

COBMOOSA SHORES ASSOCIATION

Annual Meeting

July 13, 2019

Benona Township Hall

The meeting was called to order by Rich Campbell, president of the Board at 10:02 a.m.

Board Members Present: Rich Campbell, Sara Collins, Rick Emerson, Bill Raffail, Ed Dedic, Paul Jordan, Jerry Parise and Dennis McKelly.

Board Members Absent: Jan Morrison

President Rich Campbell asked any new members present to introduce themselves. Kimberly Nash, who lives on Apache Trail with her husband, did so.

(Click here for the [Board Presentation](#) which will give more details to the report summaries below.)

Adoption of the Agenda: Following the Pledge of Allegiance, Jerry Parise moved and Dennis McKelly supported the motion to adopt the agenda. The motion was adopted by acclamation.

Reports of the Officers

Acceptance of the Minutes of the Last Annual Meeting: The president indicated that since the minutes from last year's annual meeting were posted on the website and at the bulletin board by the South access, there was no need to read them at this meeting.

Steve Bartlett moved to accept the minutes as posted and Bill Raffail supported the motion. The minutes were unanimously accepted.

Treasurer's Report: Sara Collins presented the 2018-2019 financial report. The 2018-2019 membership dues received were \$31,175.97. Total assets on hand as of July 1, 2019 were \$63,862.74. Sara's report also included a breakdown of where the money was spent during the year. \$14,034.15 has already been received for 2019-2020 membership dues. Sara Collins invited the members to express their appreciation for Lyn Richardson, who handles the association's bookkeeping, and they did so.

COBMOOSA SHORES ASSOCIATION, INC.-- 2018 -2019 FINANCIAL REPORT

JULY 13, 2019 ANNUAL MEETING -- Benona Township Hall, 10:00 a.m.

Prepared by Sara J Collins, Treasurer

<u>YEAR END BUDGET</u>	<u>BUDGETED</u>	<u>BALANCE</u>
ROADS	\$20,000.00	\$ 1,365.60
BEACH and PARKS	2,600.00	0.00
INSURANCE	3,600.00	1,315.00
ADMINISTRATION		
ACCOUNTS RECEIVABLE CLERK	900.00	0.00
COMMUNICATIONS	1,000.00	0.00
POSTAGE and SUPPLIES	1,000.00	338.72
MISCELLANEOUS ADMINISTRATION	1,000.00	0.00
LEGAL and PROFESSIONAL	300.00	240.00
TAXES	700.00	0.00
CONTINGENCIES	430.00	253.16
TOTALS	\$31,530.00	\$ 3,512.48
TOTAL ASSETS on HAND, July 13, 2019		
CHECKING ACCOUNT BALANCE	\$42,563.38	
HUNTINGTON BANK MONEY MARKET ACCOUNT, June 30, 2019	21,299.36	\$63,862.74
Accumulated Budget Surplus (included in Assets on Hand)		\$57,091.03

2018-2019 Expenditure Details

WHAT DID WE SPEND FOR.....?

ROADS	
Grading	\$ 1,050.00
Brining (2018)	1,920.00
Snow removal	3,300.00
Ridge washout repair	3,648.44
Tree maintenance and removal	7,700.00
BEACH and PARKS	
PortaJons	789.00
Maintenance, cleaning, etc.	1,090.00
INSURANCE (Casualty and Office/Directors)	2,285.00
MISCELLANEOUS ADMINISTRATION	
Accounts Receivable Clerk	900.00
Postage	334.00
Printing and Supplies	327.28
Web Design	506.50
Social--Member Activities, Supplies	468.61
Benona Twp. Hall--Cleaning, Usage Fee	125.00
Google Cloud Services	417.63
LEGAL and PROFESSIONAL (Liens)	60.00
TAXES	728.40

Adoption of the budget: Sara Collins presented the proposed budget of \$31,615.00 for 2019-2020. (The final membership vote regarding the budget adoption appears below.) The board unanimously voted to accept the budget proposal on the motion of Dennis McKelly with the support of Rick Emerson.

PROPOSED BUDGET FOR 2019-2020

ROADS	\$20,000.00
BEACH and PARKS	2,650.00
INSURANCE	3,600.00
ADMINISTRATION	
ACCOUNTS RECEIVABLE CLERK	900.00
COMMUNICATION	1,110.00
POSTAGE and SUPPLIES	1,000.00
MISCELLANEOUS ADMINISTRATION	1,050.00
LEGAL and PROFESSTIONAL	150.00
TAXES	750.00
CONTINGENCIES	405.00
TOTAL	<u>\$31,615.00</u>

Committee Reports

Road Report: Ed Dedic reported road right of ways are our largest budget item, with the majority of dollars spent last year on tree trimming, erosion control and plowing.

Gravel Sections - Asphalt milling base holding well. Brining keeps dust down, too much rain this spring and we had to wait for the roads to dry out before applying brine to allowing it to soak in. Now that brine is down, potholes are filled individually by hand during the summer to keep dust to a minimum. The association purchased a box blade this year to help keep the roads smooth and grade potholes. This has been a major improvement from the rake that was used in earlier years as the box blade pulls all of the fine material from the bottom of the hills and takes it back to the top. The result is more compaction and less washout/erosion.

