

COBMOOSA SHORES ASSOCIATION

Photo by: Jill Dedic

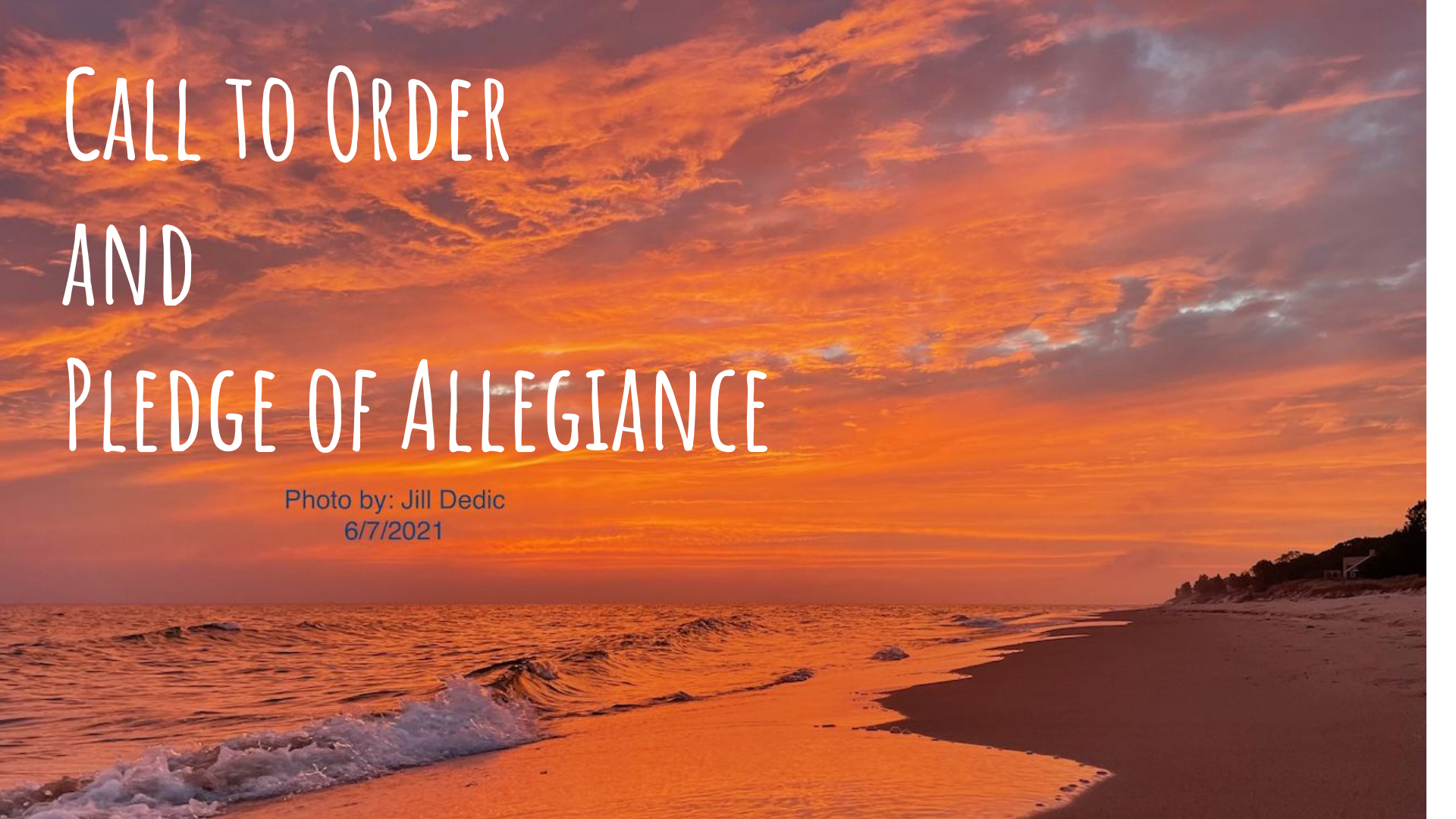
9/6/2021

Annual Meeting 2023
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 08, 2023

- **Call to order** and Pledge of Allegiance
- **Present and Approve Agenda***
- **Approval of minutes from July 09, 2022 annual meeting***
- **Receiving Communications**
- **Reports of Officers**
 - Treasurer
- **Adoption of the budget: Results of the vote**
- **Amendment of the Bylaws: Results of the vote**
- **Update on Hemlock Woolly Adelgid Infestation**
- **Reports of committee heads**
 - Roads, Trees, Building, Beach, Communications, Entrance and Park, 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**
- **Adjournment**

July Regular Board meeting will immediately follow adjournment of Annual Meeting

APPROVAL OF MINUTES FROM JULY 9, 2022 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

2022/2023 Treasurer's Report
Annual Meeting Jul 08, 2023
Prepared by [Rick Emerson](#)

COBMOOSA SHORES ASSOCIATION

Item	Orig. Budget	Spent	Variance
Roads	\$ 24,000.00	\$ 16,925.43	\$ 7,074.57
Trees	\$ 2,400.00	\$ 954.72	\$ 1,445.28
Beach and Parks	\$ 3,300.00	\$ 3,564.08	\$ (264.08)
Insurance	\$ 3,750.00	\$ 3,310.92	\$ 439.08
Accounts Receivable Clerk	\$ 1,000.00	\$ 1,000.00	\$ 0
Communications	\$ 2,000.00	\$ 550.80	\$ 1,426.70
Postage and Supplies	\$ 1,000.00	\$ 357.39	\$ 642.61
Miscellaneous Admin	\$ 1,250.00	\$ 1,125.99	\$ 124.01
Legal and Professional	\$ 200.00	\$ 0	\$ 200.00
Taxes	\$ 800.00	\$ 783.02	\$ 16.98
Social	\$ 600.00	\$ 507.82	\$ 92.18
Contingencies	\$ 4,180.00	\$ 0	\$ 4,180.00
Total	\$44,480.00	\$ 35,496.66	\$15,377.33

Assets on hand as of 6/30/2023: Checking: \$40,113.41
 Money Market: \$11,549.38

Accumulated Surplus: \$ 21,913.52 (Included in total assets above)

Major Expenses:
Gravel/salt: \$765.68
Chippewa: \$17,574.30*
Snow Removal: \$3000
Brining: \$3940
Catch Basin: \$1226
Taxes: \$783.02
Park/Entrance maint:
 \$2200.00
Porta-jons: \$1140.00
Insurance: \$3310.92
Google Suite: \$857.99

*Includes \$8066.00 paid
from 2021/2022 budget

Unanticipated Expenses:
None

Accounts Receivable:
(9 members)

At the June 2023 Board meeting, the board approved a resolution to dedicate all surplus funds from the 2022/2023 budget year to a road project which will be fully explained later in this presentation. This amounted to approximately \$8,300 dollars allocated to roads in addition to the original allocation. Therefore, road spending for 2022/2023 will finish at \$32,300. After spending this sum, the year finished with a surplus of \$0.33.

At last year's annual meeting the membership authorized the board to spend up to \$14,000 to treat hemlock trees on the road right of way. The board arranged for this work to be done by the Muskegon Conservation District.

The board paid \$12,164.51 to treat the trees. The reduction in price was due to an overestimate of the number of trees to be treated.

This amount was paid from the accumulated surplus, so it did not have any impact on the normal annual budget of the association.

Financial Review Committee

The board has authorized formation of a financial review committee which will review the previous year financial transactions with the treasurer and issue a brief report to the community. This is to be made up of members who are not members of the board.

