

FOOTPRINTS

IN THE SAND

OCTOBER 2022



SANDYPINES
RECREATIONAL COMMUNITY
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Laundromat Hours – Open 24 Hours

ADMINISTRATIVE TEAM

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

MANAGEMENT TEAM

Janele Tomes Camping
Ian Mitchell Communications
Jack Schmidt Park & Garden
Jeff Hopkins.....Park Inspector
Paul Schaaf Security Services
Abby Greenfield..... Recreation

COMMITTEE CHAIRS

Finance..... Ginny Hager
Golf Course Joe Zomerlei
Grounds/Maintenance Kel Kronemeyer
Long Range Planning Kevin Hager
Policy Joel VanKolker
Rules Drew Torres
Safety & Security Rod Burch
Technology Bob Powers
Lake Study..... Jim Buchanan
Library..... Brandyce Barber

OUR MISSION

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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 (24)
Larry Munger (23)
Paul Peppel, Secretary (25)
Stephanie Saypanha (24)
Scot Wyman (24)

BOARD OF DIRECTORS ~ MISSION STATEMENT ~

The Sandy Pines Board of Directors will
provide positive leadership and manage-
ment 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

The cool crisp air has returned to Sandy Pines. Leaves have turned and flowers have faded. This can only mean that fall is upon us. As Isaiah stated in Chapter 40 verse 8, "the grass withers, the flower fades, but the word of our God will stand forever". As we move into another changing season where we may see more clouds than sun, let us remember the true light of our Lord and Savior, Jesus Christ who continues to bless each of us. He continues to bless our Happy Place at Sandy Pines. Many of us may be saddened that the season is ending, the cold is approaching and we have to leave our Happy Place. Know that you are surrounded with prayers as you travel to your off-season spots.

We always smile and chuckle a little bit when asked, "What do you do during the off-season? There really isn't much to do is there?" Before we answer that question, let's recap the things we accomplished this past 2022 Season.

SEASON ACCOMPLISHMENTS

We opened our season with a new cart bridge connecting Phase 3 and Phase 6. This project significantly reduced high-risk safety concerns for members, associates, guests, and campers crossing a very busy 26th Street. A huge Thank You goes out to Ben Fifelski and the maintenance team who worked diligently to complete this project.

We made improvements through restructuring our Public Safety and Recreation Departments. Excellent feedback has been received from members this season on these departments' performance, presence, and staff.

Recreation is part of our DNA at Sandy Pines Recreational Community! We made the change in this department to have a full-time leader on staff. This too paid huge dividends for our activities and events planning for 2022. We would like to welcome Abby Greenfield to our staff. Abby has grown up at Sandy Pines and worked many years in our rec department during the summers. She is now part of our full-time staff leading this department for us. We are excited to have her on staff. She is already making a positive impact. Please see Abby's bio later in her recreation department section.

Our communications improved in 2022 with the launch of our new Sandy Pines website as well as On The Scene videos showing the latest and greatest happenings in the park. QR codes popped up throughout the park, member service, and other areas of the park for quick connectivity to events, activities, and other information.

We launched the new member management system, portal, and renewal process. The team continues to work through improvements in this new system for a better experience in 2023.

Our Board of Directors passed a new resolution preserving and protecting our lake by not allowing ballast functions or wake surfing on Lake Monterey. An additional resolution was passed this season to update our boat stickers to match changes in fees as well as the removal of the need to register kayaks at the Secretary of State's office. This last point received cheers from members and local Secretary of State offices.

Our members voted to approve 4 of 5 proposals on the August 2022 ballot. Two of the proposals amend our Bylaws to add clarity. Two more are adding significant projects to the park, Phase 2 pool addition and Spectrum Charter technology upgrades.

So, we are done right?? What else is there to do in the off-season? Drink coffee, eat doughnuts and take naps? There remains much to do!

