

**DALHOUSIE LAKE ASSOCIATION INC.
GENERAL MEETING
JULY 12, 2008, 10:00 A.M.
MERA**

Minutes of Meeting

1) Call to Order and Introduction of Executive, Judy Hall

Judy called the meeting to order at 10:10 a.m. and welcomed everyone to the meeting.

2) Guest Speaker - Ankaret Dean - MERA

Ankaret gave the membership an overview of ongoing activities conducted by MERA and stated that an annual membership is \$15.00 or \$30.00 for an entire family.

Ankaret highlighted the 'Children's Art Camp' workshop which runs daily from 10:00 a.m. to 4:00 p.m. from July 28th to August 1st run by Janice Ling. She encouraged cottagers to enroll their children/grandchildren in this program.

Ankaret also had brochures on MERA. She especially promoted "With Love From Lanark" which is a 4" x 6" postcard on which you are invited to submit an original expression of what you love about Lanark. Once completed these postcards can be mailed or dropped off at the store.

Judy thanked Ankaret and stated that there is a link from the DLAI website to the MERA website. It was agreed that if MERA had something to distribute that was pertinent to cottagers a group e-mail would be sent to the DLAI members.

3. Introduction of DLAI Executive

Judy introduced the Executive to the membership as follows:

Judy Hall	President and Section 5
Ron Jones	Section 3, Sugarbush Hill
Pat Jones	Treasurer
Kirk Robertson	Section 1, currently in Italy but being filled by Peter Robinson
Jim Brown	Section 2, Brown's Bay
Kerry Anne Hogan	Section 4, Purdons Bay
Susan Mitchel	Section 6, 10 th Concession, South Shore
Joyce Spratt	Acting Secretary

4) Minutes of Annual General Meeting August 25, 2007

Judy took a moment to go over the highlights of the minutes with the membership as they were lengthy and copies were not made. Our financial report as at August 25th, 2007 was

\$5,806.64 with 124 paid up members. The water study was repeated again on the long weekend in August. A temperature logger was installed by the DLAI off the promontory point as the water there is free flowing and of sufficient depth. MVCA provided this logger and absorbed the \$150.00 cost of same. The loon survey revealed that Dalhousie Lake had 9 adult loons and 2 baby loons and the Bryenton and Saunders families each provided a loon nesting raft. Joanne Robertson put together the cookbooks and a copy was given to each member. Our DLAI insurance renewal was approximately \$900, there was no fire works donation in 2007 and the DLAI Executive was authorized to purchase a photo copier.

5) Lake Water Testing

Susan Lee, Water Quality Manager at MVCA prepared a document on water testing results and it was passed out to everyone in attendance. Jude gave an overview of the water testing programs available, suggested water testing areas and suggested that a program be established to test E.coli and total phosphorus on an annual basis

In 2007 testing was done in four areas of the lake with the following E.coli results:

Head of the lake	0/10
Foot of the lake	1/10
10 th Concession	2/10
Purdons Bay	4/10

Dalhousie Lake test results for phosphorus was .003 across the board.

Judy suggested that the first test should be done in June and that the second test should be done in September when the lake has lower water levels. Surface water only is being tested. Jim Christini asked about the date for the September testing. Jim suggested labour day weekend and this date was supported by Margo Barrette.

Elizabeth Bradley asked about zebra mussels and we were told that Dalhousie Lake does not have any at this time.

6) Financial Report

Pat Jones gave a verbal financial report. Our bank balance as at August 25, 2007 was \$5,806.64. Expenses from last August until today were \$2,577.73 leaving us with a balance of \$3,228.91. 2008 membership fees collected to date amount to \$526.50 which brings our bank balance up to \$3,755.41 as of today. The printer purchased cost \$790.99. Kirk Robertson had Dalhousie Lake T-shirts made up at a cost of \$423.47. We are confident that this money will be recouped once these shirts are sold.

It was moved by Bob Spratt and seconded by Bob Sparks that the minutes be adopted as read. Motion unanimously carried.

The membership drive is going well and the directors will be handing in the balance of the monies they have collected. The bulletin board is kept up to date and the minutes of our meetings will be posted.

