

# ASSEMBLY NEWS

CONGREGATIONAL SUMMER ASSEMBLY  
PILGRIM, MICHIGAN

**SEASON OF 2025**



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**PROCEDURE FOR SCHEDULING ASSEMBLY-WIDE ACTIVITIES TO THE CALENDAR**

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

# CONGREGATIONAL SUMMER ASSEMBLY

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

## THE CSA PURPOSE

*(Quoted from the Amended Articles of Association, 1905)*

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



## PRESIDENT'S NEWSLETTER



Dear CSA Friends,

Welcome to your 2025 edition of the Assembly News! I would like to begin this annual letter by expressing my deep appreciation for the hard work, dedication and generosity of everyone who contributes to the life of the CSA. Whether you are a long-time member or a newcomer, your presence and participation make all the difference. I believe that the strength of the Assembly comes from each of us, and I am encouraged and inspired by the way we continue to come together to share our time and talents. It is an honor to serve as the president of the Board of Trustees.

The November 2024 Board of Trustees meeting proved to be a productive and forward thinking gathering of Trustees, Committee Chairs, staff, and other volunteers. The primary goal of this winter meeting is to pass the budget. We accomplished that goal, and the CSA is in a good financial position. This year's budget includes a continuation of all existing programs and staffing as well as funds to continue our capital improvement projects. We also engaged in a purposeful strategic thinking session centered on continuing a strong future for the Assembly. It is an inspiring and important conversation that is necessary to ensure that the CSA remains a place for future generations to cherish. We will have the opportunity to discuss these topics as a larger community during Open Forums this summer.

The Board of Trustees passed several policy updates that are included in this 2025 Assembly News. Please read and pay specific attention to the following policy updates: **Policy on the Use of Common Property by CSA Lot Owners, Dock and Shore Stations Policies, Assembly Guest Definitions and Policies, Liability and Multi- Media Release.** You can also find these updates on our website. This summer we will post hard copies of these policies in the Assembly Building along with a newly generated, color-coded Assembly map for you to become reacquainted with common property areas.

As we look to the future of the Assembly, I am filled with hope and excitement. We recently established a 125 Anniversary planning group to begin brainstorming ideas for how our community can celebrate this milestone in Summer 2026. We also have several working groups, sub-committees and a newly appointed Governance Task Force working on several initiatives that will continue to strengthen and sustain the CSA for generations to come. If you plan on joining us this summer, we look forward to seeing you! If you have other plans this year, we'll miss you and thank you for supporting the CSA by paying your annual Lot Owner/Associate Member Fee.

Thank you,  
Jennifer Swetland, *CSA Board of Trustees President*

## MANAGING DIRECTOR'S REPORT



Dear CSA Community,

Yay, summer is almost here! I'm so excited to welcome you all to another amazing season at CSA. Before we dive in, I want to extend a huge thank you to our incredible staff, volunteers, and community members. Your dedication, hard work, and passion are what make CSA's traditions thrive. I'm truly grateful for all the effort you've put into preparing for the upcoming summer.

The 2025 calendar is packed with activities for all ages and interests! From thought-provoking educational workshops and inspiring guest speakers to cultural experiences, our second annual outdoor concert on the ballfield, youth programming, dances, and so much more — there will be no shortage of fun, connection, and lasting memories. To stay up-to-date on all the exciting events this summer, be sure to check out our 2025 calendar at <https://summerassembly.org/calendar.html>.

If you're ready to volunteer this summer, we've got plenty of opportunities to get involved! Keep an eye on the whiteboard, weekly emails, and social media for volunteer updates. Volunteerism is the heart and soul of CSA, and your involvement truly makes a difference!

We have an exceptional group of managers overseeing all activities, and if you—or someone you know—would like to join our team, visit <https://summerassembly.org/employment.html> for available positions. We're working hard to build future leaders and are excited to mentor our young staff throughout the summer. We'd love to have you on board to make this summer unforgettable!

Here are a few housekeeping reminders to ensure that you, your family, and your guests have the best experience at CSA:

**Office hours:** The CSA office is open Monday through Friday from 9am to 4pm, and on Saturdays from 9am to 12pm. While I am typically occupied with preparing for the day's campus activities in the mornings, my responsibilities may occasionally take me away from my desk. If I'm unavailable, please leave a message with the office, and I will get back to you as soon as possible.

For inquiries outside of regular business hours, feel free to email me and I'll respond promptly on the next business day. For urgent matters during non-business hours, please contact the manager or committee chair responsible for the relevant area, or reach out to the CSA BOT President, who can get in touch with me if necessary. In case of an emergency, please dial 911 for immediate medical, fire, or police assistance.

# MANAGING DIRECTOR'S REPORT

*Continued*

**Registration upon arrival:** Please make sure to check in at the office and register when you arrive. This allows staff to welcome you, get your car stickers and racquet sports tags, so you can relax on the CSA beaches and ensure the kids are ready for activities that require an Assembly Ticket.

**Assembly Tickets:** Activities requiring an Assembly Ticket include arts and crafts, ecology fun, evening youth activities, swimming lessons, tennis lessons and tournaments. Staff at these activities will be taking attendance with a QR code scan. This data helps me and the managers plan and prepare for programming.

Renting out your Cottage? If you're renting out your cottage this summer, remember that your renters need to register in the office and purchase Assembly Tickets for their entire party. (See page 45 in this publication for more information to make this go smoothly for your guests.)

I can't wait to see everyone soon as we kick off another magical summer in Northern Michigan!

Warm regards,  
Amy Somero



*Amy and Elaine*

# Thank You!

## STAFF AND VOLUNTEERS



**Back Row:** Jack Frederickson, Evan Frederickson, Beth Congbalay, Weston Leete, Gretchen Feldkamp, Charlie Gutman, Maddy Kirkwood, Sara Perry, Calvin Sherman, Rosemary Abbot, Brody Leete, Fritz Kraft, Corbin Green, Luke Hammon, Luke Buntain, Evan Hammon, T.J. Lymenstull, Amy Somero, Ken Cox, Dave Tull, Steve Shreiner, Polly Mauer

**Left Side:** Avery Leete, Olivia Kockaya, Ketty Zamora, Calla Mishen, Sage Abbey, Paige House

**Right Side:** Leslie Ritter, Sofia Alaimo, Gweneth Dunnaway, Sasha Nieman, Lou-Ann Willsey, Reagan Somero, Annie Hessler

# EMPLOYMENT OPPORTUNITIES

**(ALL POSITIONS ARE SEASONAL)**



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

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



The 2025 CSA season runs from Monday, June 16 through Friday, August 15.  
The Staff Appreciation Dinner is scheduled for Thursday, July 24.

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



# SECRETARY'S BULLETIN BOARD

## HIGHLIGHTS OF THE AUGUST 3, 2024, CSA ANNUAL MEETING

- The following nominees for Trustees in the 2024-2027 class were approved: Ginnane Brownell, Dan Cartlidge, Lisa Dunphey, Bruce Lindsay, and Ellen Petrick.
- The CSA remains in a strong financial position.
- Two bylaw changes were passed:
  - To comply with the Michigan Nonprofit Corporation Act, the number of proxies for the annual meeting or special meeting was reduced from seven to five.
  - Allow the Executive Committee to approve up to \$20,000 without the Board of Trustees' approval to provide more operational flexibility.
- The IT Infrastructure Working Group has been assessing and addressing the CSA's pressing IT needs, specifically those related to the CSA database, general IT services, and member communications.
- The Legal Committee along with other related committees and staff reviewed and renewed easement agreements related to shared access roads and utility infrastructure, reviewed property boundary records to resolve discrepancies identified in recent surveys, and completed the annual review of CSA's insurance policies, including property, liability, and directors and officers (D&O) coverage.

## CALL FOR THE 2025 CSA ANNUAL MEETING

The Congregational Summer Assembly Annual Meeting will be held on Saturday, July 26, 2025, at 9:30 a.m. in the Assembly Building at 2128 Pilgrim Highway, Frankfort, Michigan.

## BOARD OF TRUSTEES NOMINATIONS

The following five candidates have been nominated to serve as Trustees from 2025-2028:

- Megan Royle Carrella
- Nate Dennison
- John Devine
- Joe Hollenbeck
- Molly Hood Jones

## PROPOSED BYLAW CHANGE

The Executive Committee and Bylaws Committee propose a change to the CSA Bylaws that will be voted on at the 2025 Annual Meeting. The amendment will be open for questions or comments at the Open Forum scheduled for July 9, 2025, at the Assembly Building.

If there are no major objections, the proposed amendment will be voted on by Lot Owning Members at the 2025 Annual Meeting. This motion relates to SECTION VI. SALE OF LOTS regarding **Common Property owned by the CSA.**

# SECRETARY'S BULLETIN BOARD

*Continued***PROPOSED AMENDMENT:**

The Bylaws and Executive Committees move to strike the following text from the CSA Bylaws and to re-number #3 as #2: **SECTION VI. SALE OF LOTS, #2. No application shall be approved unless the applicant is deemed to be willing and able to participate in and contribute to the Christian fellowship of the Assembly.**

For more information regarding the rationale behind this recommended amendment, please click the link below or scan the provided QR code. For any comments or questions, please contact the Bylaws Committee at [congregationalsummerassembly@gmail.com](mailto:congregationalsummerassembly@gmail.com).

<https://bit.ly/CSA-Bylaw-Amendment>



*Outdoor yoga on the court*

**SECRETARY'S BULLETIN BOARD**

*Continued*

**VOTING BY PROXY**

Lot Owning Members eligible to vote who are unable to attend the Annual Meeting can file a proxy vote with the Secretary at least 24 hours prior to the meeting - by Friday, July 25, 2025 at 9:29am EST. Proxy voting is a form of voting whereby a Lot Owning Member delegates his or her voting power to a Lot-Owning Member who owns another property to enable a vote in their absence. The Lot Owning Member voting your proxy must attend the meeting and they vote on your behalf. So please discuss your wishes with your Proxy so they vote the way you want.

There is only one vote per property no matter how many names are on the deed. If there are multiple owners on a deed/LLC/Trust then the multiple owners need to decide among themselves how to cast their single vote. If multiple owners from the same property vote, your vote will only be counted once and if they vote differently, they will be cancelled and none of the votes will count. Meaning, no proxies needed for one property with multiple owners if any one of the owners is attending the meeting.

Please email your proxy vote to Tammy Moore. It must include the name of the voting member; name of the member authorized to vote in proxy, name and date of the meeting to which the proxy applies. No more than 5 proxy votes shall be held by one person. Associate Members are not permitted to designate proxies.

The following proxy which would apply to any business which properly may come before said meeting. You may limit such a proxy to certain issues or motions if you wish.



Know all persons by these presents. That I \_\_\_\_\_  
of \_\_\_\_\_  
do hereby constitute and appoint \_\_\_\_\_  
my proxy at the meeting of the Congregational Summer Assembly to be held at CSA on the 26th  
day of July 2025.

CSA Summer Street Address \_\_\_\_\_

CSA Lot No.(s) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

# CSA LEADERSHIP

\* Indicates Executive Committee Member  
The Trustee class retiring in 2025 is responsible for presenting the Officer Slate for 2026

## **OFFICERS OF THE ASSEMBLY**

**PRESIDENT:** \*Jennifer Swetland

**VICE PRESIDENT:** \*Susie Ratner

**TREASURER:** \*Gary Dawley

**SECRETARY:** \*Tammy Moore

## **BOARD OF TRUSTEES:**

### **2022 - 2025**

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

### **2023-2026**

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

### **2024 - 2027**

Ginanne Brownell  
Dan Cartlidge  
\*Lisa Dunphey  
\*Bruce Lindsay  
Ellen Petrick

## **MANAGING DIRECTOR:**

Amy Somero

## **WOMEN'S ASSOCIATION:**

Ann Whelpton

# CONGREGATIONAL SUMMER ASSEMBLY COMMITTEES

\*\* Indicates Representation on the Board of Trustees

## **ARCHIVES**

Max Buzzell, *Chair*  
David Belknap  
Beth Congbalay  
Jane Cooper  
Holly Freeburg  
Fred Seaton

## **ARTS**

Barbara Perry, *Chair*  
Emily Boon  
Catherine Davis  
Lisa Dunphey\*\*  
Merry Elrick\*\*  
Julia Gibson  
Sarah Larson  
Jan Lauerman  
Sasha Nieman  
Susie Ratner\*\*  
Jane Taylor

## **BUDGET**

Lou Rollinson, *Chair*  
Gary Dawley, *Treasurer\*\**  
Ginny Murphy, *Assistant Treasurer*  
Mary Kae Barnes  
Joel Buzzell  
Brook Cunningham  
Schuyler House  
Fred Lauerman  
Natalie Ricklefs  
Amy Somero, *Managing Director*  
Jenn Swetland\*\*

