

LAHPOA Board of Directors
Meeting Minutes
Monday, September 25, 2023
7:00pm Lake House @ LAHP

Attendees: Rick Gallant Brent Fraser Glenn Ruskin
Jo Scott Gareth Davies Todd Brown
Les Turner – community manager

Guest: Neil Hogg, Toole Peet Insurance

1. Call to Order & Welcome – Rick Gallant

Rick welcomed everyone and called the meeting to order at 6:57pm

2. Approval of September Board Meeting Agenda – Rick Gallant

Motion: Glenn moved to accept the September Board meeting agenda as circulated. Seconded by Brent. Motion Carried.

3. Insurance Presentation – Neil Hogg

We are one of 250+ association's renewing under a non-profit insurance program developed for the Federation of Calgary Communities. This program has given us great leverage in securing good insurance coverage at competitive rates. The insurance industry is starting to flatten after a number of years of increasing premiums, which is keeping premiums on hold. Toole Peet is in discussions with insurance providers to obtain acceptable premiums for next contract period, which is December 1, 2023 to November 30, 2024. The goal is to have premiums out to the member associations the first week of October which will give all groups ample time to review and renew.

Property (Lake house, garage and contents): \$1.5M

Commercial General Liability: \$5M

Umbrella Liability: \$5M

Directors and Officers Liability: \$5M

Auto Policy (snowmobile): \$1M

Insurance coverage is for replacement value with no depreciation taken into consideration. The LH was appraised in 2022 at a replacement value of \$871k. Contents valued at \$384k. Garage valued at \$137k. Maintenance Equipment is valued at \$91k and Water Equipment is valued at \$67k.

Property:

- a. Content value appears to be very high, with Toole Peet using historical data provided.
Action Item: Gareth and Les to compile a list and appraise the LH and garage content value, less contractor's equipment, and water equipment.
- b. Insuring watercraft deemed of questionable value considering most individual items are significantly lower than the \$5,000 deductible. Concern also raised on deemed replacement value of the more significant watercraft items (eg. boat and motor).
Action Item: Gareth and Les to review the watercraft list and itemize the higher cost items (eg: boats, outboard motor & pedal boats but not SUP's, kayaks, and canoes) with verified current replacement values.

- c. Business Interruption: premium is \$62 year. With minimal revenues (<\$5k) earned through the lake house, is this coverage necessary?
- d. Equipment Breakdown: If we reduced our equipment coverage, the premium of \$658 for equipment breakdown would also be reduced.
- e. Crime Coverage: \$50k maximum coverage with no premium.
- f. Cyber Liability: ransomware is becoming more frequent with those storing data on servers rather than the cloud. Coverage would cover the ransom.

General Liability

- a. \$5m coverage with a \$7625 premium.
- b. Deductible is \$2500. A higher deductible will not impact the premium.
- c. Abuse and Molestation coverage may want to be increased from \$250k coverage due to the increase in children/youth programs being offered.
- d. Liquor Events: Consider taking out a Party Alcohol Liability (PAL) policy outside of the Community program if large events are hosted by the community.

Directors and Officers Liability

- a. \$5m coverage for \$1,250 premium with no deductibles.
- b. Legal assistance available 365 days a year with no maximum limits on number of times it is used.
- c. Trauma assistance is available for staff should they need to deal with a traumatic incident.

Automobile Coverage

- a. \$1m coverage with a \$736 premium. Our snowmobile is the only equipment covered under this policy.
- b. The Kubota is covered under the General Liability coverage.

Q: Are the Security Cameras covered as they are not inside the lake house.

A: They would be covered under our general content coverage.

Action Item: Board to consider the various items discussed at the review with Neil Hogg and to prepare to finalize Board input to Toole Peet at our October board meeting. In addition to finalized prices for the various components to be provided by Toole Peet, the Board will also have the benefit of the work to be done by Les and Gareth to finalize their decision.

Rick thanked Neil for his very insightful presentation and Neil left the meeting.

4. Approval of Previous Meeting Minutes

Motion: Todd moved to accept the August Board meeting minutes as circulated with the amendment proposed by Gareth. Seconded by Gareth. Motion Carried.

