

**CSA Board of Trustees Meeting  
Saturday, August 3, 2024 | 9:30 a.m. EDT | CSA Assembly Building**

**AGENDA**

**Congregational Summer Assembly**

2128 Pilgrim Hwy  
Frankfort, MI 49635  
231-352-4751

**President**

*Jennifer Rodes Swetland\**

**Vice President**

*Debbie Allbright\**

**Secretary**

*Tammy Moore\**

**Treasurer**

*Gary Dawley\**

**Women's Association**

Ann Whelpton

**Board of Trustees**

**2021-2024**

*Debbie Allbright\**  
*Bill Fisk\**  
*Joshua Knight\**  
Lorry Spitzer  
*Jennifer Rodes Swetland\**

**2022-2025**

Sally Dutton  
*Andrew Gaffney\**  
Julie Finley Knott  
Mike Lodes  
*Susie Ratner\**

**2023-2026**

Chris Dow  
Merry Elrick  
*Joni Leete\**  
Martha Moore  
Chris Sturgis

**Managing Director**

Amy Somero

*\*Executive Committee*

Call to Order  
Opening Prayer  
Set Adjournment Time & Consent Agenda

**Approval of Minutes      July 29, 2023 Annual Meeting\*\***

Reports	President's Report Managing Director's Report Treasurer's Report - Statement of Financial Position, Statement of Activities Secretary's Report Women's Association Report
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**Old Business      Bylaws Motions\*\***

Fund Reports	Education Fund Pilgrim Fund Preservation Fund
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Working Groups	Diversity, Inclusion & Belonging IT Infrastructure Musical Theater Policy & Compliance Volunteerism
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Committee Reports	Archives (Ad Hoc) Arts Budget Buildings & Grounds Calendar Citation Communications Crystal View Dune, Beach & Bluff (Ad Hoc) Ecology Human Resources Legal Membership <b>Nominations**</b> Racquet Sports Spiritual Life Waterfront - Crystal Lake Playground Renovation   Dock Subcommittee Youth
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**New Business      Enabling Resolution\*\***

**Adjournment      Motion to adjourn\*\***

**\*\*Member vote**

**Upcoming Board Meetings:**

Friday, November 1-Saturday, November 2 – Chicago

# CSA Annual Meeting Minutes

## Saturday, July 29, 2023

### Assembly Building

#### Summary of CSA Annual Meeting Minutes

- Approval of previous meeting minutes and committee reports
- Proposal to two bylaws changes that will be voted on at the 2024 Annual Meeting
- Discussion of a proposed policy change regarding the use of CSA common property by property owners. Feedback will be considered before a final policy is approved.
- Introduction of a project to renovate the Crystal Beach playground area for safety and accessibility. Community input will be gathered.
- Discussion of erosion and runoff issues impacting the Michigan beach and bluff area, as well as plans for an engineering study and solutions.
- Election of new trustees for the Board of Trustees.

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Call to Order: 9:32 a.m.

Opening Prayer - Erin Jones

Set Adjournment Time & Consent Agenda

- Adjournment Time: 12:30 p.m.
- No changes to the agenda

***Approval of Minutes from Annual Meeting on August 6, 2022***

- ***Motion by David Belknap, Megan Carella, and Judy Dawley to approve the Meeting Minutes from the August 6, 2022 Annual Meeting.***
- ***Motion passes with unanimous consent.***

2023 Annual Meeting Minute Reviewers

- Carol Barnes Johnson, Holly Freeburg, and Marilyn Winter are appointed to review the July 29, 2023, Annual Meeting Minutes on behalf of the membership.

#### **Reports**

President's Report - Ed Allred - oral report

- Appreciation for the work of the Assembly members, Trustees, Committee Chairs, and Committee members.

- Appreciation for the outgoing class of Trustees: Alfie Bingham, Brook Cunningham, Diane Tracy, and Crissie Vitale.

#### Managing Director's Report - Amy Somero - written and oral report

- Highlights:
  - Thank you to the community, the Board, and the staff (47 for the 2023 season). Forty staff members attended the staff appreciation dinner.
  - Capital improvement projects were completed this summer.
  - A volunteerism campaign was initiated this summer by the CSA office.
  - Security & Safety - 4th of July security service across three nights by Andy Miller to respect quiet hours and ensure safety. Informed property owners of key areas that there would be security.
    - Q: Is there security outside of the July 4th weekend? A: No. If there is an emergency, call 911. For a non-emergency, call the non-emergency number.
    - Q: Was Andy Miller open carrying a weapon? A: No, he was asked not to.

#### Treasurers Report - Gary Dawley - written and oral report

- Balance Sheet
  - As of July 9, there was \$297,600 cash in the bank. Of that, \$45,280 is for the Women's Association.
  - Account 1610 is the Preservation Fund portfolio at \$608,847. The good news here is that the market has been kinder to us recently, and as of 7/19, the balance is \$642,766,
  - Account 1620—Tennis Reserve will be reduced by \$20,000 spent resurfacing the upper Woods Courts. That money will be transferred to our operating account to offset the check we wrote to Hentco.
  - Our only liabilities are the Art Fair deposits and ordinary payroll taxes.
  - Our total assets total \$1,070,571.
- Profit and Loss
  - Account 4102 shows the early Associate Member fees totaling \$54,332.
  - Account 4105 shows the CSA lot owner's early fees totaling \$11,751.
  - Account 4100 – Assembly Fees shows that we have collected \$235,692 versus \$195,394 in 2022. Account 4101 shows registration fees of \$157,269 versus \$130,330 last year. The differences are partly due to the fee increase and possible variances in arrival patterns.
  - Account 4150 – at \$29,498, boating is about even with last year.
  - Account 4800—Miscellaneous income is registrations and fees income that we are having trouble tracking due to a database malfunction. The \$7,658 will ultimately be added to the correct categories.
  - Total revenue of \$304,337 compares favorably to \$258,727 last year.
- Expenses

- Account 5000—Boating shows \$23,113, including \$10,500 for removing the docks in the fall and putting them back in the spring. The balance of the expense was to purchase and install all of the new mooring equipment.
- Account 5653 Shows \$15,246 spent for tree work so far this year.
- Account 6560 shows the effects of our current payroll structure. So far, the \$75,510 compares to \$69,070 last year.
- About half the way down the page, you will see a total Expense of \$224,632. Just under that, you will see our Revenue net of expense, which is \$79,705, which means we are running positively so far.
- The next little section shows the market fluctuation in the Preservation Fund and actual dividends paid on our investments.
- Next, account 7500, where you can see our improvements to date. I commend Amy for getting so much done before the season so everyone can benefit from the improved property.
- Summary
  - The best way to look at this is to subtract the \$48,000 capital improvements from the \$79,705 net revenue. That leaves a positive \$31,607, meaning our actual operations are within budget and running a small surplus.
  - All other income and expense items are typical for this time of year.
- Q: Do we track the expenses from credit card fees? A: Yes.

#### Archives Report - Jane Cooper - oral report

- History Night will be on August 4, 2023 - the first one we've had since 2017
- A subcommittee has been established to determine the future of the archives program.

#### Women's Association - Ann Whelpton - written and oral report

- Recognize the Women's Association Officers - Erin Jones (Vice President), Lisa Dunphy (Secretary), Jan Lauerman (Treasurer), Kate Kirkwood (Communications).
- Recognize six members at large: Kathy Dwyer, Joni Leete, Beth Seaton, CynnTimer Hood, Celia Lee, and Jen Thompson.
- Financials are in a good place.
- Arts & Crafts Fair: It was a successful day, but it's too early for financials. Thank you to everyone who participated or volunteered to make it a huge success. Jen Thompson will be stepping in as chair.
- Comment: Thank you for all the wellness programs the Women's Association has sponsored this year.

#### Fund Reports

- Education - Jennifer Daly - written and oral report
  - \$27,500 was given out this year in scholarships to five students.
- Pilgrim Fund - written report stands
- Preservation Fund - Fred Lauerman - written and oral report
  - The Fund currently stands at \$641K and has increased since June 2023.
  - There are presently no excess funds in the Preservation Fund.

- Committing to moving toward a fixed income portfolio during the next quarter and receiving recommendations from the CSA advisor at Merrill Lynch. We will report the new structure at the November Board of Trustees Meeting.
- New investment policy guidelines have been written for the Board to review before the November meeting.

### **Committee Reports**

- Arts - written report stands
- Budget - Lou Rollinson - written and oral report
  - Budget requests are due by August 15, 2023
- Buildings & Grounds - written report stands
- Bylaws - Holly Freeburg, Bylaws Committee Member - written and oral report
  - The Bylaws Committee is proposing two bylaws changes. Both have been unanimously approved by the Board of Trustees at the June and July meetings, respectively. These proposed Bylaw changes will be voted on at the 2024 Annual Meeting.
  - 1) *The Bylaws Committee and Board of Trustees move to change SECTION II. MEETINGS A. Annual Meeting from seven (7) proxies to five (5) proxies in order to be in compliance with the MI NON PROFIT CORPORATION ACT, Act 162 of 1982.*
    - This change makes our bylaws in compliance with the Michigan Non-Profit Corporation Act.
    - No questions or comments from the Membership.
  - 2) *The Bylaws Committee and Board of Trustees move to increase the financial obligation amount in SECTION IV. OFFICERS AND COMMITTEES F. Executive Committee, which allows the Executive Committee to incur up to \$20,000 per fiscal year without express authority from the Board of Trustees.*
    - It was determined that the existing \$1,000 limit was established in 1975 and has yet to be reviewed or raised since. More than this amount is needed to cover any emergencies that may arise, which the Executive Committee may need to address.
    - No questions or comments from the Membership.
- Calendar - Linda Schopp - oral report
  - Calendar requests are due by August 15, 2023. Include the sponsoring group/committee and contact information for all requests.
  - After August 16, 2023, requests go to Linda Schopp and Amy Somero.
- Citation - written report stands
- Communications - Beth Congbalay - written and oral report
  - Appreciation for all of the committee chairs and committees for submitting items each week for Friday's community newsletter
- Construction Review - written report stands
- Crystal View - written report stands
- Dune, Bluff & Beach (Ad Hoc) - David Belknap - written and oral report

- Working to continue to provide safe access to the beach and to preserve and enhance our bluff and dune
  - Removed the sand ladder, which became unsafe.
  - Part of the bluff was closed off to jumpers and climbers to halt erosion by installing cedar split-rail fencing where the old wooden swing was located.
  - We transplanted dune grass at the base of the fence to rebuild the dune with native vegetation.
- Revetment Project
  - Permit issues by Michigan's Environment Great Lakes and Energy (EGLE) for stone revetment below the three CSA cottages north of the CSA access.
  - About four years remain on the permit.
  - EGLE has added that the stone use shall be covered with sand and then planted with dune grass.
  - During the permitting process, EGLE visited the site and determined that the construction access path location should be changed to where the In August 2022, a rainstorm already damaged the CSA bluff.
- Q: Why aren't we taking another vote on the stone revetment project since members did not approve the new location of the construction access path? A: Due to the decision from EGLE that we cannot use the previously approved location, we have no choice but to use the path created by the runoff. Thus, a member vote is not required.
- Q: What information will we have about the remediation plan? A: Once the work has been completed, similar to what was done with the Wildewood wall, that bluff was remediated relatively successfully. They created a fairly steep dune slope and maintained it by putting in native plants and fencing off to keep the deer away.
- Q: Would it be possible to put new benches or a swing where the fence is? A: We would like to receive a donation for a swing and add more benches or chairs.
- Q: Please go further into staging for the revetment project, equipment, and materials. A: Proposed using the area near the bluff and tennis court. Consideration to use the area where the playscape sits, so remove the playscape, set it aside, and then use that area for materials.
- Q: How do the lot owners and CSA allocate the revetment cost? A: The families are covering the cost. CSA is allowing the use of common property to build the wall.
- Q: Timing for the revetment project A: Off-season
- Runoff Damage and Control
  - Continued threat to our bluff and lake access stairs from runoff from CSA, Wildewood and Frankfort Area Land Conservancy (FALC) watersheds.
  - The CSA has hired Grobbel Environmental & Planning Associates to study the runoff problem and develop a plan for an innovative stormwater system to prevent future damage to our bluff.
  - The goal is to direct water away from the dune.



- Swimmers itch report:
  - In 60% of the days this summer, we've had reported cases of swimmers' itch.
  - Wind direction has not been predictive this year to determine how intense the swimmers' itch will be.
  - Appreciation to Leslie and her waterfront staff for going out daily to teach lessons and face the itch.
  - The data being collected at the CSA Waterfront is critical to the research in helping to solve the problem.
  - If you have cases of swimmers' itch in your home, please report it.
- Q: Can we create a spot for chairs and beach toys off the dune grass? Can we encourage people to take their chairs and toys home? A: Yes.
- Q: What is the update on merganser relocation? A: The Michigan DNR has declined the permits in the last two years. We'll be meeting with the DNR next summer to request the relocation of the mergansers. It takes two years to see results.
- Youth - Jenn Swetland - written and oral report
  - Acknowledge the amazing efforts of the Youth Director and three youth leaders this summer.
  - The first successful teen dance was on July 18 and included 44 middle schoolers and 100 high schoolers.
  - Youth Citizenship Award nomination

### **Approval of Committee Reports**

- ***Motion to approve the Fund and Committee Reports as submitted and amended: Debbie Allbright***
- ***Second: Jane Cooper***
- ***Motion passes with unanimous consent***

### **Old Business**

- No old business

### **New Business**

- Assembly News, Section 8, Use of Common Property - Holly Freeburg
  - The CSA Board of Trustees must ensure that all CSA common property (namely, all CSA property other than privately owned lots located within the CSA) is reserved for the common good and common use.
  - It is recognized that circumstances can arise that cause it to be appropriate to permit CSA 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.
  - This policy aims to set forth the condition for such temporary private use of CSA common property. An update to this policy is necessary because we have instances where Lot Owners are using our common property without specific



permission and, in some cases, where Lot Owners are using our property as their own, with or without knowing that it is CSA's common property. Examples include driveways along South Shore Drive and other areas in the CSA, personal gardens or walkways, stairs from cottages down to the Lake Michigan beach, or cutting down trees.

