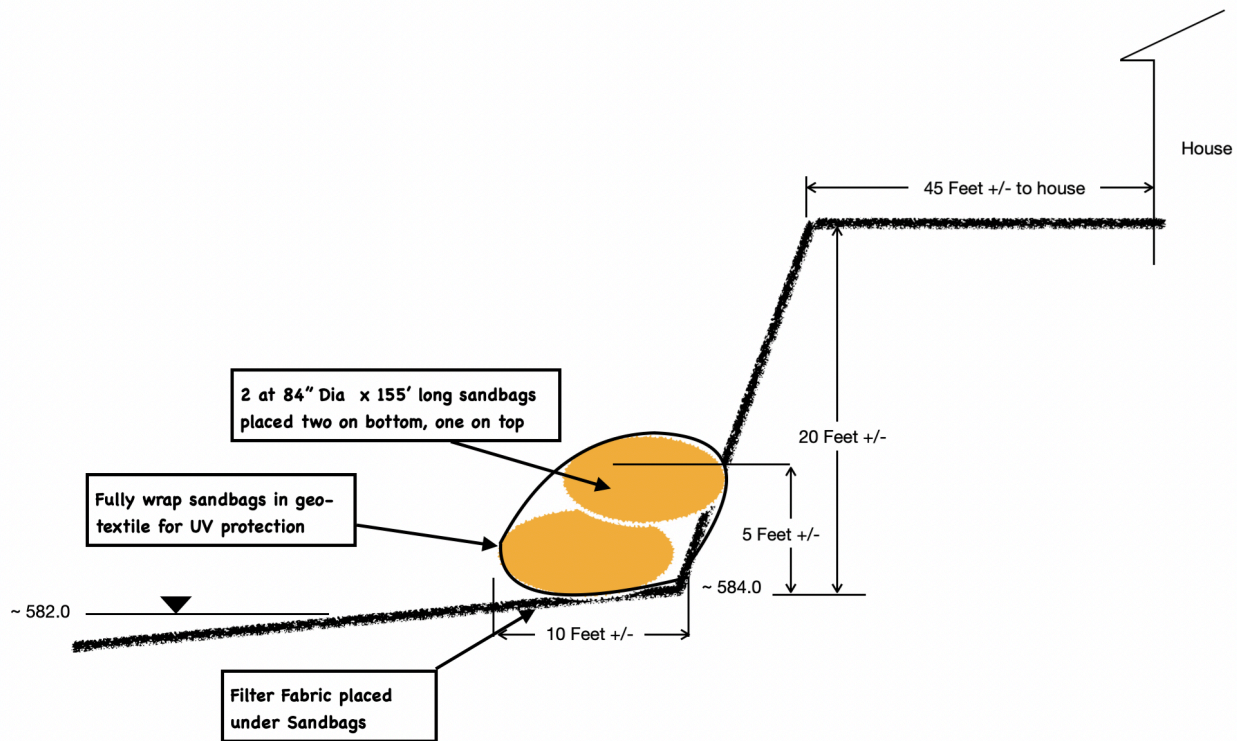
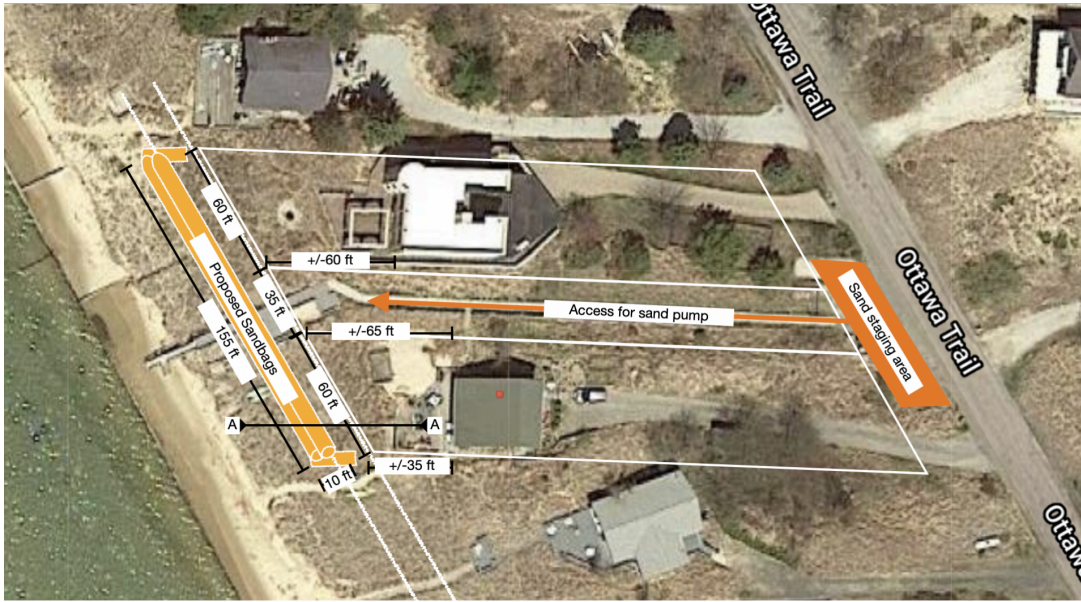
Due to the excessive beach erosion at and near the CSA North Access, the Board worked with the Dean and Chien families (owners of the properties on either side of the North Access) to prepare a permit application to the EGLE for a sandbagging project to control erosion along the Dean, CSA North Access, and Chien properties. The permit was approved, and work began on this project in May of this year.

