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President's Message

As another year draws to a close, the Board would like to wish everyone a happy holiday season and best wishes to you and your family. A special welcome to new owners this year and we hope you will find Marcus Beach as much a gem as we do.

It's been a very eventful year. Linda Scott, our new Property Manager who took on the role last April, has settled in very nicely and from our recent survey responses, owners have been quick to welcome Linda into the Marcus Beach family. James Alison, our maintenance person who has now completed his first full year, also received warm praise from the owners. Linda, James, Brian (our annual summer maintenance person) and all the cleaning staff are a huge part of what makes Marcus Beach so successful, so on behalf of all the owners a big thank you to all of them.

The bulk of this newsletter issue is in response to our most recent owners survey. As always, the Board is very appreciative of comments and feedback, and most of the newsletter articles are here to address the questions and comments that were made. We hope you find the articles informative but please don't hesitate to reach out to the Board if you have any additional questions or you would like some further clarification.

Next year will bring new activity. We always focus on keeping Marcus Beach fresh and clean, so another three cottages will have their roofs re-shingled and the stove fans will be replaced. We're hoping to see a new Itty-Bitty Library near the office, and the Board will be doing quite a bit of research, from whether or not to install a new pickle ball court to options for electrical vehicle charging stations.

But at this time of year, our thoughts turn to our friends and family. On behalf of the entire Board, I'd like to wish each and every one of you a happy and healthy holiday season.

Paul Geukers,
President, Marcus Beach Cottage Owners Association
marcusbeachboard@gmail.com



Photo courtesy of Jeffrey Ward

Office
 705-457-9600

2459 Kashagawigamog Lake Rd.
 Minden, Ontario K0M 2K0

Marcusbeachcottages.ca



Carefree
 Shared Cottage
 Ownership



Cottage News

...and the Survey Says

Once again, we had an excellent response to our annual survey with 141 responses, so a big thank you to all owners who took the time to share their opinions. The Board finds owner input to be extremely valuable in ensuring we are on the right track and as a source of new ideas to investigate over the coming year. Rest assured, we read every single survey and comment!

The first five questions are the same every year for year-to-year comparison. Here are the results of each question:

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

97% of owners answered "Satisfied" or "Very Satisfied" as compared to 96% in 2021. Most owners continue to be extremely happy with the investment they have made at Marcus Beach. No owners indicated they were "Dissatisfied".



Baltimore Oriole

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

95% of owners answered "Excellent" or "Very Good". The

2021 result was 94%.

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

91% of owners answered, "Very Good" or "Excellent". The 2021 result was 87%.

Q4: How well do you feel the Property Manager (Linda Scott) is doing? Keep in mind all aspects of the role - ensuring cottages are kept clean and supplied, managing maintenance projects, demonstrating a good customer service attitude, helping wherever needed, etc.

91% of owners answered, "Very Good" or "Excellent". Because Linda just began in April some owners felt it was too soon to provide feedback but of the 137 owners who did reply to this survey question the result was overwhelmingly positive. Well done, Linda!

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

89% of owners answered, "Very Good" or "Excellent". The 2021 result was also 89%. Of the 11% of owners who gave a ranking below "very good" the main concern was the overgrown nature of the shoreline. Many owners took the time to note what a positive addition James has been to the Marcus Beach team. James – nicely done!

Q6: The Board is considering adding charging stations for electric vehicles and would like to better understand the intentions of owners:

4% of owners currently own a fully

electric vehicle that they would like to drive to the cottage and recharge there.

3% of owners currently own a hybrid vehicle that they would like to drive to the cottage and recharge there.

20% of owners plan on purchasing an Electric vehicle for cottage driving in the next 3-5 years.

33% of owners plan on purchasing a hybrid vehicle for cottage driving in the next 3-5 years.