If interested in participating with this committee, please sign up today.

Proposed Budget 2023/2024

Roads	\$24,000.00
Trees	\$ 2,400.00
Beach and Parks	\$ 3,630.00
Insurance	\$ 3,750.00
Accounts Receivable Clerk	\$ 1,000.00
Communications	\$ 2,000.00
Postage/Supplies	\$ 1,000.00
Miscellaneous Admin	\$ 1,730.00
Legal/Professional	\$ 6,825.00
Taxes	\$ 840.00
Social	\$ 600.00
Contingencies	\$ 3,330.00

Total	\$51,105.00
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Budget funded with \$44,480.00 in projected dues receipts plus \$6,625.00 from Accumulated Surplus.

Dues continue at \$175 for lots with homes and \$65 for vacant lots (No Increase).

House Bill 5611 (2020)

Miscellaneous Admin	\$ 1,750.00	Motion to move up to \$6,625, from accumulated surplus into the 23/24 budget to cover the legal fees to research, verify, and potentially reference each deed to extend the deed restrictions and covenant documents as required under HB 5611.
Legal/Professional	\$ 6,825.00	
Taxes	\$ 840.00	
Social	\$ 600.00	
Contingencies	\$ 3,330.00	
Total	\$51,105.00	
Budget funded with \$44,480.00 in projected dues receipts plus \$6,625.00 from Accumulated Surplus.		

“An act to define a marketable record title to an interest in land; to require the filing of notices of claim of interest in such land in certain cases within a definite period of time and to require the recording thereof; to make invalid and of no force or effect all claims with respect to the land affected thereby where no such notices of claim of interest are filed within the required period; to provide for certain penalties for filing slanderous notices of claim of interest, and to provide certain exceptions to the applicability and operation thereof,”

Sec. 3. (1) Marketable title is held by a person and is taken by his or her successors in interest free and clear of any and all interests, claims, and charges the existence of which depends in whole or in part on any act, transaction, event, or omission that occurred before the 20-year period for mineral interests, and the 40-year period for other interests, and all such interests, claims, and charges are void and of no effect at law or in equity. However, an interest, claim, or charge may be preserved and kept effective by filing for record within 5 years after or during the 20-year period for mineral interests and the 40-year period for other interests, a notice in writing, verified by oath, setting forth the nature of the claim in the manner required by section 5.

State law was changed to require things like deed restrictions Sec 3. (1) to be renewed at least every 40 years. Deed restrictions bind property owners and form a foundation for the Association's operations. Without them, the Association would be greatly handicapped and if they were to expire they would be gone forever. Ruth Stevens is a member and attorney who has volunteered her time to explore this issue and its implications for Cobmoosa shores. Ruth's efforts will almost certainly markedly reduce any attorney expenses associated with renewing our deed restrictions. Nonetheless, there will be costs associated with the renewal. Estimates were gathered from attorneys familiar with this process. The budget was offered to the membership that includes a high-end estimate of the possible costs. *(Note that the planned expenditures will come from the accumulated budget surplus and not from the dues collected next year.)*

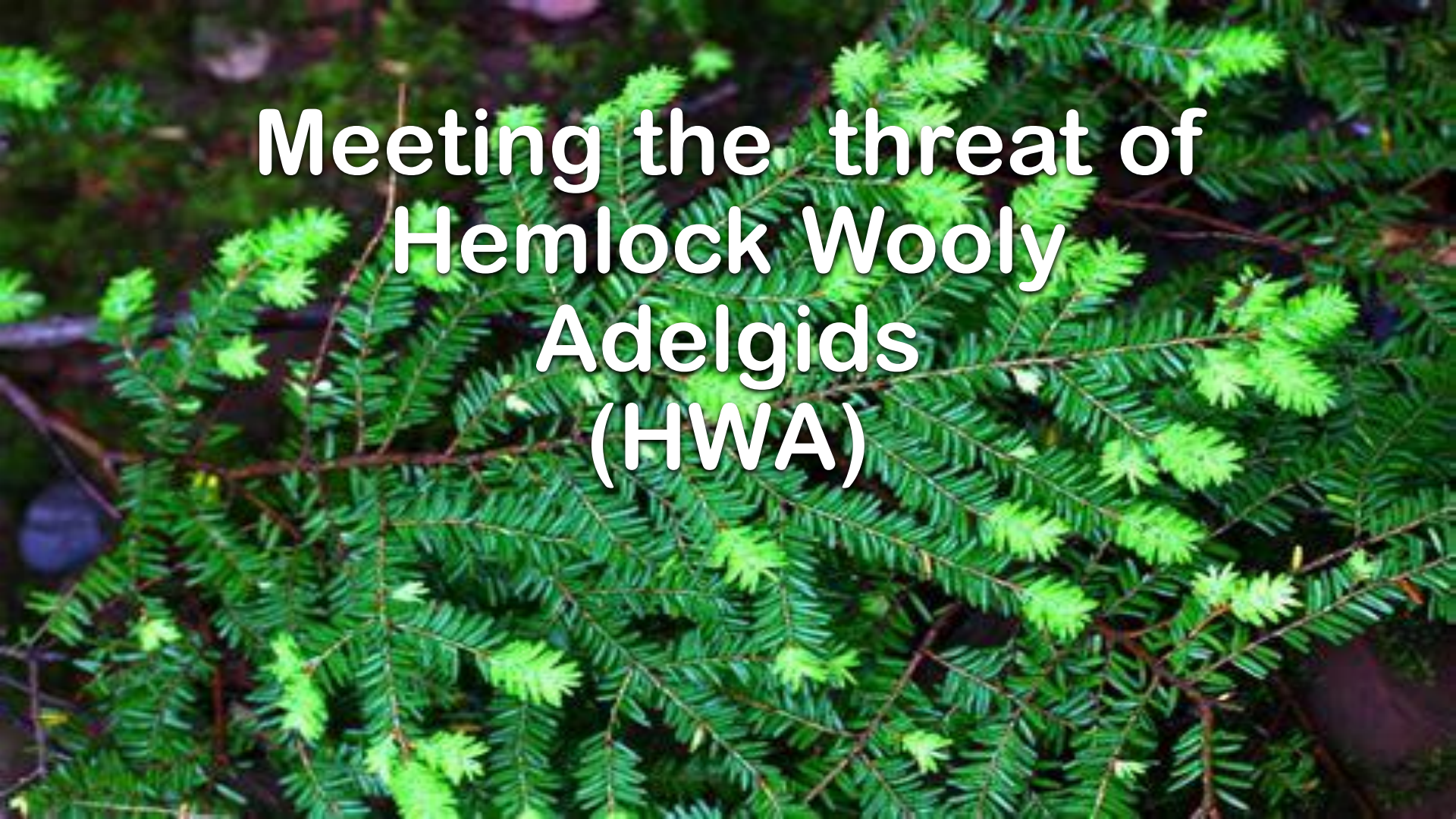
Results of the vote on the budget

Proposed amendment of the Bylaws

Currently, the Bylaws specify a penalty limited to 7% on delinquent dues accounts. The annual penalty for failure to pay dues on an improved lot is therefore limited to \$12.50 according to the current language. This is far too low to serve as a disincentive for nonpayment.

The proposed change would give the Board the flexibility to determine the penalty for the delinquent or nonpayment of dues.