## **BUILDINGS & GROUNDS**

Joel Buzzell, *Chair*  
Devin Allbright  
David Belknap  
Jay Burt  
Eleanor Comings  
Bill Fisk  
Russ Freeburg  
Mike Lodes\*\*  
Alan Marble  
Tom Mauer  
Glen Tracy  
Mark Walton  
Steve Walton  
David Wynne  
Amy Somero, *Managing Director*

## **BYLAWS**

Marie Smith, *Chair*  
Holly Freeburg  
Liz Kucera Griffin  
Julie Pray Walton

## **CALENDAR**

Susie Baity, *Chair*  
Jan Lauerman  
Amy Somero, *Managing Director*  
Marilyn Winter

## **CITATION**

Wanda Shreiner, *Chair*  
Andy Campbell  
Jane Cooper  
Bob Cooper  
Tammy Moore\*\*  
Leslie Buntain Ritter  
Linda Schopp  
Diane Young-Spitzer  
Steve Walton  
Marilyn Winter

## **COMMUNICATIONS**

Dean Keiser, *Chair*  
Carol Barbour  
Ginanne Brownell\*\*  
Beth Congbalay, *Communications Coordinator*  
Chris Dow\*\*  
Holly Freeburg  
Alan Marble  
Sam Rosenblatt  
Amy Ruberl  
Amy King Schindler  
Fran Somers  
Leah Tronsor

## **CRYSTAL VIEW**

Heather Brands, *Co-Chair*  
Barb Patterson, *Co-Chair*  
Alfie Bingham  
Andrew Gaffney\*\*  
Heidi McCauley  
Martha Moore\*\*  
Barbara Patterson  
Gail Pollina  
Amy Taylor

## **DUNE BLUFF & BEACH AD HOC**

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

## **ECOLOGY**

Tom Mauer, *Co-Chair*  
Julia Finley Knott\*\*, *Co-Chair*  
Carol Allbright  
Nancy Baglan  
David Belknap  
Jim Boecker  
Linda Campbell  
Eddie Ellsworth  
Molly Hood Jones  
Diane Kearney  
Jan Lauerman  
Julia Frost Nerbonne  
Ellen Petrick\*\*  
Gwen Rogers  
MaryLou Stanton

## **HUMAN RESOURCES**

Erin Winter Jones, *Chair*  
Ann Murphy-Burroughs  
Jennifer Daly  
Holly Freeburg  
Tammy Moore\*\*  
Colin Molloy  
Stacey Peoples  
Cole Schindler  
Tom Williams

## **LEGAL**

Lorry Spitzer, *Chair*  
Warren Crowds  
Christine Decker  
John Devine  
Peter Ellsworth  
Bob Molloy

# CONGREGATIONAL SUMMER ASSEMBLY COMMITTEES

\*\* Indicates Representation on the Board of Trustees

## **MEMBERSHIP**

Ann Murphy Burroughs, *Co-Chair*  
 Megan Royle Carrella, *Co-Chair*  
 Ginanne Brownell\*\*  
 Jane Cooper  
 Judy Dawley  
 Sally Dutton\*\*  
 Mary Gosnell  
 Linda Kucera  
 Rick Rodes  
 Chris Sturgis\*\*  
 Crissie Fuller Vitale  
 Cathie Walker  
 Marilyn Winter

## **NOMINATIONS**

Jonathan Buntain, *Chair*  
 Molly Campbell Bazzani  
 Ann Burt  
 Joel Buzzell  
 Ellen Herscher  
 Barb Perry  
 Bob Schmidt  
 Helen Wangard

## **RACQUET SPORTS**

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

## **SPIRITUAL LIFE**

Jim Reisner, *Chair*  
 Dan Cartlidge\*\*  
 Ken Cox  
 Merry Elrick\*\*  
 Molly Frost  
 John Harbeson  
 Jonathan Knight  
 Ellie MacKinney  
 Nancy Reid  
 Bob Schmidt  
 Cathy Schulz  
 Shannon Winter Wise

## **WATERFRONT**

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

## **YOUTH**

Luke Sturgis, *Chair*  
 Diana Campbell  
 Lucas Cunningham  
 Luette Frost  
 Jen Hamdorf-Torrens  
 Joni Leete\*\*  
 Meghan Morris  
 Stacey Peoples  
 Sophie Scanlon

## **FUNDS**

### **EDUCATION**

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

### **PRESERVATION**

Fred Lauerer, *Chair*  
 Bill Beck  
 Brook Cunningham  
 Gary Dawley, *Treasurer\*\**  
 Bill Fisk  
 Jep Gruman  
 Dennis Nahnsen  
 Tom Williams

### **PILGRIM**

Molly Harrison, *Co-Chair*  
 Renee Fisk, *Co-Chair*  
 Don Brown  
 Jim Gosnell  
 Floyd Kearns  
 Mike Lodes\*\*  
 Cynthia Rauschert  
 Diane Tracy  
 Elaine Walton

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

# ARCHIVES COMMITTEE

## Archivist & Committee Chair

Max Buzzell

## Committee Members

David Belknap, Beth Congbalay, Jane Cooper, Holly Freeburg, & Fred Seaton

## Archivists Emeritae

Jane Cooper & Tamara Transue Royle.

## Prior Archivists

Catherine Stebbins & Katy Gosnell

At the November 2024 Board of Trustees meeting, a permanent Archives Committee was created to meet the growing demands of the role. In 2025, the committee will continue Jane's excellent work to digitize, collect, and protect the history of the Assembly.

**Archives open hours:** Wednesdays during the Assembly season from 10am-noon or any day by arrangement. Email to book a time or inquire about CSA history.

The Archives are actively searching for more history. Contact Max to share your photos, documents, home movies, or memories with us.



# CELEBRATION OF LIFE 2024

## BIRTHS SINCE AUGUST 2023

Layla Mae Allbright

Cooper Elizabeth Spitzer Elder

Paige Gilmour Furtick (Burns)

Wilder Brooks Hammond

Noah Arthur Perrino (Limmer)

Charlotte Grace Pray

Gabriel Leib Reyes Rosenblatt

(Braaten/Williams)

Cece James Soule (Wolszon)

Lydia Marie Waning (Hessler-Pearsall)

Olivia Grace Wolszon

## DEATHS SINCE AUGUST 2023

Megan Ann Baity

Michael Brenner

W. Clark (Corky) Cooper

Bonnie Hubbard

Robert Lee Istnick

Robert (Bob) L. McKee

John F. Ohlinger, Jr.

Barbara Brownell Somers

Laurance Jenness Van Tuyl, Jr.

Barbara Doan Whelpton

Muriel Frances Braaten Williams





# CITATION FOR LONG AND VALUED SERVICE TO THE ASSEMBLY

•••••

## **STEVE WALTON, MARK WALTON, HUGH WALTON AND JULIE PRAY WALTON AUGUST 2024**

It can't be said too often – when we try to describe the Congregational Summer Assembly to those who don't know it we may mention the woods, the beautiful lakes, the beaches, and the role of the Meeting House. But finally, it's always the people, the relationships, the commitment to the community that we try to communicate. Often, we find ourselves struggling for words to express this special spirit of voluntarism that is at the heart of everything we do here. But this morning the Citation Committee is celebrating part of a large extended family so known for their service to the Assembly that simply mentioning them is enough to bring a nod and "Oh, now I see." Here, selected in their own right for their ongoing work on behalf of the Assembly, but firmly representing all those others in their family are Steve, Mark, Hugh, and Julie Pray Walton.

There is a little backstory to this Citation that illustrates who they are. Through a few generations the extension of the Walton family has come to be the Walton/Dertz/Patterson/Pray family. All of them are living out the legacy of training by parents, grandparents, and CSA role models to give back to their communities and especially to help here at the Assembly. Any one of them could easily have received the Citation as an individual. Every one of them who was suggested refused to be singled out. Then, after the entire extended family was selected to receive the Citation the other branches of the family said "No, it should be these four..." to represent them and also the many hundreds of other volunteers who work in front of and behind the scenes to keep both the spirit and the physical space of the Assembly vibrant and alive.



*Steve, Mark, Hugh, and Julie Pray Walton*

It's no surprise that each of these four will notice something that needs to be done, and then set about finding a way to do it. They come by this honestly as both Elsie and Bob Walton (in 1996) and Lou Pray (in 2002) received the Citation for Long and Valued Service to the Assembly. This had a great impact on their children, and these were some of the same qualities noted about the parents.

There have been group projects that all of them along with others in the extended family worked on. The rafts and the lifeguard stands in Crystal Lake were built by them. Before I single out some of their individual contributions here are a few of the many ways Assembly life has been notably enhanced by their volunteer efforts: providing off season grounds keeping; providing year-round maintenance and repair; helping with Art Fair parking, set up, and clean up; helping with off season cleaning, painting, and waterfront needs; teaching Sunday School; chaperoning youth activities - and they can account for a total of 150 years of singing in the choir!

Collectively they do significant things for the community and for the Assembly. When Bob and Elsie Walton had 5 boys anyone might have thought that was a handful. Bob believed that boys needed work so that's what they did. Here at the Assembly, he took them to Tom Williams and then to Jim Buzzell and said "Find them something to do." If you knew Tom and Jim you know they had no trouble responding to that!

But we can't forget that they are individuals as well with totally different career trajectories and with individual contributions to the Assembly as well.

Steve taught high school history in Stirling, IL, where he also coached football and track for 35 years and basketball for a dozen. He was named to the Stirling Athletic Hall of Fame as a coach. After retiring 17 years ago he became a full-time volunteer. In the larger community he volunteers with Meals on Wheels, tutoring, the Swim Academy, and Rotary. Here at the Assembly, in the offseason when there is no paid maintenance staff, you'll see Steve out there mowing the ballfield regularly – spring and fall. And in the fall, he is continually clearing leaves from the tennis courts which is an ongoing task on the woods courts. Steve stresses that now that Mark is here, he also clears leaves.

Mark is a hydrologist who spent 31 years with the National Weather Service, a branch of NOAA – the National Oceanic and Atmospheric Administration. His work in hydrology included all flooding and flash flooding occurrences in Michigan. He says he always tied his job to access to Crystal Lake, so every new job brought him closer until he retired 10 years ago in Grand Rapids where he's been a deacon at his church for 23 years. Here at the Assembly, it is Mark who goes into Crystal Lake in the spring to put out the lifelines and the boat moorings, and he's the one who goes back into the lake after the season is over to take all those things out.

Hugh was the youngest. He worked for Jim Buzzell in maintenance and at the Crystal View. After college he went East and worked at a bank and he was going to be starting grad school when he developed leukemia. He doesn't talk about it much except to say that it brought him here full time. He started working at Crystal Mountain in 1995 and is still working there. Unlike the others, Hugh is mostly at the Assembly in the off season and in that period exemplifies the attitude of walking around and seeing if something needs to be done, then doing it. He used to be the one who got the fall leaves off the tennis courts, now leaving that to Steve and Mark – because his big event every year is the “burn pile!” All during the year he pulls branches and fallen trees off the roads and paths and out of vulnerable places in the woods. Then on just the right late winter day when there is no wind but still snow on the ground, he and his CSA friends set it on fire. A good burn pile will flame 50 feet high or more, and people come from far and wide to see it.

Julie joined the family bringing with her the Pray family history of service and voluntarism which has always been a powerful influence on her and her brother. She grew up seeing her parents engaged in service so it was always part of her life. She earned her Ph.D. in Exercise Physiology and Public Health at the University of Maryland and was Professor of Exercise Physiology and Nutrition at Calvin University for 16 years. In 2014 Julie received the Presidential Award for Excellence in Teaching, and she retired in 2015 as Professor Emerita. At the Assembly Julie served as Secretary of the Women's Association and as Secretary of the Board of Trustees. She is a regular member of the Bible Studies group that meets weekly during the summer.

Julie and Mark grew up together here. Their parents and grandparents were good friends and all the kids spent their summers together. Mark and Julie went to different colleges and came to realize that they weren't meeting anyone they liked nearly as much as they liked each other – so why not get married? Thus, uniting two of the Assembly's great service-oriented families.

We thank you – Steve, Mark, Hugh, and Julie. You learned from impressive role models, and you are awesome role models yourself.

On behalf of the four of you I'd like to ask all those in the Walton/Dertz/Patterson/Pray extended family to stand because the legacy of service is seen in all of you.

**The full list of past recipients of this citation is available on our website at <https://summerassembly.org/about/citations-articles.html>.**

# YOUTH CITIZENSHIP AWARD 2024



## SEAN MCCORMICK



The CSA Youth Committee asked our community to nominate someone that they saw and felt was an example of the “CSA Way.” The Citizenship Award seeks to recognize a youth member of the CSA who models our vision by cultivating integrity, fostering responsibility, promoting inclusivity, and building confidence within themselves and others. We received several nominations for wonderful deserving candidates this year, but there was an overwhelming number of votes for this year’s recipient. Some comments made about the character and contributions of this individual are:

“He is very enthusiastic, conscientious, and hard-working. His work with the youth, especially the middle schoolers, has been fun and inviting for the kids.”

