

CCC ASSOCIATION MINUTES

Annual Meeting of Co-Owners

Charlevoix Country Club Association | July 18, 2026 | Charlevoix Library | Meeting called to order at 10:01 AM

1. Call to Order & Quorum

Board President Vincent Mastrovito called the meeting to order at 10:01 AM. Association Manager Jean Musilek confirmed that a quorum of Co-owners was present (in person and/or by proxy) to conduct business. Attendees were advised that the meeting was being recorded.

In attendance: Ackerman (55), Azamian (24, proxy Mastrovito), Barnes (30), Benson (69), Bergmann (56 & 57), Brock (23), Berrios/Silva (71), Center (28, proxy Hoffman), Donnelly (7), Henschen/Sidlow (11, proxy Hoyt), Hoffman (61), Cotanch (12, proxy Wachler), D Drury (41, proxy J Drury), J Drury (6, 13, & 46), Eide (22), Foss (45), Gensler (62), Hall (44), Hoyt (10), List (35, 36, 37, 38, & 39), Linne (70), Mastrovito (51), Moody (33), Cevlosky (26 & 27), Paga (32), Phelps (79), Pratt (4), Sladics (67), VanDerZee (40), Wachler (17), Waha (72), Ward (48), Weaver (47), Ziegler (68)

2. Board of Directors

The following individuals served on the Association's Board of Directors as of the Annual Meeting:

- Vincent Mastrovito — President
- Mike Heneka — Secretary
- Cheri Hoffman — Treasurer
- Marcel Gensler — Appointed Member
- Curt Brock — Member
- Ben Bergman — Member
- Phil Pratt — Member

3. Approval of 2025 Annual Meeting Minutes

The 2025 Annual Meeting minutes, previously distributed to Co-owners with the meeting notice, were presented for approval.

Motion: A motion to approve the 2025 Annual Meeting minutes as distributed was made by Cathy Moody and seconded by John List.

Vote: Approved by voice vote (unanimous "aye").

4. Treasurer's Report

Assistant Treasurer Cheri Hoffman presented the Treasurer's Report, which had been distributed to Co-owners by email in advance, with hard copies also available at the meeting.

2025–26 Financial Summary. Highlights included:

- Approximately \$63,000 raised in dues and assessments.
- Grounds Reserve balance of approximately \$7,900.

Budgeted amounts that were not spent during the year were intentionally left in the checking account rather than rolled into reserves. This was a deliberate choice given uncertainty about additional costs once the road resurfacing work begins — bid pricing on projects of this scale typically results in some additional ("extra") costs, and the Board wanted a cushion available to pay bills as they come due. The Road Reserve is expected to be substantially spent down this year on the resurfacing project; the Grounds Reserve remains healthy.

Dues & Reserve Contributions (Unchanged for the Coming Year):

- Improved Lot: \$450/year. Unimproved Lot: \$225/year (a lot becomes "improved" once construction begins).

- Road Reserve contribution: \$150 semi-annually (\$300/year per lot), building toward the \$23,700 Road Reserve target.
- Grounds Reserve contribution: \$50 semi-annually (\$100/year per lot), building toward the \$7,900 Grounds Reserve target.

Speed bumps will not be reinstalled this year because of the road resurfacing project — installing and then immediately removing them again would serve no purpose. This also gives the Association a season to evaluate whether the speed bumps are meaningfully affecting speeding. The topic will be revisited at the Fall Board Meeting, along with related traffic/speed data research already underway.

