



No bicycles on campus!

Not that you would want to ride a bike in this weather. Bay View, and all of Northern Michigan, has experienced frigid cold temperatures and plenty of snow to play in with skis, snowmobiles and snowshoes.

Cottage Walk 2015

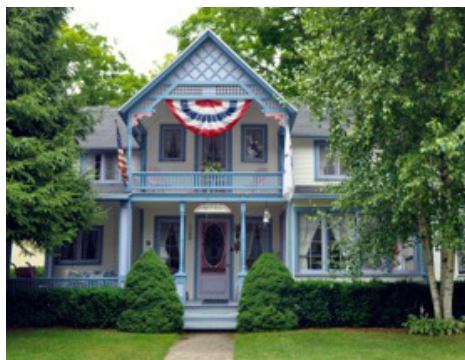
By Julia Healy
Woman's Council

Plans continue for Cottage Walk 2015, a walking tour of Bay View that offers area residents and visitors the chance to see the interiors of nine beautifully restored cottages and four historic campus buildings. Scheduled for Tuesday, July 14, from 10 a.m. to 4 p.m., Cottage Walk 2015 will also feature performances by Bay View and Petoskey area musicians, educational and theatrical performances, a box lunch under a tent in Fairview Park, and a marketplace of Bay View and Northern Michigan items.

Tickets may be purchased in advance for \$25 per person, either online at bayviewassociation.org, or at the Bay View ticket office at Voorhies Hall. Tickets can also be purchased the day of the event for \$35 per person at the Woman's Council Building. Box lunches, provid-

ed by The Terrace Inn, may be purchased in advance for \$10 either online or at the Bay View Box Office. A lunch shuttle will also take guests to and from the Bay View Inn between 11:30 a.m. and 2:30 p.m. the day of the event.

Free visitor parking will be provided



at the Petoskey High School and a free shuttle, with a volunteer tour guide, will bring visitors to the Bay View Woman's Council Building to buy tickets or to

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Report from Board President

By Jon Chism

President of the Board of Trustees

I am honored to write the President's message in the Bay View Mid-Winter Bulletin as your 2014/15 Board of Trustees President. I take very seriously the faith the Board has placed in me to lead Bay View through the myriad of issues and concerns we face.



Jon Chism

Please remember Larry Ternan and his family in your thoughts and prayers. Larry loved Bay View and was dedicated to improving the management, business practices and quality of programs we enjoy. He fought relentlessly to insure the fair treatment by governmental authori-

See PRESIDENT'S on page 9

Two New Trustees Appointed

By Tamara Stevens

At the December 18, 2014, Board of Trustees teleconference meeting, the Board unanimously voted to appoint Carol Neithercut and Fred Weber to serve out the vacancy terms for Larry Ternan and Stan Sutton. Both terms are scheduled to expire in August 2015. The appointments were effective immediately to allow the new trustees to attend the Mid-Winter Board meeting in January.

Larry Ternan passed away November 16, 2014. Stan Sutton resigned from the

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Worship Preachers, Lecturers, Programs lined up

With temperatures in the single digits here in PA, it's nice to spend some time looking forward to summer. The 2015 preaching and lecture series was set some time ago although circumstances required some recent adjusting. The final schedule which I am anxious to share with you is one I find very diverse and engaging. College chaplains, seminary professors, senior pastors and conference staff from all over the country as well as folk engaged in specialized ministries will be joining us. I look forward to gathering with you all for worship each week. I hope to also be able to announce soon the name of a summer seminary intern who will join us to assist in our ministry to youth, teens, and young adults. We are also planning another week for our young pastors program to strengthen the life of the church. Members are encour-

aged to think of pastors relatively new to ministry who could benefit from some Sabbath time at Bay View.

Personally, after a difficult autumn recuperating from surgery, I continue to be so very grateful for the outpouring of prayers and concerns that so many of you have shared with me. They sustained me through my recovery which is coming along well. One of the comments I hear most often from people who worship at Bay View is how meaningful our prayer time is to them. The time spent centering ourselves, the taking of requests and the lifting them up for all of us to pray for during worship, the taking of those requests for individual prayer on Monday in the Chapel, and in our individual devotions during the week has been a channel for God's healing, reconciling, presence to be at work in our commu-

nity. My time flat on my back this fall served to teach me at an even deeper level our need for and the power of prayer in our lives.

If there is interest I hope to offer some additional opportunities to deepen our prayer lives as individuals and as a community this summer. It is one of the directions I felt God nudging me during my recovery.

And as always porch time will be available for any and all sharings and discussions still for only 5 cents a visit.

Prayers and blessings to you all,
Pastor Daniel



Daniel T. Moser

COTTAGE WALK 2015

Continued from page 1

check in, and to receive guide books and maps.

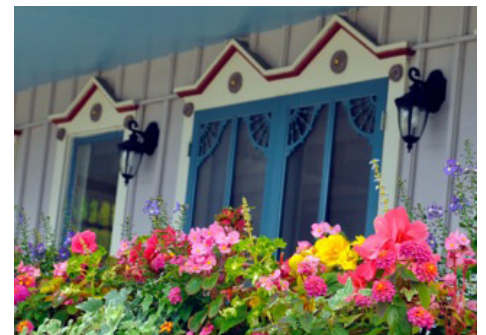
Cottage Walk 2015 will need many volunteers doing a variety of jobs in two-hour shifts on July 14. Stay tuned for more information about how you can help show off Bay View, and welcome visitors into a thoroughly enjoyable Bay View experience.

Cottage Walk 2015 is a joint fundraising effort of the Bay View Woman's Council and the Morning Council. Proceeds from the event will be divided equally between the two groups, and will be used to support Bay View programming and Petoskey charities. Members of the Cottage Walk Steering Committee are Barb Emmer, Joyce Giguere, Kathy Haskins, Julia Healy and Barb Turkal.

Petoskey-area sponsors of the event include: Bank of Northern Michigan; Duran Building, Inc.; MGM Construction; W. W. Fairbairn & Sons Inc.; Graham Real Estate; Meyer Ace Hardware; Michigan Heating & Cooling of Petoskey; Monarch Garden and Floral Design; Stafford's Bay View Inn; The

Terrace Inn; Dave Kring Chevrolet-Cadillac; McCune-Erhart Real Estate; Willson's Garden Center.

Photos by Laura Bennett.



To purchase tickets to the Cottage Walk, go to www.bayviewassociation.org, or the Box Office during normal season hours once it opens in June.

2015 Line-up of Preachers and Lecturers in Bay View

Pre-Assembly, June 14 -19:

The Rev. Daniel Moser and Bay View's Directors

The Rev. Daniel Moser starts the week delivering the Sunday Sermon. Then each Director of the 4 pillars will be the speakers this week.

Week 1, June 21 - 25:

Rev. Jason Byassee

Jason Byassee has served as senior pastor of Boone United Methodist Church in Boone, North Carolina since 2011. He grew up in Chapel Hill, N.C. and studied at Davidson College and has a Ph.D. from Duke University. He has served as a Fellow in Theology and Leadership at Leadership Education at Duke Divinity School, and is a contributing editor to Christian Century magazine.

Week 2, June 28 - July 2:

Rev. Dr. Michael Nabors

Rev. Dr. Michael C.R. Nabors is senior pastor of the Second Baptist Church a one hundred and thirty-two year old, African American church located in downtown Evanston, Illinois. He served at New Calvary Baptist Church of Detroit for 16 years. Prior to that, he also served as Assistant Pastor at Shiloh Baptist Church of Trenton, N.J. and as Pastor of First Baptist Church of Princeton, N.J.