“...for the past two summers he has worked Maintenance and led evening youth groups...and takes a lot of pride in keeping the CSA grounds in top shape. He takes pride in making sure that our young people feel included and make the kinds of lifelong friendships that he has found at the CSA. I hear him talking to kids all day long, on the beach, or around the grounds, to make sure that they feel invited and welcomed to the evening programs.”

“...he has internalized the best of our CSA ideals and strived to help pass those ideals on to the next generation.”

“...he has worked hard in two Assembly jobs for two years - Maintenance and Youth. His enthusiasm never waivers even in challenging situations.”

“...I really noticed his commitment to serving the Assembly this season. Not only was he on time for maintenance work every morning at 8:00am to blow off the tennis courts and assist with whatever else needed to be done that day, but he was also closing up the CSA every night after being a youth leader! I just found it amazing that as a 17-year-old he took such great pride in working here and caring for the community. As his supervisor on maintenance, I noticed he would never shy away from a task and was very diligent about always asking what he can do next to help out. Another great attribute to his nomination is again, the full spectrum of his work this year at the CSA. The nights of the teen dance he would be working and supervising the dance until at least midnight, and the next morning would be cleaning the bathrooms from the night before - all with a joyous attitude. I just found it amazing that he wanted to do so much this season and was so involved with the youth programming. He’s a great young man and the CSA is very lucky to have such a dedicated guy!”

The Congregational Summer Assembly Youth Committee would like to present this year’s Youth Citizenship Award to a very deserving young man, Sean McCormick. We wish to thank him and wish him the best of luck as he starts his freshman year at Georgetown University.

## ARTS COMMITTEE

Thanks to all who participated in, led or organized our discussions, workshops, talks and shows this summer! **Ellie Harold, Sarah Larson** and **Karen Williams** led and taught us to be better artists in Adult Workshops that **Jane Taylor** organized. **Merry Elrick** beautifully ran the Authors & Artisans Sale (if you are interested in helping out next year, please let Merry or me know!) **Ginanne Brownell** and **Susie Ratner** led the discussions of the Big Read book, The Postcard.

**Julia Gibson, Merry Elrick** and the Arts Committee are selecting Summer 2025's Big Read book, which will be announced soon . . .

We've gone back to Stunt Night, which **Sasha Neiman** will be heading up again.

I'm excited to announce that **Emily Boone** is planning a fun Adult Teen Dance. Put on your dancing shoes!

### Join us this coming summer for any or all of our events:

Art Workshops on July 9 and August 4 (10:00am-12:00pm and 1:00-3:00pm)

Big Read Discussions on Wednesdays July 16 and August 13 (2:00-3:00pm)

Author & Artisans on Wednesday August 6 (10:00am-2:00pm)

Stunt Night July 25

Adult Teen Dance Aug 1

*Respectfully submitted,  
Barbara Perry, Chair*



## COMMUNICATIONS COMMITTEE

The Communications Committee meets weekly throughout the summer of 2025 on Tuesdays at 10:30 a.m. EDT to plan timely communications for social media, the website and weekly email messages. If anyone would like to join the committee or attend meetings in the future, please contact Beth Congbalay. We welcome contributions from Assembly members to our communications outlets - see below for details.

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

**CSA Website:** We update the website constantly during the season with helpful information, including a picture of the white boards from the Assembly Building porch. You will find the website at [www.summerassembly.org](http://www.summerassembly.org). If you would like to update the web page for your committee, please send the information to Beth Congbalay.

**Facebook page:** Updated regularly with pictures, articles and videos of Assembly life. Find our Facebook page at [www.facebook.com/CongregationalSummerAssembly](http://www.facebook.com/CongregationalSummerAssembly).

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

**CSA Instagram page:** Find beautiful photos taken of the Congregational Summer Assembly and surrounding area on the [@summerassembly](https://www.instagram.com/summerassembly) Instagram page at [www.instagram.com/summerassembly](http://www.instagram.com/summerassembly). Everyone is invited to contribute pictures by emailing them to: [congregationalsummerassembly@gmail.com](mailto:congregationalsummerassembly@gmail.com).

**CSA YouTube Channel:** Check out fun and exciting videos on our YouTube Channel created over the past years by different members of the Communications, Spiritual Life and Arts Committees. Find our YouTube page at [www.youtube.com/channel/UC11oXNka-1EM9f8ONXH2btg](http://www.youtube.com/channel/UC11oXNka-1EM9f8ONXH2btg)

We're looking for a **Communications/Archives Intern** for 2025. Are you a CSA college student (age 18-25) who wants to learn, earn, AND summer at the CSA? Are you good at writing, photography/videography, social media and have good technical skills? Can you write clear and engaging communications? Come up with creative ideas to engage the CSA community? Create videos or other interactive content? If so, this may be the internship for you! Go to the Employment page on the Assembly website for details and how to apply.

## THE CRYSTAL VIEW CAFE COMMITTEE

**The Crystal View Cafe**, our iconic food & beverage meet-up spot, served up another successful season in 2024 with managers Fritz and Susan Kraft at the helm! The Krafts, who have been taking care of our sweet spot since 2016, officially retired this past season. We send them off with many thanks and much love for filling our bellies and hearts over the years. Their support and friendship are deeply appreciated!

2025 welcomes NEW Cafe Manager Katie Wind, a 5th generation Crystal Lake cottager, business professional, and longtime Crystal View customer. Katie's reimagined menu features fresh, affordable food choices with a focus on allergy-friendly items. Also offering weekly & daily specials, grab & go items and special events!

Respectfully Submitted,  
Heather Brands, *Co-Chair*  
Barb Patterson, *Co-Chair*



## DUNE BLUFF AND BEACH AD HOC COMMITTEE

Good news: Lake Michigan water levels in 2025 are forecast by the US Army Corp of Engineers to again be a little lower than last year. This means limited wave erosion of the bluffs and continued beach accumulation - MORE BEACH! It also provides the opportunity for mother nature to rebuild the foredune - the dune area at the base of the bluff. The wooden stairs remain safely above the waves and should provide good beach access. You may be happy to hear that there are some additional efforts underway to make the stairs safer.

The project to construct the stone revetment below the three cottages north of the CSA beach access was completed in the fall. The stone was covered with sand and dune grass was planted. Hopefully the 3 cottages should be protected from future high water.

The woods and bluff south of the boardwalk used for construction access were impacted by the construction equipment – this is in addition to the damage done by the runoff a few years ago. Work will continue in the spring to evaluate remediation efforts already completed. Please respect the fences and signs by staying out of the woods and off the bluff as the plantings are fragile and will need time to become established.

Engineering work is ongoing to create a Wildwood hill runoff control plan to protect the bluff south of the boardwalk.

The split rail fence created a safe overlook, and protects the bluff from erosion. The swing and overlook provide a great view for those not wanting to climb the steep steps to the beach. Please stay off the bluff below the overlook.

The Board has tasked the DBB committee with creating a plan to further protect the dunes. This may include closing access to the beach except for the stairs. More on this as it develops.



Respectfully Submitted,  
David Belknap, *Chair*



## ECOLOGY COMMITTEE



The Ecology Committee is getting ready for another productive year and the challenges and rewards it brings. We invite you to visit one of the garden areas upon your arrival, shed your stress and anxiety, and ready yourself for the wonderful things the CSA brings to us all. The beautiful butterfly garden in front of the Assembly Building offers sightings of hummingbirds, butterflies, bees and moths. Over in front of the Crystal View is another spectacular garden with its flying creatures and many colors. Along the side of the Meeting House is the native wildflower garden along with the flowers in the planters in front.

The Ecology Committee is a source of reliable information about our CSA environment, and acts as a catalyst for related environmental action. In 2024, we brought together education for our youth from resources and trips with our own Sasha Neiman and Evan Hammond. We also heard presentations from folks like David Milarch (Archangel Ancient Tree Archive), and the Benzie Audubon Club sponsored program on owls from the Outdoor Discovery Center in Holland, MI.

When it comes to the tougher issues, such as invasive species and diseases, we bring in tree and plant specialists like Regional Forester Ellie Johnson, of Benzie County Conservation District and Zach Seguin, Invasive Species Specialist from Northwest Michigan Invasive Species Network to enlighten and assist us in formulating plans. The committee also works closely with Grand Traverse Conservation Districts, Grow Benzie, Carolyn Thayer (Designs in Bloom), Manistee and Mason Lake Conservation District, and arborist and forester, Daniel Schillinger.

One of the bigger challenges we have faced in 2023/2024 is Hemlock Woolly Adelgid (HWA), a little bug that spreads very quickly, damaging the needles on hemlock trees and eventually killing them. During late summer, Northwest Michigan Invasive Species Network treated our hemlocks. It is now a "wait and see" period as the treatment takes time to become effective. The other tree issue we encountered in recent years is Beech Scale, another nasty little bug that carries the fungus scale from the outer bark of the tree to the inner living portion of the bark and cambium. We have been applying treatment, but the jury is out on the effectiveness. It is thought that up to 10 percent of Beech trees may be immune to the disease, which would be wonderful. When the Beech are stressed, it may be difficult to determine the level of internal damage. If you have one near your home, you may want to have it evaluated by a professional.

We welcomed and planted our new sequoia, a gift from Archangel Ancient Tree Archive, in the old burn pit area of Davenport. There it will have plenty of sunshine, and around it will be planted some native flowers and a mini prairie area. A tulip tree was planted by the Michigan tennis court. A river birch has been added to the Crystal Lake beach where we have lost some of our paper birches. This tree

# ECOLOGY COMMITTEE

*Continued*

should eventually add some natural shade to the area. The Standish wetland area at Carver Crescent has been replanted with a few black willows that absorb up to 700 gallons of water per day, and will keep the water level under control. They will also act as a noise barrier and provide a nice view for those living there.

Projects for the upcoming year include the Knoll that has one of the most spectacular views of Crystal Lake, the beach tennis courts, and Crystal View. Our plan is to make the Knoll more accessible and easier to sit and relax. The pathway from the Meeting House to the Lake Michigan tennis court will be widened slightly to become more accessible. Kids, especially, will travel more safely without worrying about car traffic. Along the pathway there will also be information about different tree and plant life that exists in the CSA. Stump removal from the Assembly Building to the Meeting House will be completed by late spring, making parking safer on Edwards and a cleaner look by the Assembly Building. Lastly, the lot line between 3 Pines and the Crystal View is in the process of being cleaned up with vine and honeysuckle removal. We will restore the area with new native shrubs and barrier plants. This effort should also keep the trees that are already there much healthier.

For those interested in anything discussed here, we invite you to join us in Ecology meetings and functions at any time. You can sit in and listen, add to the conversation, ask questions, or join us in our work.

## The Ecology Committee



## HUMAN RESOURCES COMMITTEE

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

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



<https://summerassembly.org/employment>

Our goal is for the CSA to be a Benzie County “employer of choice” as well as a place where our youth can continue to gain valuable employment experience. Our focus for the 2025 season will be:

- assisting with the onboarding of new staff
- supporting and celebrating our existing staff through staff appreciation and development activities:
  - *Our 2025 staff appreciation dinner is scheduled for Thursday, July 24th.*

Are you an HR professional looking to find a meaningful way to volunteer at the CSA? Have an idea about a staff team building or development activity? The HR committee meets monthly during the summer season and periodically during the rest of the year via both Zoom and in person meetings. Please contact Erin Jones, CSA HR Committee Chair; via our CSA HR mailbox to share your ideas or express your interest in joining us!



Respectfully Submitted by,  
Erin Jones, *Chair*

# MUSIC IN THE WOODS - CHILDREN'S OPERETTA

## *"Fit For a King"*

**August 9th, 2025, 7:30pm  
at the CSA Meeting House**

In a re-imagined story of the "Emperor's New Clothes" five travelers arrive in a village in time for the birthday celebration of a very vain King. As the travelers try to trick the King with promises of a regal new outfit, they are pursued by a Sheriff and his deputies. Members of the Court dance, sing and plan the celebration as an evil Court Jester schemes.

Children entering first grade through eighth grade are invited to participate in the 2025 Children's Operetta. The first rehearsal and auditions will be held on Monday July 28th at 1:00pm in the Meeting House.

Those entering third grade and above will have an opportunity to audition for speaking/singing parts. All children will be cast in the show.

Parents/Caregivers are requested to accompany their children to the first rehearsal and attend a brief informational meeting. For questions about the show please contact CSA Managing Director Amy Somero. We look forward to sharing this musical theater experience with your family.



# MUSIC IN THE WOODS - ADULT MUSICAL

## "MARY POPPINS"

Friday July 18th, and Saturday July 19th at 7:00pm.  
at the CSA Meeting House

Lead roles were assigned in the summer of 2024 to allow cast members the opportunity to study their roles prior to the summer rehearsals. If you are interested in being a part of the chorus, the first rehearsal will be on Monday, July 7th at 12:00pm in the Meeting House.

