

FOOTPRINTS

SEPTEMBER 2023

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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.com

Kimberly Ext. 109
kim@sandypines.com

Park Inspector

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

Pumpouts-Emergency..... Ext. 111

Sales Office... 616.896.8315 Ext. 118

Kent Livingston..... Ext. 114
kent@sandypines.com

Camping Office..... 616.896.8315

Janele Tomes Ext. 103
janele@sandypines.com

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, Emergency
 Services Director
 Paul Schaaf, Security Services Manager

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

Park & Garden

Dale Yoder..... 616.896.9334
parkgarden@sandypines.com

Recreation

Department..... 616.896.8315
 Abby Greenfield..... Ext. 800
Recreation@SandyPines.com

Lake Monterey Golf 616.896.8118

Larry Finkbeiner, Manager
www.lakemontereygolf.com
Golf@golfmgc.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..... Kevin Hager
 Rules Drew Torres
 Safety & Security..... Dennis King
 Technology Bob Powers
 Lake Study.....Jim Buchanan
 Library..... Valerie Troschinetz

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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 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

August blew by us like a whirlwind. Our family took part in the moving day experience many families endured in August for our college student(s). Now it is September with more schools going back in session to complete the summer wind down. Our family is saddened for the end of summer, but excited about the beginning of college football, cool campfire nights, and the turning of leaves. Fall is approaching fast. Below is a recap of some of our August events as well as a look ahead to things happening in September.

ANNUAL MEETING

Our Annual Membership meeting was held on August 19th where we provided an update on Sandy Pines Wilderness Trails and Lake Monterey Golf Course. Thank you to all who attended. This includes members, the Board of Directors, and staff. Thank You to the Chapel Committee for allowing us to again use their beautiful outdoor facility. We focused on the things we should be proud of in 2023. Our staff continues to be at the top of the list. We are blessed with an excellent, talented, hardworking staff. All departments had an excellent season. They are the backbone of Sandy Pines. We successfully launched and delivered our new Spectrum equipment to members. This was no easy feat, but it was done with a high level of Sandy Pines customer service as well as focus. We continued to improve our systems to allow ease and efficiency for both staff and members. Lastly, we successfully launched our Country Store and Café. The store continues to be a huge hit. The Café was open to a limited menu, but stay tuned as we will be working on bigger and better things for 2024! We had many more successes during the season, but these are a few highlights. Thank you for your patience and support.

As the season winds down and our members head to their off-season homes, please take the time to say Thank You to our entire staff. Please read each of our department manager's articles to get the latest information.

If you missed our Annual Meeting, you may access it on our YouTube channel at our www.sandypines.com website. Simply scroll to the bottom of the page where you can click the YouTube icon. It will bring you to all the meetings that have been put on video this year including the Annual Member meeting.

LAKE MONTEREY GOLF COURSE

During our Annual Membership meeting, we also received an update from Larry Finkbeiner our LMGC General Manager. Larry communicated Lake Monterey Golf Course continues to move in the right direction. With continued additions of events focused on golfers and non-golfers, we continue to see revenue increase. Even though LMGC continues to show improvement, we still need member support operationally. We were blessed to have Larry take the reigns for the last 2-years launching the improvements we are enjoying. Thank You to Larry for your servant leadership and hardwork! Thank

You to his wife Peggy Finkbeiner for allowing us to borrow Larry! We are also excited to have the reigns passed to Dave Ingles who will be our new General Manager in 2024. Dave was introduced to the membership at our annual meeting. Dave has many years of GM experience in the golf industry. Welcome to Dave and his wonderful family.

2023 ELECTION

If you weren't aware, we also held our annual election on August 19th. Thanks to those members who cast their votes either by absentee or in-person ballots. We had 894 ballots cast. This is approximately 41.4% of our membership. This is slightly down from last year. Your engagement in the voting process is important. After the votes are tabulated, it is time to congratulate and recognize the three (3) elected Board Members starting their three-year terms effective September 22, 2023.

Welcome to new Board members Pat Doezema and Craig VanBeek. We are excited to have you as part of the Sandy Pines and Lake Monterey Golf Course leadership team. We welcome back Rick Day returning for a three-year term on the Board. We thank all our board members, current and new, Kelly Johnson, Stephanie Saypanha, Ellen Carpenter, Paul Peppel, Scot Wyman and Bob Deckinga for their caring, support, engagement and servant leadership at Sandy Pines and Lake Monterey.

With the above Thank You's being acknowledged, we cannot forget thanking our outgoing board members, Ginny Hager and Larry Munger. Ginny will be rotating off the Board, but will remain on our Finance Committee. Larry Munger will also continue serving on committees in 2024. We Thank both Ginny and Larry for serving on our board the last 3-years.

The Lake Monterey Golf Course proposal of replacing the current \$150.00 per membership assessment expiring in 2025 to our annual dues at \$125.00 passed by a 460 to 416 vote. We are truly blessed to have members acknowledge

Continued on Page 4

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and continue to support operational funding for our #2 amenity in the park. Thank you for your affirmative vote!

Thank you also to Patty and Aaron Poley and Jim and Jodie Buchanan for stepping up to volunteer as our election commission supervisors. They once again did an excellent job recruiting many new members to support managing our North Shore Building polling station and counting the ballots!! These Volunteers love Sandy Pines and willingly serve to see that the election procedure and process is held to the highest of standards. We appreciate and thank all of you who worked long into Saturday afternoon! We are blessed to have you!

