

**Crystal Lake Cottagers Association**  
**Annual General Meeting**  
**June 2nd, 2019, 10:00 a.m. - Galway Hall**

President, John Hubbard opened the meeting at 10:00 a.m., there were 31 people in attendance at the meeting.

**Call to Order:**

John Hubbard called the formal meeting to order

**Previous Minutes:**

John advised that the previous AGM minutes had been posted on the CLCA website and asked if anyone had any questions or concerns, no one did.

Moved by Doris Dieners and seconded by Gary Round that the minutes from the 2018 AGM be adopted as posted on the CLCA website - all in favour, carried

**Financial Report: (Carol Ing)**

Chris Brickman read the Financial Report on behalf of, Treasurer, Carol Ing . Copies of the financial statements and 2019 budget were provided (copy attached). – Carol please send final to me

Moved by Zina Bolak and seconded by Doris Dieners that the 2018 financial report be adopted as posted- all in favour, carried

**Membership: (Sarah Petrik)**

Sarah advised that we currently have 100 members to date for 2019. Memberships continue to come in through the website and mail.

John Hubbard made the point that it is very important to get our membership numbers up in order to ensure that we have recognition with regulatory agencies.

In the past, several members have offered to promote membership with their neighbours. Doris Dieners is going to assist with this in 2019.

As short discussion took place on various ways to promote membership, including FOCA benefits and discounts.

## **General/Community Update: (Christine Brickman)**

### Municipal Issues:

- Several CLCA members attended a special Council Mtg. and round table discussion with Municipal staff, Councillors and Mayor, on June 1<sup>st</sup>. Group comments were presented to staff and council for consideration. Some of the topics discussed;
  - Short term rentals
  - Waste Management and waste card options
  - docks on road allowances
  - ATVs on Municipal Roads
  - public information and engagement
- A request was made for hardtop for East and West Clear Bay Roads, this request has been made for 6 years running now

### Website/Facebook:

- we continue to get high traffic volume on our website which is great for our advertisers
- CLCA Crystal has more than 800 facebook members

### Discount Program:

- Several local businesses continue to support the discount program for CLCA members

### Welcome Signs:

- Plants are now in for the season
- Maintenance will be carried out by members of the Executive for 2019

### Canada Day 2019:

- CLCA will sponsor a members event at White's Beach on Sunday June 30, 2019 2-4 p.m.
- ice cream, hot dogs and prizes will be available
- We are looking for donations and sponsorship.

### **Lake Stewardship Report:**

- Michael Olejnik, Lake Steward gave a very interesting report on the lake quality
  - water clarity testing was conducted throughout 2018 and the lake continues to have relatively good readings
  - Phosphorus and Calcium levels are remaining stable
  - Michael has been working with Trent University on detailed water analysis testing.
  - Michael will be doing some testing for invasive species in 2019
- Members wishing a copy of the entire report may make a request to any member of the executive
- A discussion took place related sightings of zebra mussels

**Executive/Board Election;**

The following positions were filled by acclamation:

John Hubbard; President

Christine Brickman; Vice-President

Carol Ing; Treasurer

Sarah Petrik; Membership Secretary

Sharon Brickman; Secretary

Mike Leblanc and Monique Lloyd; Board members

It was moved by Steve Simpson and seconded by Doris Dieners that these positions be filled, carried

Gary Round indicated that he would be willing to become a Board Member, this was moved by Danielle Beacom and seconded by Mike Rizzo, carried. Welcome Gary

**GARAI/CLCA and possible name change;**

Discussion was had around possible change of name from Crystal lake Cottagers Association to Crystal Lake Community Association, this has been a topic of discussion for several years to incorporate a broader scope of landowners.

CLCA collaborates with GARAI on many issues and has similar end goals, an amalgamation would avoid duplication of effort and expenses. John requested a show of hands for support to change the name as above and to work with GARAI (62 members currently) on amalgamation. The vast majority of people were in favour of this approach.

**Galway Hall; (Bill Lee)**

-The Galway Hall Committee is looking for volunteers

-Bill highlighted the key annual fundraisers that support the hall; Strawberry Supper in July and the Turkey Supper in November

-Bill spoke about initiatives by The Friends of Galway (FOG) and said that they are trying to put together a story of Crystal Lake families and looking for input

**Door Prize Draws were held;**

-several prizes were awarded to members in attendance

Formal meeting was adjourned at 11:10 p.m. (moved by Danielle Beacom and Seconded by Joan Malek, carried)

Following the formal meeting, an interesting presentation (attached) was given by Michelle Lewin from FOCA on the programs and benefits of this umbrella organization. It was mentioned that significance discounts are available to member organizations. Special codes can be provide to CLCA members upon request.

