

# COBMOOSA SHORES ASSOCIATION

Photo by: Jill Dedic

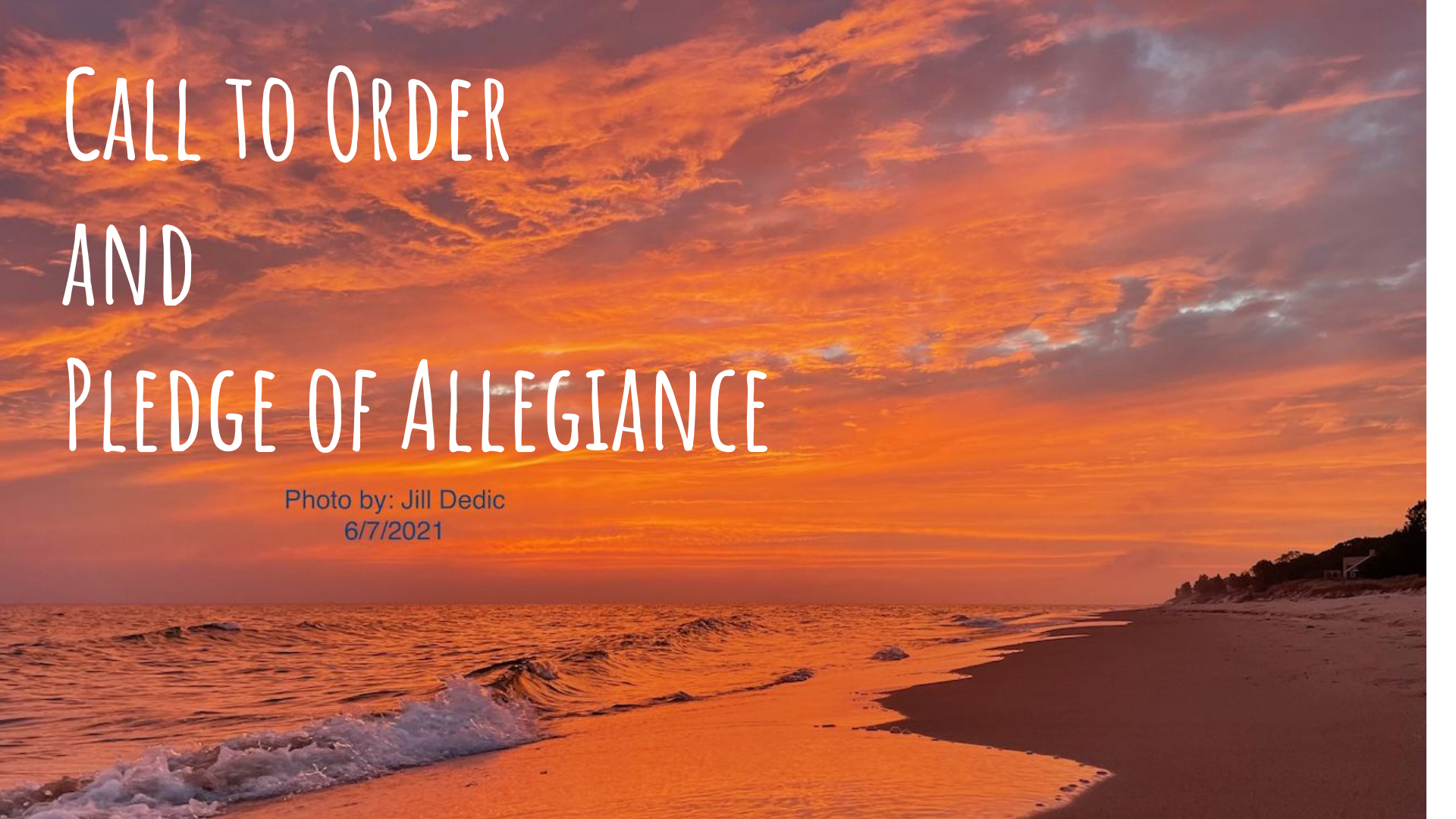
9/6/2021

Annual Meeting 2022  
WELCOME!



# CALL TO ORDER AND PLEDGE OF ALLEGIANCE

Photo by: Jill Dedic  
6/7/2021







I PLEDGE ALLEGIANCE  
TO THE FLAG OF THE  
UNITED STATES OF AMERICA.

AND TO THE REPUBLIC FOR WHICH IT STANDS.  
ONE NATION, UNDER GOD, INDIVISIBLE  
WITH LIBERTY AND JUSTICE FOR ALL.

