

**CRESTWOOD SCHOOL DISTRICT
JUNE 08, 2026
BUSINESS REPORT**

TO: Dr. Youssef Mosallam, Superintendent of Schools
FROM: Ms. Penny Morgan, Chief Financial Officer
RE: **ACTION ITEMS; INFORMATIONAL ITEMS**

A. ACTION ITEMS

a. Approval of 2025-2026 Confirming Purchase Orders

The attached Confirming Purchase Orders are items that needed to be processed prior to the board approval.

Recommended Action: That the Crestwood Board of Education approve the confirming purchase orders per Attachment 5A.

b. Approval of 2025-2026 Requisitions

The attached list of requisitions are items that buildings or departments would like to purchase for their upcoming school year. The requisitions have gone through all the appropriate approval processes and have been approved by administration for purchase. In addition, there are funds available to make these purchases.

Recommended Action: That the Crestwood Board of Education approve the requisitions per Attachment 5B

c. Approval of 2026-2027 Requisitions

The attached list of requisitions are items that buildings or departments would like to purchase for their upcoming school year. The requisitions have gone through all the appropriate approval processes and have been approved by administration for purchase. In addition, there are funds available to make these purchases. On July 1, 2026 after the requisitions are approved they will be processed and purchase orders will be sent out.

Recommended Action: That the Crestwood Board of Education approve the requisitions per Attachment 5C

d. Approval of MASB Membership

The 2026-2027 membership renewal notice for the Michigan Association of School Boards is Attachment 5D. The Board has continually renewed this membership each year. A letter from the Executive Director of MASB is enclosed which outlines what MASB has accomplished over the years to meet our needs. Our membership fees are based on the MDE audited fall pupil count.

Recommended Action: That the Crestwood Board of Education approve the membership renewal for the Michigan Association of School Boards for the fiscal year of 2026-2027 at a cost of \$7,527.56. See Attachment 5D.

e. Approval of 2026-2027 Proposed Budget

Administration is requesting that the Crestwood Board of Education Adopt the 2026-2027 Proposed Budget as presented in Attachment 5E. The proposed budget is a conservative approach as we await for the State of Michigan to adopt their budget. This document is fluid and will be amended when new information becomes available.

Role Call Needed

Recommended Action: That the Crestwood Board of Education approve the 2026-2027 Proposed Budget as presented in Attachment 5E.

f. Approval of MAISL Insurance Renewal

Crestwood School District is a part of the Metropolitan Association for Improved School Legislation (MAISL). Through this association the district is able to take advantage of lower property and liability insurance rates for district needs. Currently the district has approximately 530 employees, 3,700 students and property valuing over \$147 million.

Attached is an Insurance Summary report provided by MAISL outlining the 2026-2027 coverage for the Crestwood School District. This insurance covers property damage, theft, boilers and machinery, automobile and general liability. As part of MAISL the district takes advantage of pooling resources with other districts to recognize lower claim experience and lower insurance rates.

Recommended Action: That the Crestwood Board of Education approve the continued partnership with MAISL for Property and Liability Insurance at the cost of \$285,240 for the 2026-2027 school year. See Attachment 5F.

g. Approval of Cooperative Agreement for the Livonia Transition Program (LTP)

Crestwood Administration would like to renew the Cooperative Education Program Agreement for the purpose of allowing certain Crestwood students to receive special education services provided by and through Livonia in accordance with the terms of the Cooperative Education Program Agreement and consistent with the pertinent provisions of the Revised School Code of 1995 and the State School aid Act of 2017-2018, as amended. It is further the purpose of this Agreement to permit special education students from Crestwood to utilize classroom positions at the Livonia Transition Program (LTP).

RECOMMENDED ACTION: That the Crestwood Board of Education approve the Cooperative Agreement between Livonia Public School District and Crestwood School District for the Special Education Livonia Transition Program (LTP) for the 2026-2027 school year. See Attachment 5G

h. Approval of Overnight Field Trip Request

The Crestwood High School E-Sports Team would like to travel to Benton Harbor, Michigan to attend the E-Sports Nationals. The dates of the competition are July 10, 2026 through July 11, 2026. There were two students who qualified for the competition.

Recommended Action: That the Crestwood Board of Education approve the overnight trip to Benton Harbor for the Crestwood High School E-Sports students. See Attachment 5H

B. INFORMATIONAL ITEMS

a. None at this time

Crestwood School District
 Confirming
 6/8/2026

1/0/1900
 FY

Réq #	PO #	Vendor	Purpose	Status	Amount	LocationName	Requestor
2026 2583316	32146	CONTRACTORS PIPE & SUPPLY CORP	Maintenance	Confirming	\$240.00	Maintenance	SNYDER, PEGGY L
2026 2583315	32145	LOWER HURON CO.	Custodial	Confirming	\$142.50	Maintenance	SNYDER, PEGGY L
2026 2583314	32144	FIRE EQUIPMENT CO INC	Maintenance	Confirming	\$370.00	Maintenance	SNYDER, PEGGY L
2026 2583304	32143	KONA ICE of Western Wayne County LLC	Shaved Ice for Senior BBQ	Confirming	\$600.00	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026 2583303	32142	SHARE CORPORATION	Custodial	Confirming	\$446.80	Maintenance	SNYDER, PEGGY L
2026 2583302	32141	LOWER HURON CO.	Custodial	Confirming	\$401.18	Maintenance	SNYDER, PEGGY L
2026 2583301	32140	DAVE'S ENGINE & MOWER	Maintenance	Confirming	\$113.90	Maintenance	SNYDER, PEGGY L
2026 2583300	32139	APAC PAPER & PKG CORP DEPT 64854	custodial	Confirming	\$2,046.80	Maintenance	SNYDER, PEGGY L
2026 2583293	32138	Wesam Issa Golfview Manor Banquet	Boys basketball banquet	Confirming	\$1,320.00	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026 2583292	32137	BIO-SERV CORPORATION ROSE PEST SOLUTIONS	Maintenance	Confirming	\$85.00	Maintenance	SNYDER, PEGGY L
2026 2583290	32136	DE-CAL, INC	maintenace	Confirming	\$2,782.00	Maintenance	SNYDER, PEGGY L
2026 2583289	32135	APAC PAPER & PKG CORP DEPT 64854	custodial	Confirming	\$193.00	Maintenance	SNYDER, PEGGY L
2026 2583287	32134	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	Maintenance	Confirming	\$291.00	Maintenance	SNYDER, PEGGY L
2026 2583286	32133	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	Maintenance	Confirming	\$54.00	Maintenance	SNYDER, PEGGY L
2026 2583284	32132	FIRE EQUIPMENT CO INC	maintenace	Confirming	\$245.00	Maintenance	SNYDER, PEGGY L
2026 2583282	32131	SOUTHGATE ANDERSON HS	Tennis ball fee for regionals	Confirming	\$75.00	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026 2583279	32130	APAC PAPER & PKG CORP DEPT 64854	Custodial	Confirming	\$212.22	Maintenance	SNYDER, PEGGY L
2026 2583278	32129	APAC PAPER & PKG CORP DEPT 64854	Custodial	Confirming	\$96.92	Maintenance	SNYDER, PEGGY L
2026 2583275	32128	Roni Abdulhadi	Reimbursement for Begels	Confirming	\$153.33	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026 2583274	32127	CHARLEEN STEPHENS	Kindergarten Round Up	Confirming	\$141.78	Kinloch Elementary School	STEPHENS, CHARLEEN
2026 2583273	32126	Roni Abdulhadi	Coffee for Staff Appreiation	Confirming	\$283.38	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026 2583271	32125	BANK'S VACUUM	Custodial	Confirming	\$139.96	Maintenance	SNYDER, PEGGY L
2026 2583269	32124	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	Maintenance	Confirming	\$279.00	Maintenance	SNYDER, PEGGY L
2026 2583268	32123	JOE GONZALEZ	Maintenance	Confirming	\$24.98	Maintenance	SNYDER, PEGGY L
2026 2583267	32122	DAVE'S ENGINE & MOWER	Maintenance	Confirming	\$46.99	Maintenance	SNYDER, PEGGY L
2026 2583266	32121	ZEP SALES & SERVICE	Custodial	Confirming	\$6,845.16	Maintenance	SNYDER, PEGGY L
2026 2583264	32120	Varsity Brands Holding Co., Inc BSN Sports, LLC	Baseball Coaches Gear	Confirming	\$58.00	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026 2583263	32119	MELVINDALE PUBLIC SCHOOL	MS Wrestling Tournament	Confirming	\$300.00	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026 2583258	32118	MARSHALL MUSIC CO	Band Invoices (Marshall Music)	Confirming	\$2,069.23	Crestwood High School Office	TOCKSTEIN, JONATHAN
2026 2583191	32117	ALLEGION ACCESS TECHNOLOGIES LLC STANLEY ACCESS TEC	Maintenance	Confirming	\$2,870.98	Maintenance	SNYDER, PEGGY L
2026 2583325	32116	AMAZON CAPITAL SERVICES, INC	Supplies	Confirming	\$38.38	Crestwood School District Board Office	PINTER, LISA
2026 2583281	32115	LEARNING GIZMOS, INC	Math Night	Confirming	\$1,357.00	Highview Elementary School	KIBBEY, JENNIFER M
2026 2583277	32114	NCS PEARSON INC PEARSON ASSESSMENTS	Digital report	Confirming	\$600.00	Crestwood School District Special Education	KAFI, FAY
2026 2583261	32113	AMAZON CAPITAL SERVICES, INC	Veronica Bennett	Confirming	\$389.53	Highview Elementary School	BENNETT, VBRONICA
2026 2583249	32112	AMAZON CAPITAL SERVICES, INC	5th grade library book/Misc. i	Confirming	\$963.68	Kinloch Elementary School	BARADA, JEANANN
2026 2583243	32111	WIDA CONFERENCE/UW MADISON	WIDA Conf. TT III Imm.	Confirming	\$2,780.00	Crestwood School District Curriculum	HAZIME, TAGRED J
2026 2583213	32110	AMAZON CAPITAL SERVICES, INC	Instruction	Confirming	\$644.71	Kinloch Elementary School	STEPHENS, CHARLEEN
2026 2583212	32109	AMAZON CAPITAL SERVICES, INC	Classrooms	Confirming	\$500.00	Kinloch Elementary School	STEPHENS, CHARLEEN
2026 2583210	32108	PRECISION DATA	Noise reducing Headphones TTI	Confirming	\$167.70	Crestwood School District Curriculum	HAZIME, TAGRED J
2026 2583144	32107	The Deen Institute For Wellness	GRA TT(II)	Confirming	\$1,500.00	Crestwood School District Curriculum	HAZIME, TAGRED J
2026 2583116	32106	AMAZON CAPITAL SERVICES, INC	Recess activities	Confirming	\$1,168.82	Kinloch Elementary School	KOBEISSI, MELISSA