Paved Sections - Water is guided for minimum erosion of the dune and keep steep incline roads passable, Apache and Tahoe Trail will need to be resurfaced this year to keep the integrity of the road bed. Major maintenance only required every 15-20 years and we must budget dollars each year for this maintenance.

Washouts and erosion - Ridge Road was repaired to control erosion with rocks by hand the last few years. Since this was not enough to sustain the north side a directional drain was installed to divert water to the bottom.

Snow Plowing - Moderate year for plowing, lots of ice, salt/sand barrels only filled once, used lots of salt/sand from barrels this winter due to very icy roads.

Trees - Large expense this year was tree trimming. We had the canopy cut back on all Cobmoosa roadways. This has not been done for a number of years and was seriously overgrown. While it had been done by volunteers in the past the board felt it was a large enough job to hire an insured, professional tree company to do this work. The work was completed in the fall and winter months.

See Cobmoosa 10 Year Road Plan

Ed then took questions from the membership:

Q1: Glenn Palowski, 8933 Chippewa Trail: Can we have guard rails installed on Ridge Trail? The fence does not seem to be enough to hold back a car and it is a steep ravine.

Response: It has worked since 1960. We have not changed the speed limits from 15 mph and while we may have more distracted driving we need to remind ourselves and others there are more and more walkers today as we have devices that keep us moving so in our vehicles we must slow down and pay attention to our surroundings.

Q2: Mike and Maddie Maloney, 4304 Ottawa Trail: Is the brining of the roads scheduled?

Response: No, it has been typically done the week before Memorial Day and the week before Labor day. Due to the consistent rains this year up until July 4th, the road did not dry out enough to accept the brine. As soon as the holiday weekend was over we arranged for grading and brining.

Q3: Ron Bloom, 913 Chippewa Trail: Can we have this pre-scheduled the week before each holiday at \$1900 per application regardless of rain?

Response: Noted and will take under advisement with the board at a regular board meeting. Ed will prepare ongoing pre-schedule of maintenance as part of Road budget to be discussed at a future regular board meeting.

Q4: Mike McCorriston, 9141 Huron Trail: When Hallack grades the road with that big grader, do they grade a crown into the road? Does the box blade on your tractor take the crown off the Road?

Response: Hallack does try to crown or contour the road for runoff as much as possible with a 14' wide blade. With our narrow roads this is a task that requires an experienced operator. The box blade only being 5' wide does not take the crown off the road as it is level with the tractor. When we need to build a crown or contour the road after a washout/erosion we can adjust the blade to build what we need for the particular area. The box blade only take ½" at a time to fill potholes and valleys in the road, it does not have the width or the power to take down the crown of the road.

Q5: Tim Jasperse, 9265 Apache Trail: How are we educating the membership on the restrictions around cutting of live trees on Cobmoosa and other's property?

Response: We are providing educational newsletter articles, it is discussed in every Annual Meeting, it is on our website and in the Annual Newsletter. We have also written letters from the Board to violators of this policy when we know who to send them to.

Q6: Diane Frazine, 4376 Ottawa Trail: How many years has it been since the east side of Erie Trail has been paved?

Response: Trustee, Rick Emerson: Approximately 17 years.

Building Report: We only have one approved project in process, Jack Spoor's addition to his cottage on the corner behind his house. There are several new owners making plans to build, but no plans have been submitted at this time.

Beach Report: We're still suffering from very high water levels in Lake Michigan causing very limited beach area for sitting. We're continuing to ask for no campfires on the beach at this time.

Social and Events Report: Rich Campbell thanked Mike Maloney and Cherry McCorriston for heading up these efforts. The Memorial Day coffee was held in the lumber shed of the Stoney Lake Depot, thanks to the generosity of the Jeltema family. For the first time, we had a boat in the July 4th parade. Jack Spoors was recognized for his supplying of the canopy for the ice cream social following the parade. The Labor Day coffee is planned for the Saturday before Labor Day, as usual.

Communications Report:

Bill Raffall reported that the goal continues to be the improvement of communication between the board and the membership. Two key items with this effort are the eNewsletter and the website. The eNewsletter is OPT-IN, meaning that it will only be sent to members that elect to receive it. You may sign up to receive the eNewsletter by using the CONTACT US page on the website or use the paper signup sheet provided today. The eNewsletter is used to communicate items of interest to the membership; in most cases the same information is also posted on the NEWS & NOTES page on the website. For the website, Bill reminded the membership that the minutes for all board meetings are posted on the website. If you cannot

attend a board meeting but wish to know what the board is discussing, review the minutes posted. If anyone has a comment or question, s/he may post that information by using the CONTACT US page of the website. The information from this page is sent to each board member. The appropriate board member will then respond to you in a timely fashion. Lastly, he reminded members to make use of the website Calendar. Not only are all CSA events posted here but also many area events of interest to the membership.

Park and Entrance Report: Rick Emerson presented this report. Jack Spoons was recognized for his contributions in supplying and putting up the canopy for special events at the park. Janis Morrison was recognized for supplying new shuffleboard equipment, and for the upcoming repainting of the shuffleboard court.