## COBMOOSA SHORES ASSOCIATION ANNUAL MEETING

Benona Twp Hall - In Person - July 09, 2022

- **Call to order** and Pledge of Allegiance
- **Present and Approve Agenda\***
- **Approval of minutes from July 10, 2021 annual meeting\***
- **Receiving Communications**
- **Reports of Officers**
  - Treasurer
- **Adoption of the budget: Results of the vote**
- **Update on Hemlock Wooly Adelgid Infestation**
- **Proposed contract with MCD: Results of the vote**
- **Reports of committee heads**
  - Roads, Trees, Building, Beach, Communications, Entrance and Park, Rentals, History
- **Unfinished Business**
  - **Election of Trustees: Results of the vote**
- **Member Presentations 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**
  - \_\_\_\_\_: Results of the vote
  - \_\_\_\_\_: Results of the vote

July Regular Board meeting will immediately follow adjournment of Annual Meeting



# APPROVAL OF MINUTES FROM JULY 11, 2021 ANNUAL MEETING

Photo by: Jill Dedic  
3/3/2022



# RECEIVING COMMUNICATIONS



Photo by: Jill Dedic  
3/13/2022






Photo by: Jill Dedic  
3/4/2022

# TREASURER'S REPORT

Rick Emerson, Treasurer



2021/2022 Treasurer's Report      COBMOOSA SHORES ASSOCIATION  
 Annual Meeting Jul 09, 2022  
 Prepared by [Rick Emerson](#)

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)**

Note: The Board passed a resolution at the June 2022 meeting to bring each line into balance. It also moved all remaining assets to the Roads line to be used for road material, bringing total road spending to \$31,261.41

Major Expenses:  
 Gravel/salt: \$9855.50  
 Ridge Rd: \$10,553.51\*  
 Snow Removal: \$3080.00  
 Brining: \$3940  
 Taxes: \$782.12  
 Park/Entrance maint:  
    \$2660.00  
 Porta-jons: \$568.00  
 Insurance: \$3483.00  
 Google Suite: \$792.00

\*Does not include  
 \$4800.00 paid from  
 2020/2021 budget

Unanticipated Expenses:  
    None

Accounts Receivable:  
    (7 owners)

## Treasury Related Proposals for the Board:

1. Establish a volunteer committee to review past year financial records for accuracy and appropriateness of expenditures. To provide a brief report to the board and the membership. Consisting of 3 association members not on board with Treasurer (ex officio and non-voting)
2. Establish a specific limit of dues delinquency beyond which the Board will move to place a lien on the subject property. This could be number of years delinquent or a specific dollar amount of delinquency.

## Ballot Proposal: 2022-23 Budget

Proposed budget is based on : ½ 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
<b>TOTAL</b>	<b>\$44,480.00</b>





# The threat of Hemlock Woolly Adelgids (HWA)

Paul Jordan & the Tree Committee



# What is at stake





**Left untreated, all infested hemlocks will die  
within 10 years**





# The biology of Hemlock Wooly Adelgids (Ernie)



- Origin
- All female
- Reproduce asexually
- # of eggs
- 2 generations / yr
- Seek out new growth
- Feed on sap
  - Eventually kill trees

# Effective Treatments Exist



- Dinotefuran
  - Fast acting, shorter duration
    - Acts in a month, last 2 years
- Imidacloprid
  - Slow acting, longer duration
    - May take a year, lasts 5 to 7 years or longer
- Applied by injection or bark spray
  - Limits on bark spray application amounts per acre

# What CSA has done so far

- Tree Committee formed (Rick)
  - Membership
  - Purpose
- Progress so far
  - Inventory of Hemlocks on CSA property (Jill)
    - Thanks to volunteers!:  
Janis Morrison, Cheryl Jordan,  
Martha and Steve Bartlett, Deb  
and Tim Pieri, Suzy and Mike  
Polk-Churchill, Susie, Sean, Ian and  
Maia Harding, Mindy and Rick  
Emerson, Ed and Jill Dedic





# What CSA has done so far (cont'd)

- Connecting members with Muskegon Conservation District for survey & treatment (Jan)
- Initial treatment plan developed
  - Treatment progress so far (Ernie & Paul)
  - Tagging & treating particularly distressed trees on CSA roadway



# **The Damage is Progressing Faster than Anticipated! (Ernie)**



# Proposed Contract with MCD

- MCD would treat untreated hemlocks  $\geq 5$  inches diameter
  - Most by injection
  - Planned for Oct – Nov 2022
- Around 470 hemlocks
- On CSA roadways only
- Treatment would be effective for 5 to 7 years
- Cost = up to \$14,000
  - Spent from the accumulated budget surplus



# Questions, Comments?



# Results of the vote on the MCD contract

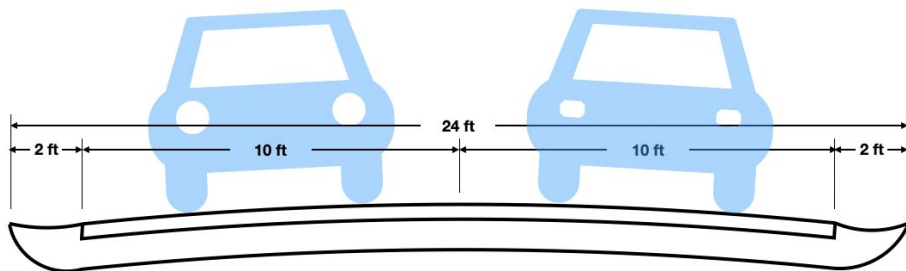
Roads  
Trees  
Building  
Beach  
Communications  
Entrance and Park  
History