See photo and diagram that follow.

The cost to the Association for the 35 feet of frontage of the CSA North Access is ~\$9500. The Board, at its April meeting, approved payment of \$3,000 from the accumulated budget surplus for FY 2019-20 towards the project. Because CSA By-Laws prohibit the Board from expending Association funds that exceed any budgeted amount by 10% without membership approval, we could not pay the balance (~\$6500) of the Association's share of this project. In order to move the project along, the Deans and Chiens paid their share as well as the Association's balance.

The Board is requesting approval of an expenditure of up to \$7000 from the accumulated budget surplus for FY 2020-21 to reimburse the Deans and the Chiens.

The project described:



Ballot Proposal: Budget 2020 - 2021

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

TOTAL.....\$31,570.00

Ballot Proposal: Dues Increase

It is the duty of the Board not only to examine current expenses, but to also project future expenses. Projecting forward, while some budget items are expected to remain relatively constant, others are expected to increase. The budget items for Roads, Beach, and Trees, which represent the bulk of our budget, are likely to increase substantially. Regarding Roads, we presently rely on volunteer activity for a substantial portion of our road maintenance. Without such volunteer activity we would not be able to afford to maintain the roads today using commercial resources. Regarding Trees, we have experienced an infestation of Oak Wilt and there is no way to know when it might end; yet, it must be controlled to prevent the death of all oak trees in the CSA. In the case of the Beach, rising lake levels has resulted in severe erosion. Lake levels are projected to continue to rise at least for the near future.

After an exhaustive study examining various budget models and realizing that our authorized expenditures have required us to overspend our income for the last two years, the Board has realized that a dues increase is needed. If approved, the dues increase will take effect FY 2021-2022.

Ballot: Trustee Election

You will find a biographical statement from each trustee candidate at the end of this newsletter.

Special Note for the Board of Trustees Election:

1. There are four (4) persons running for the three (3) open seats. Reminder: Board positions are for a three-year term.
2. Trustees Ed Dedic and Rick Emerson are running for re-election. Members Tim Huls and Tim Pieri are also running for the Board.
3. The results will be ranked from most to least votes. The top three vote getters will be seated as trustees.

Proposal Questions?

If you have questions or need clarification concerning any of the proposals, please consider joining the June 13th Board meeting. This meeting will be electronic. The steps required to join this meeting will be announced via the eNewsletter and posted on the CSA calendar. If you cannot join the meeting, you may use the Contact Us form on the CSA website at <https://www.cobmoosashores.com/questioncomment-for-the-board.html> to ask questions of any board member.