PROPOSAL 081823A SIGNIFICANT OTHER

The above proposal which was approved by the Board of Directors during our August 2023 boarding takes effect this month. As a reminder, this proposal allows an associate one significant other at the discretion of the member. 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. Please refer to updated handbooks on our website at www.sandypines.com.

DOCK PERMITS

Available this month are the Sandy Pines and EGLE permits to allow docks to stay in year-round. As communicated in July, EGLE is requiring member docks to be removed from Lake Monterey. Any exceptions must be noted on the Sandy Pines permit by members. EGLE will no longer accept member permits as Sandy Pines is the property owner. Please review our Sandy Pines website for more information on the requirements and process for applying for the permits. During our September board meeting, we will be updating the rule in our handbook.

THIS MONTH

This month is the last month of our fiscal year. Although the member activity may start to slow down this month, our work

does not. Departments will begin working on their department surveys to release to members online. We value your input. Please take a minute to communicate how we did. Please provide your positive comments as well as comments where we can improve.

With our 2023/2024 Annual Budget being approved in August by the board, we will start our employee and department evaluations this month. This takes much work by our leadership team to ensure we continue to retain our excellent staff. We will also start reviewing department plans for 2024.

Our Phase 2 Pool construction is planned to be in full force this month as well. Stay tuned for updates throughout the off-season on this exciting project. Ground breaking is slated for mid-September.

Our board will also be reviewing current committees to determine our plan for 2024. This will be discussed at our September 22, 2023, board meeting. We welcome Member support by joining a committee in 2024!

Wow, what an awesome 2023 season! We are truly blessed to be at a great place to enjoy, work and serve! Thank you for allowing the staff, Board and me to serve you again this year!

God Bless as all things are done through HIM! Be safe heading to your off-season spot, getting the kids back to school and whatever you may be doing outside of Sandy Pines!

"When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has opened for us." – Helen Keller

"Fear not, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand." – Isaiah 41:10

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**Sandy Pines
Election Results
August 19, 2023**

Board of Directors Results

Rick Day	503
Craig VanBeek	429
Pat Doezema	352
Larry Munger	348
Jackie Lafever	279
Rob Griffith	212
Robert Spaman	160

PROPOSAL A: LMGC proposal to replace \$150 per membership assessment with \$125 per membership dues in 2025

YES **460** **NO** **416** **BLANK** **1**

Total Ballots Cast: **894**
Spoiled Ballots **17**

2745 136TH AVENUE - HOPKINS, MICHIGAN 49328
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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.

An associate would be allowed one significant other at the discretion of the member. 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.

Board Member Larry Munger motioned, seconded by Board Member Scot Wyman , to approve the above Resolution, which will take effect August 25, 2023.

Roll Call Vote: X Yes ___ No

Yes: Carpenter Day Deckinga Hager Johnson Munger Peppel Saypannha Wyman

No: Carpenter Day Deckinga Hager Johnson Munger Peppel Saypannha Wyman

Motion Carried/Failed 9 Ayes 0 Nays

I hereby certify that the foregoing Resolution was adopted by the Board of Directors of Sandy Pines Wilderness Trails, Inc., at a regular meeting held on the 18th of August, 2023.

Paul Peppel, Secretary

Board of Directors
Sandy Pines Wilderness Trails, Inc.

Resolution #081823A

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

CHAPEL NEWS

BY DAVE VAN NOORD

Hard to believe that we are in the final stretch of the 2023 season. The summer has gone by so quickly. As I reflect back on the season, I realize how blessed I have been. The gospel message was presented beautifully by the morning pastors as well as by the Sunday evening concert groups. People who worship with us or enjoy the concerts have been so kind and encouraging. The volunteers have been amazing. From my chapel committee to Vacation Bible School helpers to our own musicians to sound techs and to many other volunteers, every single one of them has been so helpful and so focused on supporting the chapel ministry as we share the good news of Jesus Christ. I also really enjoyed working with my daughter Jodi and granddaughter Mikayla as together they led the SPY program and headed up the VBS program. As we wrap up the 2023 season, we celebrate the blessings our God has poured on us. Our summer theme has been "Praising our God" and yes, as we count our blessings, we give him our "PRAISE".

September Chapel Schedule

At the Lakeside Chapel

September 3....10:00 AM Worship with Rev. Bert De Jong
September 3....6:00 PM Concert with The Browns
September 10...10:00 AM Worship with Rev. Ken Van Wyk

In the North Shore Building

September 17....10:00 AM Worship with Pastor Craig Van Beek
September 24....10:00 AM Worship with Dave Van Noord

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MEMBER SERVICE NEWS

BY NICOLE KLINGE & NICHOLE MILBOCKER MemberService@SandyPines.com

Office Hours

Monday – Friday: 8:00 am to 4:00 pm
Saturday: 8:00 am – 12:00 pm (9/10 final Saturday open)
Sunday: Closed

Contact Information

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

Important Dates

9/4 Administration Offices Closed for the Holiday
9/22 Board of Directors Meeting
9/25 Account Balances Due

10 Tips for the End of Season

When you're departing for the season, we recommend the following top ten tips:

1. Check and update your contact information.
2. Submit your mail forwarding request. If you have a Sandy Pines mailbox, submit your forwarding request 3-4 weeks before you depart. You can begin forwarding at any date, but it may take up to a month for it to take effect. Members are often caught off guard, especially in spring, with missed bills because

they are stuck in forwarding limbo. Please call if you think you are missing your bills, as we cannot credit finance charges due to lack of selected mail service changes. If you keep your mailbox from season to season you do not have to return the keys.