- As a result, we are recommending changes to the policy covering the permissive use agreement.
- Q: Will the PUA information be made available to the community? A: Yes, it will be available in the CSA office.
- Q: If surveys are completed, will this information be available? A: Yes.
- Q: Is there a policy on private use of septic systems? A: This does not cover that section of the policy.
- Q: Does this include parking on South Shore? A: No, not at the moment.
- In summary, the Board has a huge responsibility to ensure the common good of all members is maintained, and individuals are not taking advantage.
- Crystal Beach Playground & Renovation Project - Crissie Vitale & Beth Wolzon
  - The need for renovation has been discussed for many years, with the last update in the 1980s.
  - This Waterfront subcommittee was formed earlier this summer and comprises parents, grandparents, active community members, a women's association, and the board of trustees.
  - Mission: To renovate the Crystal Beach playground to allow for safe, collaborative play, to make the beach more comfortable for all who gather there, and to encourage intergenerational fellowship.
  - Funding: community fundraising drive to cover the costs, which will be significant
  - Considerations:
    - The committee has connected with the families who have generously donated equipment and structures to the beachfront in the past. All families understand the need to make some capital improvements to the beachfront. Any path forward will incorporate and respect the wishes of these families.
    - Key elements and considerations for the project include:
      - Appropriate equipment for various ages (i.e., 6 months-36 months, 4-8 years, 8-12 years). And more accessible equipment for all abilities of play.
      - Providing shade is essential. The committee wants to ensure that the enjoyment and safety of our children are at the top of their minds throughout the process.
      - Nothing that would block sightlines of homes on South Shore.
      - Nothing that makes noise or is musical.
      - Nothing that vastly changes the aesthetic of the beachfront or drastically changes the footprint on the beach. The committee is researching suppliers with equipment that is both natural in appearance and able to withstand the elements.

- Announcements:
  - Wednesday, August 2, 2-4 pm Authors & Artisans Fair
  - Appreciation for Ed Allred for stepping up and taking the lead as President for the last two years
  - Keep Crystal Clear event tonight from 5 to 8 p.m. at the Stormcloud Taproom. Proceeds support Crystal Lake Watershed initiatives.

### **Enabling Act Resolution**

- The first meeting for the Board of Trustees for the 2023-2024 year is the Reorganization Meeting immediately following the Annual Meeting.
- ***Diane Tracey—I move that the Assembly's Board of Trustees and officers be authorized to act on behalf of the Congregational Summer Assembly membership in the interim between annual meetings.***
- ***Second: David Belknap***
- ***Motion passes with unanimous consent.***

### **Adjournment**

- ***Motion to adjourn: Crissie Vitale***
- ***Second: Ann Whelpton***
- ***Motion passes with unanimous consent.***

The Annual Meeting adjourns at 12:06 pm.

Respectfully submitted,  
Tammy Moore, Secretary  
CSA Board of Trustees

# Managing Director's Report July 2024

Thank you for another fantastic start to the CSA Summer Season. Our big crew of employees and Volunteers has worked tirelessly to prepare programs and grounds for the enjoyment of our members and their guests.

- Activities Abound at the CSA. In addition to our regular weekly programming, we offered over 40+ additional activities, speakers, classes, and more for adults and children in July alone. Our excellent committees, volunteers, and hardworking staff make these programs happen! This place has been hopping with fun.
- We are starting to populate the 2025 Summer Calendar. This is a reminder to committees to get dates to Linda and me as soon as possible. The policy requiring activities and programs to fall under committees has helped streamline the process of scheduling and running activities. Thank you to the committees for honoring this important request.
- This year, we have fifty-six employees working at various times throughout the season. We have an incredible crew of new and returning people. I am proud of our programming, staff, and the competitive wages we can offer. We will celebrate staff on July 25 at the staff dinner hosted by the HR committee.
- Staff Educational Programming  
This summer, we offered two sessions on best practices for working with youth with Stacey Peoples. Because of the number of returning staff, we had deeper conversations and more specific strategic discussions about how to best support participants in all of our programming, including swimming, tennis, youth, arts and crafts, ecology, and more. We have received positive feedback from participants who are grateful for more insight about what children need to participate and interact positively with others. We have also received positive comments from people observing our employees in action.

We also offered a first aid refresher course with reminders about staying calm, dealing with minor injuries, using the AED, assisting if someone is choking, and more. Thank you, Tom Mauer, for sharing your expertise in this area.

Tom Mauer also offered Lifeguard Training. He offers training and recertification to our staff, community members and people from the Frankfort area. He is a tremendous asset to our waterfront program and the surrounding community. We are hoping to increase our lifeguard class size next season.

- 2024 Capital Projects - See attachment for update [2024 Capital Projects](#)
- Over the past two years, I have worked closely with office staff and volunteers to create a CSA Master Operations Checklist. We use this working document to stay on track with everything done to keep the CSA operating. [Master CSA Operations Checklist](#)

I am deeply appreciative of the support I receive from each and every one of you-the Board of Trustees, Committee Chairs, Community Members, and the CSA Managers and Staff. Your contributions are invaluable and I am grateful for your continued support.

Respectively Submitted, Amy Somero

# CONGREGATIONAL SUMMER ASSEMBLY

## Statement of Financial Position

As of July 18, 2024

	TOTAL		
AS OF JUL 18, 2024	AS OF JUL 18, 2023 (PY)	CHANGE	
<b>ASSETS</b>			
Current Assets			
Bank Accounts			
1000 Petty Cash	0.00	0.00	0.00
1001 Checking - SSB	194,748.98	145,386.33	49,362.65
1002 Debit Card Account SSB	5,296.47	3,877.66	1,418.81
1003 CD's-SSB	0.00		0.00
1100 Money Market - SSB	102,765.80	94,973.74	7,792.06
1160 State Savings Reserve Account	0.00	0.00	0.00
1170 Crystal View - SSB	24,246.76	15,906.94	8,339.82
1185 Women's Association -SSB	55,213.21	45,280.27	9,932.94
<b>Total Bank Accounts</b>	<b>\$382,271.22</b>	<b>\$305,424.94</b>	<b>\$76,846.28</b>
Other Current Assets			
1300 Accts Rec from Women's Assoc	0.00	0.00	0.00
1325 Accts Rec from Pilgrim Fund	504.99	806.46	-301.47
1600 Investments	0.00	0.00	0.00
<b>Total Other Current Assets</b>	<b>\$504.99</b>	<b>\$806.46</b>	<b>\$ -301.47</b>
<b>Total Current Assets</b>	<b>\$382,776.21</b>	<b>\$306,231.40</b>	<b>\$76,544.81</b>
Fixed Assets			
1400 Land - Crystal View	52,000.00	52,000.00	0.00
<b>Total Fixed Assets</b>	<b>\$52,000.00</b>	<b>\$52,000.00</b>	<b>\$0.00</b>
Other Assets			
1610 Preservation Fund - ML Invest.	710,377.63	631,350.51	79,027.12
1615 Main Waterline Res. - M/L 2008	25,881.94	24,185.67	1,696.27
1620 Tennis Reserve - M/L 2008	17,857.73	29,211.29	-11,353.56
1625 Strategic Fund - Preservation	57,939.19	57,929.71	9.48
1630 Playground Savings Acct	500.00		500.00
<b>Total Other Assets</b>	<b>\$812,556.49</b>	<b>\$742,677.18</b>	<b>\$69,879.31</b>
<b>TOTAL ASSETS</b>	<b>\$1,247,332.70</b>	<b>\$1,100,908.58</b>	<b>\$146,424.12</b>
<b>LIABILITIES AND EQUITY</b>			
Liabilities			
Current Liabilities	<b>\$22,200.57</b>	<b>\$18,456.76</b>	<b>\$3,743.81</b>
<b>Total Liabilities</b>	<b>\$22,200.57</b>	<b>\$18,456.76</b>	<b>\$3,743.81</b>
Equity			
3000 Opening Bal Equity	0.00	0.00	0.00
3001 Net Assets	803,372.32	803,372.32	0.00
3002 Net Assets - Designated Land	52,000.00	52,000.00	0.00
3900 Retained Earnings	178,776.59	120,035.36	58,741.23
Net Income	190,983.22	107,044.14	83,939.08
<b>Total Equity</b>	<b>\$1,225,132.13</b>	<b>\$1,082,451.82</b>	<b>\$142,680.31</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$1,247,332.70</b>	<b>\$1,100,908.58</b>	<b>\$146,424.12</b>

# CONGREGATIONAL SUMMER ASSEMBLY

## Statement of Activities

October 1, 2023 - July 18, 2024

	TOTAL		
	OCT 1, 2023 - JUL 18, 2024	OCT 1, 2022 - JUL 18, 2023 (PY)	CHANGE
<b>Income</b>			
4000 Assembly News	7,065.00	1,660.00	5,405.00
4100 Assembly Fees		-2,503.43	2,503.43
<b>4101 Registration</b>	<b>213,503.00</b>	<b>184,101.00</b>	<b>29,402.00</b>
4102 Associate Membership Fee	65,682.00	57,370.00	8,312.00
4104 Auto Sticker	20,175.00	15,120.00	5,055.00
4105 CSA Lot Owner Fee	17,188.00	11,772.75	5,415.25
<b>Total 4100 Assembly Fees</b>	<b>316,548.00</b>	<b>265,860.32</b>	<b>50,687.68</b>
4150 Boating		1,000.00	-1,000.00
4151 Beach Type A	1,838.00	2,306.00	-468.00
4152 Beach Type B	1,875.00	355.00	1,520.00
4153 Beach Type C	4,922.00	3,651.00	1,271.00
4154 Docks	21,490.00	16,466.00	5,024.00
4155 Mooring	8,820.00	8,612.00	208.00
4156 Mooring line deposit		100.00	-100.00
<b>Total 4150 Boating</b>	<b>38,945.00</b>	<b>32,490.00</b>	<b>6,455.00</b>
4250 Credit Card Fees Collected	4,299.86	4,045.10	254.76
4300 Contributions		100.00	-100.00
4304 General	1,970.00	3,902.01	-1,932.01
<b>4308 Tennis Fund</b>	<b>1,700.00</b>	1,685.00	15.00
<b>Total 4300 Contributions</b>	<b>3,670.00</b>	<b>5,687.01</b>	<b>-2,017.01</b>
4400 Crystal View Sales	28,512.43	24,787.95	3,724.48
4500 Interest	1,856.97	99.35	1,757.62
4600 Main Waterline	2,109.00	2,331.00	-222.00
4700 Merchandise Sales	4,277.50	6,163.49	-1,885.99
4800 Miscellaneous	563.13	17,814.62	-17,251.49
4802 Operetta		174.07	-174.07
4815 Post Office	108.00	142.00	-34.00
<b>4830 Tennis Fees</b>	<b>9,150.00</b>	<b>6,450.00</b>	<b>2,700.00</b>
4845 Women's Fund Reimbursement	69.43	2,875.00	-2,805.57
4850 Youth Activity Reimbursement		340.00	-340.00
<b>4900 Pilgrim fund reimbursement</b>	<b>14,120.00</b>		14,120.00
<b>Total Income</b>	<b>\$431,294.32</b>	<b>\$370,919.91</b>	<b>\$60,374.41</b>
<b>GROSS PROFIT</b>	<b>\$431,294.32</b>	<b>\$370,919.91</b>	<b>\$60,374.41</b>
<b>Expenses</b>			
5000 Boating Expense	7,275.00	10,790.00	-3,515.00
5300 Crystal View Operating Expenses		961.98	-961.98
5500 Dues	100.00	100.00	0.00
<b>5540 Insurance</b>	<b>19,002.13</b>	18,033.13	969.00

# CONGREGATIONAL SUMMER ASSEMBLY

## Statement of Activities

October 1, 2023 - July 18, 2024

	TOTAL		
	OCT 1, 2023 - JUL 18, 2024	OCT 1, 2022 - JUL 18, 2023 (PY)	CHANGE
5580 Licenses & Permits	733.84	573.40	160.44
5600 Main Water Line	5,224.85	3,213.20	2,011.65
5650 Maintenance	301.21	1,701.66	-1,400.45
5651 General	12,371.97	12,688.34	-316.37
5652 Crystal View	300.00	4,164.59	-3,864.59
5653 Trees	14,025.00	19,046.00	-5,021.00
<b>Total 5650 Maintenance</b>	<b>26,998.18</b>	<b>37,600.59</b>	<b>-10,602.41</b>
5700 Merchandise	10,982.10	4,525.80	6,456.30
5701 Crystal View	9,795.04	13,671.18	-3,876.14
5704 Garbage Bags		2,137.50	-2,137.50
5705 Hats		373.74	-373.74
5706 Sweatshirts & T- shirts		1,598.56	-1,598.56
5708 Vests		1,375.90	-1,375.90
<b>Total 5700 Merchandise</b>	<b>20,777.14</b>	<b>23,682.68</b>	<b>-2,905.54</b>
5800 Merchandise Tax	173.82	1,044.67	-870.85
5900 Miscellaneous Expense	2,701.46	1,190.47	1,510.99
6000 Office Expenses	300.00	2,232.49	-1,932.49
6002 Business Postage	1,054.28	900.00	154.28
6003 Crystal View	311.99		311.99
6005 Miscellaneous	1,251.24	4,997.10	-3,745.86
6006 IT fees and Maintenance	10,274.64	10,776.85	-502.21
6007 Supplies	6,713.78	2,273.19	4,440.59
6010 Credit Card Fees-CV	498.90	613.82	-114.92
6011 Credit Card Fees-CSA	2,403.05	2,589.41	-186.36
<b>Total 6000 Office Expenses</b>	<b>22,807.88</b>	<b>24,382.86</b>	<b>-1,574.98</b>
6100 Operetta Expense	1,295.00		1,295.00
6200 Payroll Taxes	9,070.20	8,456.78	613.42
6250 Professional Services		2,500.00	-2,500.00
6251 Accounting	5,640.29	3,745.00	1,895.29
6252 Legal	4,780.95		4,780.95
<b>Total 6250 Professional Services</b>	<b>10,421.24</b>	<b>6,245.00</b>	<b>4,176.24</b>
6280 Property Taxes	11,174.67	2,227.56	8,947.11
6300 Publications	12,022.71	10,430.76	1,591.95
6400 Recreation Supplies	2,550.21	3,357.35	-807.14
6450 Youth Activity Expense	1,854.74	2,443.50	-588.76
6560 SALARIES			
6561 Officer Salary - Administration	39,993.25	44,917.70	-4,924.45
6562 Office Salary-Office Manager	9,034.85		9,034.85
6563 Office	6,036.88	6,737.50	-700.62
6564 Church (Music)	4,613.00	3,956.40	656.60
6565 Athletics/Recreation		744.00	-744.00

