

Cobmoosa Shores Association

Minutes of the 2022 Annual Meeting

July 9, 2022

(Comments and questions by the members in attendance were freely asked and answered during the course of the meeting)

BOARD MEMBERS PRESENT: Rich Campbell, Tom Boersma, Sara Collins, Rick Emerson, Ed Dedic, Paul Jordan, Dennis, McKelley, Tim Pieri, Bill Rafaill

OTHER ASSOCIATION MEMBERS PRESENT: 41 other CSA members attended

CALL TO ORDER: President Rich Campbell called the meeting to order at 10:00 a.m.

PLEDGE OF ALLEGIANCE:

Rich Campbell led the assembly in reciting the Pledge of Allegiance.

APPROVAL OF THE AGENDA:

Motion by Jeff Frazine with a second by Dennis McKelley to approve the agenda as depicted in the presentation. The motion passed unanimously.

APPROVAL OF MINUTES FROM THE JULY 10, 2021 ANNUAL MEETING:

The minutes of this meeting were posted on the South Access for a month afterwards, and continually available on the website for the past year.

Motion by Bill Rafaill with a second by Sara Collins to approve the minutes as written. The motion passed unanimously.

RECEIVED COMMUNICATIONS: None

INTRODUCTION OF NEW MEMBERS:

The following members introduced themselves: Ann and Rhett Williamson (Brown's former house on Ottawa), Scott and Wes Ledyard (Kimball's former house on Chippewa/Foothill), Jason and Jessica Reiger (house just north of the South Access), and Cathy and Rich Doud (who have owned a lot for some time, but wanted to let folks know who they were).

RECOGNITION OF THE CONTRIBUTION OF SARA COLLINS:

Sara has provided almost 30 years of service on the Board. During much of that time she served as treasurer. The Association has greatly benefited from her experience, intelligence, and common sense. In recognition of her valued service her fellow Board members provided her with a token gift, and the entire assembly thanked her with a standing ovation.

TREASURER'S REPORT:(See the presentation for additional detail)

Rick Emerson reported on the expenditures for the year. Only six members are in arrears in their dues. At the time of the June Board Meeting the decision was made to transfer excess funds from other lines to bring the Beach and Parks and Miscellaneous Administration lines into balance. The remaining unspent funds were to be transferred to Roads to enable the purchase using 2021-22 funds of road materials to be used in 2022-23.

Rick also discussed two initiatives that he is supporting for the next year. The first involves establishing a volunteer committee to review the past year's financial records for accuracy and appropriateness of expenditures and to provide a brief report to the board and the membership. The committee would be composed of three association members (who are not on the board) with the Treasurer as an ex officio and non-voting member.

The second thing that Rick intends to work on is establishing a specific limit on dues delinquency beyond which the Board would impose a lien on the property to enforce payment. This could be based upon the number of years of delinquency, or on a dollar amount.

The figures below are preliminary. They do not reflect payments for 2021-22 bills that have not yet come in, or certain adjustments to the budget that were made by the [Board at its June meeting](#). \$ 540.54 was moved from the Contingency line to the Beach & Parks line, \$ 666.00 was moved from the Contingency line to the Miscellaneous Administrative line, and any surplus amounts on the Contingency and other lines will be moved to the Roads line. The extra Roads funds were used to purchase materials in 2021-22 to be used in road improvements in 2022-23.

Item	Orig. Budget	Spent	Variance
Roads	\$ 24,000.00	\$ 23,194.76	\$ 805.24
Trees	\$ 2,400.00	\$ 1,341.17	\$ 1,058.83
Beach and Parks	\$ 3,000.00	\$ 3,540.54	(\$ 540.54)
Insurance	\$ 3,750.00	\$ 3,483.00	\$ 267.00
Accounts Receivable Clerk	\$ 1,000.00	\$ 1,000.00	\$ 0
Communications	\$ 2,000.00	\$ 698.63	\$ 1,301.37
Postage and Supplies	\$ 1,000.00	\$ 486.99	\$ 513.01
Miscellaneous Admin	\$ 730.00	\$ 1,396.00	(\$ 666.00)
Legal and Professional	\$ 200.00	\$ 0	\$ 200.00
Taxes	\$ 800.00	\$ 782.12	\$ 17.88
Contingencies	\$ 5,000.00	\$ 0	\$ 5,000.00
Total	\$44,480.00	\$31,746.25	\$8,066.42
Assets on hand as of 6/30/2022:			
	Checking:	\$31,989.08	
	Money Market:	\$23,542.03	
Accumulated Surplus:			\$35,097.91 (Included in total assets above)

EXPLANATION OF THE 2022-23 BUDGET:

Rick explained that the proposed budget for this year was based upon last year's budget, with slight increases for the Beach and Parks and Miscellaneous Administration lines due to this year's shortfall in those areas. The expenditures outlined in the proposed budget will be funded by this year's dues. The \$14,000 for the proposed contract with MCD is apart from this budget since the funds would come from the accumulated budget surplus, not this year's dues.

Rick Slagter expressed his belief that the Board spent money however it wanted without a budget approved by the membership. (This year and every year the membership votes at the Annual Meeting on a budget that specifies the total amount that may be spent by the Board in the current year and the expected

amounts to be expended in various expenditure categories. With the exception noted in the Bylaws, the Board may not—and does not—expend funds without members' prior approval. See the Bylaws, especially Article 3.)