5. Business Arising from Previous Meetings (if not addressed within the Committee Reports)

a. Water Licence Transfer Agreement

Don Francis advises that they are waiting on a letter from Foothills County approving the Utility Right of Way. Upon receipt, the ownership group will be ready to submit the transfer application to Alberta Environment.

If the transfer is not approved before year end, both parties will need to agree to extend the agreement.

Discussion occurred with our auditors specific to potential tax implications with the revenues to be received from the sale of a portion of one of the water licenses. The opinion from our auditors is that there would be no GST payable on the sale of water, nor will the transaction be subject to income tax on capital gains or investment interest.

b. Larry Spilak Memorial

Rick pressed Don Waldorf on the lack of progress and expressed the Board's frustration with this project after 2 years. Through email exchange, Rick has also been able to connect with Jack Stricharuk, the Spilak family friend and other memorial funder, who is also frustrated with the lack of progress. Don reported that he had visited AJ Trophies on September 21 and that the owner committed to source a more appropriate image of the late Mr. Spilak for the memorial. Rick will work with Jack to continue to push Don to get this project completed.

c. Lifecycle Assessment Report

Morrison Hershfield provided the first draft of the Life Cycle Assessment report on September 23. A detailed review of this report identified several inconsistencies with our operations and raised a number of questions about the recommended replacement timing and costs for a number of items.

Action Item: Rick to provide a detailed written response to Morrison Hershfield regarding the Board's questions and comments on the draft assessment.

Action Item: Les to schedule a Life Cycle Committee meeting for October 17 with Rick, Gareth, Jo & Les to be invited.

d. Waiver of Liability for 3rd Party Guests

Pending. No response from legal counsel.

e. Dunbow Recreation Board Grant Intake

The DRB meeting, at which they were to review our Zodiac grant application, has been rescheduled to October. The delay may mean that the window to take advantage of a YE sale on the Zodiac may be closing.

f. Creek Bed Liner: The creek bed liner sample obtained this summer has been measured and is 35 mils (0.88 mm) which is what previous discussions with suppliers/installers had suggested. We can reasonably assume the two lake liners are at least this thick which we still hope to verify next year.

6. Reports

a. Community Manager's Report – Les Turner

- i. Sidewalk Safety: With the increased presence of e-bikes and scooters on our sidewalks; management has received a couple of complaints from pedestrians who have expressed safety concerns. These residents have been advised to call the Foothills County Bylaw enforcement to share their concerns.

ii. Divcon

- Scope of Work Review: Divcon and Les have reviewed the itemized 2023 Scope of Work for irrigation, bed maintenance and general maintenance of the community. While a few projects remain, Divcon has completed most of the tasks assigned within the 2023 Scope of Work. Financial variances will be reported in greater detail in the August Financial Statement review, but the general consensus is that the work performed to date has more than met community expectations. Remaining work for 2023 includes:
 - o Entrance Displays: Updating the displays at the south and west entrances and Lake House gate.
 - o LH LED lights: test module replacements for the LH LED lights and if positive, replace the eight modules that no longer work. To do the LH gables, a large boom lift truck will need to be rented.
 - o Entrance Banners: Divcon will utilize the boom lift rented for the LH LED lights to install banners at the west entrance.
 - o Irrigation blowouts and removal of the upper pond fountain will start on September 28.
 - o Repairing the exterior garage walls (woodpecker damage) and possibly repainting the garage with elastomeric paint to discourage the woodpeckers going forward.
 - o Seasonal turnover of the garage, along with a complete clean up.
 - o Extend garage eavestrough downspouts out past the rear garage wall.
 - o Clean and remediate the South Entrance community sign.
- 2024 Planning: As we complete the 2023 Scope of Work, we are also looking towards 2024 and creating a list of potential projects that will continue to improve on community aesthetics and operating efficiencies.

iii. Herbicide Applications: PLNT has completed the Fall herbicide application at the LH and NutriLawn has been requested to return and do a third application at the south entrance meridian and large park at the curve in the Blvd prior to the Isle/Blvd intersection. The extra applications are required due to the abundance of weeds in these locations.

iv. Supreme Security was onsite September 22 to repair a motion sensor and do some additional PM on the LH & garage security system.

