

# Camp Lake Louise Background Info

Prepared November 5, 2018

## History and setting

Camp Lake Louise is an American Baptist camp located on nearly 24 acres of lakefront property in northern Michigan. Most of the activity at Camp Lake Louise is during the summer, though there are other events offered sporadically throughout the year and the facility is open to outside rentals.

The camp is located on Thumb Lake. The Horner family, early-twentieth century landowners, compared the lake to Lake Louise in Banff National Park and the name stuck. The Horners donated their land to Methodist ministry and nearly all the land around the lake (and all the property surrounding Camp Lake Louise) is now owned by Lake Louise Christian Community, a Methodist-affiliated 501(c)(3) organization. Methodist camping at Lake Louise Christian Community began in 1935. Baptists began their camp, on land initially rented from Lake Louise Christian Community, in 1937.

At some point, the Michigan Baptist Convention gained title to the land for Camp Lake Louise. In 1987, the Michigan Baptist Convention granted a Right of First Refusal to the Lake Louise Christian Community. If the Michigan Baptist Convention ever “desires or intends to sell [the land of Camp Lake Louise] to anyone other than a related or affiliated entity,” the Lake Louise Christian Community has the right to purchase the property on the same terms at the same price. (The Michigan Baptist Convention is an affiliate of ABC of Michigan.)

## Plans for Camp Lake Louise

ABC of Michigan has a vision for how Camp Lake Louise can reach more children. Part of that vision involves grant funding from outside groups, some of whom have restrictions on funding religious entities. Just as some churches establish non-profit affiliates that can accept outside grants, ABC of Michigan plans to establish Camp Lake Louise as a separate 501(c)(3) non-profit organization. The Michigan Baptist Convention will then transfer the camp property to the new non-profit. As part of this process, ABC of Michigan established a separate Board of Directors to be involved in leadership of the camp, even as it was still owned by the Michigan Baptist Convention.

There is concern that “spinning-off” Camp Lake Louise may trigger the Right of First Refusal. ABC of Michigan sought legal advice on that matter. According to their attorney’s response in March 2018, “It is our opinion that [this] plan can be accomplished without triggering the Right of First Refusal if you structure the Transfer as a gift rather than as a sale, and if you establish

Prepared November 5, 2018

Camp Lake Louise as an affiliate of MBC.” (The Bylaws of the ABC of Michigan provide for “related organizations.” Presumably, a similar option is available in the Bylaws of the Michigan Baptist Convention.)

ABC of Michigan’s attorney also supplied a list of a number of ways in which it could be demonstrated that Camp Lake Louise would be an “affiliated entity” of the Michigan Baptist Convention, thus ensuring that the Right of First Refusal would not be triggered. Of those eleven suggestions, one mentioned ABC: “Requiring a certain number of the directors [of Camp Lake Louise] have a strong connection to MBC/ABC, such as being members of the denomination, or having family members who are or were members.”

In 2008, ABC of Michigan granted greater independence to Camp Lake Louise and encouraged the formation of a Board of Directors to manage the camp (with the camp still remaining owned by ABC of Michigan and still incorporated in the region’s financials.) A few weeks ago, that Board and the ABC-MI Executive Committee agreed to dissolve the Camp Lake Louise Board and an Advisory Committee was appointed to shepherd Camp Lake Louise through the process of becoming a separate corporation.

## Request for AMO status

In July 2018, a representative of Camp Lake Louise contacted David Knipel, ABCUSA’s counsel, regarding ways for Camp Lake Louise to show association with ABCUSA without using ABCUSA’s group tax exemption. Knipel suggested that affiliation as an Associated Ministry Organization might be one way to accomplish that goal.

On August 13, 2018, Michael Williams, executive minister of ABC of Michigan, spoke to General Secretary Lee Spitzer concerning AMO status. That same day, Williams sent Spitzer a letter requesting AMO status for Camp Lake Louise. In that letter, Williams wrote “The American Baptist Churches of Michigan and the Camp Lake Louise Advisory Council, after conversation with our own legal counsel and ABCUSA legal counsel, believe the granting of AMO status to Camp Lake Louise would address the unique need of Camp Lake Louise to evidence an association with the ABCUSA without being part of the ABCUSA group exemption.”