The show is open to anyone entering 9th grade and older. In addition to performers, those interested in assisting with costumes, sets and production can reach out to Greg Abbey.



## RACQUET SPORTS COMMITTEE

Tennis and pickleball play significant roles at the Congregational Summer Assembly, providing entertainment, exercise and instruction for hundreds of Assembly Ticket holders. The CSA provides a total of 7 dedicated tennis courts (4 at the Woods Court location behind the Meeting House, 2 on the beach at Crystal Lake and 1 at the turn around near Lake Michigan). The two Crystal Lake courts are used each morning for lessons and are open to general play during the rest of the day. The Crystal Lake courts were striped for pickleball in 2022, and have been embraced by the pickleball crowd in a big way. The additional court at Crystal Lake is a general-purpose court for basketball, and pickleball and tennis lessons as needed.

The 2024 program was a huge success with another record number of attendees at tennis lessons. Steve Shreiner, Polly Mauer, Dave Tull and Jen Gerling created a great lesson format and enlisted great talent in their paid staff, which was enhanced at times with “guest” volunteers. This year, Steve Shreiner retired at the end of the 2024 season. For the 2025 season, Polly Mauer and Jen Gerling will be the managers, and Dave Tull and Avery Leete will be the assistant managers. Avery will work two days a week as assistant manager, and the other three days as an instructor, a position she has held for several years. It’s a great staff that promises another great season.

The CSA completed the resurfacing of all four Woods Courts in 2024. The Board voted at the November 2024 meeting to have the Crystal Lake courts redone in 2025. With a little luck this work can be completed prior to the start of the season.

Perhaps the biggest change last year was the reworking of fees to help pay for the program and equipment maintenance. The Woods Courts sticker was abolished, and replaced by a fee of \$5 per week (in addition to regular CSA registration) for ALL players, 16 years of age and older, when playing tennis and/or pickleball on ALL CSA courts. The CSA office staff developed a Racquet tag and a portable sleeve which allows a racquet sports player to always carry the tag/sticker along in their racquet sports bag. A clear photograph on a player’s cell phone of the tag, with the name clearly visible, suffices. Who doesn’t carry their cell phone these days? The board has tasked the Racquet Sports Committee with continued monitoring of participation and compliance with this new rule, in order to determine its success and acceptance.

The Racquet Sports and Membership committees worked with the Board of Trustees to refine definitions of three types of “guests” to the CSA and further outlined the amenities which they may enjoy on the premises. Go to the CSA home page, click on “Home,” use the drawdown menu under “Office” and choose “Membership” to see the definitions there.

As a result, the board voted to eliminate the rule that provided for a “Guest fee” of \$5 per day that allowed a CSA Assembly ticket holder to host a maximum of two guests.

**For information on CSA tournament rules for registering and for play, visit the CSA website. Click on “Activities”, then “Racquet Sports” and you are there!**

Respectfully Submitted,  
Alan Marble, Co-Chair  
Warren Crowdus, Co-Chair

## SPIRITUAL LIFE COMMITTEE

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

Last summer we enjoyed able and creative worship leadership. Our preachers came from a variety of faith traditions. Along with pastors who have regularly preached at the CSA through the years, we were able to welcome some new preachers to our pulpit this past summer. Our worship continues to be blessed by the wonderful musical leadership of Ken Cox and T.J. Lymenstull.

The SLC is pleased to announce that our Educator-in-Residence for the Gibson Lectures for 2025 is the Rev. Dr. Lillian Daniel. Dr. Daniel is the Conference Ministry for the United Church of Christ (UCC) Michigan Conference, where she is responsible for the care of 135 congregations and their clergy.

Lillian Daniel is also a widely read author whose latest book, *Tired of Apologizing for a Church I Don't Belong To* generated international conversation about the changing religious landscape. It continues the theme of her 2013 book *When 'Spiritual But Not Religious' Is Not Enough* about the growing number of people who claim "none" as their religious preference. Featured in the *New York Times* and on PBS, Lillian Daniel's writing has been described as "biting, hilarious, pitch perfect, tender, and often stunningly beautiful," and her book *This Odd and Wondrous Calling* is taught in many seminaries.

The theme for the Gibson Lectures has yet to be defined but will almost certainly deal with the blessings and challenges for communities of faith in our present context. The lectures will take place the week of Monday, July 28th through Friday, August 1st during the noon hour in the Assembly Building.

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

I wish to express my gratitude to all members of the Spiritual Life Committee for their continued dedication and service to the CSA.

Respectfully submitted,  
Jim Reisner, *Chair*

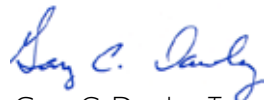
## TREASURER

This past season showed continuing improvement with total Assembly fees, and therefore total revenue, above expectation and favorable to those recorded last year. Total expense of \$463,000 compares to \$458,000 in 2023 with primary variances being full season program salaries and higher than expected Professional Services. Operating revenue exceeded operating expense by \$137,000 compared to \$85,000 prior year. Finally, \$104,000 was expensed for many deferred capital improvements. Investments in the Preservation Fund experienced better market conditions during 2024 and recorded unrealized gains of \$123,000 which compared favorably to \$42,000 in 2023. However, it should be noted this is a paper gain and not a gain of cash.

At the annual winter meeting the Board of Trustees allocated considerable time and attention to maintaining the general financial health and capital needs of our community. A formal balanced budget, with related capital expenditures, was adopted by the Board for 2025.

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

Respectfully submitted,



Gary C. Dawley, *Treasurer*





# TREASURER

*Continued*

## Congregational Summer Assembly Statement of Financial Position As of September 30, 2024

	<u>As of Sep 30, 2024</u>	<u>As of Sep 30, 2023 (PY)</u>	<u>\$ Change</u>
<b>ASSETS</b>			
Current Assets			
Bank Accounts			
CSA checking and savings accounts	\$ 308,257	\$ 222,258	\$ 85,999
W/A checking and savings accounts	68,007	55,213	12,794
Total Checking/ Savings accounts	<u>376,264</u>	<u>277,471</u>	<u>98,793</u>
Other Current Assets			
Accounts Receivable	505	-	505
Total Other Current Assets	<u>505</u>	<u>-</u>	<u>505</u>
Total Current Assets	<u>376,769</u>	<u>277,471</u>	<u>99,298</u>
Fixed Assets			
Crystal View land	52,000	52,000	-
Total Fixed Assets	<u>52,000</u>	<u>52,000</u>	<u>-</u>
Other Assets			
Preservation Fund	756,919	616,144	140,774
Main Waterline Reserve fund	26,149	24,916	1,233
Tennis Reserve Fund	1,416	17,418	(16,002)
Strategic Fund	58,701	55,775	2,926
Total Other Assets	<u>843,184</u>	<u>714,254</u>	<u>128,931</u>
<b>TOTAL ASSETS</b>	<u><b>\$ 1,271,953</b></u>	<u><b>\$ 1,043,725</b></u>	<u><b>\$ 228,229</b></u>
<b>LIABILITIES AND EQUITY</b>			
Liabilities			
Current Liabilities			
Accrued IT expense	\$ -	\$ 3,600	\$ (3,600)
W/A - Art Fair deposits	1,500	1,050	450
Payroll Liabilities	9,095	4,926	4,169
Sales Tax Payable	309	-	309
<b>Total Current Liabilities</b>	<u>10,904</u>	<u>9,576</u>	<u>1,328</u>
<b>Total Liabilities</b>	<u><b>\$ 10,904</b></u>	<u><b>\$ 9,576</b></u>	<u><b>\$ 1,328</b></u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>			
Net Assets - unrestricted, undesignated	1,208,643	982,149	226,494
Designated unrestricted net assets	<u>52,000</u>	<u>52,000</u>	<u>-</u>
Total unrestricted net assets	<u>1,260,643</u>	<u>1,034,149</u>	<u>226,494</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u><b>\$ 1,271,547</b></u>	<u><b>\$ 1,043,725</b></u>	<u><b>\$ 227,822</b></u>

# TREASURER

*Continued*

## Congregational Summer Assembly Statement of Activities

October 2023 through September 2024

<b>Revenue</b>	<b>Oct '23 - Sep '24</b>	<b>Oct '22 - Sep '23</b>	<b>\$ Change</b>	<b>% Change</b>
Assembly Fees	\$ 378,773	\$ 348,706	\$ 30,067	9%
Assembly Bulletin	7,065	1,660	5,405	326%
Boating Fees	41,019	39,110	1,909	5%
Tennis Fees	10,660	7,320	3,340	46%
Arts & Crafts Fair	31,630	27,586	4,044	15%
Merchandise Sales	9,570	11,156	(1,586)	-14%
Crystal View Sales	57,427	52,149	5,278	10%
All other revenue	20,181	29,279	(9,098)	-31%
Pilgrim Fund Reimbursement	43,543	25,691	17,852	69%
<b>Total Revenue</b>	<b>\$ 599,868</b>	<b>\$ 542,657</b>	<b>\$57,211</b>	<b>11%</b>
<b>Expense</b>				
Maintenance	\$ 32,998	\$ 43,800	-\$10,802	-25%
Merchandise	35,001	36,522	(1,522)	-4%
Office Expense	30,506	36,623	(6,117)	-17%
Salaries	213,356	196,593	16,763	9%
Payroll taxes	17,296	15,956	1,340	8%
Insurance	19,002	18,033	969	5%
Professional services	12,841	8,236	4,605	56%
Property Taxes	11,175	10,738	436	4%
Publications	12,023	10,431	1,592	15%
Boating Expense	10,258	13,465	(3,208)	-24%
W/A Program Expense	8,587	8,830	(243)	-3%
Recreational Supplies	5,910	6,602	(692)	-10%
Operetta Expense	5,985	2,565	3,420	133%
Trustee & Committee	12,940	10,330	2,610	25%
Utilities	10,788	10,140	648	6%
All other expense	24,680	28,612	(3,932)	-14%
<b>Total Expenses</b>	<b>\$ 463,344</b>	<b>\$ 457,476</b>	<b>\$5,868</b>	<b>1%</b>
<b>Revenue over Expense</b>	<b>\$ 136,524</b>	<b>\$ 85,181</b>	<b>\$51,343</b>	<b>60%</b>
<b>Other Revenue</b>				
Other Income - Misc	\$ 12,000	\$ 2,320	\$9,680	417%
Designated Contributions	36,041.48	-	36,041	100%
Investment Income	22,997.20	18,361	4,637	25%
Unrealized Gain/Loss	122,693.47	42,174	80,520	191%
<b>Total Other Revenue</b>	<b>\$ 193,732</b>	<b>\$ 62,855</b>	<b>\$130,878</b>	<b>208%</b>
<b>Other Expense</b>				
Capital Improvements	\$ 103,844	\$ 89,294	\$14,550	16%
<b>Total Other Expense</b>	<b>\$ 103,844</b>	<b>\$ 89,294</b>	<b>\$14,550</b>	<b>16%</b>
<b>Net Other Revenue</b>	<b>\$ 89,888</b>	<b>\$ (26,440)</b>	<b>\$63,448</b>	<b>-240%</b>
<b>Net Revenue over Expense</b>	<b>\$ 226,412</b>	<b>\$ 58,741</b>	<b>\$167,671</b>	<b>285%</b>

# PRESERVATION FUND

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

In recent years, the Trustees approved withdrawals totaling \$91,000 from the PF to be held in the Strategic Investment Account (SIA). These were the first withdraws from the Fund in many years, which were in keeping with the withdrawal guidelines as outlined in the Fund's White Paper. The trustees are responsible for funding various projects from the funds transferred to the SIA. The projects support the long term capital needs of the CSA.

As of December 31, 2024, the value of the Preservation Funds was \$750,000 reflecting equity portfolio performance, and interest income on its cash and fixed income investments.

<b>(000 omitted)</b>	<b>Market Value</b>	<b>% of Portfolio</b>	<b>Target Allocation (%)</b>
Cash and equivalents	\$ 19	3	0-10
Fixed Income	281	37	35-50
Equities	450	60	40-65
<b>TOTAL</b>	<b>\$750</b>	<b>100</b>	

The value of the portfolio as of December 31, 2023 was \$675,000 and was allocated 58% to equities, 37% to fixed income and 5% to cash. The Committee continuously monitors the market conditions with the objectives of maintaining the Board approved Target Allocations and supporting the short and long term financial needs of the Assembly.