Action Item: Les to review of our monitoring system pricing and to review with the board at the October meeting.

b. Hamlet of Heritage Pointe Collaboration Group – Rick Gallant
Nothing to report.

c. IT + Communications – Jo Scott

All users are required to update their VizPin App before October 14 as the old version will no longer work.

d. Safety and Security – Todd Brown

Convergent Technology is the only company who had provided a revised proposal for the LAHP entrance camera upgrades prior to issuance of the Board pre-reads. Delco Security, subsequently submitted a proposal, but the lack of detail and higher cost was not competitive against the Convergent proposal.

Convergent Revised Proposal of Sept 11, 2023:

Phase 1: Installation of two cameras at the South entrance (West entrance would occur after power is installed and camera Image quality during nighttime operation is optimized). Convergent's proposal is attached.

- Axis P1465-le-3 License Plate Verifier Kit
- Axis pole mount
- 64 Gb storage cards for each camera

Price: \$8,093.51+ GST

If nighttime license plate image capture is inadequate, additional IR lighting can be added for an additional \$2,371.97. TOTAL price, therefore, would be \$10,465.48 + GST for Phase 1.

Accessing images from the camera would be through the Axis communication portal. If LAHP wants images stored at the Lakehouse, Convergent estimates a 6TB - 12 channel server with 4 channel encoder would be approximately \$9,750 including labor + GST.

Axis/Convergent will not integrate with HIK Vision equipment due to their security concerns. Below is a snip from the Sept 11, 2023, Convergent email:

- The recommendation of replacing the garage cameras is due to the security concerns surrounding the Hikvision hardware and our corporate policy to not work on or integrate Hikvision hardware into our systems. The cameras themselves would also not integrate fully into the Axis system so to get the full use of the system; the recommendation is to replace. They could be left in place as a standalone system running in parallel, but if you are network the Axis Cameras and NVR with the Hikvision equipment, it does remain a security risk.
- Without the dedicated Axis Camera Station Server and Hard Drive, you can still log into the Cameras directly using the Mobile App, as they were initially quoted with onboard SD Card storage for the LPR images and information. Using the Axis Server provides more functionality with reviewing the LPR information and additional footage. It allows you to setup watch lists with known plates to trigger alerts, do more advanced programming of the LPR as well as provide secure storage of the data so as not only stored on the device.

The recommendation would be to deploy the Axis LPR Cameras at the South Gate, with the onboard SD Cards and built in lighting. If the solution is shown to be beneficial, you could deploy the 2 additional cameras to the West Gate if a suitable power solution is in place. You could also

deploy the dedicated Server later if you wish to build on the Axis Platform for your Lake House Cameras and potentially access control in the future. Going with the standalone South Gate solution would require the least upfront installation cost but still allow you to build upon the hardware in the future as necessary.

Phase 2: Future West Entrance Cameras

Based on the original proposal, and updated information from Sept 11th's proposal, adding West Entrance Cameras is estimated at:

2 Cameras with verifier kit, installation & pole mount:	\$8,093.51
LTE modem rated for rugged environment (Estimated)	\$2,530.00
Total before additional lighting	\$10,623.51
Additional IR lighting, if required	\$2,371.97
Total West Entrance Estimate:	\$12,995.48 + GST

Full Project Cost with 6TB Storage and IR Lighting (if required): \$33,210.96 + GST

Phase 1 South Entrance = \$10,465.48

Phase 2 West Entrance = \$12,995.48

Hard Drive Storage and encoder = \$9,750

Fortis & West Entrance Power:

Fortis will install power at the West entrance utilizing the light standard in the entrance boulevard. No capital cost will be charged to LAHP for the installation, but a connected load and distribution charge would begin upon Fortis completion. This charge was estimated by Fortis to be \$85/month inclusive of the minimum \$62 distribution and transmission charge. Although no time horizon was committed by Fortis, it is estimated the project would be 3-4 months after authorization from LAHP. LAHP will need to get an electrical permit and supply a disconnection/junction box for Fortis to tie into at our cost.

