**BLUEWATER SHORELINE RESIDENTS’ ASSOCIATION (“BSRA”) -**

Minutes of the BSRA Annual General Meeting (“AGM”) of August 28, 2021 held by Zoom Video

The Meeting was called to order by BSRA President Robin Glenny at 9:00AM and noted that the meeting was being recorded.

1. **Welcome and Introductions.** Robin welcomed the attendees and introduced the other present six incumbent members of the BSRA Board of Directors: Deb Griffin, Treasurer; Sue Haskett, Past President; Jim Hall, Secretary; and Directors Jim Moore and Mike McCormack.

Municipality of Bluewater (“MOB”) Mayor Paul Klopp and Mari Veliz of Ausable Bayfield Conservation Authority (“ABCA”) – both who would be speaking later - were introduced along with Deputy Mayor Jim Fergusson and Councillor Alwyn Vanden Berg (Councillor George Irvin was not able to attend the meeting due to a family obligation).

1. **Regrets.** Robin noted that BSRA Director Dick Masse was also not able to attend the meeting.
2. **Agenda.** The Agenda for the meeting – previously made available to attendees – was approved (Motion made by Dave Crockett/Seconded by Mike McCormack).
3. **Minutes.** The minutes of the last AGM dated August 17, 2019 were approved as read subject to one change to be made to item 7. d) 4th paragraph (as per Dave Crockett) – removing the word “although” and replacing it with “maybe”. Approved (Deb Griffin/Jim Moore).
4. **Treasurer’s Report.** Deb Griffin indicated that the BSRA’s financial statements for the year ended December 31, 2020 and for the period in 2021 from January 1st to August 27th were previously made available to attendees. Deb went over some of the detail in the statements including sources of income, operating expense categories including a $250 donation to the Lake Huron Coastal Centre in the name of Jan Purvis (deceased long-time BSRA Board-member), and certain balance sheet items including current cash balances of $13, 519.33 invested in GICs and $11,173.52 in a cash deposit account (all held by the Bank of Montreal). Deb also noted that accounts receivable of $1,684.20 represented annual BSRA dues not yet submitted by Bluewater resident associations – and that reminders will be going out in a week’s time to assist collections in the near term.

One question was raised by attendee Sid Huff – noting that our cash balances continue to grow. Sid asked what the money ultimately was going to be used for in terms of need and whether or not the BSRA dues are still necessary at current levels.

Sue Haskett responded by saying that circa 2004 – a reserve fund was established several years ago to effectively act as self-insurance for combating future legal contingencies, finance ongoing BSRA activities regarding future Municipal elections, and for other approved but costly activities that may arise from time to time. Further, Sue said that use of the monies is governed/limited by our By-Laws and that more than likely only a change in our By-Laws can change the nature and use of the reserve fund. Robin Glenny added that the subject of cash balances – including the reserve fund – will be addressed by the new BSRA Board in 2022 and will be reported on to attendees at the AGM next August. Any material changes to the use of the funds would have to be approved by the resident attendees at that meeting.

The Treasurer’s Report was approved (Deb Griffin/Sid Huff).

1. **President’s Report.**  Robin Glenny thanked all attendees for being present at the meeting and said that he trusted all and their families were able to keep safe and well during COVID-19 over the past 18 months. Robin reported that during the past year – at least one member of the BSRA Board have continued to attend each and every Municipality of Bluewater (“MOB”) Council meeting which have been held virtually all through the era of COVID-19. He said that the Board has been following a number of matters on Council’s agenda including the following:
2. **Beach Stairs Access and Repair on Municipal Property – By-Law 87-2021 -**

To carry out repairs, the Bluewater Association affected must be incorporated. The Agreement is for a 25-year period. Insurance is required to be obtained by the Association and maintained for the length of the Agreement. The Association will be able to repair/replace their stair at their convenience. The public will have the ability to use the stairs at any time. Council will be the approval authority to enter into this Agreement.

Option – Council will be the approval authority to enter into a short-term Agreement with insurance in place until the repair or replace wok is completed. Any major work thereafter will require a new Agreement with Council.

