

ASSEMBLY NEWS

CONGREGATIONAL SUMMER ASSEMBLY
PILGRIM, MICHIGAN



SEASON OF 2024

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PROCEDURE FOR SCHEDULING ASSEMBLY-WIDE ACTIVITIES TO THE CALENDAR

Check the Master Calendar in the Assembly Office for the availability of the desired date and facility.
 Contact Amy Somero at amysomero.csa@gmail.com, Managing Director, with the proposed addition.

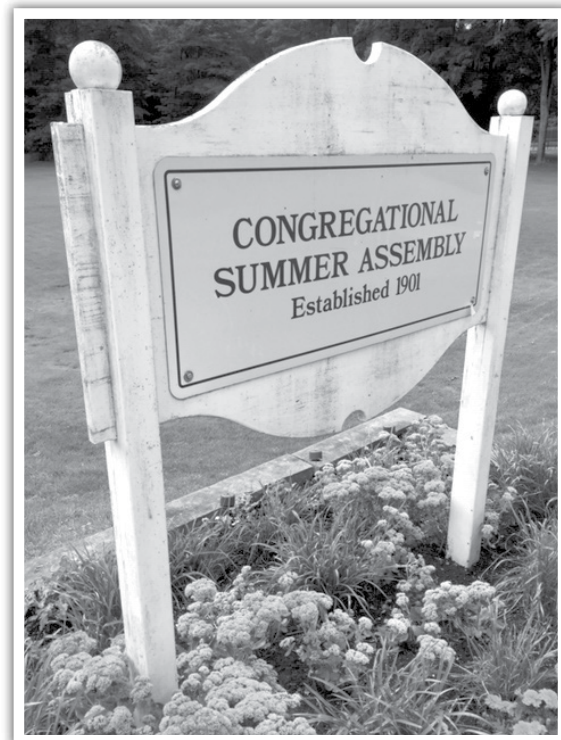
CONGREGATIONAL SUMMER ASSEMBLY

2128 PILGRIM HIGHWAY
FRANKFORT, MICHIGAN 49635-9247
(231) 352-4751
summerassembly.org

THE CSA PURPOSE

(Quoted from the Amended Articles of Association, 1905)

“To promote the physical, intellectual, moral and religious welfare
of the constituency which it seeks to serve.”



PRESIDENT'S NEWSLETTER



Dear CSA Friends,

The arrival of the Assembly News to our home in Philadelphia always signals the start of our summer countdown. My daughters immediately grab the CSA envelope, rip it open and scour the pages looking for pictures of people they know. I hope you also enjoy the pictures, but please also take time to review our policies and committee reports, which include important changes and information for this coming summer.

The Board of Trustees gathered in Chicago over the November 3-4, 2023 weekend with the primary goal of passing the annual budget. We accomplished that goal, and the CSA is in a good financial position. This year's budget includes a continuation of all existing programs as well as \$98,000 approved for capital improvements. As you read through these pages you will notice some fee changes. Please keep in mind that due to inflation, even maintaining existing programs required a fee increase of some kind. I would like to acknowledge our incredibly talented and dedicated Budget Committee for gathering the financial requests from committees and the Managing Director and presenting the information in a meaningful and effective way.

In addition to approving the budget, Trustees spent the November meeting listening to the outstanding work of our committees and collaborating on future plans of those committees, the Women's Association, the Pilgrim Fund, the Preservation Fund and the Education Fund. There is much to be excited about for the future of the CSA and our upcoming 125th anniversary in 2026.

Below are some important takeaways from the November meeting and some details of The Board of Trustees' ongoing work. You can also find the highlights of the November 2023 Board of Trustees meeting in the special edition of the "weekly email" from the Communications Committee, sent on Friday, January 19, 2024.

Capital Improvements

The Board continues to have its attention on updating our infrastructure to meet safety and capacity needs. Each summer Board members participate in a "walkthrough" to see first-hand the status of current capital improvements projects and observe needs for future capital improvements to our buildings, grounds, beaches, and roads. The Board considered over \$120,000 in capital requests for 2024 and approved \$98,000 in capital improvement projects. Of this total, \$64,000 were considered "critical" capital improvements since they relate to the safety of our existing structures or replacement of our infrastructure. The Executive Committee will work to prioritize the list of capital improvement requests prior to the fall 2024 Board of Trustees Meeting.

PRESIDENT'S NEWSLETTER

Continued

Fee Changes

- **The weekly registration fee will increase \$2 to a total of \$40 per week.** Lot Owners and Associate Members should have received their winter invoice for \$80. Thank you for your consideration in paying this invoice ahead of the summer, which directly supports our staff, programming, and ongoing capital improvement projects in anticipation of Summer 2024.
- **The automobile fee will increase from \$20 to \$25.**
- As requested by the Waterfront Committee, the **Type C watercraft fee will increase from \$5 per week to \$8 per week.**
- Starting in 2024, **there will be a racquet fee of \$5 per week, to be applied to everyone 16 or older who wishes to play tennis or pickleball on any of the CSA courts.** The existing Woods Courts fee is eliminated. Please reference the January 2024 Board of Trustees meeting email from the Communication Committee and the Tennis and Pickleball Committee report for detailed information.

Ecology

The Ecology committee has been kept busy by the discovery of the most recent invasive threat to our forests known as the Hemlock Woolly Adelgid. The Ecology Committee Report contains information on the work that is being done to address the needs to help save our hemlock trees.

Ad Hoc Committees and Working Groups

We have several Working Groups and Ad Hoc Committees meeting over this winter on various topics. The **Ad Hoc Archives Committee** is exploring technology options and the ways people access information can support the management of and access to the Assembly's archives. The **Information Technology (IT) Working Group** was established in September 2023 in response to pressing IT matters. The two main goals of the working group are: 1.) Make a recommendation on a new Office Registration system; 2.) Address Office, Arts and Crafts Fair, and virtual meeting network issues. The **Diversity, Inclusion and Belonging Working Group's** purpose is to design multi-year programming to build shared understanding of what it means to become an intentionally inclusive community where all, members and visitors alike, feel valued and accepted.

Calendar

The Board approved a full summer calendar including The Children's Operetta, The Arts and Crafts Fair, a special CSA Choir Concert, Teen Dances, and many workshops and musical events. Go to the CSA website for the current program and activity schedule: www.summerassembly.org

In closing, I would like to express my appreciation to my family for supporting me in serving in this role as CSA President. I have learned a lot from the many meetings and conversations I've had with members of our community. I am proud of the way our community gathers and works together to make the Assembly such a special place. We have so much to look forward to for this coming summer. Several of you have mentioned to me that the 125th anniversary of the CSA is two years away! Let's continue to imagine, wonder, and plan together for our future.

Sincerely,
Jenn Swetland, *CSA Board of Trustees President*

MANAGING DIRECTOR'S REPORT

Let the countdown to summer 2024 begin!

Dear CSA Community,

As we all eagerly anticipate the arrival of summer, I am thrilled to extend a warm welcome to each and every one of you to the upcoming season at the Congregational Summer Assembly.

First and foremost, I want to express my deepest gratitude to our dedicated staff, volunteers, and community members whose support and commitment have been instrumental in preparing for your 2024 summer experience. Your passion for fostering a vibrant, inclusive, and welcoming community is truly inspiring, and I am continually humbled by your collective efforts.

Our committees have been hard at work planning an array of programs, activities, and events designed to engage, educate, and entertain individuals of all ages. From enriching educational workshops, engaging guest speakers, stimulating cultural experiences, an outdoor concert on the ballfield and exciting youth program activities and so much more. There will be something for everyone to enjoy. Check out <https://summerassembly.org/calendar.html> for the most detailed and up to date information.

I would like to encourage each of you to actively participate in our community, whether it be through volunteering, attending events, or simply connecting with members and guests. Again this season, volunteer opportunities will be posted in the Assembly Building lobby by the office and posted on the Assembly social media accounts. We will be looking for teams of people to help with opening tasks, repainting the exterior of both the Pilgrim Place and the maintenance shed. It is through our collective efforts and shared experiences that we truly bring the spirit of CSA to life.

The management staff for Tennis, Waterfront, Arts and Crafts, Music, Ecology, Office, Youth Programs, Crystal View and Maintenance are in place! I am so proud of the team that is assembled to oversee activities and mentor our young staff this summer. If you or someone you know is interested in getting involved by joining our staff, check out the remaining openings at <https://summerassembly.org/employment.html> and consider applying for a position that fits your interest or expertise.

Thank you once again for your continued support and dedication to the Congregational Summer Assembly. If you have any questions please do not hesitate to reach out to me. I look forward to seeing you all soon as we embark on another incredible summer in Northern Michigan.

Warmest regards,
Amy Somero, *Managing Director*

P.S. Please note these timelines for important seasonal opening weather dependent tasks:

- CSA Water Wells will be turned on in the first week of May. Watch for email updates.
- CSA Dock and Moorings will be installed in late May. Watch for email updates.

Thank You!

STAFF AND VOLUNTEERS



Left to Right, Back to Front: Dave Patterson, Barb Patterson, Heather Brands, Sam Wind, Beth Congbalay, Paige House, Libby House, Fritz Kraft, Rosemary Abbot, Ian Jones, Sage Abby, Steve Shreiner, Erin Wise, Alex Holmes, Sebastian Dunnaway, Weston Leete, Jack Fredrickson, Hayden Brands, Polly Mauer, Tom Mauer, Solomon Schaffer, Susan Kraft, Bill Brands, Ken Cox

Frannie Johnson, Avery Leete, Gwyn Dunnaway, Amy Somero, Ava Meyer, Sarah Perry, Sarah Meyers, Dagny Bingham, Bailey Queen

Nancy Meyers, LouAnn Willsey, Leslie Ritter, Brody Leete, Sasha Nieman, Sean McCormick, Calla Mishen

EMPLOYMENT OPPORTUNITIES

(ALL POSITIONS ARE SEASONAL)



A summer job at the Congregational Summer Assembly offers more than just a job – it provides an opportunity to be a part of a close-knit and welcoming community. Employees at the CSA find themselves immersed in a culture that values diversity, collaboration, and personal growth. Working here allows individuals to contribute to the Assembly's tradition of providing an array of enriching experiences for its members and the greater community.

Are you interested in being a part of our team? Detailed information for open positions along with application instructions are available on the CSA Website: <https://summerassembly.org/employment>.



<https://summerassembly.org/employment.html>

The 2024 CSA season runs from Monday, June 17 through Friday, August 16th.
The Staff Appreciation Dinner is scheduled for Thursday, July 25.

If you have any questions contact Amy Somero, Managing Director.
The Congregational Summer Assembly is an equal opportunity employer.

SECRETARY'S BULLETIN BOARD

CSA BOARD OF TRUSTEES SECRETARY'S BULLETIN BOARD

HIGHLIGHTS OF THE JULY 29, 2023, CSA ANNUAL MEETING

- The following nominees for Trustees in the 2023-2026 class were approved: Chris Dow, Merry Elrick, Joni Leete, Martha Moore, and Chris Sturgis.
- The CSA remains in a strong financial position.
- The ad hoc Dune, Beach & Bluff Committee provided an update on the stone revetment project at the toe of the Lake Michigan bluff spanning CSA Lots 174, 175, 176, and 177, to be built at the owner's expense.
- Due to the growing popularity of pickleball, the Tennis Committee will be renamed the Tennis & Pickleball Committee.
- Two items for new business were discussed:
 - The development of a comprehensive agreement to guide the use of common property by CSA Lot Owning Members will be presented at the 2024 annual meeting for consideration.
 - A presentation was made by the Waterfront subcommittee looking at the potential renovation and improvement of the CSA Crystal Lake Beach playground area.

CALL FOR THE 2024 CSA ANNUAL MEETING

The Congregational Summer Assembly Annual Meeting will be held on Saturday, August 3, 2024, at 9:30 a.m. in the Assembly Building at 2128 Pilgrim Highway, Frankfort, Michigan.

BOARD OF TRUSTEES NOMINATIONS

The following five candidates have been nominated to serve as Trustees from 2024-2027:

- Ginanne Brownell
- Dan Cartlidge
- Lisa Dunphey
- Bruce Lindsay
- Ellen Petrick



Crystal Knoll

SECRETARY'S BULLETIN BOARD

Continued

PROPOSED BYLAWS CHANGES

Two CSA Bylaw changes will be voted on at the Annual Meeting. Both amendments were unanimously approved by the Board of Trustees and were presented to the membership at the 2023 Annual Meeting. There were no outstanding questions or issues. The amendments are to be voted on by Lot-Ownning Members. This matter will be open for questions or comments at the Open Forum scheduled for July 17, 2024, at the Assembly Building.

Proposed amendment one change – see crossed out and underlined below:

MOTION: The Bylaws Committee and Board of Trustees move to change SECTION II. MEETINGS A. Annual Meeting from seven (7) proxies to five (5) proxies to be in compliance with the MI NON-PROFIT CORPORATION ACT, Act 162 of 1982.

“A. Annual Meeting. The Annual Meeting of the Assembly shall be held in the month of July or August at such time and place as may be designated by the Board of Trustees. The call for the meeting shall be mailed to the membership not less than 21 days before such meeting. It shall contain specific mention of any unusual items of business expected to come before the meeting. If any amendments to the bylaws are being proposed for consideration, the call for the meeting shall describe the nature and purpose of such amendment in accordance with Section IX, Article C. Provision shall be made for Members unable to attend to file a proxy with the Secretary at least twenty-four (24) hours prior to the meeting. No more than ~~seven (7)~~ five (5) proxies shall be held by one person.”

Proposed amendment two change – see crossed out and underlined below:

MOTION: The Bylaws Committee and Board of Trustees move to increase the financial obligation amount in SECTION IV. OFFICERS AND COMMITTEES F. Executive Committee: the Executive Committee may incur up to \$20,000 per fiscal year without express authority from the Board of Trustees.

F. Executive Committee. The Executive Committee shall consist of seven elected members of the Board of Trustees, including the President and Vice President. The Executive Committee shall also include the Treasurer and the Secretary as ex-officio, non-voting members. Not fewer than four elected members of the Executive Committee shall consist of Members, a spouse of a Member, or an adult child of a Member. The principal function of the Executive Committee shall be to act for the Board of Trustees between meetings of the Board of Trustees. It shall not incur any financial obligation in excess of ~~\$1,000~~ \$20,000 per fiscal year without express authority from the Board of Trustees. Four elected members shall constitute a quorum of the Executive Committee.

Go to this link on the CSA website to see the Bylaws Committee presentation of the two proposed amendment changes at the 2023 Annual Meeting.

<https://bit.ly/3O3kl0p>

SECRETARY'S BULLETIN BOARD

Continued

VOTING BY PROXY

Members eligible to vote who are unable to attend the Annual Meeting can file a proxy vote with the Secretary at least 24 hours prior to the meeting. Proxy voting is a form of voting whereby a Lot Owning Member delegates his or her voting power to a Lot Owning Member who owns another property to enable a vote in their absence.

There is only one vote per property, no matter how many names are on the deed. If there are multiple owners on a deed/LLC/Trust, then the multiple owners need to decide among themselves how to cast their single vote. If multiple owners from the same property vote, your vote will only be counted once, and if they vote differently, they will be cancelled, and none of the votes will count, even though the property will still be counted for quorum purposes. So, please designate a Primary Voter to vote for your property on behalf of all; if you designate a Primary Voter, no proxy is needed.

If you are unable to attend, you may designate another Lot Owning Member as your proxy to vote for you. The Lot Owning Member voting your proxy must attend the meeting, and they vote on your behalf. So please discuss your wishes with your Proxy so they can vote the way you want. Proxies do not count towards a quorum.

Please email your proxy vote to Tammy Moore or place it in the Secretary's mailbox at the Assembly Building by August 2, 2024, by 9:29 am. No more than 5 proxy votes shall be held by one person. Associate Members are not permitted to designate proxies.



Know all persons by these presents. That I _____
of _____ do hereby
constitute and appoint _____ my
proxy at the meeting of the Congregational Summer Assembly to be held at CSA on the ____day
of _____ 20____.

