

CONGREGATIONAL SUMMER ASSEMBLY
ANNUAL MEETING
Saturday, August 6, 2022
Assembly Building

Call to Order: President Allred called the meeting to order at 9: 38 a.m. EDT and welcomed everyone. He announced that the meeting was being recorded solely for accurate minutes and that the eligible voter list was available for examination by any member during the meeting. He introduced the panelists: Diane Tracy, Vice President; Julie Walton, Secretary; and Marie Smith, Parliamentarian.

Shannon Wise opened in prayer.

Mr. Allred noted that a quorum was present, and 13 valid proxies were filed with the Secretary in advance of the meeting. The adjournment time was set for 12:00 p.m. EDT.

Attendance: 64 signed in as Members, and 30 signed in as Associate Members or Assembly Ticket Holders. Mr. Allred indicated that all but one matter on the agenda were for both Member and Associate Member vote and by simple majority. He reminded attendees that votes by lot-owning members require a 2/3 majority to pass a motion.

Highlights:

- Property-owning members approved a proposal by Lot Owners to construct a stone revetment at the toe of the Lake Michigan bluff spanning CSA Lots 174, 175, 176, and 177 at the owner's expense. See New Business for details.
- The CSA is in good financial shape.
- The Trustee class of 2022-2025 was approved: Sally Dutton, Andrew Gaffney, Julie Knott, Mike Lodes, and Susie Ratner.
- After an informative Open Forum in July, the Waterfront Committee has created five new subcommittees to research and discuss issues pertaining to the needs of the Crystal Lake waterfront, including 1) Shoreline watercraft storage; 2) Moorings; 3) Docks/hoists; 4) Policy needs/changes re: watercraft storage; 5) Accessibility.

Approval of Minutes: Mr. Allred called on Jane Cooper, who, on behalf of a committee comprised of David Pray, Megan Carella, and herself, announced that they had reviewed the minutes of the Annual Meeting of July 31, 2021 and **MOVED** they be approved. **APPROVED.** Mr. Allred then appointed David Belknap, Megan Carella, and Judy Dawley to review the minutes of this meeting.

President's Report: No written report. Mr. Allred said it had been a wonderful summer for most of us. We mourned the loss of Peggy Sammons last week. A member noted to Mr. Allred that it feels like we rocketed out of the pandemic. Mr. Allred thanked

Managing Director Amy Somero for her and the staff's hard work to make this summer happen. Mr. Allred also thanked the Trustees, outgoing Trustees, and committee chairs for their work. He thanked Julie Walton, Secretary, and Diane Tracy, Vice President, who will be stepping down from their respective roles. Then he thanked Holly Freeburg, as outgoing Past President, for her years of service. The CSA is thriving today, and it has been a privilege to serve as its President this year.

Managing Director's Report: Written report. Ms. Somero asked people with questions to see her. She thanked everyone for their support and encouragement.

Treasurer's Report: Written report. Mr. Dawley reported that for transparency, everyone has a paper copy of the balance sheets through July 18, 2022. The cash position is \$298K at present. Total assets, which include the Preservation Fund, are just over \$1M. A total income of \$309K is normal and slightly above 2021. Total expenses of \$231K are higher than last year's because we are fully staffed and programmed this year. The expenses are within budget. Account 6250 is professional services for legal and other consulting fees. It is normal this year, being much higher in 2021 due to seawall and bylaws work. Under account 7531, the new Pilgrim Place roof was funded by the Pilgrim Fund. Investment income was down but is edging back up in the Preservation Fund. Overall, the CSA continues to be in good financial shape.

Archivist's Report: Written report. Ms. Cooper added that Judy Dawley has agreed to be another assistant archivist. History Night is slated for August 4, 2023. Presently, the Archives are creating a digital collection of CSA sounds. Please send her any audio recordings you have or can make that say "CSA" to you.

Women's Association Report: Ms. Jones reported that Margie Finley and Lisa Stroben Gates co-chaired the 2022 Arts Fair/Cottage Treasures/Silent Auction. Many more volunteers helped with willing hands. Thanks to them and the entire staff, the income from the Fair, after expenses, will total \$16K. There is an ongoing need for volunteers, especially new Fair co-chairs for 2024, who can shadow positions during 2023. Additionally, there will be more slots on the board itself in 2023. The next annual meeting will host Liz Kirkwood of FLOW at 10:00 on Tuesday August 9. That will be followed by the business meeting at 11:00.