Amendment of the Bylaws: Results of the vote



Meeting the threat of Hemlock Woolly Adelgids (HWA)

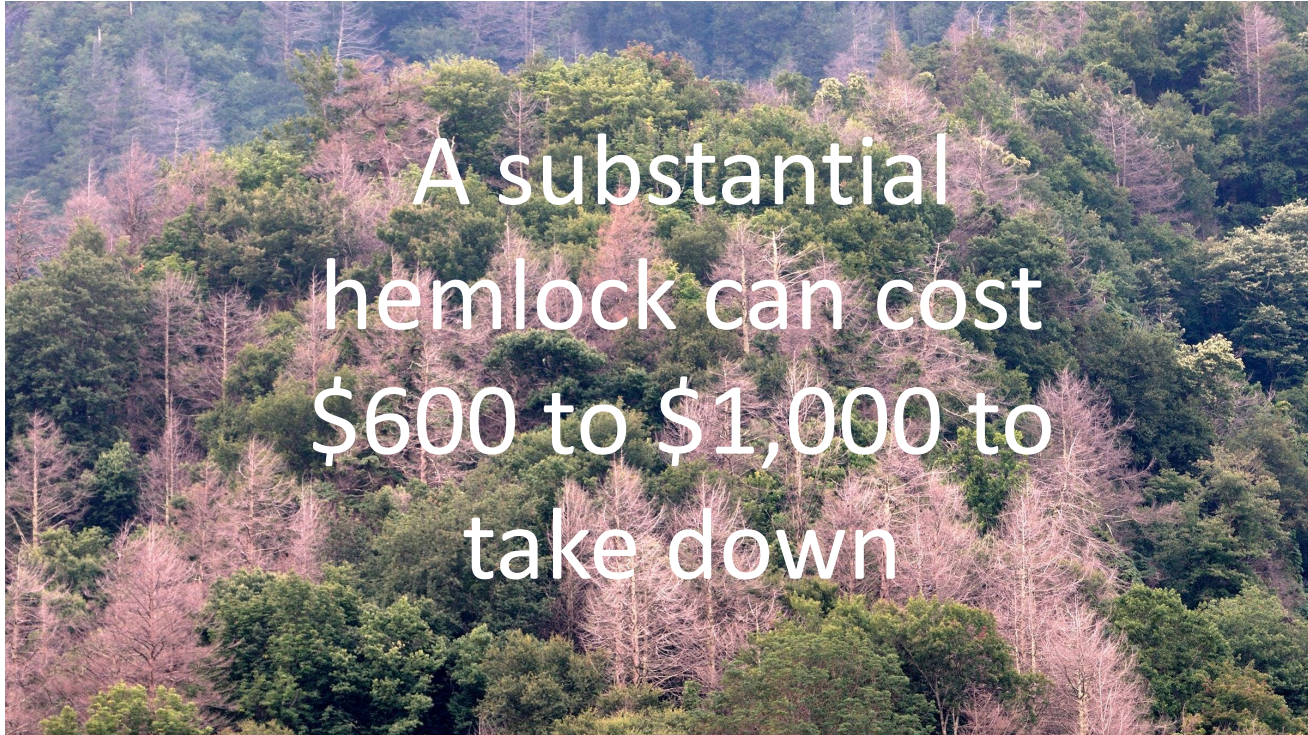
Tree Committee Members

- **Jill Dedic**
- **Rick Emerson**
- **Cheryl Jordan**
- **Paul Jordan**
- **Janis Morrison**
- **Tim Pieri**
- **Ernie Ryan**
- **Bill Rafaill**

What is at stake (Ernie)



**Left untreated, all infested hemlocks
will die within 10 years
We estimate we are currently in year 6**



**A substantial
hemlock can cost
\$600 to \$1,000 to
take down**

The biology of Hemlock Wooly Adelgids



- Origin
- All female
- Reproduce asexually
- # of eggs
- 2 generations / yr
- Seek out new growth
- Carried by wind & birds
- Feed on sap
 - Eventually kill trees if not treated

CSA Treatment Efforts, 2022-23

(Jill Dedic)



- **Maintenance of hemlock database**
 - Only trees on CSA property (i.e., roadways)
 - 497 hemlocks ≥ 5 " diameter
- **Treatment**
 - 94 hemlocks were treated by CSA volunteers
 - 414 were treated by MCD under contract approved by membership
 - Cost of MCD imidacloprid treatment was \$12,164.51
 - **MCD treatment will take 12 to 15 months to take full effect**

CSA Treatment Efforts, 2022-23

(Janis Morrison)

- **Connecting members with MCD for their own hemlocks**
 - Names of **68** members collected interested in having their trees assessed by MCD (5 had no hemlocks)
 - **33** members have contracted with MCD to have their trees treated
 - The first of these were treated last Fall
 - The remainder are being treated this Summer and Fall

Other members wishing to have MCD survey & treat their trees should contact Kara Cronk by email at:

kara.cronk@macd.org



The Damage is Progressing Faster than Anticipated

(Paul Jordan)

- Drought stresses trees
- Warm winters don't kill bugs

Actual photo of Black Forest

CSA Treatment Efforts, 2023-24



- Ongoing survey of hemlocks' status
 - 13 now dead out of 497
- [Continuing member & community education](#)
- Additional booster dinotefuran bark spray of selected hemlocks (est. 50-60):
 - More than 30% crown remaining
 - Largest hemlocks with identified infestation
 - Other hemlocks that may not make it without additional treatment
 - 40 treated so far

Questions, Comments?