On September 15, 2018, the BGM Executive Committee considered the request for AMO status and spoke with Williams by telephone. When asked about the “unique need” mentioned in his letter, Williams stated that there was concern about potential loss of the property if control was turned over to the new Camp Lake Louise organization.

Some on the BGM Executive Committee were uncomfortable with the concept of granting AMO status to a camp, wondering about the precedent that might be set. There was also a desire to learn more about the land situation. Paul Higgins was asked to work with David Knipel to prepare a report for the Executive Committee for consideration at the November 2018 meeting.

When Knipel's mother died, Higgins chose to contact Williams instead and prepared this report based on information supplied by Williams, camp board member Bruce Johnson, and other public sources. A draft of this report was sent to Knipel for review.

## Requirements to become an Associated Ministry Organization

From Standing Rule 17.1:

Requirement	Current status
"Must be a national or sectional American Baptist or other religious organization"	Camp Lake Louise's operations have historically been at the regional level, not national or sectional
"Indicates its willingness: to support the statement of purpose in the Bylaws of ABCUSA, to cooperate wholeheartedly in such relationships and projects at all levels of denominational life which seem advisable, and to be identified as an organization related to and participating in the life of ABCUSA by use of name and/or logo"	By applying for AMO status, Camp Lake Louise can be presumed to have indicated its willingness to fulfill these requirements. As with all AMOs, performance will need to be reviewed every five years..

From Standing Rule 17.3:

Requirement	Current status
"Shall be incorporated"	Camp Lake Louise is not yet a separate corporation. It is expected that it will be incorporated by the end of 2018.
"Must have its own governing board,..."	An Advisory Committee of three members was formed to act as a governing body until incorporation is completed and a board of directors is seated.

“...a substantial portion of whose members are active members of American Baptist Cooperating Churches”	One of the three members of the board is Dr. Michael Williams, ABC of Michigan’s executive minister. One is a member of an ABC church and son of a former General Board member. The third is historically ABC but is not currently a member of an ABC congregation. According to Williams, “The new Board will be compelled to have strong ABC-MI representation in their governing documents and I have every expectation that will happen.”
“Define its own ministry”	Camp Lake Louise clearly defines a ministry distinct and separate from that of others.
“Engage staff persons who are accountable to its governing board”	Camp Lake Louise has a chief operating officer and has unfilled openings for an executive director, resident manager, and a resident program manager.
“Insure its own financial solvency”	The annual report requested by the BGM Executive Committee did not include financial details. The most recently received audit from ABC of Michigan combined financial results for the two camps, making it impossible to discern if either are financially solvent. Williams stated “Camp Lake Louise is financially stable and has remained in the black each year since granted ‘greater managerial independence’ in 2008.” Further financial details are included later in this document.

## Statement from Advisory Committee member Bruce Johnson

The camp exists to serve the church. If we are not able to do so, frankly there is not much reason to exist. In today’s day and age, we have seen our Lord’s deep interest in serving the needs of modern day “widows and orphans”. We are a catalyst of sorts. We are seeking to plant really good seed (Christ’s love and community) in really good soil (the camp).

Prepared November 5, 2018

In the past, the denomination would send the kids and families to the camp and then back they would go to their ABC churches. In today's day and age, we are seeing approximately  $\frac{1}{4}$  of our children and families coming from ABC churches. However, approximately  $\frac{1}{2}$  of our campers are coming from completely unchurched backgrounds. We believe this is amazing but it comes with certain new responsibilities in regard to being faithful to these lives God is sending. After a week of camp and the spiritual formations taking place, we need to partner with churches in receiving them into their local faith communities. I believe with all my heart this is a model completely in line with who the ABC church is and the values she holds true.

What we are seeing take place at this little camp in northern Michigan, I believe is a small but powerful reflection of what the Lord wants to do across the entire country. What if the ABC was a forerunner in seeking ways to bring new life in to the church. Certainly many, many churches are already doing so but the vast number of unchurched we are seeing is evidence of the great need. The church has always been Gods best plan for growing families, especially those without fathers

Please think of this AMO as a potential voice for the many abandoned mothers and fatherless children as well as those who grew up not truly knowing the Father heart of God in Christ. Today, homes with children have approximately 30% without a father present.

