

FOOTPRINTS SEPTEMBER 2025 IN THE SAND



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inspector@sandypines.com jimb@sandypines.com

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maintenance@sandypines.com

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Emergency/

Public Safety...... 616.896.9006 Steve Deyarmond, Emergency

Services Director

Paul Schaaf, Security Services Manager

Park & Garden

Chet Ryan......616.896.9334 parkgarden@sandypines.com

Recreation

Recreation@SandyPines.com

Lake Monterey Golf616.896.8118

Dave Ingles, Manager

www.lakemontereygolf.com Golf@golflmgc.com

Laundromat Hours - Open 24 Hours

ADMINISTRATIVE TEAM

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

MANAGEMENT TEAM

Janele Tomes		Camping
lan Mitchell	Commu	unications
Chet Ryan	Park & Garden	Manager
Dale Yoder	Food Operations	Manager
Jim Buchanan	Park	Inspector
Paul Schaaf	Security	Services
Abby Greenfie	ldR	ecreation

COMMITTEE CHAIRS

Finance	Ginny Hager
Golf Course	Joe Zomerlei
Long Range Planning	Kevin Hager
Rules	Kelly Johnson
Safety & Security	Rick Ives
Lake Study	. Valerie Troschinetz
Library	Patience Pike

OUR MISSION

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



RETAIL SERVICES

BBlessed316

Therapeutic Center	616-422-7909
www.massagebook.com/biz/bbles	sed316sandypines
Dairy Dip	616.405.5643
Just Your Style	616.669.6788
Park & Garden Store	616.896.9334
Park & Garden	
Rental Office	616.896.9888

BOARD OF DIRECTORS

Cory Berens	(2028)
Rick Day, Secretary	(2026)
Pat Doezema	(2026)
Kolyn Giebel	(2028)
Ginny Hager, Treasurer	(2027)
Kelly Johnson	(2028)
Larry Munger	(2027)
Craig Van Beek	(2026)
Scot Wyman, Vice Chairperson	(2027)

BOARD OF DIRECTORS ~ MISSION STATEMENT ~

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



PARK PRESIDENT NEWS

BY JEFF SWEITZER Jeff@SandyPines.com

It's that time of year. Are you ready for some football? Cool nights around the campfire? It is one of the best times of year with all the sports activities taking place, schools back in session, the 90-degree plus weather making way to the cooler days and nights, and the changing of the season. It is also one of the saddest times of the year as our season at Sandy Pines is coming to an end. It goes by so fast. See what is happening this month below.

Annual Membership Meeting Recap

Thank you to all our members, board of directors, and staff who attended our annual membership meeting on August 16, 2025. Thank you to the Chapel Committee for allowing us the use of their beautiful outdoor facility as well as providing the audio and visual personnel.

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.

Overall, we communicated another promising year at Sandy Pines and Lake Monterey Golf Course. Our finances remain stable, but we still have to offset headwinds of increasing inflation and labor costs. With member dues covering less than 50% of the operational budget, the team continues to be prudent with departmental wages and other costs. Major capital projects are ramping down as we inch closer to the end of our 10-year Capital Reserve Fund, which expires at the end of our 2027 fiscal year. Under strong leadership from our CFO, Kimberly Williams, our Finance Committee, and the Board of Directors, Sandy Pines remains within the benchmark range of 90 – 180 days cash on hand to fight off any potential emergencies. Our focus beyond 2025 is our new point of sale and accounting system launching this fall, our Capital Investment Fund to replace the expiring capital reserve, and lake projects.

Lake Monterey Golf Course remains in a healthy position under the leadership of our General Manager, David Ingles. Additional public golf continues to be booked, while added events such as 80's Night and others are helping increase revenues. Headwinds the golf course is facing are the replacement of outdated irrigation systems on both the front and back nines of the course.

Much has been stirred up about who Sandy Pines is and transparency to the membership. As a Michigan Nonprofit organization, we abide by all laws associated with nonprofit organizations. With that said, Sandy Pines is also a private corporation, not a public or governmental nonprofit entity. This allows us to do things that other public nonprofit organizations cannot. Our founding fathers in 1971, therefore, set up our Bylaws as such, which we have honored and followed for the last 54 years. Our board abides by those powers given when holding work sessions, agendas, and open board of directors' meetings. The board governs Sandy Pines by setting policies and rules. The operations team enforces those rules, policies and runs the park.

Furthermore, we can assure you that our board of directors and operations leadership take transparency seriously. We continue to offer numerous avenues for members to be voiced and heard. Members continue to utilize our write-in questions to the board of directors at boardofdirectors@sandypines.com, member comment sections on agenda items at our board meetings, Q&A sessions at the end of our board meetings, and resolution reviews where resolutions are drafted and sit for members to review and comment until the next board meeting. Lastly, we, the board of directors and park president, possess open-door policies for

members to be heard. Both branches of leadership follow the law and the bylaws of Sandy Pines. If you have questions or concerns, we invite you to get involved by joining a committee to see how the park is governed and operated.

2025 Election Results

Thank you to Paul Peppel, Ellen Carpenter, and Bob Deckinga for their leadership over their board of directors' terms. Paul and Ellen, thank you for your guidance as our chairpersons over the course of the last few years. Thank you to all the qualified candidates who ran in our board of directors election this year. Congratulations to our new board members, Cory Berens, Kolyn Giebel, and Kelly Johnson. All will be supporting 3-year terms on the board of directors. We are blessed to have each of you serve our park and its members, as we have some important decisions coming due in the next few years.

