



MINUTES - REGULAR STRATA COUNCIL MEETING

November 7, 2019 Unit 20

Present: Treasurer 21; Chair 17; Maintenance Officer 27; Secretary 5 (recorder); Vice-Chair/Bylaws 8 (via FaceTime); Landscape Officer 13; WWMR 20

A. Meeting called to Order at 10:38 hr. by the Chair

B. Approval of Agenda

MOVED: (Treasurer) To adopt the Agenda of the Strata Council Meeting of 2019.11.05 as circulated.

SECONDED: (Maintenance)

CARRIED: 7 of 7

C. Approval of Minutes

MOVED: (Landscape) To adopt the Minutes of the Strata Council Meeting of 2019.09.26 as circulated.

SECONDED: (Treasurer)

CARRIED: 7 of 7

D. Reports

MOVED: (Maintenance) To receive the reports from Council Members as circulated.

SECONDED: (Vice-Chair)

CARRIED: 7 of 7

E. Unfinished Business arising from the minutes of earlier meetings:

E.1 (Treasurer) Signing Authorities – Obtaining all signing authorities is still in progress. Four members of the council will have signing authority, Units 21, 27, 20 and 17.

Income Tax (Treasurer) - In progress it has been submitted to the accountant, Jan Ashcroft for filing.

Depreciation Report (Treasurer) - Maintenance will take over the depreciation reports and annual updates. Vice Chair will look into the Strata Act and forward the information onto Maintenance.

E.2 (Maintenance) Painting – Quote was received from Rob Zimmerman to paint Phase 2 (Units 7 to 12) at a cost of \$17,640.00. A quote was also given to paint the shed and the fence around the water filtration system at a cost of \$1,155.00.

MOVED: (Maintenance) To accept the quote from Rob Zimmerman.

SECONDED: (WWMR)

CARRIED: 7 of 7

(Maintenance) Painting of Fence around the water filtration system - The fence is to be painted in the same colours as the other fences in the complex.

MOVED: (WWW) To accept the quote from Rob Zimmerman.

SECONDED: (Landscaping)

CARRIED: 7 of 7

(Maintenance) Painting of BC Hydro boxes in the complex - BC Hydro was contacted regarding the painting of its electrical boxes, maintenance was informed that they will be painted by BC Hydro at BC Hydro's expense in their colours. To date they do not have a timeframe when this will be done.

F. New Business:

F.1 (Treasurer) Insurance – Council reviewed both quotations from Waypoint and Christie-Phoenix Insurance companies and has chosen to use Waypoint. Council felt that they had the better policy and pricing. Waypoint has also offered to the unit owners a 10% discount on home insurance.

MOVED: (Maintenance) To accept Waypoint as our insurance agent.

SECONDED: (Secretary)

CARRIED: 7 of 7

Note: The Vice-chair/By-Law Officer left the meeting at this point 11:42.

F.2 (Landscaping) Removal and replacement of Shrubs Unit 25– Unit 25 has requested that they be allowed to remove some shrubs and replace them with other items. Landscaping will contact them and let them know that they need to fill out and submit an Indemnity and Alteration Agreement form and submit it to the council.

(Landscaping) Landscaping contract up for renewal end of 2020. - At the end of 2020 our contract with Jim's mowing is up for renewal. Next year Landscaping will put out for tender the contract to do our landscaping starting in 2021. In the meantime, landscaping will be

The Owners Strata Plan VIS 5801

contacting owners who have shown concern regarding our current company and work together with the owners and Dan of Jim's Mowing to satisfy the concerns.

F.3 (Maintenance) - Gutter Cleaning - Maintenance will put out a request for quotations for gutter cleaning to be done later this fall.

G. Under Discussion

- Uninvited people coming into the complex.
- Improvements and Betterments insurance for owners.

H. Date of next meeting: - December 12, 2019 10:00 am at Unit 21

Adjourned at 12:46

Original Signed:

Larry Highcock, Chair

Tannis McKinnon Charest, Secretary

Lighthouse Landing Estates VIS 5801
Strata Council Reports
November 6, 2019

Chair

- No report this meeting

Vice Chair/By-Law Officer

- I had a transitional meeting with the outgoing By-Law Officer, Marilyn Seaman, and was provided with the historical reference binder for the By-Law Officer position.
- Election Signage
After sending out an email to owners stating election signage was not allowed, Council was informed that a higher authority, Canada's Election Act, does, indeed, explicitly state signage on strata property is permitted, but it also does allow stratas to set limits and parameters, e.g., size, location etc. A retraction was then sent out to owners via email.

In preparation for next years AGM, I would like to initiate a review, in the spring, of the by-laws pertaining to election signage. If there is an opportunity, I'd like to see if there are any improvements that could be made to LLE by-laws to:

- make things more clear about election signage;
- make changes that would be uniformly applicable to municipal, provincial and federal election signage, whether there is legislation at a higher authority or not for each type; and
- establish size, placement and timeframe parameters, as is permitted in legislation such as the federal Elections Act etc.