This has been a growing and disturbing trend and the statistics are so alarming for the children. Praise God, He will move Heaven and earth when we align ourselves with those who matter to Him.

I pray the ABC sees the AMO to be a partner in this way. When I was 10, an elderly gentleman spoke the words into my life, at this camp, speaking of Gods promise to be a father to the fatherless and a defender of widows in His Holy dwelling. I see that same promise as a great hope for millions across the country.

## Property location



# Right of First Refusal Document

STATE OF MICHIGAN  
COUNTY OF CHARLEVOIX  
RECEIVED FOR RECORD

LIN 301 PAGE 0106

1987 MAY 20 PM 1:02

*Charles M. Bader*  
REGISTER OF DEEDS

## RIGHT OF FIRST REFUSAL

For a good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MICHIGAN BAPTIST CONVENTION, a Michigan corporation of 4610 S. Hagadorn, East Lansing, Michigan 48823-5396, hereby grants and conveys unto LAKE LOUISE CHRISTIAN COMMUNITY, a Michigan Corporation, of Route 1, Box 97, Boyne Falls, Michigan 49713, a right of first refusal to purchase the real property hereinafter described, upon the terms and conditions hereinafter set forth.

The real property which is subject to this Right of First Refusal is described as being situated in the Township of Hudson, County of Charlevoix, State of Michigan, to-wit:

Those portions of the following described real property lying North of the meander line of Lake Louise (formerly Thumb Lake), said description being as follows: Commencing at a 1/2" iron rod (L.L.S. cap No. 20703) at the Northeast corner of Section 2, Township 32 North, Range 4 West; thence along the North line of said section (center line of Stafford Road, a county road) North 88°18'06" West 1306.68 feet to a T-iron stake at the East eighth corner; thence along said eighth line South 0°20'37" West 1327.90 feet to a T-iron stake at the Northwest corner of Government Lot 1, being the POINT OF BEGINNING of this description; thence continuing along the North line of said Government Lot 1, also being the North eighth line South 88°56'58" East 654.91 feet to a T-iron stake; thence along the East line of the West half of said Government Lot 1 South 0°16'11" West 1042.52 feet to a T-iron stake on the shore of Thumb Lake (also known as Lake Louise); thence along a meander line on the shore of said lake North 73°42'33" West 123.83 feet to a T-iron stake; thence North 86°41'24" West 235.87 feet to a T-iron stake, thence North 64°37'00" West 332.86 feet to a T-iron stake on a line common to Government Lots 1 and 2, also being the East eighth line; thence continuing along said meander line North 60°17'09" West 376.22 feet to a T-iron stake on the West line of the East quarter of Government Lot 2; thence leaving said shore meander line North 0°22'47" East 683.00 feet along said West line on the East quarter of Government Lot 2 to a T-iron stake on the North line of Government Lot 2, also being the North eighth line, thence along said eighth line, also being the North line of said Government Lot 2 South 88°56'58" East 327.45 feet to the point of beginning; being part of Government Lots 1 and 2, Section 2, Township 32 North, Range 4 West and containing 20.495 acres of land within the perimeter of the courses described.

In the event that, at any time in the future, the Grantor herein desires or intends to sell the real property herein described to anyone other than a related or affiliated entity, it shall provide written notice of such intention to the Grantee herein, which written notice shall contain the name of the purposed purchaser, the price and terms upon which such purposed sale is to be made. Upon receiving such written notification, the Grantee herein shall have a period of forty-five (45) days from and after such receipt within which to exercise the Right of

LEADER 301 PAGE 0107

First Refusal herein granted. Such right shall be exercised by giving Grantor written notice within said 45 day period. Upon such exercise the Grantee shall be entitled to purchase the said property upon the same price and terms as purposed for sale to any third party.

The failure of the Grantee to respond to such written notification within said period of forty-five (45) days, shall render this Right of First Refusal null and void.

All notices required hereunder shall be in writing, and sent by certified mail, return receipt requested, to the address shown herein, or to such other address as may hereafter be provided to either party.

This Right of First Refusal shall be binding upon and shall inure to the benefit of the successors and assigns of the parties hereto and shall run with the land.

IN WITNESS WHEREOF the parties have hereunto set their hands this 14<sup>th</sup> day of FEBRUARY, 1987.