Signature _____ Board of Education Treasurer

Date _____

Crestwood School District
Requisitions
6/8/2026
2025-2026

FY	Req #	Vendor	Purpose	Status	Amount	LocationName	Requestor
2026	2582699	AMAZON CAPITAL SERVICES, INC	SE department items	Wait Apprv.	\$270.94	Riverside Middle School	AMER, SAMHAR N
2026	2582860	SCHOLASTIC MAGAZINES	Skaf Scholastic order	Wait Apprv.	\$334.05	Riverside Middle School	AMER, SAMHAR N
2026	2583211	WAYNE RESA	PBIS/ Wayne RESA	Wait Apprv.	\$957.00	Riverside Middle School	AMER, SAMHAR N
2026	2583232	Rhonda Silcox My Perfect Party	Balloons for Honors Night	Wait Apprv.	\$550.00	Crestwood High School Office	BERRI, ABIR
2026	2583235	KID ACCOUNT, LLC	26-27 Kid Account	Wait Apprv.	\$1,380.00	Riverside Middle School	AMER, SAMHAR N
2026	2583236	ABSOPURE WATER COMPANY	Absopure invoice 103615	Wait Apprv.	\$169.75	Riverside Middle School	AMER, SAMHAR N
2026	2583248	HEATHER MARKEY	Reimbursement Coloring Contest	Wait Apprv.	\$58.78	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026	2583272	FAMILY BAKERY NOUR & ZEE INC	Teachers appreciation lunch	Wait Apprv.	\$902.80	Riverside Middle School	AMER, SAMHAR N
2026	2583283	Shutterfly Holdings Inc. Shutterfly Lifetouch, LLC	Year book final payment	Wait Apprv.	\$1,785.00	Hillcrest Elementary School	CHEHAB, NAGHAM I
2026	2583285	AMAZON CAPITAL SERVICES, INC	Library items	Wait Apprv.	\$75.90	Riverside Middle School	AMER, SAMHAR N
2026	2583305	Power Vac of Michigan LLC B&B Grease Trap and Drain Cleaners	Maintenance	Wait Apprv.	\$3,650.00	Maintenance	SNYDER, PEGGY L
2026	2583307	DE-CAL, INC	Maintenances	Wait Apprv.	\$1,425.00	Maintenance	SNYDER, PEGGY L
2026	2583310	NICKGRACE INC. DBA: UTEC, UTEC IT	UTEC invoice 384594	Wait Apprv.	\$98.00	Riverside Middle School	AMER, SAMHAR N
2026	2583313	IRIS GROUP HOLDINGS LLC ADT COMMERCIAL LLC	Technology Sec Camera Support	Wait Apprv.	\$537.00	Crestwood Technology	GREEN, DAVID J
2026	2583317	JULIE MONTRESOR PJ - MONTY'S T-SHIRT COMPANY	Physcis T-Shirts	Wait Apprv.	\$384.00	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026	2583318	LINDA TALEB	Family Breakfast	Wait Apprv.	\$850.55	Highview Elementary School	TALEB, LINDA N
2026	2583319	JOSTENS	Diplomas	Wait Apprv.	\$18.35	Crestwood High School Office	BERRI, ABIR
2026	2583322	IB Electric Inc.	maintenance	Wait Apprv.	\$2,385.00	Maintenance	SNYDER, PEGGY L
2026	2583323	NICKGRACE INC. DBA: UTEC, UTEC IT	UTEC invoice 384653	Wait Apprv.	\$98.00	Riverside Middle School	AMER, SAMHAR N
2026	2583327	AMAZON CAPITAL SERVICES, INC	Books lost in flood	Wait Apprv.	\$44.15	Kinloch Elementary School	PINTER, LISA
2026	2583329	AMAZON CAPITAL SERVICES, INC	Item lost in flood (302)	Wait Apprv.	\$93.48	Kinloch Elementary School	FLEMING, DANIELLE L
2026	2583331	AMAZON CAPITAL SERVICES, INC	Books from flood 302	Wait Apprv.	\$500.00	Kinloch Elementary School	FLEMING, DANIELLE L
2026	2583332	AMAZON CAPITAL SERVICES, INC	Books from flood 302	Wait Apprv.	\$464.90	Kinloch Elementary School	FLEMING, DANIELLE L
2026	2583333	AMAZON CAPITAL SERVICES, INC	Books from flood 302	Wait Apprv.	\$28.00	Kinloch Elementary School	FLEMING, DANIELLE L
2026	2583334	WYANDOTTE ALARM COMPANY	Maintenance	Wait Apprv.	\$432.00	Maintenance	SNYDER, PEGGY L
2026	2583335	ZEP SALES & SERVICE	Custodial	Wait Apprv.	\$274.09	Maintenance	SNYDER, PEGGY L
2026	2583336	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	maintenance	Wait Apprv.	\$550.00	Maintenance	SNYDER, PEGGY L
2026	2583337	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	Maintenance	Wait Apprv.	\$108.00	Maintenance	SNYDER, PEGGY L
2026	2583338	REDFORD SAFE & LOCK, INC DBA HOWARD SAFE	Maintenance	Wait Apprv.	\$45.00	Maintenance	SNYDER, PEGGY L
2026	2583339	Hutson, Inc. of Michigan	maintenance	Wait Apprv.	\$3,424.36	Maintenance	SNYDER, PEGGY L
2026	2583341	APAC PAPER & PKG CORP DEPT 64854	custodial	Wait Apprv.	\$47.76	Maintenance	SNYDER, PEGGY L
2026	2583342	DE-CAL, INC	Maintenance	Wait Apprv.	\$536.50	Maintenance	SNYDER, PEGGY L
2026	2583344	DE-CAL, INC	Maintenance	Wait Apprv.	\$536.50	Maintenance	SNYDER, PEGGY L
2026	2583345	DE-CAL, INC	Maintenance	Wait Apprv.	\$535.00	Maintenance	SNYDER, PEGGY L
2026	2583346	AMAZON CAPITAL SERVICES, INC	Item lost in flood (302)	Wait Apprv.	\$464.86	Kinloch Elementary School	PINTER, LISA
2026	2583347	DE-CAL, INC	Maintenance	Wait Apprv.	\$970.00	Maintenance	SNYDER, PEGGY L
2026	2583348	REGENTS OF THE UNIVERSITY OF MICHIGAN University of Michij	Volleyball Summer League	Wait Apprv.	\$500.00	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026	2583349	Stephen P. Henry Leader Printing and Mailing LLC	Sponsor/Senior Banners	Wait Apprv.	\$549.50	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026	2583350	Devon Eckhardt	reimbursement Devon Eckhardt	Wait Apprv.	\$206.48	Crestwood High School Athletics	HACHIGIAN, JEFFREY
2026	2583353	Michigan Virtual University	Feb - PD	Wait Apprv.	\$608.70	Crestwood School District Curriculum	HAZIME, TAGRED J
2026	2583355	TOTAL REPAIR SERVICE, INC.	Maintenance	Wait Apprv.	\$2,440.42	Maintenance	SNYDER, PEGGY L
2026	2583366	LOWER HURON CO.	Maintenance	Wait Apprv.	\$190.00	Maintenance	SNYDER, PEGGY L
2026	2583368	ERIC SCHABO	Quiz Bowl Reimbursement	Wait Apprv.	\$145.00	Crestwood High School Office	GRABOWSKI, CYNTHIA A
2026	2583371	COMMERCIAL LIGHTING COMPANY	Maintenance	Wait Apprv.	\$580.49	Maintenance	SNYDER, PEGGY L
2026	2583377	DAVE MYDLOWSKI	Adv Meeting Reimbursement	Wait Apprv.	\$150.00	Crestwood High School Office	BERRI, ABIR

