

Inside This Issue

<i>President's Message</i>	1
<i>...And the Survey Says</i>	2
<i>Ice Safety</i>	3
<i>Ice Fishing</i>	3
<i>Items Left at Cottage</i>	3
<i>Elusive Loon</i>	4
<i>Resources</i>	4
<i>VoIP</i>	4
<i>Lori's Corner</i>	5
<i>Help Wanted</i>	6
<i>Cottage Guests</i>	6
<i>AGM—Save the Date</i>	6
<i>Survey Q&A</i>	7

President's Message

Happy holidays to you all! We've certainly had an eventful year. Of course, we had Covid-19 to deal with and although I think all of us were hoping we were done with the virus, it looks like Covid is not quite done with us.

However, there were also many positives to celebrate.

After an extensive search, I'm very happy to say that we've hired James Allison as our new maintenance person. James has lived in the Haliburton area his entire life and brings to Marcus Beach a wealth of relevant experience. If you see James while you are at the cottage, please stop and say hello.

High speed internet has been installed, which gave us the opportunity to switch our telephone service to VoIP (Internet based). The high-speed Internet brings virtually unlimited bandwidth for those who enjoy Netflix, and our VoIP brings free long distance to most of Canada and the US.

The Board struck a Design Committee of owner-volunteers to look at our long-term purchases and make sure that we indeed have a coherent overall design plan. The idea is to refresh the cottage but retain the traditional cottage look that owners have said they like.

This year the Board will be saying good-bye to Monique Telmosse, our longest serving member on the current Board. This frees up a spot on the Board and we ask anyone who might be interested to let the Board know before the end of February. Women are under-represented on the Board so we would particularly welcome any women who are interested. If you'd like to know more about the Board or the various roles, please reach out and we'd be happy to answer any questions.

Finally, a big thanks to Lori and her team who have kept us running throughout this very stressful year. Balancing the demands of owners, the cleaners, the County and the Board is never easy, but this year was particularly demanding. Thanks again Lori.

On behalf of the Board, I wish you all a happy and healthy holiday season.

Paul Geukers,
President, Marcus Beach Cottage Owners Association



Office
705-457-9600

2459 Kashagawigamog Lake Rd.
Minden, Ontario K0M 2K0

Fax
705-457-4907

Marcusbeachcottages.ca



Carefree
Shared Cottage
Ownership



Cottage News

...and the Survey Says

Once again, we had an excellent response to our annual survey with 139 responses, so a big thank you to all owners who took the time to share their opinions. This feedback is invaluable in assisting the Board with objectives, prioritization of projects and “getting the pulse” of owners.

The first five questions are the same every year so that year-to-year comparison is possible. Here are the results of each question:

Q1: Overall, the quality of my cottage experience is being maintained and enhanced.

96% of owners answered “Satisfied” or “Very Satisfied” which is the same result as 2020. Most of our owners continue to be extremely happy with the investment they have made at Marcus Beach. No owners indicated they were “Dissatisfied”.

Q2: In general, how well do you think the Board is doing?

94% of owners answered “Excellent” or “Very Good”. The 2020 result was 93%.

Q3: How well do you feel the Board manages the finances of the Marcus Beach Cottage Owners Association?

87% of owners answered, “Very Good” or “Excellent”. The 2020 result was 89%.

Q4: How well do you feel the Property Manager (Lori Roberts) is doing? Keep in mind all aspects of the role - ensuring cot-



tages are kept clean and supplied, managing maintenance projects, demonstrating a good customer service attitude, helping wherever needed, etc.

85% of owners answered, “Very Good” or “Excellent”. The 2020 result was 86%.

Q5: How well do you feel our property is being maintained?

89% of owners answered, “Very Good” or “Excellent”. The 2020 result was 95%.

Q6: It has been an eventful year and the coronavirus pandemic has affected us all. How do you feel the Board has managed the situation?