Estimated Incremental Annual Operating Costs:

Assuming a full installation of upgraded cameras at the South and West entrances, the following are the estimated incremental annual operating costs:

- Power West Entrance: \$85*12 months = \$1,020/year
- LTE/Cell data charges West Entrance: \$100/month = \$1,200/year
- Estimated maintenance costs/camera adjustments: \$500/year
- Total: \$2,720/year

Recommendation:

It is recommended to proceed with Phase 1 – South Camera upgrade and optimize nighttime images, if required, using the IR lighting solution. Based on image capture quality, proceed with the West entrance power upgrade. Having dedicated power at the West entrance will provide the LAHP the most versatile future camera/lighting solution. Once power is installed at the West entrance, add the optimized cameras including the dedicated server. This will lower the camera

cost as the 64 GB surveillance cards would be redundant. Two 64 GB card costs, however, may not be a significant savings and redundancy may be warranted.

Convergent has offered to meet the LAHP Board to review their proposal. Here is a link with a video for the recommended cameras: <https://www.axis.com/products/axis-p1465-le-3>

Motion: Rick moved to award the contract to Convergent for Phase 1, as identified above, and to request Fortis to install the power requirements at the west entrance. Seconded by Todd. Motion carried unanimously.

e. Events Committee – Jo Scott

- i. 55+ Seniors Social: continues every Wednesday morning at the LH.
- ii. Golf Tournament: September 21 with 24 golfers and 1 joining for dinner.
- iii. Hiking Club:
 - Last two hikes of the year are planned for Ptarmigan Ridge and McKinnon Flats
 - Potluck windup dinner planned for the LH on September 28
- iv. Wine Tasting: Thursday, October 19 featuring wines from Italy. Early registrations are positive.
- v. Pumpkin Give-away: Saturday, October 21 in conjunction with Leslie Merthot Realty
- vi. Halloween Haunted Lake House: Tuesday, October 31. The Lake House will be closed for decorating from October 25 – November 1 for this event. Mike Niemans Realty will be coming on board to supply title sponsorship and the bulk of the treats.
- vii. Wine and Paint Night: scheduled for October 11.

f. Architectural Guidelines – Brent Fraser

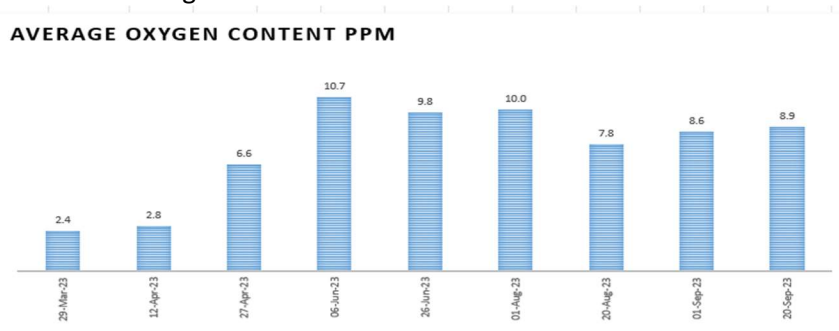
- i. 236 HL Dr: request to paint the exterior of the house/trim and replace exterior doors.

g. Playground Committee – Jo Scott

Payment terms required to hold the 2023 pricing have been made. We have secured an outdoor, secured winter storage location for the playground, and delivery is now slated for November.