1. **Short-Term Rentals -**

In May 2021, the MOB developed guidelines for the short-term rental (“STR”) market. Mayor Paul Klopp said “The short-term rental educational brochures are an important step in successfully educating rental owners, their tenants, as well as the public regarding our Municipal By-Laws”.

This guideline document was circulated to the BSRA’s membership via an e-Bulletin and on our bsra.ca website. The Board understands that – at present – there are no further plans in place to update this guideline or add any further enforcement considerations regarding STRs by the MOB.

1. **Shoreline Protection of Municipal Property Policy By-Law 72-2021 –**

In July of this year, the MOB developed criteria for anyone wanting to install shoreline protection on Municipal property. This By-Law is quite comprehensive and includes a number of conditions on applicants including with regard to fees, insurance, design, waiver of claims, security deposit, etc. The applicant should first contact the Municipality’s Building Department (Mike Rolph and Staff) who will guide the applicant through the approval process, which will also include the approval process for such work from ABCA.

1. **Report on Municipal Property (Municipal-owned Property along the Shoreline) –**

The Municipality owns some 50-odd pieces of property along the shoreline. An inventory and assessment in terms of use of such properties is being assembled by MOB Staff (Arlene Parker) who will return a Report to Council on this matter sometime in the Spring of 2022.

1. **General Reports.**
2. Municipality of Bluewater (Mayor Paul Klopp).

Mayor Klopp thanked the BSRA for inviting him to address the meeting and informed attendees that all Councillors – regardless of where they live in the Municipality – care about all of Bluewater rather than just their home jurisdiction. He then went over the following:

* MOB Budget Process. The budget process will begin early in 2022 with meetings to review and approve both the capital and operating budgets. The capital budget looks at long-term investments in infrastructure assets (roads, bridges, water management installations, fleets(s), etc.) and facilities (buildings). The operating budget is about short-term day-to-day spending required to run all the levels of service (garbage pick-up, payroll for municipal employees, etc.), in the MOB.

An example of a capital budget item in 2021 is the new Fire Hall in Zurich. A decision had to be made to either fund a new building at a cost of ~$2.3-2.5 million or go with a shorter-term fix – the renovation/rebuild of the current facility at a cost of ~$600,000. Ultimately, Council decided to support and approve a renovation.

* Other areas Mayor Klopp spoke about included challenges and changes along the shoreline (including the four items to be noted by BSRA President, Robin Glenny later in the meeting) – adding in the issues of rising costs and red tape acting as barriers to getting things done (insurance is increasingly a complication), and the matter of short-term rentals all along the west side of Highway #21.

Robin then thanked Mayor Klopp for attending and introduced Mari Veliz of ABCA as the next speaker.

1. Water Testing and Quality (Mari Veliz, ABCA Healthy Watershed Manager).

Mari Veliz began by sharing her presentation on the screen and began with saying that maintaining good water quality - for drinking, fishing and swimming/recreation - is largely dependent on community cooperation and assistance, and that notwithstanding all of the efforts made by ABCA and others, there is always room for improvement.

Mari’s presentation included:

* A map of the shoreline from Grand Bend to Bayfield with past monitoring sites;
* The main factors determining water quality in the watershed at a given point in time –
* Dirt – including suspended solids washed usually by precipitation into the watershed and lake from industry, farms, cities/towns, and dwellings/cottages (poor septic systems) along the lakeshore
* Bacteria – fecal matter from the same sources affecting the quality of drinking water and use for recreation including swimming
* Nutrients – nitrogen and phosphorus, again from the same sources;
* The main issues are algae which persist in certain areas and result in “beach postings” which indicate that E.coli concentrations are high;
* Monitoring of water quality by ABCA – since 2006 - with the assistance of MOB shoreline residents throughout the summer months - at 5 sites along the lake including the Ridgeway and Wildwood subdivisions (special mention of former BSRA Board member Jan Purvis – now deceased - and her efforts in assisting ABCA with regard to water quality over many years was made);
* Water quality standards vary depending on how the water is used. Drinking water standards are different from standards for recreation (e.g., swimming) or to meet the needs of aquatic life, such as fish;
* For swimming, the standards are determined by the Minister of Health. The Huron Perth Public Health website has good information about beach monitoring: [Beach Water Quality - Huron Perth Public Health (hpph.ca)](https://www.hpph.ca/en/partners-and-professionals/beach-water-quality.aspx);
* Data for monitoring done by ABCA is posted on the BSRA website [Water Quality Test Results – BSRA](https://bsra.ca/current-issues/environmental-issues/water-quality-2/water-quality-test-results/), on a weekly basis (thanks to Harlie Johnson);
* The easy water quality test for swimming is that if you go in the water up to your knees and can’t see your feet – the water quality does not advise healthy swimming;
* Lessons learned - how land is managed is key to water quality –
* Cover crops - to catch and hold back run-off into the streams and onto the lake - such as sunflowers, are more and more being used
* Not paving the land over to allow rain to absorb into the ground
* Storm water ponds
* Upgraded septic systems
* Land scape practices that encourage water to be absorbed into the ground instead of quickly running off; and
* Sources of ABCA’s funding including from the MOB and various other governmental bodies.

Robin Glenny thanked Mari for her presentation.

1. Municipal Election 2022 (Robin Glenny).

Robin reminded attendees that next year’s Election Date is Monday October 24, 2022, with advance polling commencing September 24, 2022.

In the past, the BSRA has set up an internal Committee for the election. The Committee will develop a series of questions for the candidates for Mayor, Deputy Major and Councillors for the Wards of Stanley and Hay West. The questions will be sent by email to the candidates for email responses. Following receipt of the answers to our questions, a personal meeting will be arranged with the candidates - and the results thereof will be posted on the BSRA website – bsra.ca.

In past elections, The BSRA Board has made recommendations on who we believe would best suit the various positions, both for shoreline residents and the Municipality as a whole. We expect to continue this practice in 2022.

One addition for 2022. We would like – with the permission of the various shoreline Associations’ Presidents – to attend any general meeting being held in 2022. The objective of this initiative is to increase voter turnout in next year’s election by updating/informing residents of key issues affecting shoreline properties (Municipal taxes, the Shoreline Management Plan, Association insurance coverage, STRs, etc.)

1. Communications (Robin Glenny.

The BSRA’s main way of communicating with shoreline residents and their Association’s officers are by-way-of our bsra.ca website and e-Bulletins. We have tried to keep communications to information that we believe is of concern and interest to residents. Our secondary goal is to not overwhelm residents with mundane correspondence – working to provide quality information rather than emphasize quantity.

1. **New Business.** Robin asked Jim Moore to report on nominations for BSRA Board.

Jim Moore asked whether there were any additional nominations for the BSRA Board from the attendees at the meeting. None being reported, Jim then indicated that there is one new nomination for the Board – Don Jackson from Houston Heights South (Don moved into the area 2 years ago and has been a board member at another lake association where he and his wife had a property).

Jim also indicated that all incumbent members of the current Board have agreed to stand. Accordingly, the ongoing 2021-2022 BSRA Board and Officers presented for approval are as follows: Jim Hall – President; Robin Glenny – Past President; Deb Griffin – Treasurer; Mike McCormack – Secretary; and Directors – Sue Haskett, Dick Masse, Jim Moore and Don Jackson. Approved (Jim Moore/Dave Crockett).

1. **Adjournment.** Robin Glenny asked - there apparently being no more meeting business to be conducted – for an approval to adjourn. Jim Moore inquired about an issue at Crest Beach regarding whether or not unassumed roads are the responsibility of the Municipality or the Association or if the responsibility is shared on some basis. Mayor Klopp offered to follow-up on the matter with Council (Public Works) and revert with a response in the New Year. Sue Haskett added that all or part of the answer may lie within the MOB website – search for “Lake Road Study”.

With that - Robin thanked everyone for attending. The meeting was adjourned (Jim Hall/Sid Huff).

 Jim Hall - Secretary