

**WHITE LODGE OWNERS, INC.
MONTHLY BOARD OF DIRECTORS MEETING**

Monday, November 11, 2019

OFFICIAL MINUTES

<https://www.whitelodgeownersinc.com/>

Anticipated Attendees:

Dave Patton (President)
Glen Ewald (Vice President)
Thalia Colliau (Secretary)
Debbie Eggleston (Treasurer)
Mitch Strang (Improvement and Maintenance/Roads)
Vacant (Clubhouse Services/Entertainment Committee)
Jeff Avedesian (Boat Harbor, Lake and Canal Committee)
Vacant (Building and Beautification Committee)
Steven Beavis (Security)
Bev Selvig (Clubhouse Hostess, non-voting position)
Dave Patton, Deb Eggleston, Mitch Strang

Anticipated Absence:

1. Call to Order – 7:00 Glen called the meeting to order
2. Call to Membership (Discussion will be limited to two minutes per item)
 - Mary Beth Miller – Introduced herself and read a report touching on three topics. See attached report.
 - On topic #3 Boundary: Jeff commented that he and Dave invested the property lines this Spring. Did not find any survey stakes. Virgil said he had put property stakes. WLO to revisit to find the property markers.
 - Bev Selvig– Read a statement. See attached.
 - Dawn Milz – Introduced herself and indicated she has been a resident for 27 plus years. Asked for introductions of VP, Secretary, Security. She initiated an email to the Board regarding the communications. Been on the board and a number of committees. Went on record to say that she lives here and is always working for the good of the community.
 - Terry Hahn– Stated by-laws say that you need a committee and then bring up to the board.
 - Point of Order: Bev S. commented that point of order is to allow the members to speak and no response is needed from the Board.
 - Yusif – Stated he was gone all summer and missed the annual meeting. Last he spoke to Ted that USPS was going to do two more mailboxes, one for individual boxes and one for packages.
 - Terry H - commented to form a committee. Yusif said he is still willing to work with the post office
 - John Werner commented that the post office told him that they were not going to pay for the boxes.
 - Loretta Werner indicated two packages were shoved into her mailbox.
 - Glen E. stated that the boxes are out of order, old and mail gets wet.
 - Virgil Ramey: Moved up from bottom of the agenda. Virgil read a statement. See attached.
3. Review and Approval of Prior Meeting Minutes (October 13, 2019): Thalia made a motion to accept the minutes. Jeff seconded. Dawn Milz indicated that the board needs 5 members to approve the minutes. Glen is reviewing the bylaws to see how many members are needed to approve the minutes. Mary Beth M. stated that if more than half of the board is in the building let them conduct their business. Discussion of the meeting. Terry asked if the approval for the minutes does it give approval to continue. All were in favor to approve the October minutes.
4. Director Reports
 - President:** No report.
 - Vice President:** No report.
 - Secretary:**
 - Article 10C, Sec. 11: The Secretary shall keep complete and accurate membership records and shall annually prepare a membership list showing the name of each stockholder and his/her residence and the number of shares held by him/her for distribution at the Annual meeting.

- Check request added to WLO website
- All minutes are up to date on the website.

Treasurer:

- See attached reports. Thalia made a motion to review the reports at the next meeting. Glen seconded. All approved.

Improvement and Maintenance/Roads: No report

Clubhouse Services/Entertainment – (vacant position):

Boat Harbor, Lake and Canal:

- Tree and Brush Trimming: Cutting dead and low hanging branches along the lake. Trimming the branches about 10 feet. Brush by the row boats and paddle boats and cut back the trees. Mary Beth Miller asked if it was milkweed and other flowers. Jeff stated that it was not the wildlife and but the thorn bushes. Dead trees and low hanging branches. Mary Beth M. indicated she would assist in the clean-up.
- In order to receive your dock deposit, everything must be out of the canal by November 30th.
- Thank you to Bart Fraley for helping remove the swim raft, Bart Baeckelandt for repairing the ladder to the raft, and to John Werner for donating a tarp to keep it covered for the winter.

Building and Beautification – (vacant position):

Security:

- One incident: There was malicious damage to a vehicle in our neighborhood that apparently happened in the early hours of Monday, November 4. A police report has been filed and an investigation launched to find the culprit(s) involved. Anyone with information is encouraged to call the Hamburg Township Police Department, 810-231-9391.
 - Terry H indicated that he sent an email to the board. Saying the Board sent out miscommunication.
- No incident down at the dock or with the gate.

