

# Crystal Shores Condominium Association

## Meeting Minutes – March 18, 2005

- **Association Board Positions, per the vote, are as follows:**
  - President/Secretary            Frank Bologna
  - Vice President/Treasurer      Larry Adamski
  - The first term length will be 15 months and will terminate on July 4, 2006.
  - Future term lengths will be 24 months and will terminate on July 4<sup>th</sup> of the respective year. **Unanimous Vote – No Objections.**
  
- **Liability Insurance:**
  - Paul Dennis from Nationwide Insurance was present to review the Insurance policy. Discussion of the standard policy and umbrella policy took place. It was determined to use Nationwide Insurance (Paul Dennis) for the Crystal Shores Condominium Association Liability Insurance. We are proceeding with the standard policy and excluding any umbrella policies. **Unanimous Vote – No Objections.**
  - Per the discussion, coverage on personal lots and personal residences are still the responsibility of the homeowner/property owner as detailed in the By-laws (Liber 902 – Page 188). The Nationwide Policy covers only general common elements of the association as described in the policy.
  - The policy premium is \$788.00 per year. Frank Bologna placed a deposit (\$300.00) for the policy on 03/21/05. This makes the policy effective as of that date. The balance is to be paid in the next billing period. Copies of the official policies will be distributed upon receipt.
  
- **Drain Tile:**
  - The drain tile that runs the length of the easement originating from the property on the south side of the Crystal Shores Development must be removed/relocated. Discussion will take place with the homeowner at the first available opportunity. If no response, a letter will be sent from the association. **Unanimous Vote – No Objections.**
  
- **Maintenance of easement leading to the beach:**
  - No asphalt or cement easement to be pursued. Easement maintenance will occur as required and at the discretion of the homeowners. **Unanimous Vote – No Objections.**
  - A gate will be investigated to place at the end of the easement to control the blowing sand. Tim Keck has taken on the action to research a gate. If anyone finds or knows of a good solution, please bring the idea forward for discussion. **Unanimous Vote – No Objections.**
  
- **Beach Discussion:**
  - **Easement:** Determined that we can apply for additional sand bridge permits. Frank Bologna to send paperwork to Karen Oberly for review and submission for installation of a sand bridge down the easement. **Unanimous Vote – No Objections.**

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- **Fires:** No fires on the sand of the beach. Fires can occur on the beach in a portable fire pit that is to be removed by the end of the night. **Unanimous Vote – No Objections.**
  
- **Boat Launches:** No permanent, portable or temporary boat launches or stands. Boats and watercraft to be launched from the marina. No watercraft to be beached overnight. **Unanimous Vote – No Objections.**
- **ATV:** No gas vehicles on the easements or beach area. Battery operated vehicles only. This includes snowmobiles. **Unanimous Vote – No Objections.**
- **Sign:** Frank Bologna to obtain required posting from the insurance company. Tim Keck to have sign made for the beach and will submit receipt to Larry Adamski for reimbursement. **Unanimous Vote – No Objections.**
- **Dogs:** When on the beach area with other residents, try to be courteous with dogs and keep on a leash. When no other residents are on the beach and your dog is not on a leash, keep in mind that a dog bite to residents or non-residents can trigger an insurance claim against the association. Per Paul Dennis (Nationwide), this is the most common claim. **Unanimous Vote – No Objections.**
  - Amend the by-laws to allow (2) dogs per residence. **Unanimous Vote – No Objections.**
  
- **Storage:** No storage of boats, recreational vehicles, trailers, cars or other items considered eyesores within the Crystal Shores Development. **Unanimous Vote – No Objections.**
  
- **Shed:** Permission granted to John Geloso to place a small shed, out of sight, on the side of his house for storage of lawn equipment until a garage can be erected. **Unanimous Vote – No Objections.**
  
- **Non-Resident to North Side of Development:**
  - Discussion to occur concerning dogs running unattended upon first available opportunity. **Unanimous Vote – No Objections.**
  - Karen Oberly to investigate filing with Huron County concerning rights or non-rights of non-resident to access property utilizing the Crystal Shores Private Drive. **Unanimous Vote – No Objections.**
  - If findings support non-rights, discussion will occur regarding removal of new cement and to cease use of Crystal Shores Private Drive. A letter from the Crystal Shores Association will also be submitted to the non-resident to document the issue. **Unanimous Vote – No Objections.**
  
- **Policing of By-laws:**
  - Any issues should be communicated directly between residents at will. If no response then submit to the Board in writing for additional action. **Unanimous Vote – No Objections.**

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- **Association Dues:**
  - Yearly dues to start at \$300.00 per year. **Unanimous Vote – No Objections.**
  - Dues to be payable by April 15<sup>th</sup> of the respective year. **Unanimous Vote – No Objections.**
  
- **Snowplowing:**
  - Dean Marsh to submit receipt for snowplowing and deduct additional money paid out of pocket from \$300.00 dues. Donation taken from Lot # 13, 12, 11, 10 and 8 at the beginning of the year. Deduction to be what was paid above and beyond this donation. **Unanimous Vote – No Objections.**
  
- **Payment of Dues:**
  - Larry Adamski has secured a Tax ID Number to open a bank account in the name of Crystal Shores Condominium Association.
  - Please send \$300.00 made payable to **Crystal Shores Condominium Association** by April 15, 2005.
  - Send Checks to:
    - Larry Adamski  
PO Box 576  
326 St. Clair  
Almont, MI 48003

- **Items highlighted in yellow are items that must be permanently revised in the By-laws. Karen Oberly has volunteered to review the By-laws for any other potential changes. All changes will be submitted to residents for signoff prior to being finalized.**

**Important: If you do not agree with any items as documented in these meeting minutes please submit in writing to Frank Bologna at the address below. Any disputes will be addressed and remain documented within the permanent records of the Crystal Shores Condominium Association. No response means that you agree with all the details as documented and the voting as represented following the issues.**

**Frank Bologna  
47845 Thistle Drive  
Macomb, MI 48044**