Election stats show 788 members voted this year, or 36.4% of the membership. This is up from 2024, where 528 ballots were cast, or approximately 24.4% of the membership. Thanks again to our Election Commissioners and volunteers who kept our election secure, safe and fair per our bylaws for all members to vote. Thanks to all who voted.

September Focus

This month, we have much to do, even as the season is coming to a close. Employee evaluations and department reviews will take place at the end of the month. We will assess areas of strength and improvement to focus on for 2026.

Capital Investment Fund project remains at the top of the list. This month we will continue to bring our third-party engineering firm, Wightman Engineering, and our Sandy Pines cross-functional team together to merge all targeted projects, gather costs, develop recommendations and prepare for membership input. This is a critical project impacting all of us at Sandy Pines. Investing in our future has never been more important.

The new point of sales system, where members pay for goods and services within the park, and our accounting system will be tested this month. The entire month of September will stress testing and implementation in preparation for next month's launch at the start of our fiscal year. For more information on this project, please see Kimberly Williams' article later in this edition of the Footprints.

It's hard to believe we are coming to the end of another wonderful season at Sandy Pines. I have to admit, I believe this is the hottest season I can remember in recent years. The cool fall weather will be welcomed. Thank you for allowing me to lead our staff and Sandy Pines for another blessed season.

God Bless!

Go Irish!!!

11 For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.

Jeremiah 29:11

9 Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the LORD your God will be with you wherever you go."

Joshua 1:9



Sandy Pines Election Results August 16, 2025

Board of Directors Results

Kolyn Giebel	473
Corey Berens	443
Kelly Johnson	366
Jill Grung	349
Mindy Vachow	304
Laura Hires	230

Total Ballots Cast: 788 Spoiled Ballots: 17

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2026 DUES & ASSESSMENTS

DUES & ASSESSMENTS

The total annual membership dues, capital contribution, TV and Internet, and special assessments for the 2025/2026 season will be \$2,546 and will be on your October 1st statement as follows:

2026 Annual SPWT Dues	\$1,498
2026 Annual SPWT Capital	248
2026 Annual LMGC Dues	100
2026 Annual LMGC Capital	25
Total Dues/Capital	\$1,871
2026 Annual TV and Internet*	475
Capital Reserve Fund Assessment (9 of 10)***	200
Total 2026 Dues & Assessments	\$2,546

⁻The cost-of-living increase for the total annual dues/capital contribution is 2.7% or \$46.

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 \$440.28 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 \$440.28

(Plus 1.5% interest on the unpaid monthly balance)

Monthly Maximum Balance

October 25	\$2,105.72
November 25	1,697.03
December 25	1,282.20
January 25	861.15
February 25	433.79
March 25	\$0.00

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^{*}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 19, 2023, the membership approved an annual golf course funding of \$125 to be used for golf course operations, golf course capital asset purchases and other golf course expenses, beginning October 1, 2025. This funding will become part of the annual Membership Dues eliminating the need for an assessment and will be subject to the annual cost-of-living increase.

^{***}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.

SANDY PINES RECREATIONAL COMMUNITY

2026 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 \$440.28. 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 prox 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 \$50 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 Avenue, 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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MEMBER SERVICE NEWS

BY NICHOLE MILBOCKER MemberService@SandyPines.com

Office Hours

Monday – Friday: 8 am to 4 pm

Saturday: 8 am - 12 pm (through Labor Day)

Sunday: Closed
Contact Information

Phone: 616-896-8315 x 0 Fax: 616-896-7409

Email: MemberService@SandyPines.com

Important Dates

SEPTEMBER 1	Pool's Close for the Season
SEPTEMBER 6	Last Saturday hours for Member Service
SEPTEMBER 6	Last Day of Emergency Saturday Pump (
SEPTEMBER 7	Dairy Dip, Country Store and County Caf
	final day for season
SEPTEMBER 9	Administration Office Closes at 11:30 am
SEPTEMBER 12	Board of Directors Meeting
SEPTEMBER 21	Last Chapel Service of season
SEPTEMBER 16	Annual Election
SEPTEMBER 25	Member Account Balances Due

What a fabulous summer it has been! It seems the stretch will be continuing with a sizzling September too! We really couldn't have asked for better weather this summer. With that being said I can't believe it's time to think of the season's end. People are starting to pack up and say goodbyes, some even closing for the season. Here are a few things to keep in mind as the season winds down and comes to an end.

Winterizations

It's time to sign up for winterizations! Space is limited, so reserve your spot early. Take advantage of **early bird savings** by scheduling your closing before **October 1st**. Please note: The Maintenance Team must have a key on file to complete your winterization. Forms are available at Member Service or can be printed from the Sandy Pines website. Completed forms may be returned to Member Service in person or emailed to MemberService@SandyPines.com.

Mailroom

The mailroom will close for the season on **October 15th**. Please make sure to submit a forwarding order with the Post Office at least **two weeks before your departure**. This ensures that your mail is forwarded properly and securely. All change-of-address requests must be made directly with the Post Office.

Please remember to update your address with any package delivery services as well. Starting **October 16th**, all mail and packages delivered to the Sandy Pines mailroom will be returned, and off-season entry will not be permitted.

Pump Outs

Pump outs must be scheduled on your **phase's designated day** (see below). Requests must be submitted **by midnight the night before** to be included on the next day's schedule.