Photo courtesy of Cathie Marck

Q7: Some countertops are close to needing replacement. Our capital budget supports replacing them with a laminate similar to what is currently being used. Some owners have expressed an interest in upgrading to a different material such as quartz. These materials are more expensive, and the incremental cost is



Cottage News

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

not in the capital budget. It is estimated that an upgrade to quartz would require a special assessment of \$350 per interval. This type of assessment would require a formal vote and a majority of owners would need to be in agreement. Before considering such a vote we are trying to gauge the level of interest in paying an estimated \$350 per share to replace the current countertops with quartz. Would you be willing to pay an estimated assessment of \$350 for quartz (or similar) countertops?

64% of owners indicated they did **not** support more expensive countertops (with the associated special assessment). Given these results, the Board has concluded there is little point in taking the issue to a formal vote and will instead replace countertops with laminate.

Q8: If there was one thing that we could do to improve your experience at Marcus Beach, what would it be?

There were over 90 comments and suggestions ranging from ideas for new amenities to recommendations concerning property landscaping.

Some of the common themes that were raised by owners in the survey are addressed in the remainder of this newsletter.

Thanks again to all who answered the survey. If you have a question or thought you'd like to share, please send an email at any time to:

marcusbeachboard@gmail.com.



Photo courtesy of Barbara Metaxas

Docks and Boats

In the survey a few owners have asked if the docks and boats can stay out longer in the autumn before they are put away.

The docks are normally removed immediately after Thanksgiving. Unfortunately, this date can't change. Our water levels are controlled by Parks Canada who give no advance notice when they lower the water levels, which they do suddenly (and dramatically) sometime in mid to late October.

We need the higher water levels to safely float the heavy docks to their winter resting spot to avoid them being damaged by winter ice. This year James and Brian struggled to get Dock 4 (near cottage 17) into place and so delaying dock removal is not an option.

However, the Marcus Beach boats don't have the same restrictions. Although our practice has been to put the boats away at the same time as the docks, it really isn't necessary to do so. Starting next year, the boats will be available for use a

bit earlier in the spring and stay available at least until the end of October, weather permitting.

New Owner Orientation

An owner commented that it would have been nice to have some sort of orientation for new owners. The Board thinks this is a terrific idea and will be taking this on as one of our projects this year.

Save the Date 2023 AGM

Mark your calendars! The next AGM will be held on Saturday, April 22nd, 2023 at 10am. The venue will be at:

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

The current plan is to try and simultaneously conduct the meeting both "in person" as well as via Zoom for those owners who are unable to attend the in-person meeting.



Cottage News

View of the Lake

A common concern voiced by owners in the survey was the growth of trees and bushes between the cottage porch and the lake, which obstruct views of Lake Kashagawigamog. In reviewing photos taken when Marcus Beach first opened, many cottages had no trees or bushes between the cottage and the lake as a result of the initial cottage construction. As the property matures there will be more natural growth, but the goal is to strike a balance between healthy vegetation and a reasonable porch view of Lake Kash.

James has been very active since the autumn cutting back the fast-growing alders along the shoreline. As much as possible we are also encouraging the growth of sweet gale bushes; these are native to the area, don't grow as high as the alders, and do a very good job in preventing shoreline erosion. James has also been cutting back the vegetation, as appropriate, between the cottages and Joe's Trail.

By contrast, we are very much encouraging growth between the cottages to increase privacy.

Marcus Beach has a relationship with an arborist and a tree removal service who remove diseased or damaged trees that pose a potential danger, either by falling on a cottage, along Joe's Trail or near a power line. Similar damaged trees in the middle of the woods are left to fall on their own.

Although we want to encourage healthy tree growth where possible (without obstructing the view of the lake) we also want to make sure

that our cottages have lots of light and air movement. Cottages that are always shaded stay damp longer and tend to have more maintenance issues.

Over the long term, we will be "limbing up" trees that we want to keep. This means waiting until the tree is large and healthy enough, and then pruning lower branches so that there is a view through the trees to the lake. This can be done with both evergreen and deciduous trees without major harm. For this strategy, some patience will be required as we wait for those trees to mature. However, this will give us a view of the lake as well as shade near the lake, another common request by owners.

