

GENERAL MEETING MINUTES

June 2, 2007

1. Call to Order/Introductions: Paul Mennill introduced the BSRA Board Members present: Bill Smith, Larry Marchand, Bob Campbell and Jan Purvis. Regrets were received from John Gillespie and Harlie Johnston. Diane Blackall's resignation as Secretary was announced.

Municipal Councillors in attendance were introduced: Bill Dowson, George Irvin, Dave Johnston and Bill McDougall. Regrets were received from Jim Fergusson and Tyler Hessel.

The agenda for the meeting was adopted on a motion by Grant Monteith/Ted Hunter.

2. Approval of the Minutes of Annual Meeting of 2006 September 09: These minutes were approved on a motion by Bob Campbell/Don Brazier.

3. Treasurer's Report: This report was presented by Jan Purvis. The Financial Statement for the Four Month Period ending December 31, 2006 was accepted on a motion by Jan Purvis/Larry Marchand. The remainder of the Treasurer's report was accepted on a motion by Jan Purvis/Grant Monteith.

4. President's Report: Progress on the Current 9 BSRA Priorities: Paul Mennill presented a "mid-term" report on the progress made, and status of, the nine BSRA priorities for the current year.

5(a) Issue: Road Grant and Road Services: Bill Smith reported on the increase in the Road Grant passed by the Bluewater Council earlier this year and also distributed a summary of Suppliers of Services (gravel, grading, dust control, grass cutting and brush cutting), associated costs and contact numbers. He indicated that any large increase in insurance rates is unlikely when the policies are renewed on September 1st.

5(b) Issue: Assessment and Shoreline Property Taxes: Bill Smith reviewed and distributed updated information summarizing the residential tax contribution made by shoreline residents in the Municipality of Bluewater.

Both of these reports were accepted on a motion by Don Bulloch/Grant Monteith.

6. Environment and Water Quality Issues: Harlie Johnston prepared this report and it was presented by Paul Mennill. The report summarized: the past ten years of testing, the manure spill at St. Joseph's, BSRA's Water Quality Report conclusions and BSRA's plans for 2007. [Copies of BSRA's water Quality Report were distributed at this meeting.]

A motion to receive the report was made by Ron Bonham/Paul Stark and carried.

7. Guest Speaker - Lake Huron Coastline Stewardship Guide: Steve Bowers, who works for the Ministry of Natural Resources and was a member of the steering committee that produced this guide, spoke briefly about the Stewardship Guide. It was developed for the shoreline community and complements the

previously-developed Environmental Farm Plan document. Workshops were held in 2006 to put this guide into the hands of lakeshore residents and this will happen again in 2007. Cottage Associations that would like to organize a workshop should contact Steve Bowers at 519-482-3661 or the Lake Huron Centre for Coastal Conservation at 519-523-4478.

8. Upcoming Provincial Election and Issues re the Shoreline: Bob Campbell outlined the positions of the major political parties on the two primary concerns of shoreline residents – water quality and the continuing shift of the municipal tax burden as a result of the effect of the current value assessment system. [The provincial election will take place on October 10, 2007.]

A motion to accept this report was made by Grant Monteith/Larry Marchand and carried.

9. BSRA Membership Revitalization: Larry Marchand spoke about the membership challenges facing BSRA – the elongated geographic area covered, the seasonal residency of the majority of members, and the wide range in age groups from retired residents to young families. He described BSRA’s interest in finding two types of volunteer members: individuals interested in serving on the BSRA Board and also, individuals willing to contribute 8 to 10 hours as “expert” advisors on various issues being addressed by BSRA. He encouraged Associations to maintain up-to-date contact information with BSRA – particularly email contact addresses.

A motion to accept this report was made by Larry Marchand/Don Bulloch and carried.

