

CSA Annual Meeting Minutes

Saturday, July 29, 2023

Assembly Building

Summary of CSA Annual Meeting Minutes

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

Call to Order: 9:32 a.m.

Opening Prayer - Erin Jones

Set Adjournment Time & Consent Agenda

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

Approval of Minutes from Annual Meeting on August 6, 2022

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

2023 Annual Meeting Minute Reviewers

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

Reports

President's Report - Ed Allred - oral report

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

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

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

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

Treasurers Report - Gary Dawley - written and oral report

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

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

Archives Report - Jane Cooper - oral report

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

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

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

Fund Reports

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

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

Committee Reports

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

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

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

Approval of Committee Reports

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

Old Business

- No old business

New Business

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

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

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

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

Enabling Act Resolution

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

Adjournment

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

The Annual Meeting adjourns at 12:06 pm.

Respectfully submitted,
Tammy Moore, Secretary
CSA Board of Trustees