Week 3, July 5, Rev. Daniel Moser

JULY 6 - 9: Dr. Ron White

AMERICAN EXPERIENCE WEEK

Ronald C. White, Jr. is an author and lecturer currently writing a comprehensive biography of Ulysses S. Grant to be published by Random House in 2016. He earned his Ph.D. in Religion and History from Princeton University. He is a Fellow at the Huntington Library, a Senior Fellow of the Trinity Forum and has taught at Colorado College.

Week 4, July 12 -16:

Rev. Dr. Trig Johnson

The Rev. Dr. Trygve Johnson serves as the Hinga-Boersma Dean of the Chapel of Hope College. As leader of the college's Campus Ministry office, he oversees Hope's thrice-weekly Chapel and Sunday-evening services, in addition to preaching regularly in Chapel. Johnson's

first book, *The Preacher as Liturgical Artist*, is forthcoming with Cascade Press. His wife, **Dr. Kristen Deede Johnson**, is Associate Professor of Theology and Christian Formation at Western Theological Seminary in Hollday, Mich. They will share the speaker role that week.

Week 5, July 19 - 23:

Rev. Dr. Lee Barrett

Lee Barrett has been a professor of theology at Lancaster Theological Seminary for the past twenty-one years. Dr. Barrett taught at a Presbyterian theological institution in Richmond, Virginia prior to arriving at Lancaster. He holds a BA, an MA MDiv, and a PhD degree from Yale University.

Week 6, July 26 -30:

Rev. Starsky Wilson

Rev. Starsky D. Wilson is president & CEO of Deaconess Foundation, a faith-based grant-making organization devoted to ensuring that a child's well-being is a civic priority in the St. Louis region. Rev. Wilson is also pastor of Saint John's Church (The Beloved Community) in St. Louis. Wilson received his M.Div. from Eden Theological Seminary.

Week 7, Aug. 2 - 6:

Rev. Becca Stevens

Becca Stevens is one of the premiere preachers and speakers in the United States proclaiming love as the most powerful force for social change. She is an Episcopal priest and founder of Magdalene, residential communities of women who have survived prostitution, trafficking and addiction.

Week 8, Aug. 9 - 13:

Dr. C. Michael Hawn

Michael Hawn, University distinguished Professor of Church Music and director of the Sacred Music Program in Perkins school of Theology, Southern Methodist University, joined the faculty in the fall of 1992. Prior, he was a professor of church music at two Baptist seminaries for 15 years. Hawn holds a doctorate in musical arts and a master's in church music from Southern Baptist Theological Seminary, Louisville, Kentucky.

Week 9, Aug. 16 - 20:

Rev. Wanda D. Craner, Aug. 16 – 20,

Rev. Craner is an Associate Minister of the Pennsylvania Southeast Conference (PSEC) of the United Church of Christ. She is an ordained United Church of Christ pastor, a pastoral care minister and a spiritual director, with over 30 years of experience leading workshops, seminars, and worship services.

Assembly Week 10, Aug. 23 - 27:

Rev. Dr. Steven McConnell

Dr. Stephen D. McConnell is the Senior Pastor of Church of the Palms in Sarasota, Florida. He has served the Melrose Carmel Presbyterian Church in suburban Philadelphia, the Liberty Corner Presbyterian Church in Liberty Corner, New Jersey and as speaker at the New Wilmington Missionary Conference, the Massanetta Springs Bible Conference, the Wee Kirk Retreat in New England.

Post-Assembly Week 1, Aug. 30:

Rev. John Jack Harnish

The Rev. Dr. John E. "Jack" Harnish recently retired after 43 years of ministry in the United Methodist Church. A native of Clarion, Pennsylvania, he was ordained in the Western Pennsylvania Conference and served most of his ministry in the Detroit Conference of the UMC.

Post-Assembly Week 2, Sept. 6:

Rev. Earl Dunbar

Rev. Earl Dunbar has been serving churches for over 20 years. He is the transitional pastor of the Covenant Congregational Church of North Easton, Mass. He is an ordained minister in the Evangelical Covenant Church and has served churches in Michigan; Twig/Cotton, MN; and Concord, NH.

MEETING

Board of Trustees in December 2014 due to health concerns.

Board members discussed the procedures for appointing trustees during the December 8, 2014, Board of Trustees teleconference *. President Jon Chism and Vice President Bob Docking worked together to develop a set of criteria they felt a new Board member should meet. There was a sense of immediacy because of the upcoming Mid-Winter Meeting, which sets the stage for the year, therefore; it was important to find solid candidates who would be well-informed replacements.

The criteria included: varied background and skill sets; respected in the Bay View community; may be willing to run again; thoughtful, moderate views; quick study; broad range of Bay View involvement; and an awareness of issues before the Board of Trustees.

Docking suggested Fred Weber as someone who meets this criteria. Weber played an integral role in the Bay View Listening initiative. Kate Mitchell recommended Carol Neithercut as someone to be considered, because Carol has been involved with the development of Bay View's Strategic Plan.

"We are confident that Carol and Fred will be tremendous assets to the Board of Trustees," said Docking. "Both of them have a wide-scope view on many of the ongoing issues in Bay View and bring a diverse background of resources with them. We are pleased with their acceptance and enthusiasm toward the appointments."

Carol Neithercut's parents bought the family cottage in Bay View the year she was born and she has been spending her summers here ever since. Neithercut became a leaseholding member in 1973 and a cottage owner in 1996 when she took over her grandparent's cottage. All three of her brothers own cottages, as well as two cousins.

Neithercut, 61, has been involved



Carol Neithercut

with the Long Range Planning Committee for six years, and chair of the committee for four years. She also served one term as a member of the Theatre Arts Committee. She resides in Chicago, Illinois.

Prior to starting her own company, "Neithercut Strategic Marketing," Neithercut worked in marketing and strategy for RR Donnelley, the world's largest commercial printer, in Chicago. She earned a Bachelor of Fine Arts degree from Syracuse University, a Masters degree in Counseling from Wheaton Graduate School, and an MBA in Marketing from Michigan State University. She began her marketing career at The NPD Group, one of the world's largest marketing research firms, where she worked for 16 years.

Neithercut currently is in her ninth year as a Director of the Board of the Metropolitan Condominium Association. For seven years, Neithercut was an advisor and executive mentor with Women Unlimited, which provides leadership and business acumen development guidance to women leaders. She is also in her eighth year as an Account Director with Taproot Foundation, which provides pro bono consulting to needy, not-for-profit organizations. Neithercut attends the First United Methodist Church of Chicago at the Chicago Temple.

"Carol is a strategic marketing consultant," said Jon Chism, President. "She has put her planning skills to work leading our Long Range Planning Committee for the last four years."

Fred Weber, 60, first came to Bay View as a child with his mother, Barbara Weber, in the summer of 1955. His great-grandmother, Marguerite Lewis Rutter, bought a cottage on Knapp Avenue in 1935, but sold it in 1956. He bought his own cottage on Knapp in 2000. When he is not in Bay View, he lives in the San Diego area, where he is a member of San Rafael Catholic Church.

Weber has been regularly attending Board meetings since 2001, and his involvement in Bay View has been varied. He served on the Education Com-

mittee; gave a Scarrow Friday Forum talk on chemical weapons destruction; and taught a week-long class on Understanding Military Power.

He chaired an ad hoc committee that studied and recommended Automated External Defibrillators. He served on the By-Laws Committee from 2012-2014,



Fred Weber

and as an usher at Religion & Life lectures during 2014, providing Rev. Daniel Moser with attendance and contribution data not previously recorded; and helps sort books for the Library Book Sale each year. He volunteered his time for the Bay View Listening Project in 2014 as a facilitator, planning committee member, and on the Final Report writing team.