- Phase 1 Mondays
- Phase 2 Fridays
- Phase 3 Thursdays

Phase 4 – Tuesdays

Phase 5 – Wednesdays

Phase 6 – Thursdays

Reminder: Saturday, September 6th will be the final Saturday pump out of the season.

Account Balances

Account balances are due on the **25th of each month**. To avoid credit card service fees, pay in person by card at Member Service. You may also pay by check or money order without incurring fees. For added convenience, payments can be made at the **Member Service Office** or the **Public Safety Office**.

Portal

Need help setting up your portal? Contact Member Service for assistance! The portal is a valuable tool, even in the off-season. Through the portal, you can:

- Review and update your renewals for the upcoming season
- Make property changes (boats, golf carts, mopeds, etc.)
- · Keep track of your account balances



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BOARD OF DIRECTORS UPDATE

BY PAUL PEPPEL BoardOfDirectors@SandyPines.com

The month of September brings great anticipation as the Board welcomes a trio of eager Directors, two new faces and one old one (so to speak). New to the team are Kolyn Giebel and Cory Berens, younger members that will be a huge asset with fresh outlooks and new ideas. Returning to the Board after a required one-year hiatus is Kelly Johnson, possessing a large data base of knowledge and a keel of stability. It's also important to thank the other three candidates who also possessed a strong desire to help out at the Park's highest level. The Board wishes them the best and hopes they continue to try and get involved. Leaving the BOD are Ellen Carpenter, Bob Deckinga and myself, happy that we could hopefully leave SP in a better place than when we started.

So what's at the forefront for the Board moving forward? Undoubtedly, the #1 issue is the Capital Reserve Fund Assessment, a 10-year commitment approved by a member vote in 2017. Each site is assessed \$200 on an annual basis to cover capital items only (such as roads, buildings, vehicles, etc). Bringing on board an outside company (Wightman) to assess our current conditions and needs has been an eye-opener. Stay tuned for Park information as this critical juncture in the future of Sandy Pines evolves.

Boat stakes were a hot topic during the election. And while any decision concerning this subject will be administrative, the Board will still wield some influence. Here are some basic facts of which you may not be aware. There are over 1200 boat stakes on our lake now with another 99 boat docks. Can you imagine if all were on the lake at once? Yikes! Yes, there are many that appear to be unused, however each one must be secured by some type of watercraft. It doesn't have to be physically present, rather just properly registered through the State or SP. Currently, Monterey Lake experiences overcrowding especially on weekends, causing many boaters to avoid this fun endeavor altogether during busy times. One can only imagine the chaos if these empty stakes all of sudden were occupied, exacerbating lake traffic problems even further.

The word transparency also gets bantered about especially around voting time. The Board, however, is sometimes puzzled over what exactly is meant by this term. We often hear "I didn't know about that" or "what are we doing about such and such". Not always, but often times, these issues have already been discussed, with information disseminated via various outlets. Such as Board meetings, Townhalls, Rave alerts, E-news, the official SP Facebook page, the Sandy Pines YouTube channel and web site, plus the Footprints. We go to great lengths to make sure members are aware of the facts using multiple methods. To us, that equals transparency. That said, there are times that our discussions are private, e.g. our Monday workshops which are closed to the public. Subjects can be sensitive in nature, discussions can get heated, and many suggestions not accepted by all Board members are debated. Admittedly, they are not transparent....nor should they. Our dirty laundry gets sorted at these sessions so that we may come clean to our Friday public meetings. That doesn't mean we all agree, rather, we've all been thoroughly informed and will abide by whatever the majority decides is

best for the Park.

For myself personally, this has been quite the run with two three-year terms under my belt, forcing my departure. I'd like to thank all of you for your support as we waded through challenges never seen before at this Park. Difficult decisions were made, but always with SP's best interest in mind. It's also been a pleasure to write the monthly Footprints articles (this one is #63), allowing me into your homes to give you information in, hopefully, a logical fashion. Enjoy the rest of the season and, if anything comes up, you know the drill. Write us (well, write them I guess) at boardofdirectors@sandypines.com. All the best to all of you!





FINANCE & ACCOUNTING NEWS

BY KIMBERLY WILLIAMS

Kim@SandyPines.com

The most recent July 2025 financial statements as well as the FY2026 Budget for both Sandy Pines Wilderness Trails and Lake Monterey Golf Course have been approved and are posted on the Finance page under www.sandypines.com.

Sandy Pines Wilderness Trails Inc SPWT FY2026 Budget Review

As we approach the final month of the 2025 summer season, our focus is shifting toward 2026 and beyond. Our goal is to maintain a strong financial and operational position, while addressing the capital infrastructure needs of the park to preserve the value of Sandy Pines today and into the future.

One of our biggest financial challenges is that our budgeting is tied to the Consumer Price Index (CPI) for the Midwest. The CPI reflects changes in household goods such as groceries, gas, and basic commodities. However, it does not accurately capture the larger cost increases we face across the organization.

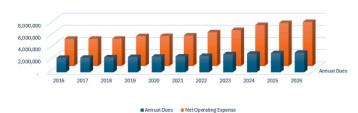
For example, while the CPI was 2.8% last year and 2.7% this year, many of our largest expenses have grown at a much higher rate:

- o Group health insurance & general business insurance: +20% (on the lower end of national trends)
- o Refuse services: +6% annually

o Auto expenses: +7% annually o Property taxes: +6% annually

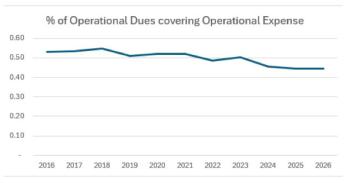
These increases are difficult to balance when operational dues only rise with CPI.