Carol Armstrong and Janet Clarkson provided an informative update from Council (copy attached)



CLCA  
 FINANCIAL SUMMARY  
 FOR THE YEAR 2019  
 AS AT DEC 31, 2019

	AS AT DEC 31, 2018		Budget 2019		2018B vs 2019 B Difference	
	DR	CR	DR	CR	DR	CR
<b>INCOME</b>						
MEMBERSHIP		\$ 3,800.00		\$ 4,000.00		\$ 200.00
ADVERTISING REVENUE		\$ 3,850.00		\$ 3,850.00		\$ -
DONATIONS		\$ -				
COMMUNITY EVENTS		\$ 1,070.00				\$ (1,070.00)
LOGO REVENUE		\$ -				
DANCE REVENUE		\$ -				
<b>DISBURSEMENTS</b>						
ASSOCIATE MEMBERSHIP	\$ 690.00		\$ 730.00		\$ (40.00)	
MAILINGS	\$ 794.89		\$ 300.00		\$ 494.89	
COMMUNITY SUPPORT	\$ 2,095.47		\$ 1,100.00		\$ 995.47	
WEB MAINTENANCE	\$ 484.95		\$ 550.00		\$ (65.05)	
NAVIGATIONAL AIDS	\$ 381.54		\$ 500.00		\$ (118.46)	
SIGNS/MAINTENANCE	\$ 664.06		\$ 1,200.00		\$ (535.94)	
MEDICAL AID	\$ -		\$ 1,500.00		\$ (1,500.00)	
INSURANCE	\$ 1,740.96		\$ 1,900.00		\$ (159.04)	
PAYPAL FEES	\$ 157.19		\$ 170.00		\$ (12.81)	
BANK CHARGES	\$ 9.90		\$ 25.00		\$ (15.10)	
BALANCE	\$ 7,018.96	\$ 8,720.00	\$ 7,975.00	\$ 7,850.00	\$ (956.04)	\$ (870.00)
PROFIT/(LOSS)		\$ 1,701.04		\$ (125.00)		\$ 86.04
<b>BALANCE SHEET</b>						
RBC BANK - Dec 31, 2018	\$ 15.01		\$ -		\$ 15.01	
TD BANK - Dec 31, 2018	\$ 13,011.40		\$ 12,901.41		\$ 109.99	
A/R PAYPAL - Dec 31, 2018	\$ (0.00)		\$ -			
ACCRUED INTEREST	\$ (0.00)					
INVESTMENT( See Note)	\$ -					
PREPAID MEMBERSHIP		\$ 2,600.00		\$ 2,600.00		\$ -
ACCOUNTS PAYABLE		\$ -				
NET WORTH		\$ 10,426.41		\$ 10,301.41		\$ 125.00
<b>TOTALS</b>	<b>\$ 13,026.41</b>	<b>\$ 13,026.41</b>	<b>\$ 12,901.41</b>	<b>\$ 12,901.41</b>	<b>\$ 125.00</b>	<b>\$ 125.00</b>

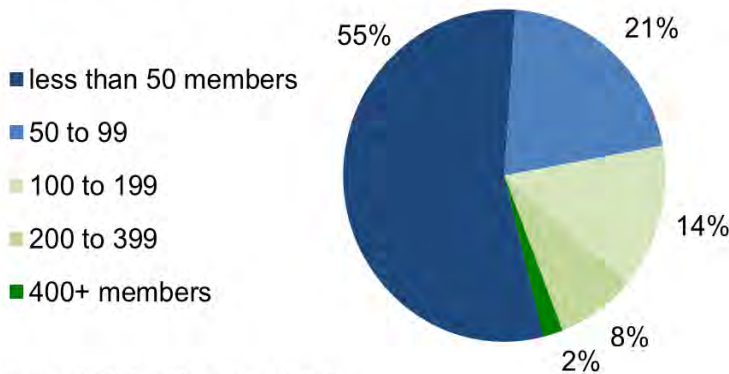
## FOCA's work is:

FOCA is the province-wide umbrella group for Ontario waterfront property owners, representing 50,000 member families in more than 500 lake and road associations.

