

MINUTES—DRAFT, subject to member approval at next AGM

REDSTONE LAKE COTTAGERS ASSOCIATION

ANNUAL GENERAL MEETING OF MEMBERS – JUNE 27, 2015

HALIBURTON FOREST-- Seminar Room—COMMENCED AT 9:10 A.M.

1	WELCOME/ ANNOUNCEMENTS/AGENDA	Steve Danko reviewed the agenda and introduced Bob Cole, President
2	PRESIDENT'S MESSAGE	<p>Bob Cole welcomed everyone and said he would speak about: What we, as a board of directors, did in the past year (highlights) and where we are heading.</p> <p><u>The year in review</u></p> <p>This was the year of shoreline assessments—objective to keep lakes healthy and water clean—through shoreline maintenance and septic control. Healthy shorelines, by keeping phosphates out of the water, and septic, which perform well, take care of sewage before it reaches the lakes.</p> <p>Last May, Mike Johnson (the Lake Steward on the board) and Bob took a group of students around the lake and Bob and Mike became enthused. In June RLCA sent 550 letters to residents on 5 lakes and in July, working with Paul MacInnes and CHA, RLCA hired 2 students to do the assessments on the 5 lakes. The students had taken the course at Trent University and RLCA members ferried them around in their boats to conduct the survey. The results were expected to be available shortly after the meeting.</p> <p>Bob mentioned that the Board is Looking for help with the water testing in particular areas.</p> <p>In August RLCA held its first annual picnic at West Guilford Centre, which was well attended despite the weather. We will be holding it again this year on Saturday August 15<sup>th</sup>. Lee Hayward from the board runs it and organizes it and can always use a hand, so if you can help, please let her know.</p> <p>Anne Bates does the advertising—keeps the fees low. Response from local merchants is great and if you can support local merchants please do so.</p> <p>The current board also includes: Cathy Meades, Treasurer; Lindy Smith, Membership Chair; Barb LeVasseur, Secretary; Steve Danko who runs the Annual General Meeting ; Harvey Bates who is Past President and May Lou Ciancone, who publishes the Newsletter.</p>

		<p>The spring Newsletter came out thanks to Mary Lou and has been posted on our website. Mary Lou does a fine job! If you have a story about Redstone you would like to have published, give Mary Lou a call.</p> <p>The board has a new volunteer--Richard Luger. A few months ago we were struggling with our website—membership renewals etc. were a problem and Richard has come and helped us out.</p> <p>A number of board members are stepping down—Steve, Lee and Lindy. All of them have worked very hard and we would like to thank them for their dedication. (Members applauded the departing board members.)</p> <p>Last year RLCA won the 2014 FOCA Achievement Award in recognition for hard work the board has been doing. Barb put the story together and made the submission to FOCA.</p> <p><u>Where we go from here</u> We need board members. If anyone is interested in joining the board let Bob know. For example, we need to work on RLCA bylaws to comply with the proposed new legislation.</p> <p>Shoreline Assessments—reports will be available shortly. Paul and Mike will be working with the overall assessments of each of the lakes.</p> <p>Septic inspections—working towards the mandatory inspection, which Susan will discuss later.</p> <p>There are two final things to cover: Superior Propane has a bulk contract with Kennesis Lake Cottagers Association and has offered it to Redstone. Details will come to you by email. AND Ron Stevens is with Need a Hand—a group supporting SEARCH. if you need a hand you give him a call. There is a fee and some of the fee goes back to SEARCH. See the brochures at the back of the room.</p>
3	RLCA WEBMASTER	<p>Richard Luger talked about the website and face book. All information is available on <a href="http://www.Redstonelake.com">www.Redstonelake.com</a>. He has also set up a face book page for Redstone Lake Cottagers’ Association where you can post pictures and comments. This tool is more dynamic than just the website.</p> <p>Richard reviewed the membership form on the internet. It comes in 2 pieces and both have to be completed every year. Part 2 is how you pay and it is disconnected from part 1 where the information is collected. You can make the payment through interact or PayPal or by cheque or you can pay to-day at the</p>

