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President's Message

Hello fellow Marcus Beach owners,

As another year draws to a close, the Board would like to wish everyone sincere seasons greetings! A special welcome to the new owners who have joined us this year and we hope you will find Marcus Beach as much a treasured retreat as we do.

On behalf of all the owners I'd like to extend a special thank you to our manager Linda Scott, our maintenance lead James Allison and all the cleaners and seasonal help who keep Marcus Beach the jewel that it is.

Much of this newsletter deals with comments that were received from owners on this year's annual survey. All questions included an opportunity for owner input and you certainly responded!

There were 356 compliments, concerns, comments, and suggestions. If you have a specific question that you would like the Board to address with you directly please don't hesitate to contact the Board at marcusbeachboard@gmail.com.

As you will read in the newsletter it has been a busy year at Marcus Beach. One of the highlights was that with the help of a fellow owner, the Township of Minden Hills agreed that we are exempt from the Short-term Rental By-laws (and the associated annual fees).

Next year, we have a lot of activity planned including replacing our water purification system, reviewing our capital reserve, replacing the dock chairs and continuing the landscaping activity.

And with that, I would like to wish you all a very Merry Christmas, a Happy New Year, and a fun and relaxing time at Marcus Beach this winter!

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





Cottage News

...and the Survey Says

Here are the results from 2025 Owners' Survey. Thank you to everyone who took the time to share their thoughts and opinions; this year almost 85% of owners responded.

The Board reads every single survey, so owners' input is extremely valuable, both to make sure we are on the right track and as a source of new ideas to investigate over the coming year.

One purpose of the survey is to see if there are any emerging topics or trends of which the board should be aware. If you have a question or concern about your specific cottage and you would like a personal response, please don't wait until the annual survey!

If there is something on your mind, please send us an email at any time to: marcusbeachboard@gmail.com.

The first five questions on the survey are the same to allow for year-to-year comparison. Here are the results of each:

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

93% of owners answered "Satisfied" or "Very Satisfied" as compared to 97% in 2024. The trend continues that the vast majority of our owners are extremely happy with the investment they have made at Marcus Beach.

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

94% of owners answered "Excellent" or "Very Good". The 2024 result was 90%. Owners have confidence in the Board and the support is appreciated.

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

95% of owners answered, "Very Good" or "Excellent". The 2024 result was 92%.

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.

87% of owners answered "Excellent" or "Very Good". The

2024 result was 91%.

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

85% of owners answered, "Very Good" or "Excellent". The 2024 result was 84%.

Please note that property maintenance is undertaken by James Allison, with help from Joe Lopez during the busy summer months.

Q6: This question asked owners about their usage of sports equipment and the various other sports amenities.

The results are as follows (sorted from most to least popular):

At least half of owners frequently (or sometimes) use the majority of the equipment with the exception of the aluminum rowboat, the horseshoe pit and the volleyball court.

Happily, these three items take virtually no maintenance.

	Use Frequently (%)	Use Sometimes (%)	Use Never (%)
Single seat "sit in" kayak	44	42	14
Paddleboard	41	36	23
Canoe	21	54	25
Double seat "sit in" kayak	14	53	33
Pedalboat	14	51	34
Single seat "sit on" kayak	23	43	35
Pickleball	27	36	37
Basketball	15	46	39
Tennis	17	43	40
Children's playground	27	25	48
Aluminum rowboat	8	33	59
Horseshoe Pit	6	29	65
Volleyball court	4	24	72



Cottage News

We also had more than a few owners note that although they personally don't use many of the amenities, they like having them available for their guests.

Not surprisingly kayaks, canoes and paddleboards are the most popular and the basketball / racquet courts all get good usage.

We had a few owners add the comment "We have a horseshoe pit?". Yes, we do!

The horseshoe pit is close to the firepit that is near the volleyball court. The actual horseshoes are hanging on the wood crib by the firepit.

There was no question in the survey about the ice rink or bicycles (this was an oversight). However, anecdotally these are all well used although there is huge variation depending on the week. For example, we had a few owners suggest

that we re-purpose the ice rink (and the tennis court) because they have never seen them used during their weeks.

Rest assured, there are other weeks where these amenities are heavily used by our fellow owners.

Q7: This question was about whether we should replace the rebound net on the tennis court. The rebound allows a single tennis player to practice.

48% of owners stated they don't play tennis and so they had no opinion. Of those owners who do play tennis 22% wanted the rebound net replaced.

The Board is still deciding on whether to replace the rebound net.

A few owners who are very avid tennis players commented that a rebound net is not a typical piece of

equipment at tennis clubs and the one purchased years ago broke very quickly and was not useful.

