

LAHPOA Board of Directors
Meeting Minutes
Wednesday November 29, 2023
7:00pm Lake House @ LAHP

Attendees: Rick Gallant Glenn Ruskin Gareth Davies Todd Brown
Les Turner – community manager

Regrets: Jo Scott Brent Fraser

1. **Call to Order & Welcome** – Rick Gallant
Rick called the meeting to order at 6:50pm
2. **Approval of November Board Meeting Agenda** – Rick Gallant
Amendment: Christmas decorations to be added to New Business
Motion: Glenn moved to approve the meeting agenda as amended. Seconded by Todd. Motion carried.
3. **Approval of Previous Meeting Minutes** – Rick Gallant
Motion: Gareth moved to approve the October 25, 2023 meeting minutes. Seconded by Glenn. Motion carried.
4. **Business Arising from Previous Meetings** (if not addressed within the Committee Reports)
 - a. Water Licence Transfer Agreement
The Heritage Crossing Group is reviewing the Corix amendments to their agreement with Corix. Once their agreement with Corix is in place they will be ready to file the water licence transfer application with Alberta Environment.

Action Item: The termination date of the Water License Transfer Agreement will need to be amended as we will not meet the dates originally identified in the Agreement. Rick to progress this Amendment with the Heritage Crossing group.
 - b. Larry Spilak Memorial
Rick has been working with Jack Stricharuk and AJ Trophies to finalize the design and location for the Spilak memorial. AJ Trophies has produced a revised image of Larry that everyone agreed was a much better image and likeness of Larry. Corrections to the inscription on the plaque has also been finalized and the request to go to production has been approved. Construction on the pedestal base will commence on November 30.
 - c. Waiver of Liability for 3rd Party Guests
Bridgeland Law is currently updating our Waiver of Liability (minor and adult).
 - d. Dunbow Recreation Board Grant Intake
The DRB has reimbursed the LAHP \$25,000 for the Isle Playground grant. The \$2300 grant for the Stryker Boat grant is still outstanding.

Action Item: Les to follow up with the DRB on the reimbursement of the Stryker Boat grant.

e. Insurance Review

- i. Auto Insurance: A query has been forwarded to Lloyd Sadd (Toole Peet) inquiring as to whether we can adjust the snowmobile coverage so that we are only paying PL&PD during the winter months when the snowmobile is actually in use. Comprehensive coverage would remain for the entire year.
- ii. 2024 Premiums: We have two insurance policies with Lloyd Sadd; an auto policy on the snow mobile and the property, liability, umbrella & contents coverage.
 - Auto Policy: no changes, premium is \$632/yr
 - Property, Liability, Umbrella & Contents coverage. After re-assessing our coverage requirements at the October LAHPOA Board meeting, our total insurance premium has been reduced by \$379/yr despite a 2.3% increase in insurance rates.
- iii. Dock Coverage: To add insurance coverage on the three (3) community docks, there would be an additional premium of \$191 per year. Coverage would be for fire, theft, impact, vandalism, and weather-related damages.

Decision: The Board has decided not to insure the 3 community docks for fire, theft, impact, vandalism, and weather-related damages given the extremely low probability of these risks and the age of the docks.

Action Item: Les to advise Toole Peet that we will not insure the 3 community docks.

- iv. Webinar: Gareth attended a Federation of Calgary Communities (FCC) webinar pertaining to the FCC group insurance program, in which LAHPOA participates. The guest speaker was our broker Neil Hogg, from Lloyd Sadd.

Much of the presentation and discussion was the same as what Neil recently presented at the September LAHPOA Board meeting. Notable information that was not shared at this time was:

- **Vulnerable persons coverage** (\$250,000): as of 2018, an association is required to implement/monitor a written policy and attempt to mitigate any complaints in a timely manner, to qualify for a claim. Neil has a policy template (very detailed, can be made fit-for-purpose). Did we establish a policy in 2018, and is someone monitoring it?

Action Item: Summer staff are required to submit a vulnerable sector police check on an annual basis.