		meeting. He will take a look at the form and see if it can be made more intuitive.
4	RLCA BOARD OF DIRECTORS	The entire board has already been mentioned/introduced by Bob Cole in his President's Message.
5	COUNCILLOR WARD 5 DYSART ET AL (Susan Norcross)	<p>Susan Norcross was introduced by Bob Cole. She lives on Green Lake Rd and has been a councillor for four years. This is her second term. Here are the items that Susan spoke about:</p> <p>SEARCH is a community organization that does a lot of work on wellness—reaches out to the needy and seniors. Susan has called the Need a Hand group. They came and washed windows and siding and they did a wonderful job. This group puts people to work and they really help.</p> <p>Council has been working on the budget and expects a 2% increase due to OPP billing and the deficit in the budget due to road wash outs. This year Dysart is working on Westshore road—spending \$400,000. Bitter Lake Road, Shane Circle, Irish Line will all be turned into gravel, as they will be better maintained with a grader. She has had inquiries re: winter road maintenance on highways 118 and 35 and has talked to the province. They promised to look at that this year. Susan will find out if there is any further surface treatment planned for Bitter Lake Rd. She will also follow up re: Blue Heron Road. All conversions back to gravel will be done in the next few weeks and Blue Heron Road will also be going back to gravel.</p> <p>Susan is on two committees of Council. The Environmental Committee is made up of Dysart staff, councillors and concerned citizens. The municipality is now responsible for septics and has hired a new person as a building inspector who will be responsible for septics. Dysart has talked about mandatory inspections but waste from septics does not get managed—it is poured onto property. They do not have enough land in Dysart to do mandatory inspections. They are studying it but there will be no mandatory inspections. They are however mandated for new construction and rebuilds and anyone with trouble with their septics. Dysart is going to focus on education. Another issue is phosphorous in the lakes and CHA is working on that issue. Susan offered congratulations to RLCA on winning the FOCA award.</p> <p>The Haliburton Landfill site is nearing capacity—it receives over 80,000 visits each year. We need to recycle more as recycled materials leave the site and do not end up in landfill. Dysart receives funding for recycling; She reminded everyone to scrunch up their water bottles to save space.</p> <p>The other work of the committee is energy saving. LED lighting is proposed for downtown lighting, with the expectation that the expense will come back in 3 years. See the Tab on videos in the Dysart website (<a href="http://www.Dysartetal.ca">www.Dysartetal.ca</a>). See "Conserve: a lifetime story". There are four videos in total that deal with ways to conserve and to save money. There is an example of one person who reduced his hydro bill from \$4700</p>

		<p>to \$2100.</p> <p>The second committee that Susan works on is the Economic Development Committee. It has held two meetings and has been working on strategies to improve the economy and create more employment.</p> <p>Questions; There was a question about OPP costs. They are “in transition”. At what point will we be paying the full load? Is the impact to be \$60 per 100,000 of assessment? Susan thought the full costs would be implemented over 3 years and she is not sure of the dollar amounts. She could do a note for next Newsletter.</p> <p>Bob and Steve thanked Susan.</p>
6	TREASURER’S REPORT/ BUDGET 2015	<p>Cathy Meades went through the Treasurer’s Financial Report. She noted that advertising really does keep our costs down. Cathy has tried to keep the bank interest accumulating by opening a savings account and a GIC to earn better interest. She has tried to make banking a “0” impact so that we earn enough to cover costs. We want to have a healthy reserve in case we have to deal with an invasive species.</p> <p><b>Motion</b> to accept the Financial Report as presented, made by Cathy Meades and seconded by Mary Johnson. A show of hands was requested. <b>MOTION CARRIED.</b></p> <p>Cathy asked for help with completing government required financial reports and also a second pair of eyes for the bookkeeping.</p> <p>Cathy then reviewed the proposed Budget 2015. She noted that it is hard to guess membership. Last year we attracted more members and hopeful they will rejoin. She made a guess that membership will go down. Total revenues and total expenses are still in the green and we have opened a contingency fund. Liability insurance did go up this year and other items may go up, so we are carrying a cushion in case this happens.</p> <p><b>Motion</b> to accept the proposed Budget 2015, made by Mary Johnson and seconded by John Anderson. A show of hands was requested. <b>MOTION CARRIED.</b></p>
7	MEMBERSHIP REPORT	<p>Steve Danko reviewed the membership slide and indicated the membership is moving in the right direction.</p>

