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President's Message

I start my first letter as president with some good news. As I'm sure you've seen on television, there was a significant amount of flooding in cottage country this spring and I'm happy to say we managed to avoid any issues at all.

We are also very pleased with the outcome of last year's shoreline restoration project, which went very well and was finished on time and on budget. We also removed all the diseased, dying, and dangerous trees on the property—although many were in wooded areas, we're aware that some provided shade near cottages and they may be missed. However, we decided not to replant this year and evaluate how much natural regeneration occurs. We will re-assess in a couple of years with a willingness to replant in areas that need it.



Looking forward to this coming year, our biggest project will be replacing the docks. They have worn faster than anticipated and are being replaced slightly ahead of schedule. But as you will see, there is significant damage which we can't ignore.

We are starting the year with a large and enthusiastic Board and I have drafted a document of broad topics that we want to work on over the next year. It includes topics such as:

- The impact of the apparent increase in rentals,
- A full review of the Capital Reserve
- An assessment (and hopefully improvement) of our Internet speed
- Increasing the value of our interval shares

If anyone has any questions, comments or suggestions, please simply email me at marcus-beachboard@gmail.com and we'll get back to you in a day or so. Thanks.

Peter Symons
President, MBCOA Board of Directors



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Cottage News

Water, water, everywhere

While Marcus Beach managed to avoid any flooding this spring, others in the region weren't so lucky. This includes the town of Minden where the Gull River overflowed its banks significantly. In fact, the township declared a state of emergency in April 2019 though no evacuations were necessary.

Parks Canada manages the water levels in Ontario lakes very carefully by adjusting dam levels along the river system. The water level in Lake Kashagawigamog is tracked by the level at its inflow (Drag Lake) and its outflow (dam in Canning Lake). If you are interested in getting a sense of the complexity of Ontario's water level management, you may want to visit <https://www.pc.gc.ca/apps/WaterLevels/?siteId=100419&lat=44.9425748&lng=-78.5552158&z=10&ga=2.22538235.17443707.21.1560187589-1704119569.1559838831> just to see the number of lakes in the Burnt River system.

In fact, this management of water levels is one of the reasons that we remove our docks from the lake in early October. Water levels are lowered for the winter and can drop suddenly and without notice. And thank goodness they do, as that drop helps prevent spring flooding at Marcus Beach.



AGM Annual General Meeting

AGM Overview

The 2019 Marcus Beach Annual General Meeting (AGM) was held on April 28 at the Hilton Garden Inn. Owners from 48 intervals attended, while another 51 sent in proxy votes to constitute a quorum.

Leslie Geukers and Peter Symons facilitated the meeting; owners in attendance were given an update on last year's shoreline mitigation project and the upcoming dock replacement, both of which are summarized in this newsletter. A summary of the Association's financial status was also provided. A lively discussion about the impact of cottage renters was also held.

The new Board of Directors were introduced and heartfelt thanks were given to all outgoing Board members.

Thank you to all owners who were able to make the meeting. If you were unable to attend this year, we hope you consider coming next year; it's a great way to learn what's going on and ask questions of your Board.

Meet your Board

Marcus Beach is extremely fortunate to have owners from a wide range of backgrounds, many of whom are willing to donate a significant amount of time to oversee the operation of the property. Here's who has stepped up on your behalf:

Peter Symons: This year will be Peter's third year on the Board and first as President. Peter is a long-time owner who also has a share at Williams Landing and Torsys Landing

Leslie Geukers: Leslie has served five years on the board, the last 18 months as President. She will stay on an additional year as Past President to provide continuity.

Brian Kent: Brian is returning for his second year on the Board and will be keeping his position of Secretary.

Monique Telmosse: Monique is rejoining the Board after a year's absence and resuming her role as Treasurer.

Alex Metaxas: Alex is a long-time owner and a military logistics officer with years of experience in procurement and supply chain management, a perfect fit for his role as Director of Operations. This will be Alex's first year on the Board.

David Lee: Although David is an original owner both at Marcus Beach and Williams Landing, this is his first time on the Board. He comes to the Board with a strong finance background and will be assisting with a variety of projects.

Alan Dick: A new owner, Alan is a retired partner at Deloitte and will start his term on the Board with a review of our Capital Reserve process.

John Payne: John will take on the Communications portfolio as well as develop a plan for improving value and sales at Marcus Beach. A new owner, John is an avid tennis player and a former Tennis Teaching Professional.