# CONGREGATIONAL SUMMER ASSEMBLY

## Statement of Activities

October 1, 2023 - July 18, 2024

	TOTAL		
	OCT 1, 2023 - JUL 18, 2024	OCT 1, 2022 - JUL 18, 2023 (PY)	CHANGE
6566 Lifeguard Wages		6,598.03	-6,598.03
6567 Waterfront	10,810.69	3,525.16	7,285.53
6568 Tennis	11,205.25	11,703.38	-498.13
6569 Arts & Crafts	1,119.75	824.00	295.75
6572 Children's Dances	434.00	63.00	371.00
6573 Youth Activities	3,898.38	3,833.50	64.88
6574 Crystal View	6,349.03	8,643.57	-2,294.54
6575 Maintenance	6,294.50	7,561.14	-1,266.64
6576 Other Programs	6,375.99	1,962.00	4,413.99
6577 Ecology Wages	2,150.63	733.75	1,416.88
6578 Communications Wages	2,792.00	2,361.00	431.00
6579 IT DB Admin Salary	620.00		620.00
<b>Total 6560 SALARIES</b>	<b>111,728.20</b>	<b>104,164.13</b>	<b>7,564.07</b>
66900 Reconciliation Discrepancies	-3,062.15	675.23	-3,737.38
6800 Trustees & Committees	12,615.29	9,782.72	2,832.57
6900 Utilities	7,245.02	5,544.16	1,700.86
Unapplied Cash Bill Payment Expense	-20.00		-20.00
<b>Total Expenses</b>	<b>\$282,689.43</b>	<b>\$274,900.17</b>	<b>\$7,789.26</b>
<b>NET OPERATING INCOME</b>	<b>\$148,604.89</b>	<b>\$96,019.74</b>	<b>\$52,585.15</b>
Other Income			
7000 Main Waterline transfer annual	1,520.00	1,680.00	-160.00
7030 Other Income - Misc.	300.00		300.00
<b>7035 Designated Contribution</b>	<b>15,775.00</b>		15,775.00
9001 Investment Income			
9000 Unrealized/Realized Gain(Loss)	79,303.36	62,071.28	17,232.08
9550 PF Dividends	18,629.53	13,005.36	5,624.17
<b>Total 9001 Investment Income</b>	<b>97,932.89</b>	<b>75,076.64</b>	<b>22,856.25</b>
<b>Total Other Income</b>	<b>\$115,527.89</b>	<b>\$76,756.64</b>	<b>\$38,771.25</b>
Other Expenses			
7500 Capital Improvements			
7511 Boat Dock	3,200.00		3,200.00
7513 Crystal Beach		500.00	-500.00
7514 Crystal View - General	11,732.68	4,879.00	6,853.68
7515 Misc	7,620.00	0.00	7,620.00
7517 Roads	6,533.88	5,576.09	957.79
7518 Tennis Courts Cap Imp	22,000.00	20,394.00	1,606.00
7521 Waterline Repair		3,250.00	-3,250.00
<b>7524 CV - Mural</b>	<b>12,063.00</b>		12,063.00
7525 Waterfront	4,500.00	14,859.24	-10,359.24
7526 Assembly-gen maintenance	5,500.00	13,475.00	-7,975.00

# CONGREGATIONAL SUMMER ASSEMBLY

## Statement of Activities

October 1, 2023 - July 18, 2024

	TOTAL		
	OCT 1, 2023 - JUL 18, 2024	OCT 1, 2022 - JUL 18, 2023 (PY)	CHANGE
7532 Kitchen Remodel		2,798.91	-2,798.91
<b>Total 7500 Capital Improvements</b>	<b>73,149.56</b>	<b>65,732.24</b>	<b>7,417.32</b>
<b>Total Other Expenses</b>	<b>\$73,149.56</b>	<b>\$65,732.24</b>	<b>\$7,417.32</b>
NET OTHER INCOME	<b>\$42,378.33</b>	<b>\$11,024.40</b>	<b>\$31,353.93</b>
<b>NET INCOME</b>	<b>\$190,983.22</b>	<b>\$107,044.14</b>	<b>\$83,939.08</b>



## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 30, 2024

Committee Name: Women’s Association of the CSA

Committee Members	Role (Chair/Co-Chair/Member)
1. Ann Whelpton	Chair
2. Tammy Moore	Vice-Chair Chair Elect
3. Jan Lauerman	Treasurer
4. Kathy Dwyer	Secretary
5. Kate Kirkwood	Communication Chair
6. Jen Thomson	Art Fair Co-chair
7. Cynnie Hood	Art Fair Co-Chair
8. Celia Lee	Art-Fair Co-chair
9. Margie Finley	New Member At Large
10. Joni Leete	Merchandise
11. Beth Seaton	Fitness Classes & Potlucks

Are you in need of additional committee members (Yes/No)? Not at this time

**Summary of Committee Activity**

Please provide a brief synopsis of the committee’s work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

**JULY 2024:**

1. Annual Meeting
  - a. new officer/board slate approved (see above)
  - b. Established Women’s Association Centennial Celebration Planning Sub-Committee
2. Mindfulness Series - 4 classes and 2 forest bathing meditation
3. Fitness Classes (20 fitness classes taught)
4. Record Fund-raising:
  - a. Art Fair, Cottage Treasurers, Silent Auction, Treasure Trove, Food Booth, Bake Sale – ALL earned record proceeds
  - b. current net of \$29,800 but with some outstanding expenses – final net expected to be between \$28,000 and \$29,000. . – final – pending some outstanding bills and

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

Issue/concern	Brief description	Timeframe for resolution
Committee collaboration	When committees have over-lapping ideas and needs – what is the best way to coordinate and collaborate?	Now and on-going

	Example: Summer 2026 *Women's Association 100 <sup>th</sup> Anniversary planning *also CSA 125 <sup>th</sup> Anniversary	
Need for Activities/Program Clearing House	Need coordinated planning and scheduling Need place for individuals and initiative go to that don't have a committee. Example – dances – 3 adult dance requests from different places for July 2025	Now and on-going

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? NO

If YES, please state the motion the committee will present at the board meeting.

Motion:

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>

Respectfully submitted,

Ann Whelpton  
Chair – Women's Association

# Bylaws Committee

Congregational Summer Assembly Annual Meeting

August 3, 2024

## Timing of Amendments

**Two Bylaw changes are being voted on today. Both amendments were unanimously approved by the Board of Trustees**

Per the Bylaws SECTION IX. AMENDMENTS B. Notice. Proposed amendments to be considered at a meeting must be filed in writing with the Secretary or Managing Director of the Assembly at least ninety (90) days prior to the notification required in Section II, Articles A and B.

Since we did not have 90 days before the 2023 Annual Meeting, the Amendments will be presented at the 2023 Annual Meeting, discussed in 2023 & 2024 Open Forums, published in the 2024 Assembly News and voted on at the 2024 Annual Meeting.

The amendments are to be voted on by Lot Owning Members.

BYLAWS:  
SECTION II.  
MEETINGS A.  
Annual  
Meeting.

The Bylaws Committee recommends amending SECTION II. MEETINGS A. Annual Meeting in order to be in compliance with the MI NONPROFIT CORPORATION ACT, Act 162 of 1982.

The MI NONPROFIT CORPORATION ACT states:

“450.3144 Proxies; voting by mail ballot, referendum, or electronic transmission. Sec. 1144. (1) Notwithstanding section 421, there shall be no proxies unless the articles of incorporation or bylaws authorize use of proxies. **If the articles of incorporation or bylaws authorize use of proxies, an individual may not vote more than 5 proxies at any meeting.**”

BYLAWS:  
SECTION II.  
MEETINGS A.  
Annual  
Meeting.

**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.”

**BYLAWS:  
SECTION IV.  
OFFICERS AND  
COMMITTEES F.  
Executive  
Committee.**

**This update is being brought forward at the request of the Board of Trustees.**

Bylaws SECTION IV. OFFICERS AND COMMITTEES F. Executive Committee.

The principal function of the Executive Committee shall be to act for the Board of Trustees between meetings of the Board of Trustees. Currently the Executive Committee has authorization to spend up to \$1,000 without approval of Board of Trustees. This is for a nonbudgeted, unanticipated, catastrophic or emergency expense.

This amount has not been increased since inclusion in the Bylaws. It is not a realistic amount in 2023 and needs to reflect the current costs of goods and services.

Recommend increasing the amount to \$20,000 per fiscal year. This is approximately 5% of 2022 Total Expenses or Total Revenue (minus Crystal View). This can be spent in multiple occurrences up to a total of \$20,000. Any expenditure should be reported to the entire Board in writing within a 2-week period.

BYLAWS:  
SECTION IV.  
OFFICERS AND  
COMMITTEES F.  
Executive  
Committee.

Our Budget Committee does a great job! At the November Board Meeting the budget for the next fiscal year is approved and all Committee / Maintenance / Capital Improvement Budget Requests are discussed and approved or rejected in advance of the expenditures.

Examples of nonbudgeted, unanticipated, or emergency expense:

- Relatively new Office database laptop broke. \$2,000+ for a new laptop (the CSA cannot conduct business without this computer).
- Required road and tree removal expenses done during the winter are over the amount approved at the November Meeting. The Buildings and Grounds Committee does a good job estimating the expenses but sometimes storms & droughts cause the circumstances to change.
- Emergency roof or building repair on an Assembly Building.
- A car crashes into the Crystal View and we need to have the building wall closed up to prevent the inside from being damaged by weather.
- Plumbing – watermain break, septic or well issues.



BYLAWS:  
SECTION IV.  
OFFICERS AND  
COMMITTEES F.  
Executive  
Committee.

**MOTION:**

The Bylaws Committee and Board of Trustees move to increase the financial obligation amount, in SECTION IV. OFFICERS AND COMMITTEES F. Executive Committee: that 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.

**Congregational Summer Assembly  
July 27, 2024 Board of Trustees Meeting**

**Committee Name:** CSA Education Fund

**Committee Members:**

Jennifer Daly, Chair/Trustee

Trustees: Andy Campbell, Beth French, Rather Stanton, Leslie Thompson, Steve Walton, Dave Wynne

**Need for additional committee members:** NO

**Summary of Committee Activity:**

The Education Trustees met on Monday, June 24th, to review the scholarship applications received and determine the amount to be given to each student. This year, we had \$30,000 to distribute.

On July 8<sup>th</sup>, the Trustees met with three of the students and members of their families to award the scholarships. The other students were either out of the state or unable to attend due to work commitments, so their scholarships were mailed to them.

In August, members of the Fund and volunteers will meet to stuff the appeal letters that will be mailed in October.

**New Issues or Concerns:** NONE

**Board Meeting Motions:** NONE

**Past Issues or Concerns:** NONE

## CSA COMMITTEE / FUND REPORT

### Congregational Summer Assembly \_\_\_\_\_ Committee Report to the Board of Trustees

Report Date: **July, 2024**

Committee Name: Pilgrim Fund

<b>Committee Members</b>	<b>Role</b>
<b>Molly Harrison</b>	<b>Chair</b>
Don Brown	
Renee Fisk	
John Harbeson	
Floyd Kearns	
David Pray	
Cynthia Rauschert	
Diane Tracy	
Cliff VanDyke	

Are you in need of additional committee members (Yes/No)? **Due to term limits, three members will be leaving the Pilgrim Fund Board. Three new members will begin their positions following the August meeting.**

#### **Summary of Committee Activity**

Please provide a brief synopsis of the committee's work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

#### **At their June meeting:**

**the Trustees approved reimbursing the CSA for the full payment of \$14,120.00 to repair and re-stain the exterior of the Meeting House.**

**The Trustees approved the continued engagement of Plumstead Accounting for all accounting purposes.**

#### **New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

<b>Issue/concern</b>	<b>Brief description</b>	<b>Timeframe for resolution</b>


**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? **NO**

If YES, please state the motion the committee will present at the board meeting.

Motion:

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>

Respectfully submitted,

**Molly Harrison,  
Pilgrim Fund Chair**

Date: July 2024

Committee: Preservation Fund (PF)

Committee: Fred Lauerman, Bill Beck, Brook Cunningham, Gary Dawley, Bill Fisk, Jep Gruman, Dennis Nahnsen, Tom Williams

ISSUES/CONCERNS/MOTIONS:

None

REPORT:

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.

In the last three (4) fiscal years, the Trustees approved withdrawals totaling \$91,000 from the PF to be held in the Strategic Investment Account. These were the first withdraws from the Fund in nine years, which over this time saw the Fund increase from \$246,000 to \$588,000. In keeping with the withdrawal guidelines as outlined in the Fund’s White Paper, the trustees are responsible for approving various initiatives to support the long term needs of the CSA. In addition, the trustees approved a resolution to borrow \$31,740 from the Fund for re-roofing the Assembly building, the amount to be repaid, without interest, over five years from collected fees or funds contributed by members. This “loan” has since been repaid.

Since June 30 2023, the value of the PF has increased by \$77,000 to \$710,000 reflecting the value of the equity portfolio, dividends, and interest income on the cash balances and fixed income investments. At June 30, 2024, the Fund’s assets were allocated as follows:

(000 omitted)	Market Value	% of Portfolio	Target Allocation (%)
Cash and equivalents	\$ 33	5	0-10
Fixed Income	257	36	35-50
Equities	420	59	40-65
Total	\$ 710	100	

The Committee continuously monitors the market conditions with the objectives of maintaining the Board approved Target Allocations and the short and long needs of the Assembly.

Respectfully submitted

Fred Lauerman, Chairman

## CSA COMMITTEE / FUND REPORT

### Congregational Summer Assembly \_\_\_\_\_ Committee Report to the Board of Trustees

Report Date: April 6, 2024

Committee Name: Working Group on Diversity, Inclusion and Belonging

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Chris Sturgis	Co-chair
Nadine Chang Dupré	Co-chair
Susan Ratner	
Julia Gibson	
Mark Johnson	
Max Buzzell	
Nadia Metina-Belknap	
Quinn Jonas	

Are you in need of additional committee members (Yes/No)? No. We anticipate our Working Group will change over time based on people's schedules, interests, etc. Our goal is to continue to keep the Working Group small with diversity of perspectives/experiences. Over the last few months, Mark Johnson has joined the Working Group and Alfie Bingham has resigned.

#### **Summary of Committee Activity**

As of July 16th, the Working Group has held 5 Weekly Chats and one evening Circle Conversation on a range of topics: community; belonging; safety; understanding the history of the CSA and how we have evolved in the context of the changes in American society and the natural world; and, spiritual life in a diverse community. Participation level has been between 5-19 people per event with a total of 40 people participating in at least one discussion with 17 participating in more than one.

There are four more events upcoming in the 2024 season:

July 30 Younger Voices: A Panel on Community and Belonging with Max Buzzell facilitating (1 pm Lounge)

August 6 Circle Conversation (7pm Assembly) with a focus on shared values and guiding principles

August 13 What's Identity Got to Do with It: Exploring Identity, Culture and Belonging

August 20 Reimagine the Assembly Way: Introducing Practices for a Culture of Belonging

The Working Group will submit a full report on the insights and issues gathered through the Chats and Conversations at the November meeting.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

<b>Issue/concern</b>	<b>Brief description</b>	<b>Timeframe for resolution</b>

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? No

If YES, please state the motion the committee will present at the board meeting.