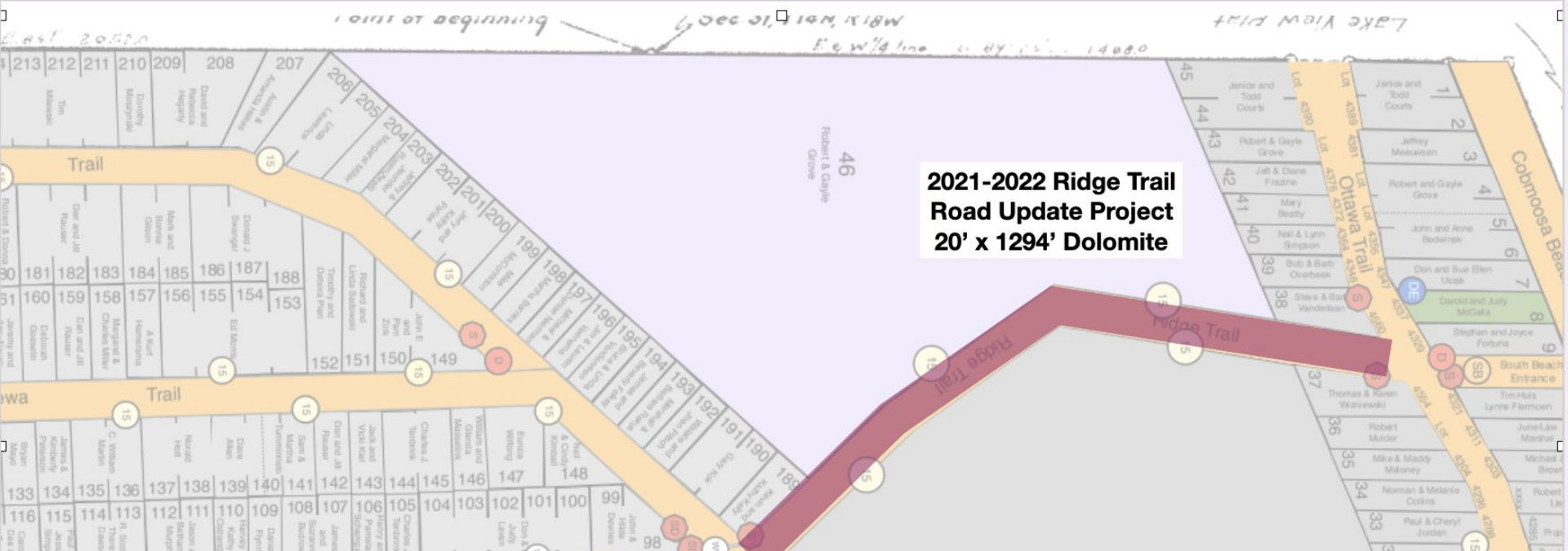


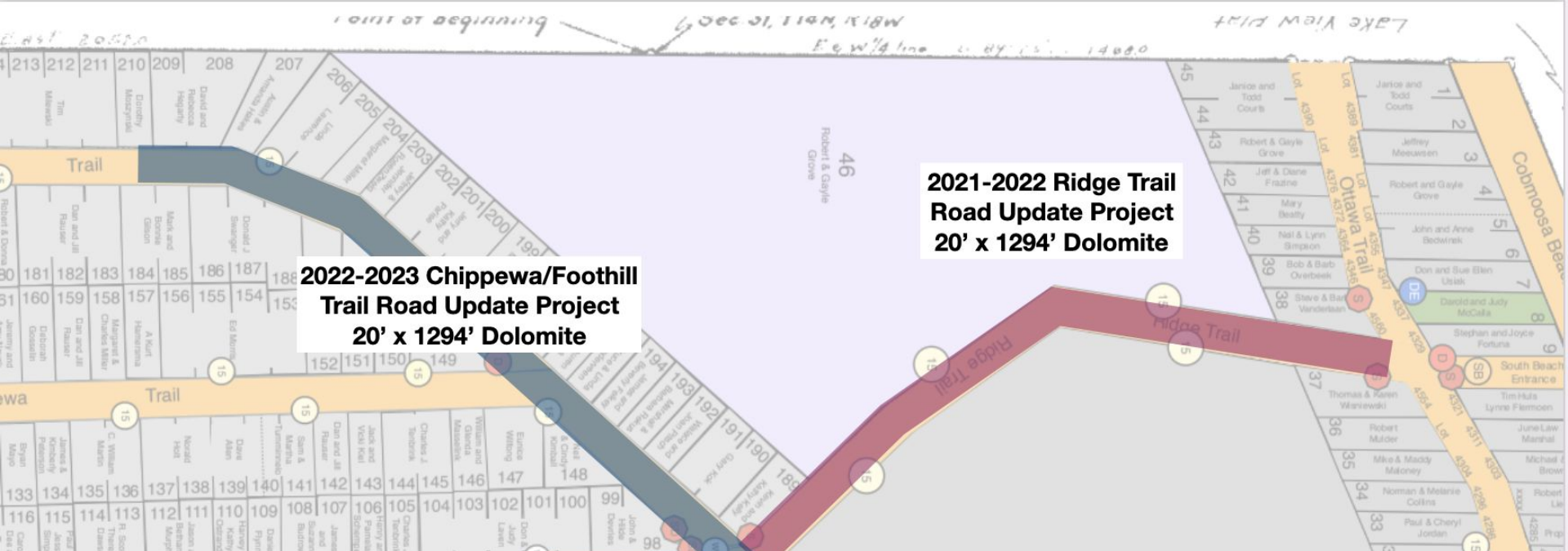
# ROADS

Ed Dedic

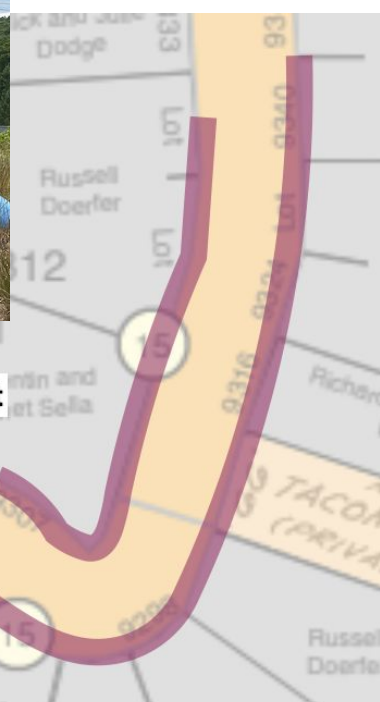












2021-2022 Erie Trail Road Project



SPEED LIMIT

**MAX**

**15 MPH**

No Exceptions!