**Our united voice carries weight on issues that matter!**



### How large or small are FOCA's ~500 member Associations?



source: 2018 FOCA member statistics

### What are lake association peers saying about FOCA?

“FOCA is the go-to for water resources.”

~Wendy L., Catchacoma Cottagers Association

“Insurance discounts, programs, resources; for just \$3.50 per person, we get real value from FOCA.” ~Daryle M., Otter Lake Ratepayers Association

“It’s where our Association goes first, to find answers.” ~Marlin H., Baptiste Lake A.

**FOCA has resources on “hot topics” for Associations, including these, and much more...**

Search by keyword at:

<https://foca.on.ca/resources/>

short-term rentals



boating issues and safety



finding & keeping volunteers



waterfront “etiquette”



Members: Login online at <https://foca.on.ca/benefits/> to see all the offer ACCESS CODES!  
Login & offers current at Mar.2019 – for updates, visit: <https://foca.on.ca/benefits/>

## For your ASSOCIATION - Key Services & Offers:

- tips for [starting and building a successful lake or road Association](#)
- 15% member discount on insurance coverage for your Association, through the FOCA [Association Insurance Program](#), administered by Cade Associates Insurance Brokers
- a great rate for FOCA Associations on teleconferencing from [Genesis Integration](#): only 2.5¢ /minute per participant
- [online \(credit card\) payment processing service via FOCA](#), so you can offer your members a digital fee renewal option
- [Association Webpage Offer](#): FOCA can create a free basic web presence for your Association!
- [Updates](#) on FOCA's advocacy files and policy updates. Stay in-the-know with the monthly [EAlert](#) (e-news)
- access to FOCA's step-by-step [Lake Planning Handbook](#) for community groups
- environmental stewardship [resources](#) and FOCA [publications](#)
- "[Who Does What](#)" - tools & tips for working with the levels of government
- [fact sheets and videos](#) on cottage country topics. Share these resources in your own association news!

### How to get the MOST out of your FOCA Membership

## EXTRA Benefits & Discounts for all your Member families:

- apply for the member [Web Login](#) to access all the Members-only resources on the FOCA website
- information on rural property issues ([septics](#), [taxation](#), [land use planning](#), [mining](#), [energy and utilities](#), ...)
- environmental programs: water quality data in the [Lake Partner Program](#); use the "cottage action plan" to help prevent the spread of [Invasive Species](#); and start your own family's [cottage succession](#) plan

### Also, **DEALS & DISCOUNTS** for you from FOCA's corporate partners, including:

- > exclusive access to [CottageFirst](#), the first cottage group insurance program!
- > [Coleman Canada](#) 40% discount on online orders with the member code
- > [Action First Aid](#) 18% discount on Phillips Home Defibrillators (AEDs)
- > [DockinaBox](#) 10% discount on dock frame systems or boat lifts
- > [Canadian Canoe Museum](#) free 1 year Individual Membership (a \$40 value)
- > [Cottage Life Magazine](#) special FOCA rate \$24.95 (1 year, incl. digital access)



