

MALACHI CAMPERS' ASSOCIATION



South Lake, 2006

Bill Ketcheson

ANNUAL REPORT 2008



South Lake, 2006

Malachi Campers' Association Inc.

Treasurer – 266 Rue La Verendrye, Winnipeg, Manitoba R2H 0B8

Website – www.malachilake.ca

MALACHI ANNUAL GENERAL MEETING

Fort Whyte Alive, 1961 McCreary Road

Tuesday, April 22, 2008 7:30 P.M.

AGENDA

- | | |
|---|--------------------------------|
| CALL TO ORDER | Dale/Bill Ketcheson |
| INVOICE CLARIFICATION & AGENDA CORRECTION | Dale Ketcheson |
| MOMENT OF SILENCE | Barrie Poole |
| ADOPTION OF APRIL 27, 2007 AGM MINUTES | Leslie Alexander |
| CORRESPONDENCE | Dale/Bill Ketcheson |
| REPORTS OF OFFICERS | |
| President's Message | Bill Ketcheson |
| Financial Report | Darlene Black |
| REPORTS OF COMMITTEES | |
| Environment Report | Denise Terpstra |
| Dock Report | John Hes |
| Road Report | Clay on behalf of Don Paterson |
| SnoGolf Report | Gerry Hunter |
| CAMP | youth committee |
| Train Schedule | Barry Lloyd |
| LAKE ACTIVITIES 2008 | |
| Sat. June 28 1.00-3:00 | Poker Derby |
| Sat. July 12 (2 nd Sat. in July) | Fire Pump Test Day |
| Sat. July 19 early evening | Concert on the Lake |
| Sun. July 20 (afternoon, alternate rain date) | |
| Sat. Aug. 2 pancakes approx. 9am | Picnic Day at the station |
| Sun. Aug. 3 dusk- about 9:30 pm | Fireworks off Memorial Island |
| Sat. Aug. 13 | Alec Reid Cribbage Tournament |
| Sat. Aug. 31 3:00 | Hot Dogs & Corn |
| OLD BUSINESS | |
| Fire pumps | Gerry Hunter |
| GUEST SPEAKER | |
| Speaker Introduction | Leslie Alexander |
| LOWDPOA 'Dock Talk' | Kelli Saunders |

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NOMINATIONS FOR 2008 BOARD

Kim/Clay Reichert (past-president)

The following are: Directors who are stepping down from the Board:
Gord Black, Susan & Tony Smith, Kim & Clay Reichert, Bob Calvert,
Don & Jane Walters

Thank you for your time and hard work on behalf of the Association, and hopefully you'll allow us to call for your help outside the Board!

The following are directors willing to continue in the following positions:

President	Gerry Hunter	Docks	John Hes
Vice-President	Roy Steiner	Roads	Don Paterson
Past-President	Dale & Bill Ketcheson	Web Master	Joanna Hes
Secretary	Leslie Alexander	Environment	Denise Terpstra & John Cope
Treasurer	Darlene Black		
Director	(replaced Gord Black August 1, 2006)		Colleen Ryland
Directors	Andy Grosvenor, John Mahoney, Clay Ingram		

CALL FOR NOMINATIONS FROM THE FLOOR

MISCELLANEOUS AND NEW BUSINESS

Election/Turnover to new Executive

ADJOURNMENT

If you know of someone who has missed the AGM, the committee reports will be available on the Malachi website: www.malachilake.ca If you have not already done so, please contact us with your Email address so that we can contact you by Email in the future. Please notify bdketch@mts.net with your information.

*It's not for money, it's not for fame; it's not for any personal gain,
It's just to lend a helping hand; it's just to give a tithe of self,
That's something you can't buy with wealth.
It's not for medals won with pride; it's not for that feeling deep inside.
It's that reward down in your heart,
It's that feeling that you've been a part
of helping others far and near.
That makes you be a Volunteer!*

Author Unknown

Thank you Volunteers!

We are always looking for new volunteers to become involved in our Malachi Campers' Association.

Malachi Campers' Association Inc.

**Minutes of the Annual Meeting
April 25, 2007**

Call to Order: Dale Ketcheson called the meeting to order a 7:40 p.m.

Moment of Silence: Barry Poole led us in a moment of silence remembering those campers or their family members who had passed away since our last meeting; Neil Michaud, Constance (Connie) Collette, Al Klassen, Rhoda Hutchings, Marj Puranen, Doreen Dirckx, Glen Sanderson

Minutes: Included in The Annual Report were the minutes from the April 27, 06 Annual Meeting. These were handed out to everyone present.