CSA Summer Street Address _____

CSA Lot No.(s) _____

Signature _____

Date _____

CSA LEADERSHIP

* Indicates Executive Committee Member
The Trustee class retiring in 2024 is responsible for presenting the Officer Slate for 2025

OFFICERS OF THE ASSEMBLY

PRESIDENT:

*Jennifer (Rodes) Swetland

VICE PRESIDENT:

*Debbie Allbright

TREASURER:

*Gary Dawley

SECRETARY:

*Tammy Moore

BOARD OF TRUSTEES:

2021 - 2024

Debbie Allbright

*Bill Fisk

*Joshua Knight

Lorry Spitzer

2022 - 2025

Sally Dutton

*Andrew Gaffney

Julie Knott

Mike Lodes

*Susie Ratner

2023-2026

Chris Dow

Merry Elrick,

*Joni Leet

Martha Moore

Chris Sturgis

MANAGING DIRECTOR:

Amy Somero

WOMEN'S ASSOCIATION:

Ann Whelpton

CONGREGATIONAL SUMMER ASSEMBLY COMMITTEES

** Indicates Representation on the Board of Trustees

ARTS

Barbara Perry, Chair
Ginanne Brownell
Catherine Davis
Merry Elrick**
Julia Gibson
Sarah Larson
Jan Lauerman
Sasha Nieman
Susie Ratner**
Jane Taylor

BUDGET

Lou Rollinson, Chair
Joel Buzzell
Brook Cunningham
Gary Dawley**
Schuyler House
Fred Lauerman
Ginny Murphy
Natalie Ricklefs
Amy Somero, CSA MD
Jenn Sweetland**

BUILDINGS & GROUNDS

Joel Buzzell, Chair
David Belknap
Jay Burt
Eleanor Comings
Bill Fisk**
Russ Freeburg
Mike Lodes
Alan Marble
David Pray
Amy Somero, CSA MD
Glen Tracey
Mark L. Walton
Pete Weir
David Wynne

BYLAWS

Marie Smith, Chair
Anne Dupre
Liz Griffin
Holly Freeburg
Crissie Vitale

CALENDAR

Linda Schopp, Chair
Carolyn Konnert
Jan Lauerman
Tim Potter
Amy Somero, CSA MD
Marilyn Winter

CITATIONS

Wanda Shreiner, Chair
Jane Cooper
Robert Cooper
Bruce Johnson
Leslie Buntain Ritter
Linda Schopp
Diane Young-Spitzer
Steve Walton
Marilyn Winter

COMMUNICATIONS

Dean Keiser, Chair
Carol Barbour
Ginanne Brownell
Beth Congbalay
Chris Dow**
Margie Finley
Holly Freeburg
Alan Marble
Sam Rosenblatt
Amy Ruberl
Fran Somers
Leah Tronsor
Loren Weiss

CONSTRUCTION REVIEW

Tom Kucera, Chair
Chris Albright
Jan Fayhee
Jim Gosnell
Joshua Knight**
Julia Nerbonne
Jeff Peoples
Amy Somero, CSA MD

CRYSTAL VIEW

Hannah Flint, Chair
Alfie Bingham
Heather Brands
Andrew Gaffney
Heidi Kline
Barbara Patterson

DUNE BLUFF & BEACH AD HOC COMMITTEE

David Belknap, Chair
Lurette Frost
Alan Marble
Jeff Peoples
Jane Perrino
Trey Ruthven
Lorry Spitzer**
Glen Tracy

ECOLOGY

Debbie Albright, Interim Chair**
Carol Albright
Nancy Baglan
David Belknap
Jim Boecker
Linda Campbell
Eddie Ellsworth
Molly Harrison
Diane Kearney
Julie Knott**
Jan Lauerman
Tom Mauer
Julia Nerbonne
Gwen Rogers
MaryLou Stanton

HUMAN RESOURCES/ PERSONNEL COMMITTEE

Erin Jones, Chair
Bill Barnes
Ann Murphy-Burroughs
Jennifer Daly
Holly Freeburg
Tammy Moore **
Colin Malloy
Barbara Patterson
Cole Schindler
Tom Williams

CONGREGATIONAL SUMMER ASSEMBLY COMMITTEES

** Indicates Representation on the Board of Trustees

LEGAL

Lorry Spitzer, Chair**
Warren Crowdus
Peter Ellsworth
Bob Molloy

MEMBERSHIP

Ann Murphy-Burroughs, Co-Chair
Megan Royle Carrella, Co-Chair
Jane Cooper
Brook Cunningham
Judy Dawley
Sally Dutton
Mary Gosnell
Linda Kucera
Rick Rodes
Linda Schopp
Chris Sturgis**
Crisie Vitale
Cathie Walker
Elaine Walton
Marilyn Winter

NOMINATIONS

Jonathan Buntain, Chair
Molly Bazzani
Anne Burt
Joe Buzzell
Ellen Herscher
Barb Perry
Bob Schmidt
Helen Wangard

SPIRITUAL LIFE

Jim Reisner, Co-Chair
Renee Fisk, Co-Chair
Ken Cox
Merry Elrick**
Molly Frost
John Harbeson
Jonathan Knight
Ellie MacKinney
Nancy Reid
Bob Schmidt
Cathy Schulz
Jennifer Swetland**
Shannon Wise

TENNIS & PICKLEBALL

Alan Marble, Co-Chair
Dennis Nahnsen, Co-Chair
Debbie Allbright**
Meghan Beverley
Bob Brown
Warren Crowdus
Meg Eveland
Andrew Gaffney**
John Harbeson
Pat Kearney
Polly Mauer
Bob Norris
Matt Petrick
Rick Rodes
Steve Walton
Sara Watson
Kathy Way

WATERFRONT

Bob Cooper, Chair
David Belknap
Ann Murphy Burroughs
Kate Dertz
Callie Furste
Andrew Gaffney**
Larry Iles
Karen Neighbors Janssen
Brian MacInnis
Martha Moore**
Marjorie Pearsall-Groenwald
Leslie Ritter
Stu Soule
Diane Tracy
Mark Walton
Chris Watson
Pete Weir

YOUTH

Joni Leete, Co-Chair**
Luke Sturgis, Co-Chair
Christie Bednar
Diana Campbell
Lucas Cunningham
Luette Frost
Jen Hamdorf-Torrens
Meghan Morris
Stacey Peoples
Sophie Scanlon
Shannon Wise

FUNDS

EDUCATION

Jennifer Daly, Chair
Andy Campbell
Beth French
Rather Stanton
Leslie Thompson
Steve Walton
Dave Wynne

PRESERVATION FUND

Fred Lauerman, Chair
Bill Beck
Brook Cunningham
Gary Dawley**
Bill Fisk**
Jep Gruman
Dennis Nahnsen
Tommy Williams

PILGRIM

Molly Harrison, Chair
Don Brown
Renee Fisk
John Harbeson
Floyd Kearns
David Pray
Cynthia Rauschert
Diane Tracy
Cliff VanDyke

**If you're interested in
serving on a committee,
the CSA welcomes
your participation!
Contact the committee
chair(s) regarding your
willingness to serve.**

THE ARCHIVES

ARCHIVIST

Jane Cooper

ASSISTANTS TO THE ARCHIVIST

Nancy Gosnell Gillett

Carol Nethercut Edmonds

Judy Dawley

ARCHIVIST EMERITA

Tamara Transue Royle



Housed at Pilgrim Place – back behind the Woods Courts – the Archives hold the history of the Assembly. In that building you will find file cabinets full of the records of meetings since the founding of the Assembly, albums of photographs from the first days of the Assembly to the present, books that document all Assembly activities from the beginning. There are cd discs of recorded oral histories, dvds of musical productions, and a library of books written by and/or about individuals connected with the Assembly.

THE ARCHIVES

Continued

Pilgrim Place is a popular place for meetings and also for visits by CSA folks searching for pictures, information, maps, and family history. It is open for visitors on Wednesdays from 10:00 am to noon or other days by arrangement. To schedule a visit or to request information use the email address for the Archives which is csaarchivist@gmail.com

In 2023 nearly 300 people came to the Community Room when History Night returned to the activity rotation – the Best of the Archives was laid out and some new videos were set up in locations around the room.



CELEBRATION OF LIFE 2023

BIRTHS

SINCE AUGUST 2022

Logan Jean Allbright

Kaya Whelpton Aysin

Maysen Suzanne Baker

John (Jack) Hunter Furste

(Gruman)

Kirby Tenny Iles

Margaret Ann Karraker

(Lauder)

James Michael Robin

(Karraker/Lauder)

Esme Ruth Martin

Emmeline Gabrielle Martin

Campbell Elliot McKone

(French/McKone)

Charlie Anne Raisor

(Rauschert)

Fern Bohr Stanton

(Ellsworth/Hallman)

DEATHS

SINCE AUGUST 2022

Jay Bruce Atman

Fred Auch

Jonathan David Blessing

Carol Hawley Brouwer

Stephen Elrick

David Lee Frasco

Ann Dewey Greenfield

William (Bill) Dumont

Greenfield

Polly Jo Herscher

James S. Meyer

David Crawford Petrick

Edward G. Pringle

Peter McConnel Soule

Gary Arthur Walton

Imelda Anne Way (McNamara)



CITATION FOR LONG AND VALUED SERVICE TO THE ASSEMBLY

•••••

NANCY BAGLAN
AUGUST 2023



"The Congregational Summer Assembly." Friends at home ask you why you go to this place in northern Michigan from Colorado...Massachusetts...New York...California...Washington.

You try to describe it but always feel you do not have the right words. After rapturous descriptions of lakes and woods, tennis courts and golf courses, sunsets, and sunrises – you finally say, "it's the people."

In 2023 the CSA recognized someone whose guiding principle has been "If you have an interest in something, even if you don't know anything about it, go for it!!" Because Nancy Baglan lived by that and set her mind to learning about her interest, we have a much richer environment at the CSA.

Nancy's background was in the physical sciences – in chemistry/physics/math, and she was working in a research lab at Washington University in St. Louis where her husband Bob had entered medical school.

In the adjoining lab at Washington University was a co-worker whose husband had a family connection to the CSA. Claire's description of the Assembly sounded good to Nancy and Bob, so in 1978 she called the Assembly office to find out if there were any rentals. As a result, the Baglans rented the Harbison's cottage in June of that year, and even though it was cold, they loved it and kept coming back, finally realizing this was a lifetime commitment. In 1989 they bought the Hutter cottage at the top of Fuller Avenue.

As for many of us, pre-retirement summers allowed limited time for vacation, so Nancy's volunteer work seemed limited to pulling lots of garlic mustard. Retirement allowed her to spend full seasons here in Pilgrim and she began volunteering in earnest. In 2005 she joined the Ecology Committee where she learned about invasive species and the environmental threats they pose. Because Nancy is a scientist she has always looked to science and accurate information to guide her in her work, so when she became chair of the Ecology Committee she audited two Ecology courses at the University of Missouri-St. Louis. She worked with Julia Nerbonne and the Harris World Ecology Center on a program of environmental education for young children and a scientific assessment of our woods. Their report was published in 2009 and in the years that followed Nancy tried to follow up on their recommendations.

If you look through the left side windows of the Meeting House, you will see the winding path along the Native Species Garden. At Nancy's suggestion this was taken on as a project. If you have enjoyed the sunny Butterfly-Pollinator Garden on the M-22 side of the Assembly building you should know that Nancy asked Carolyn Thayer to work with the junior ecology interns to develop that 10 years ago. These are just two of the many projects and programs Nancy guided for the CSA.

We are grateful to Nancy for what she has done to teach and show us what we can do to protect and enhance our natural surroundings – and especially for helping create programs that have engaged our children in that learning.

“If you have an interest in something – go for it!”

PAST RECIPIENTS OF THE C.S.A. CITATION FOR SERVICE TO THE ASSEMBLY



1979	George Gibson	2001	Jane and Telfer Mook
1980	Mary Sherwood Hill	2002	Lou Pray
1981	Catherine Stebbins	2003	Russell Freeburg
1982	Emilie Williams	2004	Bill Dahman
1983	Jean and Russ Petrick	2006	Kent Murmann
1984	Joe Reeve	2007	Jim and Luanne Buzzell
1985	Norman Johnson	2008	Linda Williams Schopp
1986	Agnete Hunt	2009	Jim and Tamara Transue Royle
1988	Laurence Van Tuyl	2010	Pete Weir
1989	A. Ray Cartlidge	2011	Marilyn Stimson Winter
1992	Lucile and John Hawley	2012	Hal Knight
1993	Charles (Bud) French	2013	Jane Cooper
1993	Ruth and Howard Pearsall	2014	Anne Willson Dupré
1994	Katy and Hugh Gosnell	2015	Frank and Barbara Somers
1994	Tom Williams	2016	Kay Fischer
1995	Eileen and Karl Rauschert	2017	Pat Milligan Baker
1995	Evelyn Walter	2018	Jay and Anne Burt
1996	Elsie and Bob Walton	2019	Cynn timer and Carl Hood
1997	Betsy Petersen	2021	Judy and Gary Dawley
1998	Arthur (Bud) Strong	2022	Judy Rodes
1999	Marjorie Pearsall-Groenwald	2023	Nancy Baglan
2000	Doris and Dave Robertson		

YOUTH CITIZENSHIP AWARD 2023

• • • • •

AVERY LEETE



This summer, the CSA community and with full support of the Youth Committee has selected another incredibly deserving person as our 2023 Youth Citizenship Award Winner. This year's winner is genuinely connected to the CSA and demonstrates daily the spirit of inclusivity and doing things "The CSA Way."

The surest way to find her is to look at the tennis courts. Since she was eleven, when she began volunteering with the tennis program, we've had the privilege to watch her grow up into the confident young adult that she is today. She has been described as "being fantastic with the kids, always leading with kindness and inclusion." "She has a smile on her face every morning, while being patient, kind and nurturing." "Her parents have exposed her to great family values, to treasure the environment, and the importance of the CSA community."

The descriptions of how she shows up, every day, go on and on. The positive feedback however didn't stop with her time on the courts. Those who nominated her were quick to point out instances off the tennis courts, where she continues to lead by example and maintain the inclusive feel we all love about the CSA. So many children look up to her, and she's never too busy with friends or family at the CSA beach to say hello or take the kids out for a swim to the raft. The way she engages with everyone, can only be described as authentic kindness. We are lucky to have her as part of our community. Congratulations Avery!

ARTS COMMITTEE

A great thing about the Arts Committee is the artists who inspire the artist in all of us.



This year, we were blessed with these inspiring artists (brought to us by **Jane Taylor**):

- **Sally Rook (Neezho-Nimkee)**, who shared her Ojibwe Indian history and culture through dance, storytelling and jewelry.
- **Karen Williams**, who taught a landscape oil painting class.
- **Sarah Larson**, who led a meditative art workshop.
- **Catherine Davis**, who went beyond haiku with participants interested in poetry.

Merry Elrick organized everything for the **Authors and Artisans Fair**. **Sasha Neiman** hosted **Stunt Night**, and **Chris Sturgis** and **Ginanne Brownell** led the **CSA Big Read** discussions of "The God of Small Things," selected by **Merry Elrick** and **Julia Gibson**.

This summer, you'll see our regular offerings, including local artist **Ellie Harold**. See if you can make time to join us!

July 11	7:30 pm	Artist Talk
July 12	9am -12pm	Artist Workshop
July 18	2:00 pm	Big Read Discussion
Aug 2	7:30 pm	CSA's Got Talent Show
July 31	10am-2pm	Authors and Artisans
August 5	9-4	Artist Workshops
August 15	2:00 pm	Big Read Discussion

Respectfully submitted,
Barbara Perry, *Chair*

COMMUNICATIONS COMMITTEE

The Communications Committee meets weekly throughout the summer of 2024 on Tuesdays at 10:30 a.m. EDT to plan timely communications for social media, the website and weekly email messages. If anyone would like to join the committee or attend meetings in the future, please contact Beth Congbalay. We welcome contributions from Assembly members to our communications outlets - see below for details.

Weekly Emails: We send out one email per week on Fridays during the season highlighting activities and announcements, as well as additional emails on important topics. If you would like to contribute information to the weekly email, please send it by Wednesday of the week you would like it to go out. You are not automatically subscribed to the emails by registering in the office – if you are not receiving them and would like to please contact Beth Congbalay.