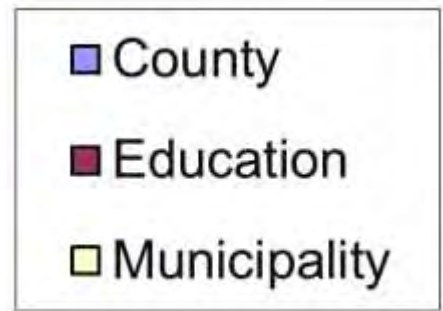
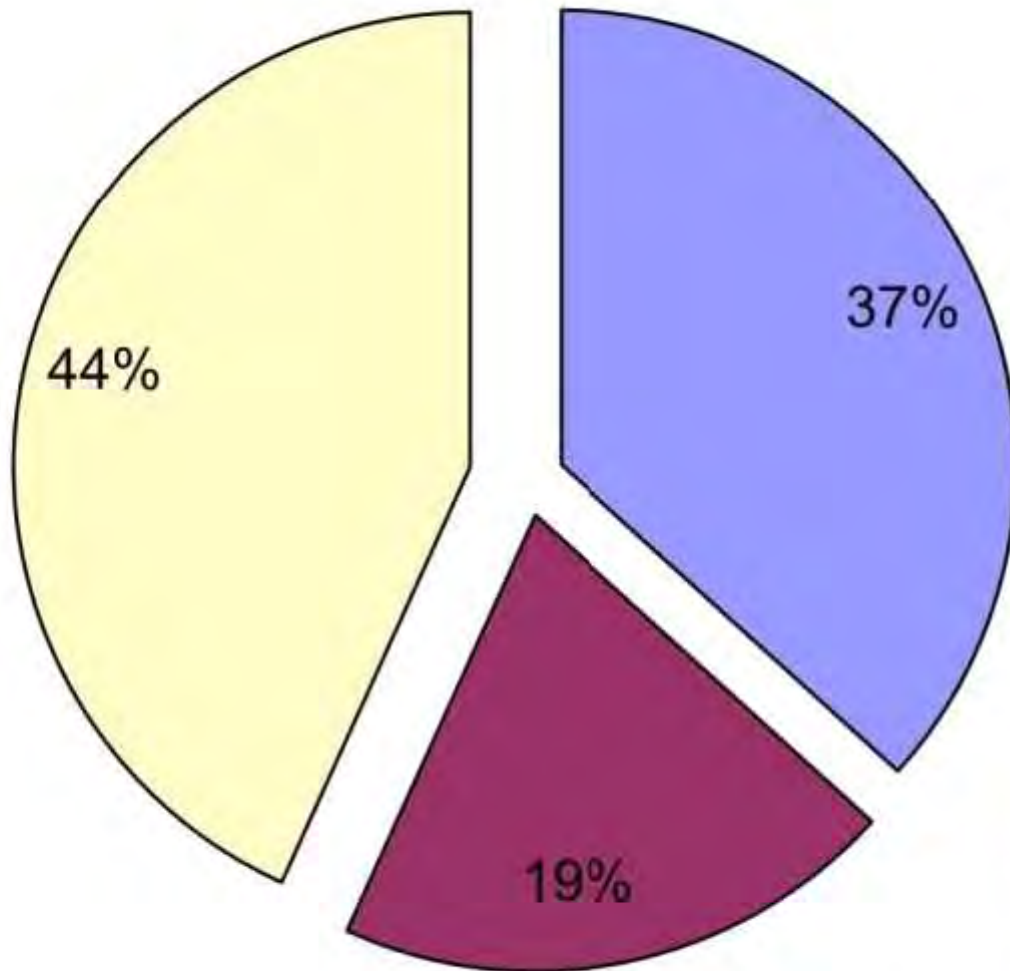
2019

Overall Tax Levy



# Total Dollars to be Collected

County	\$8,129,712
Education	\$4,186,128
Municipality	\$9,630,998
Total	\$21,946,839



# Total per 100,000 of Residential Assessment (Includes County & Education)

2018	2019	Decrease
\$878.72	\$873.36	\$5.36

-0.6% Decrease per \$100,000 between 2018 and 2019

# Homeowner Impact Municipality, County and Education

\$3,241.22

2018



\$ 52.24  
or 1.61%



\$3,293.46

2019



Average assessed value provided by MPAC in the Residential Class in 2019 is \$377,102 (up from \$368,858 in 2018).

2.2% Increase in average assessment between 2018 and 2019



2019

Budget

# Budget & Tax Levy – 2018 Versus 2019

	2018 Budget	2019 Budget
Total Trent Lakes	\$13,999,386	\$13,122,596
Trent Lakes Tax Levy	\$9,159,550	\$9,630,998



# Cost Savings




- Waste haulage costs down \$150,270 between 2016 and 2018 due to process changes. 2019 haulage budget greatly reduced
- Hydro costs under budget in 2018 by \$17,000 so budgets lowered for 2019
- By-Law enforcement costs down \$23,622 between 2016 and 2018 due to third party contract. 2019 by-law enforcement budget reduced
- OPP Costs down \$12,694 or 0.74% for a total estimated billing of \$1,704,215 or \$242.32 per household for 2019 (7033 households in total)

