

October 2014 Annual General Meeting Minutes

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MANITOBA ASSOCIATION OF COTTAGE OWNERS
P.O. Box 281, Station Main, Winnipeg, MB, R3G 2G9

Date: Tuesday, October 21, 2014

Time: 5:30 pm

Location: CanadInn, 2100 McPhillips Street, Winnipeg, Manitoba.

Present: Dave Crabb, Mo Tipples, Larry Baker, Pat Dunlop, Gary Dunlop, Norma Kerr, Marian Jones, Jim Nicholson, Cathie Thorsteinson, Tom Thorsteinson, Fred Manness (Boulder Bay Cottage Owners' Assoc.) Kathy Turner (Steep Rock Cottage Owners' Assoc.) Cal Turner (Steep Rock Cottage Owners' Assoc.) Shannon Martin, Speaker.

Dave Crabb, President, welcomed everyone and introduced the speaker.

Guest Speaker: Shannon Martin, MLA for Morris, Manitoba and opposition critic for Conservation and Water Stewardship spoke on Education Taxes and Manitoba Flooding. Through Marian Jones, our speaker was presented with a book of photography entitled *Up North – Manitoba's Last Frontier*, donated by the photographer, Hans Arnold.

BUSINESS MEETING

1. Call to Order
President Dave Crabb, called the meeting to order at 8:10 pm
2. Adoption of the Agenda
Moved by Pat Dunlop and seconded by Norma Kerr to adopt the agenda. Motion passed.
3. Adoption of the Minutes of the AGM Meeting of October, 2013.
Moved by Cathie Thorsteinson and seconded by Marian Jones that the minutes of the AGM Meeting of October, 2013 be adopted as corrected. Motion passed.
4. Financial Report (see Appendix "A")
Moved by Jim Nicholson and seconded by Pat Dunlop that the Financial Report of September 30, 2013 to September 30, 2014 be accepted. Motion passed.
5. Membership Report (see Appendix "B")
Marian Jones presented the Membership Report. Moved by Marian Jones and seconded by Tom Thorsteinson to accept the Membership Report. Motion passed.

6. Education Taxes (Appendix "C")

Larry Baker gave a comprehensive presentation on what MACO has accomplished in the last year in the fight to get education taxes off all property taxes. Larry presented figures showing tax inequities in Manitoba. Charts can be seen in Appendix C.

7. President's Report (Appendix "D")

Dave Crabb, President, presented a report on the year's activities at MACO. See Appendix "D".

8. Old Business

The Prairie Improvement Network will be meeting in November and MACO should have a presence there. Moved by Cathie Thorsteinson and seconded by Pat Dunlop that Larry Baker attend this meeting in Regina on November 12, 2014 and that MACO donate \$500.00 toward Larry's expenses on condition of him providing a report to the MACO Board. Motion Carried.

9. New Business

Moved by Pat Dunlop and seconded by Tom Thorsteinson that MACO change Section #1 of Bylaw #2 to change the individual membership fee from \$20.00 to \$25.00. Motion passed.

10. Elections

Dave Crabb was elected President for a two year term.

Larry Baker was elected Vice President for a two year term.

Position of Secretary is vacant.

Jim Neufeld was elected as director for two year term.

Marian Jones was elected as director for two year term.

Ray Poole was elected as director for two year term.

Ken Corbett was elected as director for two year term.

Door Prize was won by Kathy Turner from Steep Rock Cottage Owners' Association.

11. Adjournment

Moved by Pat Dunlop and seconded by Marian Jones to adjourn the meeting at 9:25 pm.

MANITOBA ASSOCIATION OF COTTAGE OWNERS INC.

