Board Meeting
September 20, 2025
Camp Delton Club Lodge

Roll Call
In attendance: Audra Arndt, Julie Disterhaft, Jen Edgeworth, Corey Holland, Brian Wachowiacz, Sue Whitaker

Virtual: Jen Edgeworth, Eddie Mallonen, Rich Marshall, Heidi Helm

Excused: Heidi Helm

Approval of Minutes – August Meeting
Motion made by: Julie
Motion seconded by: Sue
Discussion:
- Rich shared that the Annual Membership Meeting minutes from July are near completion and will be shared in the next couple of weeks.

Motion passed: All board members (6-0)

Treasurer's Report

Please reach out to the office for a full breakdown. Highlights:
- Numbers shared were preliminary pending remaining entries and reviews. Audra shared a comprehensive update on finances. The Camp experienced increases in gross profit and total equity and decreases in expenses, liabilities, checking and savings, net income with depreciation and current and fixed assets (because of depreciation recorded on the books), comparing 2025 to 2024. Total liabilities and equity balanced out to total assets.
- We experienced an increased price of pool supplies because of changed rules for ph balance and the need for more supplies.
- Offered a reminder that cash flow gets very tight this time of year and had to borrow from reserves until dues payments come in. This is typical each year and the reason we did the Budget meeting when we did. The majority of cash comes in December to April.

Correspondence – Vice President (Eddie)
- Shared that there were a number of correspondences that had come in, one of which was from an email address that could not be verified and would not be read.
- Brian provided a reminder that a signature with the member's name and an email address that matches the one on file at the Camp are required for correspondence to be read. One correspondence in question came from an inappropriately named email and would not be read.
- One correspondence from Site 82 will be discussed during audience to members

Directors Reports
- **Personnel – Sue**

    - She is learning the role from Corey
    - As the end of season approaches, most employees will be off until next season.
    - Shared that most of grounds team and all of office staff are coming back next year
    - Audra inquired about returning grounds person getting pool training in February and the answer was yes, they would

- **Insurance and Bylaws – Julie**
    - No report yet.
    - From Audra – Our annual insurance premium is going up $2,900 because of the dues increase. She shared that the more money we make, the more our insurance goes up. She debated this with the insurance company stating that in reality an increase in dues results from an increase in operational expenses. Our broker is looking into other insurance companies, and she will follow up at the next meeting.

- **Buildings and Grounds – Corey**
    - We experienced unexpected expenses with 2016 dodge pickup, with expected small repairs resulting in a larger concern. We may now have to replace the motor that costs $10,000+. Transmission maintenance is needed as well.
    - Picket repair is on schedule to complete the lodge ramp.
    - Planning an inspection of the Camp to identify areas of need before they result in larger repairs
    - The Road Repair Committee has a proposal to explore areas of concern with more forthcoming.
    - Darren and Corey are concerned with biodegradable materials being dumped that goes into Mirror Lake. They are looking at alternatives to dumping over the hills (leaves, tree limbs, etc.) as well as chipping versus dumping

Motion (Corey) to appropriate funds to come out of the vehicle reserve to fix the engine on the dodge truck. Friendly amendment (Audra) to not exceed $11,000

Amended (Corey): approval of money if not covered to find out if the vehicle has 100,000/10 year before proceeding with repairs.

Second: Sue
Approved: 7-0

Second: Julie
Discussion:

- Point of order question as to whether this motion can come up here (answer: yes we can and have done it before)
- Julie – asked about the original warranty on the vehicle. It was bought new, and it is 2016 vehicle (answer: warranty has likely expired)
- Corey shared want to be ahead of this. Hopefully the costs will come in lower, and it may not require an engine replacement
- Corey asked for Darren to get a second analysis for due diligence
- Eddie shared that he believed it came with a 10 year and 100,000 miles for engine. Need to pull original documentation. Will check vehicle documentation and reach out to the dealership.

Motion (Corey) to not to exceed $3000 for stair repair in Overlook
Second: Julie

Discussion

- This issue was not voted on at the last meeting. Amount is based on costs of materials for work being done by Darren.
- Money is coming out of the general reserve.

Motion passed: 7-0.