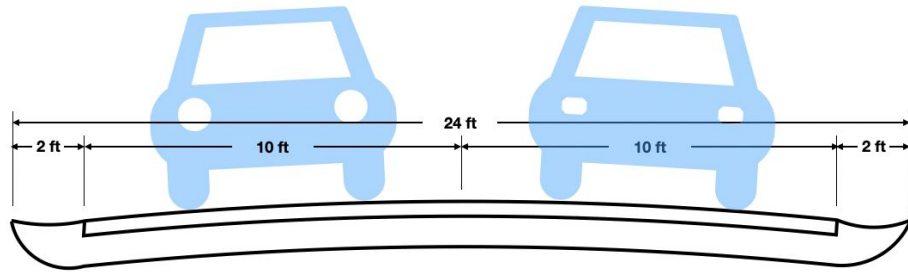


Roads
Trees
Building
Beach
Communications
Entrance and Park
History



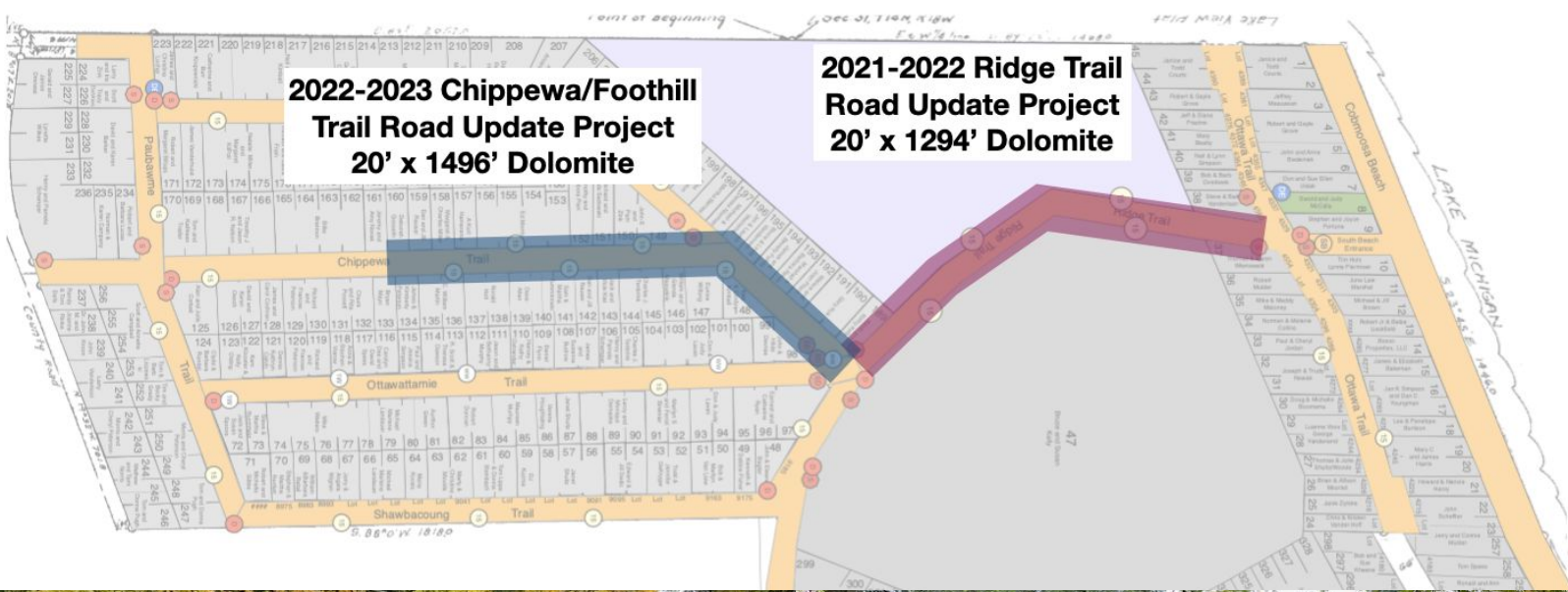
ROADS

Ed Dedic



**2022-2023 Chippewa/Foothill
Trail Road Update Project
20' x 1496' Dolomite**

**2021-2022 Ridge Trail
Road Update Project
20' x 1294' Dolomite**



Work begins Monday, July 10, 2023

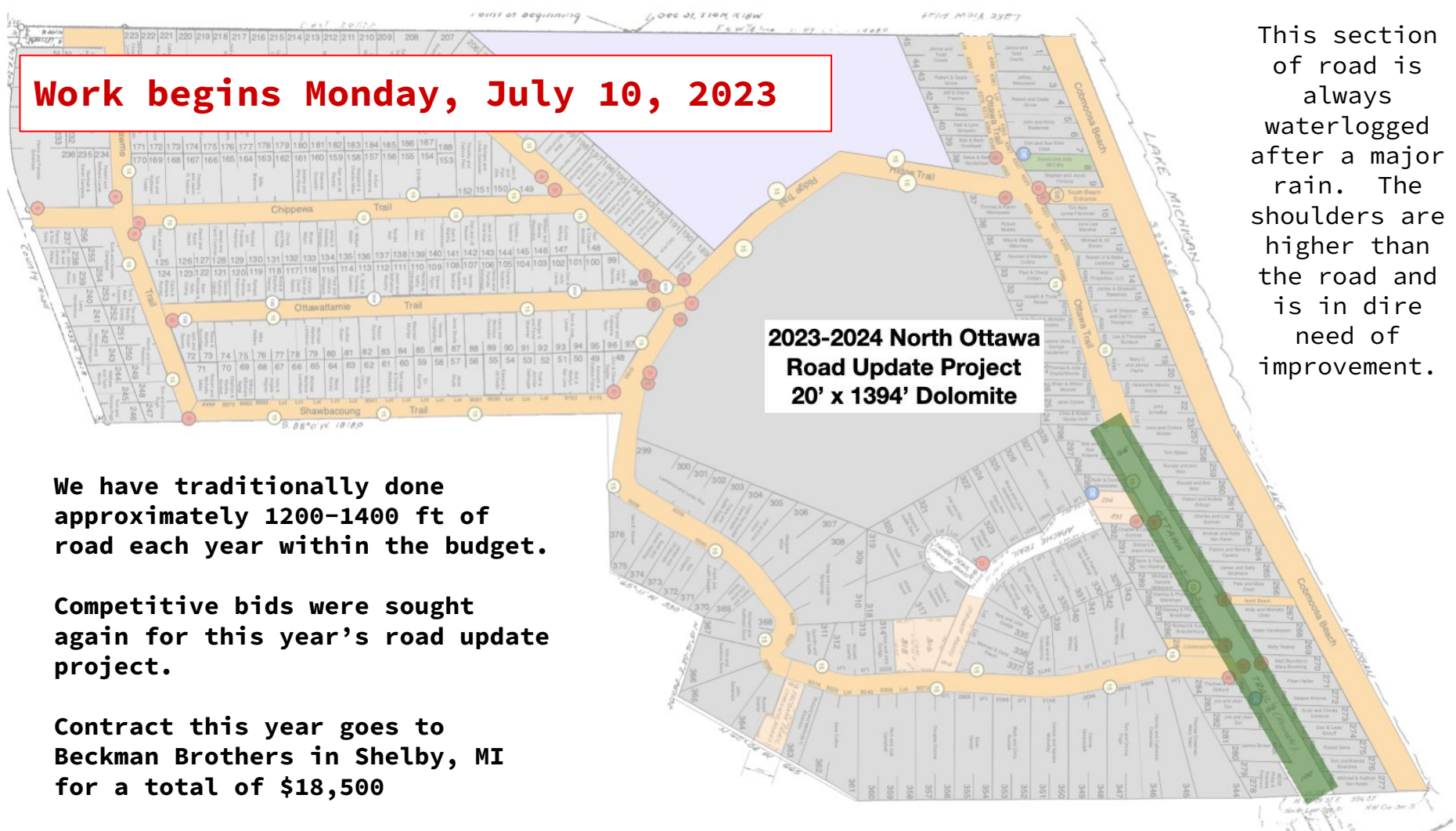
**2023-2024 North Ottawa
Road Update Project
20' x 1394' Dolomite**

This section of road is always waterlogged after a major rain. The shoulders are higher than the road and is in dire need of improvement.

We have traditionally done approximately 1200-1400 ft of road each year within the budget.

Competitive bids were sought again for this year's road update project.

Contract this year goes to Beckman Brothers in Shelby, MI for a total of \$18,500