Casting Your Ballot

Article Five of the By-Laws states that

1. **Trustees** are elected by the membership; spouses owning property each have one vote.
2. **Business Affairs** of the Association, in other words all other business, is conducted on a per lot basis with two votes eligible to be cast from each lot.

Reminder: Oak Wilt Fungicide Injection Program

As you may know, a disease called oak wilt has gained a foothold in Cobmoosa Shores. At present it appears to be confined to the easternmost area bounded by Paubawme, Shawbacoung, and Ottawattamie, but it has the potential to spread throughout the Association. The Board has instituted a program to help property owners protect potentially endangered trees on their property. The Board has purchased the equipment needed to inject fungicide into healthy, but threatened trees. Upon request, the Board will loan the equipment to property owners wishing to treat their trees as a prophylactic measure. Property owners will need to purchase the expendable materials and receive training in the use of these materials. Details follow:

Treating four trees that are 2-feet in diameter will require 25 injectors, a (diluted) quart of propicanizole 14:3, and 100 wooden plugs. The total cost to a member would be approximately \$64 for four 2-foot trees.

- Members may borrow the required drill bits and up to 25 fungicide injectors (with a \$20 deposit, and \$300 penalty if the injectors are not returned).
- Members would have to [separately purchase](#) the fungicide (propicanizole 14:3) and wooden plugs. (Plugs are available from [Chemjet](#), and propicanizole can be purchased from a variety of vendors).
- Members would need to supply their own drill, buckets, disinfectant, and hammer.
- Training on the identification of at-risk oak species and in fungicide application will be available.
- Got a Question? Ready to inject your trees? Contact Paul Jordan, Trustee, via the [Contact Form](#) of the CSA website or emailing him at [paul.jordan@cobmoosashores.com].

Additional details about this program may be found in the News & Notes section of the CSA Website.

Reminder: Beach Parking

Anyone wishing to park at either the North or South beach access must have a parking sticker. This applies to guests as well as members. If you need a parking sticker, please contact any board member by phone, email, or via the Contact Form on the CSA website.

As is our custom, we plan to actively monitor parking at both the North and South Beach accesses over holiday weekends. Any car found without a parking sticker is subject to be towed.

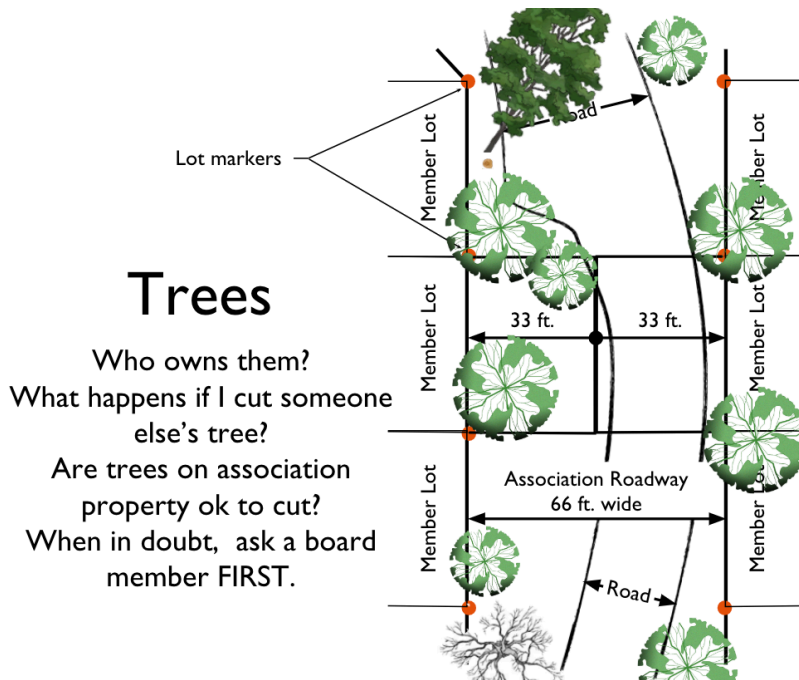
NOTE: New parking stickers were issued two years ago. If you did not receive yours, or if you need an additional sticker, please contact any trustee.