OFF SEASON PROJECTS

Spectrum Charter's work is already moving forward. On-site reviews with Spectrum Charter's construction team are taking place. We have established bi-weekly calls with the Spectrum Team to monitor progress on this important project to ensure we are ready for your return next season. Stay tuned for additional communication throughout the off-season.

Phase 2 Pool planning kickoff takes place this month. We will finalize the project scope of work

Continued on Page 4



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with township and county input. We will target this month to release our request for proposals to qualified contractors to build our new Phase 2 pool.

New software will be evaluated this off-season for our Point of Sale, payroll, and HR systems. The team will be focused on these new systems to determine the next steps and when to implement them.

Lake Development Projects were delayed in 2022 due to permit processing and approvals. We did receive permit approvals at the end of our season. We will be working to install a new well in Phase 3 to help with water levels and concerns on Lake Monterey. We will also be reviewing new rip rap installation along the dam.

We need to determine our Storm Shelter Strategy for the park with a focus on Phases 1 and 2 which currently do not have adequate solutions like the rest of the park. With the South Shore Project not passing, we need to decide what is our plan to keep our members safe. It remains beneficial to take advantage of FEMA funds. Another

opportunity to apply for grants will take place this off-season.

These projects outlined for the off-season are above and beyond the normal off-season planning each department and our staff does to ensure the park is ready for your return.

As you can see, we have much to do. It starts with gathering input from you the members through surveys. Surveys are now available online at our official Sandypines.com website. Please provide your input. We will be meeting with the Board this month for a workshop to align the projects and expectations for 2023.

BOARD OF DIRECTORS

During the September Board meeting, we welcomed newly elected board member Bob Deckinga to the team. We Thanked Dennis King for his service over the past 6-years as his terms have run their course. We also elected our 2023 Executive Committee members. Congratulations to Ellen Carpenter for another year as Chairperson, Kelly Johnson for his first year as Vice Chairperson, Paul Peppel for continuing as

our Secretary, and Ginny Hager for continuing as our Treasurer. We are blessed to have these leaders and all our board members stepping up to volunteer to ensure our park is moving in the right direction.

We also addressed the open board vacancy left by Jim Huck who is leaving Sandy Pines to spend more time traveling to see family. We Thanked Jim for his service to the park while wishing Jim and Denise safe travels.

Per our Bylaws, the board has three options to fill a vacancy on the board: 1. Select the next highest vote receiver from the 2022 Annual Election, 2. Call a Special Meeting of the Members to elect a candidate for the remaining term of the position or 3. The Board may provide an affirmative vote from the remaining directors of a selected member to fill the position until the next Annual Election in 2023. Since our last election only had three candidates for three open positions, we did not have another candidate to move into the vacant position. The board chose to pursue option three which opened the position to any member to be placed on a list for the open position.

Continued on Page 5

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Park President News / Continued From Page 4

We received 25 candidates when this was communicated to the members. On behalf of the board and myself, we want to thank all 25 members for your interest and willingness to step up to be considered as a candidate to fill our open board position for next season. Through this process, we have seen many qualified candidates in our park that could help with committees and future board of director positions. We would like to encourage you to reach out next season to Janele Tomes in administration, our board of directors, or myself to apply for a committee to get involved. We would also like to encourage you to be future candidates for upcoming board positions in any upcoming election(s). We would love to have your talents and input supporting decisions impacting the park we are blessed to call Sandy Pines.

Through this process, the board did vote and affirm former board member Rick Day. We would like to welcome Rick back to the board for the 2023 season. We would like to remind the other candidates that there will continue to be many opportunities as stated above to be involved in our park.

RESTAURANT AND STORE UPDATE

Since May 2019, the park has tried to reach a mutually beneficial solution with the tenants regarding the enforcement of their lease. As the members may or may not be aware, the negotiations stalled in January 2020 resulting in legal actions. The park had 3 claims needing legal judgment while the Outback had 12 claims. The courts have ruled in favor of Sandy Pines in 2 of the 3 park's claims while dismissing all 12 claims by the Outback tenants.