Motion: (L. Alexander/J. Hes) To accept the minutes of the April 27, 2006 as read. **Carried.**

President's Message: Dale & Bill thanked all committee members who helped with the various events throughout the year. Particular thanks were extended Gail Enns and Mark Furst who are leaving the board and who have contributed greatly to the running of the assoc. Thanks also to Gerry Hunter who has agreed to be Vice President again as Al Turner is selling his property at Malachi.

There was a mention made about the C.A.M.P. building being finished (on budget) to the point of being used for lake events ranging from the Grand Opening to Snogolf. A short video is available showing highlights from last year's picnic and opening. See Tony Smith for more information. Also, there will be a historic mural painted on the south exterior wall by Marlene Pennie.

Bell Telephone is still working on the bringing the telephones in this year. No definite time yet. They will be contacting individual cottage owners who have signed up to determine the line of trenching between pedestal and cottage.

Dale and Bill have been in close contact with MNR and Weyerhaeuser regarding logging of the north side of Duck Lake. They feel they have good communication going and if it goes ahead they have asked that any damage to the road be minimized.

New events for this year will be a brass quartet on weekend of July 21 and 22, depending on the weather. John Hes will barge Bill Ketcheson and his quartet around the lake. The Campers' Assoc. is also considering a darts tournament. The poker derby will happen again on the July 1st weekend as well as the picnic, Alex Reid Memorial Cribbage Tournament and Hot Dogs and Corn event on September weekend.

The co-presidents reminded campers to stay clear of water bomber airplanes, exhibit caution with open fires and follow burning guidelines. They also extended a warm welcome to any new comers to the lake and thanked current cottagers who volunteer their time.

Motion: (D. Cope/K. Enns) to accept the Co-President's report as read. **Carried.**

Treasurer's Report: Darlene Black presented the treasurer's report. The dock fund has \$20,115.92, the memorial fund has \$275.00, the operating fund has \$7,838.08 and the road fund has \$3,577.22 as of March 31, 2007. See Annual report.

Motion: (C. Furst/T. Smith) To accept the treasurer's report as read.

Carried.

Environmental Report: Denise Terpstra presented the environmental report. She focused on water quality, air quality, land preservation and preservation of wildlife and aquatic species. Denise talked about being safe, enjoying nature and dark night skies. Eight years of phosphate testing and Secchi disk testing have been completed. The goal is to slow the aging process of our lake. Reduce phosphates and nitrates to slow nutrient growth. Replace two stroke with four stroke motors if possible. Reduce emissions, reduce the amount of water you use. Cut down on light pollution. Filter and disinfect water before drinking.

Plant trees, follow burning regulations and reduce burning as it adds CO2 to the atmosphere. Recycle, reduce and reuse. Keep shorelines vegetated for buffer zones. (See annual report)

Motion: (D. Terpstra/A. Enns) to accept the environmental report as presented.

Carried.

Dock Report: John Hes presented the dock report. The dock fund has \$20,115.92. John Hes presented the dock report. The dock fund has \$20,115.92. The docks will be reinstalled the weekend after the ice goes out. Plans will be developed for a new dock at the train station.

Motion: (J. Hes/W. Steiner) To accept the dock report as presented.

Carried.

Road Report: Don Paterson says the focus on the road is to improve the quality of travel to the lake. We are still trying to add more chip to the road if we are able to get it. Don will go over the road next week with Ben Devlin and decide which portions should be addressed. Don is still investigating the possibility of road access off of the Gundy Lake road. Keeping all options open. Please pay your dues. There is still a number of cottagers not contributing to the road. It is for everyone's benefit. Don thanked everyone who supports the road. Dues are set a \$250.00. (See annual Report)

Motion: (D. Paterson/J. Reid) moved to accept the road report as presented.

Carried.

Snogolf: Gerry reported on the snogolf tournament. It's always the 4th weekend in February. This year there were about 50 golfers. Beautiful greens, tube steaks and prizes followed. Cost was \$5.00 per person.

Fire Pumps: Gerry also talked about the fire pumps. There are 4 different pumps, 2 boats with pumps in them and 1 backpack. Pumps are at Jim Whitney's, Bob Taylor's, John Cope's. There is a fire boat at the station. It can be tided and towed behind any boat. Len has a back pack of his own on the north side of the tracks.