More Reminders ...

- **Speed Limits:** please obey the posted speed limits (15 MPH). Our roads are not motorized bike trails, raceways, nor are they test tracks for dirt bikes, go-carts, ATVs, or snowmobiles.
- **FIRE:** If you rent, please convey to your renters your concern regarding this important issue.
- **Rental Registration:** If you rent, you must register this fact with the Board. The Rental Registration Program is **mandatory** for all owners who elect to rent their property. The completed Rental Registration Form must be submitted **annually** by April 1st. Please visit the CSA website at <http://www.cobmoosashores.com/rental-registration-program.html> for further information.
- **Board Meetings:** The Board meets regularly on the 2nd Saturday of the month from April through October at 9 AM until adjournment at the Stony Lake Inn. Board meetings are open to the membership. The Board encourages you to attend to listen, to express a concern, or to make a comment.
- **Parking Issues:** Parking on the roadways is prohibited. Blocking driveways or parking on other people's property without permission is also prohibited. Any car parked within CSA property must display a valid CSA parking decal.
- **Public Areas:** All property in CSA is owned by someone. Only the Beach, the North and South accesses, and the Park across from the North Access are considered public areas and are for the exclusive use of CSA members and their guests.
- **The Beach:** The beach belongs to us all. Please review "Sharing Our Beach" on the CSA website at <http://www.cobmoosashores.com/sharing-our-beach.html>.

- **Trees and the Road Right-of-Way:**

- The Road Right-of-Way is owned by the Association and managed by the Board of Trustees. Anyone wishing to cut or trim trees within the road right-of-way must first receive permission from the Board. Fallen trees that are blocking the road right-of-way would be treated as an emergency exception.
- Please ask first before cutting. Contact information for your Board of Trustees is posted on the South Beach Access message board and also on the CSA website.
- The graphic below illustrates how the road right-of-way is determined and is a reminder that the road may not follow a property line exactly.



Visit the Cobmoosa Shores Website

This newsletter, a calendar of events, and other information is available at the CSA website at <http://www.cobmoosashores.com>.

You may use the CONTACT US form on the website to make suggestions, ask questions, and offer comments to your Board of Trustees regarding our Association. The data from the contact form is electronically delivered **to each board member**.

Opt In eNewsletter

Be sure to sign up to receive electronic communications from the Board. The eNewsletter will be transmitted whenever there is news or information for the membership.

The CSA eNewsletter is an "opt in" communication, that is, you must elect to receive it. It will not be sent to you unless you opt in.

To "opt in" please visit the Contact Us form on the CSA website at <https://www.cobmoosashores.com/questioncomment-for-the-board.html> and select "Opt-In for the e-Newsletter" from the "Purpose of this contact?" drop-down list.

Information sent via the eNewsletter will, in most cases, also be added to the News & Notes page of the CSA website at <https://www.cobmoosashores.com/news--notes>.

Update Your Contact Information

Do we have your correct mailing address? What lot(s) do you own? Do we have your email address(es)? Phone number(s)?

The Board requests that each member update his/her contact information by using the Contact Us form on the CSA website at <https://www.cobmoosashores.com/update-my-contact-information.html>.

Social Activities

Mark Your Calendars for the following events (*tentative given the COVID19 situation*):

- ❖ Saturday, July 4, 2020: 4th of July Parade/Ice Cream Social
 - Parade starts at 10:00 AM at the north access
 - Ice Cream Social follows in the “park” across from the north access
 - Rain date is July 5th
- ❖ Saturday, September 5, 2020: Labor Day Weekend Events
 - Coffee/Donuts in the “park” across from the north access at 10 AM
 - Beach cleanup after coffee/donuts
 - Rain? If it is raining, this event may be moved to the Stony Depot (formerly Keehne’s). Signs will be posted at the appropriate time.