FUND REPORTS

Education "Scholarship" Fund: Written report. Ms. Daly thanked people for their donations. In 2022 \$25K went out to 5 local and 4 CSA students.

Pilgrim Fund: Written report. In addition, Ms. Tracy shared that the Pilgrim Fund provided funds for the new adjustable tables and stackable chairs in the Assembly Building kitchen for Sunday School and Art & Crafts.

Preservation Fund: Written report. Mr. Dawley pointed out that the committee had a significant cash allocation set aside for Covid support. Since that threat is behind us, those funds will be invested.

COMMITTEE REPORTS

Arts Committee: Written report. Ms. Taylor noted that Barb Perry would be the new chair going forward. As an outgoing Trustee, she also challenged people to be intentional about becoming more welcoming and inclusive.

Budget Committee: Written report. Ms. Rollinson noted that the people are welcome to seek her out with comments or questions.

Buildings and Grounds: Written report. Mr. Buzzell reported that they have worked with the Board of Trustees in an advisory capacity. Please direct questions to him.

Bylaws: No report. Mr. Allred announced that Mr. Gosnell was stepping down as chair and thanked him for his many years of service.

Calendar: Oral report. Ms. Schopp asked that 2023 events be reported to her or Ms. Somero. The committee meets Wednesday, August 10, 2022, at 9:00. Please submit items.

Citation Committee: Written report. Ms. Shreiner reported that the 2022 Citation was awarded to Judy Rodes.

Communications: Written report. Ms. Congbalay, the Communications Coordinator, reported that this committee manages the website, Instagram and Facebook accounts, and the weekly email.

Construction Review: Written report stands.

Crystal View: Written report stands.

Ecology: Written report stands. Mr. Allred thanked Linda Campbell for her service as chair as she steps down.

Human Resources: Written report. Ms. Jones asked for volunteers with HR expertise to serve on the HR committee. She thanked Amy Somero, Barb Patterson, and Elaine Walton for their excellent support.

Legal: Written report. Mr. Spitzer asked for questions and reminded everyone that the committee does not serve as legal representation for the CSA but acts in an advisory capacity to respond to questions from the Board.

Membership: Written report. Ms. Carella asked for additional volunteers to serve on the committee as it works to develop and grow the Associate Member base and to continue to engage property-owning members.

Nominations: Written report. Mr. Allred noted that the 2022-2025 nominees' biographies had been published in advance of the meeting. On behalf of the Nominating Committee, Ms. Bazzani **MOVED**, and Mr. Dawley **SECONDED** approval of the following slate to serve as Trustees in the 2022 – 2025 class: Sally Dutton, Andrew Gaffney, Julie Knott, Mike Lodes, and Susie Ratner. There was no discussion and no nominations from the floor. **APPROVED UNANIMOUSLY.**

Spiritual Life: Written report stands.

Tennis: Written report stands. Mr. Allred noted that the entire tennis program is reenergized, and he thanked the tennis committee and staff.

Waterfront: Written report. Mr. Cooper emphasized that in the last two years, we have had two new rafts, two new lifeguard stands, and a new lifeline. Primary efforts this summer addressed boat storage and dockage, with five new and active subcommittees appointed to study the following issues: 1) Shoreline watercraft storage; 2) Moorings; 3) Docks/hoists; 4) Policy needs/changes re: watercraft storage; 5) Accessibility. Subcommittees will report back by mid-August to prepare any plans ready for implementation in 2023 by the budget deadline. Mr. Allred noted that good work came out of the last Open Forum re: waterfront concerns and ideas.

