

October 2013 Annual General Meeting Minutes

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

Date: Tuesday, October 22, 2013

Time: 6:00 PM

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

Present: Dave Crabb, Mo Tipples, Larry Baker, Pat Dunlop, Norma Kerr, Rilla Britton, Lorne Britton, Mark Bincham (Childs Lake), Barb Young, (Childs Lake) Chuck Young, (Childs Lake), Chelsey Patinaude (Whitesands Estates), Terry-Ann Perfanich (Whitesands Estates), Mark Brunet (Gull Lake), Wendy Johnson (MacCanon Drive Assoc.), Liz Speers (Boulder Bay Assoc.), Gary Dunlop (Lundar Beach Sugar Point), Terry Kearns (Silver Beach) Valerie Kearns (Silver Beach), Colin Craig (Canadian Taxpayers Federation.)

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

Guest Speaker: Colin Craig, Prairie Regional Director, Canadian Taxpayers Federation

Summary of speech: Colin suggested we look at the big picture in Canada and asked "Where are we going?" In 2010 there were 4.9 working individuals for every person that is retired. In 2030, there will be only 2.7 people working for every person that is retired. In Manitoba, spending has gone through the roof. Government spending has doubled since 1999. Manitoba could have saved 10 ½ billion if spending had just followed inflation. In 1999, there were 199,410 students in the system. In 2009 there were 180,098 students, but the costs did not go down. There was a 45% increase from 1.2 billion to 1.7 billion. There were increased numbers of teachers and educators because teachers said they needed smaller class sizes. Seventy-eight per cent of the school budget is for salaries. Teachers should be paid by performance, not automatic salary increases. Colin asked why there is a curriculum department in every province. Basic curriculum is the same in every province. There should be Board amalgamation. There should be pension reform – there is a huge gap between public and private pensions. Seventy-five per cent of non-public employees do not have a pension. Spending cuts must be made. Research by Frontier Centre showed 100 government employees in Manitoba for every 1,000 citizens. The Canadian average is 80. Government could save 1.2 billion per year by taking advantage of attrition, opening up services to competition, cutting the number of ministers in Cabinet. Citizens need to take responsibility to let their MLAs know they are outraged by this. Otherwise, nothing will change. Colin suggested ways citizens could work to make change – i.e. groups to go door to door explaining issues and getting people on board, talking to friends, keeping focused and spending some of their time to address the financial waste in Manitoba. With the stats provided in his presentation, and the possible government spending cuts Colin suggested, there would be enough finances to fund schools, and school taxes could be eliminated entirely. The following website gives examples of government waste:

<http://www.greglied.ca>. Colin provided some copies of the book "Tax Me, I'm Canadian" and these were given to attendees as door prizes.

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 that the agenda be adopted.
Motion Carried.
3. Adoption of the Minutes of Previous AGM Meeting of October, 2012.
Moved by Mo Tipples and seconded by Rilla Britton that the minutes of the 2012 AGM meeting be adopted.
Motion Carried.
4. Finance Report: (see Appendix "A")
Moved by Jim Nicholson and seconded by Lorne Britton that the Financial Report from September 30, 2012 to September 30, 2013 be accepted.
Motion Carried.
5. Membership Report: (see Appendix "B")
Moved by Norma Kerr and seconded by Mo Tipples that the Membership Report be accepted.
Motion Carried.
6. Education Taxes:
Larry reported that Manitoba is the only province to tax for education with a Special Levy and and Educational Support Levy. Many people lose their cottages due to high education taxes added to their property taxes. Larry has been invited to sit on the PC Financial Planning Committee for the Manitoba Conservatives.

Jim reported on what they were doing in other provinces.

Dave gave a re-cap of MACO' meeting with the legal firm of D'arcy Deacon and went over the points that D'arcy Deacon could give a legal opinion on with regard to MACO's wish to proceed with obtaining a legal opinion on a request for a declaration/interpretaton on the legality of the Manitoba Government allowing school taxes being added to property tax bills and collected by municipalities. Dave read out the following motions for the assembly to vote on:

Moved by Jim Nicholson and seconded by Lorne Britton that:
Whereas MACO has sought legal advice regarding education taxes
and Whereas D'Arcy & Deacon has povided MACO with a letter outlining a researched legal

opinion on the present education tax regime in Manitoba in a letter dated August 22, 2013 from Andrew Marshall

and whereas MACO would like approval from the members

Therefore, it is moved that MACO proceed with D'Arcy Deacon for this purpose.

