

MINUTES—DRAFT, SUBJECT TO MEMBER APPROVAL AT NEXT AGM

REDSTONE LAKE COTTAGERS ASSOCIATION

ANNUAL GENERAL MEETING OF MEMBERS HELD JULY 14, 2018

HALIBURTON FOREST SEMINAR ROOM-commenced at 9:00 a.m.

#	ITEM	DISCUSSION
1	Welcome, Announcements, Motion to Approve the 2018 AGM Agenda	<p>Steve Danko welcomed everyone, reminded everyone about the fire ban and briefly mentioned the new municipal bylaw requiring septic inspections. He then mentioned the gifts for the speakers which are maple syrup, specially made in Haliburton and called Syrup for Soldiers, with net proceeds going to Wounded Warriors. Finally, Steve reviewed the agenda and asked for a motion to approve. (The agenda can be found on slides 2 and 3 of the main slide deck at: <a href="http://www.redstonelake.com/2018AGM-MainDeck">www.redstonelake.com/2018AGM-MainDeck</a>)</p> <p><b>MOTION</b> to approve the 2018 AGM Agenda, as presented at the AGM on July 14, 2018 MADE BY: Bob Cole SECONDED BY: Harvey Bates Vote ordered by show of hands <b>Motion approved</b></p>
2	President's Update—special guests	<p>Richard Luger welcomed special guests from Coleman Lake Cottagers Association—President Gerry Oxford and Secretary-Treasurer Cynthia West. Richard also introduced some candidates who are running in the fall municipal election (see page 7 of the main slide deck) and he urged people to get out and vote. Finally, Richard thanked the current council for their support for our efforts to keep our lakes clean. Special thanks were given to Susan Norcross who is not running for a council position at this time, but has been a great supporter of RLCA during her term.</p>
3	Introduction of RLCA Board of Directors	<p>Richard Luger introduced the current board of directors, all of whom have agreed to stand for re-election—Richard Luger, Bob Cole, Cathy Meades, Donna Luger and Laurie Kerr. He also introduced Joe Mulcahy who has volunteered to be the RLCA Secretary. Richard then gave special thanks to Mike Johnson for all his work with RLCA for many, many years including acting as director, and as President and to Barbara LeVasseur who is leaving after this term after 5 years on the board and as secretary.</p> <p>Richard referenced the officers and volunteers who are listed on slides 12 to 15 of the main slide deck and thanked them for their help with the day to day and special projects. Richard reviewed those projects including septic, private buoys and healthy shorelines and asked for volunteers. He mentioned that advertising is being managed by Mike Johnson. Finally, Richard referred to the Ladies of the Lakes who are working on a number of social issues and can be contacted through the Membership Coordinator.</p>

