



PHONE NUMBERS

Member Service	. 616.896.8315
Nicole Klinge	Ext. 101
Nichole Milbocker	Ext. 100

Fax Number...... 616.896.7409 MemberService@SandyPines.com

Administration

Jeff	Ext.	105
jeff@sandypines.cor	<u>n</u>	
Kimberly	Ext.	109

kim@sandypines.com

Park Inspector Jeff Hopkins...... 616.896.7286 inspector@sandypines.com

Pumpouts-Emergency..... Ext. 111

Kent Livingston Ext. 114
kent@sandypines.com

Sales Office ... 616.896.8315 Ext. 118

Communications 616.896.8315 Ian Mitchell Ext. 107 Ian@sandypines.com

Maintenance 616.896.8317 Ben Fifelski, Supervisor maintenance@sandypines.com

Emergency/

Public Safety	616.896.9006
Steve Deyarmond, Emer	rgency
Services Director	
Paul Schaaf, Security Se	rvices Manager

Fax Number...... 616.896.9182 security@sandypines.com

Park & Garden

Recreation

Department	616.896.8315
Abby Greenfield	Ext. 800
Recreation@Sandy	/Pines.com

Lake Monterey Golf 616.896.8118 Larry Finkbeiner, Manager www.lakemontereygolf.com Golf@golfImgc.com

Laundromat Hours - Open 24 Hours

ADMINISTRATIVE TEAM

Jeff Sweitzer Park President Kimberly Williams .. Finance & Accounting Steve Deyarmond Emergency Services Ben Fifelski Maintenance Larry Finkbeiner Lake Monterey Golf Course

MANAGEMENT TEAM

Janele Tomes	Camping
Ian Mitchell	Communications
Dale Yoder	Park & Garden
Jeff Hopkins	Park Inspector
Paul Schaaf	Security Services
Abby Greenfield	Recreation

COMMITTEE CHAIRS

Finance	Ginny Hager
Golf Course	Joe Zomerlei
Long Range Planning	1 Kevin Hager
Rules	Drew Torres
Safety & Security	Dennis King
Technology	Bob Powers
Lake Study	Jim Buchanan
Library	. Valerie Troschinetz

OUR MISSION

We are dedicated to providing a fun and safe environment where families and friends create a lifetime of memories.



RETAIL SERVICES

Dairy Dip	616.405.5643
Just Your Style	616.669.6788
Park & Garden Store	616.896.9334
Park & Garden	
Rental Office	616.896.9888

BOARD OF DIRECTORS

Ellen Carpenter, Chairperson	(25)
Rick Day	(23)
Bob Deckinga	(25)
Ginny Hager, Treasurer	(23)
Kelly Johnson, Vice Chairperson	(24)
Larry Munger	(23)
Paul Peppel, Secretary	(25)
Stephanie Saypannha	(24)
Scot Wyman	(24)

BOARD OF DIRECTORS ~ MISSION STATEMENT ~

The Sandy Pines Board of Directors will provide positive leadership and management direction so as to ensure the long term viability and success of Sandy Pines Wilderness Trails, Inc.



PARK PRESIDENT NEWS

BY JEFF SWEITZER Jeff@SandyPines.com

It's hard to believe it is August already. Our summer at Sandy Pines and Lake Monterey Golf Course continues to speed by us this season. We continue to be blessed with an awesome 2023 here at our Happy Place. As we drive around the park, we continue to see our amenities full of laughter and fun, we continue to have an excellent line up of food trucks for your tasting pleasure and our staff continues to do an excellent job taking care of our community with fantastic support from our board. Here's what's happening this month.

2023 Annual Election and Meeting

This month is our annual election and meeting. Please see the sample ballot later in this edition of our Footprints. There are not as many proposals on our 2023 ballot as we had last year. They are still very important and are worthy of your time to vote. This year we have seven (7) excellent board of directors' candidates for three (3) vacancies. Ballots remain at our Member Service counter for your convenience if you are not able to make our election day on August 19, 2023. Voting will once again take place at the lower level of our North Shore Building.

Our Membership Annual meeting for Sandy Pines and Lake Monterey Golf Course will be held this month on August 19, 2023. It will once again be held at our Chapel from 10:00am to 11:00am. As in year's past, there will be a park update by the park president and a Lake Monterey Golf Course update from the general manager. Members are provided the opportunity to ask staff and board of directors questions. We look forward to your attendance to hear how our 2023 year is ending and what's in store for 2024.

LMGC Proposal

Also, on our 2023 ballot is a board supported proposal to replace our Lake Monterey Golf Course assessment which expires in 2025 with a reduced, per membership amount moving to our annual dues. Our LMGC Townhall held on July 28, 2023, highlighted the advantages of supporting this proposal, the great work the golf course staff continues to do to drive up profitability and the benefits our golf course brings to our community as our number 2 asset and amenity. We plan to add another LMGC townhall this month so stay tuned to our website and other communications. LMGC continues to work hard to reduce costs, increase profit and bring value to Sandy Pines, however, it will continue to need support from our community. Informational flyers continue to be available at Member Service for members to review prior to voting. We encourage members to review this information to help make an informed decision when you cast your vote.

Resolutions

During our July 2023 board meeting, the board brought forward three (3) new resolutions to the membership.

Resolution 072123A updates our rules to meet state of Michigan EGLE dock requirements. We encourage all

members who have docks in our lake to review this new rule mandated by EGLE. Docks are now required to have a Sandy Pines and EGLE permit if members wish to leave them in during the off-season. It is no longer *recommended but required* to remove your docks from the lake by November 1st if you do not have permits. The administration has meetings set with EGLE on August 1, 2023 and tentatively August 5, 2023. We are trying to schedule an informal meeting for our members with EGLE here at Sandy Pines. Stay tuned for more information on this matter.

Resolution 072123B simply cleaned up our gazebo language to match our pergola language for measuring from the floor AND ground. We have remained consistent with our process to communicate resolutions at board meetings and let them sit for member input prior to voting and implementing unless emergent or clean up of language which both of these resolutions fall under.

Resolution 081823A focuses on adding another Associate definition based on feedback from members. This resolution was read at our July board meeting, will sit for approximately 30 days to receive member input and voted on this month. Please review this resolution later in this edition. You may forward input to the board or myself.