Clubhouse Hostess:

- Bev S. indicated this has been one of the best years for rentals in the Lodge. Almost \$12K from May to December. December will be extremely busy.
- Lodge will be decorated first week of December by Norb and Mary Rickelmann.
- Mary Beth M. asked about charging more for rentals in the winter due to running the furnace. Bev indicated that with the new furnace it's more efficient and therefore we do not need to charge more.
- New hostess needed. As of December 31, 2019, Bev will no longer serve as the Lodge Hostess.

5. Unfinished Business

- Garbage: On hold due to fees from Advance. Bev stated that Advance goes only through Dec 31 and could charge more. Asked if we could get GFL stickers to put on Advance cans to save money on the return/fees. Mary Beth M. asked how members with no email how do they get the information. Thalia responded via online/website and community board.
- Dave wrote an email that includes the timeline of the mailboxes. Thalia will include in the minutes and send out to the members.

6. New Business

- Holiday Open House at the Lodge – Sunday, December 8. 2-4 pm. In the past cookies and snacks are welcomed. Bev to send Thalia the flyer from last year to send out to the community.
- Next Board Meeting: Monday, January 13, 7:00 pm.
- Terry Hahn requested mail correspondence in hard copy form. Thalia responded that she did send him his information.

Thalia makes a motion adjourn. Jeff seconded. All were in favor. Mary Beth M thanked the Board.

Adjourn: Time 8:26 p.m.

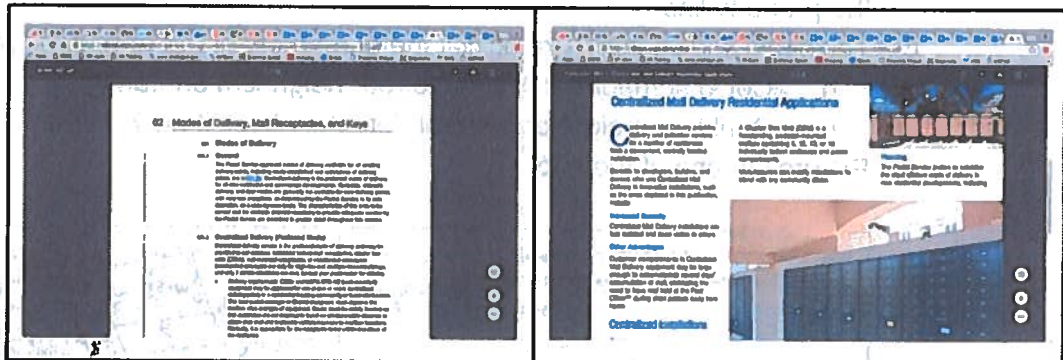
November 11, 2019

Please add to the record for White Lodge Monthly Meeting

FIRST: Thank you for your service to our community

Marybeth Miller, 25+ year resident, Volunteer, Served 2 terms on WLO Board and have best interest of WLO driving my 3 topics

- 1) Mailboxes
 - 2) Clearing lakefront
 - 3) Boundary concern
- 1) Mailboxes: Input from residents? Residents I talked to are not in favor of individual boxes -- Compromise??
 - a) Road wear and tear, security, social event walking to mailboxes/community board
 - b) USPS prefers cluster delivery per their documents
 - i) locally, their pay is determined by stops
 - c) Similar cluster at Cordley Lake, Buck Lake, other neighborhoods