Motion:

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>

Respectfully submitted,

# CSA IT Working Group Report

August 2024

Chair: Elizabeth Crowdus

Members: Ed Allred, Gary Dawley, Holly Freeburg, Andrew Gaffney, Steve Goldner, Chris Hammond, Amy Ruberl, Fred Seaton, Elaine Walton

The group was created in September 2023 to look into concerns about the current CSA database. **Our primary goal is to make a recommendation to the board for a new member database solution that eases CSA office operations.**

## Timeline

- January - June 2024: We **met with CSA stakeholders and to understand how our community has been using the database.** We have spoken with several past CSA presidents, our Treasurer, Secretary, Managing Director, Office staff, the Women's Association, Pilgrim Fund, Education Fund, Diversity & Inclusion Working Group, and the following committees: Budget, Communications, HR, Legal, and Membership.
- Summer 2024 - Winter 2025: We are currently **researching vendor options** and meeting with potential vendors to determine viability and gather pricing estimates
- November 2024: Present a rough budget estimate to the Board
- April 2024: Present a vendor proposal to the Board
- Fall 2025 - Winter 2026: begin migrating to a new system, with the aim of sending out winter mailings using the new system
- Summer 2026: office operations will be fully run from the new system

## Considerations

- **Cost:** we want the new solution to be cost-effective.
- **Customer support:** our office staff have requested that the provider have readily-available customer support so that any issues that arise can be quickly resolved.
- **Usability:** the CSA has a unique structure, and many out-of-the-box software solutions would require so many customizations that they would be hard to use. We are looking for a system that is easy to understand and requires minimal customization.
- **Longevity:** we don't want to commission a custom database that will be difficult and expensive to maintain. Also, given that the widespread use of A.I. is disrupting the technology industry, we want to be careful not to sign up for a product that might not survive the changing industry landscape.

## Other projects

The group has also been made aware of other IT concerns regarding hybrid meetings and wifi on the Assembly grounds. We have noted community members' feedback in these areas and are waiting to take further action until the database project has concluded.



## **CSA OPERETTAS**

We are currently in a time of transition related to the decades long tradition of Children's and Adult Operettas produced every summer at the CSA. For many years we have been fortunate to have a small (yet mighty) group of women come together to volunteer their time and make these shows happen. However, at this time, they are all stepping back from that responsibility. In an effort to keep this tradition ongoing and sustainable the CSA President formed an operetta "working group" to brainstorm ideas and discuss options for a new path forward. One possible consideration is to begin making some of these leadership positions (director, musical director, producer) paid positions as we're finding it more and more difficult to secure people who have both the necessary expertise and are also able to volunteer such a large chunk of their time. In the fall, the working group will offer specific proposals for the board to consider. It is our hope that implementing a more formal structure and making some of these positions paid will allow us to continue offering the children (and adults) of our community an opportunity to perform and for many, an introduction to the world of the theater arts.

## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 20, 2024

Committee Name: **Policy and Compliance Working Group**

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Debbie Allbright	
Alan Marble	
Chris Dow	
Ann Murphy-Burroughs	
Martha Moore	
Elaine Walton	
Joni Leete	

Are you in need of additional committee members (Yes/No)? NO

### **Summary of Committee Activity**

A meeting was held on July 1, 2024. Several topics were discussed, and the working group endorsed the use of the poster created by Communications Committee Chair Dean Keiser to increase awareness of the importance of fully registering family members and doing so in a timely manner immediately upon arrival. The poster was printed and is in use in 4 locations.

Another topic endorsed by the working group was the continued use of the ½ flier on vehicles parked on CSA common grounds which show no sign of registration or a vehicle sticker. The Waterfront Committee uses a similar flier on watercraft, and the committees need to finalize a common flier to be used in all circumstances.

Random checks to gauge compliance with vehicle sticker and Racquet Tag requirements were conducted as follows:

**Vehicle stickers** along South Shore Road (vehicles were closely examined to determine if stickers were taped inside a rear window or displayed on the dashboard).

Wednesday July 10, mid-afternoon	24 vehicles Y, 5 vehicles N
Thursday, July 18, mid-afternoon	37 vehicles Y, 12 vehicles N
Friday, July 19, early afternoon	17 vehicles Y, 9 vehicles N

**Racquet Tags (Pickleball)** Players were asked to display their tags, and I was able to review a print-out received from Elaine Walton to determine if those who did not have a tag in possession were actually properly tagged.

Friday, July 19, mid-afternoon	7 players Y, 2 players N
--------------------------------	--------------------------

**Tennis Lessons (adult)** Attendance records supplied by tennis staff were compared to the above-mentioned print-out for the week of July 8 -12, 2024. Monday was rained out. Ninety-six people attended adult lessons (many repeat customers daily). Attendance records indicated only 5 individuals did not possess the required Racquet Tag.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

Issue/concern	Brief description	Timeframe for resolution
Review new language defining “Day Guests” and “House Guests” to protect the integrity, quality and income of the CSA Racquet Sports programs	Current new definitions lack clarity regarding participation in tennis lessons, tournaments and pickleball/tennis activities. The current \$5/ <b>day</b> fee for PB/tennis guests is not mentioned, and the wording is ambiguous on eligibility and requirements on guests to pay for lessons and play in tournaments.	Will be working with Membership Committee on language to resolve some of the Racquet Sports Committee’s issues prior to 2025 season
Standardize fliers for watercraft/vehicles parked without stickers in areas where such stickers are required; who should place the fliers, and when.		Prior to 2025 season

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? NO

If YES, please state the motion the committee will present at the board meeting.

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

Issue or Concern	Date Presented to Board	Status
N/A		

**Congregational Summer Assembly  
Archives Report | July 27, 2024, Board of Trustees Meeting**

Archivist Activities – Summer 2024

- Jane has been managing the use of Pilgrim Place and holding weekly open hours on Wednesdays.
- Nancy Gillett is prepared to update the books in August with obituaries, citations, etc.
- The interns have learned how to use the scanner and have been continuing to scan old minutes.

Archives Ad Hoc Working Group – Summer 2024

- The working group consists of the following members:
  - Jane Cooper
  - Holly Freeburg
  - David Belknap
  - Beth Congbalay
  - Fred Seaton
  - Max Buzzell
- The next meeting will be on July 25<sup>th</sup>
- The group is still discussing the best ways to organize and provide oversight in the future of the Assembly's archives and the safe storage of equipment during the winter season.

Respectfully submitted,  
Jane Cooper

## CSA COMMITTEE / FUND REPORT

### Congregational Summer Assembly                      Committee Report to the Board of Trustees

Report Date: August 3, 2024 Annual Meeting Report

Committee Name: Arts Committee

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Barb Perry	Chair
Ginanne Brownell	Board Member, CSA Committee Summary/History Writing
Catherine Davis	Poetry
Merry Elrick	Board Member, Big Read, Authors and Artisans. Writing
Julia Gibson	Big Read, Writing
Sarah Larson	Creative Workshops
Jan Lauerman Sasha Nieman Susie Ratner Jane Taylor	Women's Association Liaison CSA's Got Talent, Stunt Night Board Member, Publicity Art Workshops

Are you in need of additional committee members (Yes/No)?

We would welcome anyone who would like to encourage and oversee a new artistic endeavor.

### Summary of Committee Activity

#### **Our fabulous events so far this summer:**

July 11 Artist Talk by Ellie Harold  
July 12 Artist Workshop by Ellie Harold  
July 18 Big Read Discussion (The Postcard)  
July 31 10:00-2:00 Assembly Building-Authors and Artisans  
August 2 7:30 Meeting House. CSA's Got Talent

#### **Still to come, we would love to have you join us:**

Aug 5 10am-12 Assembly Building Kitchen- Artist Workshop with Sarah Larson  
Aug 5 1-3 pm Assembly Building Kitchen- Artist Workshop with Karen Williams  
August 15 2-3pm Assembly Building Lounge (The Postcard)

Respectfully submitted,

Barbara Perry

## CSA COMMITTEE / FUND REPORT

Congregational Summer Assembly

Committee Report for the Annual Meeting

Report Date: August 3, 2024

Committee Name: **Budget**

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
<b>Lou Rollinson</b>	<b>Chair</b>
<b>Members:</b>	
Gary Dawley	Joel Buzzell
Schuyler House	Natalie Ricklefs
Ginny Murphy	Amy Somero
Fred Lauerman	Jenn Swetland
Brook Cunningham	Mary Kae Barnes

### Summary of Committee Activity

The Budget Committee has been considering different ways of presenting budget data that will provide more transparency to the community about how money is spent. To that end please see the attached graphic titled "What Do My CSA Fees Go Towards?" Credit the Budget Committee's Natalie Ricklefs with the graphic design.

### Past Issues or Concerns

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>
<b>Budget for 2024 Season</b>	<b>Fall 2023</b>	<b>Amended and passed.</b>

Respectfully submitted, Lou Rollinson



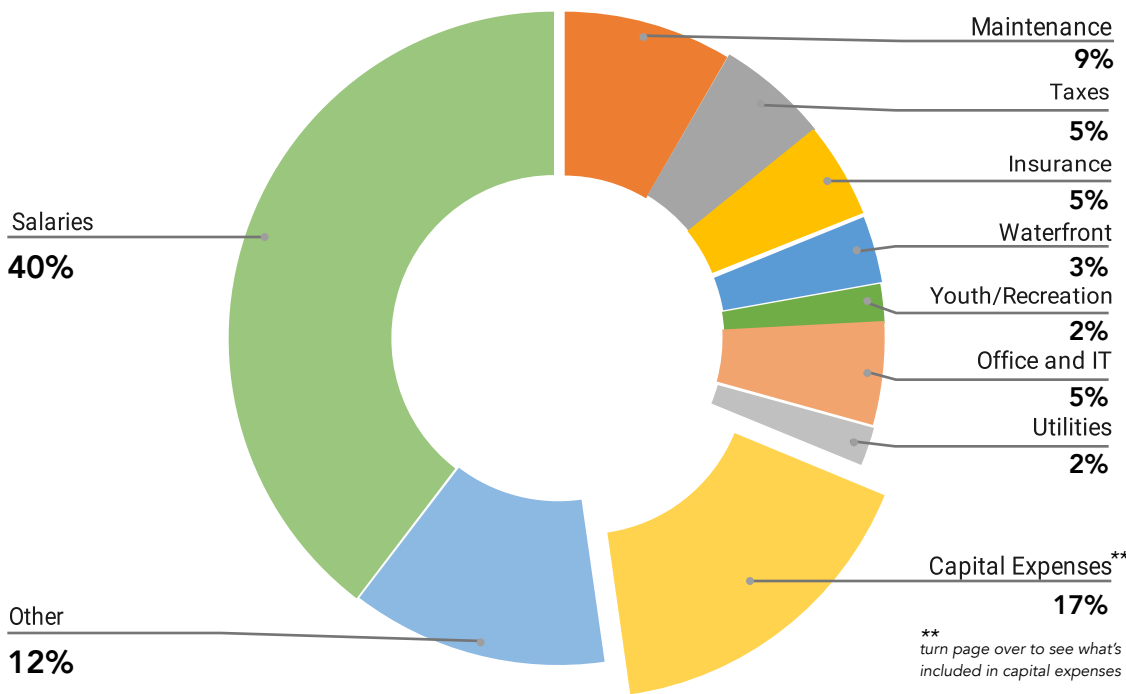
# What do my CSA fees go towards?

## INTRODUCTION

Have you ever wondered what exactly your weekly fees support each year?  
**Let's break it down in two ways:**

## EXPENSES

(averaged from 2021-2023)



### Salaries

This is the biggest category of our spending, and includes all staff from the office team to lifeguards to maintenance to tennis and recreation leaders.

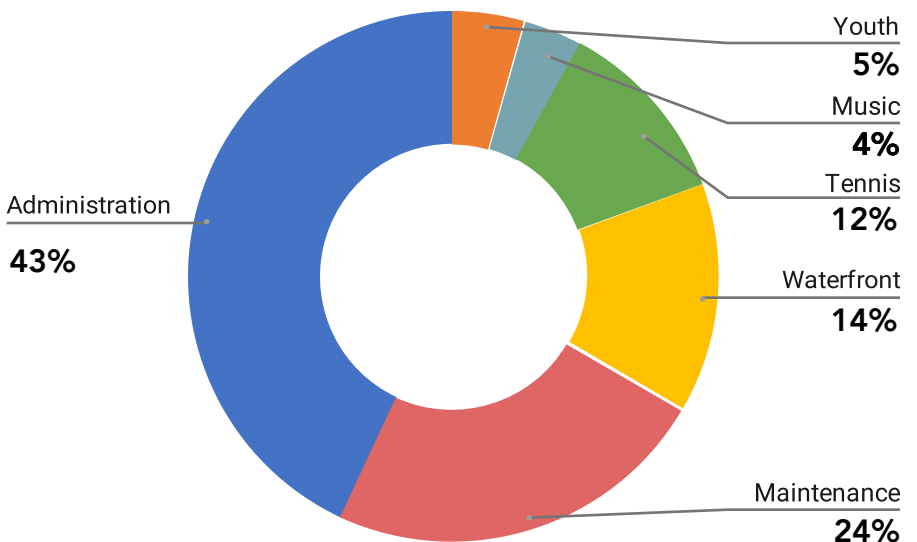
### Maintenance

This relates to day to day upkeep of our grounds and facilities, including trees, which account for about 50% of our maintenance costs!

## EXPENSES BY ACTIVITY

2023

This graph starts with total capital and ordinary expenses, **including salaries across the board**, and divides the spending by activity.



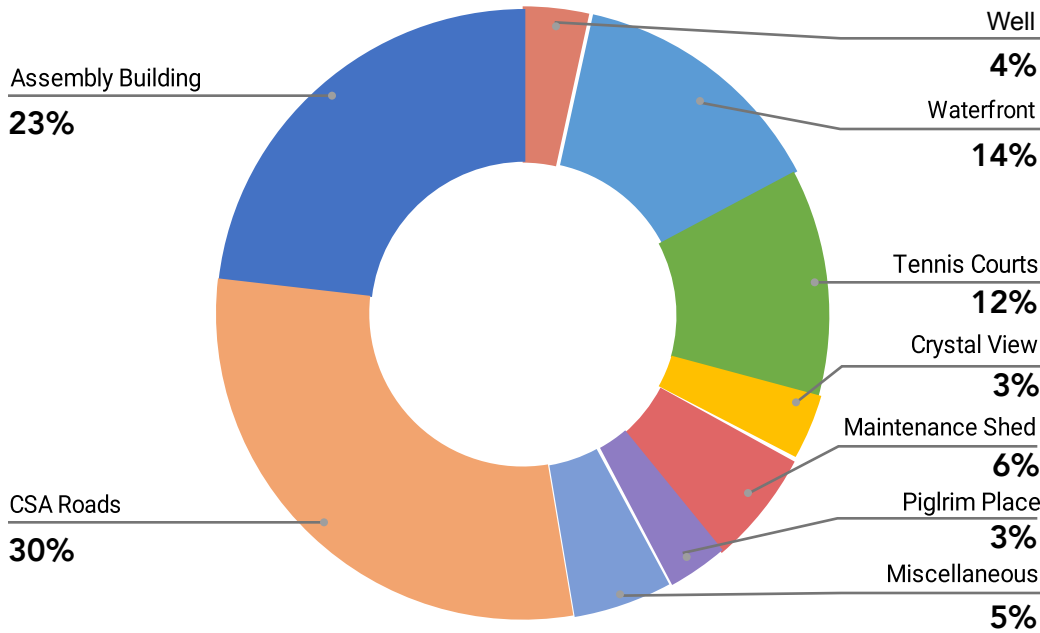
*Note on the Crystal View:* the Crystal View's operations are self-funded, meaning that the revenue they earn pays the salaries and day-to-day operations. Their capital expenses however are included in overall expenses.



