

MINUTES COBMOOSA SHORES ASSOCIATION BOARD

November 11, 2023 9:00 a.m. Stony Lake Inn, Stony Lake, MI

(As is the Board's practice, members of the audience were free to ask questions and comment throughout the meeting)

CALL TO ORDER: Edward Dedic 9:00 a.m.

TRUSTEES PRESENT: Tom Boersma, Rich Campbell, Ed Dedic, Paul Jordan, Bob Lieckfield, Dennis McKelley, Tim Pieri, and Jack Spoors

TRUSTEES ABSENT: Bill Rafaill (ill)

OTHERS PRESENT: Janis Morrison (remote), David Law (remote), Rick Slagter, Jill Dedic, Tom Stellard, Ruth Stevens, Annette Campbell, Sara Collins (remote), Karen Oesch (remote), James Felgner

COMMUNICATIONS:

Clyde Rundle - Leaves from road blown in yard

Lynette Gavlinski - Trash Containers - Don't want to impose on neighbors

Veterans Day - Thank you and gratitude to all of our men and women who served our country

OFFICER REPORTS:

SECRETARY: Paul Jordan

The October Minutes have been posted on the bulletin board for two weeks and for three weeks on the website. In addition to approving routine motions, in October the Board approved the Secretary maintaining an ongoing record of non-routine official acts of the Association, approving a change so that only one signature is required on checks, and authorizing the submission of a letter of support for a grant application by the Oceana Conservation District to the US Forestry Service.

MOTION: To approve the October minutes as published and posted. Motion made by Jack Spoors with a second from Rich Campbell. Motion passed without dissent.

TREASURER: Bob Lieckfield

A financial review was conducted by Judy Zane (Financial Committee member), and all financial activities were in order.

86% of the dues have been collected by the 1st of November. The outstanding Current Dues are only \$6,027.50 with \$1,480 being past due.

Capital Projects Financial Needs are as follows (not counting estimates for extra costs to remove dangerous dead trees)s:

- 2024/2025: \$31,290
- 2025/2026: \$30,862
- 2026/2027: \$44,731

The Board informally agreed that the Treasurer could transfer funds between accounts without a formal motion so long as the funds remain liquid and available.

Bob Lieckfield, Ed Dedic, and Ruth Stevens will form a committee to review current policy regarding penalties for past-due membership accounts and report to the Board at the April meeting.

Treasurer Report					
Category	23/24 Budget		YTD October	Projected Balance	Percent Remaining
Income	\$ 51,105.00		\$ 38,682.50	\$ (12,422.50)	24%
Dues	\$ 43,365.00		\$ 37,337.50	\$ (6,027.50)	14%
Apparel			\$ 1,335.00	\$ -	
Reserves	\$ 6,260.00		\$ -	\$ (6,260.00)	100%
Expenses					
Roads	\$ 24,000.00		\$ 3,123.00	\$ 20,877.00	87%
Trees	\$ 2,400.00		\$ -	\$ 2,400.00	100%
Beach and Parks	\$ 3,630.00		\$ 2,487.59	\$ 1,142.41	31%
Insurance	\$ 3,750.00		\$ 3,356.00	\$ 394.00	11%
Administration	\$ 3,730.00		\$ 1,823.47	\$ 1,906.53	51%
Communications	\$ 2,000.00		\$ 650.45	\$ -	0%
Legal/Professional	\$ 6,825.00		\$ 303.00	\$ -	0%
Taxes	\$ 840.00		\$ 220.94	\$ 619.06	74%
Social	\$ 600.00		\$ 327.98	\$ 272.02	45%
Contingencies	\$ 3,330.00		\$ -	\$ 3,330.00	100%
TOTAL	\$ 51,105.00		\$ 12,292.43	\$ 38,812.57	76%
Checking Account	\$ 11,557.64				
Money Market	\$ 36,550.84				
Petty Cash	\$ 236.90				
Total Cash on Hand	\$ 48,345.38				

MOTION: To accept the Treasurer's Report as presented. The motion was made by Rich Campbell with a second from Dennis McKelley. The motion passed without dissent.

COMMITTEE REPORTS:

ROADS: Edward Dedic

Roads were spot graded while volunteers (Rick Slagter, Bob Lieckfield, Jack Spoors, Jill Dedic, Don Laven, Bob Van Liew, Barb Liszewski as well as others) blew and raked leaves out of the roadway. Potholes filled twice since the last board meeting. Want to thank Dennis McKelley and Dean Gentel for filling potholes and fixing some of the rocks that got out of place since the last effort, swept and cleaned Erie Trail at Ottawa. Volunteers pulled in the speed barrels for the winter season. Salt and Sand barrels will be filled the first week of December as scheduled. Pete Roskam is set for snow plowing. Plowing may go up by \$5-10 per plow due to fuel and maintenance costs.