Respectfully Submitted,  
Fred Lauerman, *Chair*

# WATERFRONT COMMITTEE

## Summary of Committee Activity

- In 2024 the Waterfront Committee, following extensive community engagement, fact-finding, and discussion with the Board of Trustees, proposed new guidelines for Assembly boat moorings (buoys) and for the Assembly dock and shore stations. These policy guidelines were approved by the Board of Trustees in April and November, respectively, and are published in this *Assembly News*.
- Underwater assessment of our moorings at the end of the 2024 season as well as visual monitoring of moored boats reveals that the length and weight limitations mandated in the CSA policies are in many cases being exceeded. **It is imperative that boaters comply with the mandated weight and length limitations in order to remain eligible to rent a CSA buoy.**
- The Playground Renovation Group had an active 2024 season engaging with the CSA community and soliciting ideas and feedback via July and August Open Forums. This community engagement will continue in 2025, with planning and fundraising targeting a 2026 installation celebrating the 125<sup>th</sup> anniversary of the CSA.

## Summer 2024 Waterfront Statistics

- **Water Temperatures:** While the rest of the country may have experienced record high temperatures, at the CSA water temperatures for the 2024 season were both in line with recent years and virtually identical to 2023. There were two days in August when the water temperature hit 80° (for the first time since 2020). Overall, the average water temperature for the season (June 17 to August 16) was 73.5°--identical to the average water temperature during the 2023 season. For the last nine years the mean temperatures for the CSA season, ranked, have been: 74.7° (2018); 74.0° (2016); **73.5° (2024)**; 73.5° (2023); 73.1° (2017); 72.9° (2021); 72.7° (2022); 71.4° (2015); 71.2° (2019); 69.8° (2014).
- **Swimmer's Itch:** In 2024 the Crystal Lake & Watershed Association merganser relocation project was resumed after a two-year suspension ordered by EGLE. Although the resumption of the program offers hope that better days are coming, our 2024 Swimmer's Itch experience remained grim. In 2023, for the first time since the CSA Swimmer's Itch Incidence Logs began in 2012, the number of days with at least one reported case of itch outnumbered days with zero reports; 2024 continued that unfortunate trend with 56% of days with at least one case reported (35/63) versus 46% with zero reported cases. While total cases of Swimmer's Itch reported to the CSA staff in 2024 were slightly down from 2023 (557 vs. 633), the number still dwarfed the combined total cases for the previous five years. If there was any good news in the Swimmer's Itch Incidence Logs in 2024, it was that Swimmer's Itch incidence seemed much

# WATERFRONT COMMITTEE

*Continued*

more predictably aligned with wind direction than in 2023. Although there were certainly some complaints of itch on days with offshore (southerly) winds, that compares with 83% of north wind (onshore) days with at least one report of itch (20/24). Perhaps more significantly, of the 5 worst Swimmer's Itch days in 2024, accounting for 49% of the total reports of Itch across the entire season (275 of 557), all 5 were onshore wind days. Past experience suggests that we should begin to see substantial benefits in 2025 from the resumption of merganser relocation, so hopefully we have turned the corner.

- **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. Sailboats stored at the waterline in the small boat storage area rebounded to 36 from last year's 29 including 11 catamarans (31%). Boat storage at the waterline is definitely congested, pushing some boats into the Ladies' Beach area—very much complicated by the high number of catamarans. The proliferation of pontoon boats has substantially increased the difficulties of mooring. On census day in 2024 there were 13 pontoon boats; in 2023 there were 10.
- **Swim lesson attendance:** A total of 183 young swimmers took part in the lessons. Among the youngest swimmers (levels 1-3) we had 141 in 2024; 11 swimmers passed their level 1 requirements, 12 passed their level 2 requirements, 5 passed level 3, 6 passed level 4, and 2 passed level 5. Hats off to the dedicated swimming staff repeatedly exposing themselves to itch—we look forward to a more comfortable 2025!!!



Respectfully submitted,  
Bob Cooper, *Chair*

## WOMEN'S ASSOCIATION

Greetings to the CSA Community from the Women's Association (WA). The WA strives to promote belonging and the well-being for members of the CSA community through programs, classes, special projects, events, supplies, materials and fund-raising which support:

- Education and Training
- Recreation and Creativity
- Health and Safety
- Appreciation for Nature and the Environment
- Spiritual and Religious Well-Being
- General Administrative needs of the WA

The WA's annual fundraisers include the Arts and Crafts Fair, Cottage Treasures Sale and Treasure Trove, Silent Auction and CSA merchandise. The 2025 Art Fair and related events will be held on Wednesday, July 23, beginning at 9:00 a.m. Thank you, in advance, to all who make this possible. Please watch CSA Website, Facebook page and White Board for details and volunteer sign-ups.

The WA's annual business meeting is scheduled for Thursday, July 10 at 10:30am in the Assembly Building. Business at the meeting will include a review of programs and budget, a vote on revised bylaws, and approval of the 2025-2026 slate of officers. Immediately following the meeting, the WA will host an entertaining and enlightening program on "Laughter Is the Best Medicine!" Both the meeting and the program are open to all who wish to attend.

Involvement in the WA embodies "service with a purpose," is a great way to meet people and is FUN. New and returning friends and volunteers are always welcome. If you have questions, wish to serve on the Board, assist with fundraisers, or request funds, please contact Ann Whelpton, WA Chair.



## WORKING GROUP ON DIVERSITY, INCLUSION AND BELONGING

### Help Shape Our Vision for Community and Belonging

Dear Congregational Summer Assembly Community,

As stewards of this cherished community, we are inspired by the connections we share and the welcoming spirit that defines our Assembly. This past summer, we embarked on a meaningful journey through nine workshops, reflecting on the culture of the Congregational Summer Assembly (CSA) and what Community and Belonging truly mean to us. These gatherings revealed many strengths, yet also areas where we as a community can grow stronger.

In our reflections, we also uncovered a part of our history that calls for thoughtful consideration. In the 1950s and 60s, there was a belief that the Assembly's strength lay in its homogeneity, with intentional efforts made to preserve that uniformity. However, with time brings change and we are becoming more diverse.

As we approach the celebration of our 125th anniversary, we have an opportunity to renew our commitment to one another, building upon our culture of kindness and respect by honoring and celebrating our diversity. Together, we can find strength and beauty in our diversity.

Building on the momentum of last summer's workshops, we now invite you to join the next step in this journey: **crafting a shared vision statement for *Community and Belonging***. This statement will articulate our values and aspirations, serving as a guiding light for a community where everyone who calls this Assembly home feels a sense of belonging and purpose.

**Why is this important?** Because every voice matters. Whether your connection to the Assembly is through lifelong ties or recent discovery, your experiences and perspectives are integral to shaping a vision that reflects the full richness of our community.

#### Here's how you can participate:

- **Reflect:** Think about what Community and Belonging mean to you within the Assembly. Consider the moments that made you feel most connected and what values we should uphold as a community.
- **Share Your Voice:** We'll be hosting Community Conversations at 7:30pm on July 15 and August 12 to create vision statements. If you can't attend either of the conversations but would like to participate, please let us know and we will arrange a virtual gathering.

## WORKING GROUP ON DIVERSITY, INCLUSION AND BELONGING

Let's continue to weave the fabric of this remarkable community together, strengthening the connections that make the Congregational Summer Assembly such a special place for everyone. We look forward to hearing from you and working together to create a vision that reflects the heart of who we are and who we aspire to be.

Warm regards,

Members of the Working Group  
on Diversity, Inclusion and Belonging:

Max Buzzell

Nadine Chang Dupré

Julia Gibson

Mark Johnson

Nadia Metina-Belknap

Susie Ratner

Chris Sturgis





## YOUTH COMMITTEE

The Youth Committee continues to be incredibly grateful to all those in our CSA Community who helped build on the success of the last few seasons. In 2024, we again ushered in another busy summer of activities including outings to the Crystal Mountain Alpine Slide, Mini-Golf, and Platte River trips. As usual, we again had fun and tremendous turnout for the Bigger & Better event, Lock-In and Teen Dances, which continue to be fan favorites.

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

- *Shout out to Solomon Kline, Sean McCormick, Calvin Sherman, and Corbin Green for being outstanding Youth Leaders.*
- *An anonymous community member who donated \$500 to youth programs!*
- *Parents and community members who continue to donate food and time during our busy schedule of events.*
- *Bill & Renee Fisk, Fritz Kraft, and Alan Marble for working the Teen Dances.*

**New for 2025 is a Family Dance, scheduled for July 3<sup>rd</sup>!** Bring the family on down to make some memories and share some laughs. Additionally, we'll host the **Teen Dances on July 8th and August 5th.** We also ask you to keep your eyes open and ears to the ground as we look to nominate outstanding youth for our Youth Citizenship Award, which seeks to recognize a youth member of the CSA who models our vision by cultivating integrity, fostering responsibility, promoting inclusivity, and building confidence within themselves and others. Shout out to Sean McCormick, our 2024 winner! Who's next?

We continue to welcome feedback and ideas from our members so that we can offer fun, meaningful and unique experiences for our youth. If you have an idea, please let a committee member know.



See you all soon!

The Youth Committee  
Luke Sturges, *Chair*

## EDUCATION FUND & SCHOLARSHIPS

Thanks to the generosity of so many, in 2024 the CSA Education Fund awarded eleven scholarships totaling \$30,000 to students from the CSA and Benzie County.

Scholarships are based on financial need, academic focus, a strong service ethic and admission to an accredited college, university or vocational program. Past recipients are eligible to apply for up to a total of four years. Applications are on the CSA website, [www.summerassembly.org](http://www.summerassembly.org) and should be sent to [acampbell@brooksschool.org](mailto:acampbell@brooksschool.org). Applications and letters of recommendation must be received by June 1, 2025.

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

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

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

### **IN HONOR OF:**

Russell Freeburg  
Charlotte Terry  
Pat and Bill Reed

Jodie Ricklefs  
Gertrude Terry  
Barbra Whelpton

Donald B. Rollings  
Chip Tull Family

### **IN MEMORY OF:**

Harold & Janet Armstrong  
Mary Burrows  
Ethel Sicha Cooper  
John & Lucy Hawley  
John & Ethel Hilton  
Lora J. Lee  
Barbara MacInnis  
Jean Sicha Roberts  
Barbara Somers  
Mim Vasan  
Barbara Whelpton

Patsy Beck  
Luanne Buzzell  
Phil (Flip) Daly  
Forrest Heacock  
Walker Hoer  
Susannah Longmire  
Judy & Frank Perry III  
Len & Ann Schroeder  
Bud Strong  
Barbara Walton  
Muriel Williams

Lillian & Larry Bibbee  
Mark Clements  
JoAnn Grossman  
Dr. Phil Hill  
Robert K Larson  
John & Jo Lukens  
David Petrick  
Glenn Schulz  
Dave Sturges  
Robert & Elsie Walton  
Tom Williams

## EDUCATION FUND & SCHOLARSHIPS *Continued*

**Your gifts are very important and we are grateful for each one, large or small.**

Mark your calendar for the 6th Annual CSA Education Fund Golf Scramble which will be held at Crystal Lake Golf Course on June 30th. If you're not a golfer, hole sponsorships and/or raffle prizes are gladly accepted.

We wish you a healthy and safe 2025 and look forward to seeing you at the lake!



Education Fund Trustees:

Jennifer Daly, Chair

Andy Campbell, Chris Dow,

Beth French, Peter Locke

Rather Stanton, Leslie Thompson

Steve Walton, Dave Wynne

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

Applications are on the CSA website, [www.summerassembly.org](http://www.summerassembly.org) and should be sent to [acampbell@brooksschool.org](mailto:acampbell@brooksschool.org). Applications and letters of recommendation must be received by June 1st.

## PILGRIM FUND

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

In September of 2024, the Pilgrim Fund made a payment to the CSA in the amount of \$29,828.00 in reimbursement for summer expenses. This included salaries for the church pianist, a portion of the Managing Director’s salary, the salary for the Music Director, Water Line expenses, as well as utilities and insurance for the Meeting House and Pilgrim Place. Also included were costs for maintenance and landscaping for the Meeting House.

The Pilgrim Fund manages designated donor accounts for Ecology, Gibson Series, Children’s Musicals, and the Dutton, Armstrong and Burrows-Getz concerts. The Pilgrim Fund trustees would like to thank David Pray, Cliff VanDyke and John Harbeson for their many years of service to the Pilgrim Fund. We welcome Jim Gosnell, Mike Lodes and Elaine Walton as new members.

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

Gifts are tax-deductible on the donor’s personal income tax returns where permitted. Please mail your gift to: **Pilgrim Fund - CSA, P.O. Box 94, Frankfort, MI 49635**

*Online gifts* can be made by going to the CSA’s website at [www.summerassembly.org](http://www.summerassembly.org) and selecting “Pilgrim Fund” in the CSA Committees and Funds list on the right side of the landing page to go to the link and donate button. Or even easier, scan the QR code below with your smart phone to donate.