2014 FINANCIAL REPORT AS OF SEPT 30, 2013 to SEPT 30, 2014

Appendix "A"

ASSETS

Chequing account balance as of Sept 30, 2013	\$5,939.39
Savings account balance as of Sept 30, 2013	\$1,004.36
Total	<u>\$6,943.75</u>

Income

MACO 2013 AGM registration fees (2013)	\$210.00
Interest (savings bank acc't)	\$2.50
Credit Interest (chequing bank acc't)	\$1.36
Property Tax Sign Sales	\$9.00
MACO Web site advertising	\$750.00
MACO Newsletter advertising	\$200.00
MACO Memberships - Individuals	\$70.00
MACO Memberships - COA	\$2,914.00
STOP project donations	\$305.00
Total	\$4,461.86

LIABILITIES

Canada Post - PO Box next 1 year rent (2014-15)	\$180.60
Canadian Taxpayers Federation - membership	\$255.00
Copying	\$68.20
Postage	\$98.79
MACO - Interlake Community Foundation donation	\$50.00
MB Companies Office (Corp Act) filing (Minister of Finance of MB)	\$25.00
MACO Show Booth - floor mats & banners	\$246.32
Hospitality (MACO Show Booth)	\$11.30
Morris Insurance (2013-14)	\$459.00
Manitoba R.M. Maps	\$17.87
MACO web site hosting and maintenance	\$313.95
CanadInns - for MACO 2013 AGM room rent	\$394.02
CanadInns - for MACO 2013 AGM projector rent	\$56.50
MACO 2013 AGM speaker gifts	\$36.13
The Cottager Magazine - for individual subscriptions	\$130.00
Total	\$2,342.68

Summary

Total Balance forward	<u>\$6,943.75</u>
Total income for the period	\$4,461.86
Total debit for the period	\$2,342.68
Total balances as of Sept 30, 2014	<u>\$9,062.93</u>
Chequing account balance of Sept 30, 2014	\$8,056.07
Savings account balance of Sept 30, 2014	\$1,006.86

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2014 MACO Membership Report

Appendix "B"

2014 Membership

- 39 Cottage Associations representing 2557 members
 - Increase of 6 Associations
 - Number of members represented increased by 349 members
- 3 individual memberships

Membership losses

- 7 Cottage Associations representing 402 members did not renew since 2013
- 3 Cottage Associations representing 82 members did not renew since 2012
- 2 Cottage Associations representing 258 members did not renew since 2011
- 3 Cottage Associations representing 111 members did not renew since 2010
- 5 Cottage Associations representing 520 members did not renew since 2009
- 9 Cottage Associations representing 502 members did not renew prior to 2009

Reported by: Marian Jones

Education Tax Inequities in Manitoba

Commercial property owners pay more than their fair share in education taxes

Ben Kolisnyk, Policy Analyst, Prairie

Primary and secondary education and the ways in which it is funded are a provincial responsibility. Certainly, a high quality and well funded education system on an ongoing basis should be a major priority for provincial governments. The problem, however, is how to achieve this goal in an equitable manner. This report is not about determining the appropriate level of education funding or about analyzing the effectiveness of Manitoba's school system. Instead, this report identifies the growing inequity in how it is funded by looking at recent provincial policy changes and the impact on the education tax ratio - a measure of the total education property tax cost for commercial versus residential properties of the same assessed value. The report also delves deeper into the fiscal and operational realities in Manitoba's thirty-six school divisions.¹

Introduction

When it comes to education, business owners benefit greatly from a skilled workforce. But given that property-based education taxes are profit-insensitive, the amount and growth of these taxes is a big concern to commercial property owners. And because of recent policy changes at the provincial level, there has been growing unfairness for commercial property owners in how education is financed in Manitoba, particularly when coupled with the fiscal and operating realities at numerous school divisions.

¹ Primary and secondary education only. While Manitoba has 38 school divisions in total, this report does not include Winnipeg Technical College since it has both secondary and post-secondary functions, or Whiteshell as it is a school district and calculated separately from the remaining 36 divisions in Manitoba's FRAME reports.