Attachment 5C

Crestwood School District
Requisitions
6/8/2026
2026-2027

FY	Req #	Vendor	Purpose	Status	Amount	LocationName	Requestor	
2027	2582687	ANDREW'S NETWORK ENTERPRISES, INC	FilteredNet	Wait Apprv.	\$7,849.06	Crestwood Technology	GREEN, DAVID J	
2027	2583308	Hand2mind, Inc	35m KL	Wait Apprv.	\$43,774.21	Crestwood School District Curriculum	HAZIME, TAGRED J	
2027	2583320	Hand2mind, Inc	35m HV	Wait Apprv.	\$34,031.00	Crestwood School District Curriculum	HAZIME, TAGRED J	
2027	2583321	Hand2mind, Inc	35m HC	Wait Apprv.	\$38,043.29	Crestwood School District Curriculum	HAZIME, TAGRED J	
2027	2583357	BDCLUB, INC	TYPINGCLUB	Wait Apprv.	\$703.50	Riverside Middle School	AMER, SAMHAR N	
2027	2583358	NASSP/NASC	26/27 NHS Membership Renewal	Wait Apprv.	\$385.00	Crestwood High School Office	BERRI, ABIR	
2027	2583360	AMAZON CAPITAL SERVICES, INC	TECHNOLOGY SUPPLIES	Wait Apprv.	\$4,000.00	Crestwood Technology	GREEN, DAVID J	
2027	2583361	DELTA NETWORK SERVICES	Technology Mitel Support Renew	Wait Apprv.	\$12,775.80	Crestwood Technology	GREEN, DAVID J	
2027	2583362	APPTEGY, INC.	Technology Website Hosting	Wait Apprv.	\$36,001.58	Crestwood Technology	GREEN, DAVID J	
2027	2583363	CDW Government, Inc.	Technology EES Renewal	Wait Apprv.	\$23,902.56	Crestwood Technology	GREEN, DAVID J	
2027	2583365	WEVIDEO, INC.	WeVideo Renewal	Wait Apprv.	\$402.47	Riverside Middle School	AMER, SAMHAR N	
2027	2583367	AMAZON CAPITAL SERVICES, INC	Sum Bridge Books KL Pre-K TT I	Wait Apprv.	\$162.82	Crestwood School District Curriculum	HAZIME, TAGRED J	
2027	2583369	LAKESHORE LEARNING	D.C Title I	Wait Apprv.	\$342.98	Crestwood School District Curriculum	HAZIME, TAGRED J	
2027	2583372	FRONTLINE TECHNOLOGIES GROUP	Frontline 2026 - 2027 Renewal	Wait Apprv.	\$39,930.21	Crestwood School District Board Office	SLEIMAN, LISA M	
2027	2583373	FRONTLINE TECHNOLOGIES GROUP	Employee Evaluation Yearly	Wait Apprv.	\$9,249.90	Crestwood School District	SLEIMAN, LISA M	
2027	2583375	NAVIGATE 360 LLC	Annual Subscription	Wait Apprv.	\$3,858.75	Crestwood School District	PINTER, LISA	
2027	2583376	ARCH ENVIRONMENTAL GROUP, INC	HealthAir, safeEarth, cleanW	Asbestos Inspection	Wait Apprv.	\$47,600.00	Riverside Middle School	SLEIMAN, LISA M
2027	2583378	WAYNE RESA	Library Software Services	Wait Apprv.	\$3,382.65	Crestwood School District Board Office	SLEIMAN, LISA M	
2027	2583380	COLLEGE BOARD	OPEN PO PSAT/NMSQT 26-27	Wait Apprv.	\$1,750.00	Crestwood High School Office	BERRI, ABIR	
2027	2583381	MASSP SUITE 100	MASSP 26/27 Renewal	Wait Apprv.	\$825.00	Crestwood High School Office	BERRI, ABIR	
2027	2583382	CROWN AWARDS	OPEN PO Veterans Plaques	Wait Apprv.	\$250.00	Crestwood High School Office	BERRI, ABIR	



INFO@MASB.ORG | MASB.ORG | 517.327.5900

1001 Centennial Way, Suite 400 • Lansing, Michigan 48917-8249

April 22, 2026

Youssef Mosallam
Crestwood School District
1045 N. Gulley Rd
Dearborn Heights, MI 48127

A handwritten signature in black ink, appearing to be "Youssef Mosallam", written in a cursive style.

Dear Youssef,

On behalf of your Association's Board of Directors and staff, I want to thank you for the opportunity to support, promote and enhance the vital service and leadership you provide for Michigan's public schools and students. As MASB remains committed to serving your district through advocacy, information sharing, legal service and more, we ask that you remain committed to MASB.

The renewal period for your district's MASB membership is now open and the invoice has been sent to your district's business office. We request that it be **submitted by July 10, 2026**. Your total invoice amount for this year is **\$7,527.56**.

One of the many benefits of membership with MASB is the ability to participate in the SET SEG risk pools. In addition to competitive rates, many of our member districts enjoy significant workers' compensation contribution reductions and property casualty net asset returns. Last year, districts saved an average of **\$22,319**.

Members can also enroll in MASB's Legal Trust Fund, which provides a secure fund for districts to access if they need paid legal services. **Your district's Legal Trust Fund Annual Contribution is \$292.00**, which is included in your total invoice price.

Other member-only benefits are outlined in the included Member Benefits flyer.

We are committed to providing great value for your current and emerging needs. Our goal is to help you spend more of your time making a difference and enhancing your ability to positively impact your students, district, and community. We invite you to join your peers in maintaining a powerful voice in the education dialogue as members of MASB. If you have any questions, please call me at 517.327.5900.

Sincerely,

A handwritten signature in black ink, appearing to be "Don P. Wotruba", written in a cursive style.

Don P. Wotruba, CAE
Executive Director



TRANSFORM STUDENT SUCCESS THROUGH MASB MEMBERSHIP

At MASB, we value the power of unity among education boards. With more than 600 member school districts, we promote collective action to enhance your ability to positively influence all students. Discover the benefits of membership and uncover new opportunities for your district.

ADVOCACY AND LEGISLATION

Legislative Representation – MASB serves as your dedicated advocate, championing local control and safeguarding the interests of public education in legislative arenas.

News From the Capitol – receive timely updates and alerts on crucial legislative developments directly to your inbox, keeping you informed and prepared to take action.

BOARD SUPPORT

District Solutions – access to a variety of discounted services such as BoardBook, an electronic board agenda tool, the Michigan Liquid Asset Fund Plus, a comprehensive cash management program, and the Michigan Schools Energy Cooperative.

Executive Search – our experienced team works closely with your board to identify and recruit the ideal superintendent, tailored to meet the unique needs and goals of your district.

Insurance Services – secure your district with property casualty and workers' compensation pool coverage through our partnership with SET SEG. To be eligible for SET SEG coverage, districts must be members of MASB.

Labor Relations – guidance and support in labor negotiations, conflict resolution, and employee relations to foster positive working environments within your district.

Legal Counsel – free expert legal advice and interpretation of school law, recent court decisions, and Attorney General opinions to ensure compliance and mitigate legal risks.

Legal Trust Fund – member boards can join MASB's Legal Trust Fund, providing access to financial assistance for litigation support upon request.

Policy Development – we've partnered with Neola to provide policy services, helping districts develop and refine policies for compliance and best practices.

Strategic Planning – our data-driven strategic planning process assists districts with the development of a comprehensive plan, fully aligned with MDE's MICIP for improvement that includes all district stakeholders.

LEARNING

Annual Leadership Conference – a dynamic two-day educational experience featuring nationally-renowned speakers, Board Member Certification (CBA) classes, interactive clinic sessions and an exhibit show.

Board Member Certification (CBA) Courses – choose from self-paced online, live virtual, or in-person formats to enhance your skills, stay informed on crucial issues, and earn recognition through our seven award levels and specialty certifications.

Networking Opportunities – connect with fellow board members, superintendents, mentors and other school leaders within the education community.

Publications and Bookstore – keep up to date with educational news through *DashBoard*, our weekly e-newsletter, *LeaderBoard* magazine, which is published three times a year, and *MI SoundBoard*, our bi-monthly podcast.

Whole Board Training – tailored sessions for your district and at your selected location. Our customized workshops cover topics like board self-assessment, district goal-setting, teambuilding, superintendent evaluation, governance training and more. Each year, we provide hundreds of workshops to member districts.

UPCOMING EVENTS

JULY

30

Back to School Legal Workshop

 *Virtual*

AUG.

7-9

2026 Summer Institute

Featuring Board Member Certification (CBA) Classes and Board Presidents Workshops

 *Radisson Kalamazoo*

SEPT.

13-14

Upper Peninsula Advocacy Summit and Board Member Certification (CBA) Classes

 *Marquette-Alger RESA*

OCT.

15-18

Board Member Certification (CBA) Classes at ALC

 *Lansing Center, Lansing*

OCT.