CSA Website: We update the website constantly during the season with helpful information, including a picture of the white boards from the Assembly Building porch. If you would like to update the web page for your committee, please send the information to Beth Congbalay. Find our website at www.summerassembly.org.

CSA Facebook page: Updated regularly with pictures, articles and videos of Assembly life. Find our Facebook page at www.facebook.com/CongregationalSummerAssembly.

CSA 411 Facebook Group: This is a closed group for individuals who are affiliated with the CSA to self-publish information, photos, lost and found, etc. Comments on here are solely the opinion of the person posting. You may request to join the group by asking a current member of CSA 411 to invite you. They type your name or email into the "Invite Members" box while in the group on their PC or phone. If the current member is using a smartphone, there is a blue button to click that says "+Invite". The group administrator will approve the invitation and you will be added.

CSA Instagram page: Everyone is invited to contribute pictures by emailing them to Beth Congbalay. Find beautiful photos taken of the Congregational Summer Assembly and surrounding area at our Instagram page at www.instagram.com/summerassembly.

CSA YouTube Channel: Check out fun and exciting videos on our YouTube Channel created over the past years by different members of the Communications, Spiritual Life and Arts Committees. Find our YouTube page at <https://www.youtube.com/channel/UCI1oXNka-LEM9f8ONXH2btg>.

We're looking for a **Communications/Archives Intern** for 2024. Are you a CSA college student (age 18-25) who wants to learn, earn, AND summer at the CSA? Are you good at writing, photography/videography, social media and have good technical skills? Can you write clear and engaging communications? Come up with creative ideas to engage the CSA community? Create videos or other interactive content? If so, this may be the internship for you! Go to the Employment page on the Assembly website for details and how to apply.

DUNE BLUFF AND BEACH AD HOC COMMITTEE

Lake Michigan water levels in 2024 are forecast by the US Army Corp of Engineers to stay about the same as last year. This means limited wave erosion of the bluffs and continued beach accumulation. It also provides the opportunity for mother nature to rebuild the foredune, the dune area at the base of the bluff. The wooden stairs remain safely above the waves and should provide good beach access.

The project to construct the stone revetment below the three cottages north of the CSA beach access is still awaiting construction and any work on that venture will occur outside of the summer season.

A split rail fence was installed to create a safe overlook and to protect the bluff by preventing human caused erosion. A replacement swing is in the works for those that want to sit a spell and enjoy the view.

Respectfully submitted,
David Belknap, *Chair*



ECOLOGY COMMITTEE

The mission of the Ecology Committee is to be a source of reliable information about the fragile CSA environment and to act as a catalyst for related environmental action. Keeping these assignments in mind, the 2023 season proved to be both rewarding and challenging.



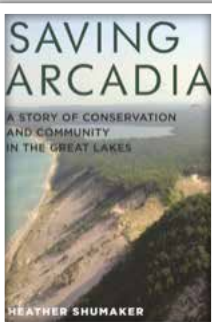
Evan Hammon, Coordinator for the Ecology Fun and Ecology Explorers programs, and Assistant, Sasha Nieman, planned and provided instruction for the Ecology Fun Program. Instructors from Benzie Conservation District (BCD), Frankfort Middle School, Grand Traverse Conservation District, Benzie Bee Guild, and SALIX, presented learning experiences about birds, insects and arachnids, trees, rocks, bees and pollination, plants and seeds, and maintaining healthy water. A highlight provided by BCD was an exploration through simulation of how Native Americans in the area grow and harvest wild rice.



Archangel Ancient Tree Archive in Copemish was one of two destinations for the Ecology Explorers. They learned about propagating, cloning the genes, and reforestation of ancient trees, such as the sequoia. The children returned with water-loving black willows to plant in Carver Crescent. Blueberry picking was another popular outing for the Explorers. The twelve children who went on the trip returned with a 30-pound harvest!



The Ecology Committee and Benzie Audubon Club co-hosted two programs for the community. The first featured naturalist and educator, Jim McGrath of Nature Discovery, for a program on Michigan Snakes, fears and misconceptions, their biology, and ecology. The second program, held in September, brought Kaitlyn Bohnet, Director of North Sky Raptor Sanctuary (formerly Wings of Wonder), to present a program, "Northern Michigan's Raptors and the Process of Rehabilitation."



The Ecology Committee hosted a discussion with author Heather Schumaker on her book, *Saving Arcadia: A Story of Conservation and Community in the Great Lakes*. The Women's Association and Ecology Committee co-hosted the program, "Do Your Part! Be Septic Smart!"

Volunteers, with the assistance of Northwest Michigan Invasive Species Network (ISN) removed garlic mustard on common property. Volunteers also spent several days removing non-native plants from the demonstration garden east of the Meeting House and the restoration plots at the Edwards-Winslow-Fuller intersection.

ECOLOGY COMMITTEE

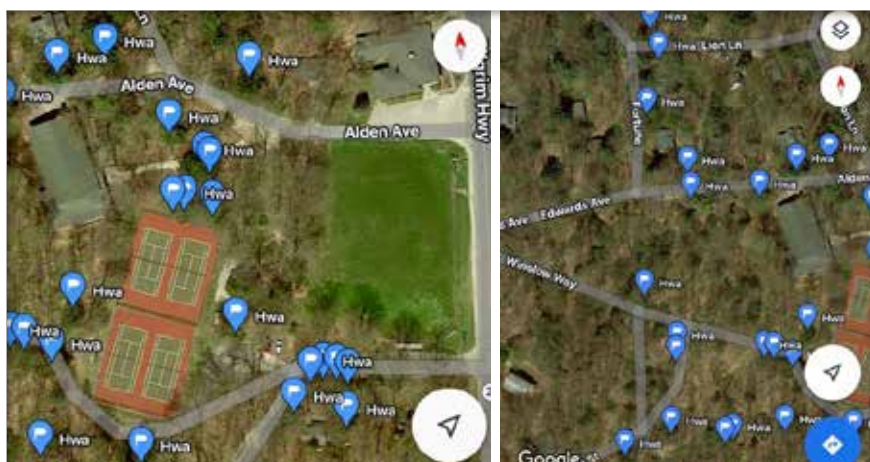
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The Hemlock Woolly Adelgid appear as fluffy, white specks on the underside of the tree branches.

In early August, the presence of the aphid-like invasive insect, Hemlock Woolly Adelgid (HWA) that can decimate a hemlock in five to ten years, was detected on hemlocks on common property around the woods courts and the Meeting House. Like the Emerald Ash Borer and Beech Bark Disease, HWA will take a toll on hemlocks in our forest if not addressed on common *and* private properties. Volunteers worked to cut back low hanging branches from roadside trees to prevent further spread by passing vehicles, and numerous, but most likely not all, infected trees were banded and mapped. In September, Arborist, Steve Fouch, inoculated six specimen trees at the courts and Meeting House.

Treatment of hemlocks has become a priority in the State. From January into April, ISN with permission from property owners and at no charge, will be surveying for HWA. Beginning in May, with another permission from property owners, ISN will begin inoculating trees at no charge to property owners.



Hemlock Woolly Adelgid infestation mapped in August 2023

The Ecology Committee in coordination with ISN will keep the community apprised of informational programs and ongoing efforts to rid the area of HWA. Questions about the surveying and treatment of HWA can be directed to David Belknap.

Respectfully submitted,
The Ecology Committee

HUMAN RESOURCES COMMITTEE

The HR Committee, in partnership with the CSA Board of Trustees, the Pilgrim Fund Board, and Managing Director, Amy Somero, are committed to fostering an inclusive work environment that leverages the individual strengths of our staff and helps them build viable skills for their future endeavors. We provide support for all things “HR” including:

- Compensation best practices
- Employee policies and handbook
- Employee relations
- Performance management
- Staff appreciation events
- Staff development
- Succession planning
- Recruitment

Our goal is for the CSA to be a Benzie County “employer of choice” as well as a place where our youth can continue to gain valuable employment experience. Our focus for the 2024 season will be:

- Assisting with the onboarding of new staff
- Supporting and celebrating our existing staff through staff appreciation and development activities:
 - *Our 2024 staff appreciation dinner is scheduled for Thursday, July 25th.*

We are looking at where volunteers are needed and how to approach recruitment. If you are interested in learning more about this project email Barb Patterson.

Are you an HR professional looking to find a meaningful way to volunteer at the CSA? Have an idea about a staff team building or development activity? The HR committee meets monthly during the summer season and periodically during the rest of the year via both Zoom and in person meetings.

Please contact Erin Jones, CSA HR Committee Chair, via our CSA HR mailbox - congregationalsummerassembly,hr@gmail.com or call/text 443.223.4986 to share your ideas or express your interest in joining us!



Respectfully submitted,
Erin Jones, *Chair*

<https://summerassembly.org/employment>

MUSIC IN THE WOODS - CHILDREN'S OPERETTA

SOS SAVE THE PLANET

**July 20, 2024 at 7:30 pm
at the CSA Meeting House**

Travel with Mother Nature and her band of characters as they magically visit locations around the planet on their way to the Summer Summit at Crystal Mountain. Their efforts might be thwarted by the Energy Vampires, but Mother Nature and company are a determined group.

Children entering 1st grade through 8th grade are invited to participate in the 2024 CSA Children's Operetta.

- The first rehearsal and auditions will be held Monday, July 8th, at 1 pm in the Meeting House.
- Those entering 3rd grade and above will have an opportunity to audition for speaking/singing parts.
- All children will be cast in the show.

Parents/Caregivers are requested to accompany their children to the first rehearsal and attend a brief informational meeting. We look forward to sharing another phenomenal musical theatre experience with your children!

Production Group:

Judy Rodes, Director; Marilyn Winter, Musical Director; Megan Carrella, Producer;
Vickie Slater, Choreographer



MUSIC IN THE WOODS - ADULT MUSICAL

BROADWAY GOES TO THE MOVIES!

August 9th and 10th at 7:30 pm

at the CSA Meeting House

Audition Date: Monday July 29th

This year's musical production will feature songs from Broadway favorites like:

LES MIS
LITTLE SHOP OF HORRORS
INTO THE WOODS
WEST SIDE STORY
MOULIN ROUGE
MAMMA MIA
A CHORUS LINE
SWEENEY TODD

GREASE
LA LA LAND
PITCH PERFECT
HIGH SCHOOL MUSICAL
BARBIE
THE GREATEST SHOWMAN
MY FAIR LADY
SOUND OF MUSIC

Children in grades 3 and up, middle and high school students,
and adults of all ages are all invited to participate.

OUR TEAM

Director - Greg Abbey

Musical Directors - Marilyn Winter and Shannon Wise

Choreographer - Vicki Slater

Producer - Greg Abbey

We are seeking volunteers potentially to help with costuming, set construction, stage management, ushers and cast party. If you are interested in helping out with the production, being a part of the cast, or have any questions, please contact Greg Abbey.



SPIRITUAL LIFE COMMITTEE

The Spiritual Life Committee (SLC) is responsible for the ordering of worship at the Assembly and for administering the Gibson Lecture.

With joy we welcomed back the choir last summer after its suspension during the COVID years. We once again were able to hear anthems we hold so dear in our memories of worship at the Assembly. We are thankful for our preachers and for the music leadership of Ken Cox and T.J. Lymenstull. Also, we so appreciate the work of Vickie Slater who faithfully prepares the weekly Sunday worship bulletins.

The SLC is pleased to announce that our Educator-in-Residence for the Gibson Lectures this year is Scott Myers who is an Associate Professor of Screenwriting at DePaul University. The Gibson Lectures are scheduled for the first full week of August (Monday, August 5 through Friday, August 9).

Scott has written over thirty movie and TV projects at every major Hollywood studio and broadcast network. His screenwriting credits include K-9 (Universal) which spawned two sequels, Alaska (Sony/Castle Rock), and Trojan War (Warner Bros).

He has taught in the UCLA Extension Writers' Program, the University of North Carolina at Chapel Hill, and since 2008 has hosted GoIntoTheStory.com. He joined the faculty at DePaul's School of Cinematic Arts in the fall 2016. Scott graduated from the University of Virginia with a B.A. in Religious Studies and Yale University, where he received a Masters of Divinity.

Scott Myers is the author of *The Protagonist's Journey: An Introduction to Character-Driven Screenwriting and Storytelling*. For the Gibson Lecture, he will apply the themes of his book to explore theological concepts present in modern cinema. Bring your own popcorn. This will be fun.

The Gibson Lecture is funded by the Pilgrim Fund. Please consider a gift to the Pilgrim Fund designated for the Gibson Lecture. Your gift will make a difference in the ongoing quality of this important program. You may find information about the Pilgrim Fund and how to donate in this Assembly News.

We wish to express our gratitude to all members of the Spiritual Life Committee for their continued dedication and service to the Congregational Summer Assembly.

Respectfully submitted,
Jim Reisner, *Co-Chair*
Renee Fisk, *Co-Chair*

TENNIS AND PICKLEBALL COMMITTEE

The 2023 program was a huge success with another record number of attendees at tennis lessons. Steve Shreiner, Polly Mauer and Jen Gerling created a great lesson format and enlisted great talent in their paid staff, which was enhanced at times with “guest” volunteers. This year, those three will be joined by Dave Tull to make an outstanding team of primary instructors.

We are on course to have the lower woods courts resurfaced this spring to complement the upper courts which were resurfaced last spring.

Rick Rodes, our CSA pro, conducted PB clinics which exceeded the courts' capabilities. This program is new and growing and needs input from other enthusiasts on how best to proceed. You can expect more PB and tennis “events” this year to keep up with the demand.

Perhaps the biggest change for 2024 is the reworking of the fee to help pay for the Tennis and Pickleball programs, equipment, and court maintenance. The existing Woods Courts fee is eliminated and replaced with a racquet fee of \$5 per week (in addition to regular CSA weekly registration) for All players, 16 years of age and older, when playing tennis and/or pickleball on all eight CSA courts.

CSA office staff is working on a concept of providing stickers and tags which would allow a racquet sports player to always carry the tag/sticker along in the racquet sports bag. Stay tuned as details develop.

The Board has tasked the Tennis and Pickleball Committee with monitoring participation and compliance with this new rule to determine its success and acceptance.

The Board has also asked the Tennis and Pickleball Committee to review guest policies for racquet sports. We will be working with the Executive and Membership committees to provide the Board with a recommendation on guest issues.

Respectfully submitted,
Alan Marble, *Co-Chair*
Dennis Nahnsen, *Co-Chair*

Due to outstanding participation and generous donors, the tennis and pickleball fund raisers hosted in 2023 provided the funds to purchase portable nets for pickleball and additional supplies for tennis. Thanks to all who attended and please join us again in 2024!

Saturday, July 6 – Tennis Extravaganza
Saturday, July 20 -- Pickleballapalooza
9:00 am - 12:00 pm

TREASURER

This past season showed continuing improvement with total Assembly fees, and therefore total revenue, above expectation and favorable to those recorded last year. Total expense of \$447,000 compares to \$410,000 in 2022 with primary variances being full season salaries, additional maintenance costs and finally IT costs in Office Expense. Operating revenue exceeded operating expense by \$97,000 compared to \$81,000 prior year. Finally, \$89,000 was expensed for many deferred capital improvements. Due to favorable market conditions, unrealized gains, \$42,000, and dividends, \$18,000, positively impacted the Preservation Fund. However, it should be noted the market gain is a paper gain only.

At the annual winter meeting the Board of Trustees allocated considerable time and attention to maintaining the general financial health and capital needs of our community. A formal balanced budget, with related capital expenditures, was adopted by the Board for 2024.

In summary, our financial processes are working effectively, and the CSA continues to be in a stable financial position. Copies of the full financial report are available upon request from the office.