Appendix B: Education tax ratio, 2003 and 2012 on commercial and residential properties on \$200,000 assessed value property²⁵

School division	Education taxes 2003 (\$)			Education taxes 2012 (\$)			2003 to 2012 change in ratio
	Commercial	Residential	Ratio	Commercial	Residential	Ratio	
Beautiful Plains	4439	1,813	2.45	3,379	617	5.48	3.03
Border Land	4887	2123	2.30	3,797	907	4.19	1.89
Brandon	4430	1807	2.45	3,476	684	5.08	2.63
DSFM	NA	NA	NA	NA	NA	NA	NA
Evergreen	4368	1764	2.48	2,870	264	10.85	8.38
Flin Flon	5211	2348	2.22	3,793	904	4.20	1.98
Fort la Bosse	4645	1956	2.37	3,059	395	7.74	5.36
Frontier	4708	2000	2.35	3,622	785	4.61	2.26
Garden Valley	4542	1885	2.41	3,963	1021	3.88	1.47
Hanover	4405	1790	2.46	3,609	776	4.65	2.19
Interlake	4810	2070	2.32	3,344	593	5.64	3.32
Kelsey	5133	2294	2.24	4,288	1246	3.44	1.20
Lakeshore	4987	2193	2.27	4,039	1074	3.76	1.49
Lord Selkirk	4772	2044	2.33	3,240	520	6.22	3.89
Louis Riel	5247	2373	2.21	3,136	449	6.99	4.78
Mountain View	5002	2203	2.27	3,941	1006	3.92	1.65
Mystery Lake	6544	3271	2.00	3,851	944	4.08	2.08
Park West	4698	1993	2.36	3,404	634	5.37	3.01
Pembina Trails	5310	2417	2.20	3,151	459	6.87	4.67
Pine Creek	4966	2178	2.28	3,679	825	4.46	2.18
Portage la Prairie	4553	1892	2.41	3,486	691	5.05	2.64
Prairie Rose	4759	2035	2.34	3,258	533	6.11	3.77
Prairie Spirit	4992	2197	2.27	3,456	670	5.16	2.88
Red River Valley	4875	2116	2.30	3,590	763	4.71	2.40
River East Transcona	5269	2388	2.21	3,327	581	5.73	3.52
Rolling River	4839	2090	2.31	3,408	637	5.35	3.04
Seine River	5209	2346	2.22	3,407	636	5.36	3.14
Seven Oaks	5821	2770	2.10	3,584	759	4.72	2.62
Southwest Horizon	4794	2059	2.33	3,373	613	5.51	3.18
St. James-Assiniboia	4723	2010	2.35	3,113	433	7.20	4.85
Sunrise	5081	2258	2.25	3,405	635	5.36	3.11
Swan Valley	5200	2340	2.22	3,905	981	3.98	1.76
Turtle Mountain	4836	2088	2.32	3,531	722	4.89	2.58
Turtle River	5145	2302	2.23	3,988	1039	3.84	1.60
Western	4921	2147	2.29	3,814	918	4.15	1.86
Winnipeg	5858	2796	2.10	3,500	701	5.00	2.90
Provincial total/average	4892	2127	2.30	3,479	686	5.10	2.77

²⁵ Under amalgamation provisions in the Public Schools Act, the four divisions now classified as Frontier School Division (Frontier, Mountain View, Prairie Rose and Red River Valley) did not harmonize mill rates for a period of time. An average of the differential Special Levy mill rates was calculated to determine the 2003 education tax ratio for this division.