8	BREAK	The meeting paused for a break at 9:50 a.m. for 15 minutes.
9	SHORELINE EROSION ISSUES (Kim Laframboise)	<p>Mike Johnson introduced Kim Laframboise from Muskoka. Kim has 6 years of education and 10 years with MNR and Parks Canada. Her specialty is species at risk and she is a terrestrial ecologist. Her key message was that we need to stop losing ground to erosion. Erosion affects everything in our watershed. There are two different terms for erosion-natural and manmade occurrences.</p> <p><u>Natural erosion</u>, such as surface, fluvial, mass movement and streambank erosion cannot be controlled by us. They are due to soil types (e.g. sand) and trees that do not hold a lot of soil, undulating slopes, lake effect due to winds and wave action depending on location on the lake, storms and natural streams and channels.</p> <p><u>Manmade erosion</u> can be controlled by us. It is caused by stripping of vegetation and removal of mature trees. Many trees die because too much fill is put on top of their roots. Other causes include improper Slopes that are manmade in many cases, wave action and bad land use planning.</p> <p>You should know the signs of erosion—go to the main part of your property and see where the water goes and pools in a storm. Your lawn is the biggest contributor to erosion and most people do not get this. Grass has too tight a root system so there is no time for storm water to penetrate. Grass acts as pavement-- like you created a concrete pad which causes water to flow into the buffer zone. Her company does environmental assessments for severances etc. and they do restoration work.</p> <p>Low impact development—some examples are:</p> <ul style="list-style-type: none"> <li>--porous pavement—permeable like interlocking bricks with grass in between to allow water to soak in;</li> <li>--rain gardens containing native or exotics that allow water to be intercepted in the garden and they create pathways to split up water and stop sheeting;</li> <li>--bioswales;</li> <li>--native grasses and ferns;</li> </ul> <p>Once you see where the erosion comes from there are things that you can do. Fix the driveway and lawn water problem and use downspouts. All upland water sheeting can funnel into a shoreline, so fix the upland areas first if they are a problem.</p> <p>Permits required from MNR--this depends on how much work is being done in the water. The permit requirement is fisheries related as spawning occurs at or near the shoreline. Always determine where the</p>

		<p>high water mark is. It is not where the lowest or highest level is, but where the maximum capacity is—where the water is at its highest level in the spring.</p> <p>Embrace the natural look: incorporate mini shrubs –herbacious plants and grasses that will grow in sandy soils and plants that can survive in the soils around pine trees. Projects with the greatest diversity are more likely to succeed. Strive for fully vegetated shoreline frontage with 15 metres (or 25% whichever is less) open for access (sitting and swimming docks etc.).</p> <p>Common Shoreline Plants – In Parry Sound-Muskoka there are great resources which apply to Haliburton as well e.g. pickerel weed, winterberry. When you buy, refer to scientific names, not common names and watch the nursery you go to. Periwinkle is very bad and so is dog strangling vine or hog weed. Not all plants are native even when they say so. Haliburton Lands Trust does native plant sales. Consider bioengineering—live stakes—alders, willows, live cuttings; brush mattresses (may need a permit) coconut or coir log for wave action</p> <p>Here are some sources of information suggested by Kim: MNR and Forestry; Department of Fisheries and Oceans—Primary-Shoreline; Conservation Authority websites, Friends of Muskoka Watershed, Haliburton Lands Trust Ferns will do well in a wet environment—where grass turning into moss—lakeland lily or turtle head –like wet areas</p> <p>You as a landowner are in charge of your contractor—many contractors do not know bylaws etc. or species at risk. You need to be knowledgeable and demand your contractor follow the rules. Be sure to mark out areas they cannot touch etc.</p> <p>Here is a link to Kim’s full presentation: Steve thanked Kim and gave her a gift of Haliburton Maple Syrup.</p>
10	LAKE STEWARD REPORT (dealt with following item # 11 below--Paul MacInnes)	<p>Mike Johnson followed Paul and admitted that Paul is a pretty hard act to follow. Shoreline Values and Permits—use these suggestions:</p> <ul style="list-style-type: none"> <li>• 2 cycle motor produces a 40 to 50 % gas waste; if buying a new motor buy a 4 cycle; use a syphon to fill a gas tank to avoid spillage;</li> <li>• Work permits from MNRF are difficult to get ; some docks need a permit—cribs must be a minimum of 6 feet offshore and 6 feet apart; no pressure treated wood in the water;</li> </ul>