Respectfully submitted,
Gary C. Dawley, *Treasurer*

Congregational Summer Assembly Balance Sheet As of September 30, 2023

	Sep 30, 23	Sep 30, 22	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Checking - SSB	41,964	36,766	5,198
Debit Card Account SSB	2,546	3,001	-455
Money Market - SSB	145,025	144,886	140
Crystal View - SSB	32,919	30,844	2,075
Women's Association -SSB	55,213	45,280	9,933
Total Checking/Savings	277,667	260,777	16,890
Other Current Assets			
Accts Rec from Pilgrim Fund	0	406	-406
Total Other Current Assets	0	406	-406
Total Current Assets	277,667	261,184	16,484
Fixed Assets			
Land - Crystal View	52,000	52,000	0
Total Fixed Assets	52,000	52,000	0

TREASURER

Continued

Other Assets			
Preservation Fund - ML Invest.	616,144	556,339	59,806
Tennis Reserve - M/L 2008	15,952	29,211	-13,260
Main Waterline Res. - M/L 2008	24,916	24,186	730
Strategic Fund - Preservation	55,775	57,995	-2,219
Total Other Assets	712,787	667,731	45,057
TOTAL ASSETS	1,042,454	980,914	61,540
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
WA- Art Fair Deposits	1,050	1,960	-910
Accrued Payroll	0	1,157	-1,157
Payroll Liabilities	4,926	5,654	-728
Sales Tax Payable	-3,944	0	-3,944
Refundable Const Dpt-Cathline	0	2,000	-2,000
Total Other Current Liabilities	2,032	10,771	-8,740
Total Current Liabilities	2,032	10,771	-8,740
Total Liabilities	2,032	10,771	-8,740
Equity			
Net Assets	803,372	803,372	0
Net Assets - Designated Land	52,000	52,000	0
Retained Earnings	114,771	168,863	-54,092
Net Income	70,280	-54,092	124,372
Total Equity	1,040,423	970,143	70,280
TOTAL LIABILITIES & EQUITY	1,042,454	980,914	61,540

**Congregational Summer Assembly
Statement of Activity Prev Year Comparison
October 2022 through September 2023**

	Oct '22 - Sep 23	Oct '21 - Sep 22	\$ Change
Revenue			
WA - Arts & Crafts Fair	27,119	18,526	8,592
Pilgrim fund reimbursement	25,691	24,944	747
Women's Fund Reimburseme	2,875	1,649	1,226
Assembly News	1,660	1,846	-186
Assembly Fees	351,230	312,743	38,487
Boating	39,110	33,574	5,536
Credit Card Fees Collected	5,856	6,249	-393
Contributions	6,088	2,533	3,555
Crystal View Sales	52,345	48,939	3,406
Interest	167	207	-40
Main Waterline	3,218	3,441	-223
Merchandise Sales	11,320	14,194	-2,874

TREASURER

Continued

Congregational Summer Assembly Statement of Activity Prev Year Comparison October 2022 through September 2023

Miscellaneous	4,742	2,607	2,135
Operetta	3,755	4,154	-399
Tennis Fees	7,320	8,060	-740
WW & GL Fees	700	700	0
Youth Activity Reimbursemer	340	599	-259
Total Revenue	<u>543,725</u>	<u>490,211</u>	<u>53,514</u>
Expense			
W/A Special Purchases	3,584	1,553	2,031
Reconciliation Discrepancies	1,432	-1,039	2,470
Boating Expense	13,465	17,293	-3,828
WA - Charitable Donations	4,000	3,000	1,000
Crystal View Operating Expen	962	340	622
Insurance	18,033	22,150	-4,117
Licenses & Permits	593	516	78
Main Water Line	3,839	385	3,454
Maintenance	43,774	35,221	8,553
Merchandise	36,522	34,377	2,145
Merchandise Tax	-5	3,411	-3,416
Miscellaneous Expense	13,164	14,150	-986
Office Expenses	31,640	25,188	6,452
Operetta Expense	2,565	1,206	1,359
Payroll Taxes	15,956	15,087	869
Professional Services	8,236	5,538	2,698
Property Taxes	10,738	10,135	603
Publications	10,431	9,847	583
Recreation Supplies	6,602	3,231	3,371
Youth Activity Expense	4,295	4,267	28
SALARIES	196,593	185,100	11,493
Trustees & Committees	10,330	8,200	2,129
Utilities	10,140	10,386	-246
Total Expense	<u>447,005</u>	<u>409,685</u>	<u>37,320</u>
Net Ordinary Revenue	96,719	80,525	16,194
Other Revenue			
Investment Income	60,535	-65,216	125,751
Main Waterline transfer annu	2,320	2,480	-160
Total Other Income	62,855	-62,736	125,591
Other Expense			
Capital Improvements	89,294	71,881	17,413
Total Other Expense	<u>89,294</u>	<u>71,881</u>	<u>17,413</u>
Net Other Revenue (expense)	<u>-26,440</u>	<u>-134,617</u>	<u>108,178</u>
Net Revenue	<u><u>70,280</u></u>	<u><u>-54,092</u></u>	<u><u>124,372</u></u>

PRESERVATION FUND

The Preservation Fund (PF) was established to receive non-tax deductible gifts and bequests for the CSA, and cash transfers from the CSA as designated by the trustees. The monies are held to meet emergencies, and to maintain, replace and augment the capital assets of the Assembly. The intent is to not draw on the Fund to support the normal operating and routine maintenance expenses.

Over the last several fiscal years, the Trustees approved withdrawals totaling \$91,000 from the PF to be held in the Strategic Investment Account (SIA). These were the first withdraws from the Fund in nine years. In keeping with the withdrawal guidelines as outlined in the Fund’s White Paper, the trustees are responsible for approving various initiatives, with the funds transferred to the SIA, to support the long term needs of the CSA.

For the fiscal year end September 2023 the value was \$616,000 reflecting good equity portfolio performance, and interest income on its cash balances and fixed income portfolios.

(000 omitted)	Market Value	% of Portfolio	Target Allocation (%)
Cash and equivalents	\$ 117	19	0-10
Fixed Income	150	24	40-60
Equities	349	57	35-50
TOTAL	\$616	100	

At the November Board meeting, the trustees approved an update to the decade old Investment Policy Guidelines, which are an integral component of the documents governing the Preservation Fund. As reported above and as explained to the Trustees, the PF committee had deviated from the Target Allocation. In its judgement the current low interest rate environment over the last two years did not provide the reward for assuming the risk of investing in longer dated maturities. In the fourth quarter of last year the committee began allocating its cash to longer dated maturities. As of this report the PF has returned to the recently approved (*) Target Allocation. The market value of the portfolio as of December 31, 2023 was \$675,000 and was allocated 58% to equities, 37% to fixed income and 5% to cash.

Respectfully submitted,
Fred Lauerman, *Chair*

WATERFRONT COMMITTEE

Summary of Committee Activity

In 2022 the Waterfront Committee created four subgroups to focus on challenges and solutions for moorings, dock & hoist, beach storage, and accessibility. The subgroups have continued to carry on the missions they were charged with in 2022.

- Our Moorings group formulated new policy guidelines that were presented to the Board of Trustees at the November 2023 meeting as well as proposing a plan to replace our deteriorating mooring balls on a regular basis.
- The Accessibility group produced a diagram with specifications for constructing a ramp from the parking lot behind the east tennis court to connect with the sidewalk, the spectator benches for tennis lessons, and with the beach; they await comment/thoughts from the Tennis Committee and the Board on this design.
- The Beach Storage group, in conjunction with the Managing Director and the office staff, has devised new procedures for Boat Jail that should make things more workable for all concerned.
- The Docks/Hoists group engaged ideas at open forums and with the Board at its November meeting. These discussions will continue in 2024.

In addition, the Crystal Beach Playground Equipment working group also engaged the ideas and concerns of the CSA community at open forums and with the Board. Reflections and suggestions from the community are being incorporated into proposals that the Committee will present for action in the upcoming 2024 season.

Summer 2023 Waterfront Statistics

- **Water Temperatures:** The rest of the country may have experienced record high temperatures in 2023 but at the CSA water temperatures were very much in line with recent years. The first two weeks of the season saw average afternoon water temperatures of 69.4°; on June 30 the temperature was 71° and never fell below that figure for the rest of the season. From July 17 to August 16 the temperature never fell outside the range of 74-77 degrees, including 9 straight days at 76°. Afternoon water temperatures for the period June 18–August 19 averaged 73.5°. For the last nine years the mean temperatures for the CSA season, ranked, have been: 74.7° (2018); 74.0° (2016); **73.5° (2023)**; 73.1° (2017); 72.9° (2021); 72.7° (2022); 71.4° (2015); 71.2° (2019); 69.8° (2014).
- **Swimmer's Itch:** In this second year since EGLE suspended the merganser relocation project it was anticipated that Swimmer's Itch would rebound, and it did so with a vengeance. More cases of Swimmer's Itch were reported to the CSA staff in 2023 (633) than in any year since record keeping began in 2012; the 633 reported cases were 37% higher than the total combined reported cases for the past 5 years. By any metric it was a bad year for itch.

WATERFRONT COMMITTEE

Continued

Note: As the *News* goes to press, we have some good news to report on the Swimmer's Itch front: the Michigan Department of Natural Resources has ended its moratorium on issuing permits for relocating mergansers and the CLWA plans to have its relocation project up and running again in 2024. Although it will be a couple of years before we see the full benefits of this effort, it is important to be moving once again in the right direction.

For the first summer since record-keeping began, days in which swimmers reported cases of itch outnumbered those in which they did not (60% of days with at least one case of itch reported versus 40% in which no cases were reported). By way of comparison, the previous year with the highest number of reported cases of itch was 2015 with 381; during that summer, however, for 75% of the days (39/52) there were no cases of itch reported. Another complicating factor is that what had once seemed a clear association between onshore winds and higher risk of itch has broken down.

In 2023, there was at least one report of itch on 60% of the days recorded with a North (onshore) wind and at least one report of itch on 57% of the days recorded as having a South (offshore) wind. In 2015, of the 13 days with at least one reported case of itch, 12 were onshore wind days and it was a west wind; there were no reported cases of itch on any of the 22 days recorded with an offshore wind. Looking at the worst 5 days in 2023, they combined for 247 cases (39% of the summer's total), and included 2 days with winds from the north, 2 days with winds from the south, and one day with a west wind. In 2015, by comparison, the five worst days totaled 299 cases (78% of the summer's total and all five were north wind days).

- **Boat Census:** Total number of boats on census day in 2023 was 166, slightly fewer than 2022's record 171. About 54% of our total boats are kayaks and SUPs (89/166); roughly 74% of our kayaks and SUPs (66/89) were being stored on CSA storage racks in 2023. The most dramatic change from 2022 to 2023 has been in the number of sailboats which decreased by 25% (51 to 38) in total numbers and by 26% (39 to 29) at the waterline in the small boat storage area.
- **Swim Lesson Attendance:** In seeming defiance of the marked increase of Swimmer's Itch, 2023 swim lesson attendance was robust. Overall numbers were more than double the numbers last year: 390 in 2023 vs. 182 in 2022. Among the youngest swimmers (levels 1-3) we had 353 in 2023 vs. 162 in 2022. 37 swimmers passed their level 1 requirements; 34 passed level 2; 22 passed level 3; 3 each passed levels 4 and 5; and 1 passed level 6. During week 1 average daily attendance was 23 across all levels; average daily attendance for week 2 = 29; week 3 = 50; week 4 = 51; week 5 = 48 (weekly totals for weeks 6-9 have been misplaced). Hats off to the dedicated swimming staff repeatedly exposing themselves to itch!!!

Respectfully submitted,
Bob Cooper, *Chair*

WOMEN'S ASSOCIATION

The CSA Women's Association (WA) supports individuals and families and within the CSA community through fund-raising for programs, events and special projects. Everyone is welcome to participate in all WA activities.

2023 Support for Summer Activities. Thanks to successful fund-raising the WA was able to make contributions to these programs: arts and crafts classes, art workshops, Authors and Artisans, ecology classes and tree restoration, fitness classes, Lemonade Sundays, books for children's library, flower and butterfly gardens at the Assembly Building and Crystal View, pizza for youth activities, and Mind-Body-Spirit Wellness Speakers Series.

Special Projects. For last season the WA purchased two new picnic tables for the Crystal View and a new air-hockey table for the Assembly Building.

Charitable Contributions. In 2023 the WA made donations of \$500 each to these eight social service/non-profit organizations: Benzie Area Christian Neighbors (BACN); Blessings In A Backpack Program; BACN Kinship Program; Benzie Senior Resources; Dolly Parton Imagination Library, Benzie Chapter; Frankfort Area Community Land Trust; Frankfort/Elberta High School Ceramic Arts Program; Friends of Benzie Shores Library; St. Phillips Church Baby Pantry.

Funding Requests for 2024. If you are coordinating a summer program or special project and need to request funding from the WA please submit a request to the CSA Women's Association. Include your name, contact, the name, date range and description of the event, the amount requested, and how the funds will be used.

Thank You to The Many 2023 Volunteers who stepped up for the Art Fair, Cottage Treasures, and Silent Auction netting a record of over \$24,000 in one day! We especially acknowledge Chair of our Art Fair Margie Finley; Cottage Treasures Co-Chairs Lisa Stroben-Gates, Liz Lindsay; Treasure Trove co-chairs Kathy Way, Jodi Ricklefs, Renee Fisk and Silent Auction Chair Jen Potter with Laura Milar and Kate Kirkwood. There are so many returning and new committee chairs and individuals who managed vendors, food, bake sale, traffic, set-up and clean up, we cannot thank them all here! Your efforts made this festive fund-raiser the success that it was!



WOMEN'S ASSOCIATION

Continued

VOLUNTEERS NEEDED! The eleven member WA Board currently has four openings beginning July 2024 for the positions of Chair, Vice-Chair, and two Members-At-Large. Also needed are "shadows" for the Art Fair; Cottages Treasurers and Silent Auction Chairs (start in 2025). This is truly fun, rewarding work and a great way to get involved and meet people! Here is the WA Board meeting in their favorite "board room!"

UPCOMING WOMEN'S ASSOCIATION HIGHLIGHTS FOR 2024

Week of June 17	Fitness Classes begin
July/August	Mind, Body, Spirit Speakers
Tuesday July 16	WA Annual Meeting

. . . AND DON'T MISS. . . WEDNESDAY, JULY 24
ART FAIR ~ COTTAGE TREASURES ~ SILENT AUCTION
A festival of CSA Community, fun-raising and fund-raising!

Respectfully submitted,
 Ann Whelpton, *Chair*



Clockwise from top: Kathy Dwyer; Cynn timer Hood, Celia Lee, Kate Kirkwood, Jen Thomsen, Ann Whelpton, Beth Seaton, Lisa Dunphey, Jan Lauerman and Joni Leete. (Not pictured, Erin Jones).

YOUTH COMMITTEE

The Youth Committee continues to be incredibly grateful to all those in our CSA Community who helped build on the success of the last few seasons. In 2023, we continued to run separate middle and high school programs and will do so again in 2024 given positive feedback. Activities included outings to the Crystal Mountain Alpine Slide, Mini-Golf, and Platte River trips. Staying closer to home we again had fun with Lock-In and Teen Dances, which continue to be fan favorites.

We again need to thank some special community members who continue to go above and beyond for our youth by donating their time, attention, and expertise.

- Stacy Peoples facilitated Youth Leader Training.
- Bailey Queen, Dagny Bingham and Sean McCormick for being outstanding Youth Leaders.
- Steve Tezak and the exciting “Interplay with Trebuchets” as our middle school STEM event.
- Alan Marble for working security at both Teen Dances
- Finally, a big thank you to the anonymous community member who donated \$500 to youth programs.

As we look forward to 2024, we continue to welcome feedback and ideas from our members so that we can offer fun, meaningful and unique experiences for our youth. If you have an idea, please let a committee member know! **Teen Dances have been booked for July 9th and July 30th, so mark those calendars.** We also ask you to keep your eyes open and ears to the ground as we look to nominate outstanding youth for our Youth Citizenship Award which seeks to recognize a youth member of the CSA who models our vision by cultivating integrity, fostering responsibility, promoting inclusivity, and building confidence within themselves and others (congratulations again Avery!).

See you all soon!

Respectfully Submitted,
Joni Leete, Luke Sturges, *Co-Chairs*



EDUCATION FUND & SCHOLARSHIPS

Thanks to the generosity of so many in 2023, the Education Fund was able to award \$28,500 to nine very deserving students from Benzie County and the CSA.