4	<p>Guest speaker: Jane Zima Ontario Onsite Wastewater Association—Cottage Country Septic Systems Solutions</p>	<p>Jane Zima was introduced by Steve Danko. She works on waste water systems and has her own company (SimbiH2O). Her slides can be accessed from slide 17 of the main slide deck or directly on the RLCA website at: <a href="http://www.redstonelake.com/pdf/CottageCountrySepticSystems_AGM_Summer2018_JaneZima_July14_2018.pdf">www.redstonelake.com/pdf/CottageCountrySepticSystems_AGM_Summer2018_JaneZima_July14_2018.pdf</a></p> <p>She is aware of the mandatory septic inspection bylaw and noted that a best practices document for inspections has been posted on their website; it is a free online resource where we can learn more about what is involved in a septic inspection. <b>[add the link to the article here—waiting to hear from Jane ]</b>.</p> <p>Here are some of the more interesting things that Jane said:</p> <ul style="list-style-type: none"> <li>--The new vernacular is now “onsite wastewater treatment”.</li> <li>--80 % of the treatment occurs in the bed—the soil is the filter. The field needs to be a correct size—and soil quantity.</li> <li>--Since 2006 the building code dictates that a septic system needs an effluent filter. These filters must be cleaned once or twice per year. Modern tanks have 2 compartments and both an inlet and outlet baffle.</li> <li>--Whether you need a pump out depends on the “solids measurement”. The general rule that a pump out is required every 3 to 5 years may be relevant for an all year-round residence. For a seasonal residence, the requirement for a pump out is based on the accumulations in the tank—i.e. the solids accumulation at the bottom plus the scum accumulation at the top of the tank. If the sum of the sludge plus the solids occupy more than 1/3 of the tank you need a pump. You should test these levels every 2 years.</li> <li>--Effluent filters block solids from going into field. The field is the most expensive part of the system. Jane also discussed the pump chamber and distribution boxes.</li> <li>--In order to keep the bed in good condition you need air to get to the bed so use short grass, but no weeds as they have roots. Access risers are needed for maintenance, as they allow for appropriate ventilation in a system. If there are none then you could get corrosion of the cement and you can have a build up of noxious gases.</li> <li>--Plastics and latex belong in garbage not in septic, which they can ruin.</li> <li>--You should flush the toilet every time it is used, as too much concentration of urine can cause the system to malfunction. Do not let food products, waste or grease down. Wipe them out first and then wash.</li> <li>--If root systems get into laterals this is not a good thing, so remove trees from near bed.</li> <li>--If water cannot leave the tank it will go back to where it came from. You need a healthy and thirsty soil environment waiting for it in the bed.</li> </ul> <p>Data—15,000 systems involved. 59 % are over 30 years old. And of those, 66 % have major deficiencies. System can live up to 45 years. Most of the failures were in the bed and what goes back to the lake is not being properly treated. Now a tank must be 3500 litres; 74 % of systems which had an inspection port were ok.</p> <ul style="list-style-type: none"> <li>--In answer to a question about dishwasher soap, Jane said that you can opt for bio-options, but they are not nearly as effective as removing fats, oils, food scraps etc. before you wash.</li> </ul>
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5	<p>Guest Speaker: Julia Sutton Sutton Environmental Services: Shoreline Re-naturalization Designer Natural Shorelines/Ground Covers/Native trees, shrubs for healthy shorelines</p>	<p>Steve Danko introduced Julia Sutton who spoke about how natural shorelines play a key role in protecting your investment in recreational property. They do so by protecting biodiversity, moderating water temperature, controlling erosion, building resilience, and protecting water quality. She talked about buffer size, kinds of naturalization and what to consider before planting. She had slides that list ground covers, native plants for septic and pollinator plants. Lastly, she referred to the kits available at Abbey Gardens, plant sourcing and plant selection tools available on the CHA website. See her slides at: <a href="http://www.redstonelake.com/pdf/Julia_Sutton.pdf">www.redstonelake.com/pdf/Julia_Sutton.pdf</a></p> <p>Julia noted that we have had recent invasive species such as the tall grasses (in small patches). In addition, Japanese Knotweed which looks like bamboo is spreading on Hwy. 118. Go to <a href="http://www.invasivespecies.com">www.invasivespecies.com</a> for further information.</p> <p>Julia was thanked by Steve and given a small gift as a token of our appreciation.</p>
6	<p>Lake Steward Report: water quality /phosphorus/e-coli/clarity/algae/oxygen; Update: Love Your Lake program (Cottage Lake Shore Survey)</p>	<p>Bob Cole gave his annual report on the <u>health of our lakes</u>. They are in fairly good shape. Calcium levels in Little Redstone are up and he will try to find out why. The other lakes are maintaining their existing levels of calcium. Secchi disk is ok—staying fairly flat. Phosphorus is coming down a bit. Reasonable good quality.</p> <p><u>Septic re-inspection program</u>—our lakes are to be inspected 2020 to 2022. Bob suggested that if you want to get your tank pumped now get it inspected now so you will be exempt from the inspection in 2020-2022. Get your neighbours together and have pumping and inspection done for a group, all at the same time, as it will be cheaper. RLCA will send out a list of qualified inspectors. See also the Dysart website for a list of qualified inspectors. <a href="#">[add link—I can't find it]</a></p>
7	<p>Haliburton Forest update—Malcolm Cecil-Cockwell</p>	<p>Malcolm Cecil-Cockwell gave a brief update on Haliburton Forest initiatives. He noted that the leadership team is stepping up and the company is now run by 5-7 people. The Forest is doing fairly well and is now financially in a steady state. Stakeholder relations have improved and the company is doing its part in the community.</p> <p><u>Tourism Division</u> is now booking on line and has a new website. It continues to develop new offerings—slowly coming. They now have guided mountain biking tours and lessons and guided canoe trips. They are noticing greater interest by new Canadians. The Forest Festival is coming up. Every Tuesday evening there is a natural history presentation and on Thursday evenings there are wolf howls, which are both free.</p>