SPEED LIMIT

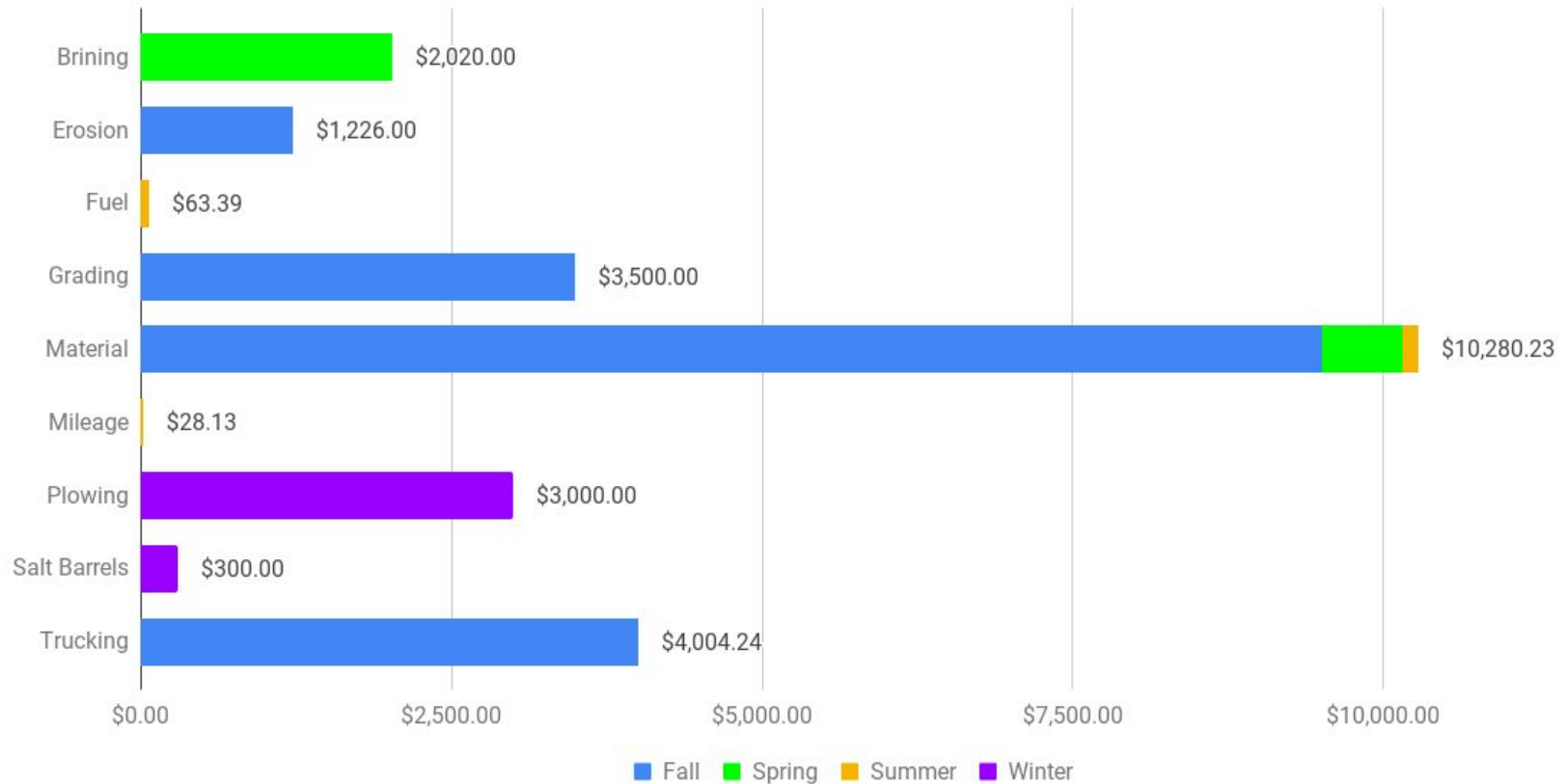
MAX

15 MPH

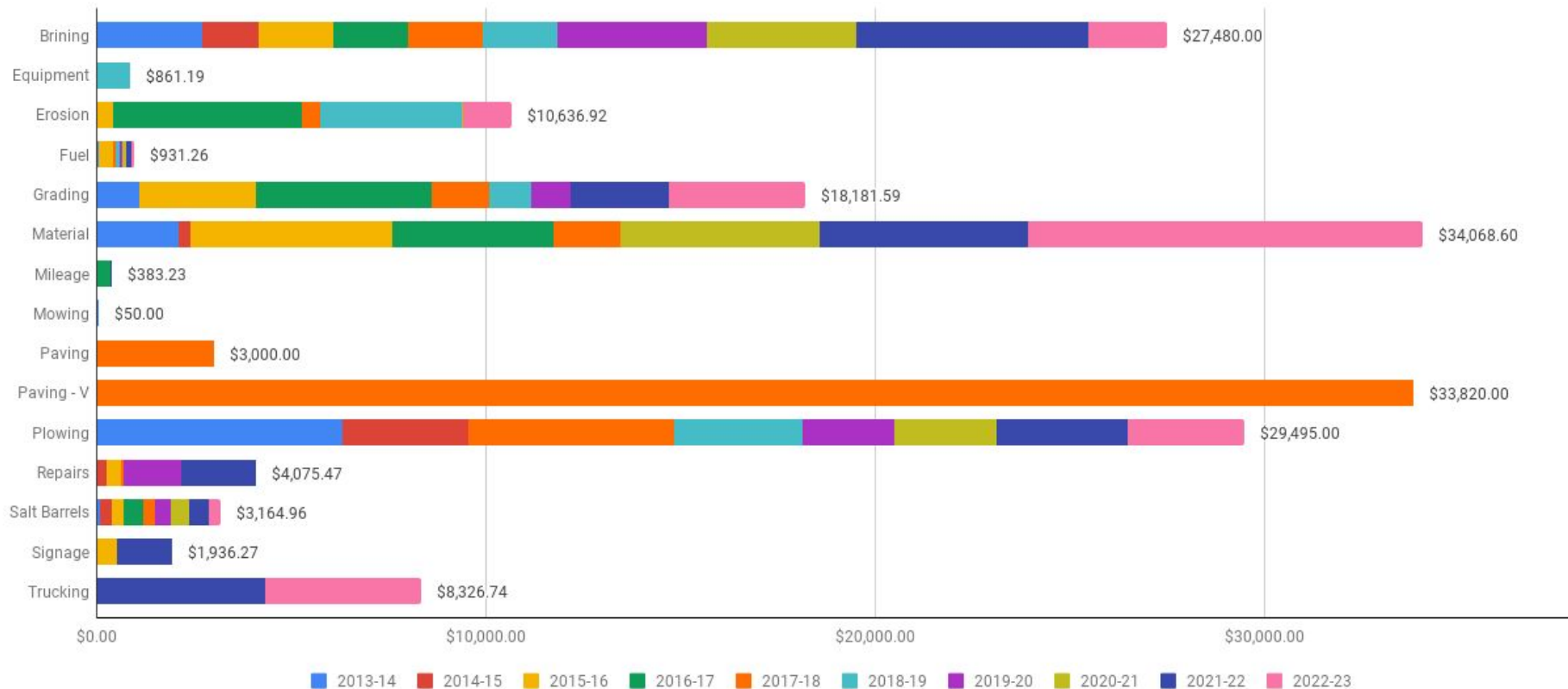
No Exceptions!