Finally, all these activities must be done within the context of Haliburton County's shoreline preservation by-law which places limits on what can and can't be done to vegetation within 20 meters of the shoreline. The entire purpose of the by-law is to ensure that we have a healthy shoreline (and healthy lake) for many years to come.

Air Conditioning

Every year a few owners ask whether air conditioning can be installed at Marcus Beach.

Air conditioning is not in the capital reserve budget and so would require most owners to agree to the concept of adding air conditioning as well as the associated cost (which would require a special assessment).

Although the Board has always believed that most owners would not agree to the addition of air conditioning, the request is raised every year and so next year we will include this issue in the 2023 annual survey to more formally assess what owners think.

In the meantime, interested owners can certainly purchase and store an additional portable bedroom fan if they wish and there are strategies such as opening all the windows in the cool morning and then closing all the windows and blinds mid-morning that helps keep air cool in the cottage.



Photo courtesy of Susan Nicoll Gordon



Cottage News

Raccoons

This past summer we had a real problem with raccoons. One owner inadvertently left groceries in the screened-in porch and raccoons destroyed the porch screen to get to the food. Over the next week, an additional 12 cottages had their screens damaged by raccoons searching for a free meal. Although those other cottages had no food, raccoons are smart and learn fast!

All the raccoons (six of them, as well as one very unhappy skunk) were captured and relocated and all damage was repaired. But **PLEASE** – no food in the porch.



installing a generator for the main office since this is where our water filtration system is located as well as the main power source for our internet tower.

Beach opened, but since then changed to a centralized system in the main office. The old filter in the basement is completely bypassed. We are considering removing all the old basement filters so there is no confusion but in the meantime, please don't worry; our water is very safe.

Water quality is constantly checked and tested at Marcus Beach. Quality tests are performed on the water that comes out of the well and then again after it has gone through a multi-step filtration step. All water tests have always had a passing grade – both when tested at the well level and then again at the end of the filtration system.

Beach Volleyball

Several owners commented that the main beach area between cottages 7 and 8 is not very well used. Some wondered whether either more amenities could be added to the beach to make it more popular or whether the volleyball area could be relocated to the beach where it may be used more often.

The Board is considering all these suggestions but no decisions have been made.

Back Up Generator

A few owners asked whether it is practical to install a backup generator at every cottage in the case of a power failure. This was researched by a previous Board and the cost was prohibitive given the relatively low number of lengthy power failures.

However, the Board is considering

Outdoor Amenities

A few owners in the recent survey asked for more outdoor amenities, particularly a dedicated pickleball court (instead of sharing space with the basketball court). Pickleball was introduced at Marcus Beach a few years ago and it has certainly proven to be popular. The Board is investigating the cost and location of an additional court.

Water Purification

A few owners commented that they became concerned about the water quality at the cottage after they'd been to their basement where they found that the cannister that held a water filter was quite filthy.

The Board wants to assure owners that water at Marcus Beach does NOT go through any filtration in the cottage basements. This system was initially used when Marcus

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](#)

Fishing Information
[Zone 15 Regulations](#)
[Ice Fishing Regulations](#)



Cottage News

Electric Vehicles

Although only a small number of owners currently own an electric or hybrid vehicle, the majority of owners have indicated that they intend to purchase such a vehicle in the next 3 to 5 years.

Currently, anyone can use an extension cord to charge their vehicle from the cottage, but this method is quite inefficient (from an electrical perspective) and might require a long time to charge a vehicle, especially in cold weather.



At some point (exact year TBD) Marcus Beach will install a central charging station to accommodate the growing number of electric vehicles. More research will be needed before then; stations can range from a simple 240V plug (like what is used for a stove or clothes dryer) to a “proper” charging station like those installed at shopping malls. In addition, stations come with a range of features such as the ability to require a credit card each time the charging station is used so there is no incremental cost to Marcus Beach.

Some owners raised concerns about Marcus Beach absorbing the

cost of charging electric vehicles. At the moment, this cost is very low; for example, filling an empty 60L tank of a gas-powered vehicle would be approximately \$84 (at \$1.40/L), while the cost to recharge an electric vehicle that had a similar “empty tank” would be around \$8.