Scholarship applications are reviewed by the Fund Trustees and awards are based on financial need, academic focus, a strong service ethic and admission to an accredited school. Past recipients are eligible to apply for a total of four years.

Contributions are tax deductible. General, honorary, or memorial gifts may be turned in to the Assembly office or sent to:

**Education Fund
c/o Beth French
P.O. Box 17
Frankfort, MI 49635**

The Trustees would like to thank those who gave memorials and to acknowledge those in whose memory or honor the gifts were given.

IN HONOR OF:

Ann Ballet
Russ Freeburg
Beth & Jack Kloskoski
Marilyn Winter

Matt & Kate Casey
Molly Harrison
Josh & Michelle Knight

Kay Fischer
Paul & Mia Henley
Chip Tull Family

IN MEMORY OF:

Bob Baglan
Mary Burrows
Harriett & Roger Clapp
Flip Daly
Dr. Philip Hill
Bill & Dave Mutch
Judy Perry
Jean Sicha Roberts
Len & Jane Shroeder
Chip Tull
Willard I Webb IV

Patsy Beck
Parke & Ginny Burrows
Mark Clements
Steve Elrick
Rosemary Lambert
Helen & Warren Mutch
Dave Petrick
Jim Royle
Barbara Somers
Robert & Elsie Walton

Jon Blessing
Luanne Buzzell
Ethel Sicha Cooper
Forrest Heacock
Artha Marmaduke
Frank Perry III
John Reid
Glen Schulz
Bud Strong
Willard I Webb III

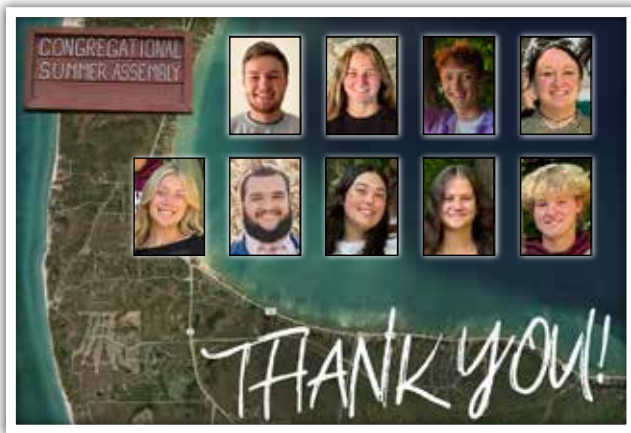
EDUCATION FUND & SCHOLARSHIPS *Continued*

Your donations are what keep this Fund alive, and we appreciate each one, large or small. We are also very grateful for the support we receive from the Dutton Family Foundation and the Dave and Ellen Petrick Foundation.

Come join us for the 5th Annual CSA Education Fund Golf Scramble on June 28th at Crystal Lake Golf Course. If you are not a golfer, you might consider donating a hole sponsorship or raffle prize.

We wish you all a safe and healthy 2024 and look forward to seeing you at the lake!

Education Fund Trustees:
Jennifer Daly, *Chair*
Andy Campbell, Beth French
Rather Stanton, Leslie Thompson
Steve Walton, Dave Wynne



If you are a student in need who resides in Benzie County at least part of the year, who demonstrates academic focus and a strong service ethic, and who has been accepted by an accredited college, university or vocational program, a CSA scholarship may be available to you.

Applications are on the CSA website, www.summerassembly.org. Applications and letters of recommendation must be received by June 1st.

PILGRIM FUND

The Pilgrim Fund - CSA was established in 1969 as a non-profit organization to "sustain and maintain the exclusively religious and educational programs and activities of the Congregational Summer Assembly...and to maintain the buildings and grounds used in carrying out such programs and activities."

In the summer of 2023, the Pilgrim Fund's impact was felt in many ways;

- funding church service expenses including ministerial fees, pianist, musical director and weekly bulletins
- supporting the Ecology Program, the Gibson Lecture Series and musical concerts, including the Children's Operetta.
- partial funding of the Managing Director's salary
- interior and exterior maintenance, utilities, insurance, internet and water line expenses for the Meeting House and Pilgrim Place
- In 2024, the Pilgrim Fund will cover the cost of re-staining and repairing the exterior portions of the Meeting House. An anticipated expense for the coming year will also include updating the lighting and overall electrical upgrades for the Meeting House.

The Fund depends on annual giving and donations received through the weekly summer church offerings. Tax-deductible contributions may be given in memory or in honor of individuals, or in support of any specific aspects which fall under the Pilgrim Fund's mission.

Enclosed in this mailing is an envelope which can be used to donate to the Fund and allow us to continue the programs which are such a valuable and much loved part of our summer seasons. Gifts are tax-deductible on the donor's personal income tax returns where permitted. Please mail your gift to:

Pilgrim Fund - CSA, P.O. Box 94, Frankfort, MI 49635

Online gifts can be made by going to the CSA's website at www.assembly.org and selecting "Pilgrim Fund" in the CSA Committees and Funds list on the right side of the landing page to go to the link and donate button. Or even easier, scan the QR code below with your smart phone to donate.



Pilgrim Fund Trustees,
Molly Harrison, *Chair*
Don Brown, Renee Fisk,
John Harbeson, Floyd Kearns,
Cynthia Rauschert, David Pray,
Diane Tracy, Cliff VanDyke

***Financial information is available upon request**

PILGRIM FUND

Continued

The Pilgrim Fund Trustees would like to thank all those who have given to the Pilgrim Fund and to acknowledge those in whose memory or honor gifts were given from October 1, 2022 - September 30, 2023.

IN HONOR OF

Nancy Baglan

Jay Burt

Linda Campbell

Eileen Rauschert

Nancy Gaffney

Carl and CynnTimer Hood

Suzanne LeFevre

Bob and Linda Noyce

Eddie Ellsworth

The Ecology Fund

The Gibson Series

Ken and Cindy Cox

Thomas Spragens

IN MEMORY OF

Marie Louise and John Bates

Frank U. Perry III

Bob and Lelia Bovard

David and Doris Robertson

Wilda L. Coffey

Jim Royle

Barbara and Bill Davis

Jane Schroeder

Ted and Esther Frost

Frank Somers

Dr. Phil Hill

Tuck and Becky Tate

Evan Kennedy

Robert Wanguard

Paul H. Lee

David Petrick

Patsy Smolik Potter Beck

Doug Query

Parke W. Burrows

Bob Rodgers

Phil (Flip) Daly

Josephine Rush

Steve Elrick

James K. Schmidt

John Hafner

Bud Strong

Norman and Gene Johnson

Robert and Elsie Walton

Fred and Mary Ann Lauder

Harry and Edie Woodward

Stewart E. H. Bates

Judy Perry

Carol Hawley Brouwer

Dusty, Skipper and Sandy Rodes

Ethel and Clark Cooper

Robert Royle

Frank and Lucy deMoncheux

Glenn Schulz

Ann Greenfield

Carol Stowell

Joe Johnson

Jim and Betty Walton

Betsy Kerns

Ralph Williams

Bob and Phyllis Martin

POLICIES AND RULES OF THE CONGREGATIONAL SUMMER ASSEMBLY

Over the years, the Assembly, at its annual meeting and through action of the Board of Trustees and the Managing Director, has developed a series of policies, rules and administrative arrangements designed to help assure mutually enjoyable living in our summer community.

Copies of the CSA Bylaws, Sections I through X of the Policies and Rules are available at the CSA office and on the website: **www.summerassembly.org**.

Annual Assembly Tickets are the way our community monetarily supports the CSA. These monies pay for the grounds, forest, beaches, roads, building maintenance and improvements, activities, lessons & programs, staff salaries, insurance, property taxes and more.

The CSA welcomes those from near and far who wish to share our commitment to family and community, and to promoting the overall welfare of its members. Due to resource limitations and safety concerns the following areas and activities are limited to CSA members and ticket holders and are not open to the public:

CSA Current Assembly Ticket Holders

Arts & Crafts Children's Classes
Swimming lessons for children
Cottage Treasure Pre-Sale
Mail & Package delivery service
Ecology Explorer Field Trips for Children
CSA Authors & Artisans Fair Vendors
Monday Night Dancing
Beach Access: Crystal & Michigan CSA beach access
for parking, moorings, dock & beach boat storage
Tennis lessons for adults & children
Tennis, Pickleball & Basketball Courts
Youth Activities & Outings: programming for
middle & high school aged youth

The CSA welcomes guests of members and people from the greater community to participate in or be a spectator of the following programs and activities:

Open to the Public

Adult Fitness & Yoga
Adult Musical & Children's Operetta
Ballfield Activities
Church Programs: Choir, Sunday School, Adult
Bible Study, Sunday Worship Service
Concerts, Lectures & Educational Programs
Crystal View Café
Educational Fund Scholarships
Teen Dances

I. REGISTRATION, REGULATIONS AND FEES

Upon arrival the first place to visit is the office of the Assembly Building to register your name, both home and cottage addresses, length of stay, and to purchase Assembly Tickets.

By your registration you agree to the following policies and rules, which are year-round and subject to changes at the discretion of the CSA Board of Trustees.

The Assembly Office is open Monday – Friday 9am – 4pm and Saturday 9am – 12pm.

PAYMENT OPTIONS

The CSA Office accepts cash, checks, credit, and debit cards and Apple Pay. A 3% fee will be applied to all credit card charges to offset credit card processing expenses.

REGISTRATION AND ASSEMBLY TICKET PURCHASES

All persons aged three (3) years and older who live on CSA, Wildewood Association or Golf Lane Association properties, Associate Members and all other individuals who wish to use CSA grounds and participate in Assembly programs are required to register and pay fees each year.

ELIGIBILITY TO PURCHASE AN ASSEMBLY TICKET

Criteria for individuals eligible to purchase Assembly Tickets are outlined below. You may talk with the Membership Committee Co-Chairs or the Office Manager/Database Coordinator if you have questions. Please note, criteria regarding registering guests are under review by the Board of Trustees. You may contact the Managing Director if you have questions about guest registrations.

CSA LOT OWNER (Member)*

Lot owning members, their immediate families** and house guests all who must be residing with the Members on or off the CSA grounds are eligible to purchase Assembly Tickets.

WILDEWOOD/GOLF LANE ASSOCIATION LOT OWNER

Owners of developed lots in the Wildewood and Golf Lane areas, their immediate families** and house guests all who must be residing with the owners on Wildewood, or Golf Lane developed properties are eligible to purchase Assembly Tickets.

ASSOCIATE MEMBER*

Associate Members and their immediate families** and house guests all who must be residing with the owners on the property of the Associate Members are eligible to purchase Assembly Tickets.

RENEWABLE ASSEMBLY TICKET HOLDER

An adult individual* not in one of the above groups who has 10 years of Assembly Tickets (does not have to be consecutive years) as an adult and/or child is eligible to purchase Assembly Tickets.

**Unless otherwise specified "immediate family" refers to spouse, dependent children, and dependent grandchildren.

RENTING

All rentals must be for a minimum of one week, no daily or weekend rentals are permitted. The Policies and Rules of the CSA apply year-round, and property owners are responsible for communicating these policies and rules to their renters and making sure they are followed.

Upon arrival, people renting within the CSA, Wildewood and Golf Lane Associations are required to register at the Assembly office, purchase Assembly Tickets, register automobiles and register watercraft if applicable. Renters are eligible to participate in all Assembly activities after registration is complete.

Automobile and watercraft stickers must be displayed properly.

Renters must abide by the CSA registration requirements and all Policies and Rules that govern the CSA community. See the Registration fee schedule in this Assembly News for detailed information about fees.

PROPERTY OWNERS

PROPERTY OWNERS renting out their property within the CSA, Wildewood and Golf Lane Associations must notify their renters of registration requirements and All Policies and Rules that govern the CSA community year-round.

PROPERTY OWNERS are required to inform the CSA Office Manager of their renters who will be in residence during the CSA nine week season in advance of their arrival using the Owners Renter Form available at www.summerassembly.org/csa-office-membership/faq-s

Assembly Tickets will not be issued to renters unless the form is on file with the Office Manager. Renters will be asked to contact the property owner to have them complete the form if one is not on file in the office.

*Excerpts from the BYLAWS OF THE CONGREGATIONAL SUMMER ASSEMBLY (Including amendments passed at the 2021 Annual Meeting.)

SECTION I. MEMBERSHIP

A. Membership.

There shall be two types of membership known as "Members" and "Associate Members," which classifications shall be subject to the following regulations:

1. **Members.** Members are all adult individuals who are beneficial owners of or who are named as owners on the deed or legal instrument pursuant to which title is held on property of the Congregational Summer Assembly. Eligibility to purchase Assembly Tickets shall be determined pursuant to guidelines established by the Board of Trustees.
2. **Associate Members.** Individuals, as hereinafter defined, not owning real property on the Assembly grounds, shall be designated as Associate Members, subject to the provisions of the following three paragraphs and to the voting limitations set forth in Section I Article C.

D. Definitions.

1. An adult is defined as a person who is at least eighteen (18) years old.
2. Real property, for purpose of determining CSA membership qualification, is herein defined as a full platted lot or lot parcel on the Congregational Summer Assembly grounds as established and registered in Benzie County in 1908. Subdivisions of platted lots are excluded from the definition of real property, and ownership of subdivided plat parcels does not constitute qualification for CSA membership unless such subdivision contained a separate, additional habitable dwelling prior to January 1, 1988.
3. "In good standing" is defined as being up to date with payment of Associate Member fees.

ASSOCIATE MEMBERSHIP:

Thinking about Associate Membership at the CSA? Great idea!

With an Associate Membership you are making a statement that you believe in the unique experience the CSA affords our community and that the Assembly is a place you actively support through your time, talent, and monetary contributions.

To qualify for Associate Membership, you must be 18 years or older and have purchased, or had Assembly Tickets purchased for you, over ten different summers.

Associate Members are eligible for volunteer leadership positions on committees and the Board of Trustees and can vote on certain topics that come before the Board during the Annual Meeting. Your annual payment equivalent to a 2-week registration is invoiced in the early Spring each year and may be applied to your Assembly Ticket expense when you arrive at the CSA to register.

If you meet these requirements described above, we invite you to elevate your commitment to our community, by becoming an Associate Member.

The Associate Member application is available online at:

https://summerassembly.org/images/Office/Associate_Member_Application_-_fillable_form.pdf
or you may pick up a form in the Office.

Complete the fillable PDF and save it to your desktop. Either print and mail the completed form via USPS to the CSA Membership Committee, 2128 Pilgrim Hwy, Frankfort, MI 49635 or email the completed form to: Ann Burroughs.

Associate Memberships are suspended when an Associate Member does not pay their fees for five years. Suspended Associate Members may reapply for membership.



*2016 Elisabeth Crowdus approved
as Associate Member!*

REGISTRATION FEES \$40.00 per week

1 Week	\$40.00
2 Weeks	\$80.00
3 Weeks	\$120.00
4 Weeks	\$160.00
5 Weeks	\$200.00
6 Weeks	\$240.00
7 Weeks	\$280.00
8 Weeks	\$320.00
9 Weeks	\$360.00

**NO FEE
DIFFERENTIATION
BETWEEN ADULT
AND CHILD
REGISTRATIONS**

SPECIAL FEES

Assembly Water Well System Fee Annually.....	\$111.00
Assembly Water Well Reserve Waterline Fee To be Paid for 5 of 6 Years 2020 -2025	\$80.00
Assembly Dock Fee Annually (Includes Hoist Install and Removal).....	\$1,000.00

**CHILDREN UNDER 3
YEARS OF AGE ARE
EXEMPT FROM FEES.**

Assembly Mooring Fee:

Pre-Season Weeks (5/26/24 - 6/15/24) Per Week	\$30.00
Post-Season (8/18/24-9/21/24) Per Week	\$30.00
In-Season Per Week.....	\$30.00

Assembly Beach Boat Storage per week:

Type A (butterfly, sun/sailfish, row)	\$10.00
Type B (larger than A; pedal, paddlewheel)	\$25.00
Type C (kayak, canoe, SUP/paddleboard).....	\$8.00

Individual fees must be paid for every week of boat registration.