WITNESSED

Robert E. Shaw  
Robert E. Shaw

Sandra Nicholls  
Sandra Nicholls

MICHIGAN BAPTIST CONVENTION

By: Albert E. Lacy  
Its: President

By: Gordon Bradman  
Its: TREASURER

LAKE LOUISE CHRISTIAN COMMUNITY

By: Lois DeMoss  
Its: President, L.L.C.C. Trustees

By: James L. Herrington  
Its: Land Agent

State of Michigan)  
County of Wayne)

The foregoing instrument was acknowledged before me this 14<sup>th</sup> day of February, 1987, by Albert E. Lacy and Gordon Bradman, the President and Treasurer, respectively of Michigan Baptist Convention, a Michigan corporation on behalf of the corporation.

TERESA J. PALAZZOLD  
Notary Public, Wayne County, Michigan  
My Commission Expires July 3, 1990

Teresa J. Palazzold  
Notary Public Wayne County, Michigan  
My commission expires: July 3, 1990

State of Michigan)  
County of Charlevoix) ss.

The foregoing instrument was acknowledged before me this 7<sup>th</sup> day of May, 1987, by Lois DeMoss and James Herrington, the President and Land Agent, respectively of Lake Louise Christian Community, a Michigan corporation on behalf of the corporation.

Drafted by: Steve R. DuBois  
Notary Public, Charlevoix County, MI  
My Commission Expires Oct. 23, 1990

Steve R. DuBois  
Notary Public Charlevoix County, Michigan  
My commission expires: Oct. 23, 1990





# Harvest Report

October  
2018



## What do You believe?

After the first night's campfire, one of our program leaders was approached by a camper with some serious doubts. He passed along this amazing testimony to God's faithfulness as the camper searched for Him amongst the science!

*"He said (with hesitation) I don't know if I believed there is a God. I asked him why? He said he believes more in science than the Bible. I commented that science actually backs the Bible very well. I then challenged him to seek the Lord for just this week. It would end up going 1 of 2 ways. Either God would become real to him, or he could keep following his current thoughts. He told me that for just this week, he was going to give it his all and really pursue God. On the 3rd day he walked up to me after a heavy session where we talked about the sacrifice Jesus went through on the cross because we were worth dying for in His eyes; in which the Lord truly dealt lovingly with all our hearts (campers and program staff alike). This young man came up to me, pointed his finger at me. Nodded. And said "okay, you win." It was then that I burst into tears and hugged him as tight as I could and asked him "what happened?!" And he said "**God told me that I'm now His son**" -- Kyle, 9th & 10th Grade Program Leader"*

This is just one story of many. Girls and boys are being impacted by their weeks at camp whether it's eating and being filled up, emotionally, spiritually and physically, getting to try new activities, being safe in a cabin with people who care about them, or being in a Christian community. The people who serve at camp are Christ's hands and feet to these kids. We are rejoicing for the impact made in this camper's life and the lives of many more campers with similar stories!!

## Impact

- > 500+ campers in 2018
- > \$39,775 in Psalm68Five scholarships blessing 174 campers.
- > Over \$10,000 in needs based scholarships blessing 67 campers.
- > 150+ first time campers



KNOW GOD, LOVE GOD, SERVE GOD.





# YOU Make Camp Happen

BGM EC 4F

Camp Lake Louise AMO Status Request Update

You make Camp Lake Louise! Without you it couldn't happen. Your gifts allow for there to be a unique experience for each group coming in. Over 150 volunteers came and spent countless hours helping make Camp Lake Louise a place that is Christ centered. You helped make camp unforgettable for over 500 campers this summer. Each of those campers took the experience you helped provide home to their families. You prayed, served, shared, and gave financially to help make Camp Lake Louise a place where campers can grow in Knowing, Loving, and Serving God. One way to continue to make Camp Lake Louise a great place for campers to come is through the Legacy Planters giving program. You can setup an automated gift each month to help plant seeds through Camp Lake Louise. Visit [www.camplakelouise](http://www.camplakelouise) to give or find out more.