Most owners agreed with the COVID-related actions taken by the Board and were appreciative of the regular updates. Specifically:

Temporary closure of property in April-May

85% of owners answered, “Just right”, 15% answered “Overly cautious, precautions unnecessary” and no one answered “Too little,

too late”.

Full summer opening with modified check-in/check out times; re-opening with a shortened week.

86% of owners answered, “Just right”, 14% answered “Overly cautious, precautions unnecessary” and 1% answered “Too little, too late”.

Overall communications.

96% of owners answered, “Just right”, 3% answered “Overly cautious, precautions unnecessary” and 1% answered “Too little, too late”.

Q7: For the first time this year the Annual General Meeting was held via Zoom (due to Covid). For those owners who attended what was your overall impression of the Zoom meeting?



Photo by: Suzy Goh



Cottage News

...and the Survey Says (cont'd)

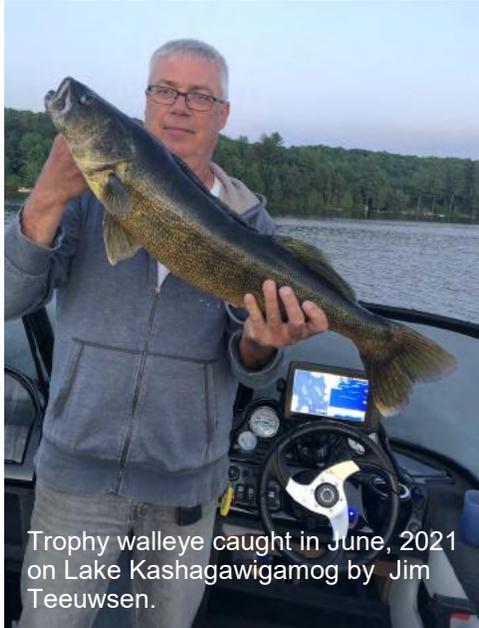
Of those owners who attended 94% of owners answered, "Very Good" or "Excellent" and the remainder said it was "Good".

Q8: For future AGM's, ideally there will be a blend of an in-person meeting together with Zoom (for owners who can't travel to Toronto). However, if that is not possible because it is either too expensive or technically too difficult, what is your preferred format for future meetings?

Interestingly, 67% of owners said future meeting should be via Zoom while 33% said the meetings should be in person.

Q9: If there was one thing that we could do to improve your experience at Marcus Beach, what would that be?

The responses to these questions and other open-ended questions have been summarized and are included at the end of the newsletter.



Trophy walleye caught in June, 2021 on Lake Kashagawigamog by Jim Teeuwssen.

Ice Safety

Winter is here and with the colder weather there so many great outdoor activities, from hockey to ice fishing or snowshoeing along the many trails in the area.

Ice safety is important, the colour of the ice may be an indication of its strength.

- Clear blue ice is strongest
- White opaque or snow ice is half

as strong as blue ice. Opaque ice is formed by wet snow freezing on the ice

- Grey ice is unsafe. The grayness indicates the presence of water

The Red Cross website is a great source of water/ice safety so just a reminder for all cottagers who venture out on the ice.

[Red Cross Safety Tips](#)

Ice Fishing

Please also keep in mind for those owners who want to ice fish that Haliburton and area is part of Fisheries Management Zone 15.

[Zone 15 Regulations](#)

[Ice Fishing Regulations](#)

Items Left at Cottage

If you have left an item behind by mistake that you need to have returned right away please follow this procedure:

- Contact the office
- The property manager will package the item for shipping
- Owners need to contact Purolator and make the arrangements for pickup and payment
- Once you have the details, confirm with the office and send the label to:

manager@marcusbeachcottages.ca

The office will label the parcel and have the package ready for pick-up.



There were a few families of Merganser ducks at Marcus Beach this year



Cottage News

Elusive Loon

By Curt Halen

While walking along Joe's Trail or perhaps sitting on your dock, you may occasionally hear the haunting call of a loon. Seeing one is a little trickier.