16-17

2026 Annual Leadership Conference and Exhibit Show

 *Lansing Center, Lansing or Virtual*

To learn more and register, visit masb.org/calendar

2024 - 2025 ANNUAL REPORT



MEMBER PARTICIPATION



BOARD MEMBER CERTIFICATION (CBA) CLASSES



LEADERSHIP DEVELOPMENT

Individual Board Member Awards



LEGAL SERVICES AND LABOR RELATIONS




 Our Legal Services received an average member rating of 4.31/5.

Whole Board Awards

GOVERNMENT RELATIONS



94

NSBA Advocacy
Institute Attendees

38

Legislative Updates
to Districts

Issues We Advocated On

Behind the Scenes at the
Capitol

121 Attendees

2 Events

108

Pieces of Legislation
Worked On

- Cell Phones in Schools
- Federal Executive Orders and Budget Cuts
- Protecting the Integrity of the School Aid Fund
- School Safety

34

Calls-to-Action
and Updates

4

Times Staff Testified
Before Committees

Submitted Written Testimony Many Times



Legislative Advocacy earned the highest rating among all services, with an average member score of 4.32/5.

AFFILIATE PROGRAMS AND SERVICES

Data Represented in Number of Districts

**Michigan Liquid
Asset Fund**

544

**Michigan School
Purchasing Card**

249

\$809,735 in rebates

**MASB/SET SEG
Property Casualty Pool**

533

\$4 million in Net Asset returns

**MASB/SET SEG Workers'
Compensation Pool**

520

\$9.9 million in contribution reduction

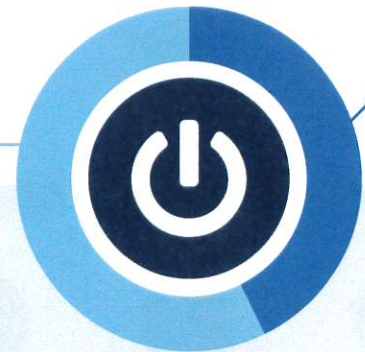
BoardBook

186

Michigan School Energy Cooperative

240
Natural Gas

160
Electric



Funding given out through the
CASBA Rebate: **\$51,229**

Funding given out through the
Member Assistance Fund: **\$20,043**

COMMUNICATIONS PR AND MARKETING

83% of members indicate that MASB's information and communications are very good or excellent.

491,152 PAGE VIEWS

**Crestwood School District
2026-2027 Original Budget
June 08, 2026**

RESOLUTION TO ADOPT THE 2025-26 ORIGINAL BUDGETS

RESOLVED, that this resolution shall be the general appropriations of Crestwood School District for the fiscal year 2026-27: A resolution to make appropriations; to provide for the expenditure of the appropriations; and to provide for the disposition of all income received by Crestwood School District.

GENERAL FUND

BE IT FURTHER RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the GENERAL FUND of the Crestwood School District for fiscal year 2026-2027 is as follows:

REVENUE	
Local	\$ 5,440,540
State	41,089,132
Federal	25,983
County	1,945,000
Transfers In & Other	<u>210,000</u>
Total Revenue	\$48,709,672

Available FUND BALANCE, July 1, 2026 \$12,340,242

TOTAL AVAILABLE TO APPROPRIATE – GENERAL FUND \$61,049,914

BE IT FURTHER RESOLVED, that \$48,700,820 of the total available to appropriate in the GENERAL FUND is hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES	
Instruction	\$29,114,439
Support Services	18,975,499
Community Services	0
Governmental Agencies & Building Improvements	150,000
Other Financing Uses	0
Transfers Out & Other	<u>460,882</u>

TOTAL APPROPRIATED – GENERAL FUND \$48,700,820

Projected GENERAL FUND Available Fund Balance

- June 30, 2027 \$12,349,094

FUNDED PROGRAMS FUND

BE IT RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the FUNDED PROGRAMS FUND of the Crestwood School District for fiscal year 2026-2027 is as follows:

REVENUE	
Local	\$ 209,400
State	9,117,101
Federal	4,861,236
County	194,000
Fund Modifications	<u>0</u>

Total Revenue \$14,381,737

Available FUND BALANCE, July 1, 2026 \$ 0

TOTAL AVAILABLE TO APPROPRIATE – FUNDED PROGRAMS FUND \$14,381,737

BE IT FURTHER RESOLVED, that \$14,381,737 of the total available to appropriate; in the FUNDED PROGRAMS FUND is hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES	
Instruction:	\$ 6,544,869
Support Services:	7,269,366
Community Services	460,470
Building Improvements	0
Transfers Out	<u>107,032</u>

Total Appropriated – FUNDED PROGRAMS FUND \$ 14,381,737

Projected FUNDED PROGRAMS Available Fund Balance
– June 30, 2027 \$ 0

SPECIAL PROJECTS

BE IT RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the SPECIAL PROJECTS FUND (Food Service & Child Care) of the Crestwood School District for fiscal year 2026-2027 is as follows:

REVENUE	
Local	\$ 104,500
State	113,250
Federal	2,235,000
Other	<u>-0-</u>
Total Revenue	\$ 2,452,750
Available FUND BALANCE, July 1, 2026	<u>\$ 688,875</u>
TOTAL AVAILABLE TO APPROPRIATE -- SPECIAL PROJECTS FUND (Food Service & Child Care)	<u>\$ 3,141,625</u>

BE IT FURTHER RESOLVED, that \$ 2,929,079 of the total available to appropriate; in the SPECIAL PROJECTS FUND (Food Service & Child Care) FUND are hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES	
Instruction:	\$ -0-
Support Services:	2,829,079
Transfers Out	<u>100,000</u>
Total Appropriated -- SPECIAL PROJECTS FUND (Food Service & Child Care)	<u>\$ 2,929,079</u>
Projected SPECIAL PROJECTS FUND (Food Service & Child Care) Available Fund Balance	<u>\$ 212,546</u> - June 30, 2027

AGENCY FUND

BE IT RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the AGENCY FUND of the Crestwood School District for fiscal year 2026-2027 is as follows:

REVENUE	
Local	\$ 1,000,000
Total Revenue	\$ 1,000,000
Available FUND BALANCE, July 1, 2026	\$ <u> 0</u>

TOTAL AVAILABLE TO APPROPRIATE – AGENCY FUND \$ 1,000,000

BE IT FURTHER RESOLVED, that \$ 1,000,000 of the total available to appropriate; in the AGENCY FUND is hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES	
Instruction:	<u>\$ 1,000,000</u>

Total Appropriated – AGENCY FUND	<u>\$ 1,000,000</u>
Projected AGENCY FUND Available Fund Balance	
– June 30, 2027	\$ <u> 0</u>

CAPITAL PROJECTS FUND

BE IT RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the CAPITAL PROJECTS FUND of the Crestwood School District for fiscal year 2026-2027 is as follows:

REVENUE		
Local	\$	-0-
State		-0-
County		-0-
Other		-0-
Total Revenue		\$ -0-
Available FUND BALANCE, July 1, 2026		<u>\$ 48,895,914</u>
TOTAL AVAILABLE TO APPROPRIATE – CAPITAL PROJECTS FUND		<u>\$ 48,895,914</u>

BE IT FURTHER RESOLVED, that \$48,895,914 of the total available to appropriate; in the CAPITAL PROJECTS FUND are hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES		
Support Services:		-0-
Building Improvements		48,895,914
Transfers Out		<u>-0-</u>
Total Appropriated – CAPITAL PROJECTS FUND		<u>\$ -0-</u>
Projected CAPITAL PROJECTS FUND Available Fund Balance – June 30, 2027		<u>\$ 48,895,914</u>

DEBT FUND

BE IT RESOLVED, that the total revenue and unappropriated fund balance estimated to be available for appropriation in the DEBT FUND of the Crestwood School District for fiscal year 2026-2027 is amended as follows:

REVENUE	
Local	\$ 6,341,389
State	-0-
County	-0-
Other	<u>379,982</u>
Total Revenue	\$ 6,721,371
Available FUND BALANCE, July 1, 2026	<u>\$ 640,725</u>
TOTAL AVAILABLE TO APPROPRIATE – DEBT FUND	<u>\$ 7,362,096</u>

BE IT FURTHER RESOLVED, that \$ 7,362,096 of the total available to appropriate; in the DEBT FUND are hereby appropriated in the amounts and for the purposes set forth below:

EXPENDITURES	
Instruction:	\$ -0-
Support Services:	-0-
Debt Service	7,283,054
Transfers Out	<u>-0-</u>
Total Appropriated – DEBT FUND	<u>\$ 7,283,054</u>
Projected DEBT FUND Available Fund Balance	
– June 30, 2027	<u>\$ 79,042</u>

BE IT FURTHER RESOLVED, that no Board of Education member or employee of the Crestwood School District shall expend any funds or obligate the expenditure of any funds except pursuant to appropriations made by the Board of Education and in keeping with the budgetary policy of the Board. Changes in the amount appropriated by the Board shall require approval of the Board, and BE IT FURTHER RESOLVED, that the Superintendent is hereby charged with general supervision of the execution of the budgets adopted by the Board and shall hold the department heads responsible for performance of their responsibilities within the amounts appropriated by the Board of Education and in keeping with the budgetary policy of the Board. This appropriation resolution is to take effect on June 8, 2026.