Part of the upcoming research will be to understand whether the cost of installing a charging station that bills owners might exceed the cost of absorbing the small increase in an electric bill.

So, the Board is keeping an eye on all the many potential charging station possibilities as well as the opportunity for the occasional industry or government rebate program to reduce the cost.

Internet

A few owners commented that the internet service has not been as stable as they would have liked. We’ve had some conversations with our new provider, North Frontenac (NFTC), and believe this has been remedied.

In the early summer, after about a year of service, North Frontenac concluded that their tower was not as strong as it should have been. At their own expense, they removed that tower and replaced it with a much sturdier version.

Since then our Internet service has been much more stable. If you continue to find service doesn’t meet your expectations, please let us know.

The Board was concerned about the possibility of young cottagers using the tower as an opportunity to



climb so at our request North Frontenac has surrounded it by a fence and erected an “anti-climbing” shield.

Finally, NFTC is a much smaller service provider than the larger players and likewise has a smaller customer service department. A few cottagers complained that if there was a service outage, especially on weekends or holidays, they could be difficult to reach.

The Board raised this issue with the company, and we are pleased to say that they have initiated a dedicated customer service line for Marcus Beach.

In the event of a problem, please continue to call the regular customer service line (1-888-638-3575 or support@nftctelecom.com) but if that is not satisfactory the next escalation is to send a message to marcusinternet@nftctelecom.com.

Please include in the your email that you are from Marcus Beach as well as your name, address and cottage number, the nature of the problem, a phone number where you can be reached and your availability for a visit from a technician.



Cottage News

Cottage Refresh Program

Over the past few years, several large items have been replaced including fridges, stoves, washer/dryers and couches. We occasionally get asked why all the appliances or furniture are replaced at the same time as opposed to only the ones that are “end of life”. There are a few reasons to bulk purchase these items.

First, we can negotiate a better price when we are buying 19 appliances (or couches) instead of one at a time.



Second, delivery to Marcus Beach is often a significant cost, and it is less expensive to deliver many appliances (or couches) at the same time rather than individually.

Third, depending on the appliance, there is a degree of risk if an appliance fails and a replacement can't be sourced for a few weeks. Fridges are a great example of this – it would be very unacceptable to most owners if a fridge failed in the middle of the summer, and we couldn't get a replacement for a week or more.

So, when multiple fridges start to have major issues, the decision is made to replace them all before they become a serious problem.

Finally, for maintenance reasons, we prefer major appliances to be similar in each cottage and if we stretch out purchases over a long period, a certain model can become unavailable (or in the case of furniture, our preferred fabric).

For other items, this reasoning doesn't hold true. For example, there is no benefit in buying multiple countertops at the same time, so countertops will be replaced individually as needed. In 2023 we expect to replace 2-4 kitchen countertops. There are currently no bathroom countertops that need replacement.

The same is true of the microwave ovens. Microwaves are relatively small and readily available locally. Models don't change significantly over time, so the current white microwaves will be replaced with stainless steel versions as needed.

All items in the cottage refresh program are funded from our existing capital reserve budget.

Range Hoods / Fans

Over the next year or so all range hoods will be replaced as most fans are no longer functioning effectively. Several possibilities were explored including installing a microwave/hood combination and changing the venting system to allow the fan to vent to the outside.

In the end, the Board decided to continue with the current design but with stainless steel, stronger fans

and better filters. Microwave/hood combinations became cost prohibitive once the additional electrical work was factored in and venting to the outside is problematic in some of the cottage models.



Firewood

A few owners commented on the change in firewood supply. Historically, firewood in the bin consisted of large split logs and very little kindling. Since many owners don't keep an axe at the cottage, it can be difficult to break those large logs into smaller pieces.

As most campfires tend to last an hour or two (at most), we determined that large pieces of wood are usually unnecessary and often leave behind a lot of partially burned logs.

So a new approach is being used; the bins have more small pieces of wood that don't burn as long, and are easier to carry and light. Anyone who still wants a long fire will find there is plenty of wood to keep it going. The bins are often less full because we are refilling them more often; if you ever find the bin is too low, please let Linda know.