- **Membership – Heidi**
  - From Sue – 4 sites are listed for sale as of yesterday (2 are sold including one in Royal Oaks and site 160, which is a vacant site)
  - The demand continues to be strong. They sold three sites within days last month

- **Activities – Jen**
  - Nothing new with activities are over the season
  - A big thank you to all the help from members, staff and board members!
  - She is starting to work on activities for next year and welcomes suggestions.
  - From the President – activities cannot happen with the help from others – flowers, trick or treating, 50/50 tickets – thank you everyone who helped!
  - The coffee trucks were a big success

- **Office Manager – Carol**
  - Carol shared a revenue update from office operations with revenues of $13,084 so far this year. Splash cards did not sell.
  - Buy one get one sale currently going on for office snacks and beverages
  - Shared a big thank you for thoughts and support with her daughter's memorial
  - Happy to share that all office staff are returning next season.
  - From the President – thank you for all of your efforts – smiling faces when we come in are much appreciated

- **Grounds Supervisor – Darren**
  - Crew is working on lots of projects as the season comes to an end (deck stained on Carol's house, pool closed and drained with winterizing coming soon, maintenance shed cleanup and moving wood splitting to side of building)
  - Moving wood splitting to the side of the building to allow more parking. They are making headway on wood splitting with a goal of finishing up before snow comes
  - They are immersed in winding down for the season (packing up and storing and preparing for end of season)

New Business

A. 2026 Budget (Audra)

Motion: (Audra) "To approve the Camp operating budget for 2026 as created and approved by the Budget Committee."

Second: Julie

Discussion

- Audra read supplemental summary that will be sent out with dues or a separate message:

2026 budget and impact to members

“The budget committee recently met on August 16, 2025 to review YTD and previous year expenses along with planned expenses for 2026. This is a long process. We want to thank all of the members and staff who participated in this process. There was and always is an open invitation for all members to participate and understand the camp finances.

The budget process not only plans for next year’s operations of the camp but enables long-term planning and saving for the needs of the camp. As many of us know, inflation continues to impact all expenses including operational expenses for the campground. The Camp is limited in its ability to generate income to offset the expenses. The committee looked at all areas of revenue to enable balancing the budget.

The following provides a snapshot of the main adjustments that will affect members:

- The laundry prices will increase from $1.50 to $1.75 per load on the washer and dryer, this is still less than commercial laundromats.
- The fee for using credit cards for transactions will increase to 4.0% and there will be a minimum required amount of $5.00 to use a credit card.
- As part of the budget, the 2026 dues are listed below as compared to 2025. There will be an increase in total dues of $174.85.

334 sites	2026	2025
Dues	$1,510.92	$1,347.13
Tax	$101.99	$90.93
Total Dues and Taxes	$1,612.91	$1,438.06
Capital Assessment	$380	$380.00
Total Amount	**$1,992.91**	**$1,818.06**

- Typically, on an annual basis, we can expect to see an increase in dues of ***at least*** $25-$30 to cover only the cost-of-living increase for employees and other employee retention costs. This amount does not include covering increases in other areas. Not only do we need to continue with cost-of-living increase, the demand for quality employees in this area is high with all the competing resorts. Competitive salary is a key component of attracting and retaining employees. This is an important part of the budget as well.
- Other reasons for the dues increase in 2026 include savings amounts being allocated to long-term repair and replacement costs for the pool, the manager’s home, and restroom repair/replacement and road repairs among the other reserve accounts. Additionally, the tower owner leasing our property for the cell tower has no tenants. A one-year lease abatement was granted for 2025. If tenants are not found, the lease may end. This rental income was previously allocated to long-term savings, which amounted to approximately $20,000 in the general Camp and Maintenance Reserve.

- We have a new grounds supervisor who plans to address long-overdue building maintenance and upkeep. Yet, this comes with a cost. We want to perform the proper upkeep, maintenance and repairs of our buildings and equipment so we can extend the life of these items for many future years. Some of the planned activities for 2026 included in the budget include:

    - Purchase of Kubota stump grinder attachment to take care of stumps after trees are cut at a lower cost than externally grinding

    - Sand filters on the big pool (2 filters) and resurfacing have been recommended. Pool resurfacing typically costs between can range from $15,000 to over $30,000 depending on factors like pool size, finish material, pool condition, and geographic location. Concrete pools usually require resurfacing every 10-15 years, and the cost includes labor, materials, draining, and refilling the pool.

    - Lodge bath, paint walls and stalls downstairs hallway carpet and outside moisture resistant coating on wall

    - Exhaust fans, lights, counter tops, handheld sprayers in stalls in Overlook restrooms

    - Deck staining and repair floor in out of order in bathroom in Dells Village restrooms

    - Water Heater needs replacement, exhaust fans, hand hold sprayers, counter tops, ceiling tiles, mirrors, plumbing (reworking for winterizing-plastic piping) in Wilderness large restroom

    - Exhaust fans, hand hold sprayers, counter tops, ceiling tiles, mirrors, plumbing (reworking for winterizing-plastic piping) in Wilderness small restroom

    - Skirting and painting for the shed for manager's home

    - New security camera system, current cameras are no longer supported.