The light at the narrows will be fixed by Don Paterson.

Election of Officers: Clay Reichert presented the slate of officers for the 2007/2008 season. The new directors nominated are John Mahoney, Andy Grovenor and Roy Steiner. Thanks go to Gail Enns and Mark Furst for all their work as directors.

Carried.

New Business

Provincial Land Tax Update: Tony Smith reported on the Land Tax Act that the Ontario Provincial Legislature passed in December 2006. The act comes into force on January 1st, 2009. It will affect 69,000 property owners across northern Ontario. 15,000 property owners will be affected in the Kenora area.

The new act makes two key changes:

- (1) Taxes for educational services as well as social services will be collected by the Province of Ontario (local roads boards may opt to have their fees collected by the province)
- (2) How the tax bill is calculated is also going to change.

Malachi property owners have only received a Provincial Land Tax bill in the past. This was calculated at 1.5% of the 1940 market value of the property.

In 2009 this will change to current market value assessments. Annual changes in property values, tax rates and tax bills will become standard. The tax rates will not be set until the spring of 2009.

We will probably have to start paying school taxes. Provincial policy is that all land owners in the province contribute to educational taxes. Of about 4.4 million property owners in Ontario, only 22,000 do not pay. The province is going to change this, but may phase it in over several years.

Best guess estimate for taxes will be between \$500 and \$1000 per cottage once the educational taxes are factored in.

Malachi Campers' Association Inc.

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To be read at the beginning of the AGM and to be included in the 2008 AGM minutes.

In the 2008 Invoice & Notice of the AGM that was either Emailed or mailed to you, there is one clarification and one correction I need to mention.

The **clarification** answers where your dues actually go. Your dues are used to improve and maintain the Malachi Road from Trapper Ron's to our landing & those associated costs, the association docks and their maintenance, donation to the Pickeral Lake Roads Board, land use permit & lease, taxes, liability insurance, legal fees, FOCA membership, the web site, memoriums & honorariums, maintenance of the picnic area including the outhouses, the AGM and its associated costs, as well as supplies.

Other than the one-time special levy of \$150.00 a few years ago, the CAMP has been totally funded by donations, volunteer labour, and fund raising; for example the Forget-me-not Boards. No association dues have been used in the building of the CAMP structure, or to pay for the events held there. I am not including the temporary loan from the Dock Fund, which was promptly repaid. Activities such as the Picnic, Poker Derby, Crib Tournament, Hot Dogs & Corn are all self-funding. The visiting musicians in last year's Concert on the Lake donated their time and expenses. John Hes also donated his barge, expenses and time for the concert.

The **correction** I mentioned earlier refers to an error I made in the agenda you received by Email, or in the mail. The day Jeff Stephenson received his agenda, he called me and told me there had been a misunderstanding. He explained he did not represent the fire fighters who had cottages at Malachi, nor had he spoken to all of them. He had spoken to a number of cottage owners, and it was my mistake misinterpreting a previous conversation. He told me his conversations were of a very general nature, and there were no recommendations made by the fire fighters he spoke to after Lynne & Ralph Booker's fire. I'm sorry for the confusion.

Dale Ketcheson
co-president
April 22, 2008

PRESIDENT'S MESSAGE

Malachi Lake Campers Association Inc.
Annual General Meeting 2008

We are ending our two-year term as co-president as of this AGM. I was supposed to be retired when we took on this position, but that didn't happen as planned, and Dale wound up taking the greater load of the presidency.

We want to thank all the people who participated in the various committees and events through the year. Looking through the past year we were surprised at all the events that the cottagers managed to cram into their Lake lives. We would like to especially thank board members, Gord Black, Susan and Tony Smith, Bob Calvert, Don and Jane Waters, and Kim and Clay Reichert, past presidents, who are leaving their positions as directors this year.

We would also like to pass on a special thank you to all those who donated their time, effort, and materials, and the winners of various events who donated their winnings back to the association. Thank you to Don Fata who donated his and his crew's time to re-shingling the station roof. Thank you to the Youth Committee and their candy sales and fund-raising ideas through the year.

The year 2007 to 2008:

The "Forget-Me-Not" Board fundraising for the CAMP started last summer, but – we have only one board back. We want to get the wall and all the boards on display up this summer. Please get your boards painted, carved, routed, or wood-burned and to us at our cottage this summer.