		<p><u>Forest products</u>—commercial side is making massive progress at the saw mill, without major capital improvements. They are doing a better job but their goal is to be even better by 2020. The retail side is the paddle shop, where you can order now.</p> <p><u>Forest Management</u>—tree clearing is going to be done towards the end of Redkenn and near Boice Bradley Road. This is scheduled within the next few years. Malcolm will advise RLCA when this will happen. The Forest is undergoing a forestry audit and Malcolm is confident that the results will be positive.</p> <p>Malcolm mentioned Invasive forest pests like beech bark disease which is in full operation. The beech trees are dying now. The Forest is now hardwood clearcutting, which prevents beech from germinating and lets the hardwoods of oak and cherry germinate, all in an effort to deal with this beech tree problem. Hemlock disease may be 10 years away as it is already in Niagara on the Lake. Watch your hemlocks and notify the Forest if your hemlock trees start to be affected.</p> <p>A question was asked about the lack of a stop sign at the end of the driveway into the main office area, off Redkenn (a safety issue). Malcolm said that this area is owned by the Municipality not the Forest and the Municipality has chosen to put the stop sign on Redkenn and not on the access to the Forest.</p>
8	Eco Ethic	<p>Rob Davie of Eco Ethic made a short presentation about his product and delivered all of the product that had been pre-ordered by members. He said that the additive is all about the bacteria and stressed the importance of adding specific bacteria as we are using dish detergents, toilet paper, fats, greases etc. His product has 17 strains of bacteria that target soap scum, grease and cellulose. His product is endorsed by CHA and cottager associations in Haliburton. In answer to a question about dishwashers, he stated that Presidents Choice has a good dish washing detergent for the dishwasher, as it has no chlorine or phosphates.</p>
9	Ski Mazing Watersports School in Haliburton	<p>Rachael from Ski Mazing spoke about their business and ran a video to show what they are doing on Kashogawigamog Lake and the services they perform. The company will come to you or you can come to them for their services.</p>
10	COFFEE BREAK	Start at 11:05
11	BUSINESS PART OF THE 2018 AGM	
12	Motion to approve the 2017 AGM Minutes	<p>Richard Luger asked for a motion to approve the 2017 AGM Minutes.</p> <p><b>MOTION</b> to approve the 2017 AGM Minutes titled: “ Redstone Lake Cottagers Association, Annual General Meeting, July 7, 2017” and posted in draft format on the RLCA website on February 23, 2018</p> <p>MADE BY: Donna Luger</p> <p>SECONDED BY: Bob Cole</p> <p>Vote ordered by show of hands</p> <p><b>MOTION APPROVED</b></p>
13	Membership Report	<p>Donna Luger reported on the 2018 membership drive and noted that 500 packages were delivered, thanks to a number of volunteers who made such a tremendous difference for delivery. (See page 13 from the main slide deck for</p>