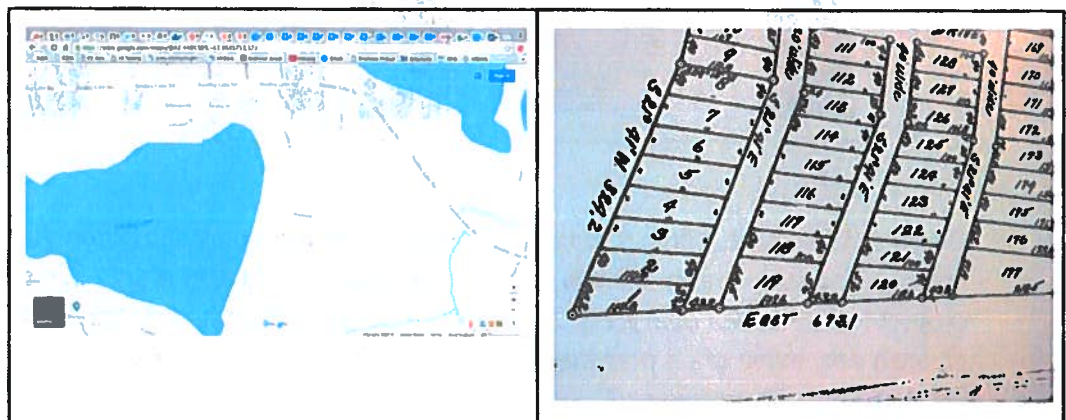
- 2) Clearing Lakefront: Ironic that neighboring groups are addressing concerns about erosion and lake health: Varsity Day Camp added about 100 plants this summer to protect the lake. Not every WLO member is in favor of further clearing. It used to be less cleared and some of us preferred it that way. There are endangered wildflowers....Compromise?
- 3) Boundary concern: We own property that extends east from Cordley Lake almost to Rustic. It can be accessed at the end of Langley. I believe there has been encroachment
 - a) When I served on the WLO Board, someone came to a meeting asking to put in a driveway over WLO property because that way the only way to access their cottage. Shady Ridge was never completed, south from Cordley Lake Road; in fact, additional roads were built.

- i) The WLO Board at that time refused: Moratorium on lot sales; we didn't have authority to approve someone access via WLO property.
 - ii) At that time, there was a survey stake in the middle of the turn-around at the end of the road -- which is likely where our property line is located
 - iii) Cottage has sold, and there is now a new driveway.
- b) House on lake side has 75' road frontage; ranch, garage, + temporary building for boat storage
- i) *You may be surprised to learn, that under certain circumstances, a trespasser can come onto your land, occupy it, and gain legal ownership of it. The legal term for this is "adverse possession."*
 - ii) *Through adverse possession, a trespasser can gain ownership of just a few feet of property or hundreds of acres. And the trespasser doesn't need to intend to take the land by adverse possession. Sometimes it happens through an honest mistake—for example, a neighbor may have relied upon a faulty property description in a deed when building a fence on your property.*

Source:

<https://www.nolo.com/legal-encyclopedia/adverse-possession-trespassers-become-owners-46934.html>

- c) There are signs posted, but there is no guarantee that they are anywhere near the property line.
- d) Township shows there are official metal markers at the end of the road
 - i) Could someone ask some of our neighbors on Langley?
 - ii) Could the neighbor w/metal detector check it out?
- e) Pictures of end of the sub



TO: WLO OFFICERS AND BOARD OF DIRECTORS

Re: Postal Mail Boxes

Why did the Board feel WLO members needed Individual mailboxes? We currently have 128 postal centralized boxes plus large parcel boxes. To replace these could cost WLO members \$50 to \$200 each. At \$50 this would be \$6,400. At \$200 times 128 = \$\$25,600. Then when the road is improved they will have to be removed and installed at (about) \$6,400 to \$12,800.

If WLO members installed an additional centralized box that would provide 10 individual and 2 large boxes the cost would be about \$1,400. A previous board approved a cement sidewalk at the current site to include space for a new box.

Who would decide placement of the individual boxes for those that have to be placed across the street. Also snow plows, vehicles and vandals will cause damage not to mention reduced security.

Since I haven't received any placement directions and I am going out of state until mid-April, I phoned the post office. I talked to Sandy at 734-878-3491 and she informed me that the post master was on leave and she was the officer in charge. She said individual boxes were not their idea. That the post office isn't requiring individual boxes. The post office and the postal carriers prefer the current operation of centralized business units.

If any change is to be made, they will send a letter to everyone. She (Sandy) thanked me for calling and that she was very busy. I thanked her and ended the call. I will not take action unless I hear from the United States Postal Service.

I am asking this board to cancel the approved motion to have members place a post office box in front or near their WLO residence.

Virgil M. Ramey

Bev Selvig statement at November 11th Board meeting:

1. WLO BUSINESS

- a. Agreed not to conduct business via email
- b. Agreed not to conduct business "in secret"
- c. Agreed to openly discuss ALL WLO business in the open at meetings.