- **Cyber coverage:** lots of discussion; the wording in the standard group coverage was slightly improved recently; multiple associations are subscribing to the

optional coverage if they have computer networks, websites and/or do a lot of online financial transactions. CCF had a system outage earlier this week; their IT consultant believes it was an unsuccessful cyber-attack embedded in a Microsoft 365 update.

- **Building rentals:** renters are not covered under our Property & Liability policy if an accident is their fault. Best practice is to have a signed rental agreement c/w initial box acknowledging this information. A sample rental form was provided.

f. Lifecycle Assessment

With the updated Lifecycle Assessment in hand, the Life Cycle Committee has developed an alternate funding scenario, as it pertains to Morrison Herschfield's proposed fencing and paving replacement projects. They have also looked at a possible reduction in our annual Reserve Fund fees in 2025 based on the revised scenario and the successful conclusion of the water licence transfer agreement.

Rick presented three scenarios for developing long term funding plans, which are presented as Appendix A.

Subject to receiving the funds from the sale of the water license, it appears to be reasonable to reduce individual homeowner HOA reserve fund fees by \$100 in 2025 and then to resume escalating, based on Calgary CPI, from this reduced level going forward.

g. Community Update Letter

Rick circulated a first draft of a Community Update Letter to be included with LAHPOA Fee invoices in January and is looking for Board input on the letter.

Action Item: A Pie Chart of the 2024 Budgets to be developed and included in the distribution package with the Community Update Letter and 2024 HOA Fee invoices.

h. Investments: Gareth continues to review our investment strategy, with the intent of increasing our interest revenue by purchasing additional GICs.

Action Item: Rick and Gareth to review the LAHPOA cash flow needs in order to determine an appropriate year end float (carryover) for the Operating Account to cover expenditures in January and February until 2024 fees are collected. The intent is to determine if additional funds could be transferred to the Reserve Fund and to then determine how much of the Reserve Fund to allocate to longer term GICs. Gareth to present a recommendation at the December meeting.

6.0 Committee Reports

a. Community Manager's Report – Les Turner

- i. **Fall Maintenance:** Divcon and Rick have been busy working on a variety of projects. Some of these projects have been identified through the Life Cycle Assessment while others have been identified through the observations of board members and residents.

- ii. Christmas Decorating: All exterior lights and decorations have been set up and tested. The interior of the LH was decorated prior to the November 26 Pet Photo's with Santa program, led by resident Lynne Weselowski and her team of volunteers.
- iii. Welcome Binder: Preliminary work has commenced on the development of a physical binder (or USB drive) of all community related information that would be welcome by new residents to our community. This information was initially developed in the early years of the community and is being updated to provide relevant and accurate information to the influx of new residents moving into the LAHP.

Action Item: Les to have Rick review the Table of Contents before the content is developed and compiled.

- iv. Aeration system will be turned off on November 30
- v. Vacation: Les will be out of the country from December 23, returning on December 30.

b. Hamlet of Heritage Pointe Collaboration Group – Rick Gallant

A letter was sent by Foothills County to Premier Smith et al, asking that the province consider having the AUC regulate wastewater, not just potable water. A request has been made of the County to send a follow-up letter to the new MPs now responsible.

c. IT + Communications – Jo Scott

During a Microsoft update, a glitch occurred within the Lake House laptop. This glitch required many hours of IT support as the community manager had lost login access precluding his access to the community files. After trouble shooting and eventually reloading Office 365, a fix was obtained by resetting the manager's Windows log in profile. The impact left Les without access to SharePoint files for 3.5 days.

d. Safety and Security – Todd Brown

- i. CCTV Cameras: Convergent reports that all hardware has been delivered except the cameras, which were on backorder. Convergent believes they have sourced the cameras and will proceed with installation as soon as they receive them.

Action Item: During camera install, the solar panels and batteries at the west entrance are to be removed and stored in the garage as spares for the access gates.

- ii. Fortis and Goodfellows Electric were on site at the west entrance on November 23 installing the power supply.