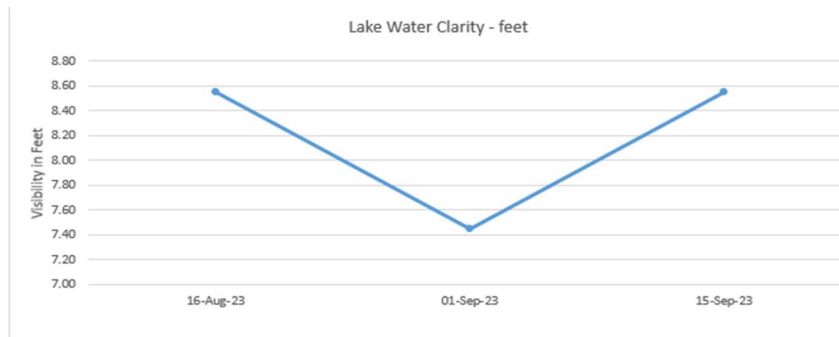
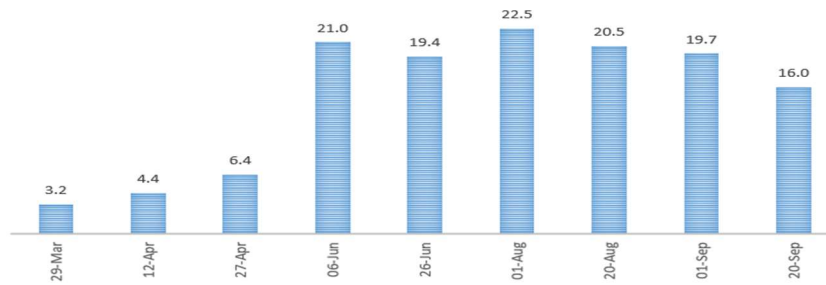
h. Water Committee – Glenn Ruskin

- i. Water Testing:



Oxygen content is starting to increase naturally as the algae bloom starts to break down.

AVERAGE TEMPERATURE c



ii. Water Level: The water level as of September 17 was 473 mm. Corix had been requested to provide a total of 30,000 m³ of water for 2023. When the water level peaked at 520 mm, Corix was advised to stop pumping water into the Lake. At the time of this writing, we have yet to be advised by Corix as to the total volume of water received.

iii. Enterococcus: Readings from the weekly AHS water testing. Enterococcus by qPCR Results of <1280 CCE per 100ml means acceptable water quality.

:

- July 24: 520 CCE
- July 31: 705 CCE
- August 7: n/a stat holiday
- August 14: 1236 CCE
- August 21: 153 CCE
- August 28 (last reading of the season): none detected

iv. Biologics: The last application of biologics was completed on September 1. To conclude the season and to prep for the 2024 biologics prescription plan, Smoky Trout has requested a detailed water analysis. This analysis will look at the following metrics: Alkalinity, Ammonia, Dissolved Organic Carbon (DOC), pH, Total Dissolved Solids (TDS), NO₂ (nitrite), NO₃ (nitrate), SO₄ (sulphate), PO₄ (orthophosphate), Hardness, Silica, and Chlorophyll-A. This test should be completed by the end of September, with results shared at the next Water Committee meeting.

v. Fish: We received 340 x 12-14" brown trout, 77 x 9-11" browns and 95 x 12-14" brook trout on September 14. In keeping with tradition, this event was opened to residents,

and we were pleased to see the excitement of our residents as the new fish were introduced to their new environs.

vi. Migratory Bird Management: The loons and single geese family are still present. The migratory geese are expected to return in the next week or two but generally just over night on the lake with minimal impact to residents.

i. Treasurer's Report – Gareth Davies

- i. August Financial Statements: Gareth presented the August Financial statements. No concerns were raised but the Board was very complimentary with the level of detail provided and agreed the revised package was more than adequate to meet our needs at the monthly board meeting reviews.
- ii. Past Due Invoices:
One resident continues to have their HOA fees outstanding. Bridgeland Law has issued a final demand letter, along with a current invoice for their late payment fees.
- iii. T&T Account Reconciliation:
A reconciliation of T&T's 2023 invoices and weigh bills was completed in September.
- iv. Program Revenue Reconciliation:
With an increase in "cash for programs", management has been tasked with providing a reconciliation of all 2023 program revenues to ensure we are properly accounting for all cash and EFT transactions.

7. New Business

No new business.