2023/2024 Budget

We continue to finalize the information for our final draft of the 2023/2024 Operating and Capital Budget for both Sandy Pines and Lake Monterey Golf Course. We continue to work on our budget forecasting every month by presenting monthly financials to our Finance Committee and Board of Directors. We also focus on a specific portion of the upcoming budget each month to ensure we work on each piece of the budget monthly.

We are pleased that 2022/2023 is another year of strong financial stability for both Sandy Pines and Lake Monterey Golf Course. We are blessed and grateful for the day-to-day management of departmental budgets, by our Managerial **Continued on Page 4**



Park President News / Continued From Page 3

Staff as well as the oversight and review of the committee and the Board of Directors. Thank you to all.

Phase 2 Pool

If you have not seen our Phase 2 Pool renderings, please visit our website. They were posted at the end of July. Responses to EGLE regarding plans and our new access road are due this month. We remain in contact with both Allegan County Health Department and EGLE. Communication and responses remain supportive and favorable. Project timelines remain on track for completion in the Spring of 2024.

Christmas In August

It's beginning to look a lot like Christmas! This is one of my family's favorite time of the year, Christmas in August at Sandy Pines. Please take the time to go out and enjoy the hard work that many of our members endure to make this a special time at our Happy Place! Finally, on behalf of all our staff at Sandy Pines and Lake Monterey Golf Course, We thank God, as well as each of you, for allowing us the privilege of serving Him and you here! Like you, we love this place. We are honored and committed to being good stewards of our park for today and for the generations yet to come.

God Bless!

Hebrews 10:24

And let us consider how to stir up one another to love and good works.

1Peter 4:10

As each has received a gift, use it to serve one another, as good stewards of God's varied grace.

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MEMBER SERVICE NEWS

BY NICOLE KLINGE & NICHOLE MILBOCKER <u>MemberService@SandyPines.com</u>

Office Hours

Monday – Friday: 8:00 am to 4:00 pm Saturday: 8:00 am – 12:00 pm Sunday: Closed

Contact Information

Phone: 616-896-8315 x 0 Fax: 616-896-7409 Email: <u>MemberService@SandyPines.com</u>

Important Dates

- 8/18 Absentee Ballots Due
- 8/19 Annual Meeting
- 8/19 Annual Election
- 8/25 Statement Payments

Member Handbook & Sandy Pines Website

We always recommend Members and prospective Members read the Handbook and explore the website. We are happy to answer your questions, but what you need to know about



Q 2638 142nd Ave, Suite C, Dorr, MI, 49323



GM BRAND SPECIALISTS ASE & STATE MASTER CERTIFIED TECHNICIANS

FULL SERVICE AUTOMOTIVE REPAIR "WHERE HONESTY & INTEGRITY COME STANDARD" your responsibilities as Members is in the Handbook; it's very important. Yes, there are some additional guidelines that are Administrative; that is the job of Park Leadership. When prospective buyers come into Member Service, one of the first things we explain is that this is a private park, a Membership, and that what they need to know before becoming a member is available in the Handbook on the website. If you are self-selling your site, please let your Buyers know about the Handbook.

Annual Election

Absentee ballots are available at the Member Service Office. Absentee ballots must be mailed or deposited in the ballot box at the Member Service Office no later than 4:00 pm on Friday, August 18, 2023. Photo ID is required for Member identification – i.e., Sandy Pines photo member ID card or driver's license. For voting purposes, each membership, whether owned individually or jointly, shall be entitled to only one vote. Members with account balances 30 (or more) days past due will not be able to vote until their account is up to date.

Winterizations

Everything you need to start your winterization is available on our website <u>Sandypines.com/winterizations/</u> Trailer Winterization is a service offered by Sandy Pines Maintenance. It includes disconnecting the water hose at the Riser, the use of compressed air to blow out the water lines and a final pump out of the black tank. For an EXTRA fee, members can add winterization of sprinkler systems and ice makers. Only 500 winterizations per season are performed by the Sandy Pines Maintenance team. We are not able to winterize trailers that have hot water heaters located on their porch or trailers that share a water line. We start taking winterization orders on Monday, August 22nd. Stay tuned for further information on our website. **Continued on Page 5**

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Member Service News / Continued From Page 4

Remember you will need to map five specific points for your winterization per the instructions. Maps don't have to be fancy – we simply need the designated points labeled. The discounted pricing is for DEPARTURES before Oct 1st. Winterizations cannot be processed without being filled out in their entirety. Keys need to be dropped off at Member Service.

Just a friendly reminder that our office still has stickers for pickup. If you have not made it into the park yet that is fine

and understandable. We are only reminding members so you do not get violations. Also, we still have some Spectrum equipment.

Hope you are enjoying your summer so far. It is going by way too quickly!

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BOARD OF DIRECTORS UPDATE BY PAUL PEPPEL BoardOfDirectors@SandyPines.com

It's easy to feel insignificant when you're in a large group and trying to be heard. Fear not, the chance to voice your opinion and have it count is happening this month right here at Sandy Pines. The annual election for the Board of Directors will be held Saturday the 19th giving you the opportunity to help choose who will help fine tune your Park's policies and procedures.

There are seven very qualified candidates that have been screened and vetted, all anxious to bring their various talents to the Board. There are three open positions, thus you can vote for up to three people (or just one or two if you prefer). You can peruse all their bios in this month's Footprints. Also, in case you didn't get a chance to see the candidates in person and in action, the annual Meet the Candidates forum held July 22nd can be viewed on the Sandy Pines YouTube channel or the Sandy Pines Recreational Community Facebook page, your trusted source for all SP news and updates. And be sure to stop and chat with them as you cruise the park. Knowledge is power.

This year's vote also includes a single ballot proposal and it concerns the golf course. We are nearing the end of the 10-year assessment in which all sites pay \$150 annually to help the course with operational and capital needs (a total of \$325K). And it has been a major contributor to their success. When the assessment began in 2015, the course's net income was only \$7,000. In 2022, however, the net income skyrocketed to over \$130K! Mind you, while tremendous strides have been made by the course to attract new business, it still only shows black numbers due to SP member assistance. The only way the course could become self-sustaining is to raise greens fees exponentially. Unfortunately, this would put a terrible financial burden on members and likely have the dreaded reverse effect on rounds played. This scenario would not work.

Thus, the plan was hatched to actually LOWER annual member fees that we all pay annually from \$150 to \$125 and transfer the collection process from an assessment to member dues. In other words, when the assessment ends in two years, the \$150 fee will disappear and will be replaced by a dues increase of \$125. An overall DECREASE of \$25 per year. In addition, there will be a small increase in greens

fees (last done in 2019). So, in a nutshell, those that use the course will see an increase while non-duffers see a decrease.

