

June 17, 2014

Minutes

Enter MACO Website <http://www.macoman.com>

MANITOBA ASSOCIATION OF COTTAGE OWNERS INC.

Present: Dave Crabb, Pat Dunlop, Norma Kerr; Jim Nicholson; Larry Baker, Marian Jones.

Regrets: Mo Tipples, Tom Thorsteinson, Cathie Zarfes, Ray Poole, Ken Corbet.

Guests: David Morris, Brian Kelly, from Morris Insurance Brokers.

1. Call to Order

Dave Crabb called the meeting to order at 6:41 pm.

2. Adoption of Agenda

Agenda was approved as amended. (Pat/Norma)

Presentation by Guests with Questions and Answer Session

Dave Morris gave a history of how Morris Insurance and MACO have worked together to provide insurance to Cottage Associations. He informed the board that very different insurance requirements have arisen, especially over the last 10 years and due to the inclination for people to sue, there is a more pressing need for cottage associations to have insurance now. The regular package for Cottage Associations covers up to \$10,000.00 property coverage with a \$250.00 deductible and 10 million in liability coverage. The base price has remained the same for Cottage Owners, (\$425.00 plus tax,) but special coverage (for example on items such as weed cutting equipment) requires associations to amend their policy at an extra charge. The executive of associations is not covered for liability in the basic policy, but can be covered with an amendment to their policy for an additional charge.

3. Adoption of Minutes

*Motion to approve the minutes of May 20, 2014. Approved. (Norma/Marian)

4. Financial Report

*Motion to approve the Financial Report of May, 2014. Approved. (Jim/Pat)

*Jim will have the MACO Tax Returns completed in approximately one week.

*Agreed by Board that the renewal of membership in the Canadian Taxpayers Federation be paid.

*Grant application – Estimates of costs required to accompany grant. Members will assist with getting estimates.

-Website update. DateHelp estimated \$600.00. Proper estimate to be requested. **(Action: Norma)**

*Motion to have the website updated at a cost of \$600.00 if the grant proposal is accepted. Approved. (Norma/Pat)

-Insurance – pricing from Cox Morris **(Action: Norma)**

-Signs and Banner **(Action: Dave)**

-Printing – two quotes Kendricks and one other.

-Equipment for conferencing by computer with large screen – **(Action: Tom)**

-Equipment for conferencing by conference telephone – **(Action: Norma)**

All estimates to be discussed at next meeting.

Marian suggested that the Board agree to participate in a bingo. The Board agreed. Norma discussed having the “hits” added to logaholics. The Board agreed.

5. Standing Items

- **Membership:** Letters have been sent to lapsed members.

Cottager Magazine – Dave has sent Cathie the MACO logo.

Facebook: “likes” are up to 40. Norma will keep posting.

- **Website-**

Pat is still working on the website. Jim will look at the Shoreline Protection Issue **(Action: Jim Nicholson)**

Lake Winnipeg Research – Mo to be responsible **(Action: Mo Tipples)**

No discussion on the rest of the “issues” and no discussion on how often the website should be reviewed and updated.

- **Education Tax Issue: STOP Project:**

Dave is still waiting to hear from Lorne Weiss. **(Action: Dave)**

CBC I-Team: Some research into the I-Team to be done. **(Action: Cathie/Tom)**

- **Lake Manitoba-** Anecdotal information from Larry and Pat. Larry doesn't think the lake level at 813 is dangerous. Pat thinks it is 813.4 now, approximately, and that the level *is* dangerous.
- **Advertising.** – Re: letters on corporate membership. Letters ready to go. MACO Board will collect business addresses.

6 Business and Action Items Arising from the Minutes

- **Tax Rally** – *Dave had requested that a tax rally be held under the banner of the Canadian Tax Federation in conjunction with MACO and Colin is going to get back to Dave. Otherwise, Larry would organize a rally. This would be in the fall of 2014. Still waiting for CTF Board to approve. Dave will keep in touch. (Action: Dave)*
- **Cottage Show/Fall Home Expressions Show:** Marian suggested a bowl with business cards and a prize. Dave has spoken to Tom Pearson and the free booth for MACO is a go. Dates: October 24, 25 and 26, 2014.
*Dave suggested that a sponsorship page be added to the website and that a link to the upcoming Fall Home Expression Show be put on our website. **(Action: Pat Dunlop).**
- **MACO on Escalating fees in Provincial Parks.** – Although individual parks expect support from MACO on escalating fees, it is impossible for MACO to understand the particular fee issues of each park. MACO will prepare a policy paper on the issue of accountability in parks. Dave is still working on this. **(Action: Dave)**
It was reported that Deloitte-Touche has a website that explains fees in the Parks.

* - **New Manitoba Drainage Guidelines for Wetlands.** New policy was announced last week. There should be a link on our website. **(Action: Pat)**

7. New Business:

* **Road Restriction on Water Delivery** – Dave – move to July Agenda.

***Lake Winnipeg Regulation Review** – Information provided by Tom Thorsteinson should be put on our website. **(Action: Pat)**

***Cottage Association Websites** – Cape Coppermine Cottage Association suggested that all of our cottage associations who have websites advise MACO of their web address so that Cottage Associations can share their information. Pat will put an article in the next newsletter asking Associations to do this. Marian asked if a Cottage Association could not afford a website, could they somehow link to ours. This is possible, and we can advise Associations of this. **(Action: Pat Dunlop)**

***Xplorennet: offer of free installation to cottage owners:** Respond to Xplorennet. This is a possibility. **(Action: Norma)**

***Boatsmart** – link on MACO website: Advise Boatsmart we will do this. **(Action: Norma)**

8. Correspondence Received/Responded to:

* Lake Winnipeg Water Walk – respond with offer to advertise dates on our website. **(Action: Norma)**

* Lake Manitoba and Lake St. Martin Outlet Channels – Conceptual Design Study Open House advertised, then cancelled.

* Winnipeg River Bridge Rehabilitation: Respond and ask for dates of stakeholders meetings and we will put on our website. **(Action: Norma)**

9. Next Meeting Dates: *Next meeting dates are: July 15, August 19, September 16, 2014.

10. Adjournment: Motion to adjourn the meeting at 9:45 pm. (Marian/Norma)

Financial report – next page

MANITOBA ASSOCIATION OF COTTAGE OWNERS INC.

**2014 FINANCIAL REPORT
AS OF May 31, 2014**

ASSETS

Chequing account balance as of Apr 30, 2014		\$6,263.69
Savings account balance as of Apr 30, 2014		\$1,005.81
	Total	<u>\$7,269.50</u>

Income

Interest (savings) – May 2014	\$0.21
Credit Interest (chequing) – May 31 2014	\$0.10
Membership	\$0.00
Total	\$0.31

LIABILITIES

Copying	\$0.00
Postage	\$85.56
Supplies	\$0.00
Floor mats (for MACO show booth)	\$54.22
Manitoba RM maps	\$17.87
Total	\$157.65

Summary

Total Balance forward	<u>\$7,269.50</u>
Total income for the period	\$0.31
Total debit for the period	\$157.65
Total balances as of May 31, 2014	<u>\$7,112.16</u>
Chequing account balance of May 31, 2014	\$6,106.14
STOP project (included in chequing account = \$305)	
Savings account balance of May 31, 2014	\$1,006.02