The mural painted by Marlene Pennie on the south exterior wall of the CAMP depicts the rail history and roots of the Malachi station. Thank you, Marlene. It is destined to become a "landmark piece" for Malachi and for people travelling through on the Via trains.

We have been in contact with MNR and especially with Weyerhaeuser regarding their logging plans for this area. Logging on the north side of Duck Lake was completed during the past winter. There is no logging in the immediate Malachi Lake area (that will affect us) in the present 2006-2011 Forestry Management Plan.

Some of the events of the coming year to which we can look forward are:

The Alex Reid Memorial Cribbage tournament, the Poker Derby, the annual picnic and fireworks, the Hot Dogs & Corn event on the September long weekend, and the SnoGolf weekend are now all annual Malachi events. Another brass quartet concert in July – probably on the 19/20 weekend – is planned depending on weather. John Hes will again provide his barge so the group can float around the lake and entertain cottagers. Notices of events will be posted at the landing.

Bad news! We missed the opportunity this year to increase the membership dues. This is a "Heads-Up" announcement that an increase in membership fees will probably be presented and voted on at next year's AGM for the following year. This will likely coincide with the new property tax assessments and taxation. Hopefully we will be able to keep the increase to only a few dollars. The Association Membership fees haven't changed in almost 20 years.

We would like to extend a big welcome to any new-comers to the lake. We know a number of cottages have changed hands this year and maybe some of the new owners are here tonight. A big thank you to our current cottagers who volunteer, and those who provide the impetus for the existence of the Association and all these events that are providing entertainment and life in Cottage Living.

Bill (and Dale) Ketcheson
Co-Presidents

**Malachi Campers Association Inc.
Financial Report
For the Year Ending March 31, 2008**

Bank Balance April 1, 2007		\$ 31,733.11
Receipts		
Annual Meeting 50/50 Draw	\$ 100.50	
Dock Fees Paid	\$ 3,725.00	
C.A.M.P. Funds	\$ 239.00	
Corn & Hot Dog Roast	\$ 117.75	
Bank Interest	\$ 793.49	
Membership Dues Paid	\$ 3,694.27	
Memory Boards	\$ 549.46	
Picnic Revenue	\$ 5,346.51	
Poker Derby	\$ 505.61	
Road Fees Paid	\$ 29,600.00	
T Shirt Sales	\$ 591.12	
Snow Golf Income	<u>\$ 240.00</u>	
		\$ 45,502.71
Disbursements		
Annual Meeting Costs	\$ 235.88	
Bank Service Charges	\$ 94.52	
C.A.M.P Building	\$ 245.08	
Dock Repairs	\$ -	
Donations in Memory of Campers	\$ 50.00	
F.O.C.A. Membership	\$ 458.45	
Liability Insurance	\$ 1,258.20	
Lease - South Landing	\$ 87.15	
Lease - Station Area	\$ 535.00	
Malachi Website	\$ 296.80	
Picnic Expenses	\$ 3,774.05	
Postage and Photocopies	\$ 456.33	
Professional Fees - Legal	\$ 164.27	
Property Taxes	\$ 12.00	
Road Maintenance	\$ 40,042.47	
Roads Board Fee	\$ 600.00	
Snow Golf Expenses	\$ 45.74	
Station Area Maintenance	<u>\$ 330.03</u>	
		<u>\$ 48,685.97</u>
Bank Balance March 31, 2008		<u><u>\$ 28,549.85</u></u>
Equity		
Camp Fund	\$ 1,235.00	
Dock Fund	\$ 23,840.92	
Fire Equipment Fund	\$ 591.12	
Memorial Fund	\$ 350.00	
Operating Fund	\$ 1,898.06	
Road Fund	<u>\$ 634.75</u>	
Total Equity March 31, 2008		<u><u>\$ 28,549.85</u></u>

Environment Report –Malachi Lake – 2008

The Malachi Campers' Association continues to monitor our lake community environment through volunteers who test for Water Quality (phosphate levels) with materials and analysis provided by the ON Lake Partner Program. We also concern ourselves with our Air Quality (emissions), shoreline protection, fire protection, preservation of Wildlife, Birds, Aquatic species, trees, dark skies; light, land and water pollution; boat safety; and the safety of our campers.

Water Quality:

Malachi is a Shield lake, which shows borderline eutrophic (very high nutrient) readings, (near 20ug/L) which would not read as high in a non-Shield lake. Water Clarity is affected by an increase in Algal growth, a factor of stimulation by an increase of phosphates entering the lake. Algae in turn decrease penetration of the sunlight needed for aquatic plant life.