7) Paul Lehman, General Manager, MVCA

Judy introduced Paul who proceeded to give us an overview of the MVCA and what they do. MVCA was established under provincial legislation and is directed by the municipalities within the Mississippi river watershed. The Board of Directors is appointed by the 11 municipalities and the City of Ottawa. They set policy, approve budgets and oversee all programs within the integrated watershed. They monitor the condition of the waters for E.coli as it is an important measurement that promotes algae growth. Total phosphorus measured is the greatest threat as there is no industries within our watershed.

The DLAI participates by collecting water samples for monitoring water quality. Lakes are selected on a five year rotating basis by the MVCA. Bugs seen in the bottom of the river is an indicator of a healthy river. The recent publication of the "Watershed Report Card" compared all lakes and rivers across Ontario and the Mississippi River was granted an A+ for the best river in the province..

Judy stated that our property values reflect this good grade but we cannot sit back and rest on our laurels. Collectively we need to address it as the increase in nutrient loading will impact it. Currently MVCA is working on a 2 year project to study surface water level temperatures. Queens University is interested in this as climate changes will have an effect on fish etc. Higher surface water temperatures will cause a shift from cold water to warm water species.

MVCA issues flood warnings/alerts and operates and maintains the dams in the upper flood shield in conjunction with the Ministry of Natural Resources.. MVCA participates with OPG to operate the Crotch Lake and High Falls dams.

MVCA is a planning service which provides advice to municipalities to improve the health of the watershed. Flooding and erosion and natural hazards are addressed through planning. Regulations are set for both lakes and streams including the flood plain. They control the type of activities that can occur, they will not allow development that would affect flooding and they oversee after shoreline restoration.

MVCA has a total of 23 full time staff. There are many brochures available and Diane Reid or John Price can be contacted at the office. The website address is www.mvc.on.ca. All programs are listed on the website as well as flood warnings/alerts.

8) Don Price and Ken Wells - Financial Planners

Judy introduced these two gentlemen and stated that Mrs. Norma Baker had been at one of their presentations last year and had recommended that they come and talk to the DLAI.

Don stated that two years ago they delivered 2800 information packages door to door throughout Eastern Ontario. Skyrocketing waterfront property values have created tax concerns and issues. Don brought many issues to light that should be considered before a decision is made to dispose of the waterfront property. Properties can be passed on to children in equal interests while you are alive or at the time of your death. They can be sold or donated or left through your will. In many cases "trusts" were established and resulted in loss of control, had to be maintained and after 21 years they were deemed to have been disposed

Both Don and Ken stressed that one must establish a strategy to minimize the capital gains payable upon disposal of the property. They emphasized the importance of keeping a cottage file containing all bills and receipts to show how much you have spent on the property. These expenses should be recorded on a summary sheet from day one and the bills and receipts should be filed in chronological order. If this information is not readily available, you will end up paying a massive amount of tax. In addition, you should keep before and after pictures of the improvements so that you can justify the improvements done.

A capital gains exemption of \$100,000 was made available and had to be filled with the 1994 tax return. You have the choice as to which property you declare as your principal residence. If multiple owners are involved, the capital gain is distributed according to the share of ownership held.

Judy thanked both speakers for their informative talk that held everyone's attention.

6. Flotilla Report

Judy noted that only two covered boats went around the lake but that was understandable since at 2:50 p.m. black thunder clouds and rain rolled in. Many boats on shore were decorated but due to the weather could not participate. There will be another flotilla on July 1, 2009.

7. Other Business

Judy advised that there currently is an updating problem with the website which Christine Stewart will correct.

Judy also noted that there had been a drowning on the lake on July 1st. A community service officer from the OPP is to come and speak to us at our annual AGM. Our volunteer fire department and local residents were quick to respond to the situation. Our thanks go out to Larry and his son who tried to save the individual as this was a very traumatic experience and to Robin

Barrette. Judy was authorized by the membership to write a letter for publication in the local

papers extending our thanks to everyone who came to the rescue and helped out on July 1st.

Judy thanked John White for his contributions and stated that we will miss him now that he has moved to his new residence on Bennett Lake.

8) 50/50 Draw

\$42.00 was collected from the sale of 50/50 tickets and Tom Doswell was the winner of \$21.00.

9) Adjournment

Meeting adjourned at 12:10 p.m.