## CAPITAL EXPENSES (Community Improvements)

(averaged from 2021-2023)

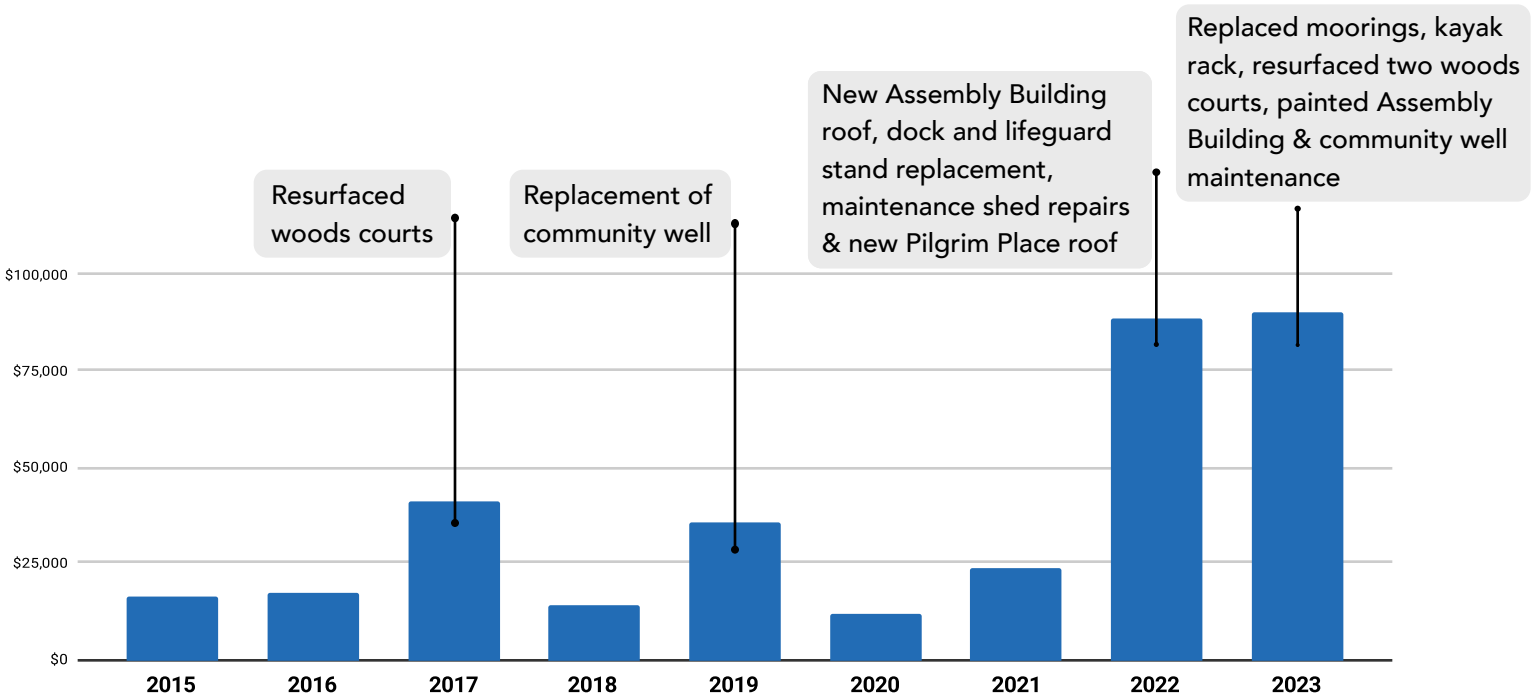
This graph breaks down the targets for our annual capital expenses to help maintain and improve the community facilities, which are approved by the Board each year.



## CAPITAL EXPENSES OVER THE YEARS

This graph shows our capital expenses between 2015-2023

Expenses can fluctuate pretty heavily year over year. Below we give insight into some of the major expenses over the years illustrated by the taller bars. One area that remains steady is road maintenance which is the base level spending per year.





**Congregational Summer Assembly  
July 27, 2024 Board of Trustees Meeting**

**Committee Name:** Calendar

**Committee Members:**

Linda Schopp, Chair

Susie Baity (new member), Carolyn Konnert, Jan Lauerman, Tim Potter, Amy Somero and Marilyn Winter

**Need for additional committee members:** NO

**Summary of Committee Activity:**

Committee meeting to be held before the end of July

August 15 – deadline for calendar submissions for the 2025 season

**New Issues or Concerns:** NONE

**Board Meeting Motions:** NONE

**Past Issues or Concerns:** NONE

## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 19, 2024

Committee Name: Citation

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Wanda Shreiner	Chair
Jane Cooper	Member
Robert Cooper	Member
Bruce Johnson	Member
Leslie Buntain Ritter	Member
Linda Schopp	Member
DianeYoung Spitzer	Member
Steve Walton	Member
Marilyn Winter	Member
Ellen Petrick	Board Trustee Member, three year term

Are you in need of additional committee members (Yes/No)? No

### **Summary of Committee Activity**

Please provide a brief synopsis of the committee's work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

Citations committee met June 24, 2024 at 1:30pm. We reviewed the 2024 recipient and set the date for the interview on July 15th. Jane Cooper, Bruce Johnson, Marilyn Winter and Wanda Shreiner went for the interview. Jane Cooper is the scribe for the interview and writes the history of the recipient. The committee had wonderful questions of the recipient during the interview. It's a joy to hear the history of their time at CSA.

The Citations will be presented on August 4, 2024.

Our next scheduled meeting in July, we will begin reviewing the 2025 recipient.

### **New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

None

Issue/concern	Brief description	Timeframe for resolution

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)?

No

If YES, please state the motion the committee will present at the board meeting.

Motion:

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

None

Issue or Concern	Date Presented to Board	Status

Respectfully submitted,

Wanda Shreiner

## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 21, 2024

Committee Name: Communications

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Dean Keiser	Chair
Beth Congbalay	Communications Coordinator
Carol Barbour	CSA 411 manager
Ginanne Brownell	
Chris Dow	Trustee
Margie Finley	
Holly Freeburg	Website manager
Annie Hessler	Communications/Archives Intern
Sam Rosenblatt	
Amy Ruberl	
Fran Somers	
Leah Tronsor	
Hailey Wangard-Siles	Communications/Archives Intern

We are always happy to add members to the committee who would like to contribute.

### **Summary of Committee Activity**

This summer season at the CSA has seen a marked increase in events and, in addition to the committee's regular duties of maintaining and contributing to the weekly newsletter and social media platforms, our members and interns have been working on several special projects. These projects include a CSA Staff video, a Choir Concert documentary, an article about the Women's Association fundraising and how it impacts the CSA and local organizations. We have been busy promoting and photographing numerous special events in July, including the Tennis Tournament, the Tennis Festival, Pickleballpalooza, the Children's Operetta, the Dutton Family and Burrows-Getz concerts, the CSA Choir Concert, Cottage Treasures and the Arts Fair, the Teen Dance and many others. We have created promotional posters for several Racquet Sports events, the Gibson Lecture series, and the Youth Citizenship Award.

Anyone is welcome to attend our weekly Communications Committee meetings on Tuesdays at 10:30am in the South Room of the Meeting House. If you would like to submit news for the weekly email or to go on the website, please send it to Beth Congbalay at [bethnbk@gmail.com](mailto:bethnbk@gmail.com).

**New Issues or Concerns** – None      **Board Meeting Motions** - No

**Past Issues or Concerns** - None

Respectfully submitted,  
Dean Keiser, Communications Committee Chair

## CSA COMMITTEE / FUND REPORT

Congregational Summer Assembly

Committee Report to the Board of Trustees

Report Date: June 29, 2024

Committee Name: Crystal View Committee

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Hannah Flint	Chair
Barb Patterson	Member
Alfie Bingham	Member
Heather Brands	Member
Andrew Gaffney	Member

Are you in need of additional committee members?

Not at this time, but always welcome additional members if there is interest.

### **Summary of Committee Activity**

Please provide a brief synopsis of the committee's work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

- External building repairs including soffit replacements (now composite board), mortar and trim painting, new exterior steel doors/handles/keys, several new windows, new recessed lighting and signage.
- The bathroom doors and handles were also replaced along with the hand dryers and light fixtures in each bathroom. Last fall, a privacy fence was also placed on the M22 side of the bathrooms. Bathroom doors will now be fiberglass so that they are protected from the elements year-round.
- A reach-in cooler with sliding glass doors was purchased to replace the Coca-Cola beverage cooler on its last legs. The new reach-in style cooler will not only act as a beverage cooler, but also provide function for grab-and-go snack and meal items.
- The CSA Board, based on recommendation from the CV Committee, decided to proceed with a new mural on the outside wall of the CV facing M22. The CV Committee began talking with possible artists. Ellen Nelson, who was familiar with the CSA, submitted a proposal. The committee was impressed with Ellen's proposal and portfolio and selected Ellen to proceed with the mural. The committee secured a leadership donation as well as financial support from the Women's Association.
- An allergy sign is to be added at the main register area. Management also maintains a binder with ingredients for each item stocked so that persons with allergies may double check ingredients prior to purchase of food.
- Barb held a Crystal View Spring Clean-up volunteer event on June 8.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

<b>Issue/concern</b>	<b>Brief description</b>	<b>Timeframe for resolution</b>
Parking Lot	Need for re-sealing and fresh striping to maximize parking efficiency.	Spring or Fall of 2025
Fencing along M22/Three Pines Parking	Last summer, there were several instances of Three Pines guests parking on the back lawn of The CV, close to or on the septic field. The committee recommends posts with a rope line and possible signage to prevent people from parking so close to The CV.	Summer 2024
New indoor flooring	The flooring inside The CV has not been updated in sometime and could use refreshing.	Fall 2024
Patio	The committee feels a patio on the lake-facing side of the building may upgrade the outdoor space at the CV.	Fall 2025
New Umbrellas	Due to the age of the current set of umbrellas used for the outdoor picnic tables, all will likely need to be replaced in the next year.	Summer 2025
Trees/Landscaping	At least one of the main trees near The CV was diseased and needed to be removed in spring 2024. The committee requests assistance from The Ecology Committee in seeking replacement options for planing in fall 2024 or spring 2025.	TBD

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)?  
No motion at this time.

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

N/A

Respectfully submitted,  
Hannah Flint

**CSA Ecology Committee**  
**July 30, 2024**

**2024 Active Members**

Tom Mauer - Co-chair  
Julie Knott - Co-chair/Trustee

Carol Allbright  
Nancy Baglan  
David Belknap  
Jim Boecker  
Linda Campbell  
Diane Kearney  
Eddie Ellsworth  
Molly Jones  
Jan Lauerman  
Julia Nerbonne  
Lucas Nerbonne  
Ellen Petrick – Nominated Trustee  
Gwen Rogers  
Mary Lou Stanton

This has been a busy season for the Ecology Committee. As Tom and Julie settle in as the new co-chairs, there has been much to learn and to understand. The members of this committee have been extremely helpful and patient in the transition process. Our committee has met several times over the summer with more discussion sessions planned. Tom has personally met 1-on-1 with several individuals with expertise in various sectors of ecology. The Ecology Committee is “under construction” right now as we assess and anticipate the CSA’s ecological needs, formulate a plan, and prepare to put goals into action. We look forward to sharing more specific information and ideas as they develop.

Respectfully submitted,  
Julie Finley Knott

## **Policy on the Use of Common Property by CSA Lot Owners**

### **Preamble**

It is the obligation of the CSA Board of Trustees to ensure that all CSA common property (namely, all CSA property other than privately owned lots located within the CSA) 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 CSA 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. Examples include driveways, gardens, walkways, stairs down to the beach, and other similar uses of CSA property.

### **POLICY**

In general, CSA common property should not be used when it is feasible to avoid such use by using privately owned property. Any common property that is used for any private purpose is subject to the continuing discretion of the Board of Trustees. Each Lot 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 the original use of the common property (e.g., a parking space has been replaced by a garage)
- C. In its sole discretion, the Board of Trustees determines that continued use of the common property is detrimental to the interests of the CSA.

### **APPLICATION OF POLICY**

- A. Lot Owners currently making use of common property will not be required to terminate such use unless specifically notified by the CSA Board of Trustees. In such instances Lot Owners will be given the opportunity to make a presentation to the Board of Trustees. CSA may require Lot Owners to sign an agreement(s) documenting this use and acknowledging CSA's sole ownership of the common property.
- B. Lot Owners wishing to sell a lot may request an affirmation from the CSA Board of Trustees that, subject to this Policy, current use of common property may continue.
- C. Lot Owners seeking a new or modified use of common property may not do so without the express written permission of the Board of Trustees. When a Lot Owner wishes to use CSA common property, they must make a written request to the Board. If approved, the Legal Committee works with the Lot Owner and our outside legal firm to finalize a Permissive Use Agreement (PUA) or other legal documentation of the use if either the CSA or the Lot Owner requests such documentation. The final document will be recorded with the Benzie County Register of Deeds. The Lot Owner shall pay all legal fees and expenses for the development and recording of their PUA.
- D. If a Lot Owner is unwilling to sign a Permissive Use Agreement or other legal document identifying the use, CSA may enforce its rights as the owner of the common property and require the Lot Owner to immediately stop occupying or using the common property. The Lot Owner shall be required to take all necessary actions to vacate the common property, including but not limited to establishing another driveway and removing their stairs or other improvements and personal property from the CSA common property.



**DRIVEWAY GRANT OF EASEMENT<sup>1</sup>**

This agreement (“Agreement”) is entered into on \_\_\_\_\_, between **Congregational Summer Assembly**, a Michigan nonprofit corporation of 2128 Pilgrim Highway, Frankfort, Michigan 49635 (“Grantor”), and **[name], of [address]** (“Grantee”), on the following terms and conditions.