TREES: Paul Jordan

Following the Board's letter of support, the Oceana County Conservation District applied to the US Forestry Service for a \$200,000 grant to create a 'conservation corridor' from Lake Michigan, to Stony Lake, and upstream along Stony Creek. The project will involve treating for HWA, reforestation in some areas, and removing some dead trees. Partners will be Camp Miniwanca, Shelby Schools, and Hart Schools.

Estimated expenses for dangerous dead tree removal for the next five years has been added to the reserve plan. The total for this is estimated to be \$7,400 over the next five years. This will be reviewed and potentially revised at the committee's March 2024 meeting.

Rick Slagter pointed out an oak limb on Erie that was damaged during the September storm and may present a danger. This will be checked out and removed if needed.

BEACH, PARK, AND ENTRANCE: Tom Boersma

Jack Spoors rebuilt the sign near the entrance (Cobmoosa regulations) and re-installed the new assembly. It turned out quite well.

BUILDING:

Several building projects continue in the association. A fence is being constructed on Ottawa Trail at the Harris house that was not board approved and a large deck is being constructed at the Henry house next door with no permit in evidence. Owners will be contacted if possible, but the master list shows the former owners listed.

SOCIAL AND EVENT: Rich Campbell

No events are planned until Memorial Day.

COMMUNICATION: Paul Jordan for Bill Raffail

- 4 eNewsletters sent (Guidance statement re trash receptacles, Guidance statement re yard leaves and debris, October board minutes, November Board Mtg announcement with agenda)
- 2 website updates (October board minutes posted, November board agenda posted)

HISTORY: Edward Dedic

Will possibly assemble the History Committee over the winter for archiving events.

OLD BUSINESS:

- *Deed Restriction Renewal Selection* Edward Dedic

Hirzel Law, PLC estimated \$6,250. This is what we based the ask from the membership. Provided high level estimates and was less familiar with our situation and the impacts of the new law.

William R Sininger Attorney at Law, PLLC quoted possibly 10 hours at \$250 seemed to be less familiar with this process and our type of situation with new law.

McShane & Bowie, PLC gave a price not to exceed price of \$6,250 for the work allowing us to meet a budget of \$6,250, and invested personal time to understand CSA situation and already did conflict checks. Their speciality is real estate law.

Ruth Stevens and Ed Dedic recommend that the Association contract with McShane & Bowie for this work.

Note: Additional research for this project uncovered that deeds for original property owners and current owners had to be matched, and current names with liber and page needed to be documented. Title search quotes were as much as \$25 per lot to do this work. Ruth Stevens did the majority of this work with a few volunteers.

MOTION: To contract with McShane & Bowie, PLC for the required legal work for a cost not to exceed \$6,250, with the work to be completed by the end of March, 2024. Motion by Tim Pieri with a second by Rich Campbell. Motion passed without dissent. (Dennis McKelley had momentarily left the room.)

Thanks to Ruth and the Volunteers for their preliminary work!

- *Bookkeeper Transition Decision* Edward Dedic Bob Lieckfield
Bob Lieckfield will take over the bookkeeping function by April 1, 2024.
- *Electronic bill payments:* Bob Lieckfield Already decided.
- Management Software for Billing, Website, Community Engagement Edward Dedic
Bob Lieckfield

Ed and Bob are reviewing potential software packages to manage the billing, communications, website, online payments, and overall management of CSA. This HOA software would enable Cobmoosa volunteer board members to not become highly skilled in a rather manual sophisticated process to do billing and communications, website maintenance as well as invoicing and payment processing. This would be a learned process through video training offered by a solution provider for HOA and not rely on previous board members to learn the ropes. This would also allow Cobmoosa Shores members an online member portal where they would have access to update and access all of their information, pay their dues, and manage their account. One program's cost (Wild Apricot) is approximately the cost that we were paying the Association's bookkeeper. Bob and Ed will continue to investigate. This will be an object of further discussion at the April meeting.

NEW BUSINESS:

- *Making the intersection of Paubawme and Chippewa a 4-way stop (Paul Jordan)*

Complaints about speeding are constant decade after decade. Turning the intersection at Paubawme and Chippewa into a 4-way stop would slow down traffic entering Cobmoosa thereby improving safety, reducing pot holes, and reducing dust at minimal expense.

This will be brought up for a decision at the April meeting.

- *Possible "Carts Caution Slow" signs*

Bob VanLieuw asked us to discuss the possible posting of a couple of such signs within the Association. This will be presented for discussion and decision at the April meeting.

- *Art sale on Ottawattamie*

A resident approached Jack Spoors regarding some questions and concerns regarding a private sale advertised as occurring today at noon on Ottawattamie. Is this going to be a one-time thing? How will parking be handled?

The Board was not approached by the event's sponsor in advance about this and has no information regarding it.

ADJOURNMENT: 10:45 a.m.

MOTION by Jack Spoors with a second from Dennis McKelley. The motion passed without dissent.

NEXT MEETING: April 13, 2024 9:00AM @ Stony Lake Inn Jack Dennis

Respectfully submitted

Paul Jordan, Secretary