If you see your Board members while you're enjoying a glass of wine on the dock this summer, don't forget to say hello. And they're always interested in your thoughts on comments about the property and suggestions about things that that could be done differently or better.



Cottage News

Landscaping Project

Although we have called it the Landscaping Project, in truth it was mostly about shoreline restoration. All high priority items in this project were finished last year, with the bulk of the work done in two areas; the narrows in front of cottages 5, 6, and 7, and at the eastern side of the property between cottages 12 and 13.

Key activities included the installation of filter cloth and large rocks all along the shore to reduce the impact of waves and the subsequent erosion, which was causing us to lose trees and bushes along the shore. In addition, we've installed logs on our high-risk beach areas to reduce the amount of sand that is washed away.

We are also trying to ensure that the 'buffer zone' (which is the area between the cottages and the water) is comprised of native plants, trees, and bushes. Our consultants have laid out exactly which bushes and trees should be kept and which should be cut. They provided guidance to Saul on pruning techniques that will help the desired species to flourish. It will take a few seasons for the buffer zone to mature but we have made a good start and we will see the results of these efforts in years to come.



Chips & Gravel

Owners in cottage 19 will be particularly pleased with one project this year — we're moving the piles of wood chips and gravel to a newly-constructed spot on the main driveway. We're hopeful that it will be in place before you arrive for your summer week!

Dock Replacement

Last fall, Saul and Lori talked to the Board about the state of our docks. After we looked more closely, we shared their concerns. Although the docks often looked fine from the vantage point of a deck chair, a peek underneath provided a very different story. We've included a few pictures to give you a sense of the degree of damage. All four docks have rotting boards and many have damaged floats.

Since then, we've had two dock companies on the property to provide their expertise and opinion and both gave us the same advice—it's time to replace our docks.



We've now settled on a vendor and are hoping to have all four docks replaced this summer. Here are a few things you might want to know:

- The docks will all retain the same size and shape, with the exception of Dock 2 (near cottages x and x) which will be a bit wider in order to accommodate larger boats.
- They'll be made of pressure-treated wood. It's an attractive brown shade and will last longer than cedar, which is what the current docks are made of.

- We evaluated and rejected man-made plastics (Trex, etc.). While an excellent use of recycled plastic, the products get extremely hot in the sun and become very slippery when wet. Although their lifetimes are likely much longer than wood, they're also substantially more expensive.



- The landing (the part that's on land, where most people sit) won't be replaced at the same time. We will be evaluating those over the summer to determine how much longer they will last, though we expect they will also need replacement in the next couple of years.





Cottage News

Internet Update

The following article is reprinted in its entirety with permission from the May 2019 Highlander News:

It's first and goal for better internet connectivity in Haliburton County, with everybody waiting for the federal government to snap the financial ball.

The football analogy was delivered by Minden Hills Mayor Brent Devolin on Tuesday. He sits on the board of the Eastern Ontario Regional Network, or EORN, which has been lobbying the federal and provincial governments for money for years to improve service to Eastern Ontario.



On Friday, the province announced \$71 million to improve mobile broadband and cure cellular dead zones across Eastern Ontario. Devolin welcomed the public announcement of the money first unveiled during the provincial budget a couple of months back.

"It's never done 'til it's done," Devolin said. "So, to have the provincial portion legally locked down as of Friday" [is good news]."

In 2017, EORN put together a mobile broadband perspective requiring \$213 million in funding. It was to be split with \$10 million from the Eastern Ontario Wardens Caucus; \$61 million from private providers; \$71 million from the province and \$71 million from the federal government.

"Every piece of the puzzle is in place except for the feds," Devolin said during an interview Tuesday. "So, it's sitting on the minister's and PM's desk." His concern, however,

is that with a federal election looming in October, the federal government will be in a lame duck position in June and unable to spend large amounts of money. If that happens, Devolin fears the project will be delayed a year to 18 months. He also said it will become the number one election issues across Eastern Ontario if an announcement is not made now.

Devolin said he is "cautiously optimistic" the Liberals will announce their \$71 million share. "It must be done. It will be done. It is consistent with the philosophy and language of the feds." Devolin added it would be a prudent political announcement for a government heading into an election.

"I can't think of any reason in the world why the answer would be no, but I've been around long enough to know, who knows. I'm cautiously optimistic but we'll wait and see. We'll know a month from now. "If it's a football game, we're inches from going over the goal line to go in and score. Like, we're this close.