Youth: Written report. Ms. Swetland highlighted the committee's work on a new vision for engaging CSA youth with new and creative programming. She thanked the CSA for the funds for increased staffing. She thanked: Heather Lotzar, Youth Director, for her many hours of work; Sasha Niemann, one of the new Youth staff, for her encouragement and interest in youth development; and Stacey Peoples, who led a training for Youth staff on how to interact with one another and with those with differences. She also thanked Mr. Tezak, Ms. Blessing, and Mr. J O'Neal for leading youth events. Over 80 high schoolers from Frankfort, the CSA, and Yacht Club attended the August Teen Dance. Ms. Swetland reported the need for additional youth leader staff and increased hours for the Youth Director. Mr. Allred commended Ms. Swetland for her very inspiring leadership on behalf of our youth.

Ad hoc Lake MI Dune, Bluff and Beach: Written report. Mr. Belknap congratulated the new Trustees and thanked the DBB committee for keeping the water levels low this year. There is still an erosion problem at the Lake Michigan beach, with a washout in the last rain event south of the new stairs.

All written reports are filed with the minutes of this meeting. Diane Tracy **MOVED**, and Jen Daly **SECONDED** approval of all reports. **APPROVED UNANIMOUSLY.**

NEW BUSINESS

Stone Revetment Proposal. Mr. Belknap introduced the proposal. In February 2021 lot owning members approved access for three lot owners to build a steel seawall. This proposal was eventually denied by EGLE (former DEQ), which instead recommended that the owners consider their only presently-allowable alternative: a new proposal for a permit to build a stone revetment. (EGLE changed its policy when the original proposal was in the pipeline).

- a. Mr. Tom Gillett (one of the lot owners) thanked the DBB committee and the Board of Trustees for their help. He provided a map of the Smolik, Burrows, and Gosnell cottages. These comprise CSA Lots 174, 175, 176, and 177. He stated that stone revetments are now reasonably common for dune and bank preservation/erosion prevention. If approved, a stone revetment will be placed at the toe of the bluff below those CSA Lots. It will be about 6' high and not be placed on the existing beach. The rock comes from an Alpena quarry. It is angular to ensure integrity once piled. The approach of smaller trucks will be M-22, down Marquette Court and Lover's Lane, with a lay-down area on the south side of the Michigan tennis court. It will take about a week to bring in the stone and place it along the 300' length of dune. The owners have horticultural consultant Carolyn Thayer engaged for remediation consultation.
- b. The original proposal is for the boardwalk to be removed, repaired, or replaced during remediation. The path is, essentially, where the sand ladder presently sits. The total number of roundtrips the rock trucks must take is about 20. Compared to a steel seawall, a revetment has little or no edge erosion, promotes sand movement back up and onto the dune, and creates/preserves a more expansive beach. It does, however, require a larger "lay-down" area.
- c. Next steps for the owners: prepare and submit a revised permit application to EGLE (in the process but cannot be submitted until CSA gives approval and a revised Permissive Use Agreement between the CSA and the lot owners is signed and filed), and consider bids from contractors (in the process).

Questions Raised & Answered:

1. Question: What is the weight of these trucks on our roads, and what is the road repair process at the project's end? Answer: The contractor expects Marquette Court (a county road) and the paved section at the Tennis Courts will be fine. Lover's Lane (not paved) will need to be re-graded. The owners agree to fix any CSA roads that are damaged.
2. Question: Karen Janssen asked about the loss of the dune from the boardwalk to the beach and wants a specific plan for remediation, the dune, and plantings. Answer: the sand will be pushed back, and dune grass will be

planted in the disturbed areas. Carolyn Thayer is meeting with the owners on August 18 to discuss how best to plant for full protection of the dunes.