10. Other Business:

- A question was asked about the extent to which the OPP patrol the shoreline subdivision roads. Mayor Dowson indicated that most of the OPP work in Bluewater is on an “as necessary” basis and costs about \$700,000 annually.
- Mayor Dowson commented on the Road Grant program in Bluewater and its uniqueness in the province. He felt that extending the Road Grant to include the subdivisions’ insurance costs was unlikely.
- Mayor Dowson indicated that discussions about extending the sewers north from Grand Bend are imminent and wondered whether shoreline residents as far north as St. Joseph are interested in being able to hook into this extension. Should Bluewater be buying capacity in the sewer system now to allow for future expansion? Councillor McDougall felt a referendum on this question was necessary in Hay West but also wondered if BSRA could collect information about the degree of support for sewers along the shoreline. Councillor Irvin indicated that the present and future costs for home/cottage owners to hook up to the sewer line must be available. Doug Banks raised questions about the extent to which the sewage treatment facility is able to remove pathogens before the effluent reaches the lake.

11. Adjournment: 12.20 pm

NOTE: BSRA ANNUAL MEETING -- SATURDAY, AUGUST 25, 2007 at 10:00 am

Reports Presented at the Meeting

[Treasurer's Report](#)

[Current Tax Situation](#)

[Financial Statement Dec 31 2006](#)

[Environment and Water Quality Issues](#)

[Progress on the Current 9 BSRA Priorities](#)

Progress on BSRA PRIORITIES FOR 2006-2007

1. To protect and enhance the interests of Bluewater shoreline residents and to act on behalf of our member associations and affiliate members.

- Maintained strong profile in Bluewater and Huron County by participating in many initiatives
- Strengthened e-mail system for BSRA contact persons
- Used BSRA website and e-mail systems during the two breaks in the water line
- Gave report to Council regarding the locations of wind turbines in Bluewater

2. To provide ongoing liaison with the ward councillors for Hay West and Stanley West, the councillor-at-large, the deputy mayor, mayor and other councillors where appropriate to ensure that the concerns and views of shoreline residents are effectively and positively communicated to the Bluewater Council.

- Political action committee met with councillors in fall and spring
- Attended all Council meetings, environment committee and most budget meetings
- Monitored voting patterns of councillors
- Made presentations to Council on road grants, water quality, wind turbines

3. To maintain co-operative contact with all levels of government to share information and to make recommendations with respect to matters affecting the environment, water quality, shoreline regulation, and municipal planning.

- Met with executive and members of Bayfield Ratepayers' Association on several occasions to develop policy regarding water quality, municipal planning, housing density
- Met with and questioned Ministry of Environment officials in follow-up on the manure spill of July 10
- Participated in three meetings of Huron County Water Protection Committee and made presentations
- Attended two Board meetings of ABCA
- Participated in three meetings of Ausable-Bayfield/Maitland Source Water Protection committee
- Attended three meetings of ABCA committee to establish Shoreline Implementation Policy and helped formulate the policy
- Partnered with Huron County Health Unit and others to present the conference "It All Ends Up in the Lake"
- Joined Bluewater Council's Environment committee

- Prepared an extensive Water Quality Report, and made plans for its widespread publication
4. To monitor and participate in the local and provincial development of policies for emerging issues such as property assessment, taxation, water rates, sewage systems, energy policy, and conservation.
- Met with Minister of the Environment in Queen's Park to demand improved policies for water quality
 - Made presentation to Bluewater Council regarding property assessment and taxation
 - Reminded councillors that many shoreline residents in the south portion of Bluewater are supportive of joining the Grand Bend sewer project
 - Discussed assessment and taxation policy directly with the Minister of Finance and the Premier
 - Supported the WRAFT/CAPTR campaign to ask political parties to change property assessment policy
5. To monitor and adjust where appropriate the BSRA program to identify for shoreline residents and their member associations services that are either not readily available through other sources or can be obtained at lower cost through group purchasing.
- Instituted the First Annual Beach Cleanup Program
 - Continued to make recommendations regarding snow clearing, dust control, tree and lawn maintenance, road grading
 - Continued plan to assist subdivisions with liability insurance
6. To implement a process to review BSRA policies in the light of current conditions and future goals.
- This project is still under formulation - policies have been gathered for the years 2000 to 2003.
7. To communicate effectively with the shoreline community, Bluewater Council, the general public, and the media through BSRA newsletters, the BSRA website, media releases and personal attendance at all Bluewater Council meetings.
- Newsletters published in October and May and hand delivered to residents
 - Newsletter delivery system called upon by many others
 - Revised newsletter format
 - BSRA website is updated regularly and contains a large quantity of information, including links to other agencies of interest to lakeshore residents
8. To prepare for municipal elections by monitoring the effectiveness of individual Council members, by recommending candidates warranting BSRA endorsement where appropriate, and by coordinating BSRA election-related activities including a mailing list for all shoreline residents.
- Developed mailing list
 - Held lengthy interviews with both mayoralty candidates
 - Recommended election of new Deputy Mayor – successful
 - Made plans for future elections