Weber had a long U.S. Army and follow-on civilian career in operations research/systems analysis, computerized modeling and simulation, and research and development. He earned a Bachelor of Science from the Military Academy, and a Master of Science from the Naval Postgraduate School. He served in an Armored Cavalry Squadron, on the faculty at the Army Intelligence School, and in arms control. He has years of experience in computerized simulations and in model design and development. He has been a team leader for application of advanced technology to training and to arms control. Weber is now retired from Northrop Grumman.

"Fred is retired from the Army and defense contracting," said Jon Chism. "His military experience includes being a diplomat for arms control. That's great negotiating experience he has already put to work as a Bay View Listening facilitator last summer."

(* By-Law I. 2. BOARD OF TRUSTEES: Board vacancies occurring between elections shall be filled by Board appointment, and a Trustee so appointed shall hold office until the next Annual Meeting.)

Announcing Bay View's 2015 BIG Read

"Boys in the Boat," by Daniel James Brown

By Toby Jones

Bay View Education Director

If you haven't already done so, be sure to get your copy of *Boys in the Boat* for this summer's Big Read program sponsored by your education committee. We are asking all our cottagers and friends to read this book before its author, Daniel

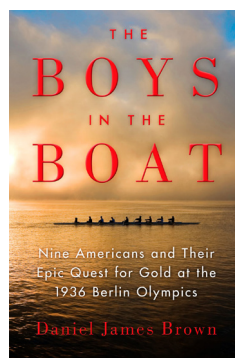


Toby Jones

James Brown, arrives on our campus for his book discussion and lecture. On Tuesday, June 30 from 3:00-4:30 p.m., Daniel will lead a discussion of his book with Q&A in Evelyn Hall exclusively for Bay View cottagers. His event the following night, Wednesday, July 1, from 7:30-9:00 p.m., will be a reading and lecture for the general public in Voorhies Hall. The cost of this larger event is \$10 for Bay View cottagers with Member ID cards, and \$15 for guests and visi-

tors. (Please note that only the Member cardholder gets in with the card. No guests are covered by the card.) Tickets will be available online and at the Voorhies Box Office. We fully expect this event to sell out, given the immense popularity of this book and the incredible tale Daniel James Brown has chronicled.

As has become our Chautauqua Big Read tradition, the Education department will also sponsor 4-5 book discussion groups the week before Mr. Brown's arrival in various cottages around the grounds. Email our Education Director at: education@bayviewassociation.org if you would be willing to host one of the discussions at your cottage. You all will be able to sign up to participate in one of these gatherings when you arrive on campus this June. This terrific Big Read program is a true celebration of our rich intellectual heritage as a Chautauqua



community. We hope you will support it with your full and enthusiastic participation. The Education Committee would also welcome your financial support for this exciting but costly endeavor of bringing a frontline author to campus each year. Send a check payable to the Bay View Association with the following phrase in the memo line: Chautauqua

Guest Author Program. Thank you for your support!

One final, urgent request involving the Chautauqua Guest Author...

We're looking for a vacant cottage in which to house Daniel James Brown and his wife while they are with us Monday, June 29 through Thursday morning, July 2. Please email Toby Jones at education@bayviewassociation.org if you can help. Do note that due to contractual obligations with Daniel's publisher, the cottage in which the Browns stay must be vacant.

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Check out our 2015 Education Course Offerings

57 Courses Including 35 New Opportunities!

Our summer education line up features 57 courses in 7 curricular areas: 3 in Bridge, 5 in Crafts, 10 in Culinary Arts, 5 in Exercise & Fitness, 10 in Kids' Classes, 18 in Reading/Studying/Viewing, and 6 in Visual Arts. Here are just a few of our brand new offerings:

- Plant-Based Cooking
- Turkish Marbling on Paper – and a second course on silk!
- Intermediate Meditation
- Contemporary Diplomatic Challenges
- Monoprinting
- Two courses by American Spoon – one on appetizers and the other on desserts
- Japanese Kumihimo Bracelet Making
- Family Craft Projects in the Park (5) – ALL Intergenerational Week!
- Classical Alla Prima Still Life

Painting

- AARP Safe Drivers Course
- Native Populations in the 21st Century
- eBay Basics: Buying & Selling
- Gilbert & Sullivan 101 & 102
- Apps & Apps Course (as in the food and the smart ph apps)
- The Michigan Story – a course in Michigan History
- From Jesus to the Creeds – the 1st 400 years of the Christian Story

Some of this year's faculty highlights include:

- Vivian Walker – Professor of Strategic Studies at the National Defense University
- Gayden Wren – Entertainment Editor for the New York Times
- Patrick Wise – a significant Michigan artist/painter with works in The

Detroit Institute of Art, originally from Petoskey.

- Ken Winter – NCMC & MSU faculty, Michigan Journalism Hall of Famer.
- Courtney Voelker – from Northern Michigan Sports Medicine

Introducing our Lunch & Learn Series – July 7, 14, 21, and 28 from noon to 1:30 on the four Tuesdays of July, come and cook side by side with four amazing area chefs and have lunch with them afterwards! Nancy Kelly from Pellston Market, Michael Davies from Dripworks, Pia Hanna from Rome, Italy, and Sue McGlaughlin from Toski Sands! Come to just one for \$25 or all four for \$85! Sign up soon, as spots for these events are limited to maximize personal attention!

We couldn't be any more excited about our summer course line-up and know that you will be too!

Continued from page 5

Save the Dates! Tuesday, July 21 & Thursday, July 30, 5:30-7:30 p.m.

Your Education Team is hosting two fund-raising dinner events at the Petoskey Bay View Country Club with speakers you won't want to miss! We are finalizing our negotiations with one of the speaker's agents for the July 21 event and hope to be able to announce this person soon. But we are thrilled to let you know that on Thursday, July 30 Lou Kasischke will be with us. Lou is one of the survivors of the famous Mt. Everest Disaster of 1996, chronicled in John Krakauer's bestseller, *Into Thin Air*. Lou has also just published his own account of that life-changing event entitled *After the Wind*. Lou is a resident of Good Hart with deep ties to this area and The University of Michigan. He even addressed the 1997 Michigan Wolverines National Championship football team before their Rose Bowl victory, so you know this guy can light up a room! These events will include a light dinner at the Country Club and an uplifting, inspirational talk that you'll remember forever. Cash bar. Tickets are \$30 per person and \$55 per couple.

REGISTER FOR YOUR SUMMER EDUCATION COURSES

Beginning March 30, interested students can begin registering for all our education offerings. Those who register online on or before May 15 will receive a 10% discount on most courses. Go to <https://bayview.asapconnected.com> to register for classes March 30. You won't want to miss any of these amazing course offerings. See you on campus and in class soon. Remember, if you wait to sign up until you are back in Bay View to register in person, you will need to do so at the Voorhies Hall box office. No Education registrations will be taken anywhere else, other than on-line or at Voorhies.

Single Session Registration will be available this year for all Kids' Classes and Exercise Classes, provided the class isn't already filled with full course subscribers. You'll find this option available on the registration site for those designated courses. **Please note,**

however, that single class passes must be purchased at least one full hour before the course and the student must have, and present, the printed receipt in order to participate in the class. No exceptions. Thank you.

THE SCARROW FRIDAY FORUMS

Sally Shearer Smith has once again arranged for a dynamic line up of Scarrow Friday Forum speakers and topics for our 2015 season. This year's list of speakers includes the former Manager of Government and Public Affairs for British Petroleum, a Retired Army Colonel, an Afro-American and African Studies Professor from the U of M, the Assistant to the Emergency Manager for the City of Flint, and the Chief Legal Counsel for the US Department of Treasury! Stay tuned for more information, but know that every Friday at 10 a.m., if you wander into Loud Hall, you will be treated to some stimulating speakers, thanks to your hard-working Education Department! This year an offering basket will be placed near the entrance to Loud so that those who attend can help us offer our guest speaker a small thank you.