This year's vote will take place in the North Shore center. There is the opportunity for you to vote using an absentee ballot. You can pick these up at Member Service in the Administration Building. This is a great way to dodge the waiting lines on Saturday, allowing for more family free time. Above all, become informed with the candidates and the ballot proposal so you can make an informed decision. Remember, there is one vote per member site, not per member. Have a question or comment? Reach out to us at <u>BoardOfDirectors@SandyPines.com</u>. Happy August and, above all, be safe while enjoying your time here.

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on Twitter @SandyPinesWT

greens

BOARD OF DIRECTORS BIO – RICK DAY



Greetings,

My name is Rick Day, and I am running for the Sandy Pines Board of Directors. My wife Lori and I have been members of Sandy Pines for 19 years. I previously served a threeyear term on the board from August 2017 through August 2020. During my three-year term I served as vicechair for two years and chairman one year. I am currently serving a one-

year term on the board to fill a vacancy. I have spent the vast majority of my adult career in the service of others. From my professional positions in the fire service to my many board memberships and civic responsibilities I have demonstrated leadership and passion for improving the organizations and lives of the citizens I have served.

II work for the State of Michigan as a State Fire Marshal Supervisor and have been in the Fire Marshal's Office for 23 years. I currently serve as the President of the Allegan County Fair Board and have been a board member for 23 years. I also currently serve as the Vice-President of the Allegan Area ESA School Board as well as the Allegan Fire District.

I previously served on the Allegan Fire Department as a firefighter, command officer and Fire Chief. I served as the Mayor of Allegan for two terms, Mayor Pro-Tem for three terms and served on the City Council for eight years.

I do not have a personal agenda to be on the board. I feel we need to continue the open and honest dialogue between the board, staff, and members. We need to maintain the assets of the park for not only us today but also for future generations. My background in leadership, strong passion for public safety, and common sense will make me a great choice to serve on the board of directors.

I look forward to your support.

BOARD OF DIRECTORS BIO – PAT DOEZEMA



Below are qualifications that I feel would make me an excellent choice for a position on the Sandy Pines Board of Directors.

- Mortgage lending and Bank Management for over 20 years
- Title insurance company management for 5 years
- I owned my own real estate company from 2022 through November 1 of 2019 when I sold and merged with Greenridge Reality. Since that time, I have managed offices in Hastings and Wayland as well as managing my own successful real estate career.
- My husband Bob and I also owned and operated our own trucking business until he retired.
- Throughout the years I have been involved in my community extensively. I have been part of the Barry County Chamber of Commerce since about 1995 and served as the President of the Camber from 2000 through 2004 and have continued to be either a Board Member or in an Advisory Committee capacity since.
- Bob and I also served as Chapter Directors for the Wayland Area Goldwing Road Riders Association for

4 years and spearheaded fundraisers for Paws With A Cause in Moline

My passion has always been making things better in my community wherever or whatever that might be and I believe that my extensive experience in Banking, Management, Real Estate, Advisory Board positions for the community, and many others would make me and excellent candidate for the Board of Directors at Sandy Pines.

I would welcome the opportunity to be part of the future growth of Sandy Pines and assisting to make it "Our Happy Place".



BOARD OF DIRECTORS BIO – ROB GRIFFITH



My name is Rob Griffith and I'm running for the Sandy Pines Board of Directors. My family and I are new to Sandy Pines, moving into our seasonal Memorial Day weekend of 2022. We are lifelong residents of West Michigan calling Wayland our home. I'm married with three children. I'm a graduate of Wayland Union High School, Lansing Community College, Saginaw Valley

State University, and Western Governors University earning a high school diploma, an associate degree as well as two bachelor's degrees. I worked in EMS for over 25 years as a paramedic for both a paid agency as well as the local volunteer agency. Currently I work as a Registered Nurse for a county community mental health organization. I've held numerous leadership roles in the healthcare setting such as an EMS field supervisor, a 911 communications center supervisor, and an EMS liaison for a large health system. Throughout my career I've been a part of county level boards (Allegan County Medical Control Authority and Allegan County 911) as well as numerous project improvement initiatives. I like to think of myself as someone who tends to think outside of the box and a problem solver.

Over the course of my life, I've found great personal satisfaction in doing my part to help others, whether it is a single person, a family, or a community. I work hard to take all my life experiences and make the best decision possible for those I serve. Working for the employees, families, and guests who enjoy all that is Sandy Pines would be no different. When we joined the community, we were amazed at all Sandy Pines has to offer. I want to do my part to help maintain and grow the community. I would be honored to have earned your vote and become a board member.

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BOARD OF DIRECTORS BIO – JACKIE LaFEVER



Jackie holds a master's degree from Central Michigan University in Healthcare Administration with special emphasis on Long Term Care Leadership. She has over 20 years' experience in the senior living industry as an Executive Director and Administrator for both large chain and mid-sized organizations. Much of her career has been spent providing multi-site operations and

sales leadership to the Assisted Living, Memory Care and Skilled Nursing facilities. Most recently, Jackie served as a Strategic Account Executive and Sales Director in the LTC Pharmacy/Rehab space. In these roles she serves as a key point of contact for a portfolio of national accounts, cultivating relationships with C- Suite to support and promote organization's preferred clinical initiatives with support of pharmaceutical and rehabilitation services.

As a licensed administrator, her roles have demanded extensive knowledge and understanding of state regulations and compliance requirements. She has a knack for identifying areas of opportunity and strategizing with the team to bring deficient areas into compliance. Throughout her career, she has motivated her teams to reach new levels of success.

In addition to being an active member of this park, Jackie has been involved in community endeavors such as a Harper Creek Schools Board of Education Trustee, PTA and Junior Achievement volunteer. She is excited to support the park as it looks forward to the future.

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BOARD OF DIRECTORS BIO – LARRY MUNGER



Hi, my name is Larry Munger, and I am running for re-election to the Sandy Pines Board of Directors. I am married to my wonderful wife Janet, and we will celebrate our 53rd anniversary this November. We have four grown married children who have blessed us with 17 grandchildren and three great-grandchildren.

I am a veteran, having served in the

US Army from 1970 to 1972. I graduated from Calvin College in 1986 with a Bachelor of Science in Engineering (BSE). I was elected to serve on the executive board of the UAW Local 730. I have served for three years on the Sandy Pines Board of Directors. I have volunteered for committees. I have written rules and Bylaw changes for Sandy Pines.