# 2019 Tax Levy Pressures

## **Impacts From Capital**

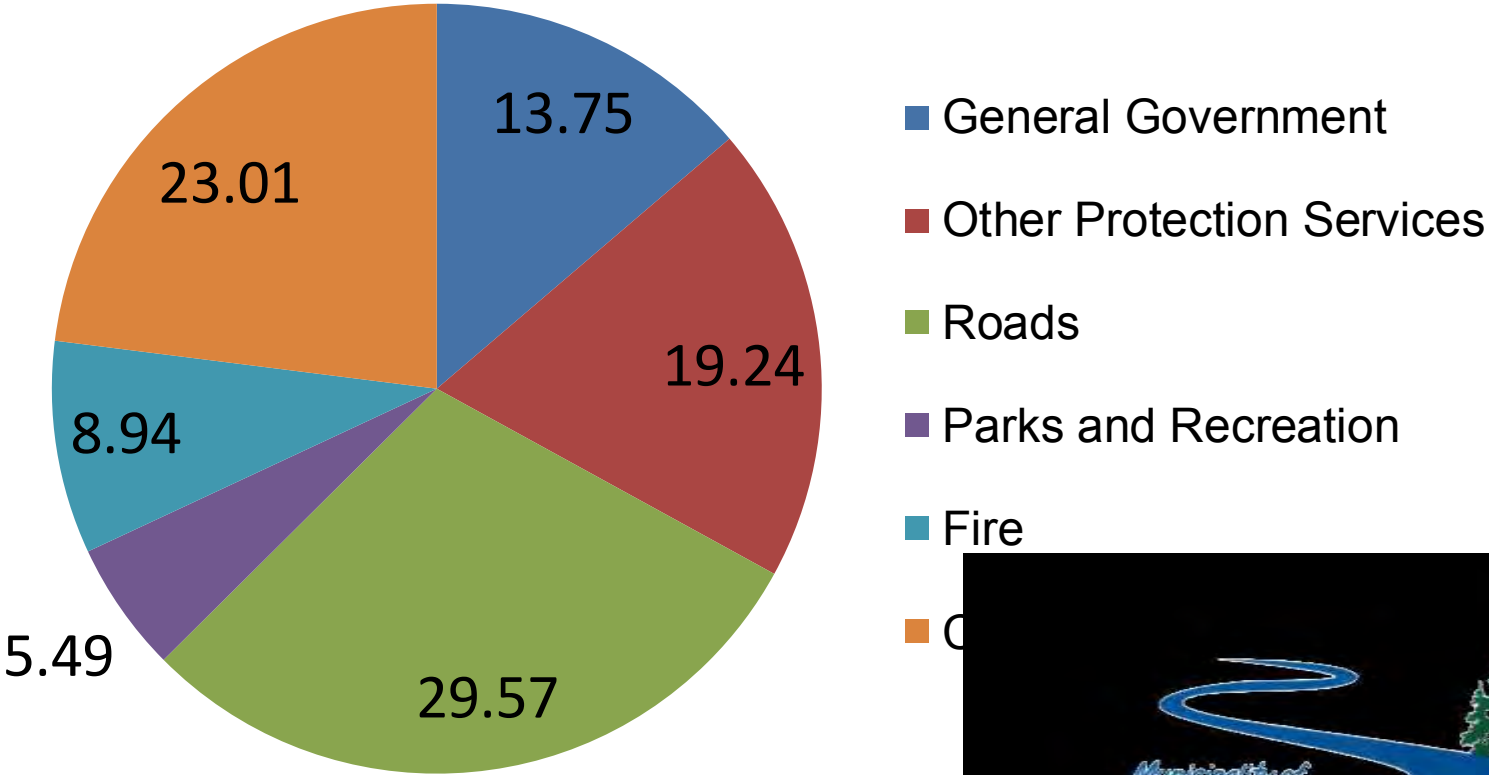
- Continued work on Beaver Lake Road – 3 km
- Reconstruction of Woodland Trail/Court – 1 km
- Cavendish Rink Renovation (Trillium Grant)
- Community Improvement Plan

## **New Services/Projects**

- New Supervisor for Public Works
  - Strategic Facilities Plan
  - Fire Master Plan
  - Fleet Services Audit
- 



# Municipal Budget Apportionment %





# Council Update

- Motions
- Under Review



# 2019 Council Motions

- Approved Retail Sales of Cannabis
- Waste Diversion: Tire / Bulky Plastics Recycling
- Restructured Committees of Council – Advisory:  
1. Economic Development 2. Parks, Recreation & Culture
- Appointed Independent Integrity Commissioner
- Leased Space to Greater Harvey Historical Society
- Scheduled 2 Evening Council Meetings – July, August