Secretary

- I attended the VISOA information from Best Practices Secretaries. The following two interesting items were brought up at the meeting
 - The BC Rental Housing Review report includes the following recommendation on page 13:
#9 Increase the availability of currently empty strata housing by eliminating a strata corporation's ability to ban owners from renting their own strata units.

You may write to:

Honourable Selina Robinson, Minister of Municipal Affairs and Housing
Room 310, Parliament Buildings, Victoria BC V8V 1X4

- The second item of interest concerns insurance companies. A gentleman who was attending the course noted that next year insurance companies are going to change things regarding betterments and improvements in strata properties. I contacted my insurance agent find out more information but she was unable to help.

Treasurer

- Banking: All our banks have been contacted and the process to change our signing authorities is underway.

- Coast Capital is updating their CAFT system, which carries out our Pre-Authorized Debits. Currently only the Chair and the Treasurer have signing authority. Once the new system is up and running, we will get two more signers. Hopefully the new system will be easier to use.
- Income Tax: We have entered into an agreement to engage Accountant Jan Ashcroft to file the strata corporation's annual income tax. All documents she has requested have been gathered and submitted.
- Insurance: The Strata's insurance is up for renewal on December 1. I have contacted our current insurance broker, Christie-Phoenix, as well as Lesley Brown at Waypoint (who gave Council a presentation a year and a half ago), and a HUB Insurance rep, who I spoke with at a recent VISOA seminar, and requested quotes.
- Insurance renewal rates are up anywhere from 5-18% across the board.
 - HUB declined to send us a detailed quote, simply saying that their quote would be in the \$23,500 range and if that is acceptable to let them know and they would get more specific.
 - Please see attached spreadsheet for a comparison of Christie-Phoenix and Waypoint's quotes. In the spreadsheet items on a yellow background are the same from both companies, items on blue are specific to Waypoint and items on green are specific to Christie-Phoenix. In addition, Waypoint also offers "All owner-occupied unit owners will benefit from a 10% discount on their condo policies if the Strata policy is placed through Waypoint and whilst it continues to be insured through Waypoint."

Maintenance

- Met with the painter and receive a quote for painting Phase 2 and separate quote for painting the shed and septic gravel filter fence.
- Spoke with Hydro regarding painting the transformer boxes. This is their responsibility so they will contract a painter to do the work, probably next spring or summer.
- A work party headed by Ted #1 cleaned up brush around the lower pond drainage outlet.
- Repair was done to a lamppost across from #9 which had been knocked down.

Landscape Report

- I will do a walk around the complex to make sure all units are in compliance re outside taps and hoses.

Waste Water Management Report

- Sept 28th Responded to alarm at kiosk. #1 pump in circulating tank failed
 - Action taken. Isolated circuit. Rebooted power line. Result brought pump back on line.

- Consulted with Ted Seaman about having extra pump on site in case of real mechanical breakdown as the lead time for a new pump is four weeks. Consulted with Suzan (treasurer) Funds available. Have ordered pump. Approx. \$2700.00.
- Monthly review Chemical analyses of waste water TSS slightly high. Have passed this on to Core Water for review .
- All other systems operating within specifications

TYPE OF COVERAGE	BOTH	Waypoint	Christie Phoenix
Premium:		\$19,654	\$21,491
Split: Buildings \$13,110,000, Waste Treatment Plant \$306,000	\$13,406,000		
Enhanced Replacement Cost – 130% aggregate limit *must get appraisal	Included		
Green Endorsement - for energy efficiency upgrades max 10%		\$1,000,000	
Additional Living Expenses – max \$50,000 per unit.	\$1,000,000		
Underground Services – All Risk, all services within lot lines Included	Included		
Blanket Bylaws Included	Included		
Master Key Limit		\$50,000	\$10,000
Catch- All Clause		\$75,000	
Blanket Glass	Included		
Earthquake	Included		
Employee Dishonesty		\$25,000	
Money & Securities		\$5,000	
Equipment Breakdown Insurance (EBI) for Pressure, Mechanical, Electrical and Electronic Equipment.	\$13,406,000		
Commercial General Liability per occurrence. Includes: Bodily Injury and Property Damage	\$5,000,000		
Voluntary Medical Payments per person		\$5,000	\$1,000
Voluntary Medical Payments per occurrence		\$25,000	\$10,000
Non-Owned Automobile Per Occurrence		\$5,000,000	\$1,000,000
Directors & Officer's Liability		\$5,000,000	\$3,000,000
Employment Practices Liability		\$5,000,000	
Outside Directorship Liability		\$5,000,000	
Defence Costs in addition to limit		Included	
Identity Theft Expenses		\$25,000	
Legal Expense	\$250,000		
Terrorism			\$500,000
Cyber Liability		\$25,000	\$50,000
Legal Guard Telephone Assistance	Included		
Privacy Breach Coverage including Remediation expenses - \$2,500 deductible		\$30,000	
Volunteer Accidental Death & Dismemberment Weekly Accident Indemnity: \$250.			
Principal Sum:		\$100,000	\$200,000