Impact of Inflaction on Operational Expenses in Relation to CPI on Annual Dues



In addition, both Sandy Pines and Lake Monterey operations have been impacted by new Department of Labor regulations, which have required changes to our seasonal labor structure, creating additional financial pressures.

Historically, operational dues have been structured to cover at least 50% of operating expenses. Since FY2016, with continued inflationary pressures, that number is expected to fall and cover less than 50% of costs. Reimbursement through the fee structure assists in absorbing this gap.



Our upcoming budget proposal focuses on aligning operational expenses with the revenue streams that directly support those activities, ensuring fairness and sustainability. To bridge the gap, modest fee increases are being applied where costs are directly rising, including:

- o Boat stickers (motorized/non-motorized), Boat Docks/ Stake fees
- o Contractor fees, delinquent card reactivation
- o Camper guest passes, camping fees, and a new flat Holiday Camping Surcharge
- o Pump-out, boat in/out, winterizing fees
- o Bullpen, annual TV/Internet assessment
- o Permits, site surveys, seasonal dues
- o For-Sale-By-Owner transfer fee

The approved FY2026 Budget, detailing these fee

Continued on Page 10

Edward Jones

> edwardjones.com | Member SIPC



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David W Lucas Financial Advisor 1743 142nd Ave Suite 3 Dorr, MI 49323 616-729-1582





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Financial News/ Continued From Page 9

adjustments, is posted and available on the Sandy Pines website under Finance.

Beyond operations, we are also nearing the end of the 10-Year Capital Reserve Plan. While the reserve has supported many improvements, continued investment is still needed to maintain current amenities and extend the life of our assets. A key challenge is that many assets are being used well beyond their intended useful life, and some were not originally designed for such long-term sustainability.

To better understand our future needs, we engaged an engineering firm to complete a comprehensive assessment of park infrastructure. This analysis will guide future capital investments. If you missed the Capital Investment Townhall in July, the full presentation is available on our website under the Finance tab. Additional updates will also be posted regularly.

As of FY2025, Sandy Pines has 219 Days Cash on Hand (about 7.2 months or 60%). For FY2026, we are targeting 228 days (about 7.5 months or 62%). The recommended benchmark for not-for-profits is 3 to 12 months, meaning Sandy Pines is in a strong and stable financial position.

- In review of the Capital Projects going into FY2026 there are mostly minimal recurring projects as we are nearing the end of the 10-year capital reserve assessment.
- One of the larger projects held includes the pending CC #1.
- Some additional planned projects include:
 - o Conversion of compactors to electric
 - o Waterpark concrete and fence repairs/replacements
 - Continued software updates (Northshore POS & Accounting software)

Overall, we are well-positioned to manage the financial challenges ahead, as we invest wisely in infrastructure, and continue to provide the amenities and experiences that make Sandy Pines a lasting and valuable investment for our members.

SPWT July 2025 YTD Financial Statements

- Days cash in reserve remains strong as of July 2025.
- Asset Replacement Cash: All 2025 capital expenditures will be transferred to operations.
- Overall Net Income is \$279k lower than the prior year, primarily due to Department of Labor (DOL) changes in labor structure and added professional fees as we complete the final phases of our computer system infrastructure. Even with these changes, we remain well within budget goals.
- Minimal adjustments were made from June 2025 to July 2025.

Key Highlights as of July 2025

- Recreation showed strong growth in Net Revenue from the Happy Shack.
- · Expense increases are noted in:

- o Utilities (due to the warmer summer)
- o Lake Maintenance (off-season project)
- o Professional fees (short-term and non-recurring)
- Lease operations remain stable, with a positive uptick in Food Truck Income.
- Park & Garden showed a slight decline in Net Income; foot traffic in the store has been down this season and is being monitored closely.
- Golf Cart Rentals appear lower in July due to a timing difference in lease payments year-over-year.
- The Retail Center is performing well under the new structure (Dairy Dip, Country Café, and Country Store):
 - Dairy Dip is showing a positive \$67k Net Income year-todate.
 - o The Café and Store are trending toward profitability, with expectations of a positive margin by season-end.
- Sales P&L: Sales commissions are lower due to fewer in-park sales and more For-Sale-By-Owner transactions. Overall, Sales remain strong and within budget goals.

Lake Monterey Golf Course LMGC FY2026 Budget Review

Lake Monterey Golf Course also remains in a strong financial position, supported by added services, events, and amenities that continue to attract both members and public play. A major focus this past year has been encouraging more members to enjoy the course—whether or not they have prior golf experience—while also expanding opportunities for outside guests and letting them know Lake Monterey Golf Course is not just a course for the Sandy Pines members.

We have been working closely with the state to obtain our Class C Liquor License, which will allow us to serve mixed beverages and draft beer. The fountain pop system has already been installed and has been very well received. With township approval secured, the state review is now in its final stages, with just a few outstanding items remaining. Our goal is to have this license in place by the tail of this season so that we can test operations and have the offering fully available by next season. We believe this enhancement will increase clubhouse revenue, support greater golf participation, and drive higher attendance at clubhouse events.