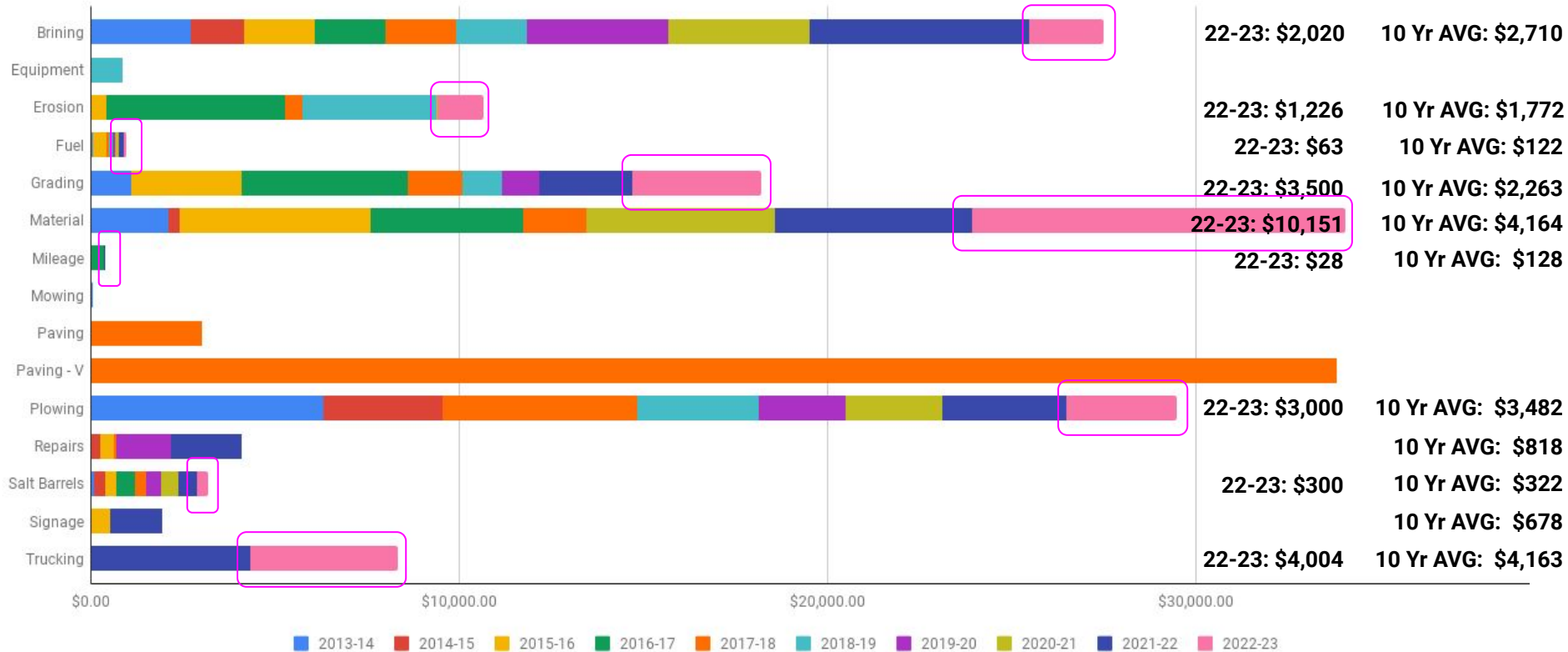
ROAD EXPENDITURES 2022-23



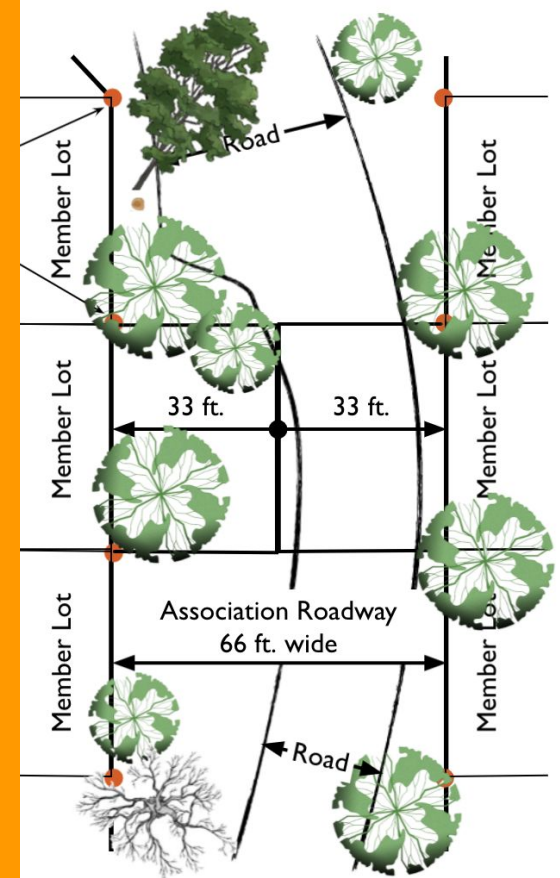
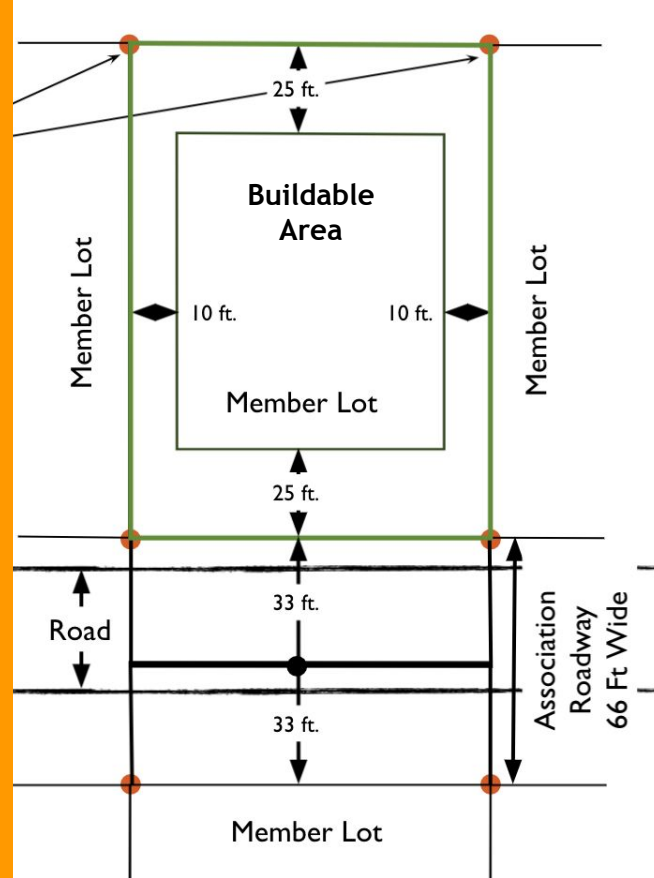
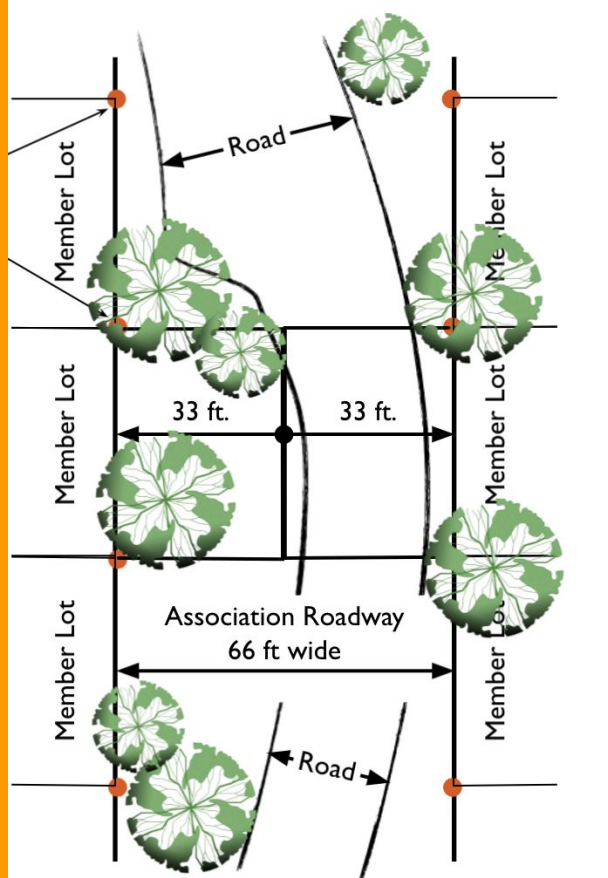
ROAD EXPENDITURES PAST 10 YEARS