8. In Camera Session

9. Next Meeting

Wednesday, October 25, 2023

10. Adjournment

Rick adjourned the meeting at 9:23pm

Addendum B

Community Assets

Watercraft Form Schedule					
Item No	Description	Value		Variance	
		2022 Dec 1	2023 Sept 30		
1	WB200 two person pedal boat	\$1,601	\$4,250	-\$2,649	2-Person Pedal Boats Fiberglass Commercial Pedal Boat Cruisers (kaypark.com)
2	WB200 two person pedal boat	\$1,601	\$4,250	-\$2,649	
3	WB200 two person pedal boat	\$1,601	\$4,250	-\$2,649	
4	WB200 two person pedal boat	\$1,602	\$4,250	-\$2,648	
5	WB400 four person pedal boat	\$2,625	\$5,000	-\$2,375	4-Person Pedal Boats Fiberglass Commercial Duty Premium Park Products
6	WB400 four person pedal boat	\$2,625	\$5,000	-\$2,375	
7	Tracker Jon aluminum boat	\$3,500	\$10,985	-\$7,485	Boats for Sale at Bass Pro Boating Center Calgary (bassproboatingcenters.com)
8	Yamaha 8 hp motor	\$3,500	\$3,000	\$500	F8 Portable - Yamaha Motor Canada (yamaha-motor.ca)
sub-total		\$18,655	\$40,985	-\$22,330	

Possibly remove from insurance coverage as value is less than \$5000 deductible

9	Stand up Paddleboard	jr size, in use	\$1,419	\$700	\$719	Onata Viper Inflatable Paddle Board - 10'6" Altitude Sports (altitude-sports.com)
10	Stand up Paddleboard	jr size, in use	\$1,419	\$700	\$719	
11	Stand up Paddleboard	jr size, in use	\$1,419	\$700	\$719	
12	Stand up Paddleboard	jr size, in use	\$1,419	\$700	\$719	
13	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	POP Inflatable Stand Up Paddleboard - ISUP 11 feet — Mountain Cultures
14	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
15	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
16	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
17	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
18	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
19	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
20	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
21	Stand up Paddleboard	sr size, in use	\$1,419	\$1,049	\$370	
22	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
23	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
24	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
25	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
26	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
27	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
28	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
29	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
30	Stand up Paddleboard	sr size, brand new, in bo	\$1,419	\$1,049	\$370	
31	Stand up Paddleboard	sr size	\$1,419	-\$1,419	\$2,838	decommissioned in 2023

32	Stand up Paddleboard	sr size	\$1,419	-\$1,419	\$2,838	decommissioned in 2023
33	Stand up Paddleboard		\$1,419	-\$1,419	\$2,838	not in inventory, over count?
34	Stand up Paddleboard		\$1,419	-\$1,419	\$2,838	not in inventory, over count?
35	Stand up Paddleboard		\$1,419	-\$1,419	\$2,838	not in inventory, over count?
36	Yukon Clipper Canoe		\$1,935	-\$1,935		Yukon - Tripping Canoes Clipper Canoes Canadian Canoe Manufacturer
37	Yukon Clipper Canoe		\$1,935	-\$1,935		
38	Yukon Clipper Canoe		\$1,935	-\$1,935		
39	Walker Bay rigid dingy 8'		\$1,260		\$1,260	
40	Walker Bay rigid dingy 8'		\$1,260		\$1,260	
41	Pelican Scorpio 10' row boat		\$1,500		\$1,500	
42	Pelican Scorpio 10' row boat		\$1,500		\$1,500	
43	single person kayak		-	\$600	-\$600	Canadian Tire
44	single person kayak		-	\$600	-\$600	
45	single person kayak		-	\$600	-\$600	
46	single person kayak		-	\$600	-\$600	
47	single person kayak		-	\$600	-\$600	
48	tandem kayak		-	\$950	-\$950	Canadian Tire
49	tandem kayak			\$950	-\$950	
			\$68,293	\$54,667	\$13,626	A value of \$13,626 may no longer be required to be insured