The official bird of Ontario, the Common Loon nests in concealed parts of the shoreline to avoid detection from predators (raccoons, crows, seagulls & large fish) and people.

More often, you will see them swimming in open water where they will suddenly dive, often to great depths and for minutes at a time, in search of small fish, frogs or mussels for themselves or for their loonlets (yes, that's their name!) back in their nest.

Awkward on land, loons only come ashore to mate and nest. The female lays two eggs in May or June and then both parents take turns caring for their hatchlings for three months. Often the adult loons take to the water with the chicks on their



backs to better protect them from predators both above and below the water's surface.

Loons are solitary birds and don't flock like ducks or geese. They are territorial by nature and you may be lucky enough to see one large bird chase another across the surface of the water, defending its breeding and feeding territory.

Come the fall, loons migrate to warmer areas around the Gulf of Mexico. But they fly back to our colder northern lakes to breed when the ice melts.

Loons live from 15 to 30 years and they often return to the same lake every year, so you may be seeing a loon who's been coming to Marcus Beach longer than you have!



VoIP

Now that high speed internet is a reality at Marcus Beach you may be aware that we have switched the phones from a land line to VoIP. But what is VoIP?

VoIP (Voice Over Internet Protocol) is a phone technology that uses the internet to make and receive calls instead of traditional phone lines.

VoIP is much less expensive than traditional land lines. In fact, although our high-speed internet (40-50 Mbps) is more expensive than our previous internet (3-5 Mbps) the combination of high-speed internet together with VoIP made the overall financial package very attractive.

If you live in a large city and your provider is Bell, Rogers or Telus there is an excellent chance that your phone is already using VoIP. It is a "behind the scenes" technology – the phone is the same but the underlying technology is different.

Since all calls are made over the internet, VoIP is extremely cost-efficient for both domestic and long distance calls. We now have free long distance calling to anywhere in Canada or the U.S. (except Alaska and Hawaii).

Resources

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

Highlander Newspaper:
[The Highlander](#)

Tourism site with suggestions:
[My Haliburton Highlands](#)

County of Haliburton official site:
[Haliburton County](#)

Hiking Trails:
[Haliburton Hiking Trails](#)

Dining Suggestions:
[Restaurant Ideas](#)

Garbage and Recycling
[Minden Recycling](#)



Cottage News

Lori's Corner

Damage

Please remember that you are responsible for any damage, other than normal wear and tear, done to a cottage and its furnishings while you (or your guests or renters) are at the cottage. This includes damage to screens, stained sheets, broken glassware or dishes, damage done by pets, etc.

If something is damaged while you are there, please let me know as soon as you can. Alternatively, if you arrive at a cottage to find something damaged or missing, it's best to let me know early in your visit or you may end up being assessed as the person who did the damage.

Many items (dishes, etc.) are simply replaced and considered normal wear and tear. But if your pet rips a screen, or your toddler writes on the furniture, I think most people understand you'd be responsible for the cost of the repair or replacement.



Enjoying quality time on the dock...

Check Out Procedures

Please take a minute to review the checkout procedures before you leave, even if you think you have them memorized. We're finding that windows are not always closed or locked.

Garbage and Recycling

Garbage and recycling procedures at the cottage are probably different from what you have at home. There is a list of what can be recycled taped to the inside of the kitchen cabinet near the blue boxes are.

Haliburton County is monitoring its landfill sites very carefully as the present sites are filling up and the costs to transport recycled items to larger centres has greatly increased.

Starting immediately, the County is imposing a \$50 dumping fee each time the driver finds recyclable items in the dumpster. There is a reminder on each side of the dumpster if you are not sure what is garbage vs. recycling. Do not forget that there is an area for used liquor and beer containers (the proceeds are donated to the Lions Club).

It is your responsibility to remind your children, guests and renters of the correct garbage and recycling procedures.