THE AMERICAN EXPERIENCE LECTURES

Mark your calendars for the week of July 6-10, when Yale Professor Ron White will return as our American Experience Lecturer. Professor White will be speaking on Ulysses Grant. His title for the week is "American Ulysses: Refocusing an American Hero for Today." Because of Dr. White's demonstrated drawing power, all five of these lectures will be held in Hall Auditorium from 10-11 a.m.

THE ASBURY INTERNATIONAL FILM SERIES

Last but certainly not least, Barbara Asbury has been hard at work all winter gathering the latest and greatest international films for the Asbury International Film Series, commencing on Monday, June 22. We are so grateful to Barbara and Charlie and their personal investment of time, money, and travel to make this possible for us. We rely on your generous donations to keep this costly, staple program going each year.

Register Online for your Summer Education Courses!

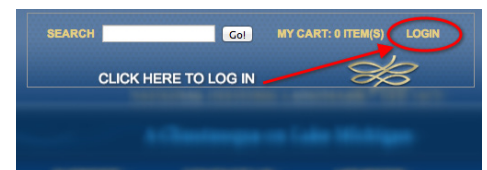
education offerings. Those who register on-line on or before May 15 will receive a 10% discount. Our online registration site is simple, user-friendly, and can be used for not only education courses but also recreation sign-ups.

If you registered online last year, then you do not need a new user name and password.

Follow these steps to get started:

1. Go to: <https://bayview.asapconnected.com/>
2. Log in: The registration log in is located in the upper right hand corner of the web site. (See photo below.)
3. If you registered last year, you will not need to create a new account.
4. Forgot your password? You can have the password reset on the registration site.
5. New members: please e-mail Catherine Sommerfeldt contact@bayviewassociation.org to set up your new account.

You won't want to miss any of these amazing course offerings! See you on campus and in class soon!



Future submissions to the Town Crier should be directed to:
tamara@bayviewassociation.org

Music Festival's big plans for the summer of 2015

By Chris Ludwa
Bay View Artistic Director

Greetings on a VERY cold Cleveland day. I love thinking of warm Sunday nights in Hall continuing the unique tradition of vespers, the joyful sight of a multi-generational, packed house dancing the night away to the hits of the 60's and 70's, and the community tradition of a fully staged musical featuring actors aged 5 to 85. It's been an exciting fall and winter with the new job at Federated Church, a position and environment that I have cherished and loved. It is a thrill to make music every week with great colleagues, volunteers, and a congregation that is socially minded and engaged. Now I have that kind of environment year-round, not just in the summers as before. Speaking of summer, here are the highlights of 2015...



Chris Ludwa

Ragtime - July 23, 24, 25, 8 p.m. in Hall Auditorium. The quintessential American musical. Don't worry, it's not all ragtime music, it's just based in 1905 when that style began. It tells the story of

three cultural groups and how their lives intersect, all underscored by memorable, humorous, touching, beautiful melodies. It won oodles of Tony awards and was the star vehicle for numerous huge Broadway stars. You remember the shivers you got at the end of *Les Miserables* last year having seen such a heartwarming, relevant piece of theatre? Yup, it's like that. Plus, there are cameos by Harry Houdini, Booker T. Washington, Henry Ford, and many more.

The Rascals - July 11, 8 p.m. at Hall Auditorium, *Good Lovin', Groovin', It's a Beautiful Morning* to name just three of their hit tunes. This will kick off the centennial celebration of the summer as we honor 100 years of great performances in Hall Auditorium. And yes, it's the real thing, with original bandleader Felix Cavaliere at the helm and sounding better than ever.

The *Return of Second City* in "*Hits Home*" - July 18. What could be better than a full auditorium and sketch comedy that has led to the careers of Tina Fey, Steve Carell, and more? The answer... their show called "*Hits Home*," which is based on material we feed them about Bay View and Petoskey.

Puccini's La Boheme - Aug. 11, 13, 14, and 15, next to *Carmen*, probably the most beloved opera of all time. It features two stunning casts, the great acoustics of Petoskey High School's auditorium, a Grammy-winning conductor, and the most beautiful melodies in the opera canon.

Two Orchestral Vespers! First, on July 12, we present "*Star Wars and Shining Stars*" - featuring the concerto and aria winners, plus the rest of the concert is all sci-fi, so you'll catch melodies you know from films you loved. Then, on July 26, we host the Great Lakes Chamber Orchestra with the festival choir and organist Kelly Hale in a program called "*Divine Illuminance*."

Fantastic New Vespers Themes- From when we open on June 21 until we close on August 16, expect not only the great favorites with great faculty, but themes like "*John Williams & the Great Film Composers*," our now annual sacred vespers, and "*Musical Legacies from Bach to The Jackson 5*."

Look forward to seeing you all healthy and happy and together again when I arrive in June!

Recreation News: Dates, Burger Bash & More

By Polly Alexander
Recreation Director

Preparing for Bay View 2015 warms my soul, and that's a good thing as the snow continues to fall here in Michigan. Here are some Bay View Recreation dates to mark on your calendar and keep you warm too... until we meet again.

We are gearing up for a fantastic summer! All you golf enthusiasts put it in your Google Calendar NOW - The Bay View Open will be played on July 3rd (see related article page 8).

And... other events to keep your winter thoughts toasty...

- The Bears and Squirrels will kick off the Fourth of July with a pie sale to benefit their activities over the summer.
- A Leader Auction will be held

Monday, July 6 at the Hot Dog Roast. There will be many exciting events to bid on for your camper to participate in.

- The Ernie Grey Olympics will be held on Friday, July 24.
- The Youth Triathlon will take place on July 30 at the waterfront.
- The Annual Burger Bash will be on August 3.

The Craft House needs untreated wood scraps, paper towel rolls, costume jewelry, patterned duct tape, old neck ties, feathers and plastic containers.

It's getting warmer, and it's getting closer. As we look toward the 2015 season, **remember ALL recreation registration will be held at Voorhies Hall Box Office.** The registration office will be open six days a week for your

convenience. The opportunity to register online is still the easiest option!

Snow and ice begone! Our calendar is packed and we look forward to seeing your bright and happy children this summer!



Polly Alexander

If you are planning on working for the Recreation Department this summer, please take note that you **MUST** have all your employment paperwork filled out and returned to Polly Alexander **no later than April 1**. Forms can be found on the website at www.bayviewassociation.org/employment-66/ Questions? Email Polly at rec@bayviewassociation.org.

THE SCARROW FRIDAY FORUMS 2015

Loud Hall at 10:00 a.m.

June 26 Crisis Communication

Gary F. Stewart, Retired Manager of Government and Public Affairs for BP

July 3 From Treasured Heroes to Treasury Burdens; How the Budget Act of 2011 Impacts Those Who Defend Our Freedom

Colonel Hugh McLeod, USA Retired

President, Second Region Association of the United States Army

July 17 Emergency Management in Flint, Michigan

Liz Murphy; Assistant to the Emergency Manager, City of Flint

July 24 The International Influence of the Fast Evolving Change in the Business Workplace

Trip Howell, International Realtor, Washington D.C.

July 31 The Relevance of the Underground Railroad Today

Dr. Tiya Miles: Professor, Departments of History, American Culture, Afro-American & African Studies, University of Michigan, Ann Arbor

August 7 U.S. Economic Sanctions as a Tool of Foreign Policy in the Global Economy

Brad Smith, Chief Legal Counsel for the U.S. Department of Treasury Office of Foreign Assets Control (OFAC)

August 14 The Truth About Biofuels Sustainability and the Food vs. Fuel Debate

John M. Helge, Senior Corporate Account Manager, Water & Process Services; NALCO, An Ecolab Company

Bay View Golf Open VI

Bay View Open VI is scheduled for Friday, July 3rd at 8:30 a.m. at the Historic Little Traverse Bay Golf Club. This will be the sixth consecutive year of this highly anticipated Bay View fundraising event.

