

Inside This Issue

<i>President's Message</i>	1
<i>COVID Update</i>	2
<i>2021 AGM</i>	2
<i>Operations Update</i>	3
<i>2020/21 Board</i>	3
<i>Capital Reserve</i>	4
<i>Haliburton Food Bank</i>	4
<i>Lori's Corner</i>	5
<i>Did you know?</i>	6
<i>Dock Food</i>	6
<i>Resources</i>	6

President's Message

Shakespeare said: "Past and to come seems best; things present, worst". It was said in a completely different context, but the sentiment certainly seems to fit today. It's been a very difficult few months, from the losses of life, to the economic damage, to the impact on mental health; our world has certainly been turned upside down.

To me, and I can barely spell epidemiology let alone understand the science, the most difficult aspect of this has been trying to sift the truth from the sensational. What's safe? What's not safe? What's true? What's not true? Naturally, a large part of the problem is that the virus was unknown just six months ago. Since the pandemic was declared, the Board has been reading through all available information to make the best possible informed decisions about the property, with the protection of our management, staff and owners our highest priority.

As a Board member, my primary responsibility is to evaluate the risks our terrific Marcus Beach team might be exposed to. This is why, when the virus was exploding across the world and not much was truly known, we moved quickly to shut down the property. Then, as the risks were better understood, we opened Marcus back up but with new protocols in place. Where do we go next? Only time will tell. Naturally, we would like to be fully open by the start of our summer weeks, but if that imposes too much risk on our team, we will continue to retain some or all of our existing protocols.

As an owner, my responsibility is both to myself and others. We should each do what we're comfortable doing while keeping others in mind; this includes appropriate distancing, wiping common surfaces (that we touch) and above all, staying or going home if we feel unwell.

I'd also like to take a moment to thank Lori and Saul and their team who have worked hard to make sure the property continues to be in great shape so that everyone can continue to enjoy the same wonderful Marcus Beach experience. Cottage memories are often among the best we have and, although these are challenging times, by following the protocols put in place, we can continue to safely enjoy Marcus and continue to build those memories. Stay safe.

Peter Symons, President MBCOA



Office
705-457-9600

2459 Kasagawigamog Lake Rd.
Minden, Ontario K0M 2K0

Fax
705-457-4907

Marcusbeachcottages.ca



Carefree
Shared Cottage
Ownership



Cottage News

COVID Update and Guidelines

As this article is being written (early June) the Emergency Measures are in place until June 30th but the province is cautiously taking steps to “open up” the province and allow more social interaction.

The experience of other countries is a cautionary tale that opening up too quickly will result in restrictions being re-imposed, so the goal is to find a path that keeps everyone safe while owners enjoy the beauty and serenity that Marcus Beach brings.

First, please keep in mind that the Covid-19 virus is still here and at the moment there is neither a vaccine nor any effective treatment. As you know, risk of serious complications increases with age or with any underlying health conditions so please take a moment to assess your tolerance for risk; only you can decide whether a trip to the cottage is the best decision for you.

The Board is providing the following guidelines to keep everyone safe (owners, cleaners, staff, and guests). We are all in this together and so are asking each owner to continue the behaviours we have always seen – respect and consideration towards other cottagers.

With that in mind:

- Please remember that at the time this article is written the cottage is operating on a shortened week.
- When in a shared space (like



the dock) please respect social distancing.

- Please wipe down any shared equipment before and after use (e.g. paddles) with either soap and water or sanitizer. Do not pour soapy water into the lake.
- Consider bringing your own life jackets. If you cannot, please wipe them down before and after use.
- Sheets and towels are freshly laundered on every change-over day but blankets and comforters are not - you may want to consider bringing your own.
- Please respect the check in/ check out times – the cleaners will need the full time between occupants to do a thorough clean.
- Please minimize the number of times you go into town and wear a face mask which will both minimize any virus spread as well as reassure local residents that we care.
- If you are not feeling well please go home right away and let Lori know.
- If you want to wipe down any surfaces please use Lysol or something similar—do not use bleach.

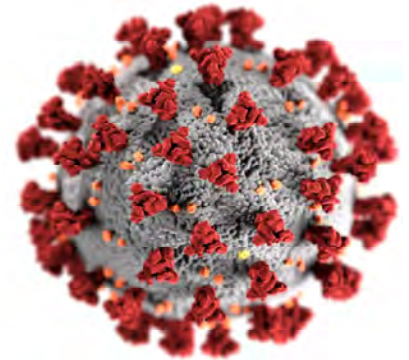
Before leaving home, please take a moment to ensure you know the current provincial guidelines around COVID. They can change rapidly and we all need to respect what the province is asking us to do to help prevent further spread of the virus.