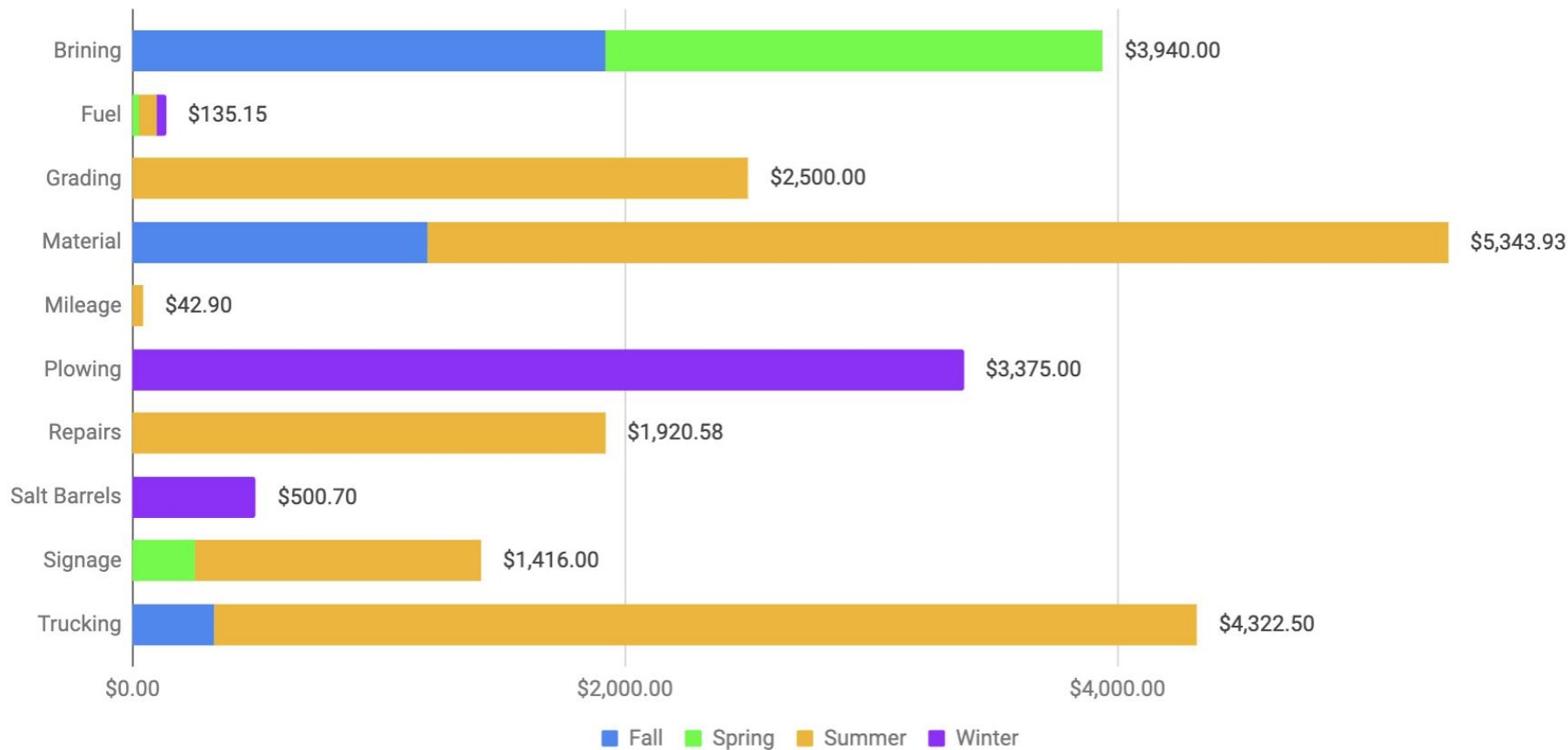




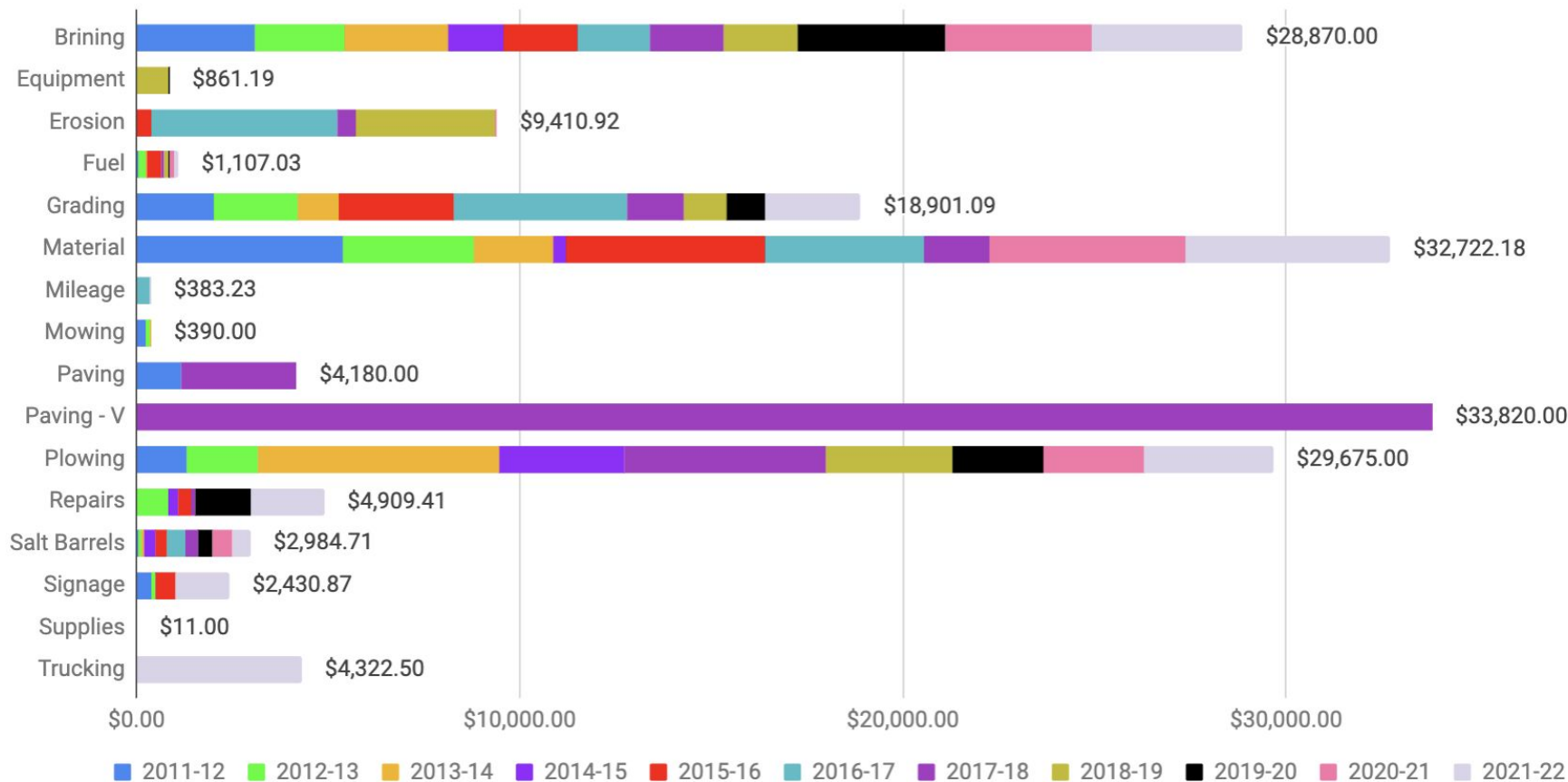




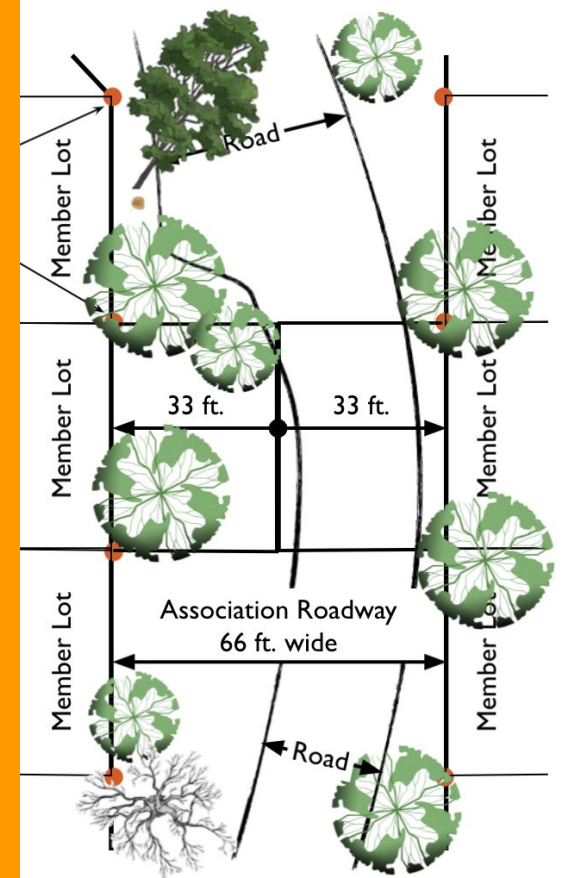
# ROAD EXPENDITURES 2021-22



# ROAD EXPENDITURES PAST 10 YEARS



A diagram of a 66-foot wide Association Roadway. The roadway is divided into two 33-foot lanes by a central black dot. The lanes are labeled "Member Lot" on both sides. The roadway is flanked by "Road" on both ends. Trees are shown along the edges of the roadway. The diagram illustrates the layout of the roadway and the placement of trees and member lots.







# PROPANE

Rich Campbell

Our central propane for the 2022-23 Season is no longer being negotiated. Your bill will be at market rates as assigned by Amerigas.



# TREES

Rick Emerson, Paul Jordan

The association is dealing with 2 primary tree issues.

First, tree damage causing road blockages and power outages

Second, tree diseases: HWA and 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 or Paul Jordan if you have trees that may be problematic.