FY2026 will mark the first year under the new Golf Assessment structure, which will reduce the fee from \$150 to \$125 per membership. This change will lower operational revenue by approximately \$54,000 going into FY2026. However, like Sandy Pines' operational dues, the Golf Assessment will include annual CPI adjustments going foward. Even with this reduction, the golf course is well-positioned to sustain operations thanks to the increased profitability achieved in recent years. Our team remains strategic in managing this transition to ensure long-term stability.

Looking ahead, the most pressing infrastructure priority is the irrigation system. While our maintenance team has done

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Financial News / Continued From Page 10

an exceptional job maintaining the current system, this has required added labor and repair costs. We are planning and saving for this project to protect the long-term quality and appeal of the course. The Finance Committee and Board will review this project in greater detail at the upcoming September Board meeting.

As of FY2025 year-to-date, the Golf Course holds 630 Days Cash in Reserve—approximately 1.72 years. This is projected to increase to 643 days, or 1.76 years, in FY2026. Overall, Lake Monterey Golf Course remains in a strong financial position and is well-prepared to support upcoming investments, ensuring the course remains a valuable and enjoyable amenity for both the members and guests alike.

LMGC July 2025 YTD Financial Statements

- Lake Monterey Receivable is \$280k. The September Finance and Board review will determine how much to apply toward the note versus saving for irrigation infrastructure needs.
- Days cash in reserve is 630 days (1.72 years)—a strong position. This reserve will also be considered when addressing irrigation needs.
- Net Income is down \$7k, primarily due to DOL labor structure changes and course repairs related to the aging irrigation system.
- Offsetting these costs is increased revenue from Golf Membership Sales, public/member play, and Clubhouse sales (food, beverage, and merchandise).

RECREATION NEWS

BY ABBY GREENFIELD Abby@SandyPines.com

Thank You

As we close out another incredible season, we want to extend our deepest gratitude to everyone who made it possible. A big thank you to our dedicated Rec staff, enthusiastic volunteers, skilled instructors, and all the participants who brought energy and excitement to our events. Your support and involvement are the heart of everything we do, and we couldn't have done it without you. We truly appreciate your feedback and are already looking forward to creating even better experiences next year!

Facility Hours

As summer comes to a close and our staff heads back to school, we want to remind everyone that our facilities will also be closing for the season. The Pools, Happy Shack, and Ropes Course are now officially closed. We thank you for making the most of these amenities during the summer and look forward to welcoming you back next season!

Poker Run

While the summer is winding down, the fun isn't over yet! We still have one more event on the Recreation calendar—our final Poker Run of the season. Join us on Saturday, September 6th, starting at the Phase 2 Pavilion (Pancake Shelter). Please note: no food will be available at this one, so plan ahead! Grab your friends, your golf cart, and join the fun for one last ride.

Fall Fest

Mark your calendars for Saturday, October 4th, 2025, as we bring back FALL FEST at the Phase 1 Outdoor Pavilion! Celebrate the end of the camping season with a day filled with autumn-themed activities and fun for all ages. We'll be sharing a complete event update on our social media pages and the Sandy Pines website in the coming days, so stay tuned for all the details.



COMMUNICATIONS NEWS

BY IAN MITCHELL

lan@SandyPines.com

As we move into the final stretch of the summer, I want to take a moment to highlight a few updates from the Communications Department and recognize the incredible people who help us keep things running smoothly.

Volunteer Spotlight

A huge thank you goes out to the volunteers who regularly give their time and energy to support communications at Sandy Pines:

- George and Ruth Fennema Every week, George and Ruth faithfully help distribute flyers and hang posters at the CCs. They always show up with a big smile, and their enthusiasm makes a difference!
- Jann McCullick and her daughter Caitlin Every year, this duo brings our Scavenger Hunt to life by capturing amazing photos. Their efforts help make this a park favorite for members of all ages.
- Recreation Staff Thank you to the Rec Team for always being willing to jump in and help with signage across the park. Your teamwork keeps information visible and accessible to everyone.

We couldn't do what we do without your help—thank you for all you contribute!

Looking Ahead – 2026 Event Calendar

We're already preparing for next season! Abby from the Recreation Department is hard at work finalizing the 2026 Sandy Pines Event Calendar. Once everything is confirmed, I'll upload the calendar to our website so you can begin planning for another fun-filled summer at Sandy Pines. Stay tuned—it's shaping up to be an exciting year!

2026 Calendar Photo Submissions

Yes, it's already time to start thinking about 2026! We're officially looking for photo submissions for next year's Sandy Pines calendar.

Send us your best photos that showcase the beauty and joy of life at Sandy Pines. Whether it's a quiet moment on the lake, a lively holiday event, or a stunning sunset, we want to see it!

How to Submit: Email your photo(s) to Communications@ SandyPines.com with the subject line "2026 Calendar Photo." Be sure to include your name, site number, and the month you think your photo best represents.

If your photo is selected, you'll receive a FREE copy of the calendar!

And if you've taken great pictures at any recent park events or activities, we'd love to see those too.

As always, if you have any questions or need assistance with park communications, don't hesitate to reach out. We're here to help keep everyone informed and connected.

Thanks for being part of the Sandy Pines community!

SECURITY NEWS

BY PAUL SCHAAF

Paul@SandyPines.com

Office Hours

Emergency Security Staff is onsite 24 hours/day.