As a family, our first visit to Sandy Pines was in 1975. My wife and I camped in tents with our young children as we enjoyed what Sandy Pines had to offer. We bought a membership in 1983. I have seen many changes and improvements in the park in the 40 years that I have been a member. My family and I have great memories of the time spent here. The two oldest daughters worked at the ice cream shop and our son delivered messages from the guard shack to members in the park. Now that my wife and I are retired, Sandy Pines is our summer home, living here full-time during the season. It's time for me to give back to the park I love.

I am asking for your support and your vote in the August election. Members should have a voice in the future of Sandy Pines. I want to be the members voice on the Board. I support the members' right to vote on large construction projects. I will advocate for transparency. I will listen to your concerns. In decisions that affect our park finances. I will be fiscally responsible. Concerning rule changes, I will use a commonsense approach that benefits the members as a whole. I will fully support a decision made by the majority of the Sandy Pines members voting on an issue of concern.

I am committed to the community of Sandy Pines. I would be honored to once again serve the members of this park as their representative on the Board of Directors. Thank you in advance for your vote. (PS – Ask about the proposal I presented to the BOD to save the Park money).

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BOARD OF DIRECTORS BIO – BOB SPAMAN



My wife and I have five children and eight grandchildren and have been married for 50 years. We have enjoyed our experiences at Sandy Pines and look forward to many more years here. I would like to be more involved at Sandy Pines since it is such a great place and community. That is my main reason for running for the Board of Directors.

My background is in Finance with over 40 year's experience in the public and private sectors as well as non-profits. For 20 years in the public sector, I worked for the City of Hudsonville, City of Rochester Hills, City of Farmington Hills and Ottawa County as Finance Director at each location. My responsibilities were primary leading the finance staff and assuring that these entities were in good shape financially. Prior to that, I worked Rapistan, now called Demag, in accounting and Aves Advertising as the Chief Financial Officer and I was a part owner. I did non-profit work at Deaf and Hard of Hearing, Women's Resource Center and my church.

My interests include sports both playing and watching particularly baseball/softball and college and pro football as well as basketball. Also, model making, model trains and travel.





WWW.WTMTRAILERS.COM

BOARD OF DIRECTORS BIO – CRAIG VAN BEEK



My name is Craig Van Beek and I am running for an open position with the Sandy Pines Board of Directors. Sandy Pines has been a part of my life since I was very young. My parents, as well as my grandparents were both members of the park. My parents even operated the Golden Onion restaurant in the late 70's and early 80's.

I previously worked for the Maintenance Department within the park for 25 years before taking an appointment as a Local Pastor in the community. I am in my 6th year of ministry, with a special highlight of being able to return to my roots here at the park and speak at the Chapel on multiple occasions.

My wife and I are now current members within the park and reside in Phase 4. It has proved to be a great place for us to relax and enjoy our summers with our 3 girls.

I feel that serving your community is of the utmost importance. In addition to serving as a Local Pastor, I currently serve as the President of the Hamilton Community Schools Board of Education, a Trustee for the Allegan County OnPoint Mental Health Board and have previously been a licensed foster home in the State of Michigan. In addition, I have been involved with different committees within the state regarding CPS and foster care procedures.

I strongly believe that my experience in serving the community on many different levels, combined with spending the majority of life within the park, has given me valuable insight.

My goal as a new Board Member is represent each of you as members and to continuously move forward in the best direction.

Thank you for your support. Blessings, Craig Van Beek ••

FINANCE & ACCOUNTING NEWS BY KIMBERLY WILLIAMS Kim@SandyPines.com

The most recent June 2023 financial statements for both Sandy Pines Wilderness Trails and Lake Monterey Golf Course have been approved and posted on the Finance page under <u>www.sandypines.com</u>.

Sandy Pines Wilderness Trails Inc

- Operational cash is up \$2.25 million from prior year; (\$1.5 million of the increase is reserve set aside for the Phase 2 Pool), the remaining \$3.2 million after pool reserve, up \$750 thousand from last year, is the organization's cash reserve on hand for an emergency fund, bringing the current Days Cash on Hand with budgeted operational expenses of \$7,363,000, to 111 days on hand. Due to the timing and nature of revenue and expenditure posting the days in reserve can fluctuate slightly from month to month. The goal of the organization has always been to meet the not-for-profit standards of 90 to 180 days. This is not an excess in cash, but rather a reserve of operational funding to support the business in an unforeseen circumstance. Since the recent memberapproved transfer of funds for the Phase 2 pool, the current short-term goal of Sandy Pines is to raise our Cash Reserve Days back to the 180-day standard.
- Asset cash reserve is down \$91k as the shift to focusing on less projects and rebuilding the reserve back up toward the end of its tenure.
- Accounts payable Trade down with nature of payments, projects and timing.

- Net Income is up \$351k due to the COLA change in dues to be absorbed through the operational budget expenses through the season and the 5/26/2022 ERC payment of \$99,400. Also, salary expense for the month of June included 3 payroll cycles posted in the month inflating the cost of payroll across all departments and will be trued up to actually in the month of July with a normal payroll cycle comparison.
- Admin Misc inspection income of \$15k received with the first round of site inspection violations being

Continued on Page 10



recorded. Overall Admin has spent 71% of budget as of June 2023, nine months into the season.

- Maint Refuse expense of \$16,500 in the month of June full swing into the season and \$51k year to date and still within budget. Grounds Maintenance incurred \$21k in the month of June; \$10k related to the laying of mulch and ground cover through the park. Overall, Maintenance has spent 62% of budget nine months into the season.
- Security is noticing an increase in the guest pass with the start of the season and more activity in the month of June. Security overall is 62% into the budget with nine months remaining in the season.
- Recreation activity is picking up in the month of June with the opening of the park and Happy Shack café. The recording of cogs is lower with the shift in inventory with apparel no longer being sold at the Happy Shack and only at the Country Store as well as a small delay in receipts, which will true up in the month of July. Social Activities expense is at 20k for the year with the majority of park activities occurring in the months of May through August. Overall Recreation is 34% into the budget with 3 months remaining in the fiscal year.
- Resort Dues Income up with change in COLA and will be absorbed through increases in operational expenses from the budget through the season. In the month of June, Member Electric was billed for the quarter equaling \$140k and 78% of the budget year to date with the final electric bill to be posted on the last fiscal quarter September 2023. The larger expenses recognized in the month of June for Resort Services, included Cable/ Wi FI expense, Lake Maintenance, Utilities expense, General Insurance Costs and Professional Services. Professional Services is up with continued legal matters closing out and additional services provided through the development of the new Dynamics system.
- Lease Operations The reduction in the overall year to date amount of income is reduced due to the transfer of the Country Store and Coffee Shop now operating internally and under Park and Garden. The total Lease Operations amount received otherwise year-to-date is consistent with budget and prior year.
- Park and Garden is up \$45k over prior year with \$32k of the increase due to the additional of the Retail Store and café moving over internally to P&G. COGS is up from prior year and over budget due to the addition of the Retail Store cogs, however is in alignment and at a good pace with the inventory expense at Park & Garden.
- Golf Cart Rental is picking up activity during the season and has already surpassed budget goals for the fiscal year nine months in.

