

Minutes for the Pinewoods Association Annual Meeting

July 31, 2021, 10 a.m.-12p, Pinewoods Dining Hall

1. Jody Foster, President, introduced David Greenleaf, Treasurer, and Kayden Will, Secretary, and called the meeting to order. A quorum was confirmed with 80.09% (338 shares) in person or represented by proxy.
2. Nomination of new shareholders: Janet Kjelmlyr (1 transferred share), Ava Geupel (1 transferred share), Lena Geupel (1 transferred share), and Jeff Waltman (1 new share). Jody moved for approval, Seconded by Jane Link Fergusonn. Unanimous approval and welcome to new shareholders. The total number of shares is now 423.
3. Jody recognized the following Pinewoods community changes:
 - a. Deaths were honored with a moment of silence for Allen Greenleaf, Michael Skeldon, and David Gaus.
 - b. Births: Penelope Rose Wade to Killian and Summer Wade, Marina Ann Fernando to Robin Ann Link and Ravi Fernando, and Eliot Wilder Hoeksema to Colleen and Craig Hoeksema.
 - c. Marriages: Taylor Bishop to Mackenzie Hamilton, Katie Ballew to Christian Shonkwiler.
 - d. Lucy Skeldon announced that any family tree updates can be sent to Lucy Skeldon and Amy McCreary using the email pwfamilytrees@gmail.com.
4. Approval of 2019 Annual Meeting Minutes which were sent out by email and copies were available at meeting. Phil Will moves to approve. John DeBeer second. Approved.
5. Approval of 2020 Annual Meeting Minutes. Jody moves to approve. Anne Sloan second. Approved.
6. President's report – Jody Foster
 - a. Serving on the Pinewoods Board for three years has been a wonderful experience and an honor. Enjoyed serving with David and Kayden this year, and Jane Hoey and Paul Brown in previous years. Grateful to all the committees that contribute their time and abilities to Pinewoods.
 - b. Kathy and the Dining Hall Committee have worked hard to develop a plan for the safe and smooth operation of the Dining Hall. This is Kathy's 32nd year as Pinewoods Dining Hall manager. Kathy notes that many people are helping, the kids are "Kathy's Angels," and Kate Eubanks has been organizing helpers. Thanks to everyone helping in the Dining Hall.
 - c. Ed Babcock, our Caretaker, continues in his work to supervise the care and maintenance of our cottages and common areas. Ed rebuilt mailboxes after a fire truck backed into them this winter, and Duncan coordinated the project.
 - d. Thanks to Kathy and Dining Hall staff for picnic after meeting, and thanks to Ann Cass and John Hoey for margaritas. Jody is happy to be back in person after missing last year, and thanks Pinewoods for the opportunity to serve.

7. Treasurer's report – David Greenleaf

- a. David told the story of a friend who heard that he was at Higgins Lake and immediately asked, "Is the Dining Hall still there?" Turns out she had visited Pinewoods years ago with Flintermans. What struck David was that her first question wasn't about the lake or the sailing, but about the Dining Hall. Emphasizes the importance of the Dining Hall: it's what makes this place unique and provides the common bond. We are an association of cottages with this unique Dining Hall and there happens to be a Lake out there. Applause for the Dining Hall.
- b. David comes from a financial background. He could talk about finance in great detail, but he is wearing his hat as a neighbor today. Pinewoods Association has roughly \$200,000 cash flow. Objective on the board is to set rates for membership dues, board rates, and caretaking dues so that all expenses can be met. Membership dues somewhat subsidize meals. 422 shares, 130 distinct individual shareholders. Selling meals (widgets) is what makes this place work financially-- each time a person takes a meal it is like dropping \$5-6 dollars in the bucket. Eating at the Dining Hall is important for making Pinewoods work.
- c. Last year's pandemic demonstrated the impact of low meal counts (less than half of a normal year). Series of generous anonymous donations helped support the Dining Hall during a year of lower use and higher expense. The Dining Hall works because we agree to eat here.
- d. This year, meal counts are up (approximately 6,000 meals served through Week 5). Not serving meals on Wednesdays gives staff a break. Past years, 90% of meals were adult meals, but this year 83% are adult meals and children counts are up, which impacts revenues. Renters represent 5% of meals this year, very important.

John DeBeer: As a former officer, John noted that this is the best philosophical speech on the importance of the Dining Hall for the organization.

8. Committee Reports

- a. Nominating Committee – Curt DeVoe, Jane Hoey, Paul Brown. Nomination and election of new board members and approval of Board officers for 2020-2021 (Kayden Will) and 2021-2022 (Gretchen Sinclair Stanton).