The BVO is a golf outing held for family and friends in Bay View over the Fourth of July weekend. The BVO was started in 2010 on a porch by four friends who had a desire to promote fellowship among Bay View residents as well as provide a way for players to give back through donations to the Bay View Boys & Girls Club. The event was held the first three years at True North Golf Club and the last two years at Little Traverse Bay Golf Club. The event has grown in popularity since its inception in 2010. The first year had 22 players and has steadily increased every year. The Host Committee's goal is to have at least 60 players participate in 2015.

Fifty dollars of each player's entry fee (along with other player donations) goes to the Bay View Boys & Girls Club and other causes in Bay View. To date, the BVO has raised nearly \$20,000! Over the past five years, BVO Funds have purchased (1) glass backboards, the community tent and computer equipment at Club, (2) the newly installed lifeguard chairs at the beach, (3) a new heater for the kid's pool (coming in 2015!), (4) help with an irrigation system at the tennis courts and (5) professional makeup and lead character costumes for the Youth Theater's 2015 production of Peter Pan.

All are welcome and encouraged to play in this fun-filled and worthwhile event. If you are interested, and if you would like to sign up, please contact Brooks McGee (bhmcgee2@gmail.com), Doug VanDevelde (dvandeveld2003@yahoo.com) or Mike Davis (mdfishholdings@gmail.com).

Please sign up today!!!



In Memory...

The love and sympathy of our Bay View Community is extended to the families of those who died in the past year:

Nancy Springer

George John Chatas

Martha Beard

Roberta Green Hinton

Marilyn Black Lambert

James and Bernice Volk Beard

Patricia Bristor

James Townsend

Ben VandenBelt

Nancy Rajala

John V. Dye, Jr.

Lawrence R. Ternan

David Sims

Janet Moehn

Ronald Black

Margaret M. Ricketts

Barbara Berry

Catherine Smith

Voorhies Office Involving Classes and Events - VOICE

The 2015 Bay View season will offer Bay View members and others a centrally located office to purchase event tickets, enroll in classes and recreational activities.

The Bay View Box Office at Voorhies Hall will open its windows beginning pre-season week as (Voorhies Office Involving Classes & Events) or VOICE. Patrons will be able to purchase all summer musical and event tickets, register and pay for educational classes, recreational activities

and Boys and Girls Club. VOICE hours will be set to offer convenience to our patrons, and will include part-time hours on Saturday's.

All necessary forms for Boys and Girls Club will be available at VOICE and will be issued when campers register. Campers will pay at the VOICE location and take their signed form packet up to Club on their first day of attendance. Class registrants and registrants for other recre-

ational activities will follow the same path; paying at VOICE, receiving a receipt, and producing that receipt for class or recreation activity entrance.

Please note, patrons, as in years past, will be able to purchase event tickets and enroll in classes and recreational activities including Boys and Girls Club online at the Bay View Association website,

www.bayviewassociation.org.

President's Message continued from page 1

ties and all those who conducted business with Bay View. Larry's presence will be greatly missed.

Last summer, when I participated in a Bay View Listening cottage discussion I became aware of a need to address how members get information about Bay View. One of my goals has been to increase communications with members and provide a better understanding of matters before the Trustees. In the fall I began sending out a short newsletter titled, "Above Board". My intent is to keep the information timely and informative in a readable format.

In early January the Board held its Mid-Winter meeting in Grand Rapids. The first morning, we had a budgeting tutorial from Becky Jacques. The budget can sometimes be a mystery. With two new board members it was a good time to review the details. Non-profits oper-

ate under a strict set of rules and guidelines and the process can be daunting. The Board is continuing in its efforts to insure strict financial guidelines and the intent of donors always honored.

John Stakoe has announced his plans to retire at the end of his contract this year. John joined Bay View five years ago and will be completing his sixth season before finishing up this fall. The Board Personnel Committee, led by Bob Docking, is working with John to develop a complete job description, which will include input from Bay View staff. The goal is to have the new Executive Director in place with sufficient overlap before John retires. John has assured me he will work with the Board and the new Director for an orderly and seamless transition. John and his wife, Carol, plan to stay involved in Bay View as associate members.

We had a great experience last summer with Bay View Listening. Everyone is very upbeat about the positive and valuable dialogue and level of attendance. This summer we will continue with more Porch Discussions.

Bay View is celebrating the 100th anniversary of John M. Hall Auditorium this summer. The Historical Awareness Committee, with the help of Paul Nelson, will be putting together a program to be performed on Appreciation Night. It will be a "This is Your Life" approach with a look at many of the former programs and individuals who have entertained us over the years.

Spring is rapidly approaching and we are gearing up for another incredible year. I am looking forward to enjoying the 140th season with you. Have a safe trip back to our beloved Bay View this summer.

7th Annual Campus Club Reunion



Pictured (from left): Helen Hagey, Darrel & Sue Shinn, Judy Bryan, Jennifer Scott, John Snyder, Dempsey Scott, Graham Hagey, Joyce & Jack Giguere. Not Pictured: Betsy Smith.

The 7th Annual Bay View-Campus Club Reunion began Friday, February 20, 2015 with dinner at the home of Graham and Helen Hagey in Williamsburg, VA. Joining the group were Rev. and Mrs. Bill Jones, pastor of the Williamsburg United Methodist Church, who had preached at Bay View last summer. The next day, the group visited Yorktown Battlefield, the last battle of the Revolutionary War, at which the British forces surrendered. That evening, they enjoyed a gourmet dinner at Café Provençal on the grounds of the Williamsburg Winery. On Sunday, they attended services at the Williamsburg UMC and had brunch at Le Yaca. It was a memorable weekend, enticing some of the group to come early or to stay a few days longer.

2014 Treasurer's Report

Financial Statement 2013-2014

Mary Sue Hansen, Bay View Treasurer

The 2014 Bay View Association fiscal year showed stability and growth. The Financial Director's report is available online and at the counter in the office.

Our highlights for the year include:

- Bay View's General Fund had a positive cash flow for the fiscal year, which has been added to our operating reserves to continue to strengthen our financial position. At the same time, we made investments in maintenance and infrastructure projects to keep Bay View in good repair under the steady management of Dave Ellis.
- There has been a personnel change in the office. We have replaced the vacant position with an energetic, experienced, records person added to the team. The Financial Department leadership is provided by Becky Jacques who possesses excellent professional experience of great value to Bay View. We continue to be financially responsible and stable.
- Currently a new software package is being installed which includes training for all staff members.
- Financial information will be more readily available to committees and members. With this new software, availability and transparency will be much improved.



Mary Sue Hansen

Bay View looks forward to another successful season.