Roll Call: Amen _____, Jannoun _____,
 Elzayat _____,
 Fawaz _____, Sabbagh _____,
 Hijazi _____, Williamson _____,

Yeas: _____ Nays: _____

Board Action: Motion: _____ Support: _____ Carried: _____

Crestwood School District
2026-2027 Original Budget
General Fund
June 2025

	2025-2026 Budget Amendment General Fund May 2026	2026-2027 Original Budget General Fund June 2026	Difference	
Revenue:				
100 Local Revenue	\$ 5,535,540.00	\$ 5,440,540.00	\$ (95,000.00)	
300 State Revenues	\$ 40,289,132.00	\$ 41,089,132.00	\$ 800,000.00	
400 Federal Revenues	\$ 100,983.00	\$ 25,000.00	\$ (75,983.00)	
500 Incoming Transfers & Other Transactions	\$ 2,471,300.00	\$ 1,945,000.00	\$ (526,300.00)	
600 Fund Modifications (Transfers In)	<u>\$ 210,000.00</u>	<u>\$ 210,000.00</u>	<u>\$ -</u>	
Total Revenue	\$ 48,606,955.00	\$ 48,709,672.00	\$ 102,717.00	
Expenditures:				
11X Basic Programs	\$ 24,403,034.00	\$ 24,051,867.00	\$ (351,167.00)	49.39%
12X Added Needs	\$ 4,882,301.00	\$ 5,062,572.00	\$ 180,271.00	10.40%
21X Support Services - Pupil	\$ 2,897,678.00	\$ 3,002,970.00	\$ 105,292.00	6.17%
22X Support Services - Instructional Staff	\$ 1,159,251.00	\$ 1,200,772.00	\$ 41,521.00	2.47%
23X Support Services - General Administration	\$ 948,377.00	\$ 974,042.00	\$ 25,665.00	2.00%
24X Support Services - School Administration	\$ 3,127,217.00	\$ 3,160,378.00	\$ 33,161.00	6.49%
25X Support Services - Business	\$ 626,219.00	\$ 649,503.00	\$ 23,284.00	1.33%
26X Operations and Maintenance	\$ 4,863,539.00	\$ 4,882,572.00	\$ 19,033.00	10.03%
27X Pupil Transportation Services	\$ 2,452,203.00	\$ 2,452,203.00	\$ -	5.04%
28X Support Services - Central	\$ 1,481,859.00	\$ 1,461,861.00	\$ (19,998.00)	3.00%
29X Support Services - Other	\$ 1,154,395.00	\$ 1,191,198.00	\$ 36,803.00	2.45%
3XX Community Services	\$ -	\$ -	\$ -	0.00%
Payment to other Governmental Agencies, Facilities				
4XX Acquisitions, Construction, & Improvements	\$ 150,000.00	\$ 150,000.00	\$ -	0.31%
49X Prior Year Adjustments	\$ -	\$ -	\$ -	0.00%
5XX Other Financing Uses	\$ -	\$ -	\$ -	0.00%
6XX Fund Modifications (Transfers Out)	<u>\$460,882.00</u>	<u>\$460,882.00</u>	<u>\$ -</u>	0.95%
Total Expenditures	\$ 48,606,955.00	\$ 48,700,820.00	\$ 93,865.00	
Excess Revenue (Expense)	<u>\$ -</u>	<u>\$ 8,852.00</u>	<u>\$ 8,852.00</u>	
Beginning Fund Balance (July 1, 2025)	<u>\$ 12,340,242.00</u>	<u>\$ 12,340,242.00</u>	<u>\$ -</u>	
Ending Fund Balance	\$ 12,340,242.00	\$ 12,349,094.00	\$ 8,852.00	
Fund Balance Percentage	25.39%	25.35%		
	60,947,197.00	61,049,914.00		



Insurance Summary

Crestwood School District

Presented: May 14, 2026

Presented by:

Trevor Smith – Program Director
Jackie Schott, CPCU, LIC – Area Executive Vice President
Katie Carlson, CISR – Key Account Executive

Arthur J. Gallagher Risk Management Services, Inc.
300 Ottawa NW | Suite 301
Grand Rapids, MI 49503
www.ajg.com



Insurance | Risk Management | Consulting

Table of Contents

MAISL Trust History 3
Who is the Metropolitan Association for Improved School Legislation (MAISL)? 4
The MAISL Advantage 6
Exposure Information 7
Uncapped Loss Information for District’s Use 8
Educators’ Legal Liability Losses Excess of District Deductible 8
MAISL 2026-2027 Protected Self-Insured Structure - \$600,000 SIR 9
Premium Summary 10
Coverage Notes 11
Premium Summary Analysis 12
2026-2027 Coverage Summary 12
2026-2027 Carrier AM Best Rating 13
Servicing MAISL 14
Mobile Claim Reporting 14
Claim Reporting Procedures and Claim Contacts 15
Cyber Liability eRiskHub® Features 15



Crestwood School District

MAISL Trust History

The MAISL Trust was started in 1988 as a result of limited availability of commercial coverage on reasonable terms. Nine school districts formed the MAISL Trust Self-Insurance Pool. Its objective was to provide stable, competitively priced, long-term property, fleet, and liability coverage. After 36 years, the MAISL Trust continues as a successful and well-established program providing members with insurance coverage to suit their needs. The program is in constant review to provide a broad and competitive coverage with specialized needs. The MAISL Trust continues to investigate additional coverage for members.

MAISL Trust Structure – Protected Self-Insurance

- Through its risk sharing pool, the MAISL Trust provides coverage for most member claims.
- Through its collective purchasing power, the MAISL Trust arranges excess coverage for claims exceeding pool limits.
- This combination affords its members coverage with high limits written on a first dollar basis and small deductibles.

Core Lines of Coverage Provided

- Property Damage
- Boiler & Machinery
- Automobile
- General Liability
- Excess Liability
- Employee Dishonesty and Crime
- School Board Legal Liability
- Cyber Liability
- Crisis Protection

Ancillary Lines of Coverage Available

- MAISL Workers Compensation Group
- Foreign Legal Liability Group Program
- Underground Storage Tank Liability
- Fiduciary Liability
- Employee Benefits
- Bonds–Treasurer/Life Safety/Notary Public
- Student Accident
- Terrorism
- Pollution
- Special Events
- Excess Limits

MAISL Trust Program Benefits

- The Protected Self-Insurance Program provides extensive coverage and cost savings.
- Broader coverage and increased limits.
- Ongoing member eligibility for dividends.
- Interest earnings are retained by the members and further reduce program costs.
- Direct input and strong voice by each member on coverage, administration, claims management, and loss prevention decisions. Each member has one vote.
- The MAISL Trust is a transparently run organization.
- Professional loss prevention programs tailored more to specific needs and desires of members.
- Direct control of growth and determination of new members.
- Carriers of program coverages are competitively bid and A+ rated.
- The MAISL Trust staff and service providers are highly experienced in risk management for schools.
- Competitive bidding of program coverages.
- Playground Inspections

Who is the Metropolitan Association for Improved School Legislation (MAISL)?

Founded in 1988, MAISL was created to provide a specialized Risk Management program to its public K-12 school members that incorporates member control, quality service, and regional collaboration. It does this by self-insuring Property and Liability insurance. As a result, members purchase competitively priced insurance protection that is both stable and comprehensive while also receiving the benefits of dedicated loss control, member equity, and competitive bidding on behalf of the organization.

Current Owners	
Ann Arbor Public Schools	Lapeer Community Schools
Berkley Public Schools	Linden Community Schools
Bloomfield Hills School District	Livingston ESA
Carman-Ainsworth Community Schools	Oak Park School District
Center Line Public Schools	Pinckney Community Schools
Ciarenceville School District	Redford Union School District
Crestwood School District	Riverview Community Schools
Dearborn Public Schools	Taylor School District
Dexter Community Schools	Utica Community Schools
Garden City Public Schools	Van Dyke Public Schools
Grosse Pointe Public Schools	Wayne County RESA
Hamtramck Public Schools	Westwood Community Schools
L'Anse Creuse Public Schools	

Governance

- **Executive Board** – Consists of six members elected by the Board of Directors. The Executive Director is a non-voting member of the Executive Board. The Executive Board of the Trust functions as the finance committee recommends policy and protocol as well as reviews and recommends insurance coverage options. The Trust Executive Board meets approximately once each quarter.
- **Board of Directors** – Consists of one representative from each member district. The Board of Directors has five scheduled meetings each year. At these meetings, members are kept current on any program developments and have the opportunity to provide input as well as network on a variety of school related issues.

