

Manitoba Association of Cottage Owners

Virtual on Zoom Online Meeting Application

August 25, 2021**7:00 p.m.**

MEETING MINUTES**Present:** Gus Wruck, Shelley Morris, Jim Nicholson, Gordon Campbell, Ken Corbett, Ray Poole**Guest:** David Morris**Regrets:** Val Hammond, Dave Crabb

1. Call to Order – The meeting was called to order at 7:07 p.m.

2. Adoption of Agenda

Gordon moved and Ken seconded that the agenda be adopted. CARRIED

3. Minutes – June 15, 2021

Gordon moved and Ray seconded that the minutes of June 15, 2021 be approved.

CARRIED

4. Strategic Plan

i. Member Services

a. Insurance Program – presentation from Morris Insurance

Dave Morris attended to speak to the insurance program which was developed around 2009-10 to address coverage for things that cottage associations were doing and should be covered for. MACO holds the master insurance policy which allows paid up members to enroll in the insurance program for each association. 2010 is when the first policy was issued and 10 associations enrolled. It is the responsibility of the local cottage association to ensure that local associations are paid up for their MACO membership. There isn't a lot of new associations joining and secondly, people didn't understand that they had a possible liability risk, e.g. how much contents would a small association have, \$10,000 might be maximum for small tools, lawnmower, shed etc. Local associations were having local events with BBQs and there could be liability issues, e.g. there was an association that put up street lights which were hit by lightning. It was not covered by Manitoba Hydro since they did not put up or own the lights. Lester Beach is a larger association with asset contents valued at \$100,000. They are also in the water supply business which can be a hazardous enterprise when a tap is left open that floods the cottage in the spring. There are 700 cottages at Lester Beach that formed another association to deal with the provision of water supply. A lot of things have changed over 10 years, with cottage associations wanting more things, e.g. playground equipment – that must be maintained and could involve potential injuries to kids. Fireworks purchased by associations – if there is an issue, the association could be liable. Dave Morris hasn't seen the growth anticipated and not sure that all cottage associations are paid up for their MACO membership.

Dave Morris suggested that information could be sent on the insurance program. Price differential – would be double the price without the MACO membership. MACO needs to review the list of those with insurance against paid members.

Suggested that this topic be the focus of our 2021 AGM and Dave Morris was agreeable to being a speaker and also providing an info package.

Question of whether MACO membership invoices have been sent out for this year. Ray noted about coverage for sprinklers being used to aerate beach and a car show they are holding. Dave Morris said that everything is covered if it's an endorsed association event, but not something put on by a few individuals acting on their own. Minutes from a cottage association Board meeting should reflect endorsed activities – everything should be documented.

Question raised about need for MACO to hold director's liability insurance. We do not have D&O liability – Lester Beach is the only association that has this insurance. D&O geared to wrongful decisions, e.g. if you don't pay Revenue Canada items owing, the directors are liable.

We could have attendees at MACO AGM talk about what they are doing – so we have a better understanding of the range of activities being undertaken that need some type of insurance coverage.

Since Oct 1, 2020 to the end of July, 2021, 24 associations have sent in their MACO memberships out of a total of 40-45. An email could be sent to those that have not renewed membership. Val maintains the MACO membership list. Gus to check with Val if she is able to manage membership process, e.g. Annual invoices should be sent, with the membership period noted. A comparison needs to be done with the Insurance list to see who has not paid and follow up. The membership from the website also needs to be updated. Gordon volunteered to do a summary on the insurance which could be sent to Val.

ii. **Organizational Effectiveness**

- a. AGM Planning – Date / In-person vs virtual / Guest speaker?
Shelley suggested the meeting be virtual due to the uncertainty.
Ray moved and Gordon seconded that the MACO 2021 AGM be held virtually on Wed. Oct 27, 2021. CARRIED

Morris Insurance was recommended as a guest speaker. We could ask for people to submit questions in advance or they could be submitted as part of the chat. Gordon will request that Dave Morris speak on Oct 27th. A promo could be prepared in the format “did you know” to generate interest.