- In 2024, the Camp Delton Property was reassessed for increased value and our taxes increased by almost $7300 which equates to an annual cost of about $22 per member site.
- Aging equipment and vehicles mean investment in repairs and saving for replacement equipment. Dodge truck repair is estimated at $11,000. Although it is a large investment, this truck has low miles and is otherwise in great condition as compared to an investment in a newer truck.

Members should also be aware that even with the dues increase, the Camp Delton Club still offers much lower annual costs than many of the other surrounding camp areas. I am sure many will agree that Camp Delton's beautiful location on Mirror Lake offers us a treasure that is not found in other campgrounds. And some other campgrounds cannot be accessed year-round. Here are some other campgrounds' seasonal rates for reference.

- Lake Arrowhead Campground Starting at $3,786 per season
- Stand Rock Campground $4,200-$4,400 per year
- Holiday Shores $4,000-$5,000 per year
- Bonanza Camping Resort $3,300

While we know this is a large increase, the board feels that it is necessary to maintain the property, grounds, equipment and staff as they are all keys to ensure Camp Delton Club continues to be a wonderful place to come and stay.

- We recommend that members take advantage of setting up a prepayment plan to prepay dues in monthly amounts for the next year. Reach out to Carol to set this up.
- There is also a $25 discount to prepay your dues for 2025 when paying 1/2 prior to 12/31/2025 which applies to those members that make monthly payments in advance as well.
- RULE REMINDER: The rules and bylaws were updated in 2023 to reflect a $75 late fee for dues not paid in full or any other outstanding balances not paid by 4/15 of the current year. This fee will continue monthly until the assessment is paid in full or the member is expelled for non-payment.
- RULE REMINDER: The rules and bylaws were updated in 2025 to include a $75 monthly late fee for capital improvement assessments not paid by April 15 of the current year. This fee applies until the assessment is fully paid or membership is terminated due to non-payment.
- RULE REMINDER: Because storage rental fees are due a month after the dues, any storage dues not paid in full by the invoice due date will incur a separate $25 late fee. For any storage rental sites not paid in full within 60 days after the invoice due date will be re-rented and the member contacted to remove the property stored. Any late fees incurred will remain the responsibility of the member and will remain on the member's account.
- RULE REMINDER: Additionally, when doing rounds on the weekends, the staff are finding around 10 member or guest vehicles per night that do not have hang tags. It is already a rule that guests and members are required to display hangtags for their vehicles. A $5 daily fine applies if member or guest hangtags are not displayed in vehicles.

Thank you.

Camp Delton Club Budget Committee"

- Huge thank you to Darren and Carol for their input.
- Regarding increase in credit card processing fees, we are charged per transaction and a percentage fee for each transaction total. More members putting dues on credit cards hence an increase in costs to cover.
- The committee met for several hours with a great turnout (11 members were present). We need to maintain what we have to avoid larger expenses in the future.
- Brian shared that the dues will go up, everything is including groceries. Our value is high, evident by the lack of sites for sale. We are still cheaper and membership only where others allow weekenders and then we have no idea what will happen.

- Site 79 – thank you to Audra for all of the hours she puts in with this and everything else. Encouraged others to join. This board is not spending money foolishly.
- Site 34 - Asked about payoff of loan. (Answer: likely in 2 or 3 years but stated that the roads need to be redone which will cost over 1,000,000 so not sure assessment will go away). Also questioned why it is taking more than 15 years (answer: reason is the requirement of refinancing and increase in interest rates. Stated the sewer was a cash payment).
- List of repairs: These projects are planned for completion during the upcoming off-season. A key question is when the associated funds will become available. While the allocation technically goes into effect in January, we need to confirm the precise timing. Coordinate with Corey and Audra to verify fund availability. Eddie also emphasized the importance of communicating these facility improvements to the membership, as many updates may go unnoticed otherwise.
- Many of the plastic strips around the pool are breaking or splitting. The plan is to remove and clean the existing strips and replace damaged ones with new materials. All necessary materials are already on hand.
- Julie - $380 assessment fee during electrical. We did go to the bank to see about individual early payoffs and the bank refused it. They went to 4 different banks.
- Encouraged going onto a payment plan if members need assistance.

Motion passed: 7-0.

B. Motion/Vote/Fines for Traffic Committee (Eddie)

Updates on committee:

- The goal of the Traffic Committee is to improve adherence to the existing speed limits, traffic signage and vehicle regulations within the campground
- Sent an email to the traffic committee with the need to get processes in place.
- Recommendations generated need to go to the Rules and Regulations Committee for review.
- Work with Carol on signup for other members interested in the committee.

Motion (Eddie) "To send the recommended fine structure to Rules and Regulations Committee for review"

Second: Julie

Discussion:

Eddie read the following statement:

"Fines:

Recommended fine structure is as follows:

4) $25.00 for first offense. $50.00 for second offense. $100.00 for third and any subsequent offense. Accumulation of offenses will "reset" each camping season.