9. To share relevant ideas with other lakeshore owners' organizations.

- Held several meetings with BRA to strengthen relationship and discuss item 3 above
- Exchanged information with Huron County Health Unit, Friends of the Bayfield River, St. Joseph Owners' Association

Currently connecting with several lakeshore organizations regarding Source Water Protection

Issue: Assessment and Shoreline Property Taxes:

Hello folks. I have been asked to give a brief presentation regarding the current tax situation in Bluewater from a BSRA perspective. I have broken my presentation down to two parts – 1st - THE PROBLEM AND 2ND – THE SOLUTION.

THE PROBLEM

As is usually the case taxes have increased again in Bluewater. Since the mill rate has been kept to a modest .81%, thanks to our councilors and mayor Dowson, and the total for Huron County a modest 2.26%, I will focus on the shift in taxes to the residential taxpayer and, specifically, the shoreline residents.

I have prepared three tables illustrating the tax shift. The first table, 2007 BLUEWATER RESIDENTIAL TAXES illustrates the total taxes collected in Bluewater and the breakdown by ward. The percent each ward contributes is to the right side of the table. From a BSRA perspective, Hay West at 28.77% and Stanley West at 19.38% contribute almost half of all the residential taxes collected in Bluewater. If you were to include the taxes collected in Bayfield, which also has a significant shoreline component, the taxes collected in these three wards exceed 70%. Taxes collected in the other four wards combined are less than 30%.

The next table – 2007 BLUEWATER TAXES – ALL CLASSES

Obviously, this table includes the contributions from farmlands and industry. Again. this chart illustrates the significant contribution of the shoreline folks – 41.29% of all taxes collected. With Bayfield that number increases to 61.35%. The other four wards combined contribute 38.65%.

The last table – CHANGES IN TAX SHARE illustrates the further shift in taxes to the shoreline residents. We now pay 84.3% of all taxes collected in Bluewater, up some 3.5% from 2003 while the farmland contribution has dropped 1.6% and the industrial component has dropped some 1.9%. 84.3% residential – all other tax classes – 15.7%. This is mainly attributable to the current CVA system of taxation. While there is currently a freeze on assessments this is only temporary and not likely to last past the next election which is coming up in the fall.

I am sure we all have examples of the affect these tax increases have had on our shoreline residents. I know of one instance where a family sold their cottage as a result of high taxes. Two other retired individuals have gone back to work part time to help defray the tax impact. These places were bought some 15 years ago and all thought carefully about their retirement before moving to the lake and living out their dream. And they do not live in large monstrous homes but winterized cottages. They had no way of knowing their taxes would increase 300 to 400%. This was, of course, before the government decided on the current form of taxation.

This brings me to the next portion of my presentation – THE SOLUTION.

THE SOLUTION

During the last municipal campaign Bluewater was successful in getting elected Councillors that truly represent their wards. In my view our councilors MacDougall in Hay West, Councillor Irvin in Stanley West, Councilor Hessel in Bayfield, Councillor Ferguson Councillor at large and Deputy Mayor Johnston give the shoreline residents a significant voice at the municipal level. The BSRA and, more importantly, the shoreline residents were influential in this outcome. The only way the current system of taxation is going to change is through political action. There is a provincial election coming up in the fall and we have an opportunity to perhaps influence the result. Bob Campbell will be speaking to this issue a little later in the meeting so I will not expand on the politics but will suggest a couple of other ways we may effect change.