What does this mean:

1. The Outback tenants still owe a significant amount of monies to the previous owners of the restaurant and store.
2. The Outback lease ended April 30, 2022.
3. The Outback still has past dues owing to Sandy Pines; the total amount is still being decided.

Sandy Pines honors our contractual agreements with members, vendors, government agencies, etc. The expectations are that the Outback honors

theirs as well. As the Outback did not honor their contractual agreements to the park AND you the members, they are no longer tenants. We will be soliciting feedback from members as to how we can better utilize this space left behind by the restaurant and store.

Lastly, the tenants who were Sandy Pines members also did not honor their membership agreements with the park. They are no longer members of Sandy Pines. Sandy Pines through this entire 3-year process has followed our bylaws and proper legal steps to ensure the integrity of the decisions made.

Why now and what's next? We are communicating this to the members as the board and I have continued to receive many questions about "what is going on?" Our communications needed to be factual and final. We were not going to engage in speculation or here say on social media that has been communicated over the last couple of years during this process. What's next? We are now moving forward. It starts with you, the members providing input on what we would like to see in those spots. We have received numerous requests from members to review their business plan for those areas. A survey is being released this month for your input. This will be something we will be discussing during our board workshop. Thank You for your patience and understanding!

THANK YOU'S

With this month marking the end of another season, we need to extend many Thank You's. Thank you to our staff! We continue to be blessed with an awesome, talented team! Many Thanks

to the entire team, CC cleaners, grounds, and maintenance team, pump out team, public safety, recreation, member service, finance, communication, human resource, sales and camping teams, and our golf course. All of you are true blessings to our park. You are valued and appreciated! This Team worked tirelessly this season to serve our members. If you have an opportunity to see our staff prior to leaving this off-season, please express your heartfelt Thank You and gratitude. We are truly blessed!

Thank You to Jack Schmidt for over 11 years of service to Sandy Pines in our Park and Garden Store. Jack announced his retirement earlier this season. He has been a blessing over the years running our Park and Garden Store. We wish Jack and Roberta the best in his retirement. We welcome Dale Yoder in succeeding Jack as our Park and Garden Manager. Dale will take over running the Park and Garden and Rental Shop when he returns in 2023. Please see the other department updates for more information.

Finally, please accept my Thank You for allowing me to lead our staff and serve this great park. I am truly honored to work here and although I understand I will not please everyone, my goal will always be to do what is in the best interest of the overall park. Thank you for your support and for this great opportunity to serve. We wish all of you a safe and awesome offseason.

God Bless as All Things are done through HIM!

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BOARD OF DIRECTORS UPDATE

BY PAUL PEPPEL BoardOfDirectors@SandyPines.com

The Sandy Pines handbook is an invaluable resource tool that all of us should become more familiar with. While perhaps not as stimulating as a Grisham novel, it would be prudent to spend some time in the off-season familiarizing yourself with park policy and procedures, some of which may be foreign to you. One of the biggest areas of (hopefully) unintentional abuse is the improper usage of green space.

Some of the worst offenses are seen with the storage of non-motorized water toys on the beaches in front of boat stakes, which is technically green space. While understanding the difficulty of moving kayaks, SU paddleboards, pedal boats, etc. back and forth to and from your site, it's a clear violation. And those of you that have built structures to house these mini-watercraft near the water? They make sense, but a big no-no. In fact, no personal property is permitted in this area, including beach boxes, sheds, golf carts, boats, and bikes.

Another chronic area of misunderstanding is the placement of boat stakes to hold your boat at your boat stake, i.e. the physical stake itself. Were you aware that they must be treated 4" x 4" lumber (not metal) and a maximum of 6" above ground level? Or that they can be no farther inland than the high water mark? Didn't think so. This is especially noticeable just past the dam in phase 4 where, unfortunately, one person did this and others followed suit. As with any rule, just because others are doing it doesn't make it right.

