

Cobmoosa Shores Association Minutes of the 2020 Annual Meeting July 11, 2020

Note: This meeting was held via Google Meets, with information distributed by mail and email on how to attend by video and telephone. The vote to accept the agenda and Treasurer's report was verbal during the meeting. All other votes were done by proxy and tallied before the meeting.

BOARD MEMBERS PRESENT: Campbell, Boersma, Collins, Emerson, Dedic, Jordan, McKelley, Morrison, Rafail

OTHER ASSOCIATION MEMBERS PRESENT: People signed into the video meeting from 27 electronic devices, and three others participated by phone. Up to 40 members may have participated through these means.

CALL TO ORDER: President Rich Campbell called the meeting to order at 11:02 a.m.

PLEDGE OF ALLEGIANCE:

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

APPROVAL OF MINUTES FROM THE JULY, 13, 2019 ANNUAL MEETING:

Since the minutes of this meeting were posted on the South Access for a month afterwards, and continually available on the website, the minutes were accepted without objection.

RECEIVED COMMUNICATIONS:

Rich Campbell reported that the only communication received relative to this meeting was a letter from Bruce Kelly that will be read to the assembly later in the meeting.

REPORTS OF OFFICERS: TREASURER

Sara Collins reported on the budget and expenditures through 6/30/20, as shown below. Expenditures were \$5,884.04 below the total budget for the year, largely due to constrained social activities and savings in road expenses due to an exceptionally mild winter.

She highlighted some particular expenditures. (Details displayed during the board presentation.) Only four properties have dues in arrears, three have settled their back dues but still owe \$25 each in penalty, and there is one property with a lien on file.

A major unbudgeted expenditure was the \$3,000 partial reimbursement to the Chiens and Deans for the expenditure for the North Access erosion project (see below). Although this payment had been authorized in anticipation that it would have to come from the accumulated budget surplus, this was not necessary due to the \$5,884.04 shortfall in expenditures for the year.

**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	<u>405.00</u>	<u>000.00</u>
TOTALS	\$31,615.00	\$5,884.04

TOTAL ASSETS on HAND, June 30, 2020

CHECKING ACCOUNT BALANCE	\$18,467.62	
HUNTINGTON BANK MONEY MARKET ACCOUNT	<u>21,319.18</u>	\$39,786.80
Accumulated Budget Surplus (included in Assets on Hand)		\$44,403.51

ADOPTION OF THE 2020-21 BUDGET:

The proposed 2020-21 budget was presented as below:

Ballot Proposal: 2020-21 Budget

Proposed budget is based on : ½ Lot \$22.50 | Lot \$45.00 | Lot with Cottage \$130.00

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

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

Rich Campbell reported that the vote on approving the proposed budget was 310 in favor and 23 opposed. The 2020-21 budget is adopted.

REPORTS OF COMMITTEE HEADS: (See the [2020 Annual Presentation](#) for additional information)

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. (See the 2020 Annual Presentation for details.)

Ed also reported on his negotiations for propane from the community tank for next month through July 2021. The price will be \$1.49 per gallon, which is \$.20 less than the current price! (Members are advised to monitor their bills to ensure that they are being properly charged.)

Trees: Rick Emerson

Rick said that the Association faces challenges due to storm tree damage and various diseases. Damage to trees affecting power lines is the responsibility of the power co-op, but other dead trees on the CSA property are our responsibility.

There are several tree diseases of concern. Hemlock woolly adelgids are actively infecting as near as Silvery Lake and Black Forest, but are not known to be within the Association.

There is a significant but (so-far) isolated infestation in the eastern area bordered by Paubawme, Shawbacoung, and Ottawatamie Trails. The most effective preventive is to dig a deep trench between infected and uninfected trees, since the disease can be spread from root system to root system as well as by insects. This is extremely expensive, however, and destructive.

The Association has purchased fungicide injectors that are available for loan that can be used by members on their oak trees. (Interested members should contact Paul Jordan at paul.jordan@cobmoosashores.com.)