# 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.

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# 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.

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# 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 [CSA website](#)
- Contact Paul Jordan

*[paul.jordan@cobmoosashores.com](mailto:paul.jordan@cobmoosashores.com)*

# ON THE HORIZON...

Recently found in St.  
Clair county

## Beech Leaf Disease



# BUILDING COMMITTEE REPORT

RICH CAMPBELL, ED DEDIC

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





- **PARKING STICKERS!!**
  - 3 Fire rings
  - Beach looks great
  - South Access adjusted for blowing sand
  - North Access is great and sand bags are covered
  - Book Library  
Get-A-Book/Give-A-Book
-

Winter and Spring of 2021/2022. The lake level has dropped an additional 3 inches since June of 2021. Both stairs at each access are in good condition. South access was adjusted with panels on some steps to keep sand from blowing steps shut. A shovel was used/provided to help keep sand clear.

# SUNNY BEACHES REPORT

The BEACH is STILL back baby. It is due to the minimal snowfall and dry spring and summer. Plenty of beach for the entire family.

This May/June the beach was very clean and needed little attention. There was really no mass clean up after the Memorial doughnut morning. We have provided a plastic bin that contains small bags for picking up trash on the beach. Please use them to clean up after yourselves.

# 2022 BEACH CLEAN UP

Please continue to keep our beach clean by taking your trash with you when you leave. Everyone thanks you for doing your part.





FIRE RINGS



KEEP BEACH CLEAN

# COMMUNICATIONS REPORT

Trustees: William Rafail  
and Ed Dedic  
CSA Member: Rick Zane



Photo by: Jill Dedic  
1/27/2020



# COMMUNICATIONS GOAL

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







## WELCOME TO THE COBMOOSA SHORES ASSOCIATION

Shelby, MI		Sun Jul 3		Mon Jul 4		Tue Jul 5		Wed Jul 6		Thu Jul 7	
NOW	Humidity	62 °F	80 °F	67 °F	81 °F	64 °F	81 °F	65 °F	81 °F	63 °F	80 °F
85.3 °F	Dew Point	Mostly Sunny	Rain Showers	Chance Thunders...	Chance Rain Sho...	Slight Chance Rai...					
	Pressure										
	1020 hPa										