Motion Carried

It was moved by Lorne Britton and seconded by Pat Dunlop that MACO contribute Two thousand, five hundred dollars (\$2,500.00) to proceed with the D'Arcy Deacon letter of August 22, 2013 outlining a legal opinion on the present Manitoba provincial government education tax regime.

Motion Carried

Jim Nicholson advised that he would set up a separate bank account for the STOP program to accept donations. Two donations were received at the meeting.

7. Strategic Plan and Web Site Report: (see Appendix "C")

Motion to accept the Strategic Plan and Web Site Report made by Pat Dunlop and seconded by Larry Baker.

Motion Carried

8. President's Report: (see Appendix "D")

Motion to accept the President's Report made by Pat Dunlop and seconded by Pat Dunlop.

Motion Carried

9. Old Business: none

10. New Business:

Members discussed the new rules for provincial parks. The experiences of the Whiteshell Cottage Association were discussed as the issue is the same – concerns about lack of accountability.

ELECTIONS:

Dave Crabb presided over elections.

Vice President: One year term: There were no nominations from the nominating committee. Dave put a request on the floor but nobody responded. Members were asked three times for nominations. Nominations closed. There is still no Vice-President.

Treasurer: Two year term:

Nominating Committee nominated Jim Nicholson. Members were asked three times for nominations. No nominations from the floor. Nominations closed. Jim Nicholson was declared elected.

Four Directors: 2 year term:

Nominating Committee nominated Mo Tipples, Larry Baker, Cathy Zarfes and Tom Thorsteinson.

Members were asked three times for nominations. No nominations from the floor.

Nominations closed. Mo Tipples, Larry Baker, Cathy Zarfes and Tom Thorsteinson were declared elected.

DRAW: Three items were presented to members in a draw for door prizes.

Adjournment: Moved by Pat Dunlop and seconded by Lorne Britton to adjourn the meeting at 9:45 PM.

Motion Carried.

APPENDIX "A"

2013 FINANCIAL REPORT AS OF SEPT 30, 2012 TO SEPTEMBER 30, 2013
(see below)

MANITOBA ASSOCIATION OF COTTAGE OWNERS INC.

**2013 FINANCIAL REPORT
AS OF SEPT 30, 2012 to SEPT 30, 2013**

ASSETS

Chequing account balance as of Sept 30, 2012		\$3,998.63
Savings account balance as of Sept 30, 2012		\$1,001.86
	Total	<u>\$5,000.49</u>

Income

MACO 2012 AGM registration fees (2012)	\$480.00
MACO 2013 AGM registration fees (2013)	\$50.00
Interest (savings bank acc't)	\$2.50
Credit Interest (chequing bank acc't)	\$0.07
Property Tax Sign Sales	\$8.00
MACO Web site advertising	\$600.00
MACO Memberships - Individuals	\$80.00
MACO Memberships - COA	\$3,168.00
Total	\$4,388.57

LIABILITIES

Expenses

Canada Post - PO Box next 1 year rent (2013-14)	\$180.60
Canadian Taxpayers Federation - membership	\$255.00
Copying	\$129.95
Postage	\$166.69
MACO meeting – two speakers' dinners	\$28.90
MACO BOD – get well flower basket	\$57.96
MB Companies Office (Corp Act) filing (Minister of Finance of MB)	\$25.00
Receipt Books (for memberships & payments received)	\$18.31
Filing Box	\$7.16
Morris Insurance (2012-13)	\$454.75
Assiniboine C.U. - 100 new blank cheques	\$22.88
MACO web site hosting and maintenance	\$313.95
Canad Inns - for MACO 2012 AGM room rent	\$494.93
MACO 2012 AGM speaker gifts	\$45.31
The Cottager Magazine – for individual subscriptions	\$170.00
The Cottage Show – Table rental	\$73.92
Total	\$2,445.31

Summary

Total Balance forward	<u>\$5,000.49</u>
Total income for the period	\$4,388.57
Total debit for the period	\$2,445.31
Total balances as of Sept 30, 2013	<u>\$6,943.75</u>
Chequing account balance of Sept 30, 2013	\$5,939.39
Savings account balance of Sept 30, 2013	\$1,004.36

NOTES

1) Moose Lake C.O.A. paid 2014 membership early, in Aug/Sept 2013.

2013 MACO Membership Report

2013 Membership

- 34 Cottage Associations representing 2,142 members
Several renewals for associations that did not renew in the last three years.
- 3 Individual memberships
Many individuals did not review.