## What YOU had to say...

*"Camp helps him know its ok to have your faith public and to be able to support his friends in their faith as well."*

*--9th/10th Grade Camper's Mom*



*"It is like a family. It is an opportunity to feel welcomed and the excitement of the positive possibilities through the Spirit are apparent and catching. I noticed a change in my boys by the 3rd year of attending... They connect and look forward to being among men. That was very healing."*

*--7th/8th Grade Camper's Mom*



*"I am a very 'closed of person'. I have difficulty trusting others since the loss of my spouse. I felt the experience at camp was healing as I truly began to relax and get to know people after a couple days. I continue to see his Grace in leading me to camp alone and the relationships I made while there."*

*--Winning At Home Camper*



*"We so appreciated spending time with our family in a Christian environment and learning about Christ together."*

*--Winning At Home Camper*



## YOU can make a difference

Year after year there are stories of people encountering God's love in unforgettable ways. These encounters tend to surprise people, and they always end up being the most memorable moments of the week. Some campers have never felt it before. Others expect it. It often shows up as a deep and satisfying realization that your Father in Heaven - the Creator of all things - is totally in love with you. You, your child or your group will feel your shoulders relax and hearts stir with a sense of belonging, a knowing that God is here with you, and He delights in you. These moments are by far the best.

You. Your child. Your friends. Their children. Your neighbor. Your church. Your youth group. Your students. It's good for all of us to step out of our busy and sometimes chaotic lives into a peaceful and fun adventure. Consider this your invitation. No matter where you're coming from, or what your everyday life looks like, we promise you'll find unforgettable fun and peace at Camp Lake Louise.