The Board will determine whether to replace the rebound net before the start of next year's tennis season.

Q8: This question asked whether owners would like to return to "in person" AGM meetings (as we did before COVID) and, if staying with Zoom, whether to keep the AGM on a Saturday morning or switch to a weekday evening.

71% of owners wanted to keep the Zoom format on a Saturday morning, 20% wanted the Zoom format but switched to a weekday evening and 9% of owners wanted to return to an "in person" AGM.

Based on owner feedback the plan is to continue with Saturday morning AGM's using Zoom.



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

We received 111 suggestions covering a wide range of topics.

Some of these are addressed in this newsletter, some improvements are already underway, and some were deemed not feasible (for example, "please increase the size of the porch").



Photo courtesy of Mark Bruni



Cottage News

Rotating your check in and check out times

In the survey a few owners asked if it was possible to occasionally switch their check-in / check-out times.

This would mean people who usually have a later check-out would occasionally alternate for an earlier time, and vice versa.

A few other owners asked if they could switch days - e.g. Monday to Friday.

Unfortunately, that is not possible.

The check-in/check-out days and times are a part of the purchase agreement and apply to all owners in any particular cottage. Once you buy a cottage interval, the time and date of check in and check out is "fixed" and can't be changed.

Practically speaking, if you want a different check-in / check-out day or time you will need to acquire a different cottage interval.

Landscaping Update

Major landscaping work was completed this past October and November. All 19 cottages had growth trimmed on the porch side of the cottage and the roadways were cleared as well.

There are still some roadside trees that need to be trimmed but given proximity to power lines this work was deferred to 2026.

Just a reminder that work began on cottages 1 to 10 in the autumn of 2024. Work was originally planned to continue in the Spring of 2025

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](#)



Photo courtesy of Charles Irvine

but was deferred because we had a very wet spring and the heavy equipment would have damaged the grounds.

The decision was made to not work during the very busy summer months (the equipment is quite loud) so the trimming was finally completed this autumn.

The arborists will be back every year to continue to trim the property using our landscape plan as our guide. If you ever want to check to see what that means to your cottage, the plan is available on the Owners Dock of the Marcus Beach website.

Bedroom Warmth

A few people have asked if we could get warmer "winter" comforters on the beds for these chilly winter months.

The comforters we have are meant for year round use, but here are a couple of suggestions on how to keep warm when it's cold outside.

Every bedroom has an extra blanket on the shelf in the closet. These are very warm and will usually keep you toasty on even the coldest nights when you use it together with the comforter. And if you don't have visitors in every room, you can pile on several!

The thermostat is set to go down to 18C at night. Not everyone likes a cooler room at night, so feel free to set the thermostat to your preferred temperature and "hold" it until the next day. Just please remember to turn it back to the regular program before you leave.



Cottage News

Maximum Occupancy

This is another issue that seems to be raised on a regular basis so it's worth repeating.

Our cottages are formally rated for a maximum of eight occupants and the question is sometimes asked if we can raise this to ten.

However, our septic system capacity is rated for eight occupants, and that's what our water system can handle.

That said, this is an overall property issue. If every cottage had eight occupants at the same time, we'd be able to handle it. However, we all know that we rarely, if ever, have full capacity at all cottages at the same time.

Therefore, it's likely fine if you occasionally have up to ten guests (maximum sleeping arrangement). Please check with Linda before you make any promises to make sure it isn't during a week when lots of people are making the same request. This only applies if the owner is personally in the cottage at the time.

We will not be changing our rating, as that would require a significant and expensive upgrade to our septic and water systems.

It may be a good time to remind you that we do not allow additional sleeping capacity, so no tents, no campers in the driveway, or any other way to add more people to your cottage.



Boats and Motors

It may seem like an unusual time of year to talk about boats, but we want to make sure it's well known before the boating season begins.

This is a reminder that you (or your family, guests, or renters) cannot, under any circumstances, put any type of motor on any Marcus Beach boat.

There are many reasons for this; obviously there is unwanted wear on our boats but more importantly our insurance company has been very clear that in order to receive coverage we absolutely cannot put any motors on a boat owned by Marcus Beach.

This is a rule that has always been a part of the Cottage Owners Agreement, but we appreciate that not everyone may have read this recently. We sent warnings to a couple of owners last summer but starting in 2026, we will be issuing the maximum fine. Please make sure that anyone who uses your cottage is aware of this restriction.

Owners are of course more than welcome to bring their own boats that have motors (with the exception of personal watercraft).

Trail Grooming

Perhaps a more seasonal question is whether we will be grooming (clearing) Joe's Trail during the winter to make it easier for walkers.