EDUCATION TAX INCREASE 2004 - 2012

School division	Special Levy revenue increases (%) ¹⁴										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	9 year total	9 year average
Beautiful Plains	5.5	7.1	9.0	5.6	6.4	7.7	0.8	1.6	7.6	51.4	5.7
Border Land	14.5	8.1	10.6	6.5	1.4	1.1	1.3	0.8	5.0	49.4	5.5
Brandon	5.9	7.6	7.4	6.6	8.6	10.5	7.5	8.9	7.9	65.9	7.3
DSFM ¹⁵	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Evergreen	4.6	4.5	4.7	8.5	2.4	2.4	2.2	1.3	6.6	37.1	4.1
Flin Flon	5.0	0	2.5	3.5	0.2	1.0	3.3	-0.3	2.5	17.5	1.9
Fort la Bosse	6.7	3.9	2.9	4.0	10.7	3.0	2.9	4.1	4.0	42.1	4.7
Frontier	-2.9	3.2	7.3	2.5	1.0	0.9	-10.1	0.7	-0.1	2.5	0.3
Garden Valley	10.5	10.0	20.0	10.2	8.0	19.3	19.8	4.5	0.2	102.5	11.4
Hanover	9.6	14.8	19.0	15.6	8.7	14.7	3.6	2.6	6.0	94.6	10.5
Interlake	8.2	7.0	8.6	7.0	2.0	1.4	1.9	2.3	5.1	43.5	4.8
Kelsey	8.8	7.9	0	6.9	0.6	-0.6	-4.2	0.3	2.2	21.9	2.4
Lakeshore	7.2	6.5	12.2	6.6	0.5	1.6	1.2	0.7	0.3	36.8	4.1
Lord Selkirk	6.8	9.5	11.3	7.9	1.8	1.9	2.1	1.7	6.9	50.0	5.6
Louis Riel	7.7	6.4	5.0	5.7	3.6	2.6	3.1	1.6	4.2	39.8	4.4
Mountain View	7.2	6.1	7.2	6.7	4.7	4.8	1.1	1.2	3.4	42.6	4.7
Mystery Lake	3.3	2.8	1.6	1.0	1.6	2.8	2.0	2.8	0.7	18.5	2.1
Park West	2.4	0.5	5.2	6.2	0.5	0	0.4	1.5	5.3	22.2	2.5
Pembina Trails	7.5	4.6	4.0	4.2	3.4	1.3	1.7	1.4	3.6	31.7	3.5
Pine Creek	0.3	0.3	1.8	3.2	6.5	9.8	10.7	1.0	4.0	37.7	4.2
Portage la Prairie	7.4	10.4	6.2	4.0	2.7	1.6	4.6	6.2	3.0	46.0	5.1
Prairie Rose	6.3	3.8	8.9	1.6	1.0	1.1	4.5	2.3	5.7	35.3	3.9
Prairie Spirit	6.6	6.9	5.5	2.8	0.4	0.2	5.5	2.2	2.7	32.9	3.7
Red River Valley	7.0	4.4	2.8	6.3	1.8	11.0	7.2	1.4	2.9	44.8	5.0
River East Transcona	8.8	5.4	5.3	4.8	5.2	3.5	1.4	1.4	2.8	38.6	4.3
Rolling River	4.5	5.2	7.6	4.0	1.4	8.9	2.1	2.8	3.5	39.9	4.4
Seine River	6.8	1.7	12.5	8.6	2.6	3.4	2.9	3.0	9.2	50.7	5.6
Seven Oaks	5.6	4.6	6.9	4.7	6.5	8.3	2.8	2.0	6.4	47.7	5.3
Southwest Horizon	3.2	5.8	6.6	3.3	1.2	1.6	1.7	6.3	10.4	39.7	4.4
St. James-Assiniboia	7.7	4.9	9.2	6.0	4.6	0.9	3.7	0.3	3.6	40.9	4.5
Sunrise	11.0	6.8	11.5	9.8	2.8	3.0	2.9	2.7	3.5	54.0	6.0
Swan Valley	4.2	4.6	5.0	0	9.9	0.6	0.5	0.8	4.2	29.8	3.3
Turtle Mountain	1.5	3.6	4.0	6.4	2.8	2.7	6.8	5.5	4.3	37.6	4.2
Turtle River	0.4	3.2	9.5	5.4	8.2	0.6	-0.2	0.8	2.4	30.3	3.4
Western	1.6	3.2	13.4	12.2	3.8	7.5	6.6	7.7	5.7	65.7	7.3
Winnipeg	4.3	3.2	3.3	2.8	0.6	1.7	0	0.2	7.8	23.9	2.7
Provincial total/average	6.5	5.2	6.3	5.3	3.4	3.6	2.4	1.9	5.1	39.7	4.4

¹⁴ 2004 is the first year increases can be calculated, since 2003 figures are the first base from which there is consistent division data following amalgamation. The Special Levy increase is expressed as the per cent change in revenue collected from the Special Levy (in dollars) year over year.

¹⁵ DSFM is an assortment of primary and secondary French language schools across the province and therefore an education tax rate reflective of the division cannot be reliably calculated due to differing Special Levy rates.

President's Report

(to be added later)

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