1. **Purpose.** Grantor and Grantee own adjacent parcels of land. Grantee wishes to purchase an easement from Grantor across Grantor’s land for purposes of ingress and egress from a public road, **[road name]**, to Grantee’s land, which will burden Grantor’s parcel for the benefit of Grantee’s adjacent parcel.
2. **Burdened Property.** Grantor owns land in **[village / city / township]**, Benzie County, Michigan, described on the attached Exhibit A (the Burdened Property).
3. **Consideration.** Grantee, in consideration of the grant of the easement stated in this Agreement, agrees to pay Grantor **\$100.00** payable at the time of the signing of this Agreement.
4. **Description of the Easement.** Grantor grants to Grantee an easement for a driveway for ingress and egress for pedestrian and vehicular use over the Burdened Property **[20 feet in width]** and as described and shown on the attached Exhibit B (the Easement) for the benefit of the benefited property (the Benefited Property) as described on the attached Exhibit A.
5. **Condition and maintenance.** Grantee shall be solely responsible for maintaining the Easement and shall not allow it to become unsightly or a nuisance. Any ruts shall be promptly filled. Grantee may cover the driveway with gravel but may not pave the driveway. The driveway shall be used only for access by residential traffic to and from a single-family residence located on the Benefited Property. If Grantee’s parcel is subdivided, this Easement may be assigned for the use of only one other single-family residential parcel. The use must be for residential traffic only.

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<sup>1</sup> This Grant of Easement may be use for other uses of the Burdened Property, with appropriate editorial changes.

6. **Interest in realty.** The driveway is to be an easement over the Burdened Property for the use and benefit of the Benefited Property and is to be an appurtenance to the Benefited Property and run with the land.
7. **Insurance.** The owner of the Benefited Property shall obtain liability insurance as part of its owner's policy for the Benefited Property to cover any liabilities that arise as a result of the use by the owner of the Benefited Property of the Easement and the owner of the Benefited Property's liability policy shall name the owner of the Burdened Property as an insured party for the owner of the Benefited Property's use of the Easement.
8. **Indemnification.** The owner of the Benefited Property agrees to indemnify and hold the owner of the Burdened Property harmless from any and all claims, debts, causes of actions, or judgments for any damage to any property or injury to any person that may arise out of any of the owner of the Benefited Property's actions within, use of, or around the Easement, by themselves, their agents, employees, representatives, and contractors. This provision shall survive the termination of this Agreement.
9. **Entire agreement.** This Agreement and all exhibits constitute the entire agreement between the parties regarding the subject matter of this Agreement, and all prior negotiations and agreements regarding the Easement between the parties, whether written or oral, shall be of no further force and effect. This Agreement may not be modified except by a written document signed by both parties.
10. **Notice.** Except as otherwise provided, all notices required under this Agreement shall be effective only if in writing or in a form of electronic or facsimile transmission that provides evidence of receipt and shall be either personally served, electronically transmitted, or sent with postage prepaid to the appropriate party at its address as set forth in the introductory paragraph of this Agreement. Either party may change its address by giving notice of the change or a new facsimile transmission number to the other as provided in this section.
11. **Severability.** If any term, covenant, or condition of this Agreement or the application of which to any party or circumstance shall be to any extent invalid or unenforceable, the remainder of this Agreement, or the application of such term, covenant, or condition to persons or circumstances other than those to which it is held invalid or unenforceable, shall be effective, and each term, covenant, or condition of this Agreement shall be valid and enforced to the fullest extent permitted by law.

- 12. **Jurisdiction and venue.** Any disputes under this conveyance shall be subject to the laws of the state of Michigan and venue for any disputes shall lie in Benzie County, Michigan.
- 13. **Time is of the essence.** Time shall be of the essence in the performance and actions undertaken under this Agreement.
- 14. **Exhibits.** The following exhibits are attached to and are a part of this Agreement:
  - o Exhibit A—Legal descriptions of the Benefited Property and the Burdened Property
  - o Exhibit B—Drawing and description of the Easement
- 15. **Effective date.** Owner and Grantee have signed this Agreement, and it shall be effective as of the day and year first above written.

**GRANTOR:**

CONGREGATIONAL SUMMER ASSEMBLY

By: \_\_\_\_\_  
President, Board of Trustees

STATE OF \_\_\_\_\_ )  
 )ss  
COUNTY OF \_\_\_\_\_ )

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_, 2024, by \_\_\_\_\_, President of the C.S.A. Board of Trustees, on behalf of the C.S.A.

\_\_\_\_\_  
\_\_\_\_\_, Notary Public  
\_\_\_\_\_ County \_\_\_\_\_  
My commission expires: \_\_\_\_\_

DRAFT OF JUNE 29, 2024

GRANTEE:

**(Insert names and signature lines for all owners of the parcel served by Driveway Easement)**

\_\_\_\_\_, Notary Public  
\_\_\_\_ County \_\_\_\_\_  
My commission expires: \_\_\_\_\_

Drafted by and after recording return to:

**Congregational Summer  
Assembly  
2128 Pilgrim Highway  
Frankfort, MI 49635**

Tax Parcel Nos. **[INSERT Tax ID Nos.]**

Recording Fee: \$\_\_\_\_\_

**DRAFT OF JUNE 29, 2024**

**Exhibit A**

**Legal descriptions of the Benefited Property and the Burdened Property**

**DRAFT OF JUNE 29, 2024**

**Exhibit B**

**Drawing and description of the Easement**

## **ASSUMPTION OF RISK, RELEASE OF LIABILITY, AND INDEMNIFICATION AGREEMENT**

In consideration of the opportunity to participate in the Congregational Summer Assembly (CSA) program or event (Program), I hereby agree to the following Assumption of Risk, Waiver, and Release of Liability (Agreement) on behalf of myself, my spouse and my minor children (my "Family").

- 1. Release of Liability:** My Family's participation in the Program is voluntary and subjects us to the possibility of physical injury and loss of or damage to our property (collectively, Risks). Accordingly, I agree to the following on my Family's behalf :

  - a. I hereby release and hold harmless the CSA, its officer, directors, employees, agents, volunteers, and contractors (collectively, Releasees) from any claim, demand, loss, liability, damages, and attorney fees and costs whatsoever arising from, related to, or resulting from these Risks (Claims), including those caused by the negligent acts or omissions of any or all of the Releasees.
  - b. I recognize the physical exertion involved in the event and attest and certify that my Family is physically fit to participate safely, and I have not been advised otherwise by a health care professional.
  - c. As between each of the Releasees and me, I will be solely responsible for any and all medical and related bills that I may incur because of any injury, as well as costs related to loss or damage to my property, that my Family may sustain as a result of their participation in the Program, including those sustained on the premises where the Program is conducted and while we are traveling to and from such premises, regardless of the location or mode of transportation.
  - d. This Agreement shall be binding on my Family as well as my estate, heirs, executors, administrators, successors, and assigns, as well as any other party asserting a Claim on my behalf or on behalf of my Family or estate.
  
- 2. Insurance:** I understand that I am solely responsible for any medical, health, or personal injury costs relating to the Program, its facilities, and equipment. I understand that my family has been strongly encouraged to have a medical, physical examination and purchase health insurance prior to any and all participation in the Program or use of its facilities and equipment.
  
- 3. Indemnification:** I agree to indemnify Releasees from any and all claims, actions, suits, procedures, costs, expenses, damages, and liabilities, including attorneys' fees, arising or resulting from my Family's involvement in the Program, and to reimburse them for any such expense incurred.
  
- 4. Multi-Media Release:** I hereby authorize Releasees or anyone acting under their authority or permission the irrevocable and unrestricted right and permission to:

  - a. Record my Family's participation and appearance on a videotape, audiotape, photograph, digital, electronic, or any other medium.

- b. Use our name, likeness, voice, and biographical material in connection with these recordings.
- c. Use, reproduce, exhibit, or distribute in any medium (e.g., print, social media) these recordings in whole or in part for any purpose that CSA deems appropriate, including promotional or advertising efforts.
- d. I waive any right that I may have to inspect or approve the finished product or products that may be used in connection therewith or the use to which it may be applied. I release, discharge, and agree to hold harmless Releasees or anyone acting under their authority or permission from liability by virtue of any distortion, alteration, or inaccuracy, whether intentional or otherwise, that may occur or be produced in the recorded presentation material or in any subsequent processing thereof, as well as any publication thereof, including without limitation any claims for libel, slander, false light, or invasion of privacy. I understand that all such recordings, in whatever medium, shall remain the property of CSA and that I am not entitled to any compensation from CSA for use of the recordings.

**5. General Provisions:**

- a. **Jurisdiction:** I hereby expressly agree that (1) this Agreement shall be governed and construed according to the laws of the state of Michigan without regard to its conflict of laws provisions and (2) any action or proceeding concerning any Claim or the meaning or effect of any provision of the Agreement shall be conducted only in a court of competent jurisdiction in Benzie County, Michigan, and that for such purposes, I expressly submit to the jurisdiction of such courts.
- b. **Modifications.** This Agreement contains the entire understanding between and among the parties concerning these matters. No waiver, modification, or amendment of any of the terms of this Agreement shall be effective unless made in writing and signed by the party to be charged.
- c. **Severability.** I hereby expressly agree that if any portion of this Agreement is held invalid, the balance of the Agreement shall nonetheless continue in full legal force and effect. **ASSUMPTION OF RISK, WAIVER AND RELEASE OF LIABILITY**

ACKNOWLEDGEMENT OF UNDERSTANDING: I have read this Assumption of Risk, Release of Liability and Indemnification Agreement and fully understand its terms, and understand that I am giving up substantial rights, including my right to sue. I acknowledge that I am signing this agreement freely and voluntarily and intend my signature to be a complete and unconditional release of all liability to the greatest extent allowed by law.

Dated: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Printed Name of Participant



\_\_\_\_\_  
Printed Name of Minor

\_\_\_\_\_  
Printed Name of Minor

\_\_\_\_\_  
Printed Name of Minor

\_\_\_\_\_  
Printed Name of Minor

Date: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Printed Name of Parent or Legal Guardian

## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 27, 2024

Committee Name: Membership

<b>Committee Members</b>		<b>Role (Chair/Co-Chair/Member)</b>
Ann Murphy Burroughs		Co-Chair
Megan Royle Carrella		Co-Chair
Jane Cooper		
Ginanne Brownell		
Judy Dawley		
Sally Dutton		
Mary Gosnell		
Linda Kucera		
Rick Rodes		
Chris Sturgis		
Crissie Fuller Vitale		
Cathie Walker		
Marilyn Winter		

Are you in need of additional committee members (Yes/No)?

**Summary of Committee Activity**

Please provide a brief synopsis of the committee’s work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

Thanks to the efforts of our CSA Office staff, and Lou-Ann in particular, we have welcomed 38 new Associate Members in 2024.

Our committee met on July 5, 2024 to review Board decisions/initiatives from the winter/spring Board Meetings and to discuss summer projects and goals. We remain in close communication with the Diversity, Inclusion and Belonging Group, and very supportive of their efforts. We also can collaborate with the Woman’s Association to welcome new Members and Associate Members at the second Lemonade Sunday this summer.

Other meeting topics included bringing new committee members up to speed on current membership policies and their original rationales, and discussing how these existing policies align with current realities.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

<b>Issue/concern</b>	<b>Brief description</b>	<b>Timeframe for resolution</b>

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)?

No

If YES, please state the motion the committee will present at the board meeting.

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>
<b>Clarification of Guest Policies</b>	<b>April 2024</b>	<b>passed</b>

Respectfully submitted,

Ann Murphy Burroughs  
Megan Royle Carrella

Date: July 21st, 2024

Committee: **NOMINATIONS**

Names of Committee Members: Jonathan Buntain, Helen Wangard, Bob Schmidt, Ellen Herscher, Joel Buzzell, Molly Bazzani, Ann Burt, and Barb Perry

Please list significant ISSUES presented to the Board from this committee in the last year:

Issue	Date Presented to Board	Status
NONE		

As a reminder to all new board members. we look for the best fit and the best timing for these people to work on the Board of Trustees. We ask that you do not assure anyone that they will be asked to be a Trustee, our committee works independently from the Board of Trustees. We do not want to disappoint anyone who feels they are being considered, but not currently asked to serve.

We have had an active meeting schedule this summer discussing our selections for next year via in-person meetings. As always people can recommend individuals for consideration to myself (email, phone or in-person) or any member of the committee listed above.

Below is our 2024 slate of nominations to the CSA Membership.

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

Respectfully submitted,

Jonathan Buntain, Chair

## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 19, 2024

Committee Name: **Tennis Committee**

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Alan Marble	Co-chair
Dennis Nahnsen	Co-chair
Bob Brown	
Meghan Beverley	
Matt Petrick	
Polly Mauer	
Sara Watson Steve Walton Pat Kearney Warren Crowdus Kathy Way Debbie Albright* Meg Eveland Rick Rodes Andrew Gaffney*	
* Member BOT	

Are you in need of additional committee members (Yes/No)? No

John Harbeson recently submitted his resignation from the committee and we thank him for his years of service.

### **Summary of Committee Activity**

Resurfacing of the lower woods courts was completed Thursday, June 27, 2024. A team of volunteers attacked the Crystal Lake courts to replace/paint the backboards as needed.

New staffing this season is outstanding. Steve Shreiner and Jan Gerling are providing professional staff Monday - Wednesday, and Polly Mauer and newly-retired Dave Tull are offering the same expertise on Thursdays and Fridays. The balance of the staff is made up of experienced youth who help carry the day at each lesson. The committee owes its thanks to the BOT for supporting the staff, and the program.

We have incorporated the Racket Tag into the CSA lingo. It eliminates the woods courts sticker, and covers all pickleballers and tennis players 16 years of age and older, on all 7 dedicated tennis courts. The concept was developed by CSA office staff with committee input, and it appears to be widely accepted. A cell phone photo of the tag suffices at courtside.

The \$5 guest fee, owed by the CSA Assembly ticket holder who sponsors guests, has been extended to pickleball. Payment is still by the honor system.

The 2nd annual Tennis Festival was held on July 6. Over 60 attendees attended, and free-will donations raised \$1,800 for the racquet sports programs. With those funds, 2 additional roller-equipped pickleball nets were purchased to complete a complement of 4 nets.

The 2nd annual Pickleballapalooza Festival is Saturday, July 20, 2024, from 9:00 am to noon on the Crystal Lake courts. Both of the festivals are for CSA-Assembly ticket holders, 14 years old and above. The Racquet tag requirement is waived for these events, and there are raffle drawings for gifts donated by individuals and local businesses.

The July tennis tournament was held July 8-13, 2024. With over 150 registrations, the tournament was competitive and completed on time despite the first day being rained out.

The August tennis tournament begins Monday, July 29 and runs through Friday. Sign-up begins Saturday, July 20 and closes at 3 pm on Saturday, July 27. There are no exceptions.