Committees

- **Admissions Committee** – Consists Trust member representatives and administrative staff. The committee reviews petitions for membership from prospective members.
- **Bylaws Committee** – Consists of Trust member representatives who oversee the review and revisions of the Trust Bylaws.
- **Claims Committee** – Consists of Trust member representatives who review claims that are beyond the authorization of staff members and to determine a settlement strategy.
- **Loss Control Committees** – Currently consists of two separate committees dedicated to the reduction of losses covered by the Trust. Committees consist of a combination of Trust member representatives and persons who are employed by Trust member districts whose occupational specialty pertains to hazards overseen by the committee. The two committees are:
 - **Facilities Loss Control** – Dedicated to the reduction of property losses as well as liability losses arising out of vocational activities and hazardous materials.
 - **Vehicle Safety Committee** – Dedicated to reducing Trust vehicle accidents

The MAISL Advantage

- The MAISL philosophy is member focused – to serve and protect the member’s best interest at all times.
- MAISL, as an insurance cooperative owned by its members, looks for ways to find coverage to protect the member – unlike Insurance Company programs that look to find ways to exclude or limit coverage through strict interpretation of policy language.
- The MAISL organization is governed by its members - All members participate in all decisions. All members are trustees on the board and have a voice and a vote.
- MAISL has full transparency of all financial and operational matters.
- The MAISL organization has historical rate stability for over 35 years.
- MAISL is committed to preventing losses with training, education, and resources.
- MAISL offers professional risk management, loss control visitations, and consultative services (Yvette Augustine).
- The MAISL organization has specialized scholastic focused claims and litigation management (Government Immunity).
- MAISL hosts quarterly membership meetings.
- The MAISL organization prides itself on member accountability.
- MAISL provides access to service providers and to carriers.
- MAISL bids coverage annually so you don’t have to.
- MAISL members have collaboration and control over their program.
- MAISL members have annual property schedule updates.
- The MAISL organization offers broad insurance coverages tailored for schools.
- MAISL has high liability limits for more protection to each member district.
- There is a potential for equity, surplus, and investment income returned to the members.

Exposure Information

	2025-2026 Exposures	2026-2027 Exposures
Employees	549	543
Students	3,697	3,760
Buses	0	0
Other Vehicles	8	8
Property Values	\$147,817,640	\$147,917,640

Crestwood School District



Gallagher

Insurance | Risk Management | Consulting

Uncapped Loss Information for District's Use

	Property	Auto Physical Damage	Auto Liability	General Liability	Total	Number of Claims
2020-2021	\$1,358,754.59	\$0.00	\$3,281.14	\$0.00	\$1,362,035.73	5
2021-2022	\$12,377.44	\$0.00	\$66,251.33	\$0.00	\$78,628.77	3
2022-2023	\$0.00	\$0.00	\$0.00	\$260.00	\$260.00	1
2023-2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
2024-2025	\$44,262.78	\$0.00	\$0.00	\$125,000.00	\$169,262.78	3
Total	\$1,415,394.81	\$0.00	\$69,532.47	\$125,260.00	\$1,610,187.28	12
2019-2020 Removed	\$228,535.70	\$0.00	\$0.00	\$213,006.61	\$441,542.31	5

*Indicates loss was capped at \$250,000 for the loss fund portion of your premium, and \$500,000 for any loss in the Great American Insurance Company layer.

Loss Runs Valued as of 12/31/2025

Educators' Legal Liability Losses Excess of District Deductible

	School Board Legal Liability	Number of Claims
2020-2021	\$0.00	0
2021-2022	\$0.00	0
2022-2023	\$0.00	0
2023-2024	\$0.00	0
2024-2025	\$0.00	0
Total	\$0.00	0
2019-2020 Removed	\$0.00	0

The Educators' Legal Liability is not part of the Self-Insured Package Premium.



Crestwood School District



Insurance | Risk Management | Consulting

MAISL 2026-2027 Protected Self-Insured Structure - \$600,000 SIR

<p>Employee Dishonesty \$1,000,000 Per Occurrence Great American Insurance Company</p>	<p>Excess Property \$400,000,000 Per Occurrence Federal Insurance Company (CHUBB)</p>	<p>Excess Liability \$15,000,000 Optional by District \$10,000,000 Optional by District \$5,000,000 Optional by District Great American Insurance Company</p>
<p>Property \$1,000,000 Per Occurrence Great American Insurance Company</p>	<p>General Liability \$1,000,000 Per Occurrence Great American Insurance Company</p>	<p>Automobile Liability \$1,000,000 Per Occurrence Great American Insurance Company</p>
<p>\$200,000 Corridor Deductible</p>		
<p>\$600,000 Self-Insured Retention Per Occurrence</p>		
<p>\$5,000 Maintenance Deductible Employee Dishonesty, Crime</p>	<p>\$5,000 Property Maintenance Deductible Property, Mobile Equipment, Auto Physical Damage</p>	<p>\$200K Corridor Deductible</p>



<p>Aggregate Loss Fund Protection Unlimited Great American Insurance Company</p>	<p>Loss Fund (100% Funded) \$4,248,197 Loss Fund</p>
---	---

Employee Dishonesty, Crime **Property, Mobile Equipment, Auto Physical Damage** **General Liability, Employee Benefits Liability** **Automobile Liability**

Crime

- Money & Securities
- Commercial Blanket Bond
- Depositors' Forgery

Property

- Buildings
- Contents
- Mobile Equipment / EDP
- Auto Physical Damage
- Flood & Earthquake (Limited)
- Inland Marine
- Excess Property

General Liability

- Comprehensive General Liability
- Employee Benefits Liability
- Automobile Liability
- Auto Medical Payments

MAISL Coverage Outside Loss Fund

- Boiler & Machinery
- Educators' Legal
- Cyber Liability
- Crisis Protection

Optional Coverage Placed by Gallagher Outside MAISL Pooled Insurance Program

- Foreign Legal Liability
 - Fiduciary Liability
 - Underground Storage Tank
 - Student Accident
 - Employee Benefits - GBS
 - Flex Benefits - GBS
- A \$5,000 Trailing Deductible applies to Liability (General Liability and Auto Liability). The trailing deductible applies ONLY if the loss fund is eroded. Should the loss fund be eroded, the \$5,000 trailing deductible shall apply to each occurrence or accident before Great American Insurance Company would make payment on a loss.



Crestwood School District



Gallagher

Insurance | Risk Management | Consulting

Premium Summary

Line of Coverage	2025-2026 Expiring Premium	2026-2027 MAISL Program	Member Equity Supplement 15% Loss Fund Credit	Member Equity Supplement MAISL Admin Fee Credit	Final Adjusted Premium
Self-Insured Package Premium (Includes Property, General Liability, Automobile Liability/Physical Damage, Inland Marine)	\$17,403	\$23,495			
Excess Property	\$39,846	\$32,660			
Boiler & Machinery	\$5,422	\$3,905			
Excess Liability – \$5,000,000 xs \$1,000,000	\$9,443	\$12,443			
Excess Liability – \$5,000,000 xs \$6,000,000	\$18,148	\$18,254			
Educators' Legal Liability	\$10,811	\$11,363			
Crime	\$66	\$63			
E&O	\$468	\$507			
Cyber Liability	\$8,070	\$7,274			
Crisis Protect	\$2,196	\$2,230			
Gallagher Brokerage & Administration Fee	\$5,873	\$6,603			
Claims Administration – Gallagher Bassett	\$3,193	\$3,038			
MAISL Administration	\$7,582	\$8,346		(6,479)	\$1,867
MCCA-State Assessment	\$656	\$672			
Assigned Claim Assessment	\$728	\$728			
TOTAL FIXED COST	\$129,905	\$131,581			
Loss Fund	\$164,553	\$188,398	(28,260)		\$160,138
TOTAL VARIABLE COST	\$164,553	\$188,398			
TOTAL PROGRAM CONTRIBUTION	\$294,458	\$319,979			\$285,240

Not reflected in the 2025–2026 expiring program contribution above, the Member Equity Supplement reduced the total program contribution by \$29,973.

The insurance cost per bus is \$2,208.58

The cost per other vehicle is \$1,146.29

Coverage Notes

- Property Loss Limit increased from \$300M to \$400M on the Chubb Excess Property Layer.
- Enhancements to Flood Coverage - \$50M for Low Hazard/\$25M for Moderate Hazard/\$10M High Hazard.
- Increased Extra Expense Limit on Excess Property to \$75M.
- Increased Earthquake Limit - \$50M.
- Yard Catastrophic Coverage Increased (Parked Fleet) - \$25M.
- Builders Risk Coverage - \$10M (NOT INTENDED FOR ANY MAJOR PROJECTS OR STRUCTURAL CHANGES).
- Enhancements made to Newly Constructed/Acquired Buildings for Building and Contents Limit.
- \$200K Property and \$200K Casualty Corridor Deductibles remained unchanged. Corridor Deductibles do not erode the loss fund.
- \$600K SIR remained unchanged.
- Deductibles stayed the same at \$5,000 for Property/Crime \$2,500 for Auto Physical Damage
- Terrorism and Pollution are excluded, see AJG if you are interested in a quote.
- All premiums are subject to updated loss runs effective May 31, 2026. If there are any significant changes to the loss history at that time, all carriers reserve the right to revise their pricing.
- MCCA Fee increased from \$82 to \$84 per vehicle.
- Assigned Claim Assessment Fee remained \$91 per vehicle.
- Uninsured/Underinsured Motorists are not covered.
- Sexual Misconduct Limit of Liability on the package is \$1,000,000 / \$1,000,000.
- Sexual Misconduct is included in the Umbrella with a limit of \$5,000,000 / \$5,000,000.
- Great American Insurance Company Package policy includes coverage for social engineering losses up to \$100,000 subject to a \$5,000 deductible. To trigger coverage, there must be a "pre verification" act to confirm the authenticity of the request.
- A \$5,000 Trailing Deductible applies to Liability (General Liability and Auto Liability). The trailing deductible applies ONLY if the loss fund is eroded. Should the loss fund be eroded, the \$5,000 trailing deductible shall apply to each occurrence or accident before Great American Insurance Company would make payment on a loss.
- TRIA is excluded on all coverage when possible.
- Exclusions for Organic Pathogens (COVID-19), Cyber Liability, NBC and PFAS are included per expiring.
- Violent Event Extra Expense coverage is included for \$250,000 per member / \$500,000 aggregate under the Great American Policy. Property damage must occur to trigger coverage.
- Foreign Liability is available on a group purchase policy through MAISL. Please reach out to Gallagher/MAISL if you have interest in joining if you are not already a part of this policy.