		<ul style="list-style-type: none"> <li>• Cannot fill in shorelines without approval; finding the ordinary high water mark is crucial;</li> <li>• Any changes proposed on shoreline or dock building, go to MNR and find out if permit needed;</li> </ul> <p>Mike reviewed the results from the studies of our lakes. He reviewed PH, secchi and temperature readings and trends over past few years and noted that temperature is taken at surface and PH is taken at secchi disk level. He noted the phosphorous levels from 2011 and he pointed out that for all the lakes the phosphorous started to accelerate and then decelerated. These measurements are taken by the MOE. We have a kit and send information to MOE.</p> <p>MNR does a fish assessment on Redstone every 5 years; sometimes they look at zoo plankton, and sometimes water temp and invasive species. Rock bass are falling and small mouth bass are increasing and lake trout numbers are increasing. Lake trout is a good indicator of the health of the lake.</p> <p>Question: about the fresh water fleas. Mike confirmed that we have them and a lot of the in Redstone. Haliburton Gold (trout) eat them. These are the only invasive species we have in our 5 lakes. There is no way to get rid of them. MNR has measured and we will know the extent soon.</p> <p>Assessments should be received next week—end of week. If you have any questions, please email Mike. If difficulty accessing then ask Mike to help. If any property ownership changes, then we would get the letters returned and then RLCA can deal with it. If people do not get reports, speak to Mike and he can get the codes to give you access to your report.</p> <p>The overall assessment for all of the Redstone lakes should be done in the next 3 weeks will be posted on the website. Be sure to access and discuss your report and the overall assessments of the lakes with your neighbours. We are now the citizen scientists with respect to our lakes</p> <p>Bob thanked Mike for his report.</p>
11	<p>PROTECT YOUR LAKE—SEPTIC HEALTH &amp; NATURAL SHORELINES (Paul MacInnes)</p>	<p>Paul MacInnes—Chair of CHA (Coalition of Haliburton Property Owners’ Associations) was introduced by Bob Cole who described his leadership and accomplishments and the help he has given to Bob and Mike in taking RLCA in the direction RLCLA wants to go.</p> <p>Paul said we are lucky to have such a hard working executive on RLCA. He indicated that CHA is involved with 102 lakes. It has a ten member board and nine scientific advisors who advise on lake health. There is</p>