3. Order your winterization. Forms need to be completed in the administration office. Keys need to be verified and winterizations cannot be scheduled until we have your form and confirmed your keys. Confirmation of winterization is not guaranteed by your receipt of the form. You must complete, sign, and return the form via the appropriate dates. We will attempt to send you an email confirmation after your winterization is complete.
4. Unplug electronic devices. Even though you may be turning off power to your trailer, it is recommended to unplug electronic devices to avoid power surges.
5. Plan and order your last pump-out of the season. Each year members contact us after pump outs are complete and are stuck without options, as no one else pumps out trailers in the park.
6. Tidy Up. Spring cleanup can be easier if you clean up a little in the fall. Our Registered Contractors List is online at www.SandyPines.com/Members that lists businesses that can help.
7. Remove your boats and floating docks. Boats must be removed by November 1, 2022. If you installed a floating dock in your boat stake position, be sure to remove it.
8. Plan ahead for Annual Dues & Quarterly Electric Payments. Annual dues & quarterly electric/ unit tax will be billed on October 1st and due on October 25th. We do offer a six-month payment plan that applies only to dues and assessments. If you opt into the plan, please understand the monthly installment amount does not include previous balances, new account charges, or quarterly electric and state unit taxes billed during the payment plan term. Those charges would be in addition to the installment amount. You can put money on your account in advance and carry a credit to help minimize the amount due in October. ACH is no longer available.
9. Keep track of your account(s). Member Service is staffed year-round, so if you have trouble logging in to your Member Web Access to view your account information or if you have questions or billing concerns, please call or email: 616-896-8315, ext. 100 or 101; memberservice@sandypines.com. For those who only receive emailed statements, Sandy Pines is not responsible if you miss the emails and accrue finance charges. Keep in touch! We're here to help.
10. Celebrate the end of the Season at the Fall Flea Market and Pancake Breakfast! Join your friends and neighbors at the end of the season!



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BOARD OF DIRECTORS UPDATE

BY PAUL PEPPEL BoardOfDirectors@SandyPines.com

The Sandy Pines Board of Directors has nine individuals elected by the members (or by a Board vote if an unexpected vacancy occurs). The terms are three years long, and a Director may not serve for more than two consecutive terms. Following the August election, the Board welcomes newcomers Pat Doezema and Craig VanBeek to the group. Pat is relatively new to the Park, bringing along unbridled enthusiasm with some fresh ideas. She comes with a strong work history and not afraid to get her hands dirty. Craig has spent many years in the park, including a long stint working in the maintenance department. His vast knowledge and passion will be great assets to the Board. Becoming President at a local school board also gives him great experience at working with others to achieve a common goal.

The third candidate elected is Rick Day who is continuing on the Board after being appointed to fill the vacancy created by the departure of Jim Huck last year. Rick has served on many Boards in the area and brings a wide range of expertise. He's a forward thinker and not afraid to speak his mind. His value to the Board cannot be understated.

Sadly, we have to say goodbye to Larry Munger and Ginny Hager. Larry fell short by the scantest of margins. He's a

walking encyclopedia of SP rules and bylaws, and his 30+ years in the Park bring him far more insight than most Piners. Larry is a strong proponent for the members and giving them the right to have a say and to keep them informed. Ginny had to step down due to term limitations. She helped guide us through financial waters, serving as our treasurer as well as liaison to the finance committee. Her fiscal acumen was a huge asset, however her valuable contributions went far beyond dollars and cents. She's very pragmatic and has oodles of Park experience spanning multiple generations. Both she and Larry will be sorely missed.

The Board also thanks the three other candidates, Rob Griffith, Jackie LaFever and Bob Spaman for their willingness to step up. It's greatly appreciated! We would recommend that you (or any member wanting to run in the future for that matter) get involved in a committee that interests you, or perhaps take advantage of the numerous volunteer opportunities available. You'll meet some great people and become more knowledgeable. Double bonus! Drop us a line anytime at boardofdirectors@sandypines.com if you'd like some more free advice. Enjoy the last full month of the season everyone!

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INSPECTOR NEWS

BY JEFF HOPKINS

The end of the season is just around the corner. I hope the summer was a great one for you and your families. We have a great 2024 season coming up with many new things happening at Sandy Pines.