2026-2027 Coverage Summary

Property	Deductible	MAISL
Buildings / Contents	\$5,000	\$1,000,000 Package Great American \$400,000,000 Excess Property Chubb
Flood / Earthquake	\$5,000	\$1,000,000 Package Great American \$50,000,000 Low Hazard/ \$25,000,000 Moderate Hazard / \$10,000,000 High Hazard
Extra Expense	\$5,000	\$1,000,000 Package Great American \$75,000,000 Excess Property Chubb
Synthetic Turf Fields	\$5,000	\$500,000 Per Occurrence / \$5,000,000 Aggregate - Package Great American
Fiber Optic Lines Outside / Underground	\$5,000	\$250,000 Per Occurrence / \$5,000,000 Aggregate - Package Great American
Newly Acquired/Constructed Building	\$5,000	\$5,000,000 and 180 days Reporting – Building Value \$2,500,000 and 180 days Reporting – Contents Value
Crime	Deductible	MAISL
Employee Dishonesty Blanket Bond	\$5,000	\$1,000,000
Theft of Money and Securities	\$5,000	\$100,000
Social Engineering	\$5,000	\$100,000 Pre-verification act required
Boiler & Machinery	Deductible	MAISL
Combined Limit	\$5,000	\$200,000,000
Spoilage	\$5,000	\$10,000,000
Automobile	Deductible	MAISL
Auto Physical Damage	\$2,500	ACV and Replacement Cost
Auto Liability	\$0	\$1,000,000 Plus Umbrella Limit
Hired and Non-Owned Auto Liability	\$0	\$1,000,000 Plus Umbrella Limit
Automatic Coverage for Newly Acquired Vehicles	\$0	Included
General Liability	Deductible	MAISL
Per Occurrence / Aggregate	\$0	\$1,000,000 Plus Umbrella Limit
Sexual Molestation	\$0	\$1,000,000 \$5,000,000 Umbrella Limit
Educators' Legal Liability	Deductible	MAISL
Educators' Legal Liability	\$60,000	\$1,000,000 Plus Umbrella Limit
Errors & Omissions	\$60,000	\$1,000,000 Plus Umbrella Limit
Non-Monetary Coverage (I.E.P. Hearing)	\$0	\$100,000
Employment Practices Liability	\$60,000	\$1,000,000 Plus Umbrella Limit
Front & Back Pay Coverage	\$60,000	\$1,000,000 Plus Umbrella Limit

Umbrella / Excess Liability	Deductible	MAISL
Limit of Liability	\$0	\$10,000,000 (Includes Educators' Legal Liability)
		\$5M Sublimit for Sexual Molestation
		Additional Umbrella Limits Available (Excludes Sexual Molestation Coverage above \$5 Million)
Crisis Response	Deductible	MAISL
School Violent Acts	\$0	\$1,000,000 (Crisis Protect – Lloyd's) \$250,000 / \$500,000 – Package Great American
Cyber Liability (Tier 1)	Deductible	MAISL
Limit of Liability	\$15,000	\$1,000,000 Per Occurrence \$1,000,000 Aggregate \$10,000,000 Pool Aggregate
Ransomware Sublimit (Includes Demand Payments)	\$15,000	\$1,000,000

Note:

Disclaimer: For a full list of coverages please refer to the proposal provided by Gallagher. This document is meant to be an Executive Summary of the MAISL Trust Insurance Program, its coverages and pricing.

2026-2027 Carrier AM Best Rating

Carriers Quoted	Coverage	Carrier Rating	Admitted / Non-Admitted
Great American Insurance Company	Package, Educators' Legal Liability and Excess Liability	A+ XV	Admitted
Federal Insurance Company (Chubb)	Excess Property and Boiler & Machinery	A++ XV	Admitted
The Hanover Insurance Company	Crime	A XV	Admitted
Westchester Fire Insurance Company	E&O	A+ XV	Admitted
Underwriters at Lloyd's London	Crisis Protection	A XV	Non-Admitted
Westchester Surplus Lines Insurance Company (Chubb)	Cyber	A++ XV	Non-Admitted

Servicing MAISL

Executive Committee

Mark Rajter MAISL Executive Director	Yvette Augustine MAISL Loss Control Consultant	Dawn Styma Administrative Coordinator
Dave Bergeron Clarenceville School District	Tom Wall Dearborn Public Schools	James Larson-Shidler Hamtramck Public Schools
Charlie Roddis Center Line Public Schools	Michael Engelter Pinckney Community Schools	

Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (616) 233-0910

Name / Title	Phone	E-mail
Trevor Smith Program Director	(630) 694-5436	Trevor_Smith@RPAdmin.com
Jackie Schott, CPCU, LIC Area Executive Vice President	(616) 459-3351	Jackie_Schott@ajg.com
Katie Carlson Key Account Executive	(616) 481-1917	Katie_Carlson@ajg.com
Rachel Drangin Client Service Manager II	(616) 240-7166	Rachel_Drangin@ajg.com
Abby Boumis Client Service Manager I	(616) 233-0916	Abby_Boumis@ajg.com
Trey Logdson Client Service Associate	(616) 233-0910	Trey_Logdson@ajg.com

Mobile Claim Reporting

The most critical piece of information is to **REPORT CLAIMS IMMEDIATELY**. This provides for efficient claims management and cost containment. All necessary documentation (pictures, police reports, etc.) can be obtained after the claim is reported. If you are unsure if the incident will be a claim, mark **REPORT ONLY** or **INCIDENT ONLY** on the form. If reporting by email, put "INCIDENT ONLY" in the subject line and email body. If reporting by phone, tell the operator that this is an "INCIDENT ONLY."

Scan the code below for Claims Reporting Directory and bookmark for quick access.



Claim Reporting Procedures and Claim Contacts

The most critical component of managing the cost of claims is to REPORT CLAIMS IMMEDIATELY. This provides for the most efficient claims management. All necessary documentation (pictures, police reports, etc..) can be obtained after the claim is reported. Events that occur and remain under the \$5,000 Property or \$2,500 Auto Physical Damage deductibles DO NOT need to be reported as claims. If you are unsure if the event will be claim, mark RECORD ONLY or INCIDENT ONLY on the applicable claim report form.

Property, Automobile, & General Liability – Managed through Gallagher Bassett

Report to Gallagher Bassett utilizing one of the following methods:

Policy #: MAC 3128240

Email to MAISLClaims@gbtpa.com

Online at www.risxfacs.com – First Reports

Claim Contacts

Property

Keith Holmes
Keith_holmes@gbtpa.com
(586) 596-5868

Automobile

Mitch Sabat
Mitch_Sabat@gbtpa.com
(717) 506-2849

Sue Pulda
Sue_Pulda@gbtpa.com
(717) 610-3599

General Liability

Flory Morisette
Flory_morisette@gbtpa.com
(248) 452-6046

Don Geiner – Claims Supervisor
Don_geiner@gbtpa.com
(248) 452-6035

Boiler and Machinery Coverage – Managed through Chubb

Online Inspection Request Form: [Boiler Inspection Form | Chubb](#) OR
Contact

Joel Ingersoll
Joel.ingersoll@chubb.com
(414) 477-0661

Reporting a Claim – Partnered with Federal Insurance Company Policy #76429695

Email cscfnol@chubb.com - not intended for urgent matters

Online at www.chubb.com

Phone (800) 252-4670

Educators Legal Liability – Managed through Great American Insurance Company

Contact

Karen Bittner
kbittner@gaig.com
(732) 875-0615 Office
(856) 275-4217 Cell

Reporting a Claim

Email – publicsectorclaims@gaig.com and cc kbittner@gaig.com on any filing, lawsuit or other written demands.