- Retail Center The Retail Center is at a significant loss of \$73k year to date and is related to major repairs needing to be done to the building after the departure of the prior tenant. In addition the loss in revenue for the gas pump is related to the halt in the construction, which Administration is hoping to have operating by the month of August 2023.
- Sales consistent with expected activity. The Sales Department will be noticing a pickup coming into the summer season with more lots available for sale.

Lake Monterey Golf Course LLC

- Operational Cash is up \$158k for the month of June and includes the recent payoff of Accounts Receivable from Sandy Pines for the member billings at the golf course.
- Asset cash is down \$30k, due to a recoup of the reserve from larger projects in the past few years (i.e. wells)
- The Note Payable to date reflects the \$75k payment at the end of last season.
- Net Income is down \$35k from prior year. Salary expense for the month of June includes 3 payroll cycles posted in the month inflating the cost of payroll across all departments and will be trued up to actually in the month of July with a normal payroll cycle comparison.
- Public green fees is up approx. \$14k
- Member green fees are up \$12k
- Power cart rentals is up approx. \$10k
- Food is up \$9k; net COGS up \$4.8k
- Beer and wine is up \$9k; net COGS up \$510
- Merchandise is up \$7k; net COGS down \$5.5k
- Salaries is up \$56k; change and overlap in management in preparation for future, and an extra payroll run in the month of June.
- Golf cart Lease is up with a change in the fleet of golf carts added.
- Fertilizer expense is up \$10k and met budget for the year.

Please refer to the Finance section of the Sandy Pines webpage for the posting of the most currently approval financial reports.

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MICHIGAN'S LARGEST RV PARK & CAMPGROUND

RESOLUTION NO. 081823A Resolution to Amend Rulebook/Handbook

WHEREAS, the By-Laws of Sandy Pines Wilderness Trails, Inc. Article VIII, Section 6(e) gives the Board of Directors the power to "adopt, amend, rescind, and repeal rules and regulations relating to the use of Sandy Pines property and the conduct of its members and their guests."

WHEREAS, Rules Section Definition of Terms, Section E:

E. Associate Members:

Are member's spouses, member's children and their spouses, member's parents, stepchildren and those children under legal guardianship, 16 years and older. A membership who has no other associate member, may designate one associate member. This may not change more than one time per year.

WHEREAS, the Board of Directors, for the health, safety and welfare of Sandy Pines, believes it is in the best interests of Sandy Pines to amend and clarify the Rules and Regulations.

NOW THEREFORE, BE IT RESOLVED that the Board of Directors of Sandy Pines Wilderness Trails, Inc. does hereby approve the following amendments and additions to the Rules and Regulations relating to Rules Section Definition of Terms (currently located on Page 9 of the Sandy Pines Rules, Regulations and Bylaws Handbook):

E. Associate(s):

Are member's spouse, member's adult children and their spouses, adult grandchildren and their spouses, member's parents, stepchildren and those children under legal guardianship, 16 years and older. A membership who has no other associate, may designate one associate. This may not change more than one time per year.

Each associate would be allowed one significant other. Both parties must be at least 21 years of age or older.

Significant Other Definition: Means that a relationship exists between two people, neither of whom are married, that is intended to remain indefinitely and where there is a joint responsibility for each other's common welfare.

Be It Resolved, that the Board of Directors of Sandy Pines Wilderness Trails, Inc. does hereby approve the above Resolution.

2745 136TH AVENUE - HOPKINS, MICHIGAN 49328 PHONE (616) 896-8315 - FAX (616) 896-7409 - WWW.SANDYPINES.COM



COMMUNICATIONS NEWS BY IAN MITCHELL Ian@SandyPines.com

Board of Directors Meeting Audio

We are aware that the audio for the Board of Directors and Face to Phase Meetings is not up to par with what it should be. We are working on a solution to record high-quality audio no matter the location of the meetings. Please bear with us as we work through this!

On The Scene

Thank you for continuing to tune in for On The Scene during our 2nd Season! We have received a ton of great feedback on this weekly video series. You can catch On The Scene on YouTube and Facebook every Thursday!

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SALES NEWS

BY KENT LIVINGSTON Kent@SandyPines.com

The month of July was extremely busy for our sales team. We still have several sales pending that are going to be rolling over this month. As we get the current pending sales wrapped up and closed out, there are still several interested buyers calling. Inventory is starting to become slim. If you consider selling, please contact us to discuss listing options. Our team strives to take the stress out of the sales process by handling every aspect between listing and closing. Here are some kind words from Zach who recently used our sales team to purchase their Happy Place.

"My wife and I bought a place at Sandy Pines in June. With a big family, we had a lot of unique needs. Additionally, my wife, who didn't have much experience camping, had a ton of questions. Throughout it all, Kent was really patient, and he answered all of our questions. He showed us many places, until we found one that we really liked.

It was important to Kent that we get into the place before the July 4th activities, because he knew the kids would have a blast. We all loved the fireworks. After we closed, Kent took the time to show me various mechanical aspects of the camper that I was unfamiliar with. Anyways, everyone at Sandy Pines has been amazing from the residents to the staff. We would highly recommend Sandy Pines to anyone." Zach H.

Thanks again Zach for using our team here in the sales department. I would love to be able to help you make a move within the park or even help with family or friends looking to buy in to this amazing community. Contact us with any sales needs at 616-896-8315 ext 114.

Have a blessed August!!!

SECURITY NEWS

BY PAUL SCHAAF Paul@SandyPines.com

Office Hours

Emergency Security Staff is onsite 24 hours/day.