The new Racket Tag raises the issue of new signs for the courts. If the BOT sees this change as a permanent one, the committee will pursue the development of new signs as needed.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board:

<b>Issue/concern</b>	<b>Brief description</b>	<b>Timeframe for resolution</b>
official change of committee's name to Racquet Sports Comm.	recognize the addition of pickleball to the committee's purview	July 20, 2024
guest fees for pickleball and tennis	working with the BOT to determine if guest fees for tennis on Woods courts be continued; if so, should the provision be extended to pickleball; and what can be done to ensure compliance	resolved prior to 2024 season
budget request for 2025	to maintain the quality of the current CSA tennis and pickleball programs	pending development
Language adopted by the board in 11/23 which defined Day Guests, and short-term and long-term House Guests, undermines the integrity, quality and funding of the Racquet Sports programs	Request re-opening of that portion of CSA policy to: <ol style="list-style-type: none"> <li>1. prohibit "guests" from participating in CSA tournaments:</li> <li>2. require qualified CSA Assembly ticket holders to purchase the \$5 per <b>day</b> guest fee for each guest on CSA courts</li> <li>3. prohibit unregistered guests from attending lessons</li> </ol>	will be working with the Membership Committee prior to the 2025 season to try and resolve these issues

**Board Meeting Motions** Will your committee be presenting a MOTION at the next board meeting? NO

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

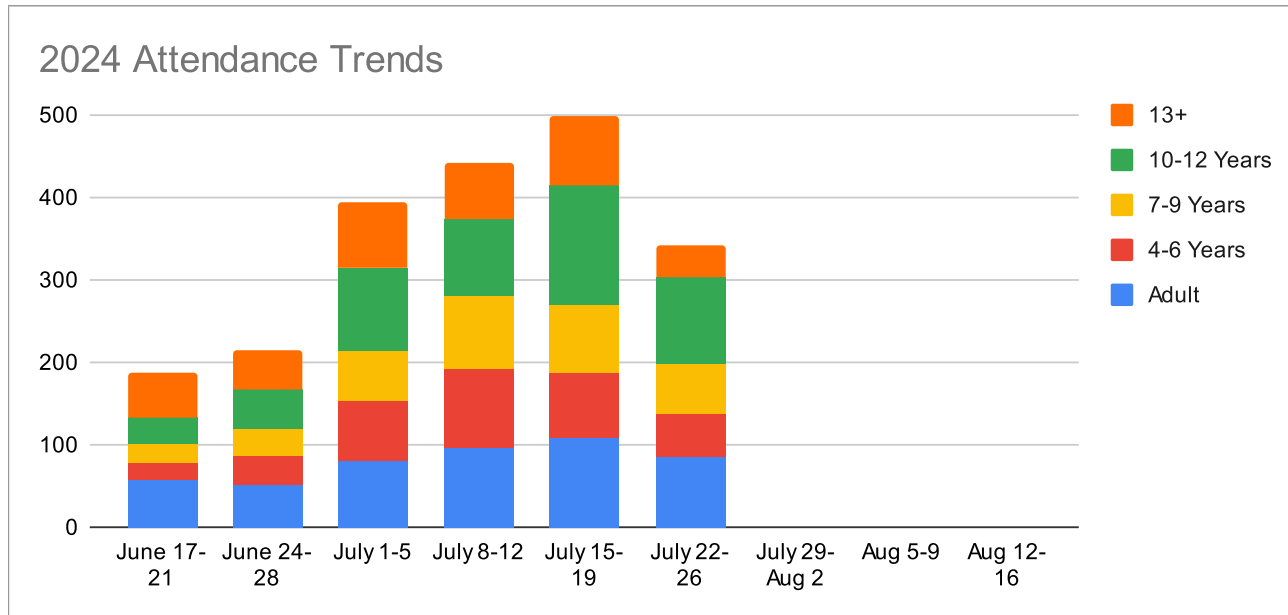
<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>
guest fees extended to PB players	November 2023	implemented
woods courts resurfacing	2023	resurfacing the additional two lower courts in 2024 completed
new signs for all courts	2024	pending BOT action
additional scoreboards for woods cts	2024	completed

Respectfully submitted,

Alan Marble

2024 CSA Tennis Attendance - Summary

	Adult	4-6 Years	7-9 Years	10-12 Years	13+	Total
June 17-21	58	21	22	33	54	188
June 24-28	51	36	33	46	48	214
July 1-5	81	72	61	100	81	395
July 8-12	96	95	90	92	70	443
July 15-19	107	81	81	146	84	499
July 22-26	85	53	60	105	38	341
July 29-Aug 2						0
Aug 5-9						0
Aug 12-16						0



**2024 Weekly Average** (as of 7/26)

**347**

2023 Weekly Average (end of season)

306

2022 Weekly Average (end of season)

351



## CSA COMMITTEE / FUND REPORT

**Congregational Summer Assembly**

**Committee Report to the Board of Trustees**

Report Date: July 27, 2024

Committee Name: Waterfront Committee

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Bob Cooper	Chair
David Belknap	
Ann Murphy Burroughs	
Kate Dertz	
Callie Furste	
Andrew Gaffney	Member BoT
Larry Iles	
Karen Neighbors Janssen	
Bruce Lindsey	Rising member, BoT
Brian MacInnes	
Martha Moore	Member BoT
Liz Negrau	
Marjorie Pearsall-Groenwald	
Leslie Ritter	
Stu Soule	
Diane Tracy	
Mark Walton	
Chris Watson	
Pete Weir	

Are you in need of additional committee members (Yes/No)? Not at present, although always on the lookout for younger participants with varied waterfront experiences.

### **Summary of Committee Activity**

Please provide a brief synopsis of the committee's work since the last written report. Items to list may include accomplishments, meetings held, and actions taken.

Since the April Board meeting, the approved dock expansion has been implemented and the Playground Renovation group has continued its efforts, including a preparation of an FAQ document integrating feedback from Board members. On July 17 the Playground group gave a visual presentation of their current plans and introduced the vendors to the Annual Forum, fielding questions and responding to concerns and suggestions. The Dock/Hoists subgroup continues to refine its proposed policies and procedures guidelines with the helpful feedback of members of the Board. The Waterfront Committee has agreed that as part of our Boat Jail enforcement we will place the new car sticker reminders on the windshields of cars parked at the Crystal Beach without current sticker.

**New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

Issue/concern	Brief description	Timeframe for resolution
Dock/Waiting List Policies	<p>The long version of the draft dock policies (attached, from Chris Watson) embed <b>two policies for which Waterfront needs guidance and/or approval from the BoT:</b></p> <p>1) Who is eligible to be on the waitlist for a dock space and how should they be prioritized? Options are <b>a) the current model:</b> lot owners hold absolute priority over Associate Members, the impact of which is that, realistically, <b>no Associate Member will ever be eligible for a dock space;</b> b) full equity between different types of members in which lot owners and Associate Members sign on to the waiting list and are prioritized by their sign-up date; or c) some sort of system to allocate dock spaces according to a ratio of lot owners to Associate Members such as the 2:1 ratio proposed by the Docks subcommittee.</p> <p>2) The Waterfront Committee strongly proposes as policy that <b>dock spots cannot be passed down across generations.</b> Anticipating controversy over acceptance and application of this rule among some current dock spot renters, we look to the Board to approve this policy recommendation.</p>	We are hoping for Board guidance in time for the first applications for dock space in September.

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? **Not as such.**

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

<b>Issue or Concern</b>	<b>Date Presented to Board</b>	<b>Status</b>
Playground Renovation Path forward discussion/approval	4/24/2024	Fresh Start plan approved by BoT as working model going forward.
Dock Expansion	4/24/2024	Dock expansion to enable loading areas on east and west ends of dock, with addition of two slips, approved by BoT and implemented.

Respectfully submitted,

Bob Cooper, Waterfront Committee Chair

## CSA Waterfront Committee Report Addendum – July 30, 2024

Chair: Bob Cooper

### Waterfront Statistics through first six weeks of 2024 season:

- **Water Temperatures:** Average afternoon water temperatures on the Crystal beach for the first six weeks of the 2024 season have been pretty much right in the middle for recent years. Average water temperature for the last 10 days in June was 70.1°, which compares with 70.3° for the same days in 2023, 67.3° for the same days in 2022 and 67.1° in 2021. The first 27 days of July have naturally been warmer, averaging 73.5°. Average July water temperatures for comparable July days for the past 7 years have been (from high to low): 76.6° (2020); 75.4° (2018); 73.6° (2023); **73.5° (2024)**; 72.8° (2022); 72.5° (2019); 72.4° (2021).
- **Swimmer's Itch:** Although the CLWA's merganser relocation project is back in business again after a two-year State of Michigan enforced hiatus, we are still experiencing the effects of that suspension with Itch reports generally in line with last year's record numbers. Over the first six weeks of statistics from the CSA Swimmer's Itch Incidence Log for 2024, we have had at least one report of Itch on 54% of the days (22/41) and no reports on 46% of days (19/41); this compares, for example, with figures of 82% with no reports versus 18% with at least one report of Itch for the entire 2022 season. Where across the entire season of 2022 there were zero days with six or more cases reported; so far in 2024 we have had 37% of days with six or more reports of itch (15/41) and 10% (4/41) of days with more than 20 cases reported, somewhat lower than last year's figures of 54% and 20% for the same categories. If there is good news in the logs it is that, unlike last year, wind direction seems to be more predictive of Swimmer's Itch risk. Although offshore (southerly) wind days do account for 36% of days with at least one reported case of Itch, when one looks at the days with the most reported cases a clear association with onshore (northerly) wind direction is apparent. Through the first six weeks of the season there have been 328 cases of Itch reported to the waterfront staff. The five worst days for itch account for 199 (61%) of total reported cases, and all five of these were days with onshore winds.
- **Boat census:** Total number of boats on census day in 2024 was 178, surpassing the previous record of 171 in 2022 and 12 more than last year's 166. About 50% of our total boats are kayaks and SUPs (89/178); roughly 52% of our kayaks and SUPs (47/89) were being stored on CSA storage racks in 2024 vs. 74% in 2023—for one thing, no kayaks were stored this year on the rack west of the swimming area. Sailboats stored at the waterline in the small boat storage area rebounded to 36 from last year's 29 with 11 catamarans (31%). Boat storage at the waterline is definitely congested pushing some boats into the Ladies' Beach area.

## CSA COMMITTEE / FUND REPORT

Congregational Summer Assembly

Committee Report to the Board of Trustees

Report Date: July 17, 2024

Committee Name: Playground Subcommittee (Subcommittee of the Waterfront Committee)

Committee Members: Callie Gruman Furste (Chair), Crissie Fuller Vitale, Amy Harrison Kline, Andrew Gaffney, Beth Wolszon, Carey Spitzer Elder, Celia Lee, Diane Young-Spitzer, Jane Limmer Perrino, Molly Harrison, Martha Moore

Are you in need of additional committee members (Yes/No): NO

### Summary of Committee Activity

1. **Getting Community Input on Initial Playground Design.** The Subcommittee:
  - Made a presentation at the July 17<sup>th</sup> Open Forum and elicited input on the project and the playground design. Two vendor representatives were present to answer questions. A summary of the input received is provided in the attached Exhibit I.
  - Will be represented at the August 7<sup>th</sup> Open Forum.
  - Will make a brief status presentation at the Annual Meeting
  - Once the Board-approved Q&A is finalized, it will be posted on the CSA Web Site, along with the drawing of the preliminary playground design and the opportunity to leave comments on an online Portal. All communications to be posted on the Web Site will be pre-approved by the President of the Board of Trustees.
2. **Agreed to fund raising Accounting & Finance Procedures with the President of the Board, the Treasurer and other designated Board representatives.** See attached Exhibit II.
3. **Assigned Subcommittee members to work with CSA Committees/Staff identified by the President of the Board of Trustees:**
  - Amy Somero / Callie Furste: Keep posted on design, solicit input, discuss staff requirements to maintain playground and/or store items for the winter
  - Gary Dawley & Elaine Walton / Beth Wolszon: Work on GoFundMe (along with Crissie Fuller Vitale) and any Accounting & Finance procedures, reporting and effective coordination.
  - Waterfront Accessibility Committee / Callie Furste (she is on this Committee). Understand their plans and links to Playground changes and make any necessary revisions to recommended design.
  - Buildings & Grounds Committee / Callie Furste: Coordinate playground design and installation plans with Building & Grounds requirements.
4. **Revised Timeline**

Our subcommittee has always recognized that having a new playground installed for the start of the 2025 season was an aggressive goal. As we have gotten into more detailed planning and listened to feedback, we are now targeting to install a new playground during Memorial Day Weekend 2026. This season will be the 125<sup>th</sup> anniversary of the CSA!

  - Currently, we are prioritizing informing and educating our community about the new playground, getting input to finalize the design, and we will soon start seeking major gifts.

- We are developing a detailed “major gift” campaign which includes identifying individuals/families with the means and inclination to give, pairing up individuals to make each solicitation, and developing materials such as a flyer and Q&A for the people soliciting the donations. Elaine Walton, who spent a career as a professional fundraiser, is providing invaluable assistance in creating the plan.
- When we have raised a good portion of our goal through major gifts, we will then open a GoFundMe campaign for the entire community, and hold some fun, engaging fundraising events during the summer of 2025 —which will also allow us all the opportunity to say farewell to our current beloved playscape.

### **New Issues or Concerns**

List significant issues or concerns you anticipate presenting to the Board for discussion or consideration.

NO ISSUES AT THIS TIME

### **Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? NO

If YES, please state the motion the committee will present at the board meeting.

Motion:

### **Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

- NO ISSUES
- Note: At the April 2024 Board Meeting, the Board approved and authorized the renovation of the Crystal Beach Playground and to officially begin fundraising for a completely new and improved playground as the initial direction of choice.

Respectfully submitted,  
Callie Gruman Furste  
July 17, 2024

## EXHIBIT I: SUMMARY OF PLAYGROUND INPUT FROM 7/17/24 CSA OPEN FORUM

<u>Comments</u>	<u>Response at the Meeting</u>	<u>Next Steps</u>
Like rope climbing equipment. Like that it is 13 feet tall and recommended keeping that height.	Appreciated the feedback. Vendor emphasized that they can be used by a broad range of ages and have been shown to keep kids engaged longer at the playground.	None
Like inclusiveness features and ADA features	Appreciated the feedback	None
Appreciate the transparent and open exchange of information from the subcommittee	Appreciated the feedback.	Will work to continue it
Consider adding exercise / "muscle beach" equipment for use by teens and adults	Said it was a neat idea. Subcommittee will look into it.	Subcommittee will look into it. May need to give up some playground equipment??
What about potential issues with more non-CSA people being drawn to a new, more attractive playground ?	Said we don't want to avoid building a beautiful new playground for generations to come because it attracts non-CSA folks. Our beach is marked private and we always have to deal with this. A suggestion was made to be sure signing is good, and said the sign for handicapped parking is faded and needs to be updated.	Jenn made a note on handicapped parking sign issue. Nothing for subcommittee at this point.
Concern expressed about plastic equipment not being environmentally friendly... and that it is visually less compatible with the surrounding environment. Asked if our vendor offered wood options and whether the subcommittee looked at wood.	Vendor explained in detail that they do offer higher-end wood options for everything we have in the preliminary design. Subcommittee explained that we loved it, but the all-wood option costs twice as much (\$500,000 vs. \$250,000) and wood options have a much shorter warranty period.	The subcommittee believes we can raise \$250,000, but not \$500,000. And we think the warranty is important, as we want this to be a multi-generational playground. If the Board wants us to revisit this, we are happy to do so.
Will the mobility mats be permanent or be stored in the winter?	Answered that the mobility mats provide important accessibility for strollers, wheels chairs, etc. They will be rolled up and stored in the winter.	Subcommittee will work with Amy Somero and the Buildings & Grounds Committee to ensure there is a willingness and capability to store the mats properly in the winter.