There is no easy way to trace improper garbage to a specific owner so everyone pays through increased fees, if these fines continue to be levied.

Dogs and Leashes

I know we repeat this endlessly, but all dogs MUST be leashed at all



times when outside. Not only does it allow you to know where/when a "poop and scoop" is needed, but it prevents your dog from coming in contact with other dogs or owners.

Even owners who say "oh that's okay" may well be upset and the leash policy is there for a reason. All scooped pet bags are to be taken to the dumpster. Do not leave them at the cottage (indoors or out) for staff to remove.

We also ask for owners who have pets to do their best to clean any excessive pet hair before they leave.

Snow Removal

We are at the season for snow removal. The roads and driveways are plowed once there has been at least 10cm (3") of snow. However, if there is a storm, the driver may wait until it is finished. If your car is in the driveway while it is being cleared, it's always appreciated if you can move it temporarily while it's being plowed.



Cottage News

Lori's Corner (cont'd)

Snow tires are highly recommended for any travel to the region. No matter how little snow or ice you may have at home, it can be quite different at the cottage.

Each cottage will have a container of winter salt on the porch. Feel free to use this on the cottage walkway or stairs.

Snow shovels will also be left at the cottage entrance, as you are expected to keep your walkway and stairs clear while you are there.

Cottage entrances are only cleared by Marcus Beach staff on change over days.

Campfires

Gathering around the fire in the winter is fun for everyone. Fires, either in the daytime or evening, are allowed from November 1st until April 30th, and wood will continue to be provided all winter. Please remember to take any garbage or debris back to your cottage when you are finished.

Ice Skating

The skating rink near the office is usually ready in early January. We require a temperature of -10C or colder for several days in order to create an ice surface. The rink status will be posted; please stay off the ice unless it is marked OPEN.

Skating on the lake can be quite dangerous because of varying ice depth and currents so please use caution.



We are looking for a new Board member (ideally a woman).

After serving on the Board for many years Monique Telmosse has indicated this will be her last term.

If you would like to join please drop us a note before February 28th.

marcusbeachboard@gmail.com

Cottage Guests

If you are allowing family or non-owners to use your assigned week, please be sure to inform them that you (the owner) are the first contact if there are problems or questions at the cottage.

The office needs to be informed if non-owners are using your assigned week.

The office should only be contacted by guests for emergencies such as no heat, no water or a broken refrigerator.

The best way to contact the office is by email to: manager@marcusbeachcottages.ca

Emails are monitored for emergencies.

One area that guests tend to forget

is the recycling/garbage. Please remind them to sort the recycling when using.

Extra garbage bags are available at the office by sending an email or leaving a message.

Also, please remind non-owners that no one is present on the weekends to assist with questions.

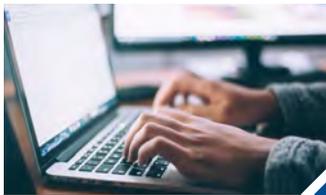
Save the Date
2022 AGM

Mark your calendars! The next AGM will be held on Saturday, April 23rd, 2022 at 10am. The location, if in person, will be at:

**Hilton Garden Inn
300 Commerce Valley Dr E,
Thornhill, ON L3T 7X3
(905) 709-8008**

The current plan is to conduct the meeting using a combination of both Zoom and in person.





Cottage News

2021 Owners Survey Q&A

In no particular order, here is a summary of the owners' questions we felt would be of interest to all cottagers:

Question 1 - How are decisions made with respect to maintaining the cottages and replacing furniture and other items vs. upgrading as needed (but not before)?

There are almost as many suggestions about what to replace or upgrade in the cottages and when, as there are owners. It is always a fine balancing act to ensure a regular maintenance and a reasonable contents replacement schedule as well as refreshing both outside and inside the cottages for comfort, aesthetics and functionality – all the while keeping annual maintenance fees and increases modest and protecting the long-term capital reserve.