Co-owner Questions:

- **Federal income tax:** A Co-owner asked why the Association, as a nonprofit, paid federal income tax. Cheri Hoffman explained this was because the Association earned over \$10,000 in interest income — nonprofit status does not exempt investment interest from federal taxation. The interest was earned on Road Reserve funds that had been placed in CDs in prior years.
- **Legal fees of \$2,235.50:** Jean Musilek explained the fees related to four separate matters: (1) an architectural control review matter involving a fence; (2) adoption of the Association's energy policy (the largest of the four); (3) a small claims matter that resulted in the Association receiving a \$2,300 payment; and (4) a small claims matter that resulted in an uncollectible balance written off due to the other party's bankruptcy. Jean offered to provide a more detailed, itemized breakdown outside the meeting if needed.
- **Variance between proposed and actual dues:** Attributed to the road resurfacing project consuming the bulk of this year's attention and budget — nearly all other spending has been tabled except necessities so the Association can stay focused on completing the road project.

Grounds Committee Note (Tom Moody): Unspent Grounds Committee funds are being held as a timing cushion — available as a short-term loan to the road project if needed given uncertainty in final road costs. Drain cleaning work is planned to follow completion of the road project, timed to confirm drainage is functioning properly.

5. Grounds & Road Resurfacing Project Update

Tom Moody and JB Hoyt provided an update on the road resurfacing project on behalf of the Grounds Committee.

Resident Preparation: Full details are posted on the Association website ("What Residents Need to Know"). Key points:

- Any sprinkler head within approximately one foot of the road must be marked or removed by the resident before paving, so the paving equipment does not catch and damage it.
- Residents must turn off irrigation systems on the day their section of road is scheduled to be repaved. If rain is forecast that day, paving will be delayed — the work must be done under dry conditions.
- Residents with landscaping or other maintenance contractors scheduled should reschedule around their road closure date once known.
- Residents with part-time/absentee neighbors are asked to help remind them about sprinkler shutoff, since those homes may be difficult to reach directly.
- Golf course irrigation crossing the roads at certain points will also be included in the shutoff coordination.

Golf Cart Transport During Closures: Tom Moody has arranged for two golf carts from the golf course (contact: Keith) to help residents reach their vehicles during road closures — anticipated primarily during morning commute hours (roughly 6–9 AM) and again in the afternoon. This is expected to cover North Country Club Drive and Country Club Drive. Residents needing a ride should contact Tom Moody or JB Hoyt directly to schedule.

Curing & Drive Access: Roads are drivable approximately 24 hours after paving is complete, once cones are removed, including for contractors, delivery trucks, and garbage trucks — provided drivers avoid sharp turning/grinding of tires. Full cure, however, takes about one year, which is why speed bumps will not be reinstalled this season. Delivery services (UPS, FedEx, Amazon) were contacted directly and indicated the closures will not be an issue; they will route around closed sections as needed. Restaurant delivery trucks using Brownie Brook Lane will also be fine once the road reopens after the 24-hour cure.

Access During Closures: When a section of road is closed, residents will need to use the golf course entrance or an alternate route; a Co-owner asked whether signage could be posted to prevent residents from having to turn around at a

closed intersection, and the Board indicated this is being considered but is not expected to be a significant issue given each closure is brief.

Schedule: Harbor Springs Excavating is scheduled to begin this coming Monday, July 20, 2026, for approximately two to two-and-a-half days, removing roughly 300–400 feet of road from the intersection of Country Club Drive and North Country Club Drive back. That section will be closed during excavation, then reopened as a gravel/dirt surface once passable. Reith Riley (paving contractor) is now targeting the week of July 27, 2026 to begin the paving process — this date is fluid and subject to change — with the first days involving site preparation (cleaning road edges, cutting back driveways) before paving begins. Country Club Drive, due to its length, may take more than one day to pave; North Country Club Drive, Country Club Court, and Barn Door are each expected to take less than a day. An additional road segment [name unclear in the recording — confirm with Tom Moody/JB Hoyt] has had its base removed and is being rebuilt, with that work expected to be complete this coming week.

Road Segment Detail (Country Club Drive/North Country Club Drive intersection): Existing curb and base will be removed for roughly 300–400 feet; a new sand-and-gravel base will be installed for improved drainage, and the roadside ditches will be re-sculpted for better drainage. This section will remain a gravel/dirt road for approximately 30 days to allow it to settle properly before final capping.