Respectfully Submitted,  
Molly Harrison, *Co-Chair*  
Renee Fisk *Co-Chair*

**\*Financial information is available upon request**

# PILGRIM FUND

*Continued*

The Pilgrim Fund Trustees would like to thank all those who have given to the Pilgrim Fund and to acknowledge those in whose memory or honor gifts were given from

**October 1, 2023 - September 30, 2024**

## IN HONOR OF

Rauschert Children's Musical Fund  
 CSA Choir Concert  
 Ken and Cindy Cox  
 Eddie Ellsworth  
 John Longmire  
 Jim Reisner  
 Donald Rollings

Katie Wright and Tyler Patty  
 Jenn Swetland  
 The Ecology Fund  
 The Dutton Concert Fund  
 The Gibson Lecture Series Fund  
 Lauren and Avery Zaph

## IN MEMORY OF

Bob Baglan  
 Frank U. Perry III  
 Dr. Phil Hill  
 Patsy Smolik Beck  
 David and Doris Robertson  
 Walker Hoerr  
 Mark Clements  
 Glenn Schulz  
 Allen Koster (Todd)  
 Philip "Flip" Daly  
 Willis and Jack Terry  
 John and Artha Marmaduke  
 Steve Elrick  
 Imelda Way  
 Betty and Don Noyce  
 Willard I Webb IV  
 Harry and Edith Woodward

JoAnn Grossman  
 Stewart Bates  
 David Petrick  
 Christopher W. Hobbs  
 Mr. & Mrs. Parke Burrows  
 Jim Royle  
 Robert Istnick  
 Clark "Corky" Cooper  
 John and Sue Sturges  
 Charles and Betty Mai  
 Barbara and Bill Davis  
 Elsie and Bob Walton  
 Robert McKee  
 Bryan Greene  
 Willard I Webb III  
 Tom and Emilie Williams

# POLICIES AND RULES OF THE CONGREGATIONAL SUMMER ASSEMBLY

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

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

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

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

### **CSA Current Assembly Ticket Holders**

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

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

### **Open to the Public**

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

## I. REGISTRATION, REGULATIONS AND FEES

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

**In consideration of the opportunity to participate in the Congregational Summer Assembly (CSA) activities, including but not limited to CSA lessons, meetings, events and use of CSA facilities and equipment, the registrant and the registrant's family members and guests agree to be subject to the various rules and policies of the CSA, including not limited to (i) the CSA's Assumption of Risk, Release of Liability and Indemnification Policy, (ii) CSA's media release policy, (iii) CSA's policy on the use of common property, and (iv) the other policies described in the Assembly News, all in the form approved by the CSA Board of Trustees.**

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

### PAYMENT OPTIONS

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

### REGISTRATION AND ASSEMBLY TICKET PURCHASES

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

### ELIGIBILITY TO PURCHASE AN ASSEMBLY TICKET

Criteria for individuals eligible to purchase Assembly Tickets are outlined below. You may talk with the Membership Committee Co-Chairs or the Office Manager/Database Coordinator if you have questions.

#### **CSA LOT OWNER (Member)\***

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

#### **WILDEWOOD/GOLF LANE ASSOCIATION LOT OWNER**

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

#### **ASSOCIATE MEMBER\***

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

#### **RENEWABLE ASSEMBLY TICKET HOLDER**

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

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

## **RENTING**

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

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

Automobile and watercraft stickers must be displayed properly.

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

## **PROPERTY OWNERS**

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

PROPERTY OWNERS are required to inform the CSA Office Manager of their renters who will be in residence during the CSA nine week season in advance of their arrival using the Owners Renter Form available at [https://www.summerassembly.org/images/Board/Owner\\_Renter\\_Registration\\_Form.pdf](https://www.summerassembly.org/images/Board/Owner_Renter_Registration_Form.pdf)

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

\*Excerpts from the BYLAWS OF THE CONGREGATIONAL SUMMER ASSEMBLY (Including amendments passed at the 2024 Annual Meeting.)

### **SECTION I. MEMBERSHIP**

#### **A. Membership.**

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

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

#### **D. Definitions.**

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



## ASSOCIATE MEMBERSHIP

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

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

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

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

The Associate Member application is available online at:

[https://summerassembly.org/images/Office/Associate\\_Member\\_Application\\_-\\_fillable\\_form.pdf](https://summerassembly.org/images/Office/Associate_Member_Application_-_fillable_form.pdf)  
or you may pick up a form in the Office.

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

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



## **CSA GUEST DEFINITIONS AND POLICIES AMENDED AND APPROVED NOVEMBER, 2024**

The CSA has a long history of welcoming guests of **Members** (CSA Lot Owners), **WW/GL Association Lot Owners** (Wildewood or Golf Lane Association {addresses 1702–1854 Golf Lane Lot Owners}) and **Associate Members** to enjoy the shared grounds, programs, and facilities. Over time, a great number of these guests, including extended family members and friends from off-season communities, have become dedicated members themselves.

**Short-term House Guests** may stay with a Member, WW/GL Association Lot Owner or Associate Member host who has purchased a current Assembly Ticket. These short-term house guests may reside in their host's cottage for three (3) days or fewer and do not need to register. These guests may enjoy all the Assembly's facilities and programs when accompanied by their host.

**Long-term House Guests** staying with a Member, WW/GL Association Lot Owner or Associate Member at the host's cottage for more than three (3) days must register through the membership of their host and purchase an Assembly Ticket for a minimum of one (1) week or longer, depending on the length of their stay. Long-term house guests, 16 years and older, who intend to use the CSA racquet courts or participate in tennis or pickleball lessons also need to purchase a racquet sport tag for the cumulative length of their stay. They do not have to be accompanied by their host for CSA programming.

**Seasonal House Guests**, individuals returning for short stays throughout the season, need to register on the membership of their Member, WW/GL Association Lot Owner or Associate Member host for the cumulative number of days they will be at the CSA.

**Day or Casual Guests** do not have to reside with their Member, WW/GL Association Lot Owner or Associate Member host but must be accompanied by their host while enjoying CSA offerings. Understanding there is a great demand for the CSA facilities and programs from July 1 - August 15, we ask members hosting guests to be mindful of capacity issues and limit invitations to Day/Casual Guest during these times.

**Current capacity requires the following:**

- **No guest may participate in racquet sport tournaments.**
- **No guest may register a boat to store on a CSA beach.**
- **Unregistered guests (day/casual and short-term guests) may not have cars at CSA beaches.**

Questions? Please contact Ann Murphy Burroughs, Co-Chair

**REGISTRATION FEES ..... \$41.00 per week**

1 Week .....	\$41.00
2 Weeks .....	\$82.00
3 Weeks .....	\$123.00
4 Weeks .....	\$164.00
5 Weeks .....	\$205.00
6 Weeks .....	\$246.00
7 Weeks .....	\$287.00
8 Weeks .....	\$328.00
9 Weeks .....	\$369.00

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

**SPECIAL FEES**

Assembly Water Well System Fee Annually.....	\$111.00
Assembly Dock Fee Annually (Includes Hoist Install and Removal).....	\$1,000.00
<u>Assembly Mooring Fee:</u>	
Pre-Season (5/25/25 - 6/14/25) Per Week.....	\$30.00
Post-Season (8/17/25-9/20/25) Per Week.....	\$30.00
In-Season Per Week.....	\$30.00
<u>Assembly Beach Boat Storage per week:</u>	
Type A (butterfly, sun/sailfish, row) .....	\$10.00
Type B (larger than A; pedal, paddlewheel).....	\$25.00
Type C (kayak, canoe, SUP/paddleboard).....	\$8.00

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

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

Vehicle Stickers .....	\$25.00
Associate Member Re-Application Fee.....	\$25.00
Associate Member And CSA Lot Owner Fee .....	\$82.00
<u>Racquet Fee (for all courts, ages 16 and over):</u>	
Per Week.....	\$5.00

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

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

## II. GENERAL RESPONSIBILITIES OF RESIDENTS

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

### EMERGENCY FIRE, POLICE, AND AMBULANCE PROTECTION

#### EMERGENCY SERVICES CAN BE REACHED BY DIALING 911

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

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

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

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

### AUTOMATED EXTERNAL DEFIBRILLATOR

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

## WATER SUPPLY AND SANITARY FACILITIES

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

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

## RUBBISH AND REFUSE DISPOSAL

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

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

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

## RECYCLING

Recycling is available in the local communities. Visit the Crystal Lake Township website for information about recycling drop-off sites: <https://www.crystallaketwp.org/recycling.html>.

## VEHICULAR TRAFFIC AND PARKING

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

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

## DRUGS, ALCOHOL, AND SMOKING DEVICES

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

## FIREARMS

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

## COTTAGE WATCH

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

## DOGS AND OTHER PETS

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

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

## III. COMMUNICATIONS

### US MAIL AND PRIVATE DELIVERY SERVICES

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

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

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

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

## WHERE TO FIND CSA INFORMATION

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

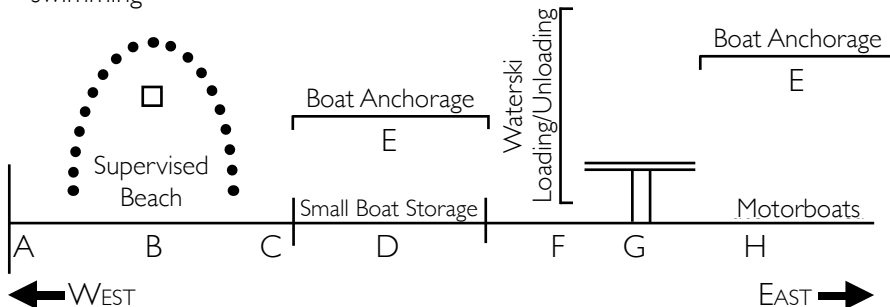
Weekly Activities Emails: We send out one email a week on Friday during the season highlighting goings-on-around the Assembly and 1-4 emails during the winter on important topics. If you would like to receive emails from the CSA, you can subscribe by sending an email to [congregationalsummerassembly@gmail.com](mailto:congregationalsummerassembly@gmail.com).

## IV. CRYSTAL LAKE WATERFRONT

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

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

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



## **CRYSTAL LAKE WATERFRONT *continued***

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

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

## **WATERCRAFT OPERATION AND STORAGE**

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

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

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



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

### **ASSEMBLY MOORINGS (BUOYS)**

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

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

1. Registering for a mooring may be completed electronically through an online form available on the CSA website <https://summerassembly.org/activities-new/waterfront.html> beginning on March 1. The form requires boat length, weight, type, and owner registration.
  - a. To rent a buoy the mooring boat's current state registration must be on file in the CSA Office. These may be submitted with an online registration by emailing Amy Somero or provided to the Office in person.
  - b. All boats on moorings to be used before and after the regular season begins and end, the shoulder season, require advance registrations and fee payments. Dates for the shoulder seasons are provided on the Fee Schedule in this Assembly News.
2. Boaters may put their boats only on the moorings assigned to them by the Managing Director and must be present when their boat is placed on the mooring.
3. Boats using any type of independent mooring or hoist apparatus are permitted on the CSA waterfront if they are attached to one of the shallowest CSA mooring buoys in compliance with CSA practice and deploy their independent apparatus in a manner and location to limit impact on other moored boats. All relevant rules and fees will apply. The three shallowest moorings in the motorboat area will be reserved for CSA mooring renters who experience mobility challenges, at the discretion of the Managing Director.
4. The CSA will no longer issue mooring lines. Boat owners must provide their own 6-foot mooring line at least 1/2" to 5/8" in diameter depending on boat size/weight. This specific length will help ensure that boats and buoys are spaced safely apart. Boat painter must be no longer than 6 feet. [Line from boat to buoy].
5. Boats may have a maximum length of 24 feet and weight of 6000 pounds.
6. Boats on moorings may not leave their canopy or Bimini up while on the mooring.
7. No sub-leasing of moorings
8. Boat owners should be present when boats are placed on moorings
9. Boater registration must be presented when registering the boat at the CSA office. CSA Office needs to record the boat length, weight, type, and owner registration in the database.
10. All boats using moorings pre or post season must register with the CSA office; no unauthorized use of moorings during the offseason is permitted.
11. Dates for moorings and Assembly Ticket must match.

## **ASSEMBLY DOCK AND SHORE STATIONS**

CSA Dock and Shore Stations Policies - amended and approved November 2024 Board of Trustees Meeting. Privately owned boathouses and other similar structures are not permitted on the Crystal Lake Assembly shoreline. Boat owners wishing to place their boats on hoists should apply to the Managing Director for space on the Assembly owned dock. Boat owners are required to provide their own hoists. The cost for the installation and removal of the hoist is included in the seasonal Assembly Dock Fee. No other boats may be moored at any time on the Assembly dock. Parents should advise their children not to play on or near the dock.