June 2025 Call Stats

In July 2025, Public Safety responded to 154 calls for service. The breakdown of the calls are:

Abuse of Staff	1
Accident	5
Alarm	
Alcohol:	4
Animal Complaint	3
Assault	2
Assist	19
Conduct Violation	3
Curfew	2
Damage to Property	1
Dispute	3
Drug	1
Fire	2
Fireworks	1
Harassment	1
Hazardous Condition	4
Illegal Entry	2
Lost/Found	13
Medical	20
Missing Person	3
Noise	3
Open Door	
Parking	2
Power Outage	
Suspicious Situation	14
Theft	
Traffic	3
Watercraft	6
Welfare Check	3

Watercraft

As the water level of the lake continues to be low, please make sure to check on your boats. This is the time of year that many boats get beached and make it difficult to get in the water. Please check on your boat and move them off the shore as needed.

Phase 3

We've been fortunate to be able to have the Phase 3 Safety office open for the season. As staffing and visitors decrease, this office will be closing for the season. The Phase 3 office will remain open through Labor Day but will be closed starting September 2. There is a call box at the gate for anyone needing assistance at phase 3.

PARK INSPECTOR NEWS

BY JIM BUCHANAN Inspector@SandyPines.com

Once again, September is here at Sandy Pines. With the very warm weather this past summer, our lake levels remain quite low. We will continue working with the Lake Committee during the off-season to evaluate options for managing water levels.

Many members have already pulled their boats from the lake and are asking about dock storage. We are happy to work with you, but please follow the rules below to ensure safety and efficiency:

- · Leaf cleanup
- Snow removal

Permitted construction work will resume in March 2026.

Thank you for your cooperation, and have a safe and blessed September.

Your Building Staff Jim, Steve & Cindy

Dock Storage Guidelines

- 1. Wait until after Labor Day weekend before placing your dock in the Green Space.
- Set docks back at least 10 feet from the metal site marker stakes so Maintenance staff have room to work along the shoreline.
- Attach an owner's tag to your dock so we know who it belongs to and can contact you if needed.
- 4. Owner's tags must include:
 - o Full Name
 - o Lot Number
 - o Phone Number
 - o Email Address
 - o The tag should be weatherproof and securely zip-tied to your dock.
- All docks must be removed from Green Space by May 15th. Contractors on our Approved Contractor List are available to assist if needed.

End-of-Season Reminders

Beginning **September 22nd**, the Building Department will move to one part-time staff member for the fall and winter.

All construction work must be completed by November 30th. After this date, only the non-permitted personal work will be allowed. This includes things like:

Tree removal

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SAFETY NEWS

BY STEVE DEYARMOND Steve@SandyPines.com

Watercraft and Lake Levels

If you have a watercraft in the lake you may want to be aware of the water level and moving your watercraft out as the lake level becomes lower. It is not uncommon for the lake level to decrease during drought conditions. If you do not plan to use your watercraft this fall make arrangements to have your watercraft removed from the lake. Pushing a beached watercraft is not a very fun event. It can take several people or a piece of equipment to move if beached. Please be cognizant of the lake level in relation to your watercraft.

Safety and You

It is not uncommon for members to express concerns of various types. Regardless of where we live, we see people doing things that are not appropriate/safe. In some cases, we also participate in activities that may be just a little out of the abidance of rules. Whether it is just driving a little fast, not completely stopping for stop signs, using your cell phone while driving, or not stopping for stop signs while riding a bike. My point is that safety starts with each of us to promote a Sandy Pines as a safe place. This is the place that we all have family members and our children among the traffic. We have a lot of traffic within Sandy Pines. This traffic is golf carts, electric bikes, motor vehicles and new to the scene are micro mobility devices. The use of micro mobility devices or electric scooters has increased in the Park as it has in other communities.

The use of these devices has drawn the attention of some members, committee members, and the Board of Directors. Suggestions to regulate these devices have been suggested, such as requiring them to be registered, establishing an age limit, requiring drivers to be licensed, wearing a helmet, after-dark lighting, as well as not permitting in the park. With the increased micro mobility devices on our roads, among other traffic, I think we are in the oversight stage. People are developing a perception of how these fit into Sandy Pines. Some people have concerns about injuries with their use. We all know broken bones are painful. Emergency rooms are expensive. We also know that life is precious as well as the safety of our family members.

First, I believe Sandy Pines is a place to do recreational activities. I see young and old riding on these devices. Some participants with great big smiles. Having the opportunity to use these devices and recreating is what Sandy Pines is about. However, we have to review how these fit into our community.

Second, these devices are new to the scene and are being looked at to determine if this is a safe device for the park or are they a nuisance? Sometimes it takes time to digest their existence by members, by committee members, and the Board to determine if these are good for the park, a nuisance, or a safety issue.

Third, evaluation should be based on facts, complaints, incidents, accidents, and cause. Although many of these devices are being used in Sandy Pines the reported accidents/ injuries at present are exceptionally low.

Fourth, if you or your children use these devices, please instruct family members to use in a safe/appropriate manner. In the past I have seen the park take action to regulate and reduce the use or eliminate the use of devices when they are deemed unsafe or a nuisance. If you have these scooters and want to enjoy their use in the future, please operate in a safe/respectful manner.

Fifth, I'm reminded that someone is going to get hurt. The possibility is always present for injury. Risk vs. recreational benefit. The probability of being injured on the device has to do with how the device is operated and how others driving other modes of operation interact with these devices. Once again, oversight, evaluation of use and determination is being used at present to create a perception of how safe these are at Sandy Pines. Keep in mind that we have 12/13-year-olds driving golf carts around the park. And doing so very well. We have good youth in the park who have the ability to operate these in a safe manner. And for older adults, we should be projecting a standard to our youth.