		<p>one mission, which is to protect our lakes and nothing else. CHA has two areas of focus—septic health and shoreline health. Why?</p> <p>Algae blooms are up by hundreds of percentages. We are worried about our lakes being contaminated. The lesson learned from 3 Mile Lake is: act now before there is a problem. Their problem started in 2005 and has continued every year since. Their association knew about it but did not bring it to peoples' attention. Real estate values have never recovered on 3 Mile Lake.</p> <p>Do we have to worry in Haliburton? We have had blooms in the county for 3 years. Lake temperatures are up and therefore oxygen levels go down. Once oxygen is down the phosphorous in the sediment is released and more algae develop. How to prevent blooms? Phosphorus controls the volume of algae; it comes from septic systems—95% of it comes from soap and urine. Every septic system pollutes; those that do not work well pollute even more. Get the septic tip sheet. The key is to intercept the phosphorous before it hits the lake—and you do this with natural shorelines. Eighty to ninety percent of life in a lake depends on the natural shorelines. The minimum for retaining the existing health of the lake is that 75% of the linear shoreline (Redstone has 41km of shoreline) has to be natural from the water back up to 30 metres. You want to maximize the soft surfaces and minimize the hard surfaces. Root depth of Common Newbark is 15 feet and that of grass is a few inches. Go to the CHA website for a list of the native species.</p> <p>Shoreline action checklist—copies provided at the back of the room. As you get your own reports, here is what to do;</p> <ul style="list-style-type: none"> <li>• Visit the Demo sites: <ul style="list-style-type: none"> <li>--Elvin Johnson Park—Halls lake</li> <li>--Dysart MNRF firebase on Head Lake walk</li> <li>--2 on Kashagawigamog</li> <li>--2 on Boshkung</li> </ul> </li> </ul> <p>May be funding next year—so if you have a property that could be professionally designed to restore it, let the board know.</p> <ul style="list-style-type: none"> <li>• It is now time to Act <ul style="list-style-type: none"> <li>The old rules no longer apply—government is not sure what safe phosphorous levels are and the existing “good” levels for phosphorous may not be good enough. Act before the problems appear. Focus on septic systems and shorelines—45 to 50% of Haliburton septic systems are not functioning properly. You personally need to act as the government is not doing it. MOE and MNR staffs have been cut in half.</li> </ul> </li> </ul>
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		<ul style="list-style-type: none"> <li>● Actions you can take</li> <li>1. Reports out soon, so start naturalizing your shoreline</li> <li>2. Replace one toilet with 3 litre Water Matrix Proficiency--\$199</li> <li>3. Have your septic tank inspected</li> <li>4. Use eco- friendly septic treatment regularly—chart on it at the back</li> <li>5. Use CHA lake protector service provider. CHA has recognized certain local contractors within Haliburton County who now meet their criteria. There are now 2 septic inspectors in addition to plant providers etc. Note: a landscape architect is not an ecologist.</li> </ul> <p>See the full presentation at: Steve thanked Paul and gave him a gift of Haliburton Maple syrup.</p>
12	ELECTION OF DIRECTORS/ APPROVE OFFICER APPOINTMENTS	<p>Bob indicated that RLCA is looking for anyone interested in joining the board. Please let Bob know if you are interested. He reviewed the slide with the jobs and needs on the chart.</p> <p>Bob reviewed the proposed slate of directors and officers and asked for a motion to elect the slate of directors and approve the appointment of the officers. The proposed directors are: Bob Cole, Harvey Bates, Mike Johnson, Mary Lou Ciancone, Barbara LeVasseur, Cathy Meades and Richard Luger. The proposed officers are: President – Bob Cole; Secretary – Barbara LeVasseur; Treasurer – Cathy Meades; Mary Lou Ciancone will continue with publication of the Newsletter; Bob Cole and Mike Johnson will continue to be Lake Stewards and Richard Luger will be the webmaster. Harvey Bates will be director at large.</p> <p><b>Motion</b> to elect the proposed slate of directors and approve the appointment of the proposed officers made by John Anderson and seconded by Lindy Smith. A show of hands was requested. <b>MOTION CARRIED.</b></p>
13	CLOSING REMARKS/ACKNOWLEDG- MENTS/PICNIC	<p>There were no questions. Cathy Meades announced that she has a volunteer to help with the government financial reports—Gary to give her a hand with the filings.</p>
14	COMPLIMENTARY BBQ LUNCH/ MEMBERSHIP RENEWAL	<p>Special thanks to Bill Burden of The West Guilford Shopping Centre for supplying the burgers for lunch.</p> <p>Mike mentioned Chicken and Rib dinner on July 11<sup>th</sup> in support of the Haliburton Hatchery. The tickets are \$30 and there will also be auction item. Mike is selling tickets.</p> <p>Meeting adjourned 11:50 a.m.</p>