Vehicle Stickers	\$25.00
Associate Member Re-Application Fee	\$25.00
Associate Member And CSA Lot Owner Fee	\$80.00

**DEPENDENT
CHILDREN
MUST BE
REGISTERED
BY AN ELIGIBLE
ADULT.**

Racquet Fee (for all courts, ages 16 and over):

Per Week.....	\$5.00
Guest Racquet Fee Per Day	\$5.00

Stickers for cars, boats and mopeds (50cc maximum permitted) can be obtained at the CSA office once the required fees have been paid. Please attach the car sticker on the rear window or back bumper. Attach the boat sticker on the stern at a point readily visible when beached or moored, and outside the covered portion of the boat. All stickers include the owner's name and help identify in case of loss or accident, and dates of residence for validity checks.

II. GENERAL RESPONSIBILITIES OF RESIDENTS

All residents of the Assembly community share in the responsibility for taking certain precautions in order to minimize potential problems during the summer and throughout the year.

EMERGENCY FIRE, POLICE, AND AMBULANCE PROTECTION

EMERGENCY SERVICES CAN BE REACHED BY DIALING 911

When calling for emergency services, the address of your cottage must be given using the number and street name shown on your Consumers Energy Company electric bill. This number should be displayed on the side of the building facing the road, using 3 inch or larger numbers that contrast with the background. Reflectorized numbers may also be used. Numbers should be in block or script. The number must be visible to traffic coming from both directions. If the number on the building cannot be seen from the road, display the number at the driveway entrance on a sign, post, tree, etc., so it is visible to traffic coming from both directions.

In the recent past fires have occurred near the Assembly grounds that have seriously threatened surrounding cottages and property. While the local fire departments will give us assistance, it is up to each cottage owner to be prepared to protect their cottage, to avoid action which endangers the entire community and to assist their neighbors when and if an emergency arises.

The Trustees recommend that each cottage owner and/or renter:

1. Provide at least one 5 lb. dry chemical - ABC fire extinguisher at a convenient location. Have it checked by a qualified person annually.
2. Provide outdoor water faucets and sufficient garden hose with a nozzle that can dampen any part of the building.
3. Keep the hose attached to the faucet as long as the cottage is occupied.
4. Have all electrical wiring inspected by a qualified person. Avoid the use of extension cords, especially in our older cottages.
5. Install a smoke detector on every residential level, and preferably within 15 feet of sleeping areas. Replace the batteries once each year whether they test 'good' or not. Test all smoke detectors on a weekly basis.
6. Keep combustible materials away from electric space heaters.
7. Plan two escape routes from your cottage and practice these routes with the entire family.
8. Store chain link or other easily stored ladders for escape from above-ground levels.
9. Take special precautions when leaving an unoccupied cottage with open fire hearth, and when using barbecue grills.
10. Inspect chimney each year and clean it, if necessary, to eliminate the danger of chimney fires.
11. Burning of leaves or grass is expressly prohibited.

AUTOMATED EXTERNAL DEFIBRILLATOR

AED's are located on the front of the Assembly Building, the external wall of the Meeting House closest to the Woods Courts, and on the side of the storage shed by the Crystal Lake beach water fountain. These "user friendly" devices are available for your use should the need arise.

WATER SUPPLY AND SANITARY FACILITIES

As our community becomes more congested, safe water supply and sewage disposal facilities become increasingly vital. County and State laws now govern the location and construction of wells and the nature, construction and location of sewage disposal facilities. To make sure that all facilities are safe and in good working order, the Trustees request that:

1. All owners of separate wells have water samples tested regularly.
2. Septic tanks be cleaned at regular intervals by an expert approved by public authorities.

RUBBISH AND REFUSE DISPOSAL

Arrangements have been made with Republic Services of Manistee for household garbage disposal. Place all garbage in Republic Services bags purchased at the Office or from the in-town grocery store, and place it out for pickup by 7:00 a.m. on the morning of "garbage day." Garbage put out after 7:00 a.m. maybe missed and garbage put out the night before may result in animals destroying plastic bags and spreading refuse. Should this occur, cottage residents are responsible for any necessary clean-up.

Republic's regular pickups cannot handle large trash items. Contact Republic Services to make arrangements for removal of large items. Also, the township usually holds one large item trash day each summer. Contact Crystal Lake Township for date, details, and directions.

For garbage disposal during the off-season, trash contained in the bags from Republic Services may be placed in the dumpster located near the Assembly Garage. ***No dumping of garbage at the Crystal View, the beaches or at the Assembly Building-M-22 corner.***

RECYCLING

Recycling is available in the local communities. Information regarding dates, times, locations and accepted items is available at the CSA Office.

VEHICULAR TRAFFIC AND PARKING

In our crowded community the use of automobiles and other vehicles imposes special obligations on both drivers and pedestrians.

1. All automobiles must be registered at the Assembly office and CSA sticker attached to the rear window. A sticker is required to park at the beaches during the season.
2. State Law prohibits parking on the pavement of South Shore Road and M-22. We have provided more parking on the beach side of the road. Please pull well off the road. Do not park at all on the south side of the road. Parking spaces elsewhere are limited. Please use them judiciously and show consideration for others in your parking habits.
3. Pedestrians – adults and children alike – are urged to use special care on or near the main highways. Please use the marked crossing of M-22 opposite the Community Building and the protected path on the east side when going to or from the beach. Elsewhere, walk on the edge of the road facing traffic, and step off the pavement for oncoming traffic.
4. Bicyclists should always keep to the right hand side of the road and along M-22 should stay on the paved shoulder.
5. All motorcycles, motorbikes, ATV 3-wheel, 4-wheel vehicles and unauthorized snowmobiles are prohibited on the Assembly grounds.
6. Mopeds with motors of 50cc or less and a suitable muffler will be allowed if used by persons holding a valid state drivers license. A moped must be registered at the Assembly office and given a sticker. The sticker can be revoked at the discretion of the Managing Director. In the interest of safety for both children and adults, please drive carefully and encourage others to do the same.

DRUGS, ALCOHOL, AND SMOKING DEVICES

No alcoholic beverages, illegal drugs, smoking devices, marijuana or intoxicants derived from marijuana are to be used on any CSA common properties and beaches. This includes the Crystal Lake and Lake Michigan beaches, the athletic field, all tennis courts, the Crystal View, all roads and public buildings.

FIREARMS

No firearms (concealed or otherwise) are to be carried or used on CSA common properties and beaches, except in the case of hunters and sportsmen carrying their firearms to and from their cottages for safekeeping.

COTTAGE WATCH

The Board of Trustees suggests that cottage owners arrange for off-season inspection of their cottages, but does not endorse any particular service provider.

DOGS AND OTHER PETS

We love our pets but sometimes they produce problems both for the neighboring families and wildlife which many of us come to the Assembly to enjoy. Accordingly, the following policies, which are in effect year round have been adopted:

1. Dogs must always be on a leash and owners must pick up after them, even on the Lake Michigan beach.
2. Cats must be kept indoors (or closely chaperoned for brief periods outdoors) during all daytime hours.
3. Both dogs and cats are strictly forbidden on the Crystal Lake beach, whether or not on leash, even "after hours."
4. Owners are responsible for preventing pets from disturbing neighbors or becoming a nuisance to the Assembly at large.

III. COMMUNICATIONS

US MAIL AND PRIVATE DELIVERY SERVICES

The Assembly Office is equipped to handle only general mail deliveries and postal needs. Individual CSA postal boxes may be rented for a small fee. Otherwise your CSA addressed mail will be held in the CSA office as General Delivery. All mail must be addressed with the CSA's street clearly written:

(Your Name) (If applicable CSA Box # _____)
 c/o Congregational Summer Assembly
 2128 Pilgrim Highway
 Frankfort, MI 49635-9247.

During the CSA Season, the mail is brought out from the Frankfort Post Office and distributed once a day, Monday - Friday. During the off season (when the CSA Office is closed) your CSA addressed mail will be held for you at the Frankfort Post Office.

PACKAGES: Whenever possible have packages delivered to your cottage. FedEx, UPS and Amazon packages may be delivered to the Assembly Building for those who live in locations not accessible by the delivery trucks. Please limit your orders to smaller packages that easily may be brought in and out of the building. During Office hours, packages will be placed on a cart in the Office Lobby for pickup. After hours, the packages will be locked in the Assembly Office. **Sending packages to the Assembly is at your own risk. The CSA is not responsible for lost or stolen packages.**

DISBURSEMENT OF INFORMATION

Notices of upcoming Assembly programs are posted a day or more in advance on the whiteboard in front of the Assembly Building. There are two additional white boards on the porch that list the weekly High School and Middle School activities. Members and their guests are encouraged to read these boards daily for the most current information about activities and events happening at the CSA. A picture of the current white board message is also posted on the website at www.summerassembly.org, in the middle of the homepage. Minutes of the last Annual Meeting are posted near the office, as are many "service" handouts, free for the taking (e.g. list of ministers and dates they are preaching, swimmers' itch reports). A bulletin board is located inside the Assembly Building where a wide range of information is posted (e.g. babysitters, rentals, local service persons, local issues and environmental notices). Announcements about Assembly activities are also given at the Meeting House at Sunday Services, both from the pulpit and in the printed program. You also can follow the CSA Facebook and Instagram for up-to-date information.

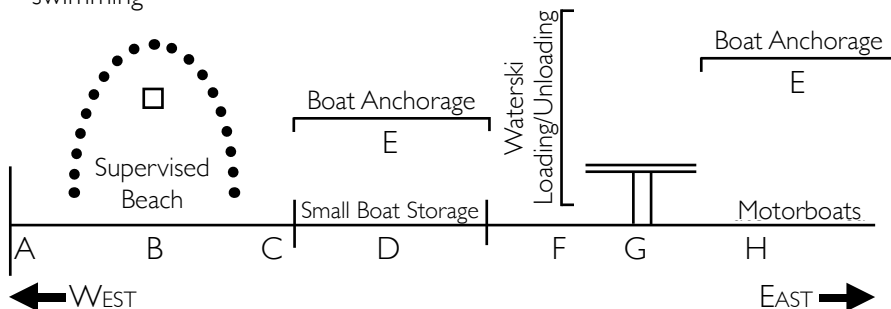
Weekly Activities Emails: We send out one email a week on Friday during the season highlighting goings-on-around the Assembly and 1-4 emails during the winter on important topics. If you would like to receive emails from the CSA, you can subscribe by sending an email to congregationalsummerassembly@gmail.com.

IV. CRYSTAL LAKE WATERFRONT

One of our greatest assets is Crystal Lake. The founders of the Assembly wisely reserved the waterfront as a common property available for all members. To keep it attractive and safe for all of us, observance of several rules is necessary. Please read them carefully and do your part!

The CSA has about 1,400 feet of lake shoreline. This is divided into 8 areas which members may use at their own risk for these purposes:

- Area A.** (about 80 feet) - sunbathing, small boat storage—no swimming
- Area B.** (about 300 feet) - swimming permitted—no boating permitted in this area
- Area C.** (about 100 feet) - sunbathing— no swimming—boats (not power boats) may land in this area but may not be stored in this area
- Area D.** (about 250 feet) - shoreline small boat storage—no swimming in this area
- Area E.** (about 350 feet) - boat anchorage on officially assigned swinging moorings
- Area F.** (about 300 feet) - known as East beach—sunbathing and unsupervised swimming in this area—no boat landing or storage
- Area G.** The boat (hoist) dock for members who have been officially assigned these slots
- Area H.** (about 325 feet) - motorboat landing area—water ski area—boat storage—unsupervised swimming



CRYSTAL LAKE WATERFRONT *continued*

1. Trained lifeguards are on duty between the hours of 1:00 and 5:00 pm, and only when their presence is indicated by a Red Cross flag flying at the top of the beach flagstaff. Lifeguards will be perched on top of the Dog House on the beach, and on top of guard stands in the water. Members and guests are cautioned to determine whether a lifeguard is on duty, warned against unguarded water activities, and will act at their own risk at anytime when supervision is not provided.
2. All trash, must be deposited in the receptacles provided, but all disposable diapers must be taken back to your cottage.
3. The firepit near the Crystal View steps is the ONLY site on the Crystal Beach where a fire is permitted. Rules for its use are posted at that site.
4. Dogs and other animals must not be brought onto the beach at any time.
5. Alcoholic beverages, illegal drugs, smoking, marijuana or intoxicants derived from marijuana, and fireworks are forbidden on the beach.
6. Radios are allowed only with personal earphones.
7. Use of cell phones is strongly discouraged.

To keep the lake itself crystal clear, all users of the beach and water must avoid any actions which might lead to its pollution. This means (a) proper location and maintenance of septic tanks, (b) avoiding spillage of gasoline and oil in or near the lake, (c) refraining from use of fertilizers near the lake, and (d) keeping all other contamination of lake water to a minimum.

WATERCRAFT OPERATION AND STORAGE

Those who store boats on CSA common property or rent moorings or shore station space from the CSA use the above at their own risk and with the understanding that they are responsible for any damage caused to or by their boat(s).

The number of CSA watercraft has risen over the recent years, causing overcrowding and related problems. The Waterfront Committee and Board of Trustees have sought answers to accommodate as many boat owners as possible; one result was the initiation of a boat storage fee which commenced during the 2001 season for all craft pulled up on the CSA beach. Those using the buoys and boat dock also pay rent. Because of an overall lack of space, persons are asked to thoughtfully consider placement and the length of time their boat is stored on the CSA beach with an eye on both safety and the easing of overcrowded conditions. No boat owner should drive a motor vehicle onto the CSA beach when delivering or picking up any kind of watercraft.

1. All boats of any type or size must be registered at the Assembly office and the number of weeks of boat registration must match the CSA registration weeks. The CSA boat sticker must be on the stern of each boat.
2. Recreational vehicles and watercraft must be registered in Michigan, unless exempted. Some must also be titled. Recreational vehicles or watercraft may be titled and registered at a Michigan Secretary of State office. Boats that are at least 20 ft. in length or that have a permanently affixed engine (inboard motor) must also be titled, with the exception of vessels issued U.S. Coast Guard Certificates of Documentation. (source michigan.gov)
3. Owners of all types of recreational boats should familiarize themselves with Federal and State \ requirements to carry approved safety equipment for all occupants.
4. Crystal Beach Boat Storage Weekly Fees for Type A watercraft (Butterflies, Sunfish, Sailfish, rowboats), for Type B watercraft (anything bigger than Butterflies and all paddlewheel and pedal boats), and for Type C watercraft (kayaks, canoes, SUPs/paddleboards, windsurfers) are listed in the Fees section of this Assembly News.

5. All boats must be pulled at least six feet up from the water. If members know that they will not be using their boat for a week or so, they should pull the boat farther up on the beach to leave room for boats in frequent use.
6. Paths in the small boat storage area on the Crystal Beach for personal watercraft e.g., kayaks, canoes, paddleboards, are meant for entry into and out of the lake and are to be kept clear of watercraft storage.
7. Any winches installed in the small boat storage areas must be removed at the end of the CSA season and may not be attached to trees in these areas.

ASSEMBLY MOORINGS (BUOYS)

CSA mooring stations are limited and in high demand. Boat owners must be assigned a mooring by the Managing Director and must rent by the week. Weekly rentals run from Sunday morning through Saturday evening. CSA registration fees must be paid for every week of boat registration.

The office staff will maintain a map showing the locations of the CSA buoys with the assigned boat owner names listed for each week of the season. The office staff no longer issue stickers to be placed on the buoys but rather indicate the assigned buoy number on the sticker for the boat.