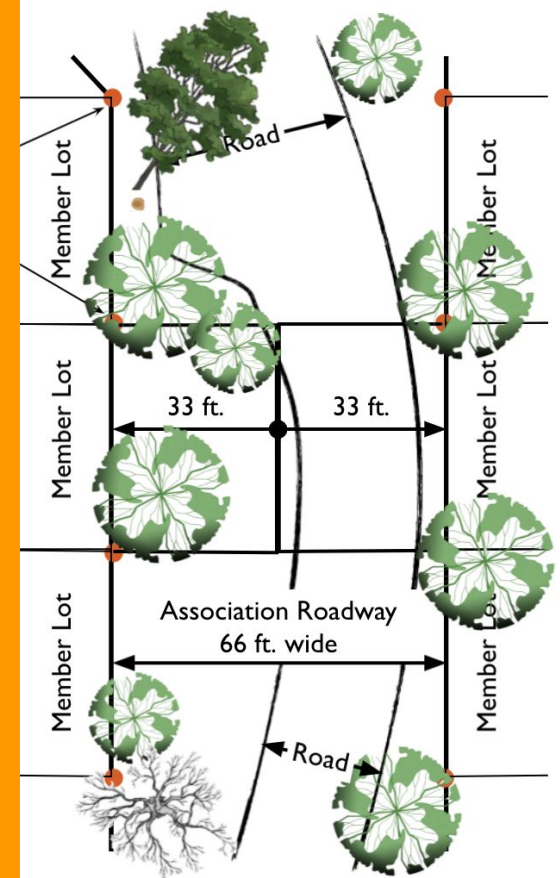
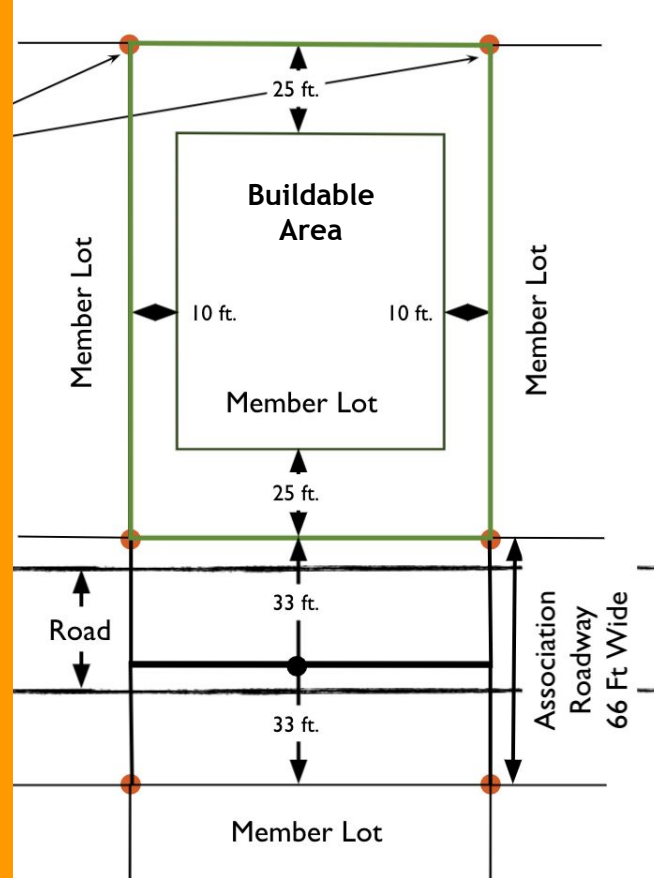
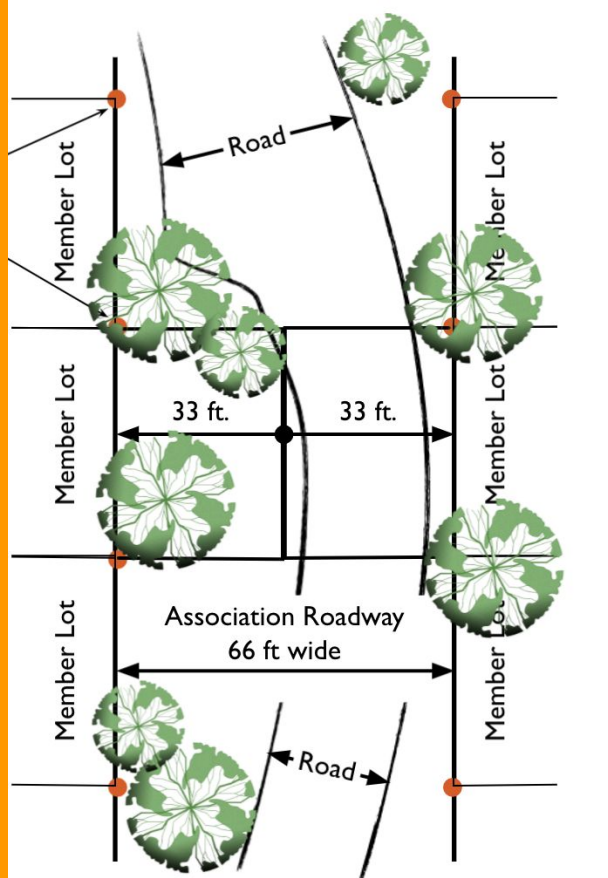
ROAD EXPENDITURES PAST 10 YEARS WITH 22-23 AND AVERAGE



Roads and Lot Lines, a refresher



Roads and Lot Lines, a refresher





PROPANE

Rich Campbell

Our central propane for the 2023-24 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.

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 [CSA website](#)
- Contact Paul Jordan

paul.jordan@cobmoosashores.com

ON THE HORIZON...

Recently found in St.
Clair county

Beech Leaf Disease



BUILDING COMMITTEE REPORT

RICH CAMPBELL, ED DEDIC

Building In Progress

- **Dedic** - 9095 Shawbacoung Trl: New Cottage Scheduled for completion November - trim and flooring
- **Vander Hoff** - 4355 Ottawa Trl: New Carriage House - No Schedule, rough-in work being done
- **Ogren** - 9002 Chippewa Trl - Cottage Remodel in rough-in stage
- **Ledyard** - 9168 Chippewa Trl - New shed, walls up
- **Pieri** - 9098 Huron Trl - New Garage walls and roof framed and sheeted
- **Wallace** - 4026 Ottawa Trl - Cottage Remodel in progress
- **Barker** - 4348 Paubawme Trl - Cottage Finishing up exterior details
- **Kelly** - 9223 Chippewa Trl - Proposed cottage addition, variance approved

Completed in 2022-23

- **Felgner** - 9075 Shawbacoung Trl: New Cottage Build - Complete
- **Grady-Lisewski** - 4260 Paubawme - New garage complete
- **Barker** - 4348 Paubawme - New garage complete, started house addition foundation
- **Kayali** - 9415 Apache Trail - Remodel and new deck complete
- **Kelly** - 9223 Chippewa Trl - New Garage - Completed

Stalled

- **Daily** - lot 313 on Erie Trail. Possible permitting for construction near the top of dune. Owner, builder,



BEACH/PARK COMMITTEE

Tom Boersma
Dennis McKelley
Tim Pieri
Jack Spoors



- **PARKING STICKERS!!**
 - 2 Fire rings
 - Beach looks great
 - South Access continues to be a challenge due to blowing sand. We will try to shovel it this summer and look at possible options this fall.
 - North Access is OK and sand bags are covered
 - Book Library
-
- Get-A-Book/Give-A-Book

This May/June the beach was very clean and needed little attention. There was really no mass clean up after the Memorial doughnut morning but we did meet at the south access to shovel sand. 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.

2023 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.