3. Question: Why were we not initially advised to do a revetment, and what are the consultant's qualifications? Is there a 3rd party with no vested interest but the engineering expertise to advise? Answer: the initial contractor said a steel wall was more cost-effective and enduring, and the Wildewood installation led the owners down the path of choosing a steel wall. In reality, the costs are comparable. As for the present consultant, he has significant credentials, worked with the DBB committee, is an MSU professor, and has a good history with EGLE. He has also recommended an alternate beach access path that goes up and over the dune north of the boardwalk.
 4. Question: Mark L Walton asked lot owners to consider re-establishing a dune is not a one-year process. For example, view the Miller property where the minimal remediation required by EGLE was done but failed. He recommends that owners establish a long-term escrow account for a 5-year remediation process to meet the CSA's satisfaction. He noted that meeting the minimum requirement of EGLE is a MINIMUM and will not be sufficient. Answer: The owners have agreed to do remediation over the life of the wall in its Permissive Use Agreement with the CSA.
 5. Question: Mr. Edmund Frost noted that there are still many open details. How do the owners envision the role of the CSA Board as the project goes forward? Answer: Mr. Allred noted that the BOT would, in a few minutes, provide details of the agreement that states how the CSA's interests will be promoted and protected.
 6. Question: Can revetment be walked on? Answer: the stones protect a critical dune that cannot be walked on. In a way, the stone helps prevent dune destruction. Walking on revetment is difficult.
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- d. Mr. Belknap shared additional information about an alternative construction access path. A CSA-related coastal engineer (Trey Ruthven, Dutton family) met with Mr. Belknap (via phone) about this entire process. The alternate approach is to come from the parking area directly up and over the dune, down the natural hollow, and straight down to the beach. The advantages of this route are many - see the presentation file.
 - e. Mr. Gillett noted that the owners do not prefer one path over another and will revise the proposal to EGLE if the lot-owning Membership selects the alternate.
 - f. Mr. Belknap also stated that remediation for the alternate path will still be required with dune grass 9" apart on center (denser to encourage faster coverage).
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7. Question: what about the EGLE requirement to get a permit if the owners need to bring in the sand? Answer: yes, any sand brought in would need to be approved. Question: was stone delivery via water considered? Mr. Gillett

answered that we do not have deep enough water (too little draft) to do that.

8. Question: what about ownership of the rock and liability related to people climbing on the rock? Answer: that is covered in the Permissive Use Agreement.
9. Question: do we have time to spend to help all of us truly understand the scope of this project, given that the urgency is passed (now that water levels are lower) and we now have a CSA-related consultant? Answer: the EGLE permit is valid for five years, so this gives us time to plan and remediate well and fix the issue should the water levels rise again. One member commented that if he were an owner, he would want access to the EGLE permit as soon as possible.
10. Question: what is the impact of the revetment on the south and north borders of the stone? Answer: the stone will be rounded off at the north and south ends where it “curls into the dune,” and the end-erosion should be low.

11:27: President Allred asked for a motion to extend the meeting to 1:00 p.m. Mr. E Frost **MOVED** with a **SECOND** by Karen Janssen. 54 yay, 10 nay, and 2 abstentions.
APPROVED.

11. Question: A member asked for a strong commitment to replanting and that the alternate path would destroy less plant life.
 12. Question: how much has the lake level declined in the last two years, and does that impact the plan? Answer: as per above, owners are working on a 5-year cycle as EGLE allows. Water levels are down for now, but that is no guarantee in today’s climate.
 13. Question: A member stated that two cottages are north of these properties, owned by Carol Edmonds and Mr. Rauth. The wooden wall built at the previous high waters (of the 1980s and ’90s) is now falling apart. There is some concern about potential damage on the north side of this revetment. Answer: yes, some end erosion can occur, but nothing like a seawall creates.
- g. Mr. Allred brought the Legal Agreement (see that file) information before the audience. It is called a Permissive Use Agreement prepared by CSA Counsel. Property Owners shall:
1. Pay all expenses of constructing and maintaining the stone revetment.
 2. Secure, at their expense, all necessary permits to build and maintain the stone revetment.
 3. Reimburse all legal and administrative costs of the CSA incurred in drafting, executing, or enforcing this Agreement, hold CSA harmless and indemnify and hold the Board harmless from any and all liability arising out of the construction, maintenance, or use of the stone revetment.

4. Maintain the stone revetment in a safe condition. In a condition similar to the original specifications (taking into account wear and tear) and shall be responsible for removal, at their own expense, of debris occasioned by the complete or partial destruction of the stone revetment.
5. Agree to have a CSA project manager with stop work authority in case the project deviates from the planned scope and negatively impacts the CSA.