2. WLO HOSTESS

- a. The hostess is a volunteer, unpaid position that takes many, many hours of work
- b. The hostess works in conjunction with the Clubhouse Director
- c. Without a Director, the hostess reports to board
- d. Only the board, and not individuals can dictate business conducted by the hostess
- e. It is unnecessary and unprofessional for the hostess to be dictated to by any singular individual and this must absolutely stop
- f. Any issues with the hostess should be discussed at an open meeting and should address issues...and not personalize it. There should be no personal attacks on the hostess, or any member for that matter.
- g. The hostess treats ALL members & their requests the same, with respect & courtesy
- h. The hostess has never reported to the board any specific rentals. However, the hostess would be able to contact the board (at hostess discretion) should the hostess desire direction from the board.

3. MEMBERS NOT IN GOOD STANDING

- a. The BOARD, and the BOARD only can determine members not in good standing, based solely on bylaws
- b. If a member is not in good standing, that person needs to be notified that they are not in good standing, what they did, and what they can do to get back in good standing
- c. It cannot be based on likes or dislikes
- d. Members not in good standing would not be able to use WLO facilities such as boat launch drive, the launch, membership passes, and the clubhouse, as well as not being allowed to keep a boat stored by Cordley lake.
- e. Specifically, Bill Bathgate. Here are some rhetorical questions. JEFF, did you see, and not allow based on membership standing, Bill to use the Boat drive & launch this summer. THALIA, why, if Bill is not in good standing, were 2 guest passes issued when his annual dues were paid. Why, if neither of you treated Bill as NOT in good standing, would the hostess be expected to deny Bill's request to use the lodge as a member not in good standing? And, even more, allow the hostess to be given an extremely hard time by renting the lodge to him? If this is a matter of history, when is enough time, enough time, to leave the past in the past and let go of past negative interactions? Do you, the board, think it is necessary to tell the board if/when Bill wants to rent the lodge as was told to me? Just fyi, I did tell one board member a week prior to his rental and they thought it was a non-issue and obviously did not share that info with you. And, if you really want to know specifically about him, he has requested to rent the lodge in July 2020 for 4 nights, a \$1100 rental, based on his dues being current. Based on all this, I would argue he is in good standing and to treat him the same as all other members wanting to rent the lodge.

White Lodge Owners
Balance Sheet - Cash Basis

As of October 31, 2019

Oct 31, 19

ASSETS

Current Assets

Checking/Savings

Huntington Bank - Checking 34,853.62

Huntington Bank - Savings 78,653.36

Synchrony Bank 112,028.05

Total Checking/Savings 225,535.03

Total Current Assets 225,535.03

TOTAL ASSETS 225,535.03

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Credit Cards

MASTER CARD - Huntington Bank -23.91

Total Credit Cards -23.91

Other Current Liabilities

Refundable Boat Dock Deposits 1,900.00

Total Other Current Liabilities 1,900.00

Total Current Liabilities 1,876.09

Total Liabilities 1,876.09

Equity

Beautification Fund 300.00

Boat Dock Fund 26,299.79

Bylaw Fund 100,000.00

Capital Improvement Fund 4,555.30

Clubhouse Fund 12,703.58

Emergency Fund 14,174.43

General Fund 60,157.24

Improvement & Maintenance Fund 13,813.46

Net Income -8,344.86

Total Equity 223,658.94

TOTAL LIABILITIES & EQUITY 225,535.03

The Balance Sheet - Cash Basis Statement has been prepared by Deborah Eggleston CPA
I have prepared the statement in my capacity as treasurer of White Lodge Owners, Inc.

White Lodge Owners
Monthly Profit & Loss by Class - Cash Basis
October 2019

	<u>General</u>	<u>TOTAL</u>
Income		
Interest	3 56	3 56
Membership Dues	610.00	610.00
Room Donations	1,175.00	1,175.00
Total Income	<u>1,788.56</u>	<u>1,788.56</u>
Gross Profit	<u>1,788.56</u>	<u>1,788.56</u>
Expense		
Administrative		
Administrative / Secretarial	250 00	250 00
Fees	36 03	36 03
Social Activity	154.19	154.19
Total Administrative	<u>440.22</u>	<u>440.22</u>
Maintenance		
Equipment Purchase	499 95	499 95
Equipment Repair	205 99	205 99
Road Improvement	58 30	58 30
Total Maintenance	<u>764 24</u>	<u>764.24</u>
Operating		
Clubhouse Cleaning	175 00	175.00
Clubhouse Supplies	3 04	3.04
Electricity	103 50	103.50
Lighting	23 95	23 95
Natural Gas	20.68	20.68
Total Operating	<u>326 17</u>	<u>326.17</u>
Total Expense	<u>1,530 63</u>	<u>1,530.63</u>
Net Income	<u><u>257.93</u></u>	<u><u>257.93</u></u>

The Monthly Profit and Loss Statement by Class - Cash Basis has been prepared by Deborah Eggleston, CPA.
I have prepared the statement in my capacity as treasurer of White Lodge Owners, Inc.