Thank You to the volunteer testers - an additional tester came on board this past year in the NE bay of the N lake. All areas of this large lake test differently naturally for Phosphate levels. Although we all test for water clarity throughout the summer, the most accurate nutrient measure is the early spring phosphate test that is sent to the Dorset, ON Lab for analysis.

We now have a 9-year comparison in 2 areas of the lake as well, and some examples from nearby lakes for comparison. We appear to be maintaining the H2O quality that we inherited!

<u>TP (ug/L)</u>	<u>07</u>	<u>9yr av</u>	<u>Clarity (m)</u>	<u>07</u>	<u>9yr av</u>
N lake NE bay	16.7	—	2.2	—	—
N lake SE bay	18	20.3	3.5	—	3.2
S lake Central	17.5	18.0	2.4	—	2.4
Pelicanpouch L	25.3	23.3	1.1	—	1.7
Pickarel L	16.8	10.9	—	—	—
Louise L	28.6	27.8	—	—	—
Laclu L	17.4	18.6	2.3	—	—

GREEN FACTS and Suggestions:

- Trees and vegetation are needed to absorb CO2, the major greenhouse gas that contributes to Climate Change.
- Reduce CO2 production by reducing burning, and follow Burning Regulations.
- Recycle and bring recycled items home for proper disposal.
- Plant seedlings.
- Keep a vegetated buffer zone on your shoreline.
- Plan efficient use of boat motors to reduce burning of gasoline; replace old motors with a 4 stroke one; use ethanol based fuel; reduce idling; boat pool; fill fuel tank with a funnel on shoreline; reduce speed; maintain small engines.
- Use compact fluorescent bulbs; turn off unnecessary lights; try solar lighting; direct lighting to where it's needed - downward
- Maintain outhouses, grey water pits; look into installing composting (non-electric, waterless are best) toilets; reduce water consumption - all water flows down to the lake.
- Use environment friendly cleaning products displaying the Ecologo label.
- Remember that all surface water must be filtered and disinfected (boiling or adding chlorine) before drinking.
- Read the attached Algae brochure for more info on algae.
- **Thanks** for all the interest, cooperation and assistance from so many of our fellow cottagers!

Denise Terpstra

**MALACHI DOCK REPORT
FOR THE 2007 YEAR**

Dock Fund Balance December 31, 2006	\$20,115.92
Funds Collected 2007	\$3,725.00
Expenditures 2007	<u>0.00</u>
Dock Fund Balance December 31, 2007	\$23,840.92

All docks were removed the weekend after Thanksgiving for the winter, to avoid ice damage, and will be re-installed shortly after ice-out.

We will post it on the web once completed.

Our thanks to the dock team for their help installing, repairing, and removing docks for the winter.

John Hes

Gerry Hunter

Malachi Road Report 2008

Fellow campers, it's that time of year to start thinking of the lake again. Last year we had the worst luck with the weather our road has seen in many years. We completed the chip program and with the rain it saved our road from sure disaster. We had a few washouts but not as many as we could have without the base the chip provided. As many of you know Ben Devlin passed so we weren't certain about our road maintenance. His family is still in the business so we have decided to use them for one more year.

This year we on the road committee would like to apply a coat of calcium chloride to the road to settle the dust problem and solidify the chip much the same as the Pickerel Lake road. I don't have a cost on the calcium chloride and machinery to apply it but I hope to have it in the near future. If the price is right that will be our project for 2008.

We are rebuilding financially this year. At the end of our fiscal year we had a little over \$600.00 in the road fund. We spent almost \$40,000.00 last year with a transfer of funds from general revenues of around \$6000.00. The bottom line is that the road fund is broke. With the dues we collect we will be able to grade the road I hope four or five times this season. The application of calcium chloride this should reduce this frequency by at least 40%. That means next year we will be able to do the culverts that are in disrepair.

All this is not possible without every campers help. There are still some that ride for free and I can't understand how they can look the rest of us in the eye knowing they don't pay their share. Please talk to your fellow campers and try to make them understand that we maintain the road from Trapper Ron's to our landing. Many of you are under the misunderstanding that we only look after the six kilometres from the White road in. We maintain 16 kilometres of road and cannot do it without everybody's help. We will do our very best to give you the smoothest ride this year. Slow down enjoy the ride and have great summer.

Don Paterson
Malachi Road Committee