Driveway Resurfacing (Optional, Resident Expense): Reith Riley has received quotes requests from roughly 25 residents interested in coordinating driveway resurfacing with the road project, but only two have committed so far. Because driveway coordination affects the overall project schedule, residents considering this work were strongly encouraged to confirm with Reith Riley promptly rather than waiting.

A Co-owner raised a concern about how contractor and landscaping trucks/trailers will navigate turns, particularly at the cul-de-sacs, during construction. The Board and Grounds Committee acknowledged this is a real challenge without a clean solution and will monitor it as work proceeds.

6. Architectural Review Committee Report

John List reported no open or pending matters before the Architectural Review Committee.

7. Old Business — Community Garage Sale

Jean Musilek noted that two Co-owners had separately requested a community garage sale this summer. The Master Deed does not permit garage sales by default, but Co-owners have previously voted at Annual Meetings to allow a single, limited-duration community garage sale on occasion (with discussion in the past of doing so every other year, in odd years). The Co-owners who previously organized the event are no longer willing to head it up, so new volunteers would be needed to take it over.

Discussion concluded that this is not a good year to hold a garage sale given the disruption from the ongoing road resurfacing project, and the matter can be revisited next year.

Decision: The garage sale question will be left to the Board to decide at the Spring Board Meeting, rather than requiring a vote of the full Association.

8. New Business — Annual Audit

Motion: A motion to waive the annual audit was made by Pat Donnelly and seconded by Jerry Paga

Vote: Approved unanimously (voice vote, "aye").

9. Good of the Order

- **Charlevoix Township Fire Department Open House:** Tuesday, July 21, 2026, 4:00–7:00 PM, held as part of the Venetian Festival. Includes a vehicle extraction ("Jaws of Life") demonstration. The Township also has a community survey available on its website for resident feedback.
- **Fireworks / Noise Concern:** A Co-owner raised concerns about loud mortar-style fireworks on the Fourth of July, citing both fire-safety risk and disturbance to neighbors and pets. Discussion noted that fireworks timing and use are governed by Michigan state law; the Township has not adopted more restrictive local rules; and the Association's Master Deed/By-Laws currently do not address fireworks specifically. The Association may adopt

rules more restrictive than state law but not more permissive, and any such change would likely require review of the Master Deed and/or By-Laws (potentially framed as a noise restriction, e.g., no fireworks after a set hour).

Action: Add fireworks/noise restriction to the Fall Board Meeting agenda for further discussion.

- **Golf Course Noise & Conduct:** Co-owners raised concerns about loud radios and language during golf course play, including one instance during a golf outing/scramble earlier this year, as well as a safety concern regarding a portable restroom near the Hole 5 tee box in proximity to children. A Board member agreed to raise these concerns with the golf course contact (Keith) and, if no resolution is reached, to report back to Co-owners via the Association website. Co-owners were also reminded that properties abutting the golf course are subject to a 35–50 foot easement permitting golf course personnel to retrieve golf balls from adjacent property.
- **Property in Foreclosure/Bankruptcy:** A Co-owner asked for an update on a property reportedly in foreclosure or bankruptcy proceedings. The Board reported that the Association's lien position is far down the priority order relative to other creditors, limiting its leverage, and that it will continue to monitor and pursue whatever recovery options are available.

10. Election of Directors

Three Board seats were up for election this year: Cheri Hoffman (re-election), Curt Brock (re-election), and Marcel Gensler (formal election). Marcel Gensler had been filling, on an interim/appointed basis, the seat vacated by Eric Eide's resignation, and stood this year for formal election to the seat by the Co-owners.

Result: All three nominees — Cheri Hoffman, Curt Brock, and Marcel Gensler — were elected/confirmed to the Board.

11. Adjournment

A motion to adjourn was made and seconded. The meeting was adjourned.