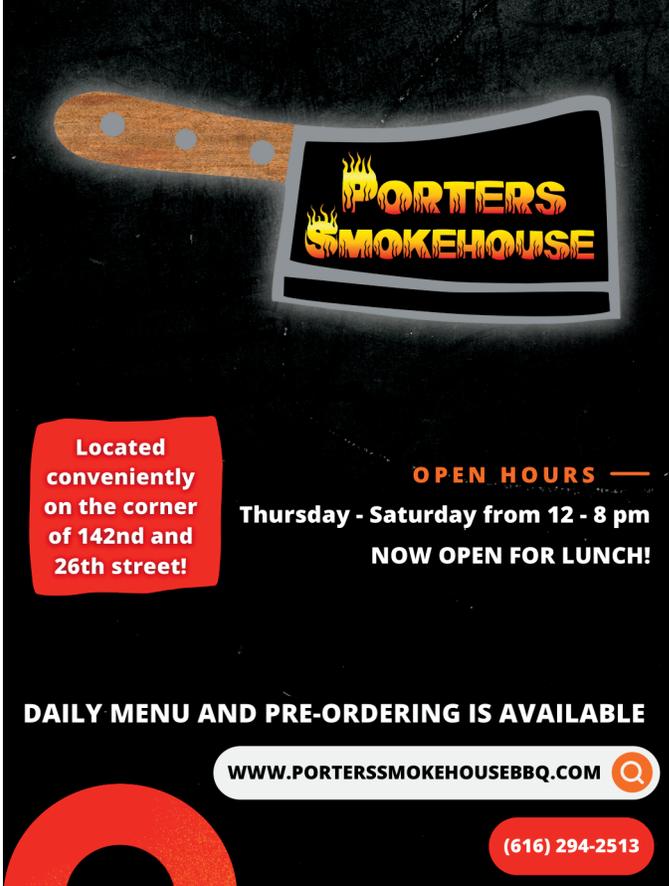
Overall the park looks great so I wanted to say thanks to all of you who keep our "Happy Place" looking as good as it does. Fall clean-up is also around the corner so I just wanted to touch base on that. Though fall debris does not officially need to be all cleaned up until spring it's so much easier to get control of it before you close for winter. After winter snow has sat on debris all winter it is much harder to remove. Thanks in advance for keeping our park looking great, even in the off-season.

I will be working on the boat stakes again this off-season and hopefully have them clearly marked for the spring. It will be the members' responsibility to put in the 4x4 posts, but I will come and put a metal tag on when the posts are in. If your posts are already in and they are in the right spot I will put a metal tag on them. Thanks in advance as our boat stakes are an ongoing project but we will get there.

We have a great beautiful community here at Sandy Pines and we should all be proud of it, so everyone doing their part is a must. This season it has really shown so thank you. Let's all finish the season happy and knowing how blessed we are.

God Bless!

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FINANCE & ACCOUNTING NEWS

BY KIMBERLY WILLIAMS Kim@SandyPines.com

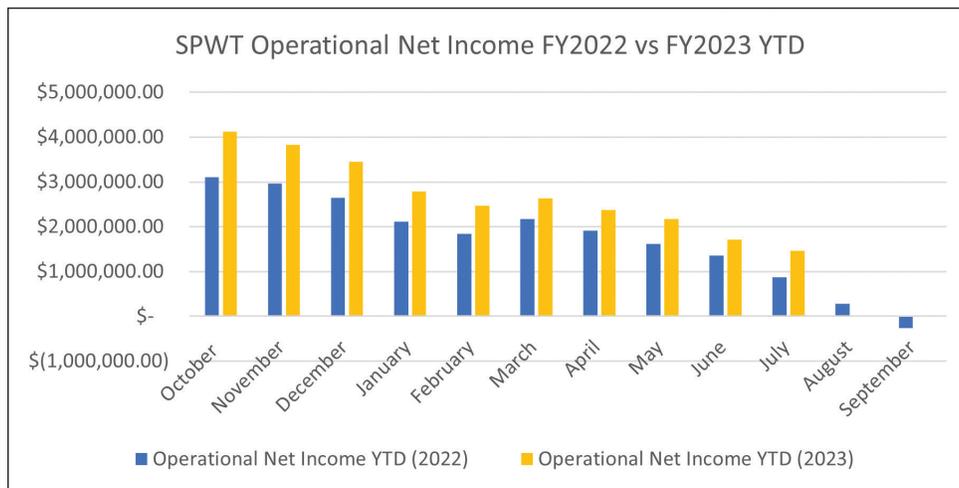
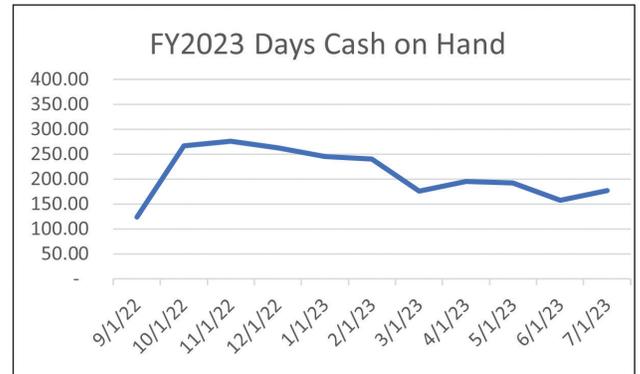
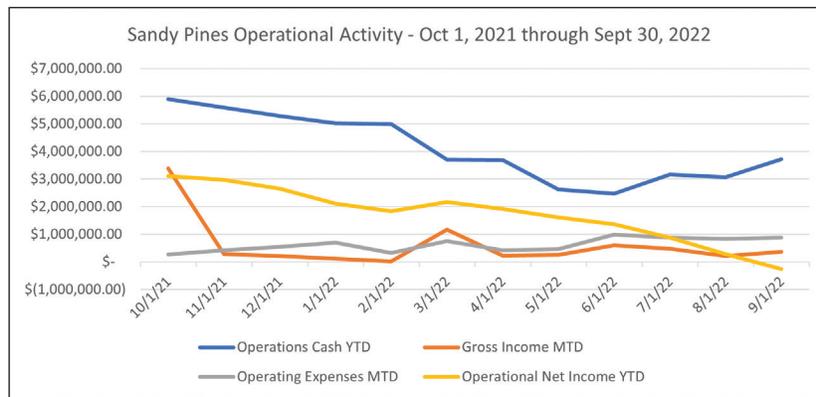
The most recent July 2023 financial statements for both Sandy Pines Wilderness Trails and Lake Monterey Golf Course have been approved and posted on the Finance page under www.sandypines.com.