I am a proponent of allowing people to enjoy themselves at Sandy Pines People do so in many ways in which all have some type of risk level involved.

Lastly, if you have comments or thoughts in regard to electric scooters please provide your feedback. My email is Steve@ sandypines.com. I am grateful for responses and insights from others.

Park Infrastructure

A couple of years ago I provided the Park President a Gantt Chart with a time line for equipment, building, and other infrastructure into the future (2040's). This was passed onto Long Range Planning Committee. My thoughts were to be proactive in making people aware that we have aging infrastructure and equipment. We should have a plan to replace and fund the replacement. The realization of what we have, what has to be maintained, and what needs to be replaced, along with the costs, can be overwhelming.

Recently, Wightman Engineering was present at a town hall meeting. The discussion was about Sandy Pines' infrastructure and priorities. If you did not have the opportunity to attend or watch, you can find this on YouTube - Sandy Pines Town Hall Meeting | July 2025 | Capital Investment Renewal - https:// www.youtube.com/watch?v=NOtmvuaRLTY

This is the initiative of the park to take a proactive approach to be transparent and address future infrastructure issues. As a member with a financial investment in this community, you should take the time to review and educate yourself in the future of Sandy Pines.

Educate yourself by watching the video and future videos. Rely on and develop your own assessment and perspective

Continued on Page 15

Safety News/ Continued From Page 14

of what needs to happen in the future. Don't rely on social media or talk around the campfire to create a perception. Social Media and "the neighbor told me" can only have part of the facts. I suggest that you ask the source that knows. Email, attend Town Halls or board meetings. If you are unable to attend in person, please watch on YouTube.

The next 50 years start now. Infrastructure, the lake, and amenities will be discussed. All of these have a direct impact on your recreational needs, your wallet, your investment and the park's future. Please take the time and effort to understand and be part of future decisions.

Area First Responders and Staff

As I write in this article, I cannot think of any major injuries or deaths that occurred in the park this year. With the variety of traffic we have on the road, youth on golf carts, people swimming in the lake and pool, we are blessed to have nothing serious with all the activity.

We also must thank neighbors who looked out for one another and called 911 or assisted one another to get help. We must thank our PSO staff who attended to people in need.

We also have to thank our maintenance crew, who work in the background to keep things functioning and operational.

We also must reach out to local EMS, Fire, and Police who responded to Sandy Pines.

And a special thank you to Salem Fire Department for setting up on the Dam and letting the kids try on gear, check out the trucks, and spray the water hoses.

Hopefully, Labor Day Weekend will also be uneventful.

FOOD SERVICE NEWS

BY DALE YODER <u>Dale@SandyPines.com</u>

Thank you to everyone who stopped by and supported our food service locations this season! Whether you grabbed goodies at the **Country Store**, enjoyed a meal at the **Country Café**, or cooled off with ice cream at the **Dairy Dip**, we truly appreciate you.

Please note: the Country Store, Country Café, and Dairy Dip will officially close for the 2025 season on Sunday, September 7th.

We're already looking forward to what's ahead in 2026 and can't wait to serve you again next season!



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CAMPING NEWS

BY JANELE TOMES

Janele@SandyPines.com

Contact Information

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

Hello Sandy Piners! Summer has flown by, I hope you all had a wonderful summer here at your happy place! The season is not quite over, we still have Fall Fest to look forward to on Saturday, October 4th! It is a peaceful time to camp in the fall as the leaves change, and a great time to enjoy a campfire on cooler nights. Campsites prices are reduced by 50% starting the weekend after Labor Day until the end of the season, and trailers and cabins are 10% off. Spread the word to friends and family! The discount can only be applied by booking over the phone.

2026 camping reservations are coming up soon! Reservations for the 2026 season start on Monday, October 6th at 1:00pm.

If you have not checked out our new Camper Alerts feature on sandypines.com please do so! You will stay up to date on current camping promotions, deals, last minute cancellations, and more.

Sandy Pines offers a variety of accommodations, ensuring that every guest can find the perfect fit for their camping experience. They can easily reserve a campsite, rustic cabin, or park model trailer online through our website. With flexible dates and a range of options, booking your stay is quick and simple.

Sandy Pines offers spacious campsites designed for traditional camping. Whether you're bringing your own tent or RV, these sites provide the perfect base for outdoor adventures and many memories.

If you're looking for a more comfortable camping experience, Sandy Pines rustic cabins provide the ideal blend of outdoor charm and indoor convenience. These cozy cabins feature all the essentials including comfortable sleeping arrangements, lighting, air conditioning, and a minifridge. The cabins are perfect for those who want to enjoy the camping experience without sacrificing too much comfort.

For those seeking an even more comfortable stay, Sandy Pines park model trailers offer a fantastic option. These fully equipped trailers include modern amenities such as air conditioning, and full kitchen and living area, ensuring that your stay is both comfortable and convenient. Park model trailers are perfect for families who want to enjoy all the benefits of camping with the added comfort of home.

Don't miss out on fall camping before the season ends! You won't want your friends and family to miss out on the chance to experience the beautiful fall scenery at Sandy Pines. We have a 10% discount for associate members and a 10% military discount for those who are currently serving or have served in the military. Thank you for your service! To apply these discounts, please contact the camping department directly. You can make reservations via our website at www.sandyPines.com, or give me a call at 616-896-8315 ext. 103

- I'd be happy to assist you. See you soon!