@ **camplakelouise**

**KNOW GOD, LOVE GOD, SERVE GOD.**

Camp Lake Louise											Budget History: 1997-2018				Proposed Budget 20119-2021				
Updated: 10/23/2018																			
Acct No.	Operating Income	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Actual	2015 Actual	2016 Actual	2017 Actual	2018 Proposed	2018 thru 10/23	End of Year Projection	Comments/observations	2019 Proposed	Comments/observations	2020	2021		
4610	Church Contributions	33,213	33,461	27,151	28,286	22,877	26,722	24,435	22,157	22,000	19,361	22,000		22,000		24,200	26,620		
													Indv Contributions: \$45,315.98 Fundraising Dinner: \$59,590 Programming Donation:\$6,519.30						
4620	Individual Contributions	13,664	12,659	31,724	51,995	115,644	74,584	78,629	88,623	100,000	111,425	130,000		185,000		203,500	223,850		
	Corporate Sponsors													20,000		22,000	24,200		
4630	Registrations	85,839	87,230	86,923	88,382	93,202	117,000	97,552	126,323	150,000	126,860	128,060		150,000		165,000	181,500		
4640	Rentals	23,823	8,050	7,667	10,847	6,000	7,630	8,890	11,463	9,000	8,000	9,200		2,000		2,200	2,420		
4650	Sales	5,085	4,940	11,991	11,393	13,022	16,194	15,841	18,280	18,500	15,081	15,081		16,000		17,600	19,360		
4660	Special Projects			2,000												-	-		
4670	Other Income	1,019	784	211	311	1,982	535	3,111	129	500	1,389			-		-	-		
Total Operating Income		162,643	147,123	167,667	191,214	252,727	242,665	228,459	266,974	300,000	282,117	304,341		395,000		434,500	477,950		
Operating Expense																			
															\$60,000 Full Time Employees \$10,000 PRD \$50,000 ED Salary				
9000	Salaries and Wages	53,135	61,530	54,905	60,750	62,052	72,351	78,108	78,650	125,000	75,955	95,500		160,000	\$40,000 Summer Staff	176,000	193,600		
9010	Medicare	772	873	796	925	829	1,064	1,247	1,202	1,813	1,292	1,385		2,320		2,552	2,807		
9005	FICA	2,453	3,733	3,404	3,957	3,544	4,548	5,333	5,141	7,750	5,523	5,921		9,920		10,912	12,003		
9040	Workman's Compensation	1,239	1,374	1,599	2,907	458	-	845	1,446	1,500	673	1,500		1,500		1,650	1,815		
9015	Retirement/MM-BB-DGJ		-													-	-		
	Medical Insurance								900	3,600	1,200	1,800			Medical \$150 a month for both RM & ED	3,960	4,356		
	Off-season Housing / Director									6,000				6,000	ED Housing	6,600	7,260		
9060	Telephone	1,433	1,876	1,688	1,020	3,321	3,003	3,242	3,149	3,576	2,597	3,576		3,500		3,850	4,235		
9071	Camp Supplies					-	1,027	5,519	3,079	3,000	3,656	3,700		4,000		4,400	4,840		
9072	Office Supplies	2,245	2,508	2,330	1,829	1,658	2,478	2,406	3,040	2,500	2,271	2,200		3,000		3,300	3,630		
9073	Heath Office Supplies							-	1,365	1,400	260	260		1,000		1,100	1,210		
9075	Postage	980	256	539	639	471	654	798	866	900	1,024	1,500		2,000		2,200	2,420		
															Great Lakes Energy - \$6000 (Including VV Expenses) Ferrellgas - \$3000 Waste Management - \$3000				
9080	Utilities	9,410	10,155	9,196	11,591	10,214	8,686	9,530	8,593	8,600	9,954	8,600		12,000		13,200	14,520		
9110	Property Assessment					367	472	472	-	500				500		550	605		
													Geese Det. System - \$700 Water Heaters - \$1226 Tree Removal - \$3450						
9120	Maintenance-Property	9,033	9,376	10,861	40,702	40,349	16,663	8,520	6,634	11,000	14,029	13,000		15,000	Stone Driveway - \$3400	16,500	18,150		
9130	Maintenance-Vehicle	2,411	3,275	2,109	5,374	945	3,240	374	3,129	2,000	2,407	2,500		2,500	Boat Repair - \$1226	2,750	3,025		
9140	Maintenance-Equipment	1,563	765	2,234	2,745	1,266	479	55	876	1,500	-			1,000		1,100	1,210		
9150	Equipment Purchase	1,854	378	6,503		-	-	392	189	3,500	904	904		3,500	2nd Kitchen Oven: \$3,000	3,850	4,235		
9155	Depreciation	4,639	-			12,290	15,078	21,059	27,787							-	-		
9160	Insurance	7,593	8,023	8,272	8,609	8,584	12,578	19,334	14,209	15,500	12,082	17,992		17,000		18,700	20,570		
9170	Audit	1,400	1,400	1,425	1,400	1,450	1,510	1,545	2,050	2,050	2,550	2,550		2,700		2,970	3,267		
													Capturing true costs Added Category:Resident Staff Appreciation/Costs Increase of 20% as a result of increased Registrations						
9200	Program Expense	6,511	5,287	5,412	5,283	9,568	11,382	11,734	16,889	17,000	13,245	17,000		17,000		18,700	20,570		
9210	Cost of Food	26,142	26,083	31,003	27,717	27,484	25,385	29,995	30,719	37,200	33,696	32,000		40,000	Including VV expense	44,000	48,400		
9220	Cost of Sales			6,257	12,308	7,405	12,858	13,565	17,106	16,000	16,694	16,439		15,000		16,500	18,150		
9300	Special Camp Projects	(17,281)		5,459		100	1,107		8,200	3,000	54	54		-	Barn Roof: 2,265 Supplies Labor to be donated Include items from Kathi	-	-		
													Kathi Mileage: \$1949.33 December CCA Flights still Michelle Mileage: \$918.72						
9320	Travel and Mileage	4,301	3,957	2,050	81	1,095	5,282	6,428	7,283	6,000	2,944	5,000		4,000		4,400	4,840		
9321	Promotions	5,303	2,928	2,214	10,482	3,745	5,081	2,482	4,956	5,000	4,086	4,500		8,000		8,800	9,680		
9322	Misc Transportation							49			-			-		-	-		
9325	Sales Tax			364	445	351	528	585	581	600	687	900		700		770	847		
													DISC - \$1000 CCA - \$2176 (4 people) First Responder - \$720						
9330	Camp Leadership Training	326	460	3,775	1,207	589	7,544	2,577	6,395	6,000	5,562	7,500		7,500	Additional TBRI Training	8,250	9,075		
9340	Organization Membership	1,055	1,159	1,427	1,460	815	849	1,458	1,238	1,500	1,100	1,025		1,500	Boyne Chamber of Commerce	1,650	1,815		
9350	Volunteer's Expenses							155			-					-	-		
													Adobe Software - \$950 Yearly Wufoo Forms - \$200/yr Google Storage - \$25/yr						
9370	Software Purchase	3,057	4,589	2,463			122	3,915	1,003	1,000	9,261	16,256	Campwise - \$7955	1,500		1,650	1,815		
9380	Fundraising Dinner								510		7,215	6,765		8,000		8,800	9,680		
	Mom's Night Out Event										750			18,000		19,800	21,780		
9390	Legal & Professional Fees								450		21,970	26,470		7,500		8,250	9,075		
9400	Regulatory & Licensing Fees								2,160	2,500	2,572	2,572		3,000		3,300	3,630		
													CC Fees - \$3000/yr Campwise - \$3600/yr						
4631	Cost of Registration			2,412	4,646	2,906	7,552	7,527	7,311	7,325	6,179	7,000		7,000		7,700	8,470		
6999	Uncategorized Expense			2,500		2,495	17,962	5,659	3,862	500	-	-		500		550	605		
Total Operating Expense		129,574	149,984	171,198	206,077	204,352	239,481	244,910	270,970	305,314	262,391	306,368		390,240		429,264	472,190		
Net Operating Income (Loss)		33,069	(2,861)	(3,531)	(14,863)	48,376	3,185	(16,451)	(3,996)	(5,314)	19,726	(2,027)		4,760		5,236	5,760		