Bay View Association Operating Fund Revenue & Expense Report

Revenues	2014	2013	2012	2011	2010
Leasehold Services	565,101	562,095	538,164	668,106	832,463
Chautauqua Program:					
Chautauqua Program Fee	1,083,513	1,066,204	1,113,800	900,792	800,110
Worship	151,295	120,583	128,835	120,488	116,482
Performing Arts	507,897	401,989	389,100	390,668	390,260
Recreation	249,800	300,907	230,484	225,011	192,040
Education	36,582	44,780	45,189	34,020	28,834
Adjunct Programs	22,427	12,925	19,461	19,163	21,835
Total Chautauqua Program	2,051,514	1,947,388	1,926,869	1,690,142	1,549,561
Administration	297,526	264,171	178,135	140,782	34,966
Property Tax - Leasehold	1,609,154	1,554,305	1,499,862	1,453,030	-
Total Revenues	4,523,295	4,327,959	4,143,030	3,952,060	2,416,990
Expenditures					
Leasehold Services	291,106	283,313	296,735	252,814	243,415
Chautauqua Program:					
Worship	136,466	123,179	121,216	118,170	111,471
Performing Arts	554,814	479,703	507,625	423,654	395,992
Recreation	268,113	242,520	267,695	235,694	216,242
Education	34,241	34,997	41,375	62,224	46,654
Adjunct Programs	25,309	13,139	24,104	16,860	33,582
Total Chautauqua Program	1,018,943	893,538	962,015	856,602	803,941
Administration	1,000,495	906,762	791,928	715,137	733,021
Property Tax - Leasehold	1,609,154	1,553,723	1,496,834	1,453,030	-
Buildings & Grounds	653,822	624,177	624,179	573,613	526,427
Total Expenses	4,573,519	4,261,513	4,171,691	3,851,196	2,306,804
Excess Revenue Over Expense	(50,224)	66,446	(28,661)	100,864	110,186

* Prior to 2010, the Association prepared its financial statements using the modified accrual basis of accounting and expensed property and equipment when purchased. Starting in 2010, the Association appropriately recorded property and equipment in the Statement of Financial Position and depreciation expense in the Statement of Activities as required under generally accepted accounting principles (GAAP).

Bay View's Financial Picture for 2014

By Becky Jacques, Finance Director

The Operating Fund Revenue and Expense Report shows revenue of \$4,523,295 and expenses of \$4,573,519. Included in expenses is depreciation, which is a non-cash expense, of \$279,162. Expenditures for capital purchases totaled \$208,742 for the fiscal year. When we adjust for depreciation and capital purchases, the Operating Fund cash flow for the year was a posi-



Becky Jacques

tive \$20,196. The Endowment, Capital, and Designated Gift Funds transferred \$436,746 to the Operating Fund to support program activities and to finance capital acquisitions.

Other Operating Fund highlights include:

- Bay View paid property taxes of \$1,609,154 in 2014.
- Cottage sale transfer fees totaled \$62,680 for six cottage sales.
- Bay View' largest expense, personnel, totaled \$1,411,350, or 47% of expenses excluding property taxes.
- Revenue for the four pillars increased 8% to \$944,264.
- Professional services, which includes legal fees, audit fees, and appraisal fees, totaled \$142,228.

• Construction of the new Buildings and Grounds maintenance barn began in the fall of 2014, while Evelyn Hall received a new roof in the spring of 2014. Heating and cooling improvements were completed in John M. Hall.

The Consolidated Statement of Activities shows a decrease in net assets for the year of \$53,369. A review of the revenue shows decreased revenue from the prior year from two sources. Support and Contributions were down almost \$40,000 from the prior year, while Net Realized and Unrealized Gains on Investments shows a decrease from the prior year of \$541,432. (See Investment Update article on page 13.)

Many thanks to the volunteers/members for their dedication and the many hours they donated to Bay View. Special thanks to:

- Finance Committee Members: Mary Sue Hansen (Chairman), Jon Chism (President), Joe Burgin, Dick Crossland, Jeb Brown, Fran Hill, Kenneth C. McAlpin, James Rogers, John, Snyder, and Glenn Stevens.
- Investment Advisory Committee Members: Jim Foster (Chairman), Jon Chism (Trustee Liaison), Joe Amy, Earl Moehn, Jim Rogers, Joe Schmuckler, John Snyder.

See FINANCIAL PICTURE, page 12

Bay View Association
Consolidated Statement of Activities

Revenues	2014	2013	2012	2011	2010
Support and Contributions	\$495,533	\$535,219	\$407,062	\$784,437	\$1,310,116
Interest and Dividend Income	\$83,509	\$63,428	\$49,764	\$222,632	\$143,970
Net Realized and Unrealized Gains on Investments	\$131,450	\$672,882	\$390,567	(\$97,225)	\$447,670
Products, Services and Assessments	\$2,256,296	\$2,199,925	\$2,173,826	\$2,140,794	\$2,114,407
Property Tax Revenue Collected	\$1,608,927	\$1,554,305	\$1,499,862	\$1,453,030	
Gain on Sale of Assets & Other Income	\$13,000	\$400	\$32,500	\$2,575	
Total Revenues	\$4,588,715	\$5,026,159	\$4,553,581	\$4,506,243	\$4,016,163
Program Services	\$1,347,461	\$1,255,278	\$1,256,149	\$1,225,305	\$1,179,695
Management and General	\$1,345,350	\$1,191,758	\$1,187,144	\$1,044,995	\$1,074,966
Fund Raising	\$60,957	\$44,244	\$16,236	\$2,038	\$21,683
Depreciation	\$279,162	\$271,029	\$253,087	\$194,620	\$147,040
Property Tax Expense	\$1,609,154	\$1,553,723	\$1,496,834	\$1,453,030	
Total Expenses	\$4,642,084	\$4,316,032	\$4,209,450	\$3,919,988	\$2,423,384
Increase (Decrease) in Net Assets	(\$53,369)	\$710,127	\$344,131	\$586,255	\$1,592,779

* Prior to 2010, the Association prepared its financial statements using the modified accrual basis of accounting and expensed property and equipment when purchased. Starting in 2010, the Association appropriately recorded property and equipment in the Statement of Financial Position and depreciation expense in the Statement of Activities, as required under generally accepted accounting principles (GAAP).

Bay View Association
Consolidated Statement of Financial Position (all Funds)

ASSETS	2014	2013	2012	2011	2010
Current Assets:					
Cash	\$442,085	\$483,695	\$149,819	\$280,771	\$343,284
Investments, at market	\$291,652	\$453,015	\$472,574	\$591,140	\$994,499
Accounts receivable	\$121,584	\$47,905	\$80,202	\$60,093	\$59,410
Pledges receivable (Heart of Bay View)	\$32,177	\$84,685	\$148,332	\$326,453	\$721,568
Less allowance for doubtful pledges	(\$9,000)	(\$25,500)	(\$40,365)	(\$88,338)	(\$180,392)
Prepaid expenses	\$14,485	\$24,229	\$24,950	\$24,653	\$0
Total Current Assets	\$892,983	\$1,068,029	\$835,512	\$1,194,772	\$1,938,369
Property and Equipment*					
Total property and equipment	\$8,749,979	\$8,488,747	\$8,331,490	\$7,733,634	\$6,423,841
Less accumulated depreciation	(\$5,310,043)	(\$5,031,719)	(\$4,760,690)	(\$4,507,602)	(\$4,312,983)
Net property and equipment	\$3,439,936	\$3,457,028	\$3,570,800	\$3,226,032	\$2,110,858
Other Non-Current Assets:					
Pledges receivable (Heart of Bay View)	\$9,340	\$14,340	\$51,000	\$156,258	
Less allowance for doubtful pledges	(\$3,000)	(\$4,500)	(\$13,455)	(\$42,340)	
Investment, at market	\$5,854,271	\$5,722,822	\$5,050,121	\$4,657,055	\$4,535,527
Total Non-Current Assets	\$5,860,611	\$5,732,662	\$5,087,666	\$4,770,973	\$4,535,527
Total Assets	\$10,193,530	\$10,257,719	\$9,493,978	\$9,191,777	\$8,584,754
LIABILITIES AND NET ASSETS					
Current Liabilities					
Accounts payable	\$69,288	\$88,620	\$33,587	\$80,450	\$37,990
Accrued liabilities	\$21,547	\$17,336	\$16,905	\$11,622	\$36,414
Deposits	\$15,100	\$10,800	\$12,650	\$13,000	\$9,900
Total Current Liabilities	\$105,935	\$116,756	\$63,142	\$105,072	\$84,304
Net Assets:					
Unrestricted	\$6,366,163	\$6,224,271	\$5,512,452	\$4,821,712	\$3,488,541
Temporarily restricted	\$431,797	\$663,683	\$688,880	\$1,051,647	\$2,091,377
Permanently restricted	\$3,289,635	\$3,253,009	\$3,229,504	\$3,213,346	\$2,920,532
Total net Assets	\$10,087,595	\$10,140,963	\$9,430,836	\$9,086,705	\$8,500,450
Total Liabilities and Net Assets	\$10,193,530	\$10,257,719	\$9,493,978	\$9,191,777	\$8,584,754

* Prior to 2010, the Association prepared its financial statements using the modified accrual basis of accounting and expensed property and equipment when purchased. Starting in 2010, the Association appropriately recorded property and equipment in the Statement of Financial Position and depreciation expense in the Statement of Activities as required under general accepted accounting principles (GAAP).