Provide brief background and appropriate district contact. **Report immediately.**

Cyber Liability

Phone: 1 (888) 310-9553

Email: cyberclaimreport@chubb.com

Online: www.chubb.com/cyber

Policy # TBD

International Liability (For Members that Elect this Coverage)

Emergency Services Hotline: 1 (888) 327-1431

Kidnap & Extortion Crisis Hotline: + 1 (305) 865-0072

Email: ChubbClaimsFirstNotice@chubb.com

Policy #: PHFD9594498A

Register for the mobile app: <https://portal.chubbtravelsmart.com>

Crisis Protection (Active Shooter)

Hotline: 1 (817) 826-7000

Email: UK.Specialty.Claims.ProfessionalRisks@ajg.com

Policy #: B1262FC0384126

Cyber Liability eRiskHub® Features



To access the Gallagher | eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is 447597.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).

eRiskHub® Overview and Login Information

The evolution of the cyber risk landscape has brought with it broad, sweeping regulations to address cybersecurity exposures. This digital transformation also presents new risks, including financial losses, for every industry. Gallagher's Cyber Practice delivers expertise alongside cyber risk management and insurance placement services, as well as a better way to construct risk management solutions. CORE360™ - our comprehensive approach of evaluating our client's risk management program - leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total cost of risk. First, we consult with you to understand all of your actual and potential costs, then find the best options to reallocate these costs based on strategic actionable insights empowering you to know, control and minimize your total costs increasing profitability. Additionally, our data-driven CORE360™ approach allows us to implement programs for your business that will increase safety, minimize losses, mitigate claims and proactively analyze your cyber risk posture.

Key Features of the Gallagher | eRiskHub®

- **Gallagher Cyber Risk Due Diligence** - A six-step process designed to walk clients through a simple, thought-provoking framework to encourage organizational communication, establish clear direction and highlight priorities to better understand your cyber risk profile.
- **Risk Manager Tools** - A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- **News Center** - Keeps you up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center** - An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. (Looking for something specific? Try the search box at the top right of the page to search the entire Gallagher | eRiskHub®).
- **Security & Privacy Training** - An overview of best practices for creating an effective security training program for employees.
- **Strategic Third-Party Relationships and Partner Resources** - Information on third-party vendors that can assist your organization with improving your overall cyber risk.

As cyber risk evolves, so does our commitment to thought leadership. Our global cyber teams focus exclusively on cyber risk, and uniquely position Gallagher to share our knowledge, expertise and experience for the benefit of our clients.

If you have any questions about the Gallagher | eRiskHub®, please reach out to your broker.

COOPERATIVE EDUCATION PROGRAM AGREEMENT

Special Education Livonia Transition Program (LTP) 2026-2027

THIS AGREEMENT is entered into this 1st day of July 2026, between Crestwood School District (hereinafter referred to as "Crestwood") and Livonia Public Schools (hereinafter referred to as "Livonia").

1. **PURPOSE.** Crestwood Schools and Livonia and their respective Boards of Education have determined that it is in the best interests of both Crestwood Schools to permit certain Crestwood Schools students to receive special education services provided by and through Livonia in accordance with the terms of this Cooperative Education Program Agreement, and consistent with the pertinent provisions of the Revised School Code of 1995 and the State School Aid Act of 1979, as amended. It is further the purpose of this Agreement to permit special education students from Crestwood Schools to utilize classroom positions at the Livonia Transition Program (hereinafter referred to as "LTP").

2. **TERM.** The term of this Agreement shall be from July 1, 2026, through June 30, 2027, subject to Paragraph 3 of the Agreement.

3. **RENEWAL.** This Agreement will not be automatically renewed for any periods. Crestwood Schools and Livonia agree, however, to use their best efforts to negotiate in good faith a renewal hereof, but in the event a renewal does not occur, this Agreement shall terminate upon the expiration of the term in Paragraph 2 above.

4. **Crestwood Schools STUDENTS.** Crestwood Schools hereby agrees to permit selected students of Crestwood Schools to enroll at the LTP of Livonia, and Livonia hereby agrees to such enrollment, for the purpose of special education. The number of Crestwood Schools students allowed to enroll at the LTP will be limited to 10 students unless agreed to by Livonia. Students who have violated the "Weapons-Free School Zone Requirements" and/or have been expelled are prohibited from enrolling. While in attendance such students shall be subject to the Livonia Student Code of Conduct.

5. **MEMBERSHIP.** For the purpose of state aid eligibility, the students enrolled and attending the LTP shall be recorded in membership by Livonia and Crestwood Schools according to state approved pupil accounting practices. It is the responsibility of LPS, only, to assure that Crestwood Schools students are counted in Livonia's membership count on the necessary official state aid membership count days as determined by the State of Michigan.

6. **PAYMENT FOR COOPERATIVE EDUCATION SERVICES.** For each Crestwood Schools student enrolled and attending the LTP on the official state aid membership count date of each school year subject to this Agreement, Crestwood Schools agrees to accept and to pay an invoice or invoices issued by Livonia to Crestwood Schools in the amount equivalent to \$8,400 per student. One-half to be paid for the first semester of the 2026-2027 school year and the second in second semester. Crestwood Schools hereby agrees to remit payment of said invoice(s) within thirty (30) business days of receipt of same. Within the discretion of Livonia, the failure of Crestwood Schools to remit timely payment of such invoice(s) may result in the discontinued enrollment and attendance of Crestwood Schools students in the LTP.

Crestwood Schools's payment obligations under this Section of the Agreement are independent of the amounts Livonia receives in state aid under the Revised State School Aid Act of 1979, as amended.

7. **STUDENT MISCONDUCT.** At the discretion of the LTP administrator, and consistent with due process requirements, a Crestwood Schools student may be suspended, or permanently removed from the LTP and permanently denied access to the LTP if the student; (a) violates any of the prohibited acts listed under Policy JD of the Livonia Student Code of Conduct; (b) violates the LTP's rules or regulations; (c) engages in misconduct which interferes with the good order of the LTP, the proper functioning of the educational process or the health and safety of students. The LTP administrator shall be the person solely responsible for determining if a student has engaged in misconduct warranting suspension or permanent removal from the LTP.

10. **ENTIRE AGREEMENT.** This is the entire Agreement of the parties, there being no other written or verbal agreements in substitution for these terms or in supplementation of same.

11. **AMENDMENT.** This Agreement may be amended only upon written mutual agreement of the parties and/or required by the Revised School Code and/or State School Aid Act.

12. **TRANSPORTATION.** Transportation of Crestwood Schools students to and from the Livonia Transition Program is the sole responsibility of Crestwood Schools.

13. **TERMINATION.** This Agreement shall be null and void only to the extent that any provision included herein is prohibited by state law.

14. **NOTICE.** For all purposes under this Agreement, notices shall be in writing to the Superintendents of the respective Crestwood Schools.

15. **THIS AGREEMENT** has been authorized by the Board of Education of Crestwood Schools at a public meeting held on the _____ day of _____, 2026, and the Board of Education of Livonia Public Schools on the 20th day of April 2026.

WITNESSES:

Crestwood School District

By: _____

Its: Superintendent

WITNESSES:

LIVONIA PUBLIC SCHOOLS

By: _____
Andrea Oquist

Its: Superintendent

REQUEST FOR OVERNIGHT FIELD TRIP APPROVAL
CRESTWOOD SCHOOL DISTRICT
Dearborn Heights, MI 48127

District Approval: _____ Date: _____

This form must be completed and submitted to the Crestwood Board Office
30 days prior to an overnight trip to allow time for approval.

Supervising Staff Member(s) Devon Eckhardt and Noah Zain

Grade(s) All School Crestwood High School

Location of Trip Lake Michigan College, Benton Harbor, MI Round Trip Mileage 353 Miles

Date(s) of Trip	Departure Date	Time	Return Date	Time
<u>7/10/26 - 7/11/26</u>	<u>7/9/26</u>	<u>5:00pm</u>	<u>7/11/26</u>	<u>Variable NLT 9:00pm</u>

Number of Students to Attend Trip 2 Approximate Cost per Student \$ 521.77

Total Cost of Trip: \$1,042.54 Funding Source: Athletics Department

Number of Staff Members 2 Other Adult Chaperones _____

Names of all Staff Members/Adult Chaperones attending: Devon Eckhardt, Noah Zain

All volunteer chaperones have ICHAT clearance on file at the Central Office. Yes

Type of Transportation (Check One): School Bus Activity Bus Commercial Carrier*

Other Staff vehicle * Company Name _____

List the purpose and objectives of the field trip:
Compete in Esports Nationals competition

Staff Member's Signature(s) [Signature] Date 5/27/26

Principal's Signature (Approval) [Signature] Date 5/29/26

Please attach Field Trip Itinerary to this form when submitting.

EVENT: American Esports Association National Competition
<https://www.amateuresports.org/nationals>

LOCATION: Lake Michigan College, 2755 E Napier Ave, Benton Harbor, MI 49022

DISTANCE: 174 miles

LODGING: Best Western Benton Harbor-St. Joseph 1592 Mall Dr, Benton Harbor, MI 49022

COST: Travel: \$70 Lodging: \$732.54 Meals: \$240 Total: \$1,042.54

ITINERARY

THURSDAY 7/9 5:00pm Arrive at Crestwood High School

5:15pm Begin travel to Best Western Benton Harbor (2hr 45min)

8:00pm Check in to Best Western Benton Harbor

8:30pm Dinner

FRIDAY 7/10 7:00am Breakfast at hotel

8:00am Check in to event at Lake Michigan College (day 1)

12:00pm Lunch

6:00pm Finish matches for the day

6:30pm Dinner

SATURDAY 7/11 7:00am Breakfast at hotel

7:45am Check out of Best Western Benton Harbor

8:00am Check in to event at Lake Michigan College (day 2)

12:00pm Lunch

5:00pm Begin travel to Crestwood High School

8:45pm Arrive at Crestwood High School