LAKE MICHIGAN WAVE REPORT

LAKE MICHIGAN WATER TEMPS

FIRE DANGER INFORMATION

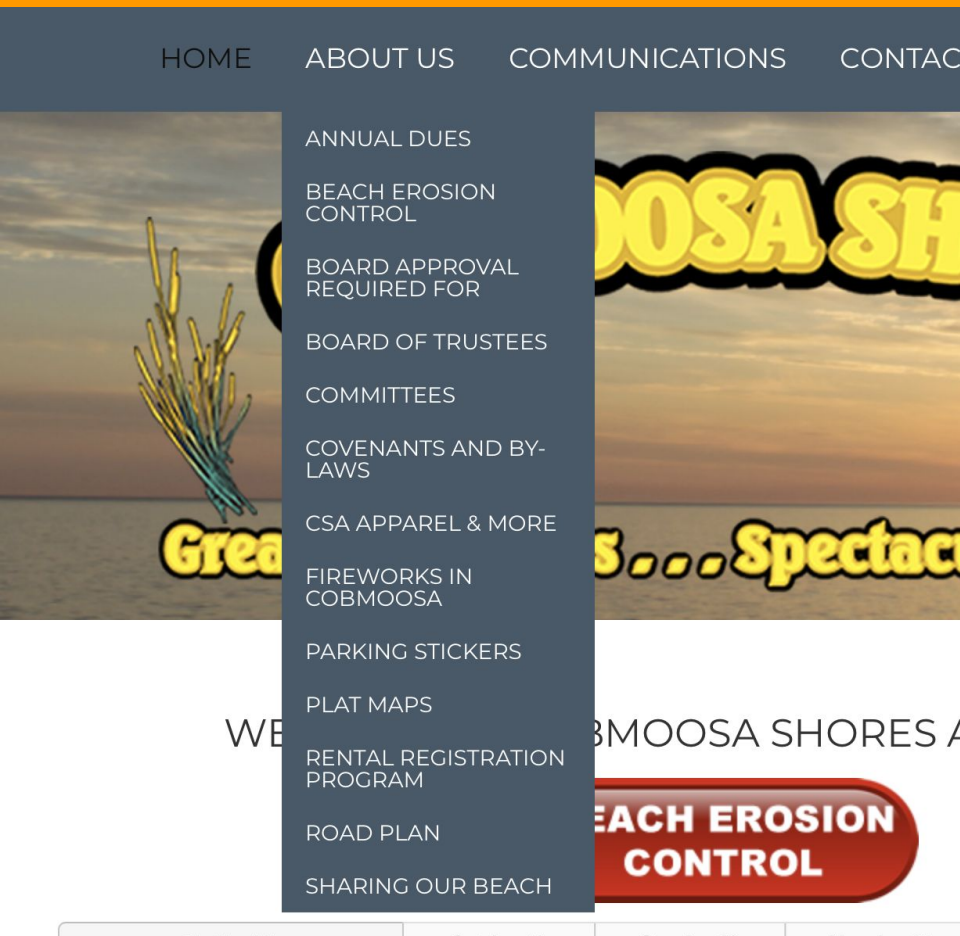


The Main page of the CSA Website.  
Note the “quick access” buttons.

# CSA WEBSITE

Visit [www.cobmoosashores.com](http://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
- ***If YOU find information that is lacking, contact me***



# CSA WEBSITE

Visit [www.cobmoosashores.com](http://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?
  - Board approval is required for?
  - What is the purpose of each committee and who serves on those committees?
  - 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](http://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 ...



# CSA WEBSITE

CONTACT US

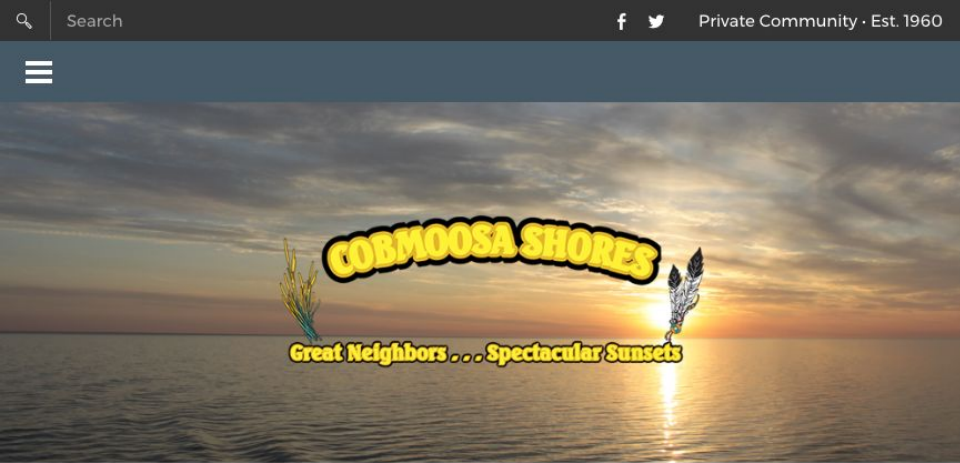
PHO

QUESTION/COMMENT  
FOR THE BOARD

UPDATE MY CONTACT  
INFORMATION

Visit [www.cobmoosashores.com](http://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



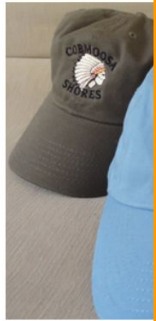
COBMOOSA SHORES ASSOCIATION, INC

PO BOX 186

New Era, Michigan 49446-0186

# CSA ENEWSLETTER

- Is sent to **all** members for which we have a valid email address
- Used to communicate items of interest to our community in a timely manner
- In most cases the same information is also posted on the NEWS & NOTES page of the website
- OPT-OUT using the CONTACT US page of the website



# COBMOOSA SHORES APPAREL & MORE

Call Jill Dedic at (231) 527-9454,

send a message:

