

SANDY PINES WILDERNESS TRAILS, INC

BOARD OF DIRECTORS' MEETING

August 16, 2025

(Noon) 12:00 pm – Chapel

Minutes

CALL TO ORDER: Paul Peppel called the meeting to order at 12:00 pm.

INVOCATION: Craig Van Beek

PLEDGE OF ALLEGIANCE

ROLL CALL:

Board of Directors: On-site attendees were Rick Day, Pat Doezema, Ginny Hager, Larry Munger, Paul Peppel, and Craig Van Beek.

Absent: Ellen Carpenter, Bob Deckinga, and Scot Wyman

Staff Present: Jeff Sweitzer, Park President, and Kimberly Williams, CFO

MEMBER COMMENT ON AGENDA ITEMS

APPROVAL OF NEW PARK MEMBERS (July 2025): Sweitzer summarized new member sales for July 2025. Total new sales were 16 for July: 8 through the sales department, 5 for-sale-by-owner, and 3 transfers. There were 23 new members; 8 in their 30's, 1 in their 40's, 6 in their 50's, 6 in their 60's, 1 in their 70's, and 1 in their 80's. **Motion** by Day to approve the new members for July 2025, with support from Doezema. All ayes. **Motion carried.**

MINUTES: **Motion** by Hager to approve the July 2025 Board of Directors meeting minutes, with support from Peppel. All ayes. **Motion carried.**

STANDING COMMITTEE REPORTS:

***Finance:** Peppel asked Williams, CFO to provide an update of the financials for July 2025 YTD for both SPWT and LMGC.

Williams provided a detailed summary of the Financial Statements for SPWT for July 2025 YTD. **Motion** by Munger, supported by Hager, to approve the SPWT Financial Statements as of July 31, 2025. All Ayes. **Motion carried.**

Williams provided a detailed summary of the Financial Statements for LMGC for July 2025 YTD. **Motion** by Doezema, supported by Peppel, to approve the LMGC Financial Statements as of July 31, 2025. All Ayes. **Motion carried.**

FY2026 Final Budget Proposal:

Peppel asked Williams, CFO to provide an update of final FY2026 Budget Proposals for both SPWT and LMGC.

Williams provided a detailed summary of the Final FY2026 Budget Proposal for SPWT.

SPWT – FY2026 Budget Review

- CPI & Operational Dues
 - CPI adjustments remain insufficient to cover rising operational costs.
 - Example: CPI increase (2.8% last year, 2.7% this year) versus major fixed costs such as group health insurance (+20%), business insurance (+20%), refuse (+6%), auto expenses (+7%), and property tax (+6%).
 - This ongoing imbalance requires fee increases beyond CPI-based dues adjustments.
- Fee Adjustments for FY2026
 - Targeted increases applied to offset expense growth, focused on areas directly tied to rising costs.
 - Adjusted fees include: boat stickers (motorized & non-motorized), docks/stakes, contractor fee, delinquent card reactivation, guest passes, camping fees (with new holiday surcharge), pump-out, boat services, winterizing, bullpen, TV/Internet assessment, permits, site surveys, seasonal dues, and for-sale-by-owner transfer fees.
- Capital Projects
 - Minimal changes overall, with major projects deferred pending potential continuation of CC #1.
 - Planned projects include:
 - Conversion of compactors to electric.
 - Repair/replacement of Waterpark concrete and fencing.
 - Upgrades to Northshore POS and Accounting Software.

Motion by Day, supported by Hager, to approve the final FY2026 Operational and Capital Budgets for Sandy Pines Wilderness Trails, Inc. All Ayes. **Motion carried.**

Williams provided a detailed summary of the Final FY2026 Budget Proposal for LMGC.

LMGC – FY2026 Budget Review

- Golf Assessment Structure
 - First year under revised structure: fee reduced from \$150 → \$125 per membership.
 - Results in ~\$54,000 reduction in revenue; however, annual CPI adjustments will now apply going forward.
 - Despite the reduction, strong profitability in recent years provides stability.

- Operational & Capital Overview
 - Minimal changes to operational budget.
 - Capital spending largely on hold to prioritize infrastructure needs.
- Infrastructure Priority – Irrigation System
 - Current system requires significant labor and repair costs to sustain.
 - Long-term replacement is essential to maintain course quality and appeal.
 - Planning and savings for irrigation replacement are underway; Finance Committee and Board to review in detail at September meeting.

Motion by Hager, supported by Doezema, to approve the final FY2026 Operational and Capital Budgets for Lake Monterey Golf Course, LLC. All Ayes. **Motion carried.**

EXECUTIVE/PERSONNEL:

Comments from the Chairperson:

Peppel stated that it has been an honor to serve on the Board and that he is now concluding the second of his two three-year terms, reaching the end of his service. He expressed appreciation for working with a Board that remains truly focused on the best interests of the Park, engaging in thoughtful discussions without hidden agendas, and operating effectively as a unified group of nine. He added that it has been a pleasure to serve and noted that he will soon complete his final, and 63rd, *Footprints* article.