So you want to put in a new patio or firepit and are not sure exactly where? Sandy Pines sites were originally designed to be roughly 40' x 80' but that's a presumptive guideline only. Best call the park inspector first. While those items are allowed in green space (with permission only), placement there gives tacit approval for all members to use as green space is a common, shared area. My advice? Pony up a few dollars and have your lot marked so there are no questions.

How about tents? OK on your site (with restrictions) but not in green space. Our fur babies? Nope, can't tie or stake them there either. Motorized watercraft? Sorry, not allowed. As an aside, it should be noted that boats on trailers cannot be stored in overflow parking as this is also green space.

Admittedly, green space enforcement has been lax and allowed many of these areas to morph. This isn't a warning, but rather a heads up that the lake committee has made the board aware of these concerns. And we will be looking closely at them in the off-season. This will also give you time to reassess how you're doing things now and perhaps make adjustments for next season. As always, we are here as servant leaders to help guide and assist. Please don't hesitate to reach out to us at boardofdirectors@sandypines.com.

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HAPPY CAMPER TEXT ALERTS

New SMS text opt-in for Members, Associate Members, Guests, and Campers

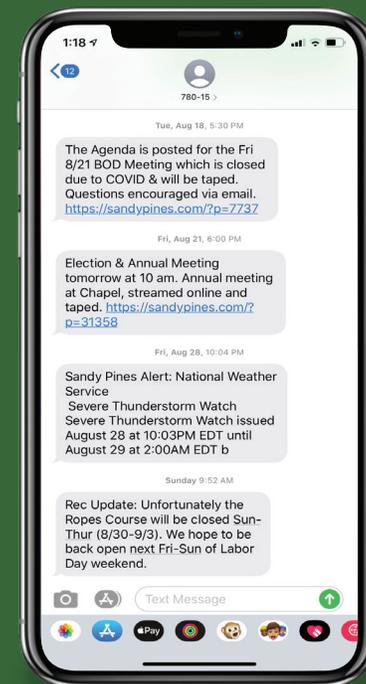
To Opt-In: Text "SANDYPINES" to 67283
To Opt-Out: Text "STOP" to 67283

Park news, event updates, weather alerts, cancellations, and closures.



SANDYPINES
RECREATIONAL COMMUNITY

More information at SandyPines.com/Sms-Text-Opt-In



FINANCE & ACCOUNTING NEWS

BY KIMBERLY WILLIAMS Kim@SandyPines.com

As the 2022 summer season end, the Administration will be busy closing out the season and preparing for another great summer in 2023.

Your September 2022 billing will be sent the first week of October and include your final electric, state unit tax as well as any residual ancillary charges from the 2022 summer season. Your September 2022 bill will also include your 2023 Dues, Capital and Special Assessments for the next summer season, for a total amount of \$2,353, including an increase of \$125, in accordance with the 8.6% March 2022 CPI index for the year. Payment for the 2023 Dues and Assessments is due in full by October 25th, 2022 to avoid service charges or payable in six installment payments of \$406.91 by the 25th of every month, October thru March. The payment plan option includes only the dues, capital contributions, cable, special assessments, and related service charges. The payment plan does not include any other fees and charges billed to your account each month.

Financial Statement Review and Approval

The most recent August 2022 financial statements for both Sandy Pines Wilderness Trails and Lake Monterey Golf Course have been approved and posted on the Finance page (hyperlink at the very bottom of the webpage) at www.sandypines.com.

SPWT

- Operation cash in the month of August 2022 is up relevant to the reimbursement of the \$1.065M final reimbursement for the North Shore Safe Room project.

- The Charles Schwab Investment account has dropped \$200k with the current trend of market fluctuations.
- Current Liabilities as of August 2022 are up, but in line with the prior year.
- Overall total Net Income is down \$359,656 as of August 2022.
 - Non-cash areas affecting this decrease include the increase of depreciation \$93k over prior year and unrealized loss on the Schwab Investment account equal to \$225,062.
 - Property tax however has also increased \$45k from prior year and has an impact on the increase of Net Expense as of August 2022.