Contractors Equipment Floater (Broad Form) Schedule

Item No	Description	Value		Replacement Cost	
		2022 Dec 1	2023 Sept 30		
1	Cub Cadet Tank SZ-60 Zero Turn Mower	\$12,600	\$15,000	-\$2,400	Prices listed is from the 2023 Life Cycle Report
2	Cub Cadet Tank SZ-60 Zero Turn Mower	\$12,600	\$15,000	-\$2,400	Prices listed is from the 2023 Life Cycle Report
3	Maintenance Equipment	\$15,000	\$20,000	-\$5,000	pumps, generator, hand tools, tripod, shop vac, spray packs, etc
4	Snow Groomer Trakor TK-R126P	\$3,070	\$3,105	-\$35	TRAKOR® STANDARD - Cross Country Classic Trail Track Setter (snowroomers.net) #TK-S126P-RH-DT
5	Kubota RTV X1100C	\$33,993			equipment grouped into one quote from Tractorland - 28 Sept 23
6	Kubota snow brush V5266	\$3,025	\$70,000	-\$22,396	
7	Kubota v plow V5295A	\$3,226			
8	Kubota snow blower V5296	\$7,360			
		\$90,874	\$123,105	-\$32,231	An additional \$32,231 to be added to insurance coverage to reflect current replacement costs

Lake House and Community Assets

non-fixed assets

Item No	Description	Value		Replacement Cost	
		2022 Dec 1	2023 Sept 30		
1	Fridgedaire GLRT214RA (lower level)			\$750	
2	Folding tables Lifemate x 10			\$3,000	Deluxe Folding Table - 72 x 30", Fixed Height H-2229F - Uline
3	Folding chairs x 30			\$400	Banquet Chairs, Fabric Padded Folding Chairs in Stock - ULINE.ca

4	Chair dolly			\$435		Chair Dollies, Folding Chair Rack, Folding Chair Carts in Stock - ULINE.ca
5	File cabinets x 2			\$8,000		Lateral Fire-Resistant File Cabinet - 4 Drawer, 44 x 22 x 53" H-8190 - Uline
6	Benches x 2			\$500		
7	Picnic Tables x 3			\$2,250		
8	Coffee Pots x 2			\$450		
9	Coffee Urns x 4			\$400		
10	Program Supplies			\$7,500		wine/scotch glasses, plates, utensils, sports balls, craft supplies, corkscrews, etc
11	Life Jackets			\$2,000		
12	Office Supplies			\$1,000		
13	Caretaking Supplies			\$2,000		
14	Laptop			\$1,250		
15	HP Printer			\$750		
16	Stereo/Speakers/Tuner			\$750		
17	Security Cameras/Recorder			\$10,000		
18	Lounge chairs x 2			\$500		
19	Kitchen supplies			\$400		
20	Rolling Cupboard			\$500		
21	TV - Samsung 55"			\$1,000		
22	Lake House Decorations			\$1,000		
23	Recycle/Waste Bins			\$1,500		
24	Fridge LGLDNS2222OS			\$1,389		LG 22.1-cu ft Bottom-Freezer Refrigerator (Stainless Steel) ENERGY STAR Lowe's Canada (lowes.ca)
25	Stove Frigidaire Gallery			\$1,500		
26	Microwave LG LMV2053ST			\$450		Results for: LG LMV2053ST Best Buy Canada
27	Dishwasher Samsung DW80J3020US			\$700		Samsung 24" 50 dB Tall Tub Built-In Dishwasher w/ Stainless Steel Tub (DW80J3020US) -Stainless Steel Best Buy Canada
28	PA System and speakers			\$500		
29	ION Portable PA system and stand			\$500		
30	AED x 2 and first aid kits x 3			\$4,000		
31	Kayak and Canoe racks			\$1,000		
32	Exterior waste bins and recycling bins x 4, plus various smaller co			\$10,000		
33	Bear proof waste and recycling bins (throughout community) x 7					Debate: do we want this to be insured?
34	Playground equipment					Debate: do we want this to be insured?
35	Docks					Debate: do we want this to be insured?
36	Planter pots			\$500		
37	vehicle lift			\$10,000	-\$10,000	installed 2021
38	program supplies			\$10,000	-\$10,000	Stampede breakfast supplies/decorations, Halloween, sports equipment, etc
39	decorations			\$7,500	-\$7,500	Christmas, Fall displays & decorations
40	irrigation parts			\$2,500	-\$2,500	
41	wire shelving			\$5,000	-\$5,000	
				\$101,874		Many of these items are well below the \$5,000 deductible and would not be replaced through insurance if replaced individually