Comments from the Park President:

Sweitzer thanked Peppel for his leadership, noting that he will be missed but knows he will not be far. He expressed appreciation for the excellent job Peppel has done in leading the Board of Directors over the past year. Sweitzer also recognized that Carpenter, who was not present at the meeting, is completing her term as well, also serving as Chair of the Board of Directors for a couple of years. In addition, Deckinga, who was also not present, will be concluding his final term this year.

Sweitzer agreed with Peppel's comments that the Board is made up of a great group of people who, while sometimes engaged in passionate discussions, always work toward good and productive outcomes. He also thanked the membership for their flexibility with the rescheduling of the Board meeting due to technical issues. Looking ahead, he stated that, to remain compliant with the Bylaws regarding the posting of Board meeting agendas, notices will be physically posted on the Administration doors in addition to being shared online.

Sweitzer then provided updates on several key operational areas of the park:

OLD BUSINESS:

- **2025 Election**

- **Election Integrity**

- The Board meeting held today, August 16, 2025, coincides with the Annual Election Day. Sweitzer encouraged all members to participate in the election and also addressed circulating rumors regarding election security. He emphasized that both the Board and Administration take the election process very seriously and reiterated that all procedures are carried out in accordance with the Bylaws established by the Park.
- He noted that, unfortunately, a vacancy arose within the Election Committee due to some of the concerns surrounding the election. This vacancy brought the committee below the minimum required membership. To resolve this, and in accordance with the Bylaws, the Chair of the Election Committee appointed two new members. These appointments were unanimously approved by the Board. The newly appointed members began serving the day before the election and will continue through the completion of the vote count.

- **Lake Committee Recommendations**

- **Handicap Walkway – Phase 4 Beach**

- Peppel reported that last month the Lake Committee presented two separate proposals to the Board for consideration, which he briefly outlined.

The first project is the construction of a handicap-accessible walkway extending approximately 70 feet from the lower level of the Northshore building on the water side out to the beach area, reaching near the beach warning signs. The design includes a picnic table and a “T”-shaped extension at the end of the walkway to provide space for wheelchairs and strollers to park.

The Committee reviewed various design options and materials, including a mobi mat. While the mobi mat presented a slightly lower upfront cost, concerns about long-term maintenance, handling, and material stability led the Committee to recommend concrete as the preferred material. This proposal was formally presented to the Board of Directors for consideration and approval.

- **Motion** by Hager, supported by Doezema, to approve the construction of a Handicap Walkway at the Phase 4 Beach as presented at the Board Planning meeting and discussed above. All Ayes. **Motion carried.**

- **Fishing Dock – Phase 6**
- Peppel stated that, following the recent construction of the Dam, there remains a concern about the loss of a fishing location for members. While there was discussion about constructing a bridge pathway near the Dam, this idea was ultimately discarded due to several mitigating factors that could compromise the stability of the Dam structure.
- As an alternative, the Lake Committee evaluated other potential sites and identified Chapel Point as the preferred location for a new fishing pier. This location was selected because it includes a freshwater inlet that is highly conducive to fishing. The proposed design features a pier extending 50 feet into the lake, positioned between the marina and the freshwater inlet. It would be approximately twice the length of the existing sidewalk, with protective railings on the fishing side. The short access point from land to the dock would be only four feet long, ensuring that vehicles cannot drive onto the sidewalk.
- The proposal also includes the possibility of adding a kayak launch in the same area. The Lake Committee has worked closely with Coopers of Jenison, a contractor familiar with the Park, to plan the construction. Additional approvals will be required, including permission from EGLE to install docks in the lake. The proposed kayak launch would be a floating, removable dock, while the fishing pier would be permanent, constructed of aluminum to ensure safety and long-term financial responsibility.
- **Motion** by VanBeek, supported by Munger, to approve the Fishing Pier/Kayak Boat launch, as presented at the Board Planning meeting and discussed above. All Ayes. **Motion carried.**

NEW BUSINESS:

- **Annual Membership Meeting August 16, 2025**
 - The Annual Membership meeting took place just prior to the Board of Directors meeting on August 16, 2025.
- **Point of Sale Launch**
 - Sweitzer stated that Administration has been reviewing the Point-of-Sale (POS) system over the past few years. The POS system is utilized in all areas where business transactions occur with member accounts or money. He noted that significant research was conducted on one company last year, but that option ultimately fell through. The new system selected, however, meets the Park's needs and is fully inclusive, incorporating the complete accounting system package as well. Sweitzer explained that the current system is very labor intensive, particularly in transferring transactions into the financial statements

- reviewed by the Board of Directors. The transition to the new system is progressing smoothly, with the “go live” date targeted for October 1st.
- Williams added that while members may notice some minimal changes, these will be positive improvements. Specifically, financial reporting will shift from an annual to a monthly budget format, and member statements will have a new layout while remaining comparable to the current version.

Meeting Adjournment: Motion by Day supported by Doezema at 12:35 pm. All Ayes.
Motion carried.

Member Q&A – (following adjournment of meeting)

Next board meeting: September 12, 2025, @ 6 pm in the North Shore building.

Respectfully submitted by Kimberly Williams, CFO, on behalf of Rick Day, Board Secretary.