Rick also gave tips on preventing the spread of oak leaf wilt through managing firewood, and pruning oak trees only during particular times of the year.

Building: Rich Campbell

The addition to the Spoons' A-frame is in process, as is the Lieckfield re-build. Dedic's demolition project was completed earlier this week. Members are reminded to have their building plans approved by the Building Committee *before* beginning construction.

Beach: Dennis McKelley and Tom Boersma

There has been a great deal of work done at both the South and (especially) North Accesses by volunteer Board members and Association members to salvage materials as the lake has extended its reach. They have also rebuilt the lower section of the South Access so that we can all enjoy the beach this summer.

Fire pits have been placed, and members are reminded to take a bucket with them so that they can drown their fires.

The sandbagging project at the North Access was undertaken to save the last observation deck for use of members.

In response to a suggestion by Diane Frazine, a large group of volunteers conducted a cleanup of the CSA beach, removing and disposing of over a ton of debris and trash.

Communications: Bill Raffail

The overall goal of the Board's communications efforts is to provide a variety of communication avenues between the Board and membership. In addition to the annual newsletter, these include a website containing a wealth of information about the Association, and periodic emailed newsletters. At the present time, members must contact the Board to opt-in to the newsletters. (This may change in the future so that members would have to opt-out of it.)

The 2020 Annual Presentation presents a great deal of detail regarding what can be found on the website.

Entrance and Park: Rick Emerson

First of all, Rick thanked all the volunteers that had worked over the past year to maintain the park and entrance to the Association. There will be painting at the park soon, so people should believe the 'wet paint' signs. Volunteers were solicited for the painting. Members should also remember not to leave personal items in the park. There is no trash pick up for the park and it is therefore important for members to remove their own trash.

Rentals: Paul Jordan

All of the legislation that would have limited the regulatory authority of local governments died without hearings. Paul reminded members that it is required to register rental units, and that the purpose is to help ensure that both renters and members have a good time. Unfortunately, only 13 of approximately 30 to 44 short-term rentals are registered. More information is available on the website.

History: Sara Collins

UNFINISHED BUSINESS: Election of Trustees

Sara is collecting recollections of long-time members and other history for preservation. Please contact her with any items.

MEMBER FORUM:

Linda Van Sprange: Candidate List Sharing

Although she wasn't at the meeting, Ed shared Linda's requests that candidate biographies should be shared through the emailed newsletters. This was done.

Diane and Jeff Frazine: Suggesting a beach cleanup

Diane had suggested that we have a mass beach cleanup to remove dangerous objects and construction debris from the beach prior to the July 4th weekend. This was accomplished by an army of volunteers on June 29, who collected a ton of debris.

Bruce Kelly: Objection to the North Access proposal

Bruce was not at the meeting, but asked that a letter be read that outlined his objections to the process by which the Association's participation in the project was approved, and to the reimbursement of the Chien's and Dean's for the cost of the sandbagging in front of the North Access. The letter was read in its entirety. He claimed in his letter that the process violated the relevant provision in the By-laws. Rich Campbell countered that the requirements were faithfully applied.

NORTH ACCESS SANDBAGGING PROJECT PAYMENT PROPOSAL:

Paul Jordan provided background and other information related to the project. (Details are included in the actual proposal, below.) The Board proceeded as it did due to the situation's urgency, and in accordance with the provisions of the By-laws.

This was the actual proposal:

"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. [Note: these were included in the newsletter.]

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. "

President Campbell reported the votes as follows: 353 Yes, 23 No. The proposal was adopted.

DUES INCREASE PROPOSAL:

Dennis McKelley presented the proposal to raise dues to \$175 per year for improved lots, \$65 per year for unimproved lots, and \$32.50 per unimproved half-lots. The actual proposal language is:

“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.”

Rich Campbell reported the vote as follows: Yes 184, No 95. The proposal was adopted.

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

Respectfully submitted,

Paul Jordan, incoming Secretary