The Province of Ontario has a website where all information related to COVID-19 is outlined (from current statistics to reopening plans):

<https://covid-19.ontario.ca>

Wishing all our fellow cottagers a safe and happy season.

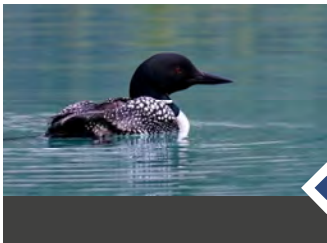
Looking forward to seeing you this summer!



Save the Date 2021 AGM

Put it on your calendar now! Our Annual General Meeting is a chance for you to meet the Board and your fellow cottage owners, and one of your few opportunities to ask questions of the Board directly; hopefully in person this time!

**Saturday, April 24, 2021
Hilton Garden Inn
Thornhill, ON**



Cottage News

Operations Update

The COVID shutdown at Marcus Beach has delayed a few projects but nevertheless quite a few were completed or are planned to be completed by the end of the summer.

Dock Cribs

Now that all the docks have been replaced work is starting to replace the surface boards on all the dock cribs (the part that is on land).

Cottage Staining



We are increasing the frequency of staining as well as going from one coat of stain to two.

Cottages 1 and 12 have been completed. The plans are to complete cottages 3, 4 and 7 by the end of the season.

Steam Cleaning



All the sofas have been professionally cleaned by a local company.

All of the carpets have been steam cleaned by Saul as part of the spring maintenance procedures.

Recycling

A gentle reminder that Haliburton has very strict recycling policies.



Please follow the policies that are listed in each cottage. Otherwise Saul has to sort through the garbage or we incur heavy fines from the County.

Wood Chips



The wood chips pile (used for Joe's Trail) has been relocated from adjacent to cottage 19 to an area closer to the office (across from the basketball court).

Window Caulking

The window caulking project for this year been completed. All five Wildwood cottages have had their window re-caulked and any loose batten has been secured.

Additional Dock Table

In June a second small table will be added to each dock.

Sink Faucets

New kitchen faucets were planned to be installed in all cottages as part of the spring maintenance ac-

tivities. However, this project has been delayed as a result of the COVID shutdown until after the summer.

2020/21 Board Members

The first order of business on the agenda for a new Board is to decide the various roles each member will hold. Your Board members this year are:

- Peter Symons:** President
- Paul Geukers:** Communications
- David Lee:** Member at large
- Bruce Miller:** Secretary
- Monique Telmosse:** Treasurer

If you have an interest in joining the Board or perhaps just willing to help periodically with a special project please let us know. We know we have a lot of enthusiastic and talented owners at Marcus Beach!

marcusbeachboard@gmail.com



Cottage News

Capital Reserve Fund

What is the Capital Reserve anyway? We talk about it a lot at the AGM but not everyone has experience with the concept.

The Capital Reserve (CR) is a fund where monies are added every year for the long term maintenance of our property and cottages. Those funds are invested in a variety of financial instruments to achieve the necessary returns.

But how do we know how much to set aside? That's the science and art of CR planning. When MB was built, the original Board established a list of items that they knew would eventually need repair or replacement, everything from washing machines to docks, and then they estimated the replacement / repair costs of each as well as when they thought the replacement might be needed.



Based on those costs and when they figured we'd need the money, they worked backwards to determine how much money needed to go into the CR every year.

This planning by the original and successive boards has served us very well for over twelve years.

We're now getting to the time when a lot of those repairs and replacements are due and we're starting to spend more from the Capital Reserve. With the beginning of some larger withdrawals from the fund, recent Boards have taken a closer look at all the underlying assumptions of the original reserve.

As you would expect, some were perfect while others missed the mark by a few years. Here are a couple of examples:

- The initial plan was that we'd need to replace BBQ's approximately every five years. That's proven to be quite accurate.
- We thought that the wood floors would last 15 years before needing attention. In fact, we replaced the floors after about seven years.
- The plan was that kitchen furniture would need replacing in 10 years. We now think it will likely last closer to 20.
- The original plan was focused on the cottages themselves; there were no funds set aside for exterior items like erosion control or forest management. In addition, some items like windows or cottage siding were not included.

So this year, the Board has revamped the CR using our twelve years of history to update and improve the underlying assumptions of what we need to spend. The biggest change? In order to keep wood rot at bay, we now know that we need to apply two coats of high-quality stain to every cottage, every few years. We will need to periodically invest in shoreline and woodland maintenance.



Other changes are more minor but help improve our understanding of the upcoming cash flow.