1. Rental of shore station spaces is on an individual basis. Members and Associate Members may rent available space on the CSA dock for a season and have their hoist placed upon it; priority for shore station rental spaces will be as follows: a) Current shore station renters except as otherwise noted, b) CSA/WW/GL lot owners with a boat currently registered in their name, c) Associate Members with a boat currently registered in their name.
2. The seasonal fee is listed in the Fees Section of the Assembly News. Payment for the shore station space rental will be due no later than one week following the due date posted in the Assembly News. There will be a 30-day grace period unless other arrangements are made with the Managing Director.
3. Transferring, subletting, or loaning dock stations is not permitted, although in exceptional circumstances the Managing Director may approve subletting of a dock spot for a limited time.
4. Rental of shore station space is on an individual basis and cannot be passed down across generations.
5. There will be 24 shore station spaces available for rent; no additional spaces will be added without the written permission of the Board of Trustees.
6. CSA reserves the right to raise the rental fee for shore station space, if necessary.
7. The shore station dock will be installed each year according to the layout determined by the Managing Director with the advice of the Waterfront Committee.
8. All unassigned hoists will be removed from CSA property at owner's expense.
9. Dock spot renters' names and dock spot allocations will be posted in a visible location for all membership to see, as will the waiting list for dock spot rentals.
10. Application and enforcement of these policies will be managed by the Managing Director.

## **V. LAKE MICHIGAN WATERFRONT**

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

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

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

## **VI. TENNIS & PICKLEBALL COURTS PROCEDURES AND RULES FOR PLAY**

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

### **GENERAL RULES FOR ALL RACQUET SPORTS COURTS**

1. All persons playing tennis or pickleball on any CSA tennis court must have a current CSA Assembly ticket and, if 16 years of age or older, have current Racquet Sports stickers/tags.
2. "Current" means that the fees have been paid for the week during which racquet sports participation takes place. See the 2025 "Assembly News" for Assembly Ticket purchase eligibility and fees.
3. Racquet Sports stickers/tags may not be purchased for anyone other than current CSA Assembly Ticket holders.
4. Barefoot playing is not allowed. Adults shall wear regulation tennis shoes at all times. Children 12 and under may wear rubber-soled shoes other than tennis shoes.
5. Smoking is prohibited on or within 50' of all CSA tennis courts.
6. Only CSA tennis staff members may offer private lessons for a fee: attendees must possess current Assembly Tickets, and if 16 or older, a current Assembly Racquet tag. The Lake Michigan court has reserved times for lessons.

### **ADDITIONAL RULES FOR THE WOODS COURTS**

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

### **ADDITIONAL RULES FOR THE LAKE MICHIGAN COURT**

1. Players 13 and under have priority on the Michigan Court after 3pm.
2. CSA staff members conducting lessons have priority on the Michigan Court weekdays from 12:30pm to 2:30pm.
3. Lessons must be scheduled and posted at the Lake Michigan Court.

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

For information on CSA tournament rules for registering and for play, visit the CSA website: [www.summerassembly.org](http://www.summerassembly.org). Click on "Activities", "Racquet Sports" and you are there!

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

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

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

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

#### **THE SALE OR TRANSFER OF PROPERTY**

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

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

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

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

## CONSTRUCTION REGULATIONS

1. If a Benzie County Land Use permit is required, NO building or structure of any kind shall be commenced or erected nor shall any additions to or exterior alterations to any building be made until Application For Construction Approval form has been approved in writing by two individuals: 1) by the Assembly President or Vice-President and 2) by the Managing Director. The completed Application For Construction Approval form, in duplicate, shall be submitted ten (10) months prior to the expected start of construction, along with a fee of fifty dollars (\$50). If any of the Assembly requirements prove to be a hardship to the property owner, a special exception to the 'Rules' may be requested from the Trustees. When approved and signed, one copy shall be filed at the Assembly and one copy returned to the building owner. The approved building plans and specifications shall be identical to those submitted to Benzie County jurisdictions for their approval. Any questions regarding the approval, the application, the plans, or other information shall be submitted to the Board of Trustees for resolution. For Assembly approval the following information is required:
  - A. For any new footprint or increase of footprint on an existing structure, a professional dimensioned, scaled site survey and plan of the lot or lot-parcel showing the location of the building and its set-backs from all lot lines, existing or proposed location of septic tank and drain field or holding tank, existing or proposed location of well or pipes bringing in water from sources outside the property, any adjacent Assembly common property or roads, any existing or known proposed well or septic system within 50 feet of the applicant's property line, any new requirements for access road(s), and parking spaces for at least two (2) vehicles on said property. A survey is not required for additions to existing structures requiring no increase in footprint. "Footprint" includes the foundation and any porch or deck twelve inches or more above finished grade.
  - B. The building plan including scale floor plans and scale elevations on all sides of the structure,
  - C. Plans indicating access for construction vehicles and parking spaces for attendant vehicles.
  - D. If grading is required, the proposed grading plan and a soil erosion and storm water control plan.
  - E. If Board of Trustee approval is required or requested, a letter of comment from all Assembly land owners within 200 feet of said property.
2. Any lot or lot-parcel on which any building shall be erected shall be furnished with an adequate water supply and a plumbing system for sewage disposal at the expense of the occupant or owner(s). All installations shall meet the approval and requirements of the Benzie – Leelanau District Health Department.
3. Each new structure erected shall be located on a lot or lot-parcel having a width of not less than 75 feet and containing not less than 8500 square feet in area. New construction on undeveloped lots or the increase in size of footprint on lots smaller than 12,000 square feet requires the additional formal approval by the Board of Trustees. Whenever contiguous, undersized, non-conforming lots, whether developed or undeveloped, are under common ownership, the lots shall be combined into one lot until the minimum lot-parcel size is achieved or at least achieves a lesser degree of non-conformity. Hereafter, any lots sold by the Assembly shall only be sold in groups sufficiently large to meet the requirements of this section. In the event that the main existing building on a lot or lot-parcel smaller than above mentioned size should be destroyed in whole or part for any reason, this section does not restrict the owner from rebuilding, as long as the new building occupies the same footprint of the destroyed building.

4. Subject to the additional requirements of Benzie Article XXII & XXIV, the maximum occupied space allowed is thirty per cent (30%) of the lot area.
5. A single family dwelling shall have a minimum width of twenty (20) feet over fifty (50) per cent of the entire structure. Maximum structure height shall be twenty-eight (28) feet.
  - A. Non-residential Utility Buildings or Out-Buildings may be erected on the property provided:
    - i. The footprint size, when combined with the footprint size of the residence shall not exceed 30% of the lot parcel size.
    - ii. The building must be placed within the set backs.
    - iii. The materials, finish and style shall blend with the residence.
6. No part of any new construction shall be erected nearer than 10 feet from the sidelines, nearer than 15 feet in R-1 or 25 feet in R-2 from the rear line, or nearer than 25 feet from the front line of a lot or lot-parcel. No new construction (including overhang) shall be erected nearer than 25 feet from a private, existing, and/or platted Assembly roadway. No new construction shall be erected nearer than 50 feet from highway right-of-way of M-22 or South Shore Road. Variations from this regulation may only be made for hardship by reason of peculiar shape of the lot or lot-parcel or because of an unusual contour of the lot. Such variations shall be approved in writing by the Board of Trustees or the Executive Committee of the Board.
7. No outhouse shall be erected, permitted, or used at any time on any lot or premises on the Assembly grounds. Porta-potty type facilities used on a construction site are an exception, and one shall be provided when County approved sanitary facilities are not available on site.
8. All new power, telephone, cable, and/or internet service lines to a residence shall be underground.
9. All new improvements of undeveloped, platted roads required for access to the property shall be a minimum of fifteen (15) feet wide and shall follow the right-of-way as shown on the original Assembly Plat or as modified by court action. The cost of construction shall be at the expense of the property owner. Exceptions to this section or any other change to the Plat shall be approved by both the Trustees and the Circuit Court.
10. During any construction, contractors and workers shall be required to observe ASSEMBLY CONSTRUCTION HOURS (8 AM TO 5 PM, Monday through Saturday), limit onsite parking, protect the environment, and restore all common property and roadways to their preconstruction condition. Damage to the surrounding property or roadways or interference with normal water drainage shall be immediately restored to its preconstruction condition.
11. Assembly approval only applies to the owner(s) receiving it and has a three (3) year limit until the start of construction unless extended by the Board of Trustees. The exterior of the building and final grading shall be completed within one year of the date of the start of construction unless more time is granted in writing by the Trustees.
12. The owner shall agree in writing to abide by the Assembly Construction Rules and shall furnish the general contractor with a copy of these regulations prior to the start of construction. Any violation of this policy shall be corrected at the owner's expense. As a condition of approval the Assembly may require a deposit, not to exceed two thousand dollars (\$2,000), to insure compliance with these regulations. Such deposit shall be refundable if, and only if, construction is completed in accordance with the plans submitted and any damage to the surrounding properties is completely repaired.

## USE OF PROPERTY REGULATIONS

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

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

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

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

### The policy is as follows:

- A. No common property may be used when it is feasible to install a county approved system on the cottage owner's own property.
- B. No part of any wastewater disposal system may be placed on common property without the prior written approval of the Board of Trustees and the execution of required documentation by the applicant.
- C. The Board of Trustees will not consider any request for the placement or continued use of any part of any wastewater treatment or disposal system on common property unless ALL of the following conditions are met.
  1. The proposed system is designed to encroach on common property to the smallest extent feasible.

2. The proposed system must comply with applicable state and county standards (i.e., a drain field on common property may not be connected to an inadequate septic tank) and with original CSA deed and subsequent legal instruments.
3. Non-biodegradable substances may not be discharged into any permitted system.
4. Each cottage owner requesting approval to install any part of a wastewater treatment or disposal system on common property shall agree in writing to disconnect and/or remove the system, at his own expense, upon any of the following:
  - a. The system fails to function properly.
  - b. A joint or community system is developed, such as a common sewage system or a "cluster" drain field system.

### **Implementation and General Matters**

- A. All requests must be in writing and provide complete information about the system, including information sufficient to allow the Board of Trustees to conclude that the system installed will comply with all applicable rules and regulations, that the use of common property is necessary or preferable to use of private property alone, and that ground water migration will not threaten harm to either Crystal Lake or Lake Michigan, or ground water uses of down gradient property owners.
  1. It shall be the burden of the applicant to establish that all of the criteria of this policy will have been met upon construction of the system as proposed.
  2. Upon completion of construction the applicant shall furnish the Trustees with a certificate that the system was installed according to the approved plans together with drawings showing the system as built.
- B. All requests will be reviewed by the Buildings & Grounds Committee and forwarded to the Board of Trustees with recommendation for approval or disapproval.
- C. Installation may not occur until the applicant has executed appropriate legal documentation as specified by the Trustees and their counsel.
- D. Upon completion of the septic system, there will be reasonable surface restoration of the common property by the applicant.
- E. The authority to use common property will either terminate upon the sale of the applicant's property or be made binding upon subsequent owners.

## **VIII. CSA POLICY ON THE USE OF COMMON PROPERTY BY CSA LOT OWNERS REVISED NOVEMBER 2, 2024 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. The CSA may require Lot Owners to sign an agreement(s) documenting this use and acknowledging CSA 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 (such as an easement), 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 or other document.
- 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.

## IX. GIFTS

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

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

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

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

## **X. MULTI-MEDIA POLICY**

**(Passed at the November, 2024 Board of Trustees Meeting)**

In consideration of the opportunity to participate in the Congregational Summer Assembly ("CSA") activities, including but not limited to CSA lessons, meetings, events and use of CSA facilities and equipment (the "Program"), the participant and the participant's family members and guests (the "Participants") agree to be subject to this Multi-Media Policy (the "Policy").

The Participants grant the CSA the right to:

1. Record the Participants' appearance in a videotape, photograph, digital, electronic, or any other medium.
2. Use the Participants' names, likenesses, voices, and biographical material in connection with these recordings.
3. Use, reproduce, exhibit, or distribute in any medium (e.g., print, social media) these recordings in whole or in part for any purpose that the CSA deems appropriate.

Participants waive any right 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. Participants release the CSA or anyone acting under its 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. All such recordings, in whatever medium, shall remain the property of CSA and the Participants are not entitled to any compensation from the CSA for use of the recordings.

## **XI. ASSUMPTION OF RISK, RELEASE OF LIABILITY AND INDEMNIFICATION POLICY (Passed the Board of Trustees in November, 2024)**

In consideration of the opportunity to participate in the Congregational Summer Assembly ("CSA") activities, including but not limited to CSA lessons, meetings, events and use of CSA facilities and equipment (the "Program"), the participant and the participant's family members and guests (the "Participants") agree to be subject to this Assumption of Risk, Release of Liability and Indemnification Policy (the "Policy").