## EXHIBIT I: SUMMARY OF PLAYGROUND INPUT FROM 7/17/24 CSA OPEN FORUM

### Comments

Crystal Lake playground swings are "beloved," and the newer Michigan Beach swings are "terrible." Expressed uncertainty about how the CSA Michigan beach playground changes happened. Can we keep the old swings?

Our "bare bones" playground structures stimulate a lot of creativity. Why can't we replace some equipment and keep some of our beloved items?

A safety concern was raised about kids walking from the playground directly into the parking area and behind the cars. Suggestion was made to build a walkway on the beach side of the parking area to keep people out of the parking area.

### Response at the Meeting

Subcommittee was empathetic to the nostalgia associated with our current playground. We explained that the current swings violate current codes. They are 13 feet tall. Due to the height of the swing bay, the safety zone around the structure would need to extend out into the parking area and past the volleyball court to be compliant (and they are also missing the wraparound guard on top bar). Our new playground preliminary design includes a shorter, longer structure that would fit the code standards and it allows us to add additional swings, including an ADA compliant swing.

Subcommittee was empathetic to the nostalgia associated with our current playground. Agreed that creativity is important and is a key part of the mission of the new playground.

Said this is important and welcome the input. We will follow-up on it.

### Next Steps

Our vendor does not make a 13 foot swing and it would be hard to find one. We understand that we will get other feedback asking us to keep individual pieces of equipment such as the swings and monkey bars, and we want to be empathetic to these requests. But they are based on individual preference and nostalgia. The subcommittee feels we must focus on a go-forward design that optimizes play, accessibility and safety for multiple generations. As such we expect to continue to recommend a new swing.

We feel it is important to hear about the underlying features people like about the old equipment, such as stimulating creativity. We have made creative play a pivotal part of our mission in the preliminary design. We watched kids playing, talked with parents and listened to the research shared by our vendor. We have included multiple new options to do this. The challenge is that everyone knows what they are giving up, but don't fully understand the exciting things coming in a new design. We are just at the start of communicating about the features and benefits, and will make it a focus to reinforce creative play.

Subcommittee feels this would apply equally to the old or new playground. We are happy to design the final playground recommendation to allow for this space. And at the suggestion of the President of the Board, we will talk with Buildings & Grounds and the Waterfront Accessibility Committees to understand their response/plans.



## EXHIBIT I: SUMMARY OF PLAYGROUND INPUT FROM 7/17/24 CSA OPEN FORUM

<u>Comments</u>	<u>Response at the Meeting</u>	<u>Next Steps</u>
Someone with grant-writing experience talked about working with a university to write a playground-related grant request for an AARP grant, which was not granted. This individual was complimentary of our vendor choice based on her experience.	Thanked her for her input.	None at the current time.
Asked if we could accept donations right away. Requested that the donation form include an option to make a donation in the name of a special person (e.g., her granddaughter).	Had form available to complete and provide to the office with check/credit card or cash payment. Agreed to add "special person" dedication info to form.	Add "special person" dedication to form.
Asked if contributions were tax-deductible	Explained that they are not tax deductible and that we will communicate that clearly.	Make non-deductible point very clear in our communications. (Note: We got a \$1000.00 contribution after the meeting!)
Asked where the shade will be placed	Explained that we will work with the owners of homes directly behind the playground to place the shade where it does not block their view.	When we finalize a design, our subcommittee will connect with the owners of homes directly behind the playground and ask for them to weigh in and help us identify the best places for shade.
Can we see a rendering that is more to scale? (We used a "fly over" view in the meeting)	We stopped on each piece of playground equipment to help orient people in the meeting. We also explained the orientation they were seeing, which helped.	We will use a scale drawing online and in our communications. We may also offer the flyover alternative.

**Exhibit II**  
**Fundraising Accounting & Finance Procedural Agreements**

1. Checks will be promoted and accepted as a donation option. A process has been developed with Elaine Walton that includes completing a form showing the contribution amount and contact information. That form can be delivered with a check to the office in season or mailed to Elaine year-round. During the season cash and credit cards will also be accepted at the office only.
2. For the community-wide fundraising effort we will utilize GoFundMe, which meets all our requirements. It supports the most used electronic payment options for donors (including Apple Pay, Google Pay, PayPal, Venmo and credit/debit cards), offers full tracking, “thank you” and campaign update messaging capabilities, and has built-in security to protect donor information and CSA funds. GoFundMe has raised over \$15 billion since its inception in 2010, with more than 150 million donors. We fully expect that it will be recognized, accepted, and trusted by our community. In addition, no CSA IT support or involvement with payment platforms is required, and it cuts back on demands on our office staff. Gary Dawley, Crissie Vitale and Beth Wolszon have been assigned to work on the GoFundMe page for the CSA.
3. All gifts will be solicited as one-time gifts. No multi-year pledges.
4. All donors will be advised that their gifts are not tax deductible under IRS regulations. This will be included on the form submitted with checks year-round and cash and credit card donations made at the CSA office in-season. It will also be highlighted on the GoFundMe page.
5. All donations will be recognized as follows: 1) check cash and office credit card donations via email message; and 2) GoFundMe donations through that platform.
6. Elaine Walton will track all check donations and cash/credit card and donations made at at the CSA office. We will track GoFundMe donations via reporting available on that platform.
7. Gary Dawley has set up a separate bank account to hold all deposits. He will be able to electronically transfer donations made to GoFundMe to this account as frequently as he deems necessary.
8. When we get closer to the point of ordering equipment, a formal disbursement procedure will be developed by the Treasurer, CSA President and the Playground Committee.

### **Recommendations from the dock/hoist subcommittee:**

Among the many activities enjoyed at the CSA, boating is a top priority for many. As our storage space for boats is limited and the desire to use the storage for a variety of crafts (e.g., kayaks, SUPs, sailboats, powerboats, and others) has increased, this proposal offers a set of clear rules that will be available for all membership regarding the use of the CSA boat dock.

Boat owners who are not dock renters need to access the CSA boat dock for loading and unloading of passengers and equipment. This proposal allows all CSA members to access the boat dock for that purpose. The boat dock is a CSA asset, and the dock spot renters are simply renting the right to use the dock spot on a yearly basis.

This proposal treats all members more fairly regarding the CSA Dock Rental Process and the ability to become a dock spot renter since the dock spot waiting list will be broken into two lists, with Members having a 2:1 dock spot benefit over Associate Members. Only dock renters may store their personal boat on the dock (no leasing or loaning of space). The dock spot renters may continue to stay on the dock if they remain in good standing with CSA in terms of paying their applicable fees, following the boat dock rules, and all other by-laws and policies as outlined by the CSA.

### **Boat Dock Rules Recommendations:**

- Boater registration must be presented when registering the boat at the CSA office, and the boat registration must belong to the dock spot lessee. The CSA Managing Director will provide a Dock Renter Registration Form that needs to be filled out prior to the upcoming season. The CSA person who rents the dock spot needs to be present at the registration or should speak directly with the Managing Director to confirm their dock spot for the season.
- A “dock spot renter” is defined as a CSA Member or Associate Member who owns their own boat hoist on the CSA dock and rents a dock spot on a seasonal basis.
- Dock spot renters may stay on the dock if they are in good standing with their CSA membership, have paid all required fees for the Dock Rental, and have complied with all of the defined dock rules.
- Dock spot renters need to display their hoist and boat CSA stickers once they pay their assembly dues for the rental of the dock spot for the season. The boat sticker should be displayed on the front windshield side next to the hoist wheel and needs to be visible from the dock. This ensures that the CSA Staff can easily manage the dock for the season.
- Dock spot renters must obtain an Assembly Ticket for the entire season.
- An existing boat dock spot may be transferred to its spouse only after death and with approval by the Managing Director.
- Subleasing a dock spot is permitted for a single season **only with Approval** from the CSA Managing Director for special circumstances. Consecutive-year subleasing is prohibited. The Managing Director will work with the dock spot renter to find a suitable sublessor for the season. The registered dock spot renter is still responsible for payment of the yearly fee and needs to pass the docks’ cost along to the sublessor.
- No unauthorized sub-leasing is allowed. Sub-leasing will result in the dock spot renter’s removal from the dock accordingly.
- The Managing Director and a Dock Sub-Committee from the Waterfront Committee will work on an annual basis to assign the (24) available dock spots to best accommodate all the CSA dock spot renters’ hoists and boats. This analysis is done based on engine type (I/O, Inboard, Outboard), boat size (length

and weight), water depth draw, etc. This is standard operating procedure for all shared docks and is recommended to ensure optimal safety for all boaters. This means that the dock spot locations may change on a seasonal basis.

- Once a boat has been registered and a new dock spot has been assigned, dock spot renters have 1 full season to provide a boat and hoist for their respective dock spot. If the newly assigned dock spot is not occupied after the 1 season grace period, then the dock spot renter will default on their newly assigned dock spot, and a new dock spot renter will be assigned based upon their standing on the waitlist. This process will be managed by the CSA Managing Director.
- All boats using a dock spot, either pre-/post-season, must register with the office. No unauthorized use of dock spots during the off-season is permitted, and at this time, no fees are charged for pre/postseason dock spots.
- Boat dock renters are expected to use their boat for an entire season. If they only plan to use their boat for a week or two during a season, they should use a mooring instead of a dock spot since there is high demand for season-long dock spots. The minimum required usage is at least five weeks of the CSA Summer season.
- Dock spot renter's name and dock spot allocation will be posted in a visible location for all membership to see.
- All CSA membership will have access to the boat dock for loading and unloading of passengers and equipment.
- If a dock or mooring renter cause or witness damage that has been done to the dock, they must report it as soon as possible to the CSA Office.
- If a significant gas spillage takes place during refueling immediately call 911 and alert your fellow boaters of the issue.

#### **Boat Dock Waiting List Rules Recommendations:**

Priority for becoming a Dock Spot Renter is given to CSA members (Associate Members and Members) at a 2:1 Ratio of Members vs. Associate Members. This new proposal is more inclusive to Associate Members than the current process, where Members have priority.

- CSA Families may only have one dock spot unless they own multiple lots. If a CSA Family desires more than 1 dock spot, then they must have a number of lots with established dwellings greater than or equal to the number of total hoists desired.
- Associate Members may only have a dock spot.
- Direct Family Members/who are also Associate Members, such as Child or Sibling of a Hoist Owner, can add their name to the existing waiting list with an Asterisk \* designation, which means they are simply on the waiting list to take over their existing family dock spot once the primary dock spot renter passes away. This entails that an asterisk\* a waiting list member is not eligible for their own new dock spot rental, and they will not be offered a new dock spot rental if their name is at the top of the list and their family dock spot is still being utilized. If their family spot becomes available due to the death of the primary dock spot rental member and their spouse, then the family spot will then be offered to the asterisk\* member if they are at the top of their prospective waitlist. Since asterisk \* waiting list members cannot be offered a new dock spot rental besides their existing family spot, they will not be removed from their position on the list even if they are at the top of the list because they are simply waiting to become the dock spot renter of their existing family spot. If the asterisk \* member is not at the top of the list when their family spot becomes available, then the asterisk \* member will have their asterisk \* designation removed, and they will now be a standard member on the waitlist, and their existing family spot will be given to the next member on the

waitlist as determined by the Managing Director. The Managing Director will need to approve the asterisk \* designation at the time the CSA member adds their name to the list. The Managing Director can look at the existing dock list and add the asterisk designation if requested by the CSA Member since this is a new rule that is being proposed.

- When a space opens on the dock, the first person on the respective waiting list is contacted and offered the spot. If they decline the offer, they can only defer their dock spot offer for a single time without moving to the end of the list. If the dock spot is offered a second time and the proposed member defers, then they will move to the bottom of the waiting list.
- New dock spot renters must pay for the spot in the season immediately following the offer. If the offer is given after the start of the season, the new dock spot renter may pay for the spot if they are able to use it for the season.
- New dock spot renters must obtain a boat and hoist within one year of being offered the spot.
- The waiting list for dock spot renters will be posted in a visible location for all members to see.
- CSA Membership status can change. It is the responsibility of the person on the waiting list to notify the office if their status changes. If status changes occur, they may affect the person's place on the applicable waiting list.

**CSA COMMITTEE / FUND REPORT**

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**Committee Report to the Board of Trustees**

Report Date: 7/14/2024

Committee Name: Youth Committee

<b>Committee Members</b>	<b>Role (Chair/Co-Chair/Member)</b>
Luke Sturges	Co-Chair
Joni Leete	Co-Chair
Lulette Frost Jen Hamdorf-Torrens Sophie Scanlan Diana Campbell Shannon Wise Stacey Peoples Lucas Cunningham Meghan Morris	Members

Are you in need of additional committee members (Yes/No)? Not currently, but love youth feedback

**Summary of Committee Activity**

The committee has held several successful big events, such as the Teen Dances for HS and MS and the MS Lock-in. Youth nights are well attended by middle school grades and we are working to revamp HS Youth evening activities to create better attendance. The committee is looking to reassess the concern of lost ages and make sure we are providing for the Youth of the CSA. There have been quite a few successful field trips and activities. Thank you to our Youth Leaders and Heather Lotzar.

**New Issues or Concerns**

We are looking to change the approach to HS Youth events-less events and bigger/themed/classic events. We're thinking of holding it a consistent weeknight for teens to plan ahead around work and other commitments. We need to check in with CLYC on their evening schedule for teens so as not to conflict.

We have added and "All Family Dance" night for the 2025 calendar and will be needing help with funding for the DJ. (Around \$1500)

Issue/concern	Brief description	Timeframe for resolution

**Board Meeting Motions**

Will your committee be presenting a MOTION at the next board meeting (yes/no)? No

If YES, please state the motion the committee will present at the board meeting.

Motion:

**Past Issues or Concerns**

In order to maintain a record of issues or concerns addressed, please list past issues or concerns presented to the Board from the committee this year.

Issue or Concern	Date Presented to Board	Status

Respectfully submitted,  
CSA Youth Committee