During his time as mayor for the past 4.5 years, home-based and cell internet access has gone from being about the number five issue in his township and the county to number one. He said with changes coming to health care and education and the region wanting to become part of large-scale projects, "connectivity is the cornerstone."

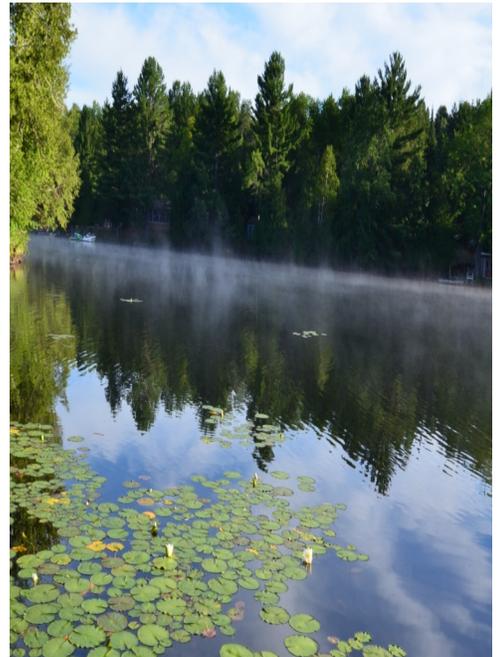
If the federal money is announced, he said EORN can begin the work with an estimated 95 per cent connectivity in five years. He said the first piece of the puzzle is the fibre backbone. The second is connectivity for wireless and broadband. The third is achieving the CRTC goal of speeds of at least 50 Mbps download/10 Mbps upload. It means using your cell phone while driving across the county and being able to stream Netflix, for example.

"Do I think that this project will give everybody the opportunity, on 95 per cent of the land mass in Haliburton County, to be able to stream Netflix, for example? It's going to functionally get to all of us," Devolin said.

During Friday's announcement, Minister of Infrastructure Monte McNaughton said, "Our government has committed to help people get the broadband and cellular connections they need. This means there are homes,

businesses and major roadways where it is difficult to access the internet from a smart phone. We all know examples where people are put in dangerous positions because of dropped calls or lost connections during emergencies. This is a matter of public safety and economic opportunity."

EORN chair J. Murray Jones added, "Too often, Eastern Ontario residents find themselves with no signal or dropped cell services. EORN is building on the investment we've already made in broadband infrastructure across the region to close the gap in mobile services and improve economic growth, quality of life and public safety."



2020 AGM

We have already booked next year's AGM. We will be sending out future reminders but for those of you who like to know well in advance, it will be on **Saturday, April 18 2020**.

The time (10:00am to noon) and the location (Hilton Garden Inn) haven't changed. More information will be coming out in a few months, but mark your calendars now!



Cottage News



Spring Maintenance

Did you ever wonder what really happens in those spring weeks called “maintenance”? Here are some of the items that Lori, Saul and the cleaners did in every cottage this spring.

- Steam cleaned the sofas
- Steam cleaned the carpets
- Cleaned the windows and blinds
- Conducted a furnace/fireplace service
- Checked all smoke alarms and fire extinguishers
- Washed all linen, quilts, blankets, mattress and pillow protectors
- Repaired and replaced cottage inventory as needed
- Checked and cleaned all appliances
- Cleaned shower heads
- Cleaned sink drains

Whew! A huge thank you to Lori, Saul and the cleaners for all their hard work.

Fractional Ownership vs. Timeshare

As we talk to friends and family about Marcus Beach, we tell them that it's a fractional ownership model, not a timeshare. But do we all know exactly what that means?

Timeshares give the owner the right to use the property for a limited period of time, usually a week or two. However, the title (ownership) rests with the developer/investor. This means that people purchasing these units are at the mercy of the owner/developer when it comes to property maintenance, re-investment in the property, re-sales, membership in organizations such as RCI, and annual fees.

Over the years, timeshares have gained a poor reputation and their resale value has suffered. Timeshares are best seen as a vacation spot, similar to renting a hotel room or staying at a resort. They are not usually a successful vehicle for financial investment.

With fractional ownership, the purchaser owns partial equity in a valuable asset. As the value of the property appreciates, the value of the share also increases. The owner has full and completely ownership of a piece of the property. Because more time is spent on the property, fractional owners tend to have a greater stake in how the property is maintained. Property managers usually get to know all the owners and provide a more personal service.

Typically fractional ownership properties are a better investment than timeshares; they tend to hold or even appreciate in value. A less obvious advantage is that because people occupy their units for longer periods of time, they develop a sense of community with all that entails.