LMGC

- Operations cash is \$150k over prior year due to the receipt of current receivables and increased gross revenue recognized on the course with green fees and within the clubhouse with the success of the 19th Hole food options. An additional amount of \$35k Receivables from Member Accounts will be received from SPWT by fiscal year-end close.
- Net Income is approximately \$30k over prior year and projected to be close to \$100k over budget at FYE as of August 2022.

A full update of the final Fiscal Year End Close as of September 30, 2022, for both Sandy Pines and Lake Monterey Golf Course will be provided to the Finance Committee and Board of

Directors for review and approval in the month of December and subsequently provided to the membership after approval. The independent financial review by an external accounting firm will also be completed and tax place in the off-season.

If at any time through the off-season you have questions, please do not hesitate to call or message. Thank you all for being a part of the Sandy Pines Community and we wish you many blessings in your travels to your home away from your Sandy Pines happy place.

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Sandy Pines Member E-News

Our Member E-News electronic newsletter is sent weekly and features monthly departmental Footprints updates, ongoing park news, alerts, and reminders.

You can always subscribe, manage your contact details, unsubscribe at SandyPines.com/E-News.



CAMPING NEWS

BY JANELE TOMES Janele@SandyPines.com

Contact Information

Phone: 616.896.8315 x 103

Email: Janele@SandyPines.com

Hello! We had a great summer camping season here at Sandy Pines and are now taking reservations for 2023 as of Monday, October 3. Sandy Pines has 59 campsites throughout the park that we rent out, and we also have five park model trailers and ten rustic cabins. The trailers and cabins are not pet friendly, but we welcome furry friends on a leash at any of our rental campsites. We do offer an associate discount for our associate members, and we also offer a 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 on to the card you used at the time of purchase. Reservations can be made directly from our website at www.SandyPines.com. 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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SAFETY NEWS

BY STEVE DEYARMOND Steve@SandyPines.com

Proximity Cards

For the past two years, the park has asked that members stop in at the Public Safety Office and have their swipe card with the magnetic stripe exchanged for a Proximity card at no cost. If you have not exchanged your swipe card for a proximity card please take the time to migrate to a proximity card. Swipe cards will cease to work after October 15, 2022.

Swipe cards are cards with a magnetic stripe on the back. If you have a card with a proximity disk these are proximity cards and will continue to function. After October 15th the cost for a proximity card is \$20. Please take the time to exchange your old magnetic stripe card for a new proximity card by October 15th, 2022.

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SECURITY NEWS

BY PAUL SCHAAF
Paul@SandyPines.com

Office Hours

Emergency Security Staff is onsite 24 hours/day.

Call Stats for August 2022

Public Safety staff responded to 136 calls for service in August 2022. The types of calls and numbers are:

Abuse of staff- 2
Accident- 7
Alcohol violation- 2
Animal complaint- 3
Assist-20
Careless driving- 5
CSC-2
Curfew-2
Disorderly-5
Fire-2
Harassment- 1
Hazard condition- 5
Illegal entry- 5
Lost child- 1
Lost/found-2
Medical- 11
Noise complaint- 7
Open door-12
Operating while intoxicated- 2
Parking- 3
Rules violation- 5
Suspicious situation-23
Traffic violation-8
Welfare check-1

License plates

If you do not have your license plates for your carts yet, please get them before the end of the season. Bring your cart to the Public Safety office to get your plate and VIN sticker.

Thank you

As the season winds down, I would like to thank the membership for the support shown to the Public Safety staff. We appreciate the kind words and pleasant interactions we have had this season. It has been a great 2022 season, and we look forward to 2023.