Most of you are familiar with WRAFT, Waterfront Ratepayers After Fair Taxation and their sister organization CAPTR, the Coalition after property Tax Reform . They are quite active lobbyists with respect to taxation. They are suggesting the subdivision presidents include property tax reform on their agendas this summer. Wraft will supply a report and handout you can use at your meeting. If you are prepared to hold joint meetings with other associations in your area they are prepared, at your request, to try to send a speaker to represent wraft.

In any event, CAPTR is suggesting a cap of no more than a 5% increase in any taxation year. This figure is the average increase in residential rates in Ontario over the last 25 years. It is a cap which will allow assessments to rise in line with past trends and not with overheated current market conditions. By the way, CAPTR represents over one million taxpayers province wide and their suggestions could have a significant impact come election time. They are also suggesting a massive letter writing campaign. They have suggestions in the last newsletter which was distributed to you recently and published on our website.

All political parties have positions on taxation and Bob Campbell will enlighten us a little later on this subject. Thank you.

TABLE ONE

2007 BLUEWATER RESIDENTIAL TAXES

| WARD | TAXES | % OF TOTAL TAXES | |
|---------------------|---------------------|-------------------------|---------------|
| HAY WEST | \$973,061 | 28.77% | |
| STANLEY WEST | \$655,310 | 19.38% | |
| | \$1,628,371 | | 48.15% |
| BAYFIELD | \$742,251 | \$ 742,251 | 21.95% |
| | \$ 2,370,622 | | 70.10% |
| STANLEY EAST | \$ 329,680 | 9.75% | |
| HAY EAST | \$ 328,751 | 9.72% | |

| | | | | |
|---------|------------|--------------|-------|-------|
| HENSALL | \$ 189,207 | | 5.60% | |
| ZURICH | \$ 163,366 | | 4.83% | |
| | | \$ 1,011,004 | | 29.9% |
| | | \$ 3,381,626 | | 100% |

**TABLE TWO
2007 BLUEWATER TAXES – ALL CLASSES**

| WARD | TAXES | | % OF TOTAL | |
|--------------|------------|--------------|------------|--------|
| HAY WEST | \$986,746 | | 24.59% | |
| STANLEY WEST | \$669,947 | | 16.70% | |
| | | \$1,656,693 | | 41.29% |
| BAYFIELD | \$804,777 | \$ 804,777 | | |
| | 20.06% | | | |
| | | \$ 2,461,470 | | 61.35% |
| STANLEY EAST | \$ 503,922 | | 12.56% | |
| HAY EAST | \$ 564,043 | | 14.56% | |
| HENSALL | \$ 300,879 | | 7.50% | |
| ZURICH | \$ 181,993 | | 4.54% | |
| | | \$ 1,550,837 | | 38.65% |
| | | \$ 4,012,307 | | 100% |

**TABLE THREE
CHANGES IN TAX SHARE**

A. BY TAX CLASS

| CLASS | 2007 | 2003 | CHANGE |
|-------------|---------|---------|--------|
| RESIDENTIAL | 84.3% | 80.8% | +3.5% |
| FARMLANDS | 8.7% | 10.3% | -1.6% |
| ALL OTHER | 7.0% | 8.9% | - 1.9% |
| | 100.00% | 100.00% | |

B. BY WARD

| WARD | 2007 | 2004 | |
|--------------|-------|-------|-------------|
| HAY WEST | 24.6% | 23.0% | |
| STANLEY WEST | 16.7% | 16.2% | |
| | 41.3% | | 39.6% +2.1% |
| BAYFIELD | 20.1% | | 19.5% +.06% |
| | 61.4% | | 58.7% |

+2.7%

| | | |
|---------------------|----------------|--------------------|
| HAY EAST | 14.1% | 14.9% |
| STANLEY EAST | 12.6% | 13.5% |
| HENSALL | 7.5% | 8.1% |
| ZURICH | 4.5% | 4.8% |
| | 38.7% | 41.3% -2.7% |
| | 100.00% | 100.00% |