Regular owner feedback and property manager recommendations are key components to decisions by the Board about what and when to repair or replace items. Of course, even the best-laid plans are subject to events and changes outside our control. For instance, the COVID pandemic had many negative impacts on our finances including major increases in property insurance and building repair, demanding constant vigilance and adjustment to the upkeep and replacement plan.

Every major item in the cottages is part of our capital investment plan so that informed decisions can be made based on reasonable assumptions and actual experience. For a variety of reasons, items in multi-use cottages (or outside, such as the kayaks) tend to get a harder workout than the same items in our own homes and generally need replacement more frequently. Not everything can be replaced at once nor does it need to be, and so determining the right time to replace what item and at what price point, is subject to many considerations.

In terms of major items, over the course of 2021, we replaced all upstairs mattresses, most fridges and the Wi-Fi system. Stoves and sofas are on track for 2022. We believe you will be pleased with the new, refreshed look and improved functionality of all these items, done at the request of a majority of owners, within the planned capital investment plan, and with input from our dedicated design committee volunteers who lead the 'refresh initiative' effort. We are also fortunate to have as Board members three accountants/treasurers (plus an independent outside review of our books annually) and so we remain confident in the long-term viability of the capital reserve.

Question 2 - Please accept electronic payment for annual maintenance fees instead of manual cheques.

Just a reminder to all cottagers that we allow e-transfer of annual maintenance fees. Lori sends complete instructions with the annual invoice.

Please note that many financial institutions have a cap on daily e-transfers (often \$3,000/day) which means having to do two transfers over two days to pay for maintenance fees for one share. This is imposed by the bank / Interac and is not something we can change.



Cottage News

Question 3 - What are you doing to improve the cleaning standard of the cottages, a service that seems to have declined in quality this year?

The COVID pandemic (and a variety of other factors) have combined to make 2021 a very difficult year for attracting and retaining cleaners. More Haliburton area residents are renting their properties, and there has been an increase in job opportunities that are less physically demanding than cleaning. In addition, COVID and COVID protocols of isolation and/or quarantine have affected some of our cleaning staff, and extra time is needed to clean cottages since more surfaces need more frequent cleaning. These factors have placed significant demands on our ability to attract and retain help for a high quality cleaning service.

This has inevitably meant an increase in turnover of staff, and new staff need time to learn our routines and protocols. Lori has done everything possible this year to maintain the quality of cleaning service. At the same time, we've continued to explore ways to manage this critical MB service including increasing wages or changing scheduled hours. The situation has resulted in real challenges to clean all cottages to an acceptable standard in the short time available on check-out/check-in days. The Board is currently considering what options may be available to us to improve the conditions of work to attract and retain cleaners.

Question 4 - The property landscape is generally well kept but what is the plan to improve condition of the trail, and preserve and improve sight lines to the river from the cottages?

The Marcus Beach maintenance team has begun to add a light gravel mixture and wood chips in several parts of the shoreline trail to reduce areas that are habitually muddy. We have also reduced using the ATV along the path except when absolutely necessary, and that will help to reduce tracks and ruts in the trail. Consistently wet areas can't be eliminated, but this effort will help reduce their size and number. We believe that for 2022, we will be able to continue to make these improvements using our own maintenance team but will monitor the situation to determine if more aggressive action is needed.

Landscape maintenance including weed removal/shrub/bush trimming is a big part of the MB maintenance team's job, including throughout 2021. We also retain the services of a landscape management expert who does an annual review and inspection to provide us with advice and recommendations for how to preserve and improve the property.

Similar to the inside of the cottage, there are multiple opinions on what the landscaping should be. We hear everything from "too few trees" to "too many trees" and everything in between. The maintenance team continues to monitor and cut back growth and respond to cottage owner observations and requests where possible.