2019-2020 Pinewoods Association Board: Paul Brown (President), David Greenleaf (Treasurer), Joseph "Jody" Foster (Secretary)

2020-2021 Pinewoods Association Board: Joseph "Jody" Foster (President), David Greenleaf (Treasurer), Kayden Will (served as Secretary under preliminary approval)

Curt clarified that Kayden Will was nominated last year but was not fully approved because the 2020 Annual Meeting was adjourned due to Covid pandemic.

Jody moved to approve Kayden Will to the Pinewoods Association Board, Stephanie Fitzgerald second. Approved.

Jody moved to approve Gretchen Sinclair Stanton to the Pinewoods Association Board, Paul Bennett second. Approved.

2021-2022 Pinewoods Association Board: David Greenleaf (President), Kayden Will (Treasurer), Gretchen Sinclair Stanton (Secretary)

- b. Memorial Fund – Anne Sloan. Not an active year, donations in honor of Allen Greenleaf, no expenditures. \$10,000 balance in Memorial Account.
- c. Library - Lucy Cochran. Last year, Library was open with restrictions. Open normally this year.
- d. Dining Hall – Louisa Lawrence. Exciting two years for Dining Hall Committee. Tremendous thank you to Kayden Will, David Greenleaf, and Kathy Piehl for putting together our preordering and take out system last year. Other camps followed our model. This year's challenge has been labor shortage. People in the Dining Hall have been helping out by putting dishes on the end of the table, which saves about 9 hours of labor per week. Thanks to Kate Eubanks for coordinating help. Comparing this year to 2019 (record year) and correcting for Wednesday meals puts us on the same level with 6400 meals served by the end of Week 6. Committee started planning for 2021 with Covid protocols, then Michigan opened up. As Delta variant spreads, we ask people to continue keeping windows open, fans on, and sanitizing.

Bitsy Fitzsimmons: Reminded people to socialize outside rather than lingering at tables.

John DeBeer: Wonderful to see everyone pitching in to clean up after meals.

Recognition and appreciation of Kathy, Dining Hall staff and those who helped this year. Kathy introduced all staff (Paula, Teresa, Alex, Trisha, Lois, Brooke, John, Angela) and their roles. Big applause and thanks.

- e. Buildings and Grounds – Duncan Lawrence. Buildings and Grounds are in great shape. Hugh Lawrence and Eric Cline have joined the committee. Expenses on target. Two major enhancements to Dining Hall: ice cream cooler (looking for guest scoopers) and new stove (new griddle, convection, excellent temp control). Logging project in back woods on land we don't own (Cottage Grove), professionally managed, protected eagles nest area, area will grow back and trails are being redefined. Took out several big trees that were hazardous to road or falls. Sample chair that has straighter legs to reduce tripping hazard, new chairs will be in 2022 budget. Tried to buy a new raft to replace shallow water raft which is in bad shape, unavailable in pandemic but should be installed by spring 2022. Gypsy moths have been a problem in this area for the oaks, Roscommon County sprayed, Crawford County has not been sprayed, ask cottages to remove egg cases (looks like a fuzzy piece of foam the size of quarter, scrape off into soapy water). Tree roots in path, plan to work with the Board to have wood chips and sand/gravel available, need help from cottages to identify problem areas.

Frank Cockran: Repeated application of wood chips becomes more effective over several years.

Asking for general approval of \$20,000 budget for B&G for 2022. Duncan moves, George second. Approved.

- f. HLPOA – Mary Highberger. Curt DeVoe, Nick Dewey, Jane Hoey, and Mary attended HLPOA meeting on Zoom in July. HLPOA created a lake enforcement group: identified 7 road ends with signs about no anchorage or overnight moorings with \$500 fines and boat tags for violators. Swimmer's itch project: snail-mergansers-human cycle, relocation to other lakes has been effective, no sightings of merganser broods this year. Environmental committee monitors increase in nutrients from laundry/dish detergent phosphorus and septic tank leakage, which produces algal blooms. Bill Kerry is the legal advisor, cases looking at expansion of marina at AMVETs property, lake level, short term rental noise and abuse of property. Lake quality study highlights: biggest invasive plants are milfoil and starry stonewort, native aquatic life is healthy, zebra mussels help improve clarity of lake, nutrient increases can cause algal blooms, fish populations (brown and rainbow trout) are healthy, recommends centralizing sewers, inventory of bank erosion, water quality sampling. Curt DeVoe was elected to HLPOA for a one year term to represent the three camps.

Curt: Send him an email cdevoe@psrb.com about any concerns relevant to HLPOA and to suggest how to connect with Lakeside and Cottage Grove.

