

CASS LAKE VILLAGE

West Bloomfield Township, Oakland County, Michigan

MINUTES OF THE REGULAR MEETING OF THE VILLAGE COUNCIL

These minutes are a DRAFT prepared from the automated (Gemini Notes) transcript of the meeting. They are provided for Council review and correction before the Clerk finalizes and signs them per Charter Sec. 5.4(a)(2). Passages of the transcript that were garbled or ambiguous are flagged in highlighted text and require confirmation by the Clerk, Chair, or affected Council member before adoption.

Date: Tuesday, September 22, 2026

Time: 7:02 p.m. – 9:16 p.m. EDT

Location: 4927 Greer Road, West Bloomfield, MI 48324

Notice: This meeting was duly noticed and held open to the public in accordance with the Michigan Open Meetings Act, MCL 15.261 et seq.

1. Call to Order and Roll Call

President Michael Johnson called the meeting to order at approximately 7:02 p.m. The Clerk called the roll:

- Cathy O'Connell — Present
- Brik Pardo — Present
- Michael Johnson — Present
- Christopher LaDuke — Present
- Robert Redner — Present
- Kenneth Russell — Absent at roll call; arrived during Item 5
- Joshua Bartow — Absent

A quorum (four members, Charter Sec. 4.2(g)) was present. Also present: Marc Edelstein, Clerk; Gerald Fisher, Village Attorney; Kevin Decker of the Decker Agency and Sheila Oliver of the My Community Insurance Agency

2. Pledge of Allegiance

The Pledge of Allegiance was recited.

3. Public Comment (Non-Agenda Items)

A resident reported that, while listing a home for sale, a question arose as to whether properties are identified as being in West Bloomfield Township or Cass Lake Village. It was noted that the Village is in the process of being recognized and added to official records, and that property legal descriptions are set by Oakland County and will not change.

4. Approval of the Agenda

The Council discussed moving the insurance presentation (agenda Item 10) to follow the Planning Commission report and precede the Treasurer's report. In response to a question, it was clarified that public comment at the beginning of the meeting is for matters not on the agenda, and public comment at the end is for matters on the agenda. Attorney Gerald Fisher suggested that this explanation be printed on future agendas next to each public comment item.

On motion made by Michael Johnson and seconded by Cathy O'Connell, the Council voted unanimously (aye) to approve the agenda as amended.

5. Approval of Minutes of the Previous Meeting

Kenneth Russell arrived at this time. No corrections were offered. On motion made Christopher LaDuke and seconded Robert Redner, the Council voted 6–0 to approve the minutes of the previous meeting September 8th 2026.

6. Planning Commission Report

The clerk reported that at its September 16, 2026 meeting the Planning Commission:

- Set its meeting dates for the remainder of 2026;
- Elected a Chair and Vice Chair;
- Reviewed in nearly its entirety the draft interim zoning ordinance prepared by the Village Attorney, and directed revisions, which have been made and distributed to the Commission.

A special meeting of the Planning Commission will be held Tuesday, October 6, 2026, at 7:00 p.m. at 4927 Greer Road to review the revisions and vote on a recommendation to the Council for consideration at its October 13, 2026, meeting. The final draft will be distributed to all Council members following the October 6 meeting. No action was taken.

7. Presentation – Municipal Insurance Proposal (Decker Agency)

Kevin Decker of the Decker Agency (Portage, Michigan), an agency that writes only municipal insurance, presented a proposal for coverage through the Michigan Township Participating Plan (“Par Plan”), a member-governed municipal program established in 1985. Members gain access to risk-reduction resources (sample policies and forms, rental and volunteer waivers), semi-annual risk-reduction grants of up to \$5,000 (eligible after six months of membership), 50% training scholarships (including Clerk and Treasurer certification programs), HR support, and a water-sensor program. Coverages quoted:

- **General liability:** \$1,000,000 per occurrence, no annual aggregate, \$0 deductible. Covers Council members, board and commission members, elected and appointed officials, employees, and volunteers (liability to others only). A contracted attorney is generally not covered unless the position is an official Village office. Special events are covered except fireworks and alcohol sales; incidental host liquor liability is included. An increase to \$2,000,000 was estimated at approximately \$800–\$1,000 additional per year.
- **Public officials’ liability:** \$1,000,000 per occurrence, \$0 deductible, including employment practices and ordinance-enforcement defense; non-monetary defense limit \$10,000. Private property use (land-use) coverage is not included but may be added by application at any time before a suit is filed.
- **Auto liability:** \$1,000,000 excess over personal auto policies when officials use personal vehicles on Village business, plus reimbursement of the personal deductible up to \$1,000.
- **Property:** buildings and contents per the attached schedule; outdoor and portable equipment (docks, signs, little library, bridge components, etc.) \$50,000 per occurrence, with individual items over \$25,000 to be scheduled; electronic data processing equipment \$100,000.
- **Other:** valuable papers and records \$250,000; crime \$100,000; blanket public official bond \$100,000 per event (individual position bonds available at low cost). Workers’ compensation through Accident Fund was identified but not quoted.

Items to be corrected or added: water utility to be shown as Village-operated rather than contracted; the Village-owned boat to be added; West Bloomfield Township (already listed) and the homeowners association to be listed as additional insureds until Village assets are transferred, and West Bloomfield fire and police to be added as requested; a blanket bridge property limit to be quoted. A property appraisal is available at a modest additional cost. The agent recommended that renters of the community building provide proof of insurance naming the Village, and that contractors name the Village as additional insured. The quoted annual premium is \$6,959, with a proposed effective date of October 1, 2026.

Discussion followed regarding timing. Because the Village has not yet adopted a budget (expected October 13, 2026), the Council noted it may not obligate Village funds before then. A suggestion that the homeowners association pay the premium was not supported. The Council noted that the existing association policy continues to cover the property during the interim and acknowledged that it does not cover decisions of Village officials. By consensus, the Council deferred binding coverage until a budget is adopted, with the matter to return on October 13, 2026. No action was taken.

A Council member, Brik Pardo, asked whether the Village must obtain three quotes for purchases. Reference was made to Charter Sec. 13.1 (advertised sealed proposals required unless waived by two-thirds vote of the Council) and Sec. 13.2(a) (professional services exempt), and it was noted that the bidding procedures and dollar thresholds are to be set by a Village purchasing ordinance that has not yet been adopted.

8. Treasurer's Report

a. Village mailing address. The Treasurer reported that the U.S. Postal Service has approved a mailbox at 4927 Greer Road, which will serve as the Village address. Because the building is owned by the homeowner's association, the Attorney will draft a lease (\$1) between the association and the Village, which cannot take effect before a budget is adopted. By consensus, the association will install a locked, two-sided mailbox (incoming mail and resident payment drop) and the Village will use the address on applications in the meantime. USPS lighting and concrete-pad requirements are to be confirmed. The current P.O. box costs approximately \$280 per year. The Treasurer will schedule an appointment with JPMorgan Chase to open accounts after October 13, 2026.

b. Public Monies Depository Resolution. The Clerk read the resolution, which, under MCL 129.12 and MCL 211.43, designates JPMorgan Chase Bank, N.A. as the primary depository and Fifth Third Bank as the secondary financial institution for Village public monies. After discussion of whether to name Fifth Third as a co-depository (state grant funds are currently received there), it was agreed that the resolution as drafted is sufficient. On motion made by Christopher LaDuke and seconded by Brik Pardo, the Council voted unanimously 6-0 to adopt the Public Monies Depository Resolution as read.

9. Act 51 and Constitutional Revenue Sharing Update

- The President notified the Secretary of State (Office of the Great Seal), which forwarded the Village's charter, certificate, boundaries, and legal description to the Bureau of Elections; no response yet.
- The Treasurer notified the Michigan Department of Treasury and provided the certified charter, population, and officer information. Treasury advised that the audit must be uploaded within six months after fiscal year end. Whether the Village qualifies for a biennial rather than annual audit is to be confirmed; the auditor contacted has not yet responded.
- The U.S. Census Bureau reported that the USGS issued the Village a federal identification number and the Village has been added to the Census database, with data expected in early January 2027 and population estimates in the American Community Survey around December 2027 – January 2028.
- Oakland County provided a population count of 437 with the road certification information. The Council's position is to rely on the County figure, avoiding the cost of a special census.
- The Treasurer will contact the Treasury representative to confirm notice to the Revenue Sharing and Grants Division and what population documentation is required and will apply for the Village's federal and state tax identification numbers.