2) Fines will be levied against the offending site, not the individual member or guest. Second, third and subsequent offenses will be determined by site number, not offending member or guest.

3) Fines must be paid within 30 days of notice. Fines not paid within 30 days of notice will double. Fines not paid by the end of a camping season will be rolled into the following

season's dues. Failure to pay any outstanding fines that are part of a dues invoice, by the dues payment deadline will be considered grounds for expulsion.

4) A pattern of habitual speeding/rules violation by any site will be brought to the Board of Directors for consideration for expulsion."

Discussion: none

Motion passed: 7-0

A. Revised Pool Hours After Labor Day (Eddie)
   - Shared that it was his understanding that there would be reduced hours during the week after Labor Day, which did not happen this year because it was not codified by the board.
   - Also encouraged the board to consider keeping the pool open later if weather permits by next season.
   - It was communicated that it is in the rules that the Office Manager can close the pool as needed.
   - A discussion regarding heater realities entailed and whether the reduced hours really make a difference. More will be investigated and finalized by next Labor Day.
   - Site 79 – inquired about the impact on personnel with set hours. Would the hours continue even if closed early? Would this be a hardship?
   - It was also noted that they may lose potential sales with early lodge closings.

Audience to members

1. *Site 82* – Updated membership about a study going on the last several years with public hearings regarding expanding 90/94. He has been attending the meetings with Sue. The sound wall was first discussed and kudos to Sue for her work and advocacy on this. Regarding the 67-mile project for 90/94 expansion built in 1963.They will also replace the bridge on Xanadu Road, and he asked about plans for a bike and walk path. The bridge as it stands will be wider, but the plans need to be integrated before it is finalized. Lake Delton is now involved and will add a walking and bike path once the bridge is done. Sound walls are still being considered and coming up for vote later. Jellystone is against it. This is something that we need to stay on this and should be on the radar and agenda as the Camp needs a wall. Work on the project is currently scheduled to start in 2029. Brian thanked him for his efforts and asked if he would continue to keep on top of this and lead the charge with Sue. Always feel welcome to bring up at future meetings.
2. *Site 30* – Question about September liabilities including what caused reduction (answer: cannot say without a deeper dive. Often it is the payment of a bill.
3. *Site 34* – Inquired about the cell phone tower and $370,000 payout. Referendum was voted by membership to proceed with sale and paperwork was sent to them. With the loss of all of their tenants, they chose not to proceed. We will find out by November more about their plans moving forward. If they do not pay and renew, they will need to remove stuff and restore
4. *Site 50* – Provided a roads update. No Roads Committee meeting yet. They are working on contacts with the DOT. Also, the steps to overlook were damaged by fallen trees likely because of runoff from drains. Recommend bringing in the DNR as well to help prevent erosion.

Motion to adjourn meeting (Julie). Second (Sue). Motion carried 7-0

The next meeting is on November 15 at 10:00 AM if there are topics to discuss.

Attendees:

	Site #	Customer
	site #002	PATRICK, ROXANNE & RUFFOLO, R - #002
	Site #008	JASINSKI, JEFFREY, BARB, THOMAS - #008
	Site #019	STOXEN, JASON - #019
	site #021	SABBY, RONALD - #021
	Site #030	MOORE, MICHEL& DONNA - #030
	site #033	ZICK, MARK & ARNDT, AUDRA - #033
	site #034	ANDERSON, LARRY & SHARON - #034
	site #036	OHM, DIRK & GLADYS - #036
	site #046	BANGART, BRIAN & RENEE - #046
	site #050	MOORE, TIM & LINDA - #050
	site #068	KUPKA, DEBRA & PFOTENHAUER, SALLY-#068
	site #077	WACHOWIACZ, BRIAN & CONNIE - #077
	site #078	STEWART, CRAIG & DIANE - #078
	site #079	YOKERS, DENNIS & VICKI - #079
	site #082	ROGERS & ROTAR - #082
	site #084	MARSHALL, PAT & RICHARD - #084
	site #087	HOLLAND, COREY & TERRI - #087
	site #114	HUGHES, DEBORAH - #114
	site #142	STAUFFER, ANN - #142
	site #149	DISTERHAFT, JULIE & RANDY - #149
	site #404	MALLONEN, EDDIE & TINA - #404
	site #417	KRASEMANN, RAYMOND & TRACY - #417
	site #484	MARIFJEREN, BILL - #484
	site #487	ZINK/DEJARIAIS, LISA/JACOB - #487
	site #522	EDGEWORTH, JAMES - #522
	site #558	ENGEL, LORI & RONALD - #558