- g. Roscommon Community Foundation – Kathy Lawrence. How we are able to support our local community, Roscommon Community Foundation is looking for a new location because Chase Bank is eliminating that branch. New logo. Good year, stock market has helped boost funds. New fund for urgent needs due to Covid. Contributed to food banks, aquatic invasive species project, scholarships, children's assessment center. Magazine distributed to each table.

Duncan Lawrence: How poor is Roscommon County? Kathy says Roscommon County is one of the lowest counties in Michigan. How easy is it to set up a fund for something you are passionate about? Kathy says \$10,000 to set up a fund, nominal administrative fee.

Frank Cochran: Do we as an Association contribute to the Community Foundation? Kathy says no, just individuals.

Carol Herndon: What do the scholarships cover? Kathy says high school students who need help with tuition for college. Duncan says there are also special purpose scholarship funds, such as sports camps.

11:00 a.m. David offered a time check just to let people know of big topics coming up.

- h. Fire and Safety – Jean Lawrence. Fire department appreciates that we have underground tanks, no leakage. If anyone is interested in detectors for radon and other gases, contact Jean.

i. Communications – Kayden Will

Website - thanks to Erik Geupel, manages pinewoodscamp.org.

Pinewords - thanks to Kristen Larkin, coordinates sharing news in the off-season

Directory - thanks to Phil Will, coordinates database

j. Tennis Courts – Anne Cass/David Greenleaf - tabled until New Business discussion.

k. Trails – Curt DeVoe. Curt and Lynn are new chairs of Trails Committee, along with Howie Schultz and Larry Bennett. Trails are beautiful in all seasons. Timbering destroyed trails to the north, not our property. Kate Eubanks, Alex Eubanks and Eric Cline helped to reconstruct/mark trails behind tennis courts and mailboxes. Some work still to do, Duncan and Kate have chainsaws that can be used to clear slash.

l. Centennial Committee – Lily Fink Harrington. Have been looking forward to celebrating, even though it has been pushed back for various reasons. Plan to have a celebration summer 2022 (102nd summer?). Encourage people to look through Ann Taylor's Centennial Book, more available for purchase.

9. New Business

a. DTE Natural Gas Line - Jody Foster. Jody, Jane Hoey, and John Harrington as well as Christy Karras, Cottage Grove President, and the Lakeside President attended a meeting with DTE representative to learn about project details. DTE plans to install natural gas pipeline after Labor Day. Communication was sent out to property owners with DTE offer letter. Individual cottages can opt to connect to natural gas pipeline, same cost whether you connect now or later.

George Wilson: Is this gas line a done deal? Jody says Pinewoods has a public utility easement. Since Cottage Grove and Lakeside do not have the same easement, their legal team has identified some restrictions such as no additional cutting, no additional access road, no work during summer season. We may be able to develop a similar agreement.

David Greenleaf: DTE offers their side of the story, we have heard some opposition to project.

Dan Wilson: Will this be put in one side of Old Stage Road? Curt says right down the middle, directional drilling means that they can drill up to 1.5 mile underground.

John DeBeer: Can they cluster several cottages off of one line? Good question for DTE.

Jane Hoey: Vern Hartman is the DTE contact, she has his card.

b. Pinewoods Legal Team - Jody Foster: Cottage Grove has a Legal Team that has been helpful during pipeline process, hoping to develop something similar for Pinewoods so that we can consult with that team when something like the gas line comes up.

Curt: Clarifies that Nick Dewey has been our legal counsel and continues to serve that role. Looking for additional expertise when specific issues such as this project come up.

- c. Bylaws Committee - Jody Foster. Jody says that there was interest in forming a Bylaws Committee in 2018.

Nick Dewey: In 2019 Paul Brown appointed Curt DeVoe and Nick to a Bylaws Committee. Committee presented proposed amendments to the Bylaws in 2020. Nick wonders if Board has reviewed those and has any questions. David says they will be reviewed. Any changes to the Bylaws need to be sent out to the members in advance. Nick is concerned about several issues, including that Pinewoods Association is only authorized to issue 500 shares and clarifications are needed on redeeming of shares for two cottages (Harmans 20 shares, Bill Taggart/Ruhls 40 shares). Curt says he checked record books in Library files and confirmed that 40 Bill Taggart shares have been redeemed, hasn't checked on Harman. Curt and Nick are available to answer any questions, Nick asks that this issue be considered soon.