Other points of agreement include:

6. The stone revetment construction plan proposed by the owners will involve creating an access path for heavy equipment (see p 18)
7. The PUA will contain a detailed remediation plan from the owners to the Board. The Board will solicit membership input on that plan regarding roadway, lay down material, boardwalk area, bluff or dune pathway, replanting plan, and a mutually-agreeable escrow account for expenses. It was suggested that this account include the amount deemed necessary to remove the revetment in the future.
8. Property Owners shall provide a detailed remediation plan to the Board of Trustees. The Board of Trustees will circulate the plan to the Community for comments prior to its consideration and authorization. Areas of consideration include but are not limited to:
 - a. Roadway into the site
 - b. Laydown area
 - c. Boardwalk area (option 1)
 - d. Fluff and path down to the beach
 - e. The beach itself
 - f. A mutually agreeable escrow account as part of the remediation plan to cover expenses that might be incurred
9. Property Owners will agree to a project timeline that:
 - a. Matches the duration of the EGLE permit
 - b. Starts within a two-year time frame from the date of the permit
 - c. It contains blackout times such that construction cannot occur or overlap during a CSA season
10. This agreement is only for the placement and construction of the contemplated stone revetment. It does not authorize any other structure to be constructed or any other use of the bluff and Lake Michigan beach, including but not limited to a stairway or access structures on the CSA bluff.
11. This agreement shall be binding upon the heirs, successors, and assigns of the Lot Owners and the CSA. If the Board finds that the stone revetment has become a hazard or nuisance, the Board shall provide the Lot Owners with written notice of the hazard or nuisance. The Lot Owners shall have 60 days to cure the hazard or nuisance. If the Lot Owners fail to remedy the hazard or nuisance within 60 days, this Agreement may be terminated, and the CSA may remove the stone revetment.

- h. It was noted that if the revetment ever needs removal for any reason, the lot-owning members should again be the ones to decide. Clarification was requested re: potential removal; who has the financial responsibility for that, according to the PUA? Answer: the lot owners, not the CSA.
- i. Mr. Allred shared (p23) the first access path motion. If this is not the access path voters want, they can vote this motion down, and we will then entertain the second motion that contains an alternate access path.
- j. Ms. Tracy, on behalf of the Board of Trustees, **MOVED**, and Tom Johnson **SECONDED** that the Members of the Congregational Summer Assembly (CSA), as “Member” is defined in the CSA Bylaws, vote Yay or Nay or Abstain to permit the Smoliks, Burrows, and Gosnells (Lot Owners), at their own expense, to access and construct a stone revetment on the CSA’s Lake Michigan beach common property at the foot of the bluff to the west of their properties. It should be noted that the “access” referenced in this motion, in which access would include workers, equipment, machinery, and materials, will be on CSA common property via the existing boardwalk path and then turning slightly northward and following the face of the dune then turning back lakeward (to the west). In addition, a “Yay” vote is conditional upon the execution of a legal agreement between the CSA Board of Trustees and Lot Owners. 14 Yay, 47 Nay, and 1 Abstention. **MOTION DEFEATED.**
- k. Ms. Tracy, on behalf of the Board of Trustees, **MOVED**, and Joel Buzzell **SECONDED** that the Members of the Congregational Summer Assembly (CSA), as “Member” is defined in the CSA Bylaws, vote Yay or Nay or Abstain to permit the Smoliks, Burrows, and Gosnells (Lot Owners), at their own expense, to access and construct a stone revetment on the CSA’s Lake Michigan beach common property at the foot of the bluff to the west of their properties. It should be noted that the “access” referenced in this motion, which access would include workers, equipment, machinery, and materials, will be on CSA common property up and over the perched dune and follows the current path. In addition, a “Yay” vote is conditional upon executing a legal agreement between the CSA Board of Trustees and Lot Owners. 57 Yay 1 NAY 3 Abstention **MOTION APPROVED.**

Mr. Allred noted that the Reorganization Meeting will occur immediately after this meeting in the Assembly Building lounge.

Enabling Act: Mr. Belknap moved that the Board of Trustees and officers of the Assembly be authorized to act on behalf of the membership of the Congregational Summer Assembly in the interim between annual meetings (the “Enabling Act”); Ms. Cooper **SECONDED. APPROVED.**

Ms. Tracy **MOVED**, and Mr. Belknap **SECONDED** a motion TO ADJOURN. **APPROVED UNANIMOUSLY.**

The meeting was adjourned at 12:17 p.m. EDT

Respectfully submitted,
Julie Walton, Secretary