Call Stats for Service

Public Safety responded to 101 calls in June 2023. The breakdown of calls is:

Accident	2
Alarm	1
Animal	6
Assist	10
Curfew	2
Conduct	10
Damage to property	5
Fire	2
Harassment	1
Illegal Entry	1
Larceny	2
Lost/Found	21
Medica	
Misc	
Open door	
Parking	

Suspicious	5
Traffic	6

Cell Phones

On 6/30/23 Michigan enacted a new law regarding cellphones. The new law prohibits an individual from holding or using a "mobile electronic device" while operating a motor vehicle. This law applies here at Sandy Pines as well. The rulebook states that motorized vehicles operated in the Park shall comply with State Laws and regulations. This law was enacted to help keep motorists safe and reduce accidents. The same applies here. Please do not make calls or text while operating a car, truck, or golf cart in the Park.

Boats

Just a reminder that while boating in Monterey Lake, please look out for others in the water. Please be vigilant looking for tubers, skiers, swimmers and kayakers in the water. We don't want any accidents. Also, remember that sailboats have the right of way in the lake and there is no wake surfing allowed.

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SAFETY NEWS

BY STEVE DEYARMOND <u>Steve@SandyPines.com</u>

After the Storm and Boating

It is not uncommon for debris to be blown in the lake after severe weather and winds. The Public Safety Water patrol attempts to look for items (tree branches, yard ornaments and detached docks etc....) after a storm event. Please be cautious after storms when boating or pulling tubers or skiers. Debris in the water can cause damage to your watercraft as well as injure persons being towed.

No Wake Zones

The Park has several areas of no wake. Watercraft in Park designated no wake zones must be operated at a speed of less than 5 mph, or in a manner that does not cause a wake. No wake areas are designated by buoys or markers on the East end of Lake Monterey, Sailboat Cove, Channel to Sailboat Cove, Channel to Phase 3, Phase 3 section of Lake Monterey, Phase 6 section of Lake Monterey. Please adhere to these "No Wake" zones.

Water Skiing, Pulling Tubers, and Wake Surfing Reminders

- Water skiing is permitted from 10:00 am to 8:30 pm.
- The driver of a watercraft pulling a tuber or skier must have a competent observer.



- Powerboats must remain at least 100 feet from buoys and markers indicating restricted areas.
- Powerboats must remain at least 100 feet from moored boats and swimming areas.
- Ski starts and stops may not start or end at a boat dock.
- No kites, jumps or slalom courses are permitted without approval of Park President.
- A watercraft may only pull a maximum of three (3) tow lines at one time, with a maximum of six (6) people.
- Usage of the ballast function or any alteration to any boat for the purpose of producing waves for any activity is prohibited.
- · All wake surfing is NOT permitted.

Personal Flotation Devices and Watercraft Capacity

Each person on your watercraft must have a personal flotation device that is appropriate for the person. The flotation device should be in good condition without rips or tears or rotted. IF you are towing persons, they also need to be wearing a PFD. If you are on a paddle boat you should have a PFD. If you are on paddle board, you should be wearing a PFD. Almost a drownings are preventable.

The number of persons on a watercraft should not exceed the determined capacity. The watercraft has a metal plate indicating the watercraft's capacity.

Guest Visitor Registration

Please use the Member Web access portal to register your guests. As indicated below the Member web access portal can be found on the <u>Sandypines.com</u> web site. Guests line up at the main gate. One primary reason is that members fail to register their guests before they arrive. Please help us get the people into the park by registering your guests in advance. The cost to register a guest is \$5.00/day online and \$10.00/day when staff assisted.



Continued on Page 15

Safety News / Continued From Page 14 -



As required by FEMA a public notice was published in the Allegan News June 29th for public comment by Salem Township. Public comment will be open for 30 days.

FEMA requested additional information, and this has been submitted to the State of Michigan who will submit to FEMA. Salem Township/Sandy Pines is still under consideration for replacement of CC#1 as a bathroom/storm shelter.

The proposed constructions timeline would be a preconstruction phase starting in April of 2024 to Sept 2025 in which the project would be kicked off, the shelter committee assembled, an architect selected, design finalized, a bid package developed by the architect, request for bids published, bids submitted for the project and a contractor selected.

The second phase is procurement of materials, the awarded contractor selects sub-contractors, geo-technical ground studies performed, building permits acquired, demolition of existing building, and building site preparation.

The construction phase of the building is proposed to start around Sept 15, 2024, with a mid-March of 2025 as final work site tasks. Closeout of the grant will be from March of 2025 to Sept. 2025. These dates and time frames are subject to change. If awarded the project needs to be completed in three years.

Conduct/Respect Within the Sandy Pines Community

A valued characteristic of our community is safety. The perception of safety in an environment influences the value of your property as well as developing a reputation for this community. I think we all have perceptions of places that we would not travel to or stay just because of our perceptions. What we view, what is communicates socially, and our experiences develop perceptions. It is the actions and behaviors of everyone in this community that projects a view of our community and a threshold of risk. Respect starts with each individual, then with groups and then as a community. The actions of one or a few can impede or cause fear to participate, attend amenities, feel uneasy, or create unsafe situations. The actions of one or a few can damage or vandalize property. The park has an expectation that an individual's behavior does not create an environment which detracts from the enjoyment of others. We are after all a family-oriented place. We are blessed to have a community with good people. Our problems are generally

The Park also has an expectation to respect the park's property as well as other members' property. An expectation that property is not damaged or stolen. An expectation that care is taken in our facilities and people pick up after themselves. Just a few simple concepts which are sometimes unadhered to by a few that affect all of us.

Please think before you become loud and demanding. Boisterous events and actions by some and failure to respect others in your presence are fortunately rare circumstances. Although infrequent and limited these actions are in direct conflict of the family friendly atmosphere, we all want. This rarity is a reflection of the community with good parenting, good models, oversight, and guidance. Sometimes as adults we must be reminded to have patience rather than spill out several words in frustration and anger being selfish in nature. Staff play a part in making Sandy Pines a safe place. Members also play a larger part in their role, being a role model, providing guidance and supervision of youth, family members and guests.