Action Item: Les to enroll the new service with ATCO Power.

Action Item: Goodfellows to install a quad 110V power box inside the junction box.

e. Events Committee – Jo Scott

- i. Halloween Haunted Lake House: Held on the evening of October 31 with over 350 trick or treaters and their parents/guardians. Attendance continues to grow and exceeded expectations for the second year in a row. Thank you to Mike Niemans Realty for donating the bulk of the candy handed out to the trick or treaters. There was discussion about potentially trying to limit this program solely to the residents of the LAHP but the Board concluded it was not worth the effort.
- ii. Bourbon Tasting: A sellout crowd of 35 residents and guests participated in an educational and enjoyable evening of bourbon tasting on November 24. Participants sampled 7 high end bottles of bourbon. Special thanks to local resident Bill Duke for sharing his wisdom and to David Thrift and Graham Purves for helping Bill organize this event.
- iii. Pet Photos with Santa: In conjunction with the DeWinton Pet Hospital, the popular “Pet Photos with Santa” was held on Sunday, November 26. Proceeds of the event (\$2200) were donated to Heaven Can Wait pet rescue program.
- iv. Christmas Baking Exchange: 8 community residents have signed up for the first Christmas Baking Exchange, to be held on the evening of Thursday, November 28. The LAHPOA will be supplying the beverages for this program.
- v. Wine and Paint Night: We are approaching a sell-out (18 registrants) for the December 5 Wine and Paint Night.
- vi. Letters to Santa: the marketing for the popular Letters to Santa program will commence in late November, along with a callout for volunteers to write return letters on behalf of Santa.
- vii. Okotoks Food Bank: donations will be accepted for the Okotoks Food Bank at the Lake House during the month of December. Marketing for this new initiative is being added to all program posters.
- viii. Winter Clothing Drive: Saturday, December 16 at the LH, hosted by Leslie Methot Realty.
- ix. Community Christmas Celebration: Previously called “Skate with Santa” but renamed for 2023 due to the fact the lake ice is unlikely to be safe by then. The Celebration is scheduled for Friday, December 8 from 6-8pm. Events will feature a horse drawn wagon ride sponsored by Mike Niemans Realty, crafts, treats and a visit from Jolly Old Saint Nick.

- x. New Years Day Family Ice Fishing Derby: We are optimistic that we will have safe ice on New Years Day so we can ring in the New Year with our annual Family Ice Fishing Derby.
- xi. Ice Fishing Clinics: Dates tbd pending safe ice conditions.

f. Architectural Guidelines – Brent Fraser

No architectural or landscape change requests have been made so there are no updates to provide at this time.

g. Isle Playground Committee – Jo Scott

- i. Delivery: The playground is scheduled to arrive in Calgary on December 7 and 8 (2 loads). The playground will be stored over the winter at Jarvis Industrial. Special thanks to residents Sean Dougherty and Jo Scott for donating space within their compound.
- ii. Surface and Border: The original plan to surface the playground was to be a combination of Engineered Wood Fibre (EWF) and Poured in Place (PIP) rubber. The quote for this plan was \$100,164, which included the installation costs for the playground and the surface.

What was not included in the original plan was 471 feet of a border designed to retain the EWF within the play area. A search of options revealed the following options:

- concrete (~\$32,970),
- wood (~\$28,260) or a
- plastic border (~\$18,840)

Due to the high cost of the border, the challenges with having volunteers install it, the ongoing maintenance issues associated with maintaining EWF and the negative aesthetic impacts on the playground appearance, the Playground Committee looked at the option to forego the combination of EWF & PIP rubber and go solely with a PIP rubber surface.

To remove the EWF portion and replace it with PIP rubber, would add up to an additional \$72,000 to \$83,000 to the cost of the playground.

The advantages of going solely with a PIP rubber surface would be a safer, maintenance free surface providing improved continuity and aesthetics to the new playground. It would also reduce the volunteer commitment required as the PIP rubber would be installed by professional installers.