Bay View Association Endowment Funds as of October 31, 2014**ARTS ENDOWMENT FUNDS:**

	Fund Value
Virginia G. Crouse Visiting Artist	\$ 389,878
Charlotte/Wesley Hager Memorial for Music Scholarships	130,429
Aura Stephenson Scholarship	106,922
Wardall/Bloch/Hazeltan	84,427
Dr. Robert/Charlotte Davis Parrott	73,255
Paul and Martha Cook Violin Scholarship	54,154
Music Scholarship Endowment	56,788
The Karen Schuiling Endowed Soprano Faculty Chair	64,139
McCune Memorial Scholarship	34,758
Fred A. Stenning Memorial Scholarship	31,273
Dr. Felton/Mary Olive Davis Green Scholarship	30,685
Dr. Eleanor Larsen O'Neal Scholarship	31,800
Bay View Arts Endowment	26,455
Joseph & Jean Britton Scholarship	24,921
Mr. & Mrs. Robert Davis Memorial Scholarship	23,807
Hugo Gottesman Scholarship	22,152
Individual Funds Valued at \$20,000 or less	163,616
Total Arts Endowment Funds	\$ 1,349,459

HISTORIC PRESERVATION FUNDS:

Norma G. Sleight Archives	\$ 103,203
Bay View Historic Preservation	83,145
Carey Perkins Memorial Museum Fund	33,056
Bay View Archives	26,184
Individual Funds Valued at \$20,000 or less	19,864
Total Historic Preservation Funds	\$ 265,452

GENERAL ENDOWMENT FUNDS:

Bay View Endowment	\$ 1,074,424
Dorothy Scott Memorial Fund	211,261
Vanden Belt Endowment	53,040
Individual Funds Valued at \$20,000 or less	49,005
Total General Endowment Funds	\$ 1,387,730

EDUCATION AND WORSHIP ENDOWMENT FUNDS:

Edith Buffett Worship	\$ 124,144
Colaw Lectureship	108,494
Joseph & Jean Britton Education	24,921
Kimes Lectureship Corpus	101,259
Heritage Fund	94,125
Norma G. Sleight Education	94,369
Norma G. Sleight Library	92,076
Worship Endowment	85,330
J. J. Oppenheimer Endowment	25,635
Bay View Library	79,805
William J. Howell Family Lectureship Endowment	77,656
Doris Bailey Baker Lectureship Endowment	61,296
Dietrich Bonhoeffer Memorial Lecture	52,136
Ralph E. and Margery J. Ray	46,858
Butterfield Family Endowment	41,945
Louise W. Garman Lectureship	34,169
Joyce Bailey Jones Endowment	39,250
Robert and Patricia Jenkins Worship Endowment	32,977
Zelda Heiney-Rathweg Endowment	30,557
Catherine B. Maxson Endowment	26,420
Louise W. Garman Lectureship	34,168
JJ Oppenheimer Endowment	25,635
Individual Funds Valued at \$20,000 or less	\$ 81,157
Total Education and Worship Endowment Funds	\$ 1,414,382

RECREATION ENDOWMENT FUNDS:

Sara Stonewater Kirby & Jennifer Stonewater Bronk	10,399
Ernie Gray Recreation Fund	\$ 52,259
Total Recreation Endowment Funds	\$ 62,658
TOTAL ENDOWMENT FUNDS	\$ 4,479,682

FINANCIAL PICTURE*Continued from page 11*

- Audit Committee Members: Martha Blandford (Chairman), Jon Chism (Trustee Liaison)

- Internal Auditors: Martha Blandford, Jim Roberts, Fran Hill, John Snyder, Dick Crossland, Glenn Stevens, Jon Chism.

We would like to remind you of the following **United States Postal Service** policies:

1. All mail coming into the Bay View Post Office must be addressed to your Bay View P.O. Box. If the incoming mail does not include your Bay View P.O. Box number, it will be returned to the sender.

2. This summer, when signing up for your Bay View P.O. Box, be sure to include all family members that will be using the P.O. Box in the registration process. If mail is sent to a Bay View P.O. Box addressed to a non-registered recipient, it will be returned to the sender.



Investment Performance Update

By Jim Foster, Chairman of the Investment Advisory Committee

The Investment Advisory Committee of the Bay View Association (the "IAC") develops and recommends an investment policy for the Association to the Board of Trustees for its approval and has responsibility, with Board approval, to manage the investments supporting the Endowment and Capital accounts.

The IAC may recommend engaging one or more investment advisory firms to assume day-to-day management of the Endowment and Capital accounts and at all times the IAC's recommendations must be prudent and fully supportive of the Board's fiduciary responsibilities.

In 2009, the IAC recommended The Investment Fund for Foundations ("TIFF") as a primary investment manager. TIFF is a network of non-profit organizations founded in 1991 as a cooperative-style investment organization. It focuses on enhancing investment returns; reducing investment and administrative expenses; helping Bay View meet our spending requirements while increasing

the purchasing power of our assets; and monitoring and evaluating our investment performance.

During 2014, the IAC reviewed the investment positioning and performance of TIFF and its underlying managers and continued to recommend TIFF as investment manager for the Endowment and Capital Funds. The IAC also reviewed the Association's Endowment Spending Policy in 2014 and concluded that the spending policy was reasonable.

After reviewing the Endowment Spending Policy against current best practice, the IAC recommended a new hybrid spending policy composed of a stability term that adjusts spending by the one-year change in inflation and a market value moving-average term that reflects the long-term sustainable rate of distribution the IAC believes is appropriate for the endowment funds.

2014 was the sixth consecutive year in which US stocks posted gains, and for larger stocks, was another year of low double-digit returns. Market expectations for interest rate increases in 2014

were somewhat premature; when coupled with falling oil prices and a significant decline in inflation, US bonds had a very good year. Non-US stock returns suffered, however, as the US Dollar increased by almost 13%.

TIFF had a disappointing year gaining 1% as its benchmark increased by 1.7%. TIFF's investment process focuses on relative valuations and was hurt favoring non-US stocks over US stocks. As US equity markets outperformed almost all diversifying assets in which TIFF invested (high yield bonds, non-US equities, and commodities), relative underperformance was to be expected.

Since inception in 2009 through January of 2015, Bay View's investment has grown by 8.2% on a compounded annual basis, generating 140 basis points of annual added value. We have also outperformed the target for inflation-adjusted returns, CPI+5% per annum, adding 160 basis points of incremental purchasing power (+8.2% versus 6.6% for the CPI+5% benchmark).

Going forward, differential GDP growth, divergent-yet-coordinated central bank policies, and US growth leading the world—as low oil prices keep inflation, rates, and commodity prices down—will help stocks. Geopolitical issues and lackluster fiscal leadership will generate volatility and reward diversification. In this environment, we continue to value the thoughtful positioning and investment skill of TIFF.