The answer is no... because for every walker who wants the trail cleared, there is a snowshoer or cross-country skier who wants the trail to be undisturbed!

After a snowfall, the trail is slowly packed down by everyone who enjoys it, and that seems to work best.

2026 AGM



Mark your calendars! The next AGM will be held on **Saturday, April 18th, 2026 from 10am to noon** via Zoom.



Cottage News

Snow Removal

First, a huge thanks to the owners who were at the cottage during the last major snowfall.

Every single person moved their car so the plow could get through the entire property, and it was SO appreciated.

The plow comes as soon as we've had more than 4" of snow, so we often don't get much notice that it's on its way. Linda tries to send out an email as soon as she's aware, but not all owners are checking their emails while at the cottage.



If you see the email, or you hear the snowplow, please do your best to move your car out of your driveway, and to the side of the road.

There should be room on the road as it is plowed first, and then once your driveway is clear you can move your car back.

If your driveway isn't cleared while the plow is there, it doesn't get plowed at all. It is then up to you to do your best to shovel out your car. James will help if he has time, but

that is not always possible. We know it can be inconvenient to jump up and move your car the minute you hear the rumble of the snowplow, but it's easier for everyone if you do!

And while we're talking about snow removal, we'd also like to remind you that it's your responsibility to clear your stairs and porch.

Sometimes owners think the snow isn't worth removing because they can 'stomp' their way through and make a narrow path down the stairs. But then the freezing rain inevitably comes and then there are icy stairs surrounded by ice-covered snow.

Not only does it make it more difficult to remove the built-up ice from the stairs, it is also a safety hazard and can lead to dangerous slips and falls. Please take a few minutes and clear the entire stairway.

James will make sure they are clear on check-in day, but it is your responsibility to keep them clear for the rest of your stay.

Snowmobiles

Lake Kashagawigamog is a great place for snowmobilers in the winter.

If you are going to head out to the lake please proceed directly from your cottage, using the roads, to the single entry/exit point for snowmobilers which is well marked close to Dock #1.

Please do not drive "cross country" around the property or on any surface other than the existing roadways.



Capital Reserve

In 2026 the Board will undertake a formal review of the capital reserve to ensure that the fund remains as robust for the next 20 years as it was for the first 20 years.

The Board had intended to complete this review in 2025 but other priorities took much of the Board's time and attention which is why it was deferred a year.

We are not concerned that the reserve is underfunded but rather that we are properly planning for the future. The original Reserve was designed when the cottages were new and included a 30-year plan.

The cottages are more than halfway through that timeframe, and we've already discovered items that weren't originally contemplated; the erosion control and forest management work that was done several years ago are perfect examples.

We will share the results of the detailed review with all owners once it is complete.



Cottage News

Linda's Report

Kitchen Replacements

A number of kitchen tools and BBQ brushes were replaced over the maintenance week and every cottage has three new frying pans. All the baking sheets have been replaced. All the towels will be replaced before the summer as well as all the linens on the queen-size beds.

Scented Dryer Sheets

Please don't put scented sheets in the dryer or use scented laundry soap. We have a few owners with allergies for whom these scented products are a real problem.



BBQ Detailing

The BBQ's were detailed this past Maintenance period and they will be rechecked again in the spring. Owners have been doing a great job keeping their BBQ's clean during their week so a big thank you there!

Kitchen Counters

The kitchen counter replacement program continued this past fall maintenance week, and new counters were installed in cottages 1, 4, 11 and 13.



TV Cables

If you reorganize the TV cables to attach a laptop or video game please be sure to return the cables to their original format and ensure the TV is working when you check out.

If you have recorded any shows on the PVR please erase them when you leave.

Sports equipment

Just a reminder that Marcus Beach provides sports amenities (tennis and pickleball courts for example) but not the sports equipment.

There is a small storage box attached to the bicycle shed that has some equipment (basketball, some owner-donated tennis racquets) but owners are encouraged to bring their own equipment / racquets and balls.

Snow

Just a quick repeat of the earlier request to clear your stairs of snow while you're here. Every cottage has a shovel and de-icer mixture on the porch beside the BBQ.

The action sheets are one way of communication with Linda, the other is to contact her directly at: marcusbeachmanager@gmail.com.

If at any time you feel your issue or suggestion needs escalation, please contact the board directly at: marcusbeachboard@gmail.com.

Water System

The current water purification and distribution system will be replaced this coming spring (2026).

Staff test the water weekly and samples are sent monthly to a lab for further testing. Marcus Beach has never failed a water test.