And don’t forget the Book Lending Library at the South Access.

Cobmoosa Shores Apparel

Jill Dedic, who has over 25 years of fashion and buying experience, volunteers her time to provide Cobmoosa Shores Association apparel to the membership. CSA apparel will be available to purchase at the Annual Meeting as well as other membership gatherings such as the Memorial Day and Labor Day weekend coffees. The apparel is provided to the membership at cost, there is no markup.

Please visit the CSA website at <http://www.cobmoosashores.com/csa-apparel--more.html> to see some examples of what is available and to get Jill's contact information. Please note that minimum orders are required which may delay your order until Jill can meet those minimums.

Candidate Bios

BIO FOR ED DEDIC, INCUMBENT SEEKING REELECTION TO COBMOOSA SHORES BOARD, 2020-2021

Ed lives in Cobmoosa Shores year-round with Jill, his wife of 16 years. You already know Jill from the great pictures on the Cobmoosa Facebook page. For the past six years, Ed has been an active participant of the Cobmoosa Board as a Trustee related to roads, trees, building, and communications. Professionally, Ed is the Vice President of Solutions Sales for PowerSchool. PowerSchool software products are used by most schools in Michigan to power school operations. Ed wishes to continue his service to Cobmoosa Shores members for three more years.

BIO FOR RICK EMERSON, INCUMBENT SEEKING REELECTION TO COBMOOSA SHORES BOARD SEAT, 2020-2021

I am a graduate of Michigan State University where I studied public policy development. I retired from the State of Michigan where I was an administrator for the Social Security Disability program. I served that agency for 35 years.

My wife, Mindy, and I purchased our home in Cobmoosa Shores in 2001. For many years we maintained a residence in Lansing as well as our seasonal home here. We moved our permanent home here to Cobmoosa in December 2018. I enjoy travel, golf, and follow Spartan Sports avidly.

I have served three 3 terms on the Board and currently I am active on the Park/Entrance Committee and the Trees Committee. My signature achievement on the Board was leading the Bylaws Revision committee. I also serve as Vice President of the Board at the present time.

I feel that our greatest challenge as a community is finding the way to move forward in accommodating more residences while maintaining the intimate, semi-isolated atmosphere we find so appealing. We know we have to adapt in some ways, but we want to sustain the character of Cobmoosa Shores.

I look forward to serving another term on the Board and humbly ask for your support in doing so.

BIO FOR TIM HULS, SEEKING COBMOOSA SHORES BOARD SEAT, 2020-2021

My name is Tim Huls and I am running for a seat on the CSA Board. My wife Lynn and I purchased our cottage on Ottawa Trail seven years ago and have completed renovations both inside and out. I'd like to say the renovations are done, but there is always something else that needs work. My current interests are golf, chocolate Labradors, home renovation, and restoration of the wildflower garden on the south side of my house. Our winter home is in Plymouth, Michigan, where we have lived since 1990, and I served on the HOA council there for six years as a council member, vice president, and then president. While I served, we were able to clear out conflicting HOA rules, clean up our contracting relationships, and move the HOA to a more friendly and useful organization. In a former life, I was a Ford Motor Company Design Engineer. During my 34 years at Ford, I had many positions including chassis design engineer, brake engineer, lead hybrid chassis engineer, and many other development/design assignments.

I would be honored to serve on the Cobmoosa Shores Board in any way I could be useful.

BIO FOR TIM PIERI, SEEKING COBMOOSA SHORES BOARD SEAT, 2020-2021

Tim has been married to Deborah for 44 years. He and Deb have six children and eight grandchildren. Deb continues to teach full time while Tim has a clinical counseling practice in Grand Rapids. They built their home in Cobmoosa four years ago. Tim and Deborah just moved here full-time and he is looking to serve the great community of Cobmoosa. Tim has a head for common sense and is always willing to lend a helping hand