Rental Registration Report: Paul Jordan presented the report on the Rental Registration Project. (Many more details are available on the PowerPoint presentation from the meeting.) The goal of the program is not to put landlords out of business, but rather to work to ensure that their tenants know what is expected of both members and renters as far as behavior is concerned. The strategy is one of securing cooperation through social pressure and providing information to improve tenants' enjoyment of their stays, reduce landlords' problems due to tenant misbehavior, and to preserve members' ability to enjoy their property.

He then briefly reviewed several bills in the state House of Representatives that would interfere with the CSA's ability to regulate short-term rentals.

At the present time, there are 12 registered rentals out of a total number that is estimated at between 30 and 44. Efforts continue to secure more registrations. Members can help by asking landlords if they are registered, in the event that they need to talk with them about their renters.

There have been few or no significant problems reported regarding rentals that are registered.

New History Committee: A new ad hoc committee has been formed to preserve and organize items related to the history of Cobmoosa Shores. It will be chaired by Sara Collins, longtime member and board member.

Presentations

Amerigas school program donation sheets

Martha Bartlett, Shawbacoung Trail

If people will pass them along to her, Martha is willing to collect the second page from our Amerigas bills, and deliver them to the Shelby elementary school. Amerigas will donate a certain amount of money to the school for each sheet, at no cost to customers. Sheets from Amerigas bills outside Cobmoosa will also be valid for donations to the Shelby school, so she can collect those, as well.

Barberry Invasion Update

Barb Rafail, 8983 Shawbacoung Trail

Last year's effort focused on pulling up barberry from the CSA roadways. Barb urged members to also pull it up on their own property.

Steve Bartlett was recognized for his particular efforts last year in attacking the barberry.

Member Forum on Issues Relevant to the Association

This portion of the meeting was open to members to make comments from the floor on things discussed during the meeting and concerns not discussed. Time was limited to 3 min per issue.

Rich Campbell summarized an email from Linda VanSprange that covered several issues. The substance of the email was:

“Concerning Trailers being used for Housing within the Association:

1) I have no problem with anyone using their personal trailer once a year for their annual family gathering, however, recently, a few owners within Cobmoosa Shores have been keeping their trailers permanently set up and plugged in, for weeks at a time, for use by their guests. Our Protective Covenants state under I. USE (e) Temporary Housing - Living in house trailers, motorhomes or tents, regardless of size or facilities, is prohibited.”

I would like to thank Rich for his swift action in contacting these owners and reminding them of the Protective Covenants.

None of us wants Cobmoosa Shores Association to feel like a 'trailer park'. Thanks Rich!

Concerning the Accumulation of Assets (Money) by the Association

2) At last months Board Meeting, there was concern expressed by the board about the "importance of having enough funds to be able to handle any future catastrophe like high wind damage or a tornado."

In 2011, our total assets were over \$50,000, in 2016 our total assets were over \$77,000 and over \$88,000 in 2017.

In 2018, total assets dropped to \$56,889. If the \$35,000 road work is approved this year, our total assets will drop again to about \$20,000 - a \$68,000 drop in just 2 years.

My concern is, and always has been, that an excess accumulation of funds will be protected by some as an emergency fund, and looked at by others as a slush fund - depending on the board. I would encourage everyone to carefully consider requests for additional funds for board use. Thank you!”

New Business

Nomination for Board Positions / Voting for Trustees, Covenants Revisions and

2018-2019 Budget: There were no nominations for Trustee positions from the floor. There were two incumbent trustees running for reelection: Sara Collins and Paul Jordan. There are two candidates from the membership running for the open board seats: Bruce Kelly and Tom Boersma.

Both Tom Boersma and Bruce Kelly were invited to address the meeting regarding their candidacy, and both declined.

Rich Campbell thanked Martha and Stephen Bartlett and Sandy Mckelley for taking on the responsibility for counting the ballots.

Adjournment to count the ballots

Rich Campbell recessed the meeting to permit the counting of the ballots.

Resuming the meeting

Rich Campbell called the meeting to order, and reported on the results of the voting.

The board thanked outgoing trustee, Jerry Parise, for his many contributions to the board. Bill Raffail said that he had well earned his nickname of "common sense Jerry".

President Rich Campbell presented the results of the voting.

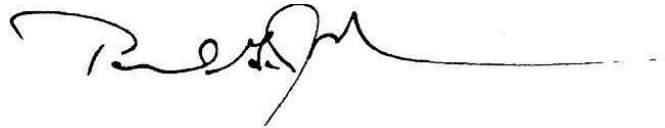
The proposed budget was adopted by a vote of 310 to 11.

The resurfacing proposal was adopted by a vote of 244 to 81.

Sara Collins, Paul Jordan, and Tom Boersma were elected to three year terms on the board, ending in 2022.

Bill Raffail moved to adjourn the Annual Meeting. Bob Van Lieu supported the motion. The motion was unanimously accepted. The meeting was adjourned at 12:29 p.m.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Paul Jordan", with a long horizontal line extending to the right.

Paul Jordan

Acting Secretary