- b. Policy re: outstanding membership dues – separate meeting still to be held

iii. **Information Services**

- a. **Succession Planning** – Gus noted the exchange re: disclaimer and Bill Campbell has come up with a general one on the website. Gus would consider serving one more year and then turn it over to someone else. It was noted that this had arisen due to

question of whether information on our website is current. Would Mona be prepared to talk to us at a future meeting? There is a disclaimer on the piece on the website. It has been updated and is still current.

b. Website Update and Ongoing Management

Guy had been responsible for website updating but has resigned. It was moved and seconded that Board accept the resignation of Guy Walker from the MACO Board.
CARRIED

Gordon agreed to review the website and flag items that are out of date. Minutes, next meeting schedule should be published. Contact info should be updated with a general email address.

Gordon moved and Ken seconded that MACO set up its own general email address as part of our website e.g. info@macoman.com CARRIED.

This would replace the maco@mts.net email address which is an alias provided through Dave Crabb.

- c. Request to circulate info re: Zebra mussel detection – this is to do with detection of Zebra mussels in Lake Manitoba, and we will send to the membership. Shelley noted the increased level of activity and number of requests coming to MACO – from government, individuals wanting to form associations, join MACO, media requests and commercial requests. MACO could consider charging a fee to circulate information of a commercial nature.

iv. Public Policy

- a. **CSLW Report** – Gordon reported on the work being done by CSLW (Coalition to Save Lake Winnipeg) and the information piece that has been prepared to send to Canadian federal election candidates, as well as the recent meeting with Lake Winnipeg Foundation. He noted that Zebra mussels are a problem for both Lester Beach and Hillside Beach, and the volunteers at Hillside Beach are no longer prepared to take on responsibility of cleaning the beach. Gordon asked that the federal election information piece be posted on the MACO website and also be referenced on our Facebook page.
- b. **Education Taxes** – Gus suggested that Jim take the lead on the issue. Opposition to Manitoba government Bill 64 has been aggressive and seems to be having some effect in influencing the political will to pursue. Organizations supporting Bill 64 have not been as vocal. It's not clear what alternatives are being proposed. Shelley Glover and Heather Stefanson have both recently stated they will not support Bill 64. Gordon said that abolition of education taxes could still be pursued, but some of the other proposed measures, re: parent advisory vs the number of school boards may be off the table. Gordon said he did not support MACO's position but if this is the position MACO wishes to pursue, once the new leader is in place, we can make our position known. The MACO position was put forward through the K-12 Manitoba education commission that had been set up. Once the leadership contest is over, discussions can resume.

- c. **RM emergency preparedness - forest fires** – Gordon asked for it to be put on the MACO agenda due to the concern about how cottagers are informed to evacuate due to fire. How are cottagers informed? He asked if Association of Manitoba Municipalities (AMM) should be contacted to see if there is a standard approach for evacuation notification. Board reps noted that notifications come over the television or by email. Gus thought that the Manitoba province has imposed the requirement for an emergency management coordinator which is responsible within the municipality. It would be up to each cottage association to find out from their RM what is the present practice.
- 5. **Membership Report** – Val was not in attendance. Gus noted the need for more members on the Board.
- 6. **Finance Report** – Jim
 - i. **June/July 2021 reports** – Jim spoke to the June/July financial reports, \$15,080 was the balance at the end of July 2021.
Jim moved and Ray seconded that the June and July 2021 financial reports be accepted.
CARRIED
Val picks up the mail and deposits the cheques, and emails Jim copies of the cheques and deposit receipts.
 - ii. **Draft Budget**
Jim spoke to the MACO 2021-22 draft budget he circulated today, noting monies that have been expended and expected to the end of the MACO fiscal year.
Gordon moved and Jim seconded that a donation of \$100 be made to each of the Canadian Taxpayers Association and Lake Winnipeg Foundation. CARRIED
Jim moved and Shelley seconded that the MACO 2021-22 draft budget be approved.
CARRIED
- 7. **New/Other Business**
- 8. **Next Meeting Dates** - September 21, 2021 for 2021 MACO Annual General Meeting (AGM) planning. Shelley to put out call for interest in serving on the MACO Board.
- 9. **Adjournment** – Ray moved and Ken seconded that the meeting be adjourned