Nevertheless, the system is about 20 years old and although the purification system has worked flawlessly, replacement parts are getting increasingly difficult to obtain.

The Board went through a tender process and narrowed the replacement project to three possible vendors before choosing a preferred contractor. Criteria included experience, qualifications, and ability to meet our timeline and price.



The work will occur during a maintenance week and during the installation the entire property will be shut down as there will be no water.

We expect no one will be directly impacted if the contractor meets their timing commitments.



Cottage News

King Beds

A few owners inquired about switching their master bedroom queen-sized bed to king-sized.

That opportunity will come when it is time to replace the mattresses in a few years. At that point owners will be given the opportunity to pay an upgrade cost, knowing that the decision must be unanimous among all the owners in any one cottage.

The last time the beds were switched, six cottages opted to move to king-sized beds. Owners paid for the upgrade cost on mattresses and frames while the Cottage Association contributed new linens.

At that time the cost per owner was around \$200 but we have not estimated what the current cost would be; that will be done at the time new mattresses are being purchased.

Stovetop Use 101

We've had our new stoves for a couple of years now, but it seems not everyone has figured out the main burner (left side, large burner).

The dial (see the red arrow in the picture to the right) shows a hi and low setting on BOTH the left and right side of the knob, which can look confusing.

But if you turn the dial to the LEFT (e.g. counterclockwise) , you are using the smaller inner circle of the burner. And if you turn the dial to the RIGHT (e.g. clockwise), you are using the full large burner.

One knob, two different settings, two different burner uses!

Haliburton Chairs

We all enjoy our Haliburton style chairs, both on our porches and at the dock. But the original wooden chairs have reached the end of their lives and are being replaced with what we expect will be longer-lasting and sturdier composite chairs.

The Haliburton chairs on Dock 2 were replaced a few years ago, but those chairs soon proved not to be very durable. We have switched to better quality chairs and those are what you will see on all docks this coming summer.

The last few functioning wooden chairs are being moved from Dock 3 to the big beach near cottage 8, as we had comments from a few owners that they would enjoy sitting

on that beach if there were chairs available.

The wooden Haliburton chairs that are on the cottage porches and sunrooms remain unchanged.

Air Conditioning

Every year on the survey, a few owners ask for air conditioning.

We'd like to remind owners that a couple of years ago we asked a survey question specifically about whether installing air conditioning in cottages was desirable.

A clear majority (72%) did not want to invest in air conditioning and therefore the Board is not pursuing it at this time.

We will likely revisit this issue from time to time in the future (as we do several other issues). However, until there is a clear consensus from owners who want to invest in the additional infrastructure, we will





Cottage News

Air Conditioning (Cont'd)

not be investigating the cost or implications in detail.

Many owners have stored fans in their basement storage, and others report good success in the age-old method of closing up the cottage mid-morning and then letting the cool air in at night.

Lake Weeds

This is another summer issue that we're talking about early. You may have noticed that the weeds in the lake are getting a bit out of control.

We've always had some growth, but in recent years, some docks (particularly Dock 3 and 4 and to a lesser extent Dock 1) are getting to the point where it's less pleasant to swim either from the shore or dock.

One of the main culprits is Eurasian Watermilfoil (see picture on right) which is a well-known invasive species in many Ontario lakes that is particularly tricky to get rid of.

Unfortunately, if you simply cut it, the cuttings sink to the bottom of the lake and proliferate. More drastic measures are needed.

We are aware of the issue and trying to find an economical and environmentally friendly solution.

Stay tuned on progress as the Board works through options, but in the meantime, please don't try to solve this one by cutting the weeds on your own; you may be inadvertently making the problem worse.

Ice Safety

We mention this every year, but we also regularly see people out on the ice long before it's safe.

PLEASE check the depth of the ice before you venture out. There are serious accidents on Lake Kash every year – thankfully rarely at Marcus Beach - and we'd like to keep it that way.

The ice needs to be a minimum of 6" / 15cm thick before you should walk on it. If you want to test it, you'll need an ice augur but it's a minor inconvenience compared to falling through into the icy water.

Another way is to look at the colour of the ice.

- 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. Err on the side of caution and avoid this ice.
- Grey ice is unsafe. The grayness indicates the presence of water and is not safe to walk on.



Marcus Beach maintains a skating rink behind the office (weather permitting). We would ask cottagers to be very cautious about skating on the lake ice; there are warm undercurrents in many spots that make our ice particularly hazardous.

Please note that the rink typically opens in mid- to late-January, weather permitting.

Tourism Ontario provides a great ice safety guideline (link below):

[Ice Safety Tips in Ontario](#)