Continued on Page 16



EXTERIOR REMODELING Westhousehome.com

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Safety News / Continued From Page 15 -

Our facilities are your facilities. As you use the facilities in the park please pick up after yourselves. A recent visit to look at the cleanliness of a CC indicated things like band aids laying on the floor in showers, bandages near the trash can, trash on the floor and hair shampoo bottles the shower floor. Reports of people stuffing toilet paper in toilets and clogging them as well as trashing the bathrooms. Please clean up after yourselves and supervise your youth. Don't leave items for the CC Cleaner to pick up – clean up after yourself.

The park allows its members/owners to choose who they want as associate and grandchild members, and guests. The burden and responsibility is upon the member/owner to determine the character of person that is allowed within the park. Once allowed into the park it is still the responsibility of the members to provide oversight and supervision.

Pets

Commonly the PSO receives numerous calls regarding Dogs. For some people a strange dog can be a fearful experience for everyone. The threat can be real when someone is bitten or attacked by a dog. Although we think that our pet is safe around others, we cannot assume that the pet will react the same around strangers or other pets. Sandy Pines requires pets to be always leashed. Pets are not permitted to roam freely unleashed. The State of Michigan has strict dog bite and leash laws. The strict liability dog bite law places the responsibility/negligence on the dog owner. If your dog bites another person, the owner can be fined up to \$10,000. Pleading to a court indicating that your pet is docile and has no history of viciousness will likely be a poor defense when your pet is not in your control or is roaming free. Michigan law requires that the owner of the dog compensate the victim for damages caused by the dog.

Please follow the Sandy Pines rules:

- Your pet must always be maintained and controlled on a leash.
- No Pets are allowed in Sandy Pines Buildings.
- No Pets are allowed on designated beaches, restricted areas or the at the Flea Markets.

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CAMPING NEWS BY JANELE TOMES Janele@SandyPines.com

Contact Information

Phone: 616.896.8315 x 103 Email: <u>Janele@SandyPines.com</u>

Hello Sandy Pines members! We would love to have your friends and family book a rental with us to finish out their summer! August is full of activities including our Summer Concert Series and Christmas in August, plus many more to choose from. Sandy Pines offers camping in two-week blocks with a week off in between for those campers looking to stay multiple times in a season. Sandy Pines has 59 campsites throughout the park that we rent out, five park model trailers, and ten rustic cabins. We welcome furry friends on a leash at any of our rental campsites only. We do offer a 10%

associate discount for our associate members, and we also offer a 10% military discount for anyone who has served or is serving in the military. Thank you for your service! You will need to contact the camping department to have the discount applied, which you can do after you make your reservation online. Your refunded amount will go back onto the card you used at the time of purchase. Reservations can be made directly from our website at <u>www.SandyPines.com</u>. If you have any questions or would like me to book a reservation for you, please give me a call at 616- 896-8315 ext. 103. I would love to help and look forward to hearing from you!

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hellos are better in person. that's why we're local.

simple human sense



LAKE MONTEREY GOLF NEWS

BY DAVID INGLES & LARRY FINKBEINER www.LakeMontereyGolf.com

It is hard to believe we have already moved into August! The summer is flying by so fast. The great news is that there is still plenty of time to come see everything Lake Monterey GC has to offer. Read on to see everything that is coming up this month...

Outings

We will be hosting our first every LMGC Club Championship August 25-27. Friday the 25th is a practice round day to get ready for the weekend and is included in the price. Saturday the 26th will be the first round of play. Sunday the 27th will be flight play and Championship Day. Your score on Saturday will determine what flight you play in on Sunday. We will have Men's, Women's and Senior Divisions (if we have enough interest). The overall champion will receive a golf membership for 2024! There will be cash prizes for 1st and 2nd in each division. Spectators are welcome to come sit around the 18th green and watch the groups play the final hole.

The cost is \$60 for a Sandy Pines Member, \$30 for a Golf Member and \$110 for League Players.

Call the course to get more information or to get signed up.

Karaoke

We will have Karaoke on August 26. Food starts at 5:00 o'clock and singing is from 7:00pm to 10:00pm. Come out and show off your hidden vocal talents or just enjoy a night of great singing and laughter. Our DJ for the night of fun is Jeff Woods.

Music Bingo

We have started Music Bingo and it has been a lot of fun. The dates will be Monday, August 7 and 21 at 7:00 pm. We offer food specials for each of these nights.

Trivia Night

We will be hosting our second Trivia Night on August 12 from 7:00-9:00pm. Come out and test your knowledge for some fun prizes and a great time.

Poker Run

August 19 starting at 2:00pm is the poker run. We will have a food basket special available prior to the start of the poker run. Check out all our new adult beverages that we have available while enjoying lunch. Please see the Adult Activities article for further details.

Golf Lessons

Is your golf game not up to par? Maybe you're a beginner and want to learn the basics? Our very own David Ingles is available to help. He is offering lessons by the half hour or the hour. The people he has helped over the summer have been extremely satisfied. Call the clubhouse to set up your lesson.

"The 19th Hole Grill" at Lake Monterey Golf Course

Lunch specials are underway and can be found on our website and in the weekly Sandy Pines flyer. Keep in mind, we have food anytime that we can prepare for you. If you have not tried our pizza's, you are missing out.

We will be having another **breakfast buffet** on Sunday, August 13 8:30-12:00am.

Facebook

Follow us on Facebook and see everything that is happening here at Lake Monterey. We are posting new information and reminders daily. It is a great way to keep tabs on everything golf here at the course.

Golf Course Parking

Please be aware that parking at the golf course is for golfers only. Entry into the park through the gate at the golf course is for members and associates that have come down to visit the golf course. All others are subject to fines and/or towing of their vehicle. This rule will be strictly enforced.

Golf Course Rules

Please be mindful of the following rules of the golf course: -Absolutely no personal coolers or bringing alcohol or beer to the course. But please check out our new selection of drinks that we are bringing in. **Continued on Page 18**



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Lake Monterey Golf News / Continued From Page 17 -

-Always bring your Sandy Pines member or associate card to be shown.

-Knobby tires and six-seater golf carts are not permissible on the golf course.

-Proper golf attire is required. No tank tops allowed. Men's shirts must have sleeves. Women's tops must be golf attire.

PARK & GARDEN NEWS

BY DALE YODER ParkGarden@SandyPines.com

Park & Garden Store

Phone: 616.896.9334 Online: <u>SandyPines.com/Park-Garden</u>

Park & Garden Rental Office

Phone: 616.896.9888 Online: <u>SandyPines.com/Park-Garden-Rental-Office</u>

it's hard to believe that we are approaching Christmas in August and soon Labor Day weekend. This has been a great summer for us here at Park and Garden, and we appreciate all the support you have given us.