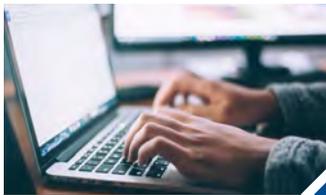
Cottage News

Question 5 - Improve the website for buying/selling/renting.	The Marcus Beach website was refreshed a few years ago and, in our opinion, is a notable improvement over the previous site. We accept there are improvements to be made to the buy/sell/rent component and we have recently identified an owner who has volunteered to be the new webmaster following the retirement of our previous webmaster. Changes and improvements are being reviewed, including whether we have capacity and capability to enhance a modest social media presence for MB owners.
Question 6 - Put king sized beds in the master bedroom.	Master bedroom mattresses were replaced in 2014 and at that time owners were asked if they would like to upgrade the queen bed to a king-sized bed for a minimal cost. The change required unanimous agreement of all owners and although some cottages chose to upgrade, many did not. We will make a similar offer when mattresses are due for replacement again (not scheduled for several years).
Question 7 - Post the Capital Reserve details on the website.	<p>There are three aspects to the reserve fund that are constantly monitored:</p> <ul style="list-style-type: none">• how much money is currently in the fund and how is that invested• what is the projection for the health of the fund 10, 20 and 30+ years into the future• which items does the fund cover and when are items scheduled to be replaced <p>It would be difficult to post these items on the website in a simple and concise manner and simply posting the Excel spreadsheet tool would likely be confusing.</p> <p>That said, the Board prides itself on being open and transparent and the information is absolutely available to any owner who is interested. If anyone wishes to review the spreadsheet and /or the fund, we'd be happy to have a one-on-one discussion.</p>
Question 8 - The Zoom meeting format should be a standard option made available for all future AGMs. Allows owners who geographically can't attend physically to attend virtually.	Baring any technical or cost limitations the intent is to conduct the next AGM as a mixed "in person" meeting (in Toronto) as well as via Zoom.
Question 9 - Please remind owners to return equipment to the right dock at the end of the day!	Good point – everyone is reminded! (and, to ensure any fire they start in the firepit is completely extinguished before leaving the firepit area).



Cottage News

Question 10 - Be stricter with renters when they cause problems.	<p>This is an interesting comment, and we aren't sure what kind of problems are being referred to. We need to point out that the overwhelming majority of renters cause no issues at all.</p> <p>Occasionally we find that non-owners (paying or not) aren't always aware of all the rules (e.g. keep your dog on a leash or wash the towels before you leave) and this is easily remedied.</p> <p>We want to reinforce owners who rent their time period are completely responsible for their cottage during that time. You need to ensure that when others use your cottage, they are aware of the rules and if renters have questions, they should first reach out to the cottage owner.</p> <p>If you decide to rent or let others use the cottage, please remember that if folks don't follow the rules it is you who is ultimately financially responsible; for instance, if a renter leaves the cottage a mess it is the owner that will be responsible for any additional cleaning costs.</p>
Question 11 - Please add a dining option to the screened in porch	<p>Probably as many owners would like to add a table to the porch as those who don't. Our suggestion is to contact your cottage co-owners to see if they would all chip in towards a portable table that could be stored in the basement when not in use.</p>
Question 12 - I would like to see further discussions regarding charging stations for electric vehicles.	<p>Good idea. The Board will be starting a review this year of electric charging stations in terms of feasibility and cost.</p>
Question 13 – Keep “Joe’s Trail” plowed in the winter.	<p>This was done one winter a few years ago but typically we choose not to. The plow is hard on the trail and folks who snowshoe or ski prefer a trail that is not cleared.</p>
Question 14 - Could we please have some idea about how many RCI owners are using Marcus Beach?	<p>Very few – the last few years has seen one or two RCI renters a year. Consideration is being given to stopping this program as the overhead does not seem to be justified.</p>
Question 15 - Canada Geese on the property.	<p>The numbers of geese on the property fluctuates by year. We will monitor the situation over the next year or so and if the numbers continue to increase, we will take the necessary remediation efforts.</p> <p>We encourage owners to carefully shoo away any geese that land on docks or walk onto the property. If you see geese on either the shore or dock, please let Lori or someone on the maintenance team know as soon as possible .</p> <p>And please, under no circumstances feed the geese.</p>



Cottage News

Question 16 - What are you doing to ensure annual fee increases are kept to a minimum?