White Lodge Owners
Year to Date Profit & Loss by Class - Cash Basis
May through October 2019

	<u>Boat Dock</u>	<u>General</u>	<u>TOTAL</u>
Income			
Boat Dock Keys	66.00	0.00	66.00
Boat Docks	150.00	150.00	300.00
Boat Stickers	30.00	20.00	50.00
Golf Cart Fees	0.00	50.00	50.00
Initiation & Stock Transfer Fees	0.00	475.00	475.00
Interest	0.00	1,238.38	1,238.38
Membership Dues	0.00	8,375.00	8,375.00
Road Maintenance Fees	0.00	653.75	653.75
Room Donations	0.00	9,495.00	9,495.00
Total Income	<u>246.00</u>	<u>20,457.13</u>	<u>20,703.13</u>
Gross Profit	246.00	20,457.13	20,703.13
Expense			
Administrative	0.00	5,342.88	5,342.88
Maintenance	0.00	19,252.74	19,252.74
Operating	0.00	4,452.37	4,452.37
Total Expense	<u>0.00</u>	<u>29,047.99</u>	<u>29,047.99</u>
Net Income	<u>246.00</u>	<u>-8,590.86</u>	<u>-8,344.86</u>

The Year-to-Date Profit and Loss Statement by Class - Cash Basis has been prepared by Deborah Eggleston, CPA.
I have prepared the statement in my capacity as treasurer of White Lodge Owners, Inc.

White Lodge Owners
Profit & Loss Budget vs. Actual - Cash Basis
May through October 2019

	TOTAL		
	May - Oct 19	Budget	\$ Over Budget
Income			
Boat Dock Keys	66 00	1 600 00	-1 534 00
Boat Docks	300 00	5 100 00	-4 800 00
Boat Stickers	50 00	400 00	-350 00
Golf Cart Fees	50 00	100 00	-50 00
Initiation & Stock Transfer Fees	475 00	1 200 00	-725 00
Interest	1 238 38	1 900 00	-661 62
Membership Dues	8 375 00	62 100 00	-53 725 00
Road Maintenance Fees	653 75	1 755 00	-1 101 25
Room Donations	9 495 00	9 500 00	-5 00
Total Income	<u>20 703 13</u>	<u>83 655 00</u>	<u>-62 951 87</u>
Gross Profit	20 703 13	83 655 00	-62 951 87
Expense			
Administrative			
Administrative / Secretarial	1 375 00	3 000 00	-1 625 00
Fees	268 53	350 00	-81 47
Insurance	-20 00	8 075 00	-8 095 00
Office	108 14	900 00	-791 86
Printing/Postage	186 00	594 00	-408 00
Professional Fees	0 00	1 500 00	-1 500 00
Real Estate Taxes	3 271 02	16 150 00	-12 878 98
Social Activity	154 19	1 346 00	-1 191 81
Total Administrative	<u>5 342 88</u>	<u>31 915 00</u>	<u>-26 572 12</u>
Maintenance			
Bath House	62 27	1 900 00	-1 837 73
Beach, boat & lake expenses	119 25	900 00	-780 75
Beautification	0 00	400 00	-400 00
Emergency Expenditures	1 892 50	4 140 00	-2 247 50
Equipment	55 35	950 00	894 65
Equipment Purchase	499 95	0 00	499 95
Equipment Repair	838 44	2 500 00	-1 661 56
Fuel	454 37	750 00	-295 63
Park Maintenance	180 31	750 00	-569 69
Road Base Plan	11 786 00	16 560 00	-4 774 00
Road Improvement	3 364 30	3 440 00	-75 70
Snow Plowing	0 00	5 200 00	-5 200 00
Total Maintenance	<u>19 252 74</u>	<u>37 490 00</u>	<u>-18 237 26</u>

White Lodge Owners
Profit & Loss Budget vs. Actual - Cash Basis
May through October 2019