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LAKE MONTEREY GOLF NEWS

BY LARRY FINKBEINER www.LakeMontereyGolf.com

Things are winding down for the year and most of the outings are over. I can't say enough how much I appreciate all those who have come out to golf or enjoy lunch with us. The year has gone so fast and sorry to see it come to an end. There is still time to get out and take advantage of some great fall weather and play a couple of rounds of golf.

It has been a very successful year with many new ideas and projects getting accomplished. We want to thank all those who have volunteered their time this year and helped get these projects done.

As we wind down the clubhouse will be open on nice days, but you may find the clubhouse locked up. Please feel free to use the drop box near the front door to drop off your golf fees. We will be open weather permitting through November 1st. We do however ask, if there is snow on the

ground or any frost on the greens, please do not use the golf course. We will be putting up the chains across the cart paths when the course is not playable.

Be sure to follow us on Facebook and our website at www.lakemontereygolf.com for the latest up-to-date events.

Come join us for lunch at **"The 19th Hole Grill" at Lake Monterey Golf Course.**

We thank you for your support of our new lunch program this year. We will be closing it down October 1st. Our daily lunch specials run from 11:30a.m. until 1:30p.m, Monday through Friday. We hope to bring even more food options next year.

Please be mindful of the following rules of the golf course:

-Absolutely no personal coolers or bringing alcohol or beer to the course.

-Always bring your Sandy Pines member or associate card to be scanned. Cards must be scanned once for each nine you are playing.

-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.

-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. We look forward to seeing you all at the course.

We hope that everyone has a great winter, and we look forward to seeing everyone in the spring. Let's go golfing!!!

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RECREATION NEWS

BY ABBY GREENFIELD Recreation@SandyPines.com

Welcome Abby!

Hello, my name is Abby Greenfield and I have been granted the opportunity to be the new Recreation Manager. I'm excited for the chance to plan, organize, and run a variety of new and returning events.



I have been a part of the Sandy Pines Recreation team for nearly 7 years. In addition, I have my bachelor's degree in Special Education from Indiana Wesleyan University. I'm from Illinois but relocating to Byron Center.

As I begin planning and preparing for the new season, feel free to reach out with ideas and

suggestions. We will have returning events, such as the Amazing Race, the Rainbow of Color Run, Kids Lock-In, and Family Fun Day, but we will also be introducing some new events, Kids vs. Rec Staff Games, Night of Mystery, Kids Olympics, and weekend Tie Dye events.

I'm looking forward to a great season. I cannot wait to bring the park members amazing activities with an outstanding staff.

A Huge Thank You

With the season at an end, I want to take a minute to thank the workers, volunteers, sponsors, and participants. This summer was full of new and revamped events. Some of the favorites included the Foam Party, Family Fun Day, Rainbow of Color Run, The Amazing Race, Holiday Tournaments, Cardio Drumming, and Christmas in August.

During the week, we also had a wonderful turnout for lessons, ropes course, and the Happy Shack. Thank you to our instructors for always keeping us busy during the week.

Take Note

- Feel free to give us feedback from this season and suggestions for next season through the online survey or email Recreation@SandyPines.com.
- Mini golf will remain open – equipment is in the main hallway of the Rec building.
- The fitness center is open with member card access.

2023 Employment

Want to join the recreation team? We begin hiring at the age of 15 for general recreation needs (such as lessons, pool monitoring, and weekend events). Those 16 or older are recommended to seek their lifeguard certification through Red Cross in May (will work weekend events as well). Individuals 17 and older are recommended to also receive ropes course training (provided in May).

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PARK & GARDEN NEWS

BY JACK SCHMIDT Jack@SandyPines.com

The month of closing has now arrived. I approach the writing of this article with mixed emotions. This will be the last article I will write for the footprints. I am retiring from working at Sandy Pines at the end of the season this year, 2022. Roberta and I are also selling our lot and leaving the park after 23 years in the Park. It has been one that we will miss greatly next year. I have made many friends over the past years and will miss seeing them next year. Thank you to all the members who have supported the Park and Garden. We have expanded from the pole barn building to our current wonderful store location and gone from 50 softeners to over 360 this current year. Please continue to support the staff of the Marina, the rental office, and the store as they continue to serve the membership at Sandy Pines.