Recommendation: The Playground Committee recommends finishing the playground solely with PIP rubber surfaces at an estimated additional cost of \$72,000 to \$83,000.

Decision: A decision is required as to whether to surface the entire playground area all in PIP rubber or to use a combination of EWF and PIP rubber, which was the original quote from CRS.

Motion: Glenn moved that we proceed with covering the entire surface of the new Isle Playground with Poured in Place rubber. Motion seconded by Gareth. Motion carried.

h. Water Committee – Glenn Ruskin

- i. The delivery of ~950 tiger trout has been confirmed for the Spring 2024 stocking.
- ii. The analysis of the detailed water sample submitted on September 21 resulted in the following commentary from Max Menard w/ Smoky Trout Farms:

All of the nutrient parameters are quite good. Ammonia, Nitrite, Nitrate and Total Phosphate and Orthophosphate were all very low. This shows that the products are working to keep the nutrients under control. There is a slight amount of algae present which is contributing to the bit of extra turbidity, and this is likely caused by the Prussian Carp stirring things up. Chlorophyll-A level (which is representative of the amount of algae in the lake by measuring the plant pigments) is at 5 ug/L. This is on the lower end of the scale compared to most Alberta lakes.

With this analysis in place, we have received a quote from Smoky Trout, for our 2024 biologic application and have built this into the budget.

Max has increased the Water Column Clarifier a bit and removed one pail of the cold-water spring bacteria and balanced out the other items a bit. He has also recommended doing the Water Column Clarifier mixed with Aquasticker treatments every two weeks instead of monthly. He thinks with the potential turbidity issues being caused by the Prussian carp, it would be good to look at doing those treatments at a lower rate but twice as often so that we are getting fresh product into the lake more frequently.

He is also looking at all sorts of other ways to try and tackle the turbidity issues, as its likely that we will continue to have more lakes struggling with this as the Prussian carp become more widespread.

This is about \$500 more than last year.

- iii. To augment the oxygen levels going into the winter, we are keeping the aeration pumps operating until such time as the ice has frozen over the entire lake except for the area over the aeration diffusers.
- iv. The Water Committee is now on hiatus until April 2024. At this time, I would like to acknowledge the valuable contributions of our volunteer Water Committee members:

Ryan McKimmie, Colin Anderson, Bryan Dozzi, Sean McGee, Don Waldorf, and Graham Purves.

i. Treasurer's Report – Gareth Davies

- i. Audit 2023: KMSS has been engaged to commence the audit, with the delivery of the draft for Board review due mid-April.
- ii. October Financial Statements: The October financial statements were circulated as a separate document complete with detailed explanations of month and YTD variances. No questions raised.
- iii. Past Due Invoices: On November 21, we received confirmation that the lone resident with outstanding fees is now paid in full on their HOA fees and late payment charges. As per our agreement with Bridgeland Law, all fees associated with collections were paid by the resident.
- iv. 2024 Budget: A summary and variance report of the second draft of the 2024 Operating and Reserve Fund budgets were circulated to the directors under separate email.

Action Item: To amend the draft budget to eliminate the proposed CPI increase of 4.37% for both the Operating and Reserve Fund budgets for 2024.

Motion: Gareth moved to approve the 2024 Operating and Reserve Fund budgets as amended. Motion seconded by Glenn. Motion carried.

Action Item: Identify the value of funds to be transferred from Operating to Reserve at YE.

5. New Business

- a. Christmas Decorations: Due to concerns raised pertaining to the current state of the exterior Christmas decorations, Les has been asked to amend the decorations by removing the decorative “trees” at the south entrance, relocating the blow-up characters into the lake house park and adding flood lights to the south entrance garden.

There will be a subcommittee meeting prior to the December board meeting to discuss Christmas decorating plans for December 2024.

6. In Camera Session

7. Next Meeting: Monday, December 18, 2023

Action Item: Les to verify this works with Jo and Brent.

8. Adjournment:

Rick adjourned the meeting at 9:15pm