30th. There are many factors that can affect this marker for financial health and therefore it is closely monitored on a month-to-month basis to determine if the ratio is reasonable.

Sandy Pines Wilderness Trails Inc

- Operational cash is at \$3.6m (after the \$1.5m Phase 2 Pool transfer) at the July 31 month end. The daily operational expense for Sandy Pines is currently \$20,442. The Days Cash on Hand at this point in time is 177 days. The Days Cash on Hand is projected to drop slightly from now to fiscal year end, based on activity trends within the park and expectation in cash flow and operational activity from now until September

- Below is a graph picture of the prior FY2022. As displayed in the graph below; operational cash and gross income are highest at the beginning months of the fiscal year, when dues and assessments are billed and collected. As operational expenses increases and additional income is received through the year, Operational Net Income narrows in close to zero at the end of the fiscal year as expected for a Not-for-Profit operation.



**Continued on
Page 11**

- Admin Misc – inspection income has met 41% of budget, flea market income has met 48% of budget. Tree Removal expense is 41% over budget due to necessary tree repairs that need to be done, and overall expense for Admin has met 79% of budget year to date.
- Maint – General Maintenance Income has met 12% of it's budget. The remaining income is expected to come from winterizations completed prior to 9/30. Holding Tank income has met 85% of budget to date, with two months of the fiscal year remaining. Overall Net Expense for Maintenance is \$29k under last year and has met 71% of budget to date.
- Security has received 78% of budgeted income to date, and is \$19k over last year. There is additional expected income to be received for guest pass income over the next two months of the fiscal year. Overall net expense for security is \$4k under budget from last year and 69% of budget has been spent to date.
- Recreation income is \$18k under last year to date, which is due to the change in items sold at the Happy Shack and 70% of budget has been received so far. Overall net expense is \$18k under last year with 55% of the budget spent to date. Additional Cost-of-Goods-Sold expense is expected to be posted in the next couple months.
- Resort – Net Income is up 53% over budget year to date and includes the larger COLA increase that was recognized and received to absorb the offset in increased expenses also.
- Lease Operations – The income from leases is significantly decreased from prior year and budget due to changes in the Country Store early in the fiscal year. The Country Store and Café revenue is now being run through Park and Garden in the interim this year and there is no current concern with picking up the income lost under leases.
- Park and Garden – Gross Income is up 19% over budget with the addition of the Country Store and Café. Supplies are up 300%, \$8k with the startup expenses of the Store and Café and expected to be absorbed through the additional profits received. Net Profit is \$28k over prior year and 77% of the budget year to date has been met.
- Golf Cart Rental – The majority of the Revenue is recorded pre-season with reservations, however currently overall Net Income is up \$22k and 40% over budget.
- Retail Center – The hold on the gas pump has significantly delayed the recognition of expected

revenue. The internet connection has recently been set up and is closer to start up. The R&M to the Country Store has increased the expense significantly and will be absorbed through increased income recognized in other areas of the budget.

- Sales within the Park are still increased over the FSBO. Site Rental income is down a little from prior year. Overall Net Income is down \$100k from last ytd, but has met 99% of the overall budget to date.

Lake Monterey Golf Course LLC

- Current Operational Cash is up \$188k, 35% over prior year.
- Overall Net Income is up \$25k, 21%.

SPWT Budget

- The FY2024 Operational Budget includes a 4.9% COLA increase, equal to \$77 per member site.
- Per discussion with the Finance Committee and approval of the Board of Directors it has been approved to move \$35 of the \$77 from the operational dues income to the regular annual Capital Assessment.
- The approved FY2024 has an additional \$37k net expense to the bottom line compared to FY2023 and expected cash flow increase of \$396k for the year.
- Updated and approved fee changes are highlighted on the posted and approved FY2024 budget.

Please refer to the Finance section of the Sandy Pines webpage for the posting of the most currently approved Financial Statements as well as Budget for FY2024 and updated 2024 Dues and Assessments worksheet.

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2024 DUES & ASSESSMENTS

DUES & ASSESSMENTS

The total annual membership dues, capital contribution, TV and Internet, and special assessment for the 2023/2024 season will be \$2,430 and will be on your October 1st statement as follows:

2024 Annual Dues	\$1,419
2024 Annual Capital	<u>235</u>
Total Dues/Capital	\$1,654
2024 Annual TV and Internet*	426
Special Assessment – Golf Course (9 of 10)**	150
Capital Reserve Fund Assessment (7 of 10)***	<u>200</u>
Total 2024 Dues & Assessments	\$2,430

-The cost-of-living increase for the total annual dues/capital contribution is 4.9% or \$77.

*At the annual election held August 20, 2022, the membership approved a requirement that all memberships be required to participate in the new bulk TV and Internet programming which reduced each member’s cost of cable by 80%, in comparison to residential market pricing.