1. Registering for a mooring may be completed electronically through an online form available on the CSA website <http://summerassembly.org/activities/waterfront> beginning on March 1. The form requires boat length, weight, type, and owner registration.
 - a. To rent a buoy the mooring boat's current state registration must be on file in the CSA Office. These may be submitted with an online registration by emailing Amy Somero, or provided to the Office in person.
 - b. All boats on moorings to be used before and after the regular season begins and end, the shoulder season, require advance registrations and fee payments. Dates for the shoulder seasons are provided on the Fee Schedule in this Assembly News.
2. Boaters may put their boats only on the moorings assigned to them by the Managing Director and must be present when their boat is placed on the mooring.
3. Boats using any type of independent mooring or hoist apparatus are permitted on the CSA waterfront if they are attached to one of the shallowest CSA mooring buoys in compliance with CSA practice and deploy their independent apparatus in a manner and location to limit impact on other moored boats. All relevant rules and fees will apply. The three shallowest moorings in the motorboat area will be reserved for CSA mooring renters who experience mobility challenges, at the discretion of the Managing Director.
4. The CSA will no longer issue mooring lines. Boat owners must provide their own 6-foot mooring line at least 1/2" to 5/8" in diameter depending on boat size/weight. This specific length will help ensure that boats and buoys are spaced safely apart.

NOTE: New in 2024....

5. Boats may have a maximum length of 24 feet and weight of 6000 pounds.
6. Boats on moorings may not leave their canopy or Bimini up while on the mooring.

ASSEMBLY DOCK AND SHORE STATIONS

Privately owned boathouses and other similar structures are not permitted on the Assembly shoreline. Boat owners wishing to place their boats on hoists should apply to the Managing Director for space at the Assembly owned dock. Boat owners are required to provide their own hoists. The cost for the installation and removal of the hoist is included in the Assembly Dock Fee. No other boats may be moored at any time on the Assembly dock. Parents should advise their children not to play on or near the dock.

1. Rental of shore stations space is on an individual basis. Members and cottage renters of Lot Owning members, and Associate Members may rent available space on the CSA dock for a season and place their hoist on it. The seasonal fee is listed in the Fees Section of this Assembly News. As the Waterfront Committee and Board of Trustees further explore capacity issues, there is a moratorium on transferring, subletting and loaning the dock stations. Until further notice, dock and shore stations are nontransferable and cannot be subleased.
2. Payment for the shore station space rental will be due no later than one week following the opening of the office each season. There will be a 30-day grace period unless other arrangements are made with the Managing Director.
3. There will be 22 shore station spaces available for rent.
4. Priority for shore station rental spaces will be as follows:
 - A. Current shore station renters
 - B. CSA/ WW/GL property owners with a boat currently registered in their name.
 - C. Associate members with a boat currently registered in their name.
 - D. Assembly cottage renters with a boat currently registered in their name.
5. CSA reserves the right to raise the rental fee for shore station space, if necessary.
6. There will be no additional shore station spaces added without the written permission of the Board of Trustees.
7. The shore station dock will be installed each year according to the layout provided to the Managing Director by the Waterfront Committee.
8. All unassigned hoists will be removed from the CSA property at owner's expense.

V. LAKE MICHIGAN WATERFRONT

The CSA Lake Michigan beach is just as valued as the Crystal beach and it, too, is common property, flanked by Wildewood on the south and private property on the north. To keep this beach safe and attractive, the following rules should be observed.

1. **EVERYONE MUST STAY OFF THE DUNES.** Use the board walk near the swing set and proceed down the stairs to access the beach. Walking, running, climbing, jumping or sliding down the dunes will very seriously erode their surface, causing sand to drift down to the water's edge. If left alone, the dunes will regenerate themselves and help prevent future loss of trees and cottages.
2. Trash and garbage should be placed in containers provided on the beach or at the beach access.
3. The use of glass containers is prohibited on the Lake Michigan beach.
4. Dogs must be on a leash on the CSA Lake Michigan beach and all animal waste must be picked up by the owners for proper disposal.
5. Participants at Lake Michigan beach parties are expected to keep noise levels, (e.g. radios and voices) at a reasonable and courteous level. Strict quiet hours are posted as 11 p.m. - 8 a.m.
6. No alcoholic beverages, illegal drugs, smoking, marijuana or intoxicants derived from marijuana, or fireworks are allowed on the CSA Lake Michigan beach.

7. Firewood may be gathered from the beach, or taken down from your private cottage supply, but participants may not climb the bank to pull out dead roots or other wood.
8. Fire sites are to be established and left for the next group to use again, wherever and whenever it is possible.
9. Fires must be completely extinguished and doused with water prior to abandoning them.
10. The beach parking areas will be patrolled periodically to check cars for valid CSA stickers.

VI. TENNIS & PICKLEBALL COURTS PROCEDURES AND RULES FOR PLAY

Racquet sports including tennis and pickleball plays a significant role at the Congregational Summer Assembly, providing entertainment, exercise, and instruction for hundreds of Assembly Ticket holders. The CSA provides a total of seven dedicated tennis courts (four at the woods court location behind the Meeting House, two on the beach at Crystal Lake and 1 at the turn around near Lake Michigan). The two Crystal Lake courts are used each morning for lessons and are open to general play during the rest of the day. The Crystal Lake courts were striped for pickleball in 2022 and have been embraced by the pickleball crowd in a big way. The additional court at Crystal Lake is a general-purpose court for basketball, and pickleball and tennis lessons as needed.

GENERAL TENNIS RULES FOR ALL COURTS

1. All persons playing tennis or pickleball on any CSA tennis courts must have a current CSA Assembly Ticket and, if 16 years of age or older, have current racquet sports stickers/tags.
2. "Current" means that the fees have been paid for the week during which racquet sports participation takes place. Assembly Ticket purchase eligibility and fees are covered in this Assembly News.
3. A person with a current Assembly Ticket and current racquet sports sticker/tag may sponsor a maximum of two guests for pickleball and/or tennis. Guests shall pay a \$5 guest fee per day to the CSA; the CSA host is responsible to ensure this payment is made prior to the end of the current CSA season. This guest policy applies to all CSA courts. Racquet sports stickers/tags may not be purchased for anyone other than current CSA Assembly Ticket holders.
4. Barefoot playing is not allowed. Adults shall always wear regulation tennis shoes. Children 12 and under may wear rubber-soled shoes other than tennis shoes.
5. Smoking is prohibited on or within 50' of all CSA tennis courts.
6. Only CSA tennis staff members may offer private lessons for a fee; attendees must possess current Assembly Tickets. The Lake Michigan court has reserved times for lessons.

ADDITIONAL RULES FOR THE WOODS COURTS

1. "Priority" in this section refers to person(s) playing, or waiting to play, on the Woods courts. A person waiting to play shall hang a racquet on the rack to indicate that others are waiting to play.
2. Players 16 years of age and older have priority on the Woods courts.
3. Doubles play has priority over singles play.
4. Tournament play (see below) takes priority over all other tennis activities.
5. Play on the Woods courts is limited to one set of tennis (up to a total of 14 games) when others are waiting to play.
6. Use of the Woods courts is prohibited on Sunday mornings from 10 am until 12 noon.
7. Adult tennis lessons have priority on all Woods courts Monday through Friday for one hour beginning at 8:30 am. Courts not used for lessons are open to general play by any person with a current Assembly Ticket and racquet sports sticker/tag.
8. All players on the Woods courts shall wear appropriate clothing, including a shirt.

ADDITIONAL RULES FOR THE LAKE MICHIGAN COURT

1. Players 15 and under have priority on the Michigan court after 3 pm.
2. CSA staff members conducting lessons have priority on the Michigan court weekdays from 12:30 pm to 2:30 pm.
3. Lessons must be scheduled and posted at the Lake Michigan Court.

CSA TENNIS TOURNAMENTS

The July and August tennis tournaments shall be held on those dates listed in this Assembly News on the calendar (typically the first full week of each month).

1. Only current Assembly Ticket holders are eligible to play in tournament. Participants 16 and older also have to have a current racquet tag.
2. A person shall register in person no later than 3:00 pm on the Saturday immediately preceding the start of the tournament. A person may call the CSA office prior to 12:00 noon that same Saturday to register if unable to register in person. There are no exceptions.
3. A player may sign up for a maximum of two events.
4. If entering two events, a player shall be available to play two matches in a single day.
5. A player shall be able to play the first round on Monday.
6. A player shall be available to play all week at the time scheduled by CSA tennis staff and tennis Committee members. Schedule conflicts must be mutually agreed upon, and the CSA tennis manager/Tennis Committee chair(s) shall be informed of the changes prior to the match.
7. Each player/team shall provide a new can of balls at the beginning of a match.
8. CSA Tennis Committee members and CSA tennis staff shall ensure that all tournament participants have a current Assembly Ticket and racquet tag if 16 and older.
9. Tournery play shall be monitored by tennis staff, tennis committee members and other volunteers to ensure that the tournament rules are understood, scores are promptly registered, and the basic rules of sportsmanship are observed.
10. The rules for eligibility for the tournament shall be posted at sign-up and will include the rules of conduct which will be monitored by staff as indicated above.
11. Age requirements for matches:
 - Seniors- 60 years of age and older
 - Adults- 17 and older
 - Boys and girls- 16 and under
 - Jr. boys and girls- 12 and under
 - Novice- 9 and under
 - Mixed parent/grandparent with child/grandchild (any combination of youth (male/female) and parent/grandparent (male/female): two brackets: *
 - Youths age is 8 to 10
 - Youth age is 11 to 14

*These two events are intended for parents/grandparents ONLY paired with children and grandchildren. Please, no exceptions.

CSA RULES FOR TOURNAMENT PLAY

The CSA tennis tournament is conducted by the Tennis Committee with input and support of the tennis staff. Questions may be directed to committee co-chairs Dennis Nahnsen and Alan Marble.

All participants must have a current CSA Assembly Tickets and current racquet tag if 16 and older. Each team must supply a new can of tennis balls, with the match winner keeping the unopened can.

1. Adults, and ages 13 to 16, play 2 out of 3 sets, with a 7-point tiebreaker; changing sides every 6 points. This group will play at the Woods courts.
2. Players 9 and under, and ages 10 to 12, play an 8-game pro set with a 7-point tiebreaker at 7-7, changing sides every 6 points.
3. The parent-child, grandparent-grandchild teams play an 8-game pro set with a 7-point tiebreaker at 7-7, changing sides every 6 points.
4. Any ball striking overhead power lines is a "let": the point is replayed, 1st serve.
5. Warm-up time is limited to 10 minutes.
6. Players shall check in with designated court supervisor's courtside before the match and shall record their scores on the draw sheets courtside with the court supervisors immediately following completion of their matches.
7. Court supervisors will help assign courts as the courts open.
8. Court supervisors will act as mediators in case of disputes over line calls or scoring.
9. Court supervisors and staff will monitor matches for behavior and coaching (coaching by voice, text or hand signals is prohibited in CSA tournaments).
 - A. Minor infractions are progressive in nature, with 3 steps: warning, followed by game penalty and finally disqualification. "Minor" infractions include yelling, dropping racquet on purpose, taking too much time between points and games, and coaching.
 - B. Major infractions are also progressive, with 2 steps: game penalty, then disqualification. "Major" infractions include audible profanity, racquet and/or ball abuse.
10. Players' relatives and friends may be reminded of the basics of good sportsmanship and should refrain from clapping for errors or double faults. Encouragement is welcome, but no coaching or strategizing.

The time is right to make the 2024 CSA tennis/PB program another record-breaker!

VII. SALE, CONSTRUCTION ON, AND USE OF PRIVATE PROPERTY ON THE CONGREGATIONAL SUMMER ASSEMBLY GROUNDS

(Updated by the Board of Trustees 11/08/03)

These RULES are an update of the policy originally adopted by the Trustees and accepted by the Assembly in July 1964. Included are additions and modifications made and approved in 1967, 1973, 1987, 1992, 2001, and 2002. Also included are updates to reflect State and local laws as of 2003.

Since 1964, all purchasers of Assembly lots and their successors have been required to adhere to rules governing the sale, construction on, and use of such land. These restrictions were imposed in accordance with the Bylaws to insure the safety and well being of all property owners and to protect the values and traditions consistent with the best interest of the Assembly.

THE SALE OR TRANSFER OF PROPERTY

At the present time, Assembly property owners are not required to obtain approval to transfer ownership of lots or lot-parcels as platted or previously recorded by Benzie County. Transfer of ownership shall be reported to the Office Manager to insure the privileges of the new owners. Owner(s) shall not subdivide, resell, or transfer any part (less than 100 percent) of recorded lots or lot-parcels as identified by Benzie County tax number as of January 1, 2002, without the prior approval of the Board of Trustees.

Construction or Remodeling of a building on the Assembly requires a number of approvals. If a County Land Use Permit is required, approvals can require a year or more. It is important to follow the sequence below to minimize duplication and/or delays:

- A.** If applicable, obtain Sewage/Well Permit from Benzie – Leelanau District Health Department.
- B.** If applicable, obtain Driveway Permit from County Road Commission in Honor or Michigan State Highway department.
- C.** If applicable, obtain Soil Erosion Permit from Benzie County Planning Commission.
- D.** If applicable, obtain DEQ Permit from Michigan DEQ's Land and Water Management Division.
- E.** Deliver in duplicate application to the Managing Director for the Assembly's "approval in writing" (see below).
- F.** Obtain Land Use Permit from the Zoning Administrator including compliance with Benzie Articles XIV, XXII, & XXIV.
- G.** Obtain Building Permit from Benzie County.

State and local requirements are subject to change; therefore, the above list is presented as a guideline. Additional information is available from the Managing Director or Construction Review Committee Chair.

CONSTRUCTION REGULATIONS

- I.** If a Benzie County Land Use permit is required, NO building or structure of any kind shall be commenced or erected nor shall any additions to or exterior alterations to any building be made until Application For Construction Approval form has been approved in writing by two individuals: 1) by the Assembly President or Vice-President and 2) by the Managing Director or the Chair of the Construction Review Committee. The completed Application For Construction Approval form, in duplicate, shall be submitted ten (10) months prior to the expected start of construction, along with a fee of fifty dollars (\$50). If any of the Assembly requirements prove to be a hardship to the property owner, a special exception to the 'Rules' may be requested from the Trustees. When approved and signed, one copy shall be filed at the Assembly and one copy returned to the building owner. The approved building plans and specifications shall be identical to those submitted to Benzie County jurisdictions for their approval. Any questions regarding the approval, the application, the plans, or other information shall be submitted to the Board of Trustees for resolution. For Assembly approval the following information is required:
 - A.** For any new footprint or increase of footprint on an existing structure, a professional dimensioned, scaled site survey and plan of the lot or lot-parcel showing the location of the building and its set-backs from all lot lines, existing or proposed location of septic tank and drain field or holding tank, existing or proposed location of well or pipes bringing in water from sources outside the property, any adjacent Assembly common property or roads, any existing or known proposed well or septic system within 50 feet of the applicant's property line, any new requirements for access road(s), and parking spaces for at least two (2) vehicles on said property. A survey is not required for additions to existing structures requiring no increase in footprint. "Footprint" includes the foundation and any porch or deck twelve inches or more above finished grade.

9. All new improvements of undeveloped, platted roads required for access to the property shall be a minimum of fifteen (15) feet wide and shall follow the right-of-way as shown on the original Assembly Plat or as modified by court action. The cost of construction shall be at the expense of the property owner. Exceptions to this section or any other change to the Plat shall be approved by both the Trustees and the Circuit Court.
10. During any construction, contractors and workers shall be required to observe ASSEMBLY CONSTRUCTION HOURS (8 AM TO 5 PM, Monday through Saturday), limit onsite parking, protect the environment, and restore all common property and roadways to their preconstruction condition. Damage to the surrounding property or roadways or interference with normal water drainage shall be immediately restored to its preconstruction condition.
11. Assembly approval only applies to the owner(s) receiving it and has a three (3) year limit until the start of construction unless extended by the Board of Trustees. The exterior of the building and final grading shall be completed within one year of the date of the start of construction unless more time is granted in writing by the Trustees.
12. The owner shall agree in writing to abide by the Assembly Construction Rules and shall furnish the general contractor with a copy of these regulations prior to the start of construction. Any violation of this policy shall be corrected at the owner's expense. As a condition of approval the Assembly may require a deposit, not to exceed two thousand dollars (\$2,000), to insure compliance with these regulations. Such deposit shall be refundable if, and only if, construction is completed in accordance with the plans submitted and any damage to the surrounding properties is completely repaired.