Bay View Capital Funds as of October 31, 2013

Capital Fund Name	Fund Value
Major Building Maintenance Endowment	\$ 609,804
Water/Sewer Fund	201,504
Shoreline/Sewer Major Maintenance Fund	161,689
Memorial Gardens Perpetual Care Endowment	148,679
Bay View Scholarship Fund	107,412
Insurance Reserve	70,669
Decker Memorial	49,060
Harold L. Child Capital Fund	46,933
Heseltine Pool Maintenance	43,515
Bay View Memorial Fund	43,815
Crouse Memorial Chapel Maintenance Fund	37,351
C Perkins Memorial Museum	29,705
Historic Awareness	23,658
Louise R. Zink Memorial Fund	22,874
Individual Funds valued at \$20,000 or less listed below	
* Alice Lau Memorial Flower	* Craft House Major Maintenance
* Boys and Girls Club Fund	* Harbor Master Fund
* Charlotte Ross Lee Collegiate	* Ruth Ann Runquist Fountain Fund
* Conservatory of Music	* J. Daus Memorial Gazebo Maintenance
* Edith V. Russell Memorial	* Library Night
* Friends of Music	* Louise R. Zink Memorial Library
* JJ Oppenheimer Fund	* Tennis Club
* John F. and Bette Child Loyd	* Tennis Replacement
* McCune Memorial	* Tennis Resurfacing/New Shed
* RH Barnard	* Pastor Sabbath Fund
Total Capital Funds	\$ 1,766,884



Bay View Briefs...

Annual Waterfront Cleanup

Once again, there will a clean up gathering at the Boat House/Waterfront on Saturday, May 24 to pull some weeds, do some sanding, slap on some paint, perhaps break ice floes and do whatever else Wally asks and the weather permits.

Per usual, coffee, bagels and rolls will be provided. Please email or call Tom George at 419-472-4102/tmjsgorge@sbcglobal.net if you can make it, so we know how much in the way of refreshments we need.

Bay View Literary Magazine

We hope you've enjoyed the 2014 issue of "The Bay View Literary Magazine." Many thanks to the friends and neighbors who have shared their thoughts with us. If you'd like to submit your writing for the 2015 issue, please mail or email your poems, essays, memoirs, or short fiction about Bay View -- or any other topic -- to Scott Drinkall, 890 Intertown Road, Petoskey, MI 49770 or scottdrinkall@hotmail.com. Scott can also be reached by phone at (786) 387-0490. Marge Bayes (co-editor) and Scott are happy to discuss your ideas and help with editing. We look forward to hearing from you. Please also encourage young writers to contact us.

– Scott Drinkall

Snowbird Luncheon

The Bay View Snowbird luncheon will be Friday, March 13, 2015, at 11:30 a.m. for punch, with lunch at 12:30 p.m. at Stafford's Bay View Inn. The menu is new, so we hope to have a full house, and don't forget our great door prizes. The price is \$25 per person and checks are to be made out to Connie Burt. On your check, please indicate if you would like Chicken Dijon, Parmesan Whitefish, or Pasta Primavera. Please have your checks to Connie by March 6. Send your payment to Connie Burt at 966 Country Lane, Petoskey, MI 49770. She can be reached at 810-624-5566. A social hour will follow the luncheon at Judy Bryan's house at 217 Fairview Avenue, Petoskey. Hope to see you there.

U.S. 31 Resurfacing Planned

Resurfacing work planned on U.S. 31 in and near Bay View this spring is expected to involve some lane closures, but the Michigan Department of Transportation plans to maintain two-way traffic during the work.

The Michigan Department of Transportation noted that the work is scheduled for April 6-May 21 along the stretch of highway between Rosedale Avenue in the northeast corner of Petoskey and Division Road at the east end of the Bay View Association campus. Along with milling and resurfacing of U.S. 31's surface, the project will include improvements to sidewalk ramps to improve access for people with disabilities.

Woman's Council News

By Kathy Duquette
Chair, Woman's Council

Our 2015 season opens at noon on Thursday, June 25th, with the Morning Council/Woman's Council Opening Luncheon at Stafford's Bay View Inn. Our speakers, Kathy Haskins and Julia Healy, will give us a sneak preview of the cottages that will be included on the July 14 Cottage Walk. Be sure to attend in order to get all the inside information. This luncheon and program promise to be fun. All are welcome.

Please mark July 14th on your calendars so you won't miss the Bay View Cottage Walk. The Woman's Council is working with the Morning Council to sponsor the Cottage Walk as a major fundraiser this summer. Two years of planning have gone into the Walk and it promises to be a big success! Please look for more information to come your way about purchasing tickets.

This winter, the Woman's Council kitchen is in a state of flux. Thanks to Dave Ellis and his crew, the old kitchen was gutted, and new walls roughed in. The old plumbing has been removed and new plumbing installed. The plumbing work was more extensive than anticipated because some old pipes were leaking and others had to be brought up to code. Next is new electrical wiring and installation of lighting fixtures. Appliances are on their way, and new cupboards and counter tops are on order. The project is going well so that I'm sure you will be delighted when you return to Bay View to find the new kitchen ready for use. Thanks to the many people who have contributed to the Kitchen Project Fund.

For additional information on the 2015 Bay View Festival program and events calendar, go to
www.bayviewassociation.org.



SUMMER SUNSET VESPER CONCERTS

2015 TICKET ORDER FORM

Attention Bay View Association Members! Save time and money this year and pre-buy your vespers tickets today! This year we are offering TWO pricing options for you:

- \$80 for nine concerts
- \$45 for five concerts

Deadline is May 15, 2015

This is a one-time offer for Bay View Association Members only. To take advantage of this special offer, your order must be postmarked by May 15, 2015. After that time, Vespers tickets will be available from the Bay View Box Office for \$13 each, or online for the same price plus a \$1.50 a ticket service charge.



Only current year tickets will be accepted by ushers. In order to accommodate our patrons, half-season packages have been designed to avoid extra tickets.

ONLY for Bay View Association Members:
Pay \$80 for nine (9) concerts – a 30% savings over the single concert ticket price. **Deadline is May 15, 2015.** Send this form in today to order your season tickets!

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Deadline is May 15, 2015.

Email Address _____

☐ My check made payable to "Bay View Association" is enclosed. Please call 231-347-6225 to pay by credit card.

Number of 9 ticket packages ____ x \$80 \$ _____

Number of 5 ticket packages ____ x \$45 \$ _____

Deadline is May 15, 2015.

Shipping and handling (if desired) \$ 3.00

TOTAL: \$ _____

Mail payment and order form to:
Bay View Association
P.O. Box 583
Petoskey, MI 49770

Deadline is May 15, 2015.

Tickets are held at Bay View Business Office unless payment for shipping is included with your order.

Bay View Association

of The United Methodist Church

P.O. Box 583
Petoskey, MI 49770

Midwinter Bulletin 2015

CROP Walk – June 27, 2015

THINK SPRING!

It's hard to remember leafy green trees and warm breezes while still in winter's icy grip, but before long we can toss our boots in the closet and join the 12th LITTLE TRAVERSE CROP HUNGER WALK on June 27, 2015!

The need for our help is still great, but according to Susan Myers, Vice President of U N Relations, United Nations Foundation we have made progress:

- FACT: The number of children who die before the age of 5 has been reduced by nearly half. In 1990, an estimated 12.6 million children died before the age of 5. By 2012, that number had been cut to an estimated 6.6 million children.
- FACT: Global actions to prevent and treat malaria averted an estimated 3.3 million deaths, mostly

of children under 5, from 2000 to 2012.

- FACT: The proportion of people living in extreme poverty was cut in half between 1990 and 2010.
- FACT: All developing regions in the world have achieved, or are close to achieving, gender parity in primary education.
- FACT: From 1990 to 2012, more than 2.3 billion people gained access to an improved source of drinking water.



We are making a remarkable difference! Mark your calendars now for June 27, 2015!



Pat Sehr, music provider since 2003, has been practicing all winter to serenade the Little Traverse CROP Hunger Walkers, June 27, 2015!