**At the annual election held August 15, 2015, the membership approved a ten-year annual golf course assessment to be used for golf course operations and capital assessments.

***At the annual election held August 19, 2017, the membership approved a ten-year annual Capital Reserve Fund assessment, which shall be dedicated to capital expenditures, as listed, and reviewed annually, on the 10-year Capital budget estimate, beginning in fiscal year 2017/18.

FULL PAYMENT

Dues, Capital Contributions, and Special Assessments are billed every October 1st. All charges to your account must be paid in full by October 25th to avoid service charges.

6 MONTH PAYMENT PLAN

Six monthly installments to pay the dues & assessments only in the amount of \$420.22 will be due by the 25th of every month October through March. Dues can also be paid in advance by making 2-5 payments, as long as you keep your account under the maximum monthly balances outlined below:

Monthly Payment \$420.22
(Plus 1.5% interest on the unpaid monthly balance)

Monthly Maximum Balance

October 25	\$2,039.93
November 25	1,644.00
December 25	1,242.14
January 25	834.25
February 25	420.24
March 25	\$0.00

2745 136TH AVENUE – HOPKINS, MICHIGAN 49328
PHONE 616.896.8315 – FAX 616.896.7409



2024 DUES & ASSESSMENTS

PAYMENT PLAN TERMS & CONDITIONS (Very Important!)

The payment plan option includes only the dues, capital contributions, TV and Internet, special assessments, and related service charges. The payment plan does not include any other fees and charges billed to your account each month. You must add all other charges for services, electric, state unit tax, etc. to the monthly installment amount of \$420.22. As dues and assessments are billed and payable October 1st, a missed payment under the payment plan, 60 days from October 1st, will result in magnetic card deactivation and additional charges will apply for reactivation. Your payments on account are due in the office on or before the 25th of the month. **Accounts 60 days past due result in deactivation of membership cards which are \$35 each to reactivate.** Failure to make payments within the payment schedule, will result in the member's ineligibility of using the installment plan and your remaining balance will be due in full at that time.

SERVICE CHARGES: A service charge of 1.5% (18% APR) applies after the 25th day of each month on the unpaid balance on your account. Minimum Service Charges apply. We do not accept post-dated checks. Payment timeliness cannot be determined by postmark dates as we cannot guarantee timely delivery by the post office. Sandy Pines is not responsible for email statements that aren't received due to users spam/junk mail filters or electronic transmission issues. Sandy Pines is not responsible for paper statements lost in the mail or those delayed by mail forwarding issues. Billing statements are available online through Member Web Access 24/7/365. We will not waive extra service charges due to conditions out of our control.

PAYMENT OPTIONS

IN PERSON

- There is no extra charge to make monthly payments on credit cards, by check or with cash at Member Service or at the Public Safety Services. Member Service is open Mon-Fri from 8:00 am to 4:00 pm. Public Safety Services is open 24 hours/day and although they can take payments, they aren't able to handle billing issues. Checks can also be left in the drop box on the north side of the Member Service Entrance. If checks are put in the drop box after 8:00 am on the 25th of each month, they may not be processed until the next business day.

BY MAIL

- Checks can be mailed to Member Service at 2745 136th Street Hopkins, MI 49328. Checks must be received and processed by 4:00 pm on the 25th of each month to avoid 1.5% service charges on the unpaid balance or to keep accounts from going delinquent. Please write legibly and make sure to add your site number to the note section of your check.

ONLINE BILL PAY

- Most banks offer free online bill pay which gives you the ability to add Sandy Pines into your bill pay contacts and setup recurring payments. The bank will mail Sandy Pines a check with the amount and due date you specify. Please make sure to add your site number to the notes section of your check and allow time for proper delivery before the 25th.

ONLINE OR BY PHONE

- Credit card payments processed online through your Member Web Access or by phone are charged a 3% processing fee. This fee is processed by our bank since online and phone payments are less secure forms of payment. Unfortunately, there is no avoiding the fee. However, for immediate payments on your account, this is a good option.

Additional Dues & Assessment details can be found online at www.SandyPines.com/AnnualDues

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COMMUNICATIONS NEWS

BY IAN MITCHELL ian@SandyPines.com

Thank You, Sydney

Thank you to our Communications Assistant, Sydney! Sydney was a huge help in the office, at meetings, and around the park! I couldn't have asked for a better co-host for On The Scene! We wish Sydney the best of luck with her Student Teaching!

On The Scene

Thank you for tuning in for our 2nd Season of On The Scene! We have received a ton of great feedback on this weekly video series. We are always seeking new ways to improve communication in the park.

Department Surveys

Please take the time to give your input on the various departments here at Sandy Pines! We have surveys for Park & Garden, Staff, Communications, Sales, Events, Camping, Recreation, Public Safety, and Member Service. Your feedback will help us across all departments! Thank you for your time. You can find the surveys at [SandyPines.com/Surveys](https://www.sandypines.com/surveys)

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SALES NEWS

BY KENT LIVINGSTON Kent@SandyPines.com

September already!!!! Time flies when you're having fun. July was an extremely busy month for accepting offers in the sales office. Our team here pushed through as efficiently as possible. Some of those closings rolled over into August. As the busy season starts to slow, the team here is still taking on new listings. We encourage you to keep looking if you are

in the market for a site. Share with your family and friends. Although we may be on the back side of summer, there are still a lot of good deals out on the market. Contact me in the sales office to set up a time for a showing. It's never too late to invest into memories that last a lifetime.