# Camp Lake Louise

BGM EC 4F  
Camp Lake Louise AMO Status Request Update

## STATEMENT OF FINANCIAL POSITION

As of November 2, 2018

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
1001 ChristianCommunity Credit Union	12,055.07
1002 Independent Bank	0.00
1003 PayPal	1,259.40
1004 Fifth Third Bank	31,359.95
1006 RESTRICTED Fifth Third Bank	145,017.99
<b>Total Bank Accounts</b>	<b>\$189,692.41</b>
Accounts Receivable	
1005 Due From ABC-MI-Fixed Asset Adj	0.00
<b>Total Accounts Receivable</b>	<b>\$0.00</b>
<b>Total Current Assets</b>	<b>\$189,692.41</b>
Fixed Assets	
1500 Fixed Assets	
1530 Cabin	0.00
<b>Total 1500 Fixed Assets</b>	<b>0.00</b>
<b>Total Fixed Assets</b>	<b>\$0.00</b>
<b>TOTAL ASSETS</b>	<b>\$189,692.41</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 Accounts Payable	114.92
<b>Total Accounts Payable</b>	<b>\$114.92</b>
Other Current Liabilities	
2005 Due to Region	-9,744.28
2100 Payroll Liabilities	0.00
2300 Short-Term Loan - Markey	0.00
PAYROLL W/H	
Federal W/H	0.00
Medicare W/H	0.00
Social Security W/H	0.00
State W/H	0.00
<b>Total PAYROLL W/H</b>	<b>0.00</b>
State of Michigan Payable	0.00
<b>Total Other Current Liabilities</b>	<b>\$ -9,744.28</b>
<b>Total Current Liabilities</b>	<b>\$ -9,629.36</b>
<b>Total Liabilities</b>	<b>\$ -9,629.36</b>
Equity	
3000 Opening Bal Equity	0.00
3402 Retained Earnings	1.31

	TOTAL
3403 Retained Earnings - Asset Xfer	-266,174.00
3404 CY Asset Transfer	15,835.00
3900 Invested in Capital Assets	0.00
3910 Unreserved Retained Earnings	404,125.80
Reserve - Cabin	-0.40
Reserve - Campfire Circle	0.00
Reserve - Capital Improvement	-0.30
Reserve - Crafts	177.00
Reserve - Earl Holcomb Memorial	350.00
Reserve - Girls Staff House	474.00
Reserve - Kitchen	0.00
Reserve - Lakeview Cabin	950.00
Reserve - Lifejackets	23.00
Reserve - Memorial	20,422.15
Reserve - Men's Bathhouse	600.00
Reserve - Music Camp	50.00
Reserve - Psalm68Five	18,155.00
Reserve - Scholarship	20,093.50
Reserve - Special Needs Camp	550.00
Reserve - Women's Bath House	0.00
Net Revenue	-16,310.29
<b>Total Equity</b>	<b>\$199,321.77</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$189,692.41</b>