- 1. Release of Liability:** The CSA Program is voluntary, is subject to certain inherent risks that cannot be avoided even with the exercise of reasonable care, and subjects Participants to the possibility of physical injury and loss of or damage to property (collectively, Risks). Accordingly:
  - a.** Participants agree to 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 participating in the Program.
  - b.** Physical exertion may be involved in the Program and Participants attest and certify that they are physically fit to participate safely, and have not been advised otherwise by a health care professional.
  - c.** As between each of the Releasees and the Participants, the Participants will be solely responsible for any and all medical and related bills that the Participants may incur because of any injury, as well as costs related to loss or damage to property, that the Participants may sustain as a result of their participation in the Program, including those sustained on the premises where the Program is conducted and while traveling to and from such premises, regardless of the location or mode of transportation.
  - d.** This Agreement shall be binding on the Participants as well as the Participants' estates, heirs, executors, administrators, successors, and assigns, as well as any other party asserting a Claim on the Participants' behalf or on behalf of the Participants or estates.
- 2. Insurance:** The Participants are solely responsible for any medical, health, or personal injury costs relating to the Program, its facilities, and equipment. The Participants are strongly encouraged to have a medical examination and purchase health insurance prior to any and all participation in the Program or use of CSA facilities and equipment.
- 3. Indemnification:** The Participant will indemnify Releasees from any and all claims, actions, suits, procedures, costs, expenses, damages, and liabilities, including attorneys' fees, arising or resulting from Participants' involvement in the Program, and to reimburse them for any such expense incurred.
- 4. General Provisions:**
  - a. Jurisdiction:** This Policy shall be governed and construed according to the laws of the state of Michigan without regard to its conflict of laws provisions and any action or proceeding concerning any Claim or the meaning or effect of any provision of the Policy shall be conducted only in a court of competent jurisdiction in Benzie County, Michigan, and that for such purposes, the Participants expressly submit to the jurisdiction of such courts.

- b. Modifications.** This Policy contains the entire understanding between and among the parties concerning these matters. No waiver, modification, or amendment of any of the terms of this Policy shall be effective unless made in writing and signed by the party to be charged.
- c. Severability.** The Participants hereby expressly agree that if any portion of this Policy is held invalid, the balance of the Policy shall nonetheless continue in full legal force and effect.

**ACKNOWLEDGMENT OF UNDERSTANDING:** the Participants have read this Policy and fully understand its terms, and understand that they are giving up substantial rights, including their right to sue. The Participants acknowledge that this Policy is a complete and unconditional release of all liability to the greatest extent allowed by law.



*Bucket game*

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

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

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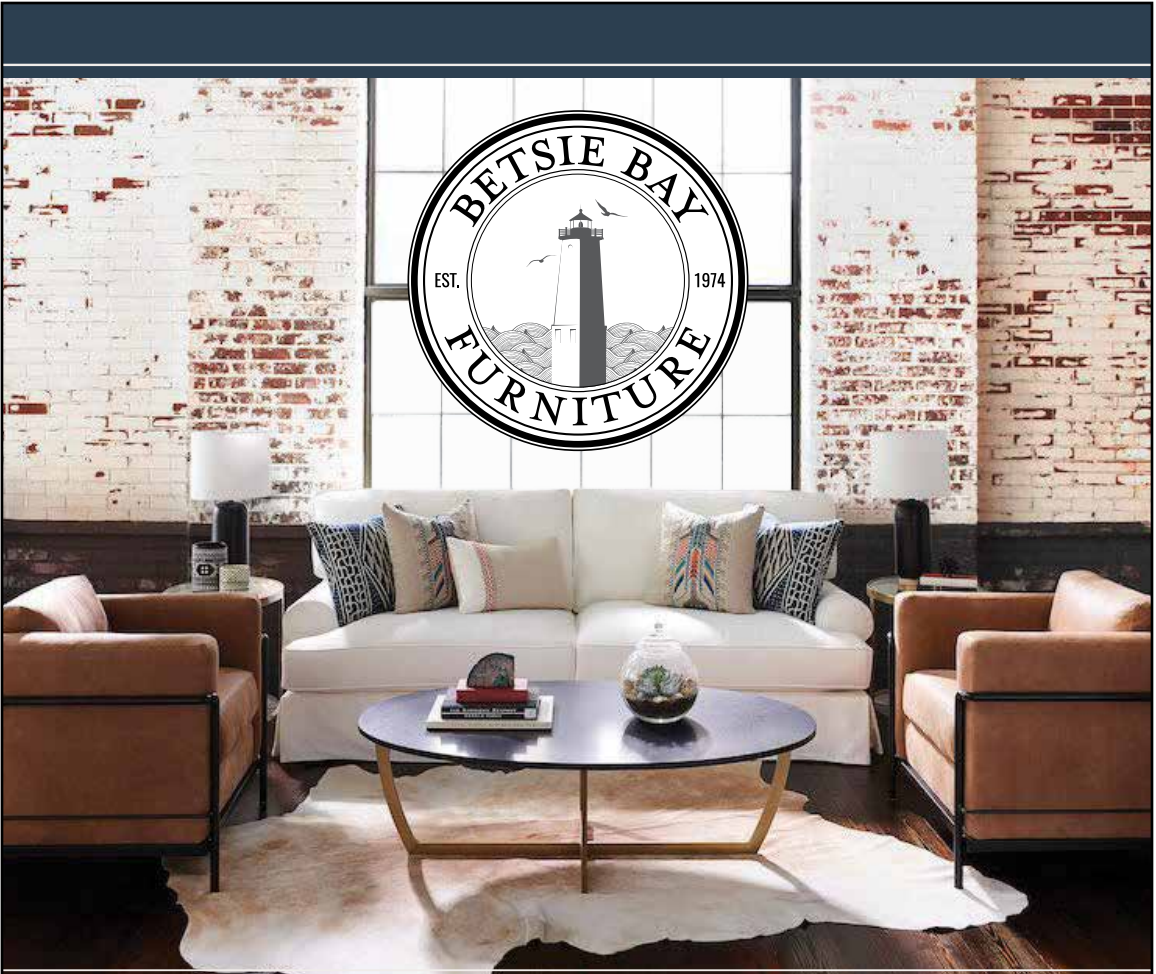
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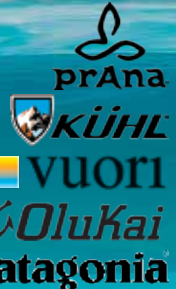
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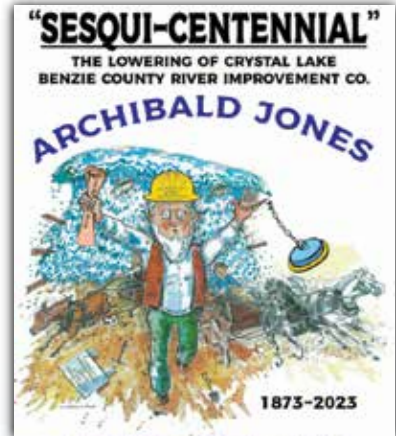
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WE ARE THRILLED ABOUT OUR UPCOMING EXPANSION AND APPRECIATE THE SUPPORT OF THIS AMAZING COMMUNITY. WE LOOK FORWARD TO SEEING YOU THIS SUMMER!

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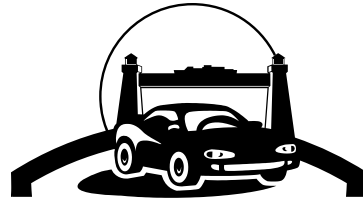
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## JUNE

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## JULY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## AUGUST

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

## SEPTEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

○ = Worship Service at the Assembly

\* Office Opens June 16, 2025 and Closes August 15, 2025

# - FEDEX & UPS PACKAGE DELIVERY & PICKUP -

Packages from FEDEX and UPS may be delivered to the Assembly Building during the 2025 Season for those who live in locations not accessible by the delivery trucks.

Please limit you orders to smaller packages that easily may be brought in and out of the building.

Mail and Packages addressed to the CSA address, 2128 Pilgrim Hwy, will be picked up from the Frankfort Post Office by CSA staff and distributed in the Office Mondays-Fridays usually by 1:00pm during our nine-week season.

• LOCAL PHONE NUMBERS •

• NOTES •

**EMERGENCY .....911**

**CHAMBER OF COMMERCE & VISITOR CENTER**

Benzie County  
Chamber of Commerce.....(800) 882-5801  
Frankfort-Elberta Area  
Chamber of Commerce.....(231) 352-7251

**COPYING & PRINTING**

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**GOVERNMENT**

Benzie County  
Government Center.....(231) 882-9671  
City of Frankfort.....(231) 352-7117  
Village of Benzonia.....(231) 882-9981  
Village of Beulah.....(231) 882-4451

**LIBRARIES**

Benzie Shores District Library, Frankfort.....(231) 352-4671  
Benzonia Public Library.....(231) 882-4111  
Darcy Library, Beulah.....(231) 882-4111

**POST OFFICES**

Beulah Post Office.....(231) 882-5588  
Frankfort Post Office.....(231) 352-4341

**RESTAURANTS/TAKE-OUT**

A. Papano's Pizza, Beulah.....(231) 882-2300  
A. Papano's Pizza, Frankfort.....(231) 352-6700  
Birch & Maple, Frankfort.....(231) 399-0399  
Cabbage Shed.....(231) 352-9843  
Crescent Bakery, Frankfort.....(231) 352-4611  
Dinghy's Restaurant & Bar, Frankfort.....(231) 352-4702  
Frankz.....(231) 399-0162  
L'Chayim Deli, Beulah.....(231) 882-5221  
L'Chayim Deli, Frankfort.....(231) 352-5220  
Manitou, Honor.....(231) 352-4761  
Mayfair Burger Bar.....(231) 352-9136  
Port City Smokehouse.....(231) 352-9192  
Rocks Landing.....(231) 399-0158  
Stormcloud Brewing Co., Frankfort.....(231) 352-0118  
Villa Marine, Frankfort.....(231) 352-5450  
Vita Bella Italian Kitchen and Market.....(231) 399-0035

**TRANSPORTATION**

Benzie Bus.....(231) 325-3000

# 2025 CALENDAR

Sunday.....	June 15 .....	First Church Service.....	11:00 am
Monday.....	June 16 .....	Office Opens/Programs Begin.....	9:00 am
Thursday .....	June 26 .....	Potluck Dinner .....	6:30 pm
Saturday.....	June 28 .....	Board of Trustees Meeting.....	9:00 am
Monday.....	June 30 .....	Educational Foundation Golf Tournament.....	8:00 am
Thursday.....	July 3 .....	CSA Family Dance.....	7:00 pm
Mon-Sat.....	July 7-12.....	July Tennis Tournament.....	TBA
Monday.....	July 7 .....	Adult Musical Try-Outs .....	1:00 pm
Tuesday.....	July 8 .....	Youth Teen Dance.....	7:00 pm
Wednesday .....	July 9 .....	Art Workshop.....	10:00 am
Wednesday .....	July 9 .....	Open Forum.....	12:00 pm
Thursday.....	July 10 .....	Women's Association Annual Meeting .....	10:30 am
Friday .....	July 11 .....	Dutton Concert.....	7:30 pm
Saturday.....	July 12 .....	Pickleball Fest.....	9:00 am
Thursday.....	July 17 .....	Potluck Dinner .....	6:30 pm
Friday .....	July 18 .....	Cottage Treasures Drop off starts.....	9:00 am
Friday/Sat.....	July 18-19.....	Adult Musical Performance .....	7:00 pm
Saturday.....	July 19 .....	Board of Trustees Meeting.....	9:00 am
Tuesday.....	July 22 .....	Cottage Treasures Pre-sale .....	5:00 pm
Wednesday .....	July 23 .....	Arts & Craft Fair / Cottage Treasures.....	9:30 am
Friday .....	July 25 .....	Stunt Night.....	7:30 pm
Saturday.....	July 26 .....	Annual Meeting .....	9:30 am
Saturday.....	July 26 .....	Burrows-Getz Concert.....	7:30 pm
Monday.....	July 28-August 1 .....	Gibson Lecture Series .....	12:00 pm
Monday.....	July 28 .....	Children's Operetta Try-Outs .....	1:00 pm
Monday.....	July 28 .....	Wildewood Meeting .....	9:30 am
Friday .....	August 1 .....	"Adult" Teen Dance .....	9:00 pm
Saturday.....	August 2 .....	Armstrong Concert.....	7:30 pm
Mon-Sat.....	August 4-9 .....	August Tennis Tournament.....	TBA
Monday.....	August 4 .....	Art Workshop.....	10:00 am
Tuesday.....	August 5 .....	Youth Teen Dance.....	7:00 pm
Wednesday .....	August 6 .....	Authors & Artisans Fair .....	10:00 am
Thursday.....	August 7 .....	Open Forum.....	10:30 am
Thursday.....	August 7 .....	Potluck Dinner .....	6:30 pm
Saturday.....	August 9 .....	Children's Operetta Performance .....	7:30 pm
Sunday.....	August 10 .....	Celebration of Life & Lemonade Sunday.....	11:00 am
Friday .....	August 15 .....	Office Closes & Programs End .....	4:00 pm
Sunday .....	August 17 .....	Last Church Service.....	11:00 am

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

Cover photo by Annie Hessler