- d. Proposed Higgins Lake Public Sewer System - Curt DeVoe. Curt was asked to serve on Sewer Authority Board, but declined since he didn't feel like he had enough local presence. He has been serving as a volunteer. Sewer Authority has already put \$60,000 into it, group has ducks in a row to get legal advice, funding (federal and state, HLPOA and others), and watershed-wide coordination. Not connecting to current wastewater treatment, proposing a new state of the art water treatment plan in the southwest corner of watershed. Budgeting \$120 million for project. Main line will go into same public utility easement along Old Stage Road. Our only responsibility will be to pay the connection ~\$1000 and monthly fees (unknown). They will remove any of your septic that is in the path of the new pipeline. Current septic systems leak into Lake and groundwater. This sewer project is no longer a maybe, a definite. Check Gerrish Township website for further information. Anticipated battle is from people who do not live on the lake and will have to pay for it. Construction in 2023, 2-3 years out.

David: Does this project service Crawford County? Curt says project will service entire Higgins Lake watershed.

Nick: Talked to engineer, clarifying that it is not a complete sewer system, solids will still be processed in septic tank on property, but liquid effluent will be removed through sewer system. Some backlotter within a couple hundred yards of lake will also be involved.

- i. Tennis Courts and donation campaign - David Greenleaf. Proposals were sent out by email. Last fall, Curt DeVoe, Anne Cass, and David met on Zoom. Various proposals have been discussed over the last decade or so, but nothing has moved forward. Difficulty of moving project forward: can't get a contractor without a budget, can't get a budget without an estimate. Asking for approval to designate a budget and asking members to "trust us." Proposal gives one example of how to fund project through three funding sources: reserves (~\$110,000 in reserves at the end of 2020, responsibility of Board to maintain facilities), capital campaign (several commitments/donations already, recognizing that some members will use facility more than

others, support campwide activities), and special assessment (\$180 per share on 420 shares would fully fund \$75,000 project). Let's get this done!

Rip Loomis: As someone who has been on the Board and seen this process, Rip recognizes the circular process of this project. Supports the need to authorize the Board to go ahead.

Mona Baumgartel: Have you considered a special assessment by cottage not by share? Remembers that last special assessment was by cottage.

Curt DeVoe: Lynn and Curt have committed to contributing \$5,000. The \$75,000 project cost is not made up and comes from bids that we have had in the past, ranging from \$30,000-75,000. Courts are in terrible shape, uneven cracks and mounds, surface is coming off, sloped surfaces mean water gathers and forms algae/slick. This is deferred maintenance that we have a responsibility to take care of. Maintenance costs would be less than \$2500 per year, especially if people pitch in to help during the season.

Mary Highberger: In favor, but with two concerns. Do we have enough tennis players? People are in the lake and on their devices, maybe we could do just one court.

Duncan Lawrence: The more we view that area as a recreational activity area rather than a tennis court, the better. Courts in Cottage Grove and Lakeside are not getting much use. Expressed son's concern that we don't have a clear plan, son Chris has offered to help develop a survey of members to see what we need/want.

Bitsy Fitzsimmons: Agree that we need to figure out exactly what we are doing, but trust the Board to move forward. See Curt's donation and raise it, \$10,000.

Kelly Waltman: First Annual Meeting, would love to see people introduce themselves at the start of meeting. Value of stories: one of favorite memories was a ping pong tournament organized in memory of her father. These courts would be a great opportunity to bring people together. Kelly and Jeff Waltman will contribute.

John DeBeer: Tennis days may be done, but John is committed to donating. You don't know how many people will play until you have good courts.

John Hoey: Grew up playing on those courts, a lot of possibilities for recreation in that area for future generations. Sister Anne Cass is passionate about this and John wants to be able to play with her, remembers her slipping on the mossy, slippery courts. Need to make them safe. Trust the Board.

Lily Harrington: Tangible example of use, that is where Centennial Celebration will take place.

Frank Cochran: Move to vote on Proposal A.

David reads Proposal A: *The members of Pinewoods Association approve a maximum budget of \$75,000 to be spent to redo the tennis courts and sports facilities. The Pinewoods Board will have broad authority to realize this project in the best interest of the association. The proposed budget can be supplemented by donations. The Pinewoods*

Board can assess shareholders over the next five years to finance the project. A reasonable amount of funds can also come from reserves.

Tennis Court Committee going forward: Curt DeVoe, Anne Cass, David Greenleaf, Amanda Geupel, Duncan Lawrence. Committee will also look to incorporate other recreation, such as pickleball and volleyball.

Nick Dewey: Concerned that \$75,000 may not be enough. Support project, but \$75,000 is an old figure and cost may be closer to \$100,000.

Curt DeVoe: If we move forward immediately after this meeting, we could potentially start construction in the spring for completion before Dining Hall opens in 2022.