USE OF PROPERTY REGULATIONS

1. No building shall be used for any purpose other than residential purposes. No dwelling shall be used for commercial purposes of any kind. Rentals for periods of one or more weeks are excepted.
2. No building or structure of a temporary nature such as a motor home, camper, travel trailer, shack, lean-to, or tent shall be maintained on any lot in the Assembly. Notwithstanding, a motor home or travel trailer may be parked on Assembly property for not more than 48 hours provided it shall not be used as living quarters during such period and written permission is obtained from the Managing Director.
3. Garbage and waste material shall be stored in a sanitary container with a secure cover or lid if stored outside. No incinerators of any type shall be allowed in the Assembly grounds and no burning of such garbage, trash, or other waste material either inside or outside of any type of container shall be permitted on the Assembly grounds.
4. Burning of leaves, grasses, and/or tree material outside is prohibited.
5. No trees or brush shall be cut or trimmed on common property without the written approval of the Managing Director.
6. Boats and trailers may not be stored on CSA common property without written permission of the Managing Director. With permission, a maximum of two days is allowed. Permission will never be given for storage on wetland areas or anywhere that the ecology might be damaged by heavy vehicles. Recognizing that secure storage is available locally, the Assembly discourages the storage of large boats and trailers on private property within the Assembly grounds.

CSA POLICY ON THE USE OF COMMON PROPERTY FOR PRIVATE WASTEWATER TREATMENT OR DISPOSAL SYSTEMS

As approved by the Board of Trustees on October 24, 1992 —

It is the obligation of the CSA to ensure that all common property areas are reserved for the common good and for common use. It is recognized that circumstances do arise that cause it to be necessary to permit CSA property owners to make limited use of common property for certain specific and limited wastewater treatment or disposal purposes when such use can be accomplished without detriment to the common good or the common use of said common areas. The purpose of this policy is to set forth the conditions for such private use of CSA common property.

The policy is as follows:

- A.** No common property may be used when it is feasible to install a county approved system on the cottage owner's own property.
- B.** No part of any wastewater disposal system may be placed on common property without the prior written approval of the Board of Trustees and the execution of required documentation by the applicant.
- C.** The Board of Trustees will not consider any request for the placement or continued use of any part of any wastewater treatment or disposal system on common property unless ALL of the following conditions are met.
 - 1.** The proposed system is designed to encroach on common property to the smallest extent feasible.
 - 2.** The proposed system must comply with applicable state and county standards (i.e., a drain field on common property may not be connected to an inadequate septic tank) and with original CSA deed and subsequent legal instruments.
 - 3.** Non-biodegradable substances may not be discharged into any permitted system.
 - 4.** Each cottage owner requesting approval to install any part of a wastewater treatment or disposal system on common property shall agree in writing to disconnect and/or remove the system, at his own expense, upon any of the following:
 - a.** The system fails to function properly.
 - b.** A joint or community system is developed, such as a common sewage system or a "cluster" drain field system.

Implementation and General Matters

- A.** All requests must be in writing and provide complete information about the system, including information sufficient to allow the Board of Trustees to conclude that the system installed will comply with all applicable rules and regulations, that the use of common property is necessary or preferable to use of private property alone, and that ground water migration will not threaten harm to either Crystal Lake or Lake Michigan, or ground water uses of down gradient property owners.
 - 1.** It shall be the burden of the applicant to establish that all of the criteria of this policy will have been met upon construction of the system as proposed.
 - 2.** Upon completion of construction the applicant shall furnish the Trustees with a certificate that the system was installed according to the approved plans together with drawings showing the system as built.

- B.** All requests will be reviewed by the Buildings & Grounds Committee and forwarded to the Board of Trustees with recommendation for approval or disapproval.
- C.** Installation may not occur until the applicant has executed appropriate legal documentation as specified by the Trustees and their counsel.
- D.** Upon completion of the septic system, there will be reasonable surface restoration of the common property by the applicant.
- E.** The authority to use common property will either terminate upon the sale of the applicant's property or be made binding upon subsequent owners.

VIII. CSA POLICY ON THE USE OF COMMON PROPERTY BY CSA LOT OWNERS PREAMBLE

It is the obligation of the C.S.A. Board of Trustees to ensure that all C.S.A. "common property" (namely, all C.S.A. property other than privately owned lots located within the C.S.A.) is reserved for the common good and for common use. It is recognized that circumstances can arise that cause it to be appropriate to permit C.S.A. property owners to make limited use of common property for certain specific and limited purposes, when such use can be accomplished without detriment to the common good. The purpose of this policy is to set forth the conditions for such temporary private use of C.S.A. common property.

POLICY

- A.** In general, no common property should be used when it is feasible to avoid such use by using privately owned property.
- B.** Any common property that is used for any private purpose is temporary and is subject to the continuing discretion of the Board of Trustees.
- C.** Each cottage owner making use of common property shall be required to terminate such use and restore the common property to its original condition, at his or her own expense, upon any of the following:
 - a.** The Board of Trustees determines the original need for such use no longer exists;
 - b.** The Board of Trustees determines such use is no longer consistent with
 - (i)** the original use of the common property (e.g. a parking space is being replaced by a garage) or,
 - (ii)** where applicable, a prior request made to the Board of Trustees for such use; or
 - c.** The Board of Trustees determines that continued use of the common property is detrimental to the interests of the C.S.A.

APPLICATION OF POLICY

- A.** Lot owners currently making use of common property shall not be required to terminate such use unless specifically notified by the C.S.A. Board of Trustees and given the opportunity to make a presentation to the Board or a committee thereof.
- B.** Lot owners wishing to sell a lot may request an affirmation from the C.S.A. Board of Trustees that, subject to this Policy, current use of common property may continue.
- C.** Lot owners seeking a new, or substantially modified, use of common property may not do so without the express permission of the Board of Trustees, or committee thereof.

IX. GIFTS

Gifts to help finance the activities of our summer community are most gratefully received. Such gifts often take the form of monetary contributions given in memory of a deceased member. It is hoped that members and friends will also provide for bequests in their estate planning. Gifts may be either designated for a specific purpose or undesignated. Undesignated gifts will be applied where they are most needed. Whether a gift of money or property, the Trustees reserve the right to determine its appropriate use and what recognition of the donation will be given, e.g., an announcement at the annual meeting, a written message in the Assembly News, etc. Donors may make gifts (1) directly to the Assembly (General Operating Fund); (2) to the CSA Preservation Fund, (3) to the Pilgrim Fund CSA or (4) to the CSA Education Fund. Gifts and bequests designated for any of these four funds may be sent to CSA, 2128 Pilgrim Hwy, Frankfort, MI 49635.

1. Gifts given to the Congregational Summer Assembly shall be deposited into the General Operating Fund, and may be earmarked for special areas within that fund if the donor so wishes. No gifts to this fund are eligible for deduction for tax return or estate tax purposes.
2. CSA Preservation Fund. The purpose of this fund is to provide periodic support of operations and to assist in meeting unexpected needs, not covered by our budgeting process. Gifts are not eligible for deduction for tax return or estate tax purposes.
3. The Pilgrim Fund. The purpose of this fund is to support the religious and educational activities of the Assembly. This fund has an IRS 501 (C)(3) designation and contributions may be eligible for tax return or estate tax purposes.
4. The Education Fund. The purpose of this fund is to provide scholarships to CSA and Benzie County students. This fund has an IRS 501 (C)(3) designation and contributions may be eligible for tax return or estate tax purposes.

To assist any member or friend wishing to make bequests to the CSA Funds or the Pilgrim Fund, the following paragraph may be used:

I give, devise, and bequeath to the (enter the name of the fund), Frankfort, Michigan, the sum of \$ _____ (and/or) the following described property _____ to be used for the purposes of the (enter the name of the fund), as determined by the Trustees of such fund and in accordance with its set guidelines, purposes, and intents.



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CLASSIFIED: The CSA offers Cottage Rental Advertisements on its website only. All classified ads can be found at website <https://summerassembly.org/cottages-for-rent.html>

Advertisements may be purchased for a season beginning October 1 and will remain on the site until Sept 30 of the following year. Once payment is received, the ad will be on the website within approximately 14 days. No changes may be made once the ad is uploaded to the website.

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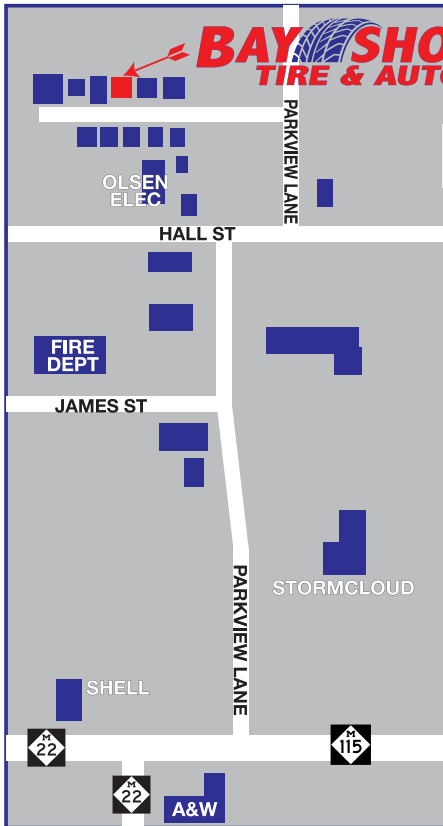


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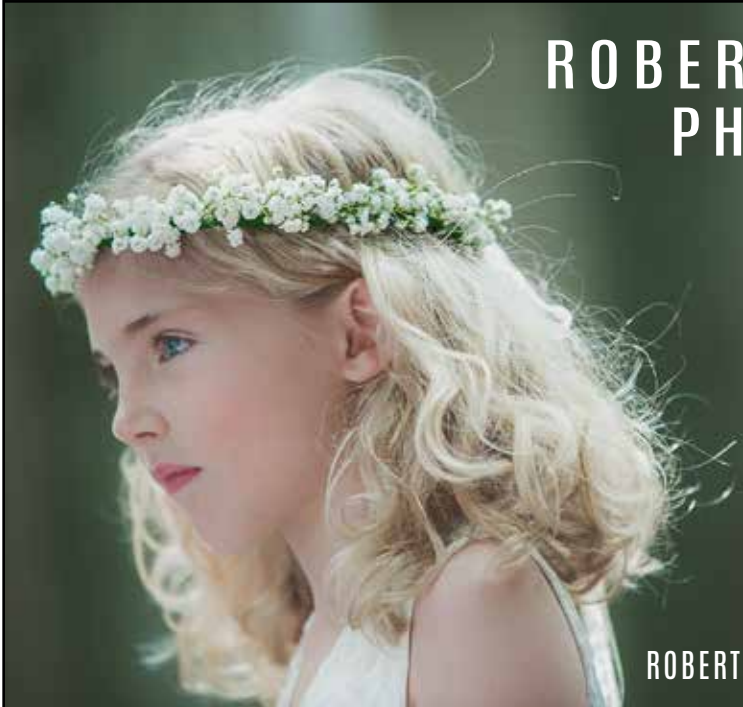
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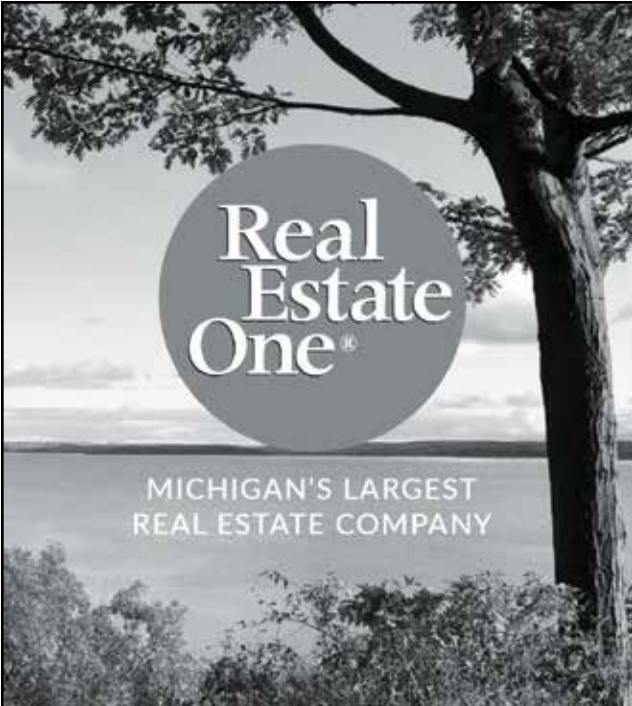
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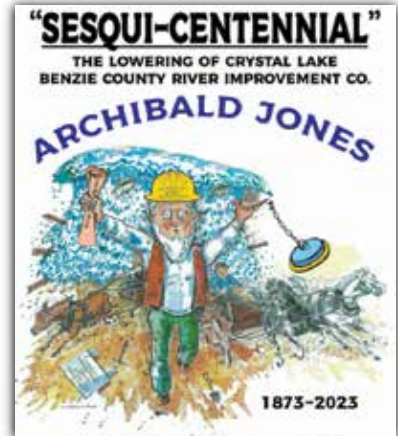
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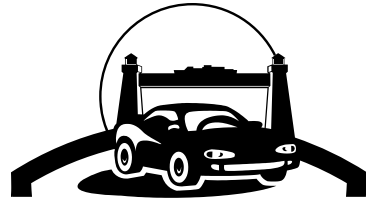
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2024 CALENDAR

Sunday.....	June 16.....	First Sunday Service.....	11:00am
Monday.....	June 17.....	Office Opens/Programs Begin.....	9:00am
Thursday.....	June 27.....	Potluck Dinner.....	6:30pm
Friday.....	June 28.....	CSA Education Fund Golf Tournament.....	8:00am
Saturday.....	June 29.....	Board of Trustees Meeting.....	9:00am
Mon-Sat.....	July 8-13.....	July Tennis Tournament.....	9:00am
Monday.....	July 8.....	Children's Operetta Try-outs.....	1:00pm
Tuesday.....	July 9.....	Teen Dance.....	7:00pm
Saturday.....	July 13.....	Dutton Family Concert on the Ballfield.....	6:00pm
Tuesday.....	July 16.....	Women's Assoc. Annual Meeting.....	10:30am
Wednesday.....	July 17.....	Open Forum.....	Noon
Thursday.....	July 18.....	Potluck Dinner.....	6:30pm
Friday.....	July 19.....	Cottage Treasures Drop-off Starts.....	9:00am
Friday.....	July 19.....	Children's Operetta Dress Rehearsal.....	7:30pm
Saturday.....	July 20.....	Children's Operetta.....	7:30pm
Tuesday.....	July 23.....	Cottage Treasures Pre-sale.....	5:00pm
Wednesday.....	July 24.....	Arts & Crafts Fair.....	9:30am
Thursday.....	July 25.....	Staff Appreciation Dinner.....	6:00pm
Friday.....	July 26.....	CSA Choir Concert.....	7:30pm
Saturday.....	July 27.....	Board of Trustees Meeting.....	9:00am
Saturday.....	July 27.....	Burrows-Getz Concert.....	7:30pm
Monday.....	July 29-Aug 3.....	August Tennis Tournament.....	9:00am
Monday.....	July 29.....	Adult Musical Try-outs.....	1:00pm
Tuesday.....	July 30.....	Teen Dance.....	7:00pm
Wednesday.....	July 31.....	CSA Authors and Artisans Fair.....	10:00am
Thursday.....	August 1.....	Potluck Dinner.....	6:30pm
Friday.....	August 2.....	CSA's Got Talent.....	7:30pm
Saturday.....	August 3.....	CSA Annual Meeting.....	9:30am
Saturday.....	August 3.....	Armstrong Concert.....	7:30pm
Monday-Friday.....	August 5-9.....	Gibson Lecture Series.....	Noon
Wednesday.....	August 7.....	Open Forum.....	Noon
Friday-Saturday.....	August 9-10.....	Adult Musical.....	7:30pm
Sunday.....	August 11.....	Celebration of Life.....	11:00am
Friday.....	August 16.....	Office Closes/Programs End.....	4:00pm
Sunday.....	August 18.....	Last Sunday Service.....	11:00am

Check <https://summerassembly.org/calendar.html>
for up to date information on programs and activities.

Cover Photo by Peter Szniewajs Photography