Ballot Proposal: 2022-23 Budget

Proposed budget is based on : **1/2 Lot \$32.50 | Lot \$65.00 | Lot with Cottage \$175.00**

COBMOOSA SHORES ASSOCIATION, INC. — PROPOSED BUDGET, 2022 - 2023

Roads	\$24,000.00
Trees	\$2,400.00
Beach and Parks	\$3,300.00
Insurance	\$3,750.00
Accounts Receivable Clerk	\$1,000.00
Communication	\$2,000.00
Postage and Supplies	\$1,000.00
Miscellaneous Administration	\$1,250.00
Legal and Professional	\$200.00
Taxes	\$800.00
Social	\$600.00
Contingencies	\$4,180.00
TOTAL	\$44,480.00

The vote on the 2022-23 budget was as follows: Yes, 275; No, 26. The 2022-23 budget was adopted as published.

REPORT ON THE HEMLOCK WOOLEY ADELGID INFESTATION: [\(See the presentation for additional detail\)](#)

Members of the Tree Committee (composed of Rick Emerson and Paul Jordan, co-chairs; Jill Dedic, Janis Morrison, Cheryl Jordan, Ernie Ryan, Tim Pieri, and Bill Rafaill) provided an overview of hemlock wooly adelgids (HWA), the potential for total loss of hemlocks, effective insecticides, the committee's work so far, and the proposal to contract with Muskegon Conservation District (MCD). The proposal is for MCD to treat around 470 hemlocks on CSA property this coming fall by injecting insecticide (imidacloprid) at a cost of up to \$14,000. Without such treatment, all the hemlocks along the CSA roadway will die within 10 years.

The vote on the tree treatment proposal was as follows: Yes, 313; No, 59. The proposal was approved.

Jill Dedic will give Rick Emerson the contact information for her contact with the Muskegon Conservation District so that he can negotiate the contract.

REPORTS OF COMMITTEE HEADS: [\(See the presentation for additional detail\)](#)

Roads: Ed Dedic

Ed presented details of the road expenditures for the past year, and reminded the assembly that the speed limit was only 15 miles per hour on all Cobmoosa roads.

The intention this year is to recrown and rebuild Chippewa Trail to recreate the 20 foot roadway, and to pave it with dolomite (crushed limestone) from about halfway between Paubawme and Huron to the intersection with Ridge.

He expressed his particular appreciation for the volunteers who have helped him in his maintenance of the roads, including Steve Bartlett, Dean Gentel, Bob Van Lieu, Kevin Kelly, Rick Slagter, Jim Peterson, Hank Van Mastricht, Harvey Ostrander, Jill Dedic and others.

Propane: Rich Campbell

Amerigas, which owns and operates the community propane tank, is no longer interested in any way in negotiating a standard charge for the year as they have in previous years. No other propane company seems interested in buying the tank and service, so members' choice is to either access the community tank at whatever price Amerigas decides to charge, or to deal with another country and get their own tank.

Trees: Rick Emerson

Oak wilt continues to be a fact of life in Cobmoosa. Members are reminded to be extremely careful about bringing firewood into the Association, as it may contain bugs or diseases that could infect our trees. For very detailed information on tree problems, members are suggested to [consult the relevant material on the website](#).

Building: Rich Campbell

Three new homes and two new garages are currently under construction.

Lot#	Street	Family	Project	Started	Status
121	Ottawattamie	Jones	New Home	5/1/21	In Progress
54-55	Shawbacoung	Dedic	New Home	4/7/22	In progress
5.5-6	Ottawa	Vanderhoff	New Garage	6/1/22	In progress
189	Ridge	Kelly	New Garage	6/20/22	In Progress
59,60,61	Shawbacoung	Felgner	New Home	7/8/22	Tree removal

Beach: Dennis McKelley and Tom Boersma

Diane Frazine suggested that sand on the lower stairs at the South Access should be removed and the stairs extended. Dennis replied that there was no money in the budget to extend the stairs, and that in any event we didn't know what the lake would do.

Rick Slagter referred to a child that had drowned off our beach some years ago, and suggested that the Board place flotation rings that could be thrown if such a thing happened again.

Communications: Bill Rafaill

Bill reviewed the various things that the Communications Committee had done during the last year. He reminded everyone to update their contact information, and that unless they chose otherwise everyone whose email address we have will receive the emailed newsletters.

Entrance and Park: Rick Emerson

Rick thanked the various members who have helped out over the past year.

History: Sara Collins

Sara will be continuing to collect anecdotes and photos regarding Cobmoosa's past and people. They should be sent to history@cobmoosashores.com.

UNFINISHED BUSINESS: Election of Trustees

The ballots were counted by Sandy McKelley and Steve Bartlett. The vote counts were:

Tom Boersma	126
Paul Jordan	145
Bob Lieckfield	95
Dan Rowser	2 *
Jack Spoors	107
Tom Spees	4 *
Linda VanSprange	2 *

* write-in

The top three vote-getters were elected: Tom Boersma, Paul Jordan, and Jack Spoors.

MEMBER FORUM:

No members had indicated before the meeting that they wished to speak.

Rick Slagter said that he was very unhappy with the Board and was holding a meeting at his place at 7 p.m. the next day to which he invited members who were similarly unhappy with it.

ADJOURNMENT: The meeting was adjourned at 11:26 a.m.

Respectfully submitted,

Paul Jordan, Secretary