	TOTAL		
	May - Oct 19	Budget	\$ Over Budget
Operating			
Clubhouse Cleaning	575 00	1 600 00	-1,025 00
Clubhouse Maintenance	2 258 32	3 500 00	-1,241 68
Clubhouse Supplies	370 22	500 00	-129 78
Electricity	428 21	1 200 00	-771 79
Lighting	511 40	1 100 00	-588 60
Natural Gas	309 22	2 000 00	-1,690 78
Security	0 00	250 00	-250 00
Total Operating	4,452 37	10,150 00	-5,697 63
Other Expenses			
Boat Dock Fund			
Boat Launch Keys	0 00	1 600 00	-1,600 00
Total Boat Dock Fund	0 00	1 600 00	-1,600 00
Clubhouse Repairs	0 00	5 000 00	-5 000 00
Total Other Expenses	0 00	6 600 00	-6,600 00
Total Expense	29,047.99	86,155 00	-57,107 01
Net Income	-8,344.86	-2,600.00	-5,844.86

The Budget vs Actual- Cash Basis Statement has been prepared by Deborah Eggleston CPA
I have prepared the statement in my capacity as treasurer of White Lodge Owners, Inc.

White Lodge Owners
Check Detail
October 2019

Type	Num	Date	Name	Memo	Account	Paid Amount	Class
Check	3496	10/03/2019	Deborah Houchins	lodge cleaning 10/2/19 7 hours	Huntington Bank - Checking Clubhouse Cleaning	-175 00 -175 00	General
TOTAL							
Check	3497	10/03/2019	Thalia Colliau	Admin services October 2019 10/19	Huntington Bank - Checking Administrative / Secretarial	-250 00 -250 00	General
TOTAL							
Check	3498	10/03/2019	Consumer Energy	8/13/19-9/11/19	Huntington Bank - Checking Natural Gas	-20 68 20 68	General
TOTAL							
Check	3499	10/13/2019	DTE	8/28/19-9/26/19 8/28/19-9/26/19	Huntington Bank - Checking Electricity Lighting	-103 50 -23 95 -127 45	General General
TOTAL							
Check	3500	10/13/2019	Jeff Avedisian	expense reimbursement Volunteer lunch	Huntington Bank - Checking Social Activity	-154 19 -154 19	General
TOTAL							
Check	3501	10/13/2019	Huntington National Bank	MasterCard State of Michigan - annual Corporate Update Wa-Mart - Equipment supplies Boullion Sales - Chain saw repair Boullion Sales - Pole saw Late fee interest Minards	Huntington Bank - Checking Fees Equipment Repair Equipment Repair Equipment Purchase Fees MASTER CARD - Huntington	-20 00 -188 60 -27 22 -489 95 -16 03 -23 91 -753 71	General General General General General General
TOTAL							
Check	3502	10/13/2019	John Werner	expense reimbursement Black top patch	Huntington Bank - Checking Road Improvement	-58 30 -58 30	General
TOTAL							
Check	3503	10/13/2019	Beverly Sevig	expense reimbursement	Huntington Bank - Checking		

White Lodge Owners
 Check Detail
 October 2019

Type	Num	Date	Name	Memo	Account	Paid Amount	Class
TOTAL				expense reimbursement	Clubhouse Supplies	3 04	General
						-3 04	
Check	3504	10/13/2019	Steve Beavis	Expense reimbursement	Huntington Bank - Checking		
				Lock for bulletin board	Equipment Repair	12 17	General
TOTAL						12 17	

White Lodge Owners
Nonrecurring Checks Over \$50.00
 October 3 through November 2, 2019

Type	Num	Date	Name	Memo	Account	Paid Amount
Check	3500	10/13/2019	Jeff Avedisian	expense reimbursement	Huntington Bank - Checking	
				Volunteer lunch	Social Activity	-154.19
TOTAL						-154.19
Check	3501	10/13/2019	Huntington National Bank	MasterCard	Huntington Bank - Checking	
				State of Michigan - annual Corporate Update	Fees	-20.00
				Wal-Mart - Equipment supplies	Equipment Repair	-166.60
				Bouillion Sales - Chain saw repair	Equipment Repair	-27.22
				Bouillion Sales - Pole saw	Equipment Purchase	-499.95
				Late fee, interest	Fees	-16.03
				Minards	MASTER CARD - Huntington Bank	-23.91
TOTAL						-753.71
Check	3502	10/13/2019	John Werner	expense reimbursement	Huntington Bank - Checking	
				Black top patch	Road Improvement	-58.30
TOTAL						-58.30