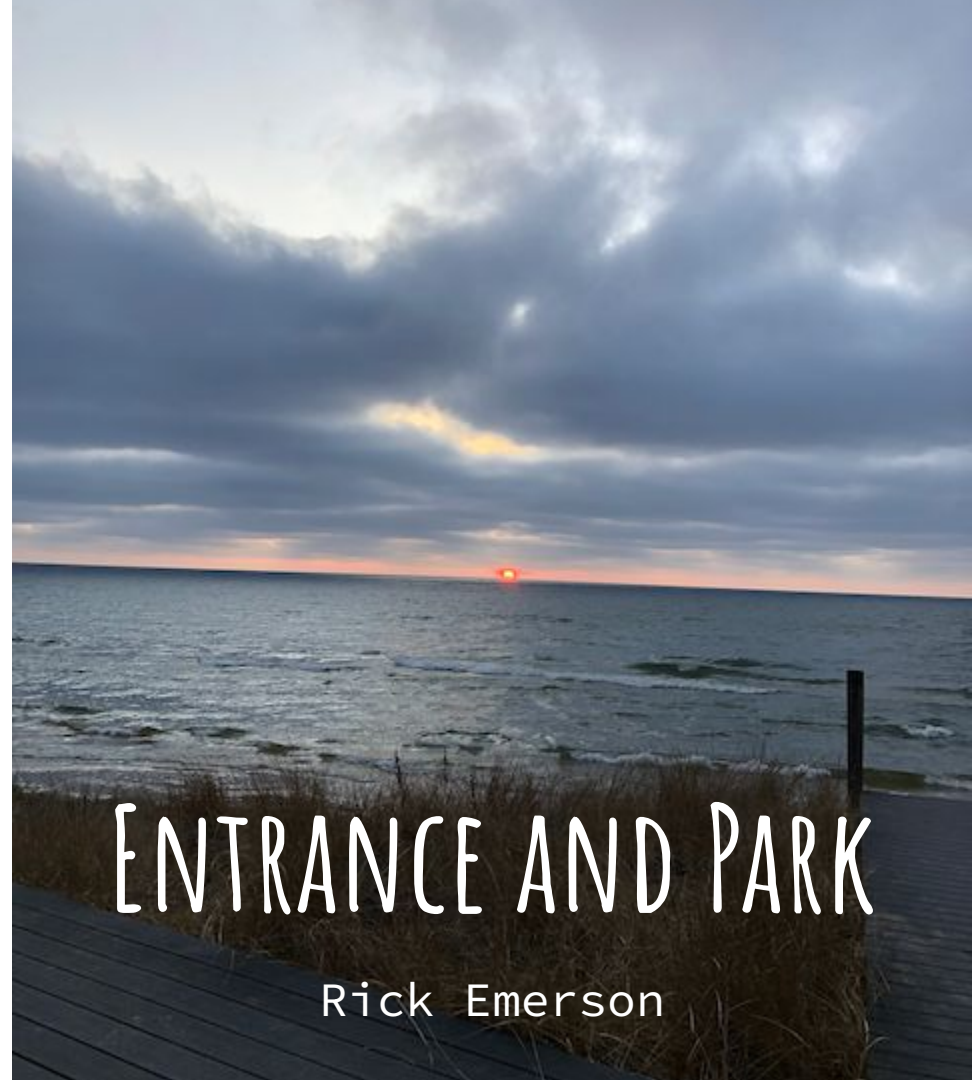
[jill.dedic.csa@gmail.com](mailto:jill.dedic.csa@gmail.com)

or use the [online form](#).



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.





- Wet Paint - Painted all the toys and Shuffleboard Court
- If you got it out, please put it away!
- Pack it in - pack it out
- Please, Supervise your children
- Please don't leave a fire unattended
- Please be considerate of others
- If something is broken or missing, Please tell a board member

# DEED RESTRICTIONS THEY ARE BINDING ON OWNERS

(ANYONE CAN SUE TO ENFORCE  
THEM)

## 11 restrictions in all

- Many concerned with building requirements
- Many reflected in PCs

## TWO CRUCIAL RESTRICTIONS:

- **“No building shall be erected...on any lot in Cobmoosa Shores other than a private residence...for the sole use of the owner of occupant”**
- **“No part of said premises shall be used for commercial or manufacturing purposes”**



# 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.

Grandma (Maxine Maas) snapping green beans with grandchildren Todd & Kelly Troxel at first Lake MI cottage.



Second Lake MI cottage.

Maxine Maas on observation deck on Lake Michigan.



Send your  
Cobmoosa  
historic  
stories and  
pictures to:

[history@comboosashores.com](mailto:history@comboosashores.com)

# MEMBER PRESENTATIONS IN THREE MINUTES OR LESS

Member presentations on issues relevant to the Association.

The meeting is now open for comments from the floor throughout. Please be respectful of others and time limits (3 minutes).

**Please state your**

- 1. Name**
- 2. Address**
- 3. Topic**

# Beach, Tree Issues, Hemlocks, Tree issues

Rick Slagter,

Shawbacoung Trail

W





# Member Topic

Name,  
Title  
Address

Description



# Member Topic

Name,  
Title  
Address

Description



# Member Topic

Name,  
Title  
Address

Description





Member presentations 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**

- 1. Name**
- 2. Address**
- 3. Topic**





# ADJOURNMENT

The July Monthly Board  
meeting will immediately  
follow this meeting

Members are welcome!

# THANK YOU!



# JULY 2022 MONTHLY CSA BOARD MEETING

## Agenda

1. Approval of Minutes of June Meeting
2. Election of officers
3. Committee assignments
4. Any other business
5. Adjournment

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