10. Old Business

a. Written Rules of Procedure. The Clerk received draft rules from Joellen Shortley, Assistant Village Attorney, and will distribute them for adoption at the next meeting. The Planning Commission may adapt them for its own use at its October 6 or October 20 meeting; the Clerk will ask Ms. Shortley whether wording changes are needed for the Commission.

b. Building Department Transition. Orchard Lake has declined. The Keego Harbor manager position has been made permanent and will be contacted. The Wolverine Lake manager is open to discussion; it was noted that retaining the planning firm that serves Wolverine Lake may ease that option. Members discussed West Bloomfield Township as an alternative, noting that permit information must reach the Township Assessor. It was reported that the State (LARA, Bureau of Construction Codes) will act as the building department once the Village has planning and zoning in place, that a Village application to administer its own construction code takes approximately six to nine months, and that the Village bears liability for permits and inspections regardless of who performs them. Adoption of a construction code will be scheduled. The Council will allow one more meeting for a response from Keego Harbor before selecting a direction.

c. Communications. Members were reminded to copy the President and Clerk on all Village email for coordination and record-keeping, and that email to a quorum may be used only to share information one way, not to deliberate, under the Open Meetings Act.

d. USPS Mapping. With federal recognition in place, the Clerk will write to the local postmaster in Detroit.

e. Village Financial Policy. A policy on credit card use, payments, and check-signature thresholds is needed; it will be confirmed whether the Attorney is drafting it.

f. Intergovernmental Agreement with West Bloomfield Township. On hold pending the building department decision.

g. Road Rededication. The process will require a survey and bridge numbering. Brik Pardo will lead road rededication as part of the Act 51 effort led by the President, including Joshua Bartow. Correspondence from Edward Hug at SEMCOG will be forwarded. Act 51 and road rededication will be a standing agenda item.

11. New Business

a. Municipal Marina License. On motion made by Christopher LaDuke and seconded by Robert Redner, the Council considered directing Carl Steiler to research and apply for a municipal marina license through the Michigan Department of Environment, Great Lakes, and Energy (EGLE). The application map would show every potential dock location, so the Village has authority to place docks there, without obligating it to use all locations. It was noted that the application cannot be completed until roads are rededicated, because the Village must demonstrate ownership of land adjacent to the canals. Members raised concerns about public access, parking, and liability at the beach and road ends once roads become public, and whether existing docks lie within platted road rights-of-way; these questions were deferred to the road rededication discussion. The Council voted unanimously 6-0 to approve the motion.

b. Michigan Municipal League Membership. The Clerk requested assistance completing the application (home rule village; Council; no primary election; general election in November; Clerk and Treasurer not elected by the public; fiscal year begins July 1; no full-time employees; area approximately 0.3 square miles. The Village needs a phone number; the Clerk prefers not to use his personal phone. Options include a Xfinity line (about \$30 per month) or a Microsoft-based number after the budget is adopted. Members will look into options, including how the water department phone is set up. Whether the association will pay the membership fee was not resolved.

c. Village Website and Domain. Applications were submitted for free. gov domains casslakevillagemi.gov and casslakemi.gov; approval is pending. Website work will follow budget adoption.

d. Building Permit Inquiries. Residents are asking when permit applications may resume. The anticipated sequence is the Planning Commission recommendation on October 6 and possible Council adoption of the interim zoning ordinance on October 13, followed by publication and repeal of the 90-day moratorium adopted August 25, 2026. The effective-date and referendum-period questions (Charter Secs. 11.1 and 11.5) will be addressed at the next meeting. Residents may be advised that the target is before November 1, 2026.

12. Public Comment (Agenda Items)

No public comment was offered.

13. Adjournment

There being no further business, the meeting was adjourned at 9:16 p.m. The next regular meeting is Tuesday, October 13, 2026.

Respectfully submitted,

Marc Edelstein, Clerk

Minutes approved by the Village Council on: _____