Policy modified FOR THIS SEASON to improve safety on stairs

- Kayaks may be left on the beach (away from high travel areas and next to the dune)
- **Smaller items should still be taken with you**
- Items left on the beach are at your risk

MODIFICATION TO "PACK IT IN, PACK IT OUT" POLICY

(the policy will be annually reviewed)

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

- 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 using the [Contact Us](#) form*



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?
 - 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

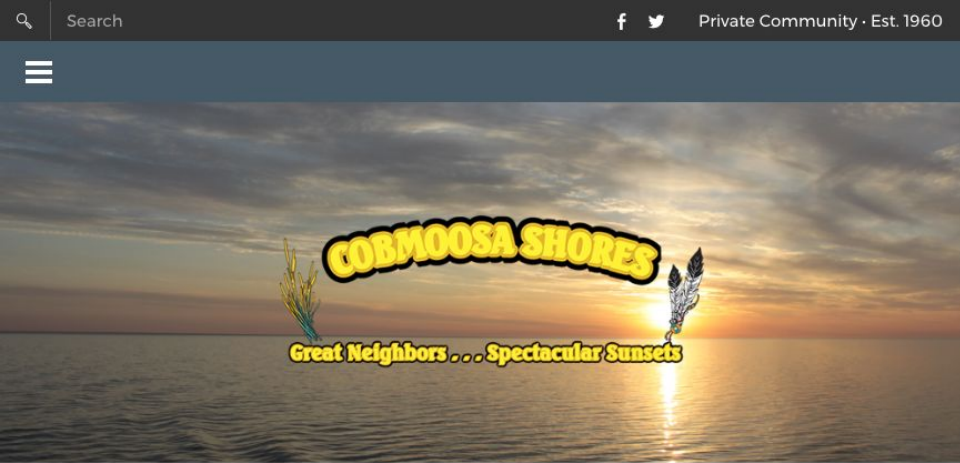
FALL/SPRING
NEWSLETTERS

NEWS & NOTES

CSA WEBSITE

Visit www.cobmoosashores.com

- **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 ...



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
 - Use this [Contact Us](#) form to give us or update your contact information
- Used to communicate items of interest to our community
- In most cases the same information is also posted on the NEWS & NOTES page of the website
- OPT-OUT using this [CONTACT US](#) form on the website

CONTACT US

There are two Contact Us forms on the CSA website

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

👉 *Data from both contact forms are sent to each board member*

CONTACT US

PHOTO

QUESTION/COMMENT
FOR THE BOARD

UPDATE MY CONTACT
INFORMATION

COBMOOSA SHORES APPAREL & MORE



Call Jill Dedic at (231) 527-9454

send a message:

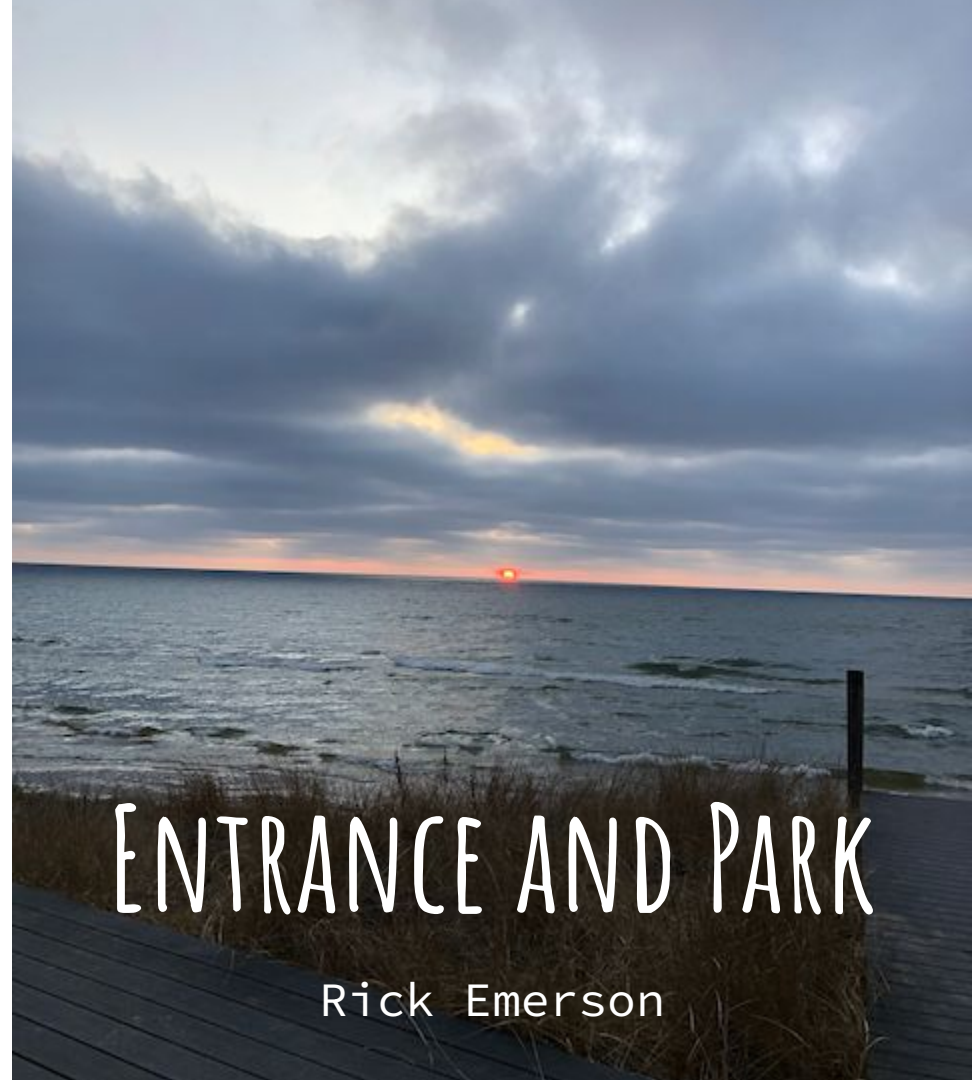
jill.dedic.csa@gmail.com

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.

Special thanks to Harvey
Ostrander and Dean Gentel for
tree trimming in the park.

We appreciate your hard work.





- If you got it out, please put it away!
- Pack it in – pack it out
- Please, Supervise your children, particularly on the playground equipment
- Please don't leave a fire unattended
- Please be considerate of others, eg. Noise, quiet hours.
- If something is broken or missing, please tell the board by using the [Contact Us](#) form on the website

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 or occupant”
- “No part of said premises shall be used for commercial or manufacturing purposes”

COBMOOSA HISTORY

CSA Members:

Sara Collins, 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

Candidates

Ed Dedic

Bob Lieckfield

Tim Pieri

Rick Slagter

**Report of the
votes for Trustee**

The meeting is now open for Member presentations on issues relevant to the Association. Please be respectful of others and the time limit (3 minutes).

Please state your

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



Member Topic

Nicole Davis

9076 Chippewa Trail

Commercial Business Activity in CSA



Member Topic

Jerry Parise

9131 Huron Trail

Keep Cobmoosa beautiful and friendly



Member Topic

Linda VanSprange

9299 Erie Trail

Bylaws



Member Topic

David Oesch

8962 Chippewa Trail

Speeding



Member Topic

Name

Address

Topic



THANK YOU RICK EMERSON

A huge thank you to our outgoing board member Rick Emerson. He served as our Treasurer and moved us into great fiscal understanding age by building on and enhancing our reports and layman's explanation of complex financial matters.



ADJOURNMENT

The July Monthly Board
meeting will immediately
follow this meeting

Members are welcome!

THANK YOU!



JULY 2023 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