The country is experiencing its highest inflation rate in 18 years, a consequence of a variety of factors including COVID and the impacts of stresses on the supply chain. Prices for goods such as lumber and services such as insurance have dramatically increased this past year. The pandemic also accelerated a trend found in the Haliburton area and elsewhere in 'cottage countries' increasingly of higher-than-average rental use, and of owners looking to leverage equity to make property or home improvements.

These all put stresses on local prices and on the availability of goods and services. That being said, we continue to be diligent in trying to keep annual increases low, and notably, this year's annual fee increase is below the expected 2021 inflation rate for Canada. The MB Board are all property owners ourselves, and are committed to fiduciary responsibility while at the same time continuing to re-fresh and upgrade the cottages where opportunity and finances permit.

Question 17 - Replacement of items or new items.

Every year we receive requests for replacement of aging items (e.g. refrigerators and stoves) and requests for new items (e.g. TV in master bedroom). Please keep these requests coming as they help the Board understand what changes owners would like to see.

This feedback provides the Board with insights on what owners' interests are, though we generally are not able to make large changes quickly in order to protect the management and long-term sustainability of our Capital Reserve.

There are several items that were replaced in 2021, ranging from the refrigerators to the kayaks.

Specific requests from owners include:

Larger 65 inch Smart TV in the living room so families can watch sports and movies together. The current TV is too small.

The TVs were replaced in 2013 and are larger than the previous model and notably, some cottage layouts simply will not accommodate a larger unit. Opinion on this subject is highly mixed, with some owners preferring no TV at all.

TV in master bedroom.

This has been investigated in the past and due to the cost per cottage the Board has decided not to add a second TV at this time.

Add another pickle ball court.

Pickle ball has proven to be popular! Unfortunately, the only way to add a second court is to encroach on the tennis court which is also extremely popular. Alternatively, cottagers are able to use the tennis court for pickleball when that court is in use (while not exactly the same 'regulation size', it's a good substitute until the pickleball court is open).



Cottage News

Question 17 - Replacement of items or new items (cont'd)

Add a small putting green near the tennis courts.

Interesting idea but there are no plans to add a putting green at this time. Notably, there is a very nice golf course just down the street, and a quality driving range/putting greens a short drive down Gelert Road.

An audio sound bar to provide improved audio to augment the satellite TV/radio service. A decent quality sound bar can be added for a max cost of \$200 per cottage or \$20 per interval.

An interesting suggestion! It is unlikely that this would be universally popular among all owners so we recommend that you contact your cottage co-owners to see if they would all chip in towards the cost in your cottage.

Firepit at each cottage.

Many owners included the proximity to a firepit in their decision on which cottage to purchase. As well as the space challenge of adding more firepits, the proposal would come at significant cost (build, firewood, maintenance) and affect our insurance rates. The firepits now on site have lots of seating to accommodate more than one family at a time, which also helps owners meet other owners.

Replace the Haliburton chairs on the porches with more comfortable option.

There are no plans to replace the existing outdoor chairs with a different style.

Question 18 - Would love to see the cottage limit raised to 9 or 10 occupants.

This was explored a few years ago and formally increasing the cottage limit beyond the existing eight occupants for overnight stays is problematic. Our insurance certificates, septic system calculations, well capacity, etc are all based on a maximum of eight cottagers and would have to be formally re-done at considerable expense if cottage occupancy were increased.

However, cottages are often not at full capacity so if an owner occasionally wants to have more than eight occupants this should be fine. Please just let Lori know that you are exceeding the limit of 8 occupants.