You can find more information on the differences between timeshares and fractional ownership at the following site:

<https://luxuryfractionalguide.com/fractional-ownership-vs-timeshares/>

Summer Help

Many of you are used to seeing a high-school or college student helping out Saul over the summer months. Well, this year you'll be seeing someone slightly older. Even though Bob Amos's student days are over, we're thrilled that he'll be helping us out over the summer. Please make sure to wave and say hello if you see him around the property.



Fishing Stories?

Do you love to fish? Have a favourite spot? Can you tell us about the monster Muskie that got away, or perhaps the first time you took your grandchild out? Or perhaps the moment when you reeled in the biggest fish you'd ever caught... only to find it was the snow shoe you'd lost last winter? Please send your story along with a photo to marcusbeachboard@gmail.com and we'll try to include it in a future newsletter.





Cottage News



Shared Memories

We are always on the lookout for interesting photos of Marcus Beach to share with all our cottagers. And although a picture can be worth a thousand words, if you want to include a sentence or two to go with the picture, that would be amazing. We would like to include a few pictures in every newsletter along with acknowledgement of the contributor.

Please email all photos to us at marcus-beachboard@gmail.com.



A big thanks to Steve Campbell (18-1) who sent us this photo of a deer... taken from his front porch last summer!

Lori's Corner

It has been a busy winter and spring at Marcus Beach! Owners may notice that some of the trees that were cut down last fall are still lying on the ground. These will be cleared as the ground dries and we can get equipment onto the property. Snow arrived mid-November and didn't melt until after the end of April.

It's almost time to think about 2020! Selection information for next year's weeks will be sent to all owners shortly in mid-June. If you have not received anything by the end of June, please reach out to Lori. The selection package will remind you that you must submit your selections by mid-July and your 2020 weeks will be confirmed by August 8.

Have you checked the lost and found in your basement recently? Those boxes are getting full in many cottages and the cleaners don't feel it's their responsibility to throw anything out. Owners are welcome to do so — please toss out any items you feel are old or of no value.

PLEASE remember that the cleaners only have time for two loads of laundry. That can include the sheets from every bed in the cottage as well as kitchen linens. If you have used extra sheets, you need to wash them — if additional sheets are left for the cleaners, you will unfortunately receive an invoice for the additional time / workload. We have also seen an increase in the number of damaged sheets; in previous newsletters, we've mentioned the kinds of creams and medications that can stain or damage sheets. Please be aware that these replacements will be charged to the owner who has just vacated the cottage. If you notice stained or damaged sheets on your arrival, make sure to mention it to Lori.

Cleaners are in high demand in the region. Many new cottage owners in the region are using hired help, often because they are renting their cottage on a regular basis. Unlike previous years, cleaners now have plenty of employment options, and ensuring they enjoy working at Marcus Beach is all our responsibility. Please follow your check-out procedures... and occasionally let your cleaner know you appreciate her service!

Cottage staining is an ongoing annual job and will be continuing this year; the major change is that we are increasing the number of coats of stain from one to two with the hope that this will provide better and longer-lasting results. This year, the focus will be on the Haliburton and Westwind model cottages.

In addition, cottage roofs now need attention. Cottages 14 and 18 have already been re-shingled and cottage 10 will be scheduled for the fall. We try not to do any major maintenance work during the summer months.

Lastly, please note that the BBQ covers will be removed for the summer weeks. We find that they often rest on the deck railing for much of the week; instead we'll store them properly to reduce damage and/or loss. The BBQ will be fine without it for the summer season.

Summer Fun

You're really enjoying your cottage but feel the need to get away for a mini-adventure. What to do? Some suggestions are listed below with clickable links for more details.

- Explore Haliburton County and spend the day meeting friendly locals, sipping suds, getting your hands dirty, or working your muscles during a guided tour with [Yours Outdoors](#).
- Spend some time wandering amongst treetops and being amazed by the views during a canopy tour with [Haliburton Forest & Wildlife Reserve](#).
- Discover the inner workings of a wolf pack during a visit to [Haliburton Wolf Centre](#).
- Delight your taste buds with fresh wholesome food and embrace a more sustainable lifestyle at [Abbey Gardens](#)
- Witness the natural environment speckled with works of art as you stroll through [The Haliburton Sculpture Forest](#).

For more ideas, check out <https://www.ontariotravel.net/en/explore/haliburton-highlands-to-the-ottawa-valley/haliburton-highlands>