# 2019 Council Issues Sent to Staff for Review and Report

- Short Term Rentals
- Waste Card Program
- After Hours Bylaw Enforcement
- Refurbish Galway Depot
- Criteria for Community Grant Allocations
- Public Engagement and Communications
- Options for “*surplus*” OMPF and Gas Tax Refund
- Buckhorn Sports Rink
- Tree Bylaw
- Fireworks
- Alternatives for Septic Inspection Program (2020)

Thank You!

**BACKUP SLIDES**

# Municipal Expenditures

## Capital Budget

2018 Budget	2019 Budget	2019 Tax Levy
\$4,419,376.97	\$3,019,415.62	\$1,179,526.86

Includes:

- Road reconstruction and resurfacing
- Rolling stock and equipment replacement
- Building and land improvements
- IT replacements



# Municipal Expenditures

## General Government

2018 Budget	2019 Budget	2019 Tax Levy
\$1,635,309.67	\$1,803,937.49	\$1,117,899.78

Includes:

- Strategic Facilities Plan – Reserves DC
- Council costs
- Administrative costs
- Audit Program Services
- Community Improvement Plan
- Medical Centre costs





# Municipal Expenditures Other Protection Services

2018 Budget	2019 Budget	2019 Tax Levy
\$2,508,261.50	\$2,524,860.92	1,924,621.67

Includes:

- O.P.P. Levy \$1,704,215.00
- Administration/Legal Fees
- By-Law Enforcement
- Building Inspections
- Land Use Planning
- Conservation Levy
- Septic Inspection Program



# Municipal Expenditures

## Administration/Building Department

Capital Expenses-\$30,430.76

Includes:

- New phones – Municipal Office
- Server at Buckhorn Regional Health Centre -  
Donated funds from BRHC Reserve
- IT replacements as scheduled



# Municipal Expenditures

## Fire & Rescue Services

2018 Budget	2019 Budget	2019 Tax Levy
\$ 1,108,341.64	\$1,172,635.64	\$1,134,135.64

Includes:

- Administration Costs
- Internal Financing Repayment
- Fire Hall & Equipment Costs
- Fire Master Plan - DC Reserves/Tax
- Emergency Planning
- Training & Occurrences



# Municipal Expenditures

## Fire & Rescue Services

Capital Expenses-\$240,848.57

Includes:

- Pick-up – Unit 42
- ATV – Unit 34
- Boat Trailers - Units 27 and 37
- Future asset replacements



# Municipal Expenditures

## Public Works

2018 Budget	2019 Budget	2019 Tax Levy
\$ 3,749,463.55	\$3,880,885.76	\$3,586,653.96

Includes:

- Road maintenance
- Vehicles & equipment maintenance
- Administrative costs
- Environmental services
- Snow plowing, sanding & salting



# Municipal Expenditures

## Public Works

Capital Expenses-\$2,441,836.29

Includes:

- Surface Treat and Gravel Resurfacing
- Beaver Lake Road and Woodland Trail/Court
- Fencing and Security Transfer Stations
- 3/4 ton and Tandem
- Loader
- Future replacement funds



# Municipal Expenditures

## Environmental Services

2018 Budget	2019 Budget
\$675,613.00	\$621,063.60

Includes:

- All Transfer Site Operation Costs
- Post-Closure Monitoring/Closure Costs
- Recycling Programs
- Administrative Costs
- Waste Haulage



# Municipal Expenditures

## Parks, Recreation, Culture & Heritage

2018 Budget	2019 Budget	2019 Tax Levy
\$578,633.38	\$720,861.00	\$688,161.00

Includes:

- Grants and operating costs for all halls
- Recreation facilities/parks/beaches
- Library Levy is \$ 168,286.00 in 2019
- Includes Buckhorn Rink-Portion of costs offset by rink board advertising revenue





# Municipal Expenditures

## Parks & Recreation

Capital Expenses-\$252,300.00

Includes:

- Cavendish Rink Refurbishment – Trillium Grant \$80,900.00
- Land and Building Improvement Halls/Parks
- Water system/generator repair Galway Hall
- Future capital replacements



HANDOUTS - PDF