Cottage News

New Purchases

Every year owners ask for some additional amenities to be purchased for the cottages including items such as sound bars for the television, a table for the screened in porch, an ergonomic desk chair, sailboats and many other suggestions.

On the one hand the Board thinks these are all great ideas that would certainly be welcomed by some owners. However, any time we add an item to our inventory we make a long-term financial commitment. Everything we buy will eventually need replacement.

And so, with every request, the Board assesses whether it would be broadly welcomed by a majority of the owners and what the associated financial impact will be. For example, some cottagers who really enjoy watching TV have requested a sound bar. This is an additional purchase that the Board feels most owners would not necessarily support.



Photo courtesy of Patty Fleischman

When you have an idea of a way to improve your cottage, we encourage you to send a quick email to Linda or the Board to ensure there is general agreement, and that there aren't already plans to purchase something similar. If there are no objections, you would then talk to your cottage co-owners to seek agreement from all. Once obtained, you can fund and purchase the item yourself (or share the cost among your cottage co-owners).

Good examples of this include a table in the screened-in porch or an ergonomic desk chair in the master bedroom. In previous surveys, some owners were interested in these items but many were not.

However, in any single cottage there is no reason such an item couldn't be purchased and stored in the basement. If multiple owners in a cottage felt the same way, the item could be shared and the cost divided.

Pots and Pans

A few owners noted that some of the pots and pans were not in great

shape. This has been a recent topic of discussion at the Board. There are two types of pots and pans in each cottage; those that are supplied by Marcus Beach and those that have been donated by owners over time.

Marcus Beach-supplied pots, pans, and bakeware are monitored and replaced as necessary. Owner-supplied cookware is not.

Naturally, most owners don't know which items are owned by Marcus Beach and which are not, which can lead to the erroneous impression that the cookware is not being well maintained.

There will be more to say about this situation after our spring maintenance, but we are considering only allowing Marcus Beach cookware in the kitchen and moving the rest to a bin in the basement where owners can use and return the additional cookware as they wish.

Any cookware that is likely to damage the stovetop, regardless of whether or not it is owned by Marcus Beach, will be permanently removed.



River Otters in Haliburton



Cottage News



Itty-Bitty Library

This item was recommended by an owner in the survey and the Board thinks it's a great idea. If you are not familiar with the concept, an Itty-Bitty Library is a small, enclosed bookshelf that allows cottagers to exchange books.

James will be building one during the winter months; it will be located on the side of the shed near the office.

Feel free to donate any gently used books to the library or take any book that is of interest.

You don't have to return the books if you're not finished by the time you head home, feel free to take it with you and perhaps donate a different book to the library. But please, don't donate magazines or manuals

BBQ's

A few owners commented in the survey that barbeques were not cleaned properly when they arrived.

This is a gentle reminder that this task is the responsibility of the owners, not the cleaners. PLEASE take a moment before you leave to check to see that your BBQ is clean and ready for the next owner. If you can't find the cleaning equipment, please contact Linda who will be able to help you out.

If you arrive to find the BBQ not as clean as you would like, it is a result of whichever owner was the last to use the BBQ.

receiver is the device that sits on the shelf below the TV).

Nine of nineteen cottages had their satellite dish replaced and all the dishes were re-aligned for better reception.

The new receivers were initially configured with some incorrect features (the channel line-up was different, the PVR was inaccessible) but these problems have been fixed and you should not see any difference in what you can do with your TV.

One feature that continues to be disabled is "Pay per View" because there is no easy way to invoice the correct cottager for the cost.

Shaw Television Satellite Receivers

Our contract with Shaw for satellite TV service was up for renewal this year and Linda has negotiated a new contract that included new satellite receivers for all cottages (the

Sheets and Towels

Some of our sheets and towels are starting to look a bit tired. During our fall maintenance week we replaced sheets and pillowcases that were in need. We are also replacing towels as needed and more towels are on order for the new year.



Photo courtesy of Ann Teschke