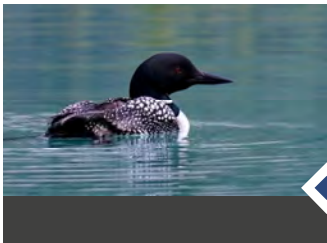
What does this mean to you? It means that we will constantly monitor our annual contributions to the Capital Reserve and adjust when necessary to ensure that we have sufficient funds for the long term financial health of Marcus Beach.

Haliburton Food Bank

The Covid-19 pandemic has had a significant economic impact on many communities with a high proportion of seasonal workers like Haliburton.

The Marcus Beach community donates all the proceeds from the bottle returns to the local Lions Club. If you would like to make your own contribution perhaps consider helping out the local food bank:

<https://www.haliburton4cs.org/>



Cottage News

Lori's Corner

Boats

Owners are reminded to please remove their personal items and garbage from rowboats and paddle boats. It is not uncommon, for example, for containers of worms or bait to be left behind in the boats.

Blankets and Quilts / Comforters

These items are being stored in the closets of each bedroom and are thoroughly cleaned twice a year. However, if you wish to wash before using, please follow these instructions:

- The Velux blankets can be washed two at a time, they dry very quickly;
- the quilts on the queen beds can be washed - one at a time. **Please do not use any bleach** when washing. The more the quilts are washed, the faster they are going to fade;
- consider bringing your own blankets if you have concerns.



Basement Storage

Owners use the basements to store their seasonal items. Once the summer is over, please remove the floaties, tubes, etc. (same for the winter sports)

The basements are getting very crowded with these items staying year round, and with many families, these items tend to accumulate very quickly.

It is necessary to perform regular maintenance on the furnaces, sump pumps and water heater so it is very important that the areas around this equipment is kept clear.

Office During the Summer

The Marcus Beach office will be closed for the duration of the COVID pandemic. I am happy to meet with owners - please make an appointment and we will find a way to safely meet.

Summer Help

This year we are pleased to announce that Brian McGroaty will be

assisting Saul at Marcus Beach. Brian will be working four days a week for the summer months.

Both Saul and Brian will be using safe distancing practices.

Cottage Selections for 2021

Cottage week selections will be sent to owners by the end of June.

Chairs on the Docks

Do not leave chairs at the end of docks; when you are done please return them to the dock crib area.

Bass Nests

A reminder that the fishing season for both smallmouth and large-mouth bass does not start until the fourth Saturday in June.

Bass often spawn close to our docks and during this time bass are very protective of their nests.

Please protect the bass population in Lake Kashagawigamog by not fishing off the docks during this time.

Annual Owners Survey

A quick reminder that we'll soon be issuing our annual Marcus Beach owner satisfaction survey.

Please take a few minutes to complete it and help your Board of Directors understand your concerns, issues, and thoughts. But please reach out at anytime to:

marcusbeachboard@gmail.com



Cottage News

Did you know?

The Minden Wild Water Preserve is a natural canoeing and kayaking slalom facility near Minden and was used for the 2015 Pan American Games canoe slalom events.

Its roughly a 15 minute drive from Marcus Beach and a great way to spend a few hours in the afternoon, sit on the boulders by the shore and watch the kayakers make their way down the rapids.

The entrance is located near 1020 Bethel Rd, Minden, ON K0M 2K0.



Dock Food

Every cottager has their own personal favourite “dock food” - those snacks to enjoy by the water to share with family and friends.

We are including some of our own favourites and hope you will share some of yours!

Prosciutto-Wrapped Asparagus

Super easy. Wrap a slice of prosciutto around one (or a few) asparagus spears, brush lightly with olive oil and add a bit of pepper.

Bake in the oven or BBQ at 220C or 450F for about 7 min. Serve on a platter and enjoy!



Tomato, Watermelon and Basil Skewer (from Giada De Laurentiis)

Combine ¼ cup balsamic vinegar and ¼ cup sugar in a small saucepan over medium heat. Bring to a simmer, stirring occasionally, until the sugar is dissolved.

Turn off the heat and set aside to cool.



Cut watermelon into 1½” squares, push the watermelon to the very tip of the skewer. Then skewer a basil leaf, then a cherry tomato half.

Continue with another watermelon, basil leaf, and tomato half and so on until the skewer is full.

Drizzle the skewers with the reserved balsamic syrup and the olive oil. Sprinkle with coarse salt and serve.

Do you have a favourite recipe that you'd like to share? Please send them on to:

marcusbeachboard@gmail.com

Resources

There is so much to see and do in Haliburton! Here are a few resources to help you:

Highlander Newspaper:
<https://thehighlander.ca/>

Tourism site with suggestions:
<https://myhaliburtonhighlands.com/>

Collection of local places and ideas:
<http://www.fyihaliburton.com/>

County of Haliburton official site:
<https://www.haliburtoncounty.ca/>