		the list of volunteers.) Donna still needs volunteers for a few areas. Hopefully all volunteers will help again next year and more will volunteer to cover the areas that were missed in this year's drive. Donna's slides indicate that membership has increased from 224 members in 2018 to 286 (target) in 2018, so we are maintaining and increasing numbers every year. There is a potential for 594 members as there are 594 properties whose owners qualify to be members.
14	Treasurer's Report	<p>Cathy Meades reviewed the financial statement, indicating there are changes because some membership fees were paid for more than 1 year. Cathy puts money into GICs as soon as she can so that it is available for future disasters. She is trying to keep money "earning money but flexible". Cathy also reviewed the budget and noted that the fiscal year will now be the calendar year, so the budget just goes to Dec 31 of this year.</p> <p>There were no questions about the financial statement or budget. See pages 33 and 34 of the main slide deck for the financial statement and budget. Cathy asked for a motion to approve both.</p> <p><b>MOTION</b> to approve the 2018 Financial Statement, April 1, 2017 to March 31, 2018 and the 2018 Budget, both as presented to the members at the AGM on July 14, 2018  MADE BY: Laurie Kerr  SECONDED BY: Steve Danko  Vote ordered by show of hands  <b>MOTION APPROVED</b></p>
15	Motion to approve charitable donations	<p>Richard Luger discussed the 2018 charitable donations proposed by the board and asked for a motion to approve.</p> <p><b>MOTION</b> to approve charitable donations in the total sum of \$1,500 for calendar year 2018, to Haliburton Highlands Health Services Foundation, The Coalition of Haliburton Property Owners' Associations and Haliburton Highlands Outdoor Association Fish Hatchery. The directors have the discretion to decide on the amounts that are given to each named charity, provided that the total donations made to the three named charities do not exceed \$1,500.00 for calendar year 2018  MADE BY: Harvey Bates  SECONDED BY: Wanis Khouri  Vote ordered by show of hands  <b>MOTION APPROVED</b></p>
16	Motion to Elect Directors	<p>Richard Luger asked for a motion to elect 5 RLCA directors for the next year.</p> <p><b>MOTION</b> to elect Richard Luger, Bob Cole, Cathy Meades, Donna Luger and Laurie Kerr as directors of RLCA for the period July 14, 2018 until the next AGM or until his or her successor is elected or appointed, whichever shall first occur  MADE BY: Harvey Bates  SECONDED BY: Dorothy Payne  Vote ordered by show of hands</p>

		<b>MOTION APPROVED</b>
17	Presentation on Amendment to By-Law No. 1 and motion to approve	<p>Laurie Crocker was introduced by Steve Danko and made the presentation on the details of the Amendment to By-law No. 1 that was posted on the RLCA website. Laurie drafted the Amendment to the by-law, making the changes requested by the Board. Laurie reviewed her slides which can be found on page 38 of the main deck or directly on the website at:  <a href="http://www.redstonelake.com/pdf/Bylaw%20Amendment%20Final.pdf">www.redstonelake.com/pdf/Bylaw%20Amendment%20Final.pdf</a></p> <p>Laurie asked for a motion to approve the Amendment to By-Law No. 1.</p> <p><b>MOTION</b> to approve Amendment to By-Law No. 1, passed by the Directors on May 27, 2018 and posted on the RLCA website  MADE BY: Bill Hopkins  SECONDED BY: Harvey Bates  Vote ordered by show of hands  <b>MOTION APPROVED</b></p>
18	Extraordinary Resolution	<p>Laurie Crocker dealt with the extraordinary resolution in her presentation on the Amendment to By-Law No. 1 and asked for a motion to enact it. The Extraordinary Resolution was set out fully on slide no 40 of the main slide deck.</p> <p><b>MOTION</b> to enact Extraordinary Resolution dispensing with appointing an auditor and having an audit or review engagement for the RLCA 2018 and 2019 fiscal years, the Extraordinary Resolution having been presented to the members at the AGM held July 14, 2018  MADE BY: Joe Mulcahy  SECONDED BY: Wanis Khouri  Vote ordered by show of hands  <b>MOTION APPROVED</b></p> <p>Laurie was thanked by Steve and given a small gift as a token of our appreciation.</p>
19	Motion to end the 2018 AGM	<p>Since there was no further business, Richard Luger asked for a motion to terminate the AGM.</p> <p><b>MOTION</b> to terminate the 2018 AGM of Members of RLCA  MADE BY: Laurie Kerr  SECONDED BY: Cathy Meades  Vote ordered by show of hands  <b>MOTION APPROVED</b></p>

Next AGM to be held on July 13, 2019 at the Haliburton Forest Seminar Room