Membership Losses

- 10 Cottage Associations representing 759 members did not renew since 2012
- 3 Cottage Associations representing 332 members did not renew since 2011
- 3 Cottage Associations representing 110 members did not renew since 2010
- 1 Cottage Association representing 154 members did not renew since 2009

2012 MACO Membership Report

2012 Membership

- 28 Cottage Associations representing 1,737 members
3 new associations representing 152 members
Individual memberships declined in areas hit by flooding
- 3 new memberships

Membership Losses

- 11 Cottage Associations representing 917 members did not renew since 2011
- 6 Cottage Associations representing 297 members did not renew since 2010
- 6 Cottage Associations representing 570 members did not renew since 2009

Reported by Marian Jones

APPENDIX "C"
STRATEGIC PLAN AND WEBSITE REPORT
(see below)

Strategic Plan and Website

Suggest that people check out the Strategic Plan on the website. It contains the Vision Statement of MACO – To be a major and respected voice to promote the best interests of recreational property owners and occupants in Manitoba. It also outlines the Mission Statement, Goals and Operational Plan.

Adjustments are made to the website periodically. For example, a new section was created about Cottage Ownership which includes information on purchasing a cottage, succession planning and environmental issues.

A new section was added this past year with information about Shoreline Protection.

A membership list is also included providing information as to which associations are members of MACO.

If anyone has an item of interest that could be included on the website please let MACO know.

Statistical information –

Visitors 2011–2012 2249

2012-2013 2465

The issues section was the most viewed.

APPENDIX "D"

PRESIDENT'S REPORT

See next page

President's Remarks MACO AGM 2013

- I have the honour of being the President of the Manitoba Association of Cottage Owners Inc. I feel very lucky to be honoured with this elected position for 8 years now. Working with such a dedicated group of members and Directors is very rewarding. I hope that the enthusiasm of our Directors can encourage more of you to join our Board and share the rewards that volunteering with MACO provides. We are proud of the work we do, and welcome any contributors to our community.
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- My 12 years of involvement with MACO shows me that anyone is capable of being a part of this team. As with any organization, it is always healthy to have change, and I would welcome an opportunity to step back and allow someone else to lead the team. I do think that the strong principles that MACO stands for have provided me with a very rewarding time of my life. I have certainly gained some recognition as a result, but I hope that is for MACO. Succession can mean a new and stronger chapter for any organization. I believe that one person running anything for too long can prevent an organization from reaching its full potential.
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- If anyone has at least a few months of the year which they can spare one evening to attend our monthly meeting and help us, we strongly encourage you to approach one of the Directors.
- Not Just Education tax-consultation from Province, Hydro etc
- 2013 has not provided much change for cottage country in Manitoba. We still see many seasonal residents making life decisions about their properties as the Disaster Financial Assistance program has failed to help them. Many residents have not received the assistance promised on TV by our Premier during the Lake Manitoba flood. This has turned into one of the most stressful and damaging years in history after experiencing the man-made flooding created by the Province of Manitoba.
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- Many people are still actively involved in trying to get assistance and resolve many of the long term issues that have arisen. One of the groups that has MACO Directors participating is the Association of Lake Manitoba Stakeholders. (ALMS). This group represents the cottagers affected by the flood. There is another group who are seeking compensation and have filed a class action lawsuit against the Province of Manitoba. That group is still growing. Some developments on that will be known later this fall after more information is made available. D'arcy & Deacon are the law firm working hard for the victims of the flood. A third group is the Lake Manitoba Rehabilitation Committee trying to help Municipalities and businesses get compensation and recover from the flooding. Most do not realize that some of the farms and land are still not dry from the flood 2 summers ago. They also do not realize it will be years before some of the land will support livestock and crops again. This is career-ending for some. A struggle for the rest.
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- At MACO we continue to support the need for disaster assistance for all property owners. We cannot continue to allow the disparaging discrimination against property owners in Manitoba who experience disasters. Particularly when they are man-made. We have not had any success yet, but we hope we can keep looking for a way to change this in the future.
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- . It seems strange that one of the strongest tourism businesses in Manitoba, cottaging, is being left to rot when it was obvious that there was a great deal of damage done by decisions of a few bureaucrats. Cottage Country is a major part of rural Manitoba's economy. Cottagers, who I prefer to call seasonal residents make things possible for full time residents. Seasonal residents drive local jobs, industry and financial support for these communities who often have no other way to survive if the seasonal residents leave. The taxes that seasonal residents pay are the same, or often more than those of full-time residents as they often own some of the so-called prime real estate. It seems strange that our Provincial Government is not willing to be more supportive of rural communities cottagers have created. We must beware the limited support that cottage country will receive in future disasters. It is clear that we need to show the Province they do not

properly value the financial inputs that over 35,000 plus cottagers inject into our economy annually.