.....

SECURITY NEWS

BY PAUL SCHAAF Paul@SandyPines.com

Office Hours

Emergency Security Staff is onsite 24 hours/day.

CALLS FOR SERVICE

Public Safety responded to 117 calls for service in July 2023. The breakdown of calls is:

Alarm	1
Alcohol.....	2
Animal.....	2
Assaul.....	1
Assist.....	11
CSC.....	1
Disorderly	9
Harassment.....	2
Illegal Entry.....	2
Larceny.....	3
Lost/Found.....	26
Medical.....	18
Open Door.....	12
Parking.....	3
Property Damage.....	7
Rules Violation.....	3
Suspicious.....	3
Traffic.....	4
Trespass.....	3

Vandalism.....	1
Watercraft.....	3

BIKE SAFETY

Riding for Ryan has been gracious enough to partner with us to promote safe bicycling for young riders. They have donated flags to help with bicycle visibility. Please stop by the Public Safety Office to pick up your free flag!!

www.ridingforryan.org

facebook.com/RidingforRyan

SPECIAL PLACE

This summer I was able to take my family on a fishing trip. The place we went is a place that I have been going to since I was a kid. Due to COVID, this was the first time in several years that we could make this trip. It was nice to get to return to our "Special place" once again. The week was fun and relaxing. I then got to come back to work at Sandy Pines. It made me realize how lucky I am to get to work at a place that is a "Special Place" to so many of you. This place truly is a happy place to be, and I am grateful to be a part of it.

.....

SAFETY NEWS

BY STEVE DEYARMOND Steve@SandyPines.com

Emergency Contact Names & Phone Numbers

Please take the time to update your emergency contacts and phone numbers with Sandy Pines. If you are unable to communicate your emergency contact can communicate your previous health conditions and your preferred choice of hospitals.

Please review your contact information as well as your spouses information.

Allergic Reactions & Envenomation's

August is commonly the season in which people get stung by wasps. If you have had previous severe reactions to being stung, you should have an Epi pen available for use. You should also instruct a family member in its use, administration, and the location of the Epi Pen. If you are allergic and do not have an Epi pen call 911 prior to having a severe reaction. Reactions can cause breathing problems, nausea, airway constriction., wheezing, facial/eye lid swelling, swelling of the tongue/throat, urticaria or hives, diarrhea, profuse sweating, dizziness, lightheadedness, and cause unresponsiveness. If there is any question of calling 911 for a reaction – call 911.

FEMA – CC#1 Project Update

We are still waiting to hear from FEMA and the State of Michigan regarding grant funding for building a storm shelter/ bathroom at the location of CC#1 and replacing the old convenience center. Our project is one of six in the State of Michigan listed as being reviewed.

Activities & Parental Monitoring

Sandy Pines offers many activities throughout the summer season. Although children are dropped off in the care of staff it is still the responsibility of parents/guardians to be present during the event to oversee and provide supervision. It can be very scary for a young child when the event is over, and no parent is in sight. Please be vigilant in maintaining contact and supervision of youth that are participating in park activities. The park is viewed as a safe place for our youth but are very vulnerable to traffic, the lake and around strangers. A child's life is precious and should be treated as such.

Salem Fire Dept

A thank you to Salem Fire Dept for letting the youth spray their fire hoses on the dam, try on bunker gear and look at the trucks.

Pet/Dogs

All dogs within the park are to be on a leash under the control of the owner. Please do not permit your dog to roam freely. Please pick up after your pets.

Preparation for Winter Storage Mode

1. Secure and place outdoor items in a shelter.
2. Winterize your trailer prior to freezing temps and have your holding tank pumped. Arrange early because maintenance has a limited number that they will perform.
3. Remove items that will freeze in cupboards. Remove alcoholic beverages from the park. Remove food in cupboards that will attract mice or ants.
4. Defrost and clean your refrigerator. Place baking soda in the refrigerator to absorb odors.
5. Place moth balls under your trailer to deter critters and deacon or mouse proofer to deter mice.
6. Place golf carts in storage or affix to a stationary object or your second golf cart with chain and padlock to deter theft. A wheel can also be removed to deter theft. Disconnect batteries.
7. Turn off your propane tanks. Have your propane tanks filled if you plan to visit in the winter months. Have a furnace technician check your furnace for proper operation.
8. Have your watercraft winterized and placed in storage. Outboard motors should be secured with chains and padlocks.

Continued on Page 17

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we're local.

simple human sense



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Auto-Owners
INSURANCE

9. Contact your lawn service for fall leaf removal. Call early – leaf removal companies become busy in the fall.
10. Close vents, windows, and roll up awnings. Place pop up campers in storage mode. Have a technician check around roof vents for proper weather seal.
11. Turn off electricity at the pedestal at the road.
12. Place stabilizer gas treatment in golf carts, lawn mowers, watercraft, and mopeds.
13. Remove boat dock from the lake and place it on your site. Watercraft may not be stored on the beach or in green areas. All boats must be removed from the lake by November 1st.
14. Turn off your water at the water riser, disconnect your waterline and mark your waterline.
15. Make sure that Sandy Pines has your winter address and phone number. Update the park if you move in the winter. Leave an emergency contact name with the park if you plan to be out of state or a distance away in the winter months.
16. Remember to replace your smoke detector batteries before leaving this fall.
17. Remember to turn off your thermostat before leaving this winter. Some furnace blower motors will continue to run when the thermostat is still on in the winter months.
18. Remove valuables and valuable items from your trailer for the winter months.
19. Contact the local contractor for any roof/leak repairs.
20. Check the age of the Fire Extinguisher in your unit and the last date inspected. If older than six years or not hydrostat tested in the last six years, it may be more cost-effective to replace it with new.
21. Winterize or contact your lawn service to winterize your lawn sprinkler system.