John DeBeer: Move to amend motion to \$100,000. Nick seconds.

Proposal is approved with one nay vote.

Anne Cass: Thank you to David and the Board and Curt for keeping this moving.

John DeBeer: Last Board and this Board have done a magnificent job in difficult times.

m. Jody reported slight increase in Dining Hall insurance coverage.

10. Old Business –

a. Use of Annex - Paul Brown is person to contact.

11. Kate Eubanks reads Resolution required by bank - "Be it resolved that:

"All acts done, actions taken, contracts entered into, and all matters and things done or performed by the members of the Board of Directors of record, individually and/or collectively, in the performance of their duties as Board Members and in furtherance of the business of the Corporation, hereby are approved and ratified as the acts of and for Pinewoods Association;

"The Stockholders, in order to further the purpose of the Association, hereby authorize the Board of Directors to expend and commit during the year such amounts that they may find necessary and proper to conduct the efficient and legal operation of the Dining Hall through a period between the Annual Meeting and the next Annual Meeting; also such amounts as they may find necessary and proper for maintenance, including but not limited to the emergency repairs for all Association property not to exceed the amount of \$5,000.00;

"The Board of Directors is authorized to manage, and to engage and direct Robin Smith-Martin and Jamie Snyder of Smith & Associates, CPA, or such other accounting firm as may be approved by the Board, as the Association's accountants to manage, all necessary accounts with TCF Bank, or such other bank as the Board may select from time to time, and to execute all resolutions and other documents and provide all information required by such bank for this purpose."

12. Jody thanks the Board. Jane Hoey thanks Jody as President.

13. Meeting adjourned at 12:08pm.

Minutes recorded by Kayden Will, Pinewoods Board Secretary

Notes from the HLPOA Meeting

Saturday, July 17, 2021

Submitted by Mary Highberger

Lake Enforcement Report:

1. 7 road ends now have signs put up by police saying, "by Public Act 56, no anchorage devices and no overnight mooring". \$500 fine. 7 arrests have been made
2. Boat tags have been created for violations by offenders
3. If you know of offenders, notify police by non-emergency phone number (989-275-0911)
4. There is a new law up for a vote in the state about illegal moorings and ATVs

Swimmers Itch:

1. The way swimmer's itch happens is a snail attaches a parasite to ducklings that give it back to snails that give it to people.
2. Mergansers are being relocated to non-snail lakes 60 miles away
3. No merganser duck broods have been on our lake for the last two years so swimmers itch is practically nonexistent.
4. There have been no sightings of Canadian geese that carry the parasite also

Environmental Committee:

1. The committee sends out a lot of information in the HLPOA online newsletters. If you want more information request that the newsletter, be sent to you via their website: HLPOA.org
2. There has been an increase in nutrients in the lake which creates algae blooms. They are caused by septic tank use too close to the lake.
3. Fleis & VandenBrink, a civil engineering consulting firm, has been hired by the township to work on creating a septic tank effluent pumping sewer system around the lake with a centralized mechanical concrete wastewater treatment plant on the west side of the lake between Higgins and Houghton Lakes near Route 127.
4. A township sewer committee has been formed to work on the development of the plan. Curt DeVoe has been to the meetings.
5. The sewer system will be funded by grants from the state plus a special assessment to homeowners if not enough grant money is procured.
6. There is a public meeting about the sewer system plan on Friday, August 27 at 6:30 p.m. at Roscommon High School.

Legal Counsel Report by Bill Carey (he is watching these cases carefully in the state courts)

1. Expansion of the marina at the AMVET's property
2. Lake level and the dam
3. Short term rentals noise and abuse of property (one of the hottest issues in all of Northern Michigan)

Special Report by Dr. Jennifer L. Jermalowicz-Jones, PhD Water Resources Director of Restorative Lake Sciences

1. Quality Study begun in 2019
2. Lake Statistics: 135-foot depth of lake, 22.2 miles around
3. Biggest invasive plants: milfoil and starry stonewort
4. Native aquatic plant life is healthy and needs to be preserved.
5. Zebra mussels help clarity of the lake but not prevent invasive species
6. Nutrient levels are good but getting worse which causes algae blooms.
7. The lake is great for fishing (brown trout and rainbow trout) because of the healthy aquatic life
8. Recommendations:
 - a. Move forward with centralized sewer system
 - b. Make an inventory of the erosion of the banks
 - c. Make regular vegetation surveys and quality water sampling
 - d. Hold education workshops for riparians about the lake

Elections: Curt Devoe will serve a 1-year term on the HPLOA

John Owens, Jack Cornell, and Bob McKeller will serve again for 3 years.