The Country Store is going great, and the Café is now open with donuts, coffee, and cappuccino. We also have a variety of muffins and cookies available. We also have milk in the Café and now offer bread, buns, pancake mix, and syrup. We hope to add more new stuff as we grow. Thank you all for your support and patience as we got the new stores up and running.

The golf cart rentals have been a great success, as always. If you haven't reserved your cart for Christmas in August or Labor Day, now would be a good time to get it reserved. We usually fill up a month before the holiday weekends. Don't wait until we have none available.

We want to thank all the park members who supported our Water Softener program again this year.

Golf Carts Golf Carts will be available through September both by reserving at our office or with our online reservation system.

MAINTENANCE NEWS BY BEN FIFELSKI Maintenance@SandyPines.com

Emergency pump outs end at 12 pm on Saturdays and are not offered on Sundays. Please plan in advance to order your pump outs. For same-day pump outs, you will need to call 616-896-8317 (maintenance line) and leave a message with your name and site number. Same-day emergency pump outs must be ordered by 2:45 pm Monday – Friday or 11:45 am on Saturday.

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-Groups of 5 players or more are not allowed without prior permission.

Let's make golf fun for everyone by following these rules. We appreciate your cooperation.

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We are excited and looking forward to seeing everyone!

We will be taking boats out of the lake until October 6th. Please call and make a reservation for a time to get your boat out to you.

We will again start picking up softeners as you leave the park and would appreciate you stopping by and filling out the form for the date we can pick up the softener. We will start picking up all remaining water softeners on Oct 6th.

Enjoy the rest of your summer..



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3 & 4 Season Rooms Decks-Sheds-Remodel

Trailer Replacement Reset Used Rooms

> Jerry: 616-896-6780 Cell: 616-862-4338 Harold: 616-422-2289

Like us on Facebook! Facebook.com/JamestownPatio



Shall the Membership approve annual golf course funding of \$125 to be used for golf course operations, golf course capital asset purchases and other golf course expenses, beginning October 1, 2025. This funding will become part of the annual Membership Dues eliminating the need for an assessment.

LMGC - NOT JUST A GOLF COURSE & WHAT IT OFFERS

- #2 Asset & Sandy Pines Amenity
- Poker Runs
- Karaoke
- Music Bingo
- Trivia Nights
- Breakfast, Lunch & Dinner Specials
- Adult Beverages

TOP THINGS AT LMGC TO HELP INCREASE PROFITABILITY

LMGC CHALLENGES FOR STAND ALONE PROFITABILITY

1. Greens Fees Comparisons 2. Golf Cart Rentals for ALL Public Golf Courses

- Weekday: \$40+
- Sandy Pines Members
- Weekend: \$50+ • LMGC Members: \$10 3. Drink Carts - Not available
- bring their own carts
 - at LMGC

4. Full-Service Restaurant -Not available at LMGC

ADVANTAGES TO PASSING THIS PROPOSAL

- 1. Maintains financial stability for our Number 2 Amentity Asset for the park!
- 2. Maintains membership value!
 - Values increase for communities connected to golf courses
 - Values decreased for communities connected to insolvent or sold golf courses! New residential or condo complexes become our neighbors.
- 3. Provides savings to Members while allowing for stable future planning
- 4. Maintains favorable Members Greens fees "yes"

CURRENT LMGC VS PROPOSED FUTURE DUES

- Current LMGC Assessment: \$150/Member
 - \$270,250 • Operations
 - \$54,000 Capital

\$324,250

- Future Member Dues: \$125/Member
- Operations \$216,250
- \$54,000 Capital
- Total \$270,250
- \$54,000 Member Savings
- LMGC Greens fees to be managed through regular annual operations budget.

****** NOT JUST A GOLF COURSE

CHAPEL NEWS

BY DAVE VAN NOORD

Lots of variety awaits each of you at our chapel in the month of August. We have one of the most sought out motivational speakers in Ken Davis. Don't miss his side-splitting humor. We have 3 young brothers with lots of energy and talent. Don't miss the 3 Heath Brothers. We have the Keepers of the Faith which is about as diverse a group in southern gospel music that you will find. And new to Sandy Pines is the Kramers with their wide variety of music styles along with an amazing soprano vocalist. Come on out and enjoy Sundays at our beautiful chapel.

August Schedule

August 6: 10:00 AM Communion Worship Service led by Rev. Greg Vander Meer 6:00 PM Concert with The Kramers

- August 13: 10:00 AM Worship Service led by Pastor Jonathan Heath 6:00 PM Concert with the 3 Heath Brothers
- August 20: 10:00 AM Worship led by Dr. Tim Brown 6:00 PM Concert with Ken Davis
- August 27: 10:00 AM Worship led by Rev. Don Van Slyke 6:00 PM Concert with The Keepers of the Faith Ice Cream Social follows the evening concert





CHRISTMAS COOKIE BAKE OFF END OF SEASON REC PARTY

August 6 at 4 pm North Shore Center

August 11 at 10 am Phase 1 Pavilion

RAINBOW OF COLOR RUN

August 12 at 10 am Chapel to Flea Market Area

BOARD GAME NIGHT

August 25 at 7 pm North Shore Center

VISIT OUR CALENDAR FOR A FULL LIST OF EVENTS SANDYPINES.COM/CALENDAR

SANDY PINES FOOTPRINTS | AUGUST 2023



GO GO WOTE

ANNUAL ELECTION SATURDAY, AUGUST 19 10 AM - 2 PM AT THE NORTH SHORE CENTER



Sandy Pines August 19, 2023 Election
Board of Directors
Vote for no more than three (3) candidates
Rick Day Pat Doezema Rob Griffith Jackie Lafever
Larry Munger Robert Spaman Craig VanBeek
I voted for (number of candidates)
Proposals to be Voted on by the Membership
Proposal A:
The following ballot proposal, if approved, will replace the present \$150.00 Golf Course Assessment expiring on September 30, 2025:
Shall the Membership approve annual golf course funding of \$125.00 to be used for golf course operations, golf course capital asset purchases and other golf course expenses, beginning October 1, 2025. This funding will become part of the annual Membership Dues eliminating the need for an assessment.
YESNO
2745 136 ^{тн} AVENUE - HOPKINS, MICHIGAN 49328 PHONE (616) 896-8315 - FAX (616) 896-7409 - WWW.SANDYPINES.COM



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