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CAMPING NEWS
BY JANELE TOMES Janele@SandyPines.com

Contact Information

Phone: 616.896.8315 x 103
Email: Janele@SandyPines.com

Hello Sandy Pines members! We would love to have your friends and family book a fall rental with us! We also have our Fall Fest coming up Saturday, October 7, you do not want to miss it! 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 www.SandyPines.com. Please note camping reservations for 2024 open Monday October 2nd at 1:00! 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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LAKE MONTEREY GOLF NEWS

BY DAVID INGLES & LARRY FINKBEINER www.LakeMontereyGolf.com

WOW, Autumn is right around the corner! However, that does not mean the golf season is done. Lake Monterey GC is open and ready to meet your golfing needs. We are looking forward to a great month. Read on to see everything that is coming up this month...

Labor Day Weekend Sale

We will be having a big sale from Friday, September 1 through Monday, September 4! All merchandise will be 25% off!

Now is the time to stock up on golf balls, apparel and all the accessories for the fall and next season.

Outings

The year end employee outing is September 13. This is for all employees of the Sandy Pines and the LMGC.

The Dorr Business Association Golf Outing is September 15 at 9:00am.

The LMGC Ryder Cup is September 16.

We are also looking into the possibility of hosting a Big Hole Tournament here at the course. We will be sure to get the word out if this is going to happen.

Music Bingo

This has been a huge success and we are going to do one final night. Mark your calendar for Monday, September 4 at 7:00 pm. We offer food specials for each of these nights. End your Labor Day Weekend with Dave and Larry and help them sing the hits!

Golf Lessons

It's never too late to get your game in order. Our very own David Ingles is available to help. He has helped numerous people throughout the summer and the reviews have been fantastic. 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.

Facebook and Instagram

We have now added an Instagram account. Follow us on both platforms 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 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.
- 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.**
- 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 are excited and looking forward to seeing everyone!

.....

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on Facebook @SandyPinesWildernessTrails



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on Twitter @SandyPinesWT

PARK & GARDEN NEWS

BY DALE YODER ParkGarden@SandyPines.com

Park & Garden Store

Phone: 616.896.9334

Online: SandyPines.com/Park-Garden

Park & Garden Rental Office

Phone: 616.896.9888

Online: SandyPines.com/Park-Garden-Rental-Office

It's hard to believe another summer is winding down. We want to thank all of you for checking out the country store and the café. Next year we hope to add more stuff in the store and breakfast in the café. The café will be closing on September 9th for the season. The country store will remain open until we run out of goodies.

The Park & Garden store will be open on September 8th & 9th and the 15th & 16th will be the final day of the season. We will still be able to take care of bulk deliveries with 48-hour notice. Call 616-896-9334 to check about getting a bulk order.

Boat Removal

To those of you that need your boat removed from the lake before leaving you can schedule boat removal for days in September. All boats that are removed by Park and Garden must be done before September 29th.

Golf Cart Rentals

Golf Carts will still be available through September 29th, but you need to call 48 hours in advance or rent with the online system. Since the office is not open during regular hours after the 9th, you will need to use the voicemail system or the online rental software. The marina will be open on September 2nd, 3rd, and 4th.

Water Softener Information

The next important schedule is the pick-up or return of the softener from your site. If you picked up and installed the softener on your own they must be returned to the back of the Park and Garden (on the trash compactor side). Please make sure you put duct tape on the softener with your lot number so you will get credit for the return. All softeners must be returned to the store by OCTOBER 10th. We will begin picking up all water softeners on October 6th so we can be done on the 10th. The water softeners will be billed on your April renewals.

Also, be sure to thank all the employees for another great year at Sandy Pines, we couldn't have done it without them.

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MAINTENANCE NEWS

BY BEN FIFELSKI Maintenance@SandyPines.com

Leaf Clean Up

Fall is upon us, which means that leaves will soon begin to drop. Please keep garbage out of the leaf and brush piles. Maintenance will only pick up bagged leaves that are placed by the edge of the road. We don't currently have a schedule as to when leaf bags will be picked up. We work on it all day depending on how many there are throughout the park. During the fall and spring, we are lucky to get through one phase by the end of the day with the amount of leaves to be picked up.

Winterize/Water Off

Don't forget to winterize your water line from the riser to your site. All of the water in the park will be turned off on October 16th. We will be working in every phase beginning that morning, so don't plan on having water on the 16th.

Snow Markers

I see a lot of beautiful landscapes and patios next to the road. Please put markers out for snow plowing. Sandy Pines is not responsible for any damage caused by snow removal. We are not the only people that snowplow. Some members hire contractors to remove snow from their drives.

.....

Sincere Sympathy

Sympathy is extended to:

Karen Betz, site K377, on the passing of her husband
Donald Betz on August 18, 2023



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