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- MACO has proven its value as we were consulted at times by the Province to discuss some of the issues facing cottagers. We need to keep a strong Board of Directors who are willing to step up to these challenges and represent our members and potential members as Manitobans learn of and realize the value of our membership. It supports the volunteer efforts going on behind the scenes as we try to make a difference and improve things for cottage country.
- MACO continue to be an asset to the Province of Manitoba as they consult us on issues involving Land Use Plans of various communities and other issues around wetlands, water and sewage issues. We have been treated as a stakeholder on the power dam projects, power line construction and rehabilitation by Manitoba Hydro. We make an effort to respond constructively and respectfully on any and all issues that we can. We try to have links to these projects on our website so that our web readers can quickly access information and know what is going on near them and allow our members to respond where they can to improve the processes. Some of these are large and complicated situations for rural areas and any input you can offer will certainly help avoid issues which is the point of public consultation processes.
- As you have learned MACO is reassessing the Education Tax fight. We have continued to work very hard on this since MACO was formed in 1992. We have not been able to get the public support at our rallies we expected, so we hope we can have some success by adding an alternative way to change the way education tax is assessed in Manitoba. We are going to continue our partnership with the Education Tax Finance Coalition, better known as Letspayfair.com. We have some unique ideas to go forward with as a result of some research our Directors have spent a lot of time working on. We need more help on this front. We need some people willing to help with some of the information collection for our success. You do not have to be a Director to help. We want anyone who has a few hours a month to join us. The larger group could only be a stronger unified force for success.

- MACO has had some great meetings and we hope that more people will come out to a meeting and join us. We welcome input from membership and sometimes have guests that offer some interesting presentations to help us understand everything from flooding to current issues to environmental management and upcoming studies. We have assisted students with projects from Red River College involving cottage county business ideas. This is all fun and rewarding and a learning experience at the same time. Consider attending a meeting, and bring a friend or neighbor. We will welcome you. If you have an issue we will be willing to allow you to present your situation for consultation and offer what help we can. Don't forget to check our website, as we have a lot of information and tools to help cottage issues there as well.
- MACO continue to be the umbrella cottage organization in Manitoba with Morris Insurance. This enables Cottage groups to obtain reduced costs on Liability and General Insurance for their group's activities, events and assets. It is important that our membership has this opportunity to enjoy community events and projects while knowing they are protected. It is important that cottage groups know this insurance is available. All the information to get started is on our website.
- One of our fun events this year was the Cottage Show – lots of visitors lined up for information on education taxes. Signs were a hit that we sell for \$4.
- MACO has drawn up many position papers on relevant cottage topics. These are everything from health concerns, disease information to wildlife information and a guide to help purchase a cottage. These are all posted on our regularly updated website www.Macomman.com. Encourage all your neighbours to visit the site and get the most out of cottaging. Many cottage regions are now supporting web access and that makes our website much more valuable.
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- We hope that you can let others know what a resource and worthy organization MACO is. We work hard at maintaining respect of the government and community alike. Membership is an important asset that allows us to continue the work we do. You never know when we will be doing something for you and your neighbours. We want to be there for all cottagers, but we need members to keep MACO alive. Spread the word, and encourage your neighbours and associations to support us through membership. We do

not receive any support from government financially. We are completely reliant on membership and advertising. Do you know someone who should be a member? We have small groups, and we have large groups, but important to remember there are several individuals who are independent members that support us. If you have any names, please let us know. Or let them know how to get hold of us or come to a meeting.

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- This year we were fortunate to have 2 different corporate sponsors buy some advertising from us. We offer advertising on our website. Do you know someone who might be interested in advertising with us? It is not expensive and helps support MACO and the vendor. Do you have ideas? Please give us ideas how we can get some more advertising revenue.
- I hope you have enjoyed this year's AGM, and learned something new about MACO today. If you have then we are doing our job. More importantly, with some of our Directors moving on we have room for some more talented people to help our team. Our education tax fight is not going to be won by a handful of Directors. It will take action and participation of our membership to be successful.
- Please, if you have an evening a month you can spare, talk to one of our Directors, and attend one of our meetings. They are posted on the website, and are usually every 3rd Tuesday evening of the month right here at CanadInns.
- That is my President's Report and I want to thank you all for listening, and for respecting the hard work the Directors do for the members of MACO.

Any questions?