PARK & GARDEN NEWS

BY CHET RYAN chet@SandyPines.com

It's hard to believe another summer is winding down and soon another season will be over! The Park & Garden store will be open the week following Labor Day, we will be closing Saturday the 6th which will be our 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, Call the Park& Garden must be done before September 27th. Golf Cart Rentals, Golf Carts will still be available through September 27th, 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 Sunday, September 13th, you will need to use the voicemail system or the online rental software. The Marina will be open on August 29th 30th & 31st September 1st, weather permitting! Water Softener Information, the next important schedule is the pickup of the water softener from your site. Please notify P&G when your softener may be picked up! We will begin picking up all remaining water softeners week of Oct. 5 so we can be done on the 13th. 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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LAKE MONTEREY GOLF NEWS

BY DAVID INGLES <u>David@GolfLMGC.com</u>

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...

Outings

The year end employee outing is September 9. This is for all employees of the Sandy Pines and LMGC. The golf course will be closed from 10:00am to 3:00pm that day so our employees can enjoy this gathering.

The LMGC Ryder Cup is September 13. The front 9 will be closed until 3:00pm on this day.

Music Bingo

Mark your calendar for Monday, September 1 at 7:00 pm. This will be the last Music Bingo of the 2025 season! Lets end our music bingos with a huge crowd and sing along one last time this year.

Golf Lessons

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

Facebook and Instagram

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 Improvements

As many of you have already noticed, work has begun on the 13th hole. Next year this will become an exciting risk/reward par 4.

In the coming weeks, we will begin to work on hole 17 as well. Our plan is to make this challenging par 3 into a fun uphill par 4.

These changes are going to be great for the course and our players. We can't wait for 2026 so everyone can enjoy the new look LMGC.

Golf Course Emphasis

Our 2025 season at LMGC continues to be a busy and eventful season. Many things continue to go well at the golf course due to our amazing staff and the members who continue to support us. How can we make this season even better? We are glad you asked...

- 1) NO SHOW for tee times: Although this issue has gotten better, we are billing the site of members and associates that do not give us 24 hour notice.
- 2) Slow Play: We love seeing everyone down here playing, but we ask that you be mindful of other golfers by keeping up your pace of play. To assist with this

every player must have their own set of clubs, only two golfers per cart is permitted, please do not give lessons on the course (if someone does not know how to play, the range is the best place to teach them) and keep up with the group in front of you.

- a. If you are falling behind pace, you maybe asked to skip a hole to catch up with groups in front of you. If that does not work, you maybe asked to leave with a partial refund or raincheck.
- 3) Bring your member and/or associate card. We are scanning everyone's card when they come into play. If you do not have your card you may be charged the public rate.
- 4) DO NOT bring your own cooler or alcohol on the course. If you bring your own alcohol to the course, we will call Public Safety and you will be issued a citation.

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!



SALES NEWS

BY KENT LIVINGSTON

Kent@SandyPines.com

Why People Leave, Why People Buy

Last summer I shared an article about the chatter that often circulates when members decide to sell their place at Sandy Pines. The rumor mill can make it sound like people are leaving because of rules, "nickel-and-diming," or even because we have "dictators running the park." While those stories get attention, the reality is much simpler and far more common. Families leave because kids are in traveling sports, members age and can no longer maintain their sites, or new opportunities arise outside of Sandy Pines.

From a sales perspective, membership transfers are steady and normal. Looking back at the numbers, our current year is actually trending lower than the last couple of years. Pulling data from our operating system:

Note: The first line reflects incomplete data as our current system was new at that time.

- Oct. 1, 2021 Aug. 17, 2022: 92 transfers
- Oct. 1, 2022 Aug. 17, 2023: 151 transfers
- Oct. 1, 2023 Aug. 17, 2024: 145 transfers
- Oct. 1, 2024 Aug. 20, 2025: 133 transfers

These transfers include sales through our department, for-sale-by-owner transactions, and general membership transfers. As you can see, we're experiencing fewer transfers this year than the two years prior, which points to a very normal, healthy cycle of change.

But transfers are only half the story. Every time one member sells, another buyer gets the opportunity to begin their Sandy Pines journey. That exchange is what keeps our community vibrant and full of energy. New families bring new friendships, fresh perspectives, and help carry on the traditions that make this place special.

So, what are buyers looking at when they decide to purchase? It usually comes down to four things:

· The price of the unit itself.

- What's included in the sale whether furnishings, golf cart, shed, or upgrades.
- The value of membership access to amenities, activities, and the sense of community Sandy Pines provides.
- Their long-term family budget and how camping fits into it

When you put those pieces together, you see that buyers aren't just purchasing a site. They're investing in memories, in weekends with friends, in a family-friendly environment that's hard to find elsewhere.

For current members, this should be reassuring. If you're considering selling, there's steady demand and buyers evaluating fairly. If you're staying, know that new neighbors are joining because they see value in what you've already come to love.

At the end of the day, membership transfers aren't a loss. They're a passing of the torch — one family making room for another to begin their Sandy Pines story. And that cycle is exactly what keeps our community strong year after year.

- Kent

CHAPEL NEWS

BY DAVE VAN NOORD

Sandy Pines Chapel - Schedule for SEPTEMBER Sunday Morning Worship at 10:00 AM

At the Lakeside Chapel

SEPTEMBER 7 - Rev. Bert De Jong - Emeritus

At the North Shore Center

SEPTEMBER 14 - Rev. Gerry Heyboer - Emeritus SEPTEMBER 21 - Dave Van Noord - Sandy Pines Chapel

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