A few things as we close up for the year. The store and marina are closed for business as of September 24th. Hopefully, you have had your boat removed from the lake but if not we can still pull boats but the cost adds an addition \$20 after October 1st.

If you have a water softener rented from the Park and Garden and self-installed it please be sure to return it to the rear of the store by October 15th. Be sure to put your site number on the softener in duct tape.

For those who have softeners installed by the store we will begin final puck up of those softeners starting on October 10th and will be complete by October 13th.

If you are wanting a softener next year the renewal will be on your annual renewal forms that come out from the park in the spring. Be sure it is marked on the renewal form in order to get a softener next year. To make sure you are on the list you can email the store and let us know if you will want the softener again in 2023. The store email is Parkgarden@sandypines.com.

Again, thank you to all the members who have supported us over the years, and a special thanks to the employees who have made my job as a manager a joy for the past 11 years. Roberta and I will now be spending our time enjoying our family in Fort Wayne, IN. If you would want to contact me my personal email is jack.schmidt@yahoo.com. . . .

MEMBER SERVICE NEWS

BY NICOLE KLINGE MemberService@SandyPines.com

IMPORTANT DATES

October 17 - Water turned off for the season park-wide
October 17-21 - Last regular pump outs for the season
October 26 - Last emergency pump outs of the season
November 1 - Boat removal deadline
January 21 - WinterFest

ANNUAL DUES

Dues, Capital Contributions, and Special Assessments are billed on October 1st. All charges to your account must be paid in full by October 25th to avoid service charges. Your final electric, unit tax, winterization fees and anything else that was billed to your account are due in full by October 25th, over and above the payment plan payment. Six monthly installments to pay only the dues & assessments in the amount of \$406.91 will be due by the 25th of every month, October through March. Dues can also be paid in advance by making larger payments, as long as you keep your account under the maximum monthly balances outlined top right:

Monthly Maximum Balance

October 25.....	\$1,975.28
November 25.....	\$1,591.90
December 25.....	\$1,202.76
January 25.....	\$807.79
February 25.....	\$406.89
March 25.....	\$0.00
Total Finance Charges.....	\$88.44

PLEASE NOTE THE PAYMENT PLAN TERMS & CONDITIONS!!

Utilizing the payment plan automatically places your account 30 days past due because the balance is not paid in full. Thus, if you miss a payment during the term and your account balance exceeds the monthly maximum balance, your account becomes 60 days past due, and magnetic card deactivation results. As of October 1, 2019, reactivation of magnetic cards costs \$35 per card. Again, the payment plan option includes only the dues, capital contributions, cable, special assessments, and related service charges. The payment plan does not include any other fees and charges billed to your account. You must add all other charges for services, electric, state unit tax, etc. to the monthly installment amount. . . .

Monthly Payment \$406.91

Plus any additional items you had billed to your account! (1.5% interest on the unpaid monthly balance)



Patio Cover to Fully Insulated Porches Deck & Porch Revamps

* Porch :

- * Double hung/ Slider style windows
- * Uninsulated/ Insulated windows and door
- * 2" or 3" walls & 3" or 4" Roof panels
- * Trailer Siding/windows/skirting

* Porch Revamp

- * New Windows & Doors
- * Insulate walls cover with Siding/ wainscot

* Decks - Composite, Treated or Cedar



Call: 616-877-4706

Visit us at westhousehome.com or Facebook

CONVENIENCE CENTERS OPEN DURING THE WINTER

CC 2

CC 5

CC 10

CC 12

Water Park

North Shore

OPEN UNTIL SNOWFALL

CC 4, 7, & 8



All other CCs are closed



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