DEDUCTIBLES	BOTH	Waypoint	Christie Phoenix
All Perils	\$1,000		
Glass	\$250		
Crime		\$0	\$1,000
EBI	\$1,000		
Liability	\$1,000		
D&O	\$0		
Legal Expense		\$500	\$0
Earthquake: Percentage	10%		
Water Damage	\$5,000		
Sewer Backup	\$5,000		
Flood	\$10,000		

OPTIONAL from Waypoint:			
Increase WWM deductible to \$2,500		-\$69	
Remove Volunteer Accident		-\$224	
Remove Legal Expense Option:		-\$206	
add Terrorism & Sabotage		\$735	
Add pollution coverage		\$100	

Balance Sheet - LLE - As of 2019-10-31

(in Canadian Dollars) (Cash Basis)

2019-11-02

Page 1

Account	2019-10-31 Balance
ASSETS	
Cash and Bank Accounts	
CRF Chequing	49,605.19
OPERATING Chq	43,272.62
UBCU Membership Shares	35.94
UBCU Money Max	13.01
UBCU RV Fund	2,434.84
UBCU Savings	48.95
CCCU Member Shares	5.15
Petty Cash	200.00
TOTAL Cash and Bank Accounts	95,615.70
Other Assets	
CRF 003 GIC **7155	10,983.05
CRF 004 GIC **7171	10,983.05
CRF 005 GIC **7205	10,982.89
CRF 006 GIC **7130	21,791.33
CRF 007 GIC **7098	10,982.85
CRF 3YR Rising Rate GIC	20,000.00
CRF 5YR GIC	10,000.00
UBCU Septic Bond RESTRICTED	52,001.05
TOTAL Other Assets	147,724.22
TOTAL ASSETS	243,339.92
LIABILITIES & EQUITY	
LIABILITIES	0.00
EQUITY	243,339.92
TOTAL LIABILITIES & EQUITY	243,339.92

CRF report - LLE - As of 2019-11-02

(in Canadian Dollars)

2019-11-02

Page 1

Account	2019-11-02 Balance
Bank Accounts	
CRF Chequing	49,676.81
TOTAL Bank Accounts	49,676.81
Asset Accounts	
CRF 003 GIC **7155	10,983.05
CRF 004 GIC **7171	10,983.05
CRF 005 GIC **7205	10,982.89
CRF 006 GIC **7130	21,791.33
CRF 007 GIC **7098	10,982.85
CRF 3YR Rising Rate GIC	20,000.00
CRF 5YR GIC	10,000.00
TOTAL Asset Accounts	95,723.17
OVERALL TOTAL	145,399.98

Monthly Expenses - LLE - Last month
2019-10-01 through 2019-10-31 (in Canadian Dollars)

2019-11-02

Page 1

Category	2019-10-01- 2019-10-31
310 ADMIN	428.25
315 Bank Charges	50.00
320 Office expenses	25.25
330 VISOA	73.00
335 Honorariums	280.00
450 LANDSCAPING	2,872.80
455 Groundskeeping	2,692.80
461 Sprinkler maint. & parts	152.00
463 Mileage for Irrigation	28.00
500 UTILITIES	552.79
510 Water	337.79
520 BC Hydro	127.00
530 Utility Trailer	88.00
700 WASTE WATER MANAGEMENT	1,596.06
701 Core Water	1,312.50
702 Lab Analysis	249.37
740 Communication & Control	34.19
OVERALL TOTAL	5,449.90

Budget LLE - Q1 2019

2019-08-01 through 2019-10-31 Using LLE 2019-20 (in Canadian Dollars)

Category	Actual	2019 August Budget	Difference	Actual	2019 September Budget	Difference	Actual	2019 October Budget
EXPENSES	3,701.06	4,660.16	959.10	5,874.04	7,255.16	1,381.12	5,449.90	6,588.16
300 CARRY FORWARD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
310 ADMIN	50.00	478.16	428.16	479.66	1,900.16	1,420.50	428.25	763.16
315 Bank Charges	50.00	51.50	1.50	51.50	51.50	0.00	50.00	51.50
320 Office expenses	0.00	0.00	0.00	48.16	190.00	141.84	25.25	25.00
322 General Admin	0.00	100.00	100.00	100.00	952.00	852.00	0.00	0.00
323 Depreciation Report	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
325 Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
330 VISOA	0.00	0.00	0.00	0.00	100.00	100.00	73.00	80.00
335 Honorariums	0.00	0.00	0.00	280.00	280.00	0.00	280.00	280.00
380 Operating Contingency	0.00	326.66	326.66	0.00	326.66	326.66	0.00	326.66
400 MAINTENANCE	70.53	0.00	-70.53	0.00	220.00	220.00	0.00	220.00
405 Contractor work	0.00	0.00	0.00	0.00	80.00	80.00	0.00	80.00
410 Repairs Parts	70.53	0.00	-70.53	0.00	50.00	50.00	0.00	50.00
415 Maint. Labour	0.00	0.00	0.00	0.00	80.00	80.00	0.00	80.00
417 Mileage for maintenance	0.00	0.00	0.00	0.00	10.00	10.00	0.00	10.00
420 Gutters	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
425 Snow Removal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
450 LANDSCAPING	2,692.80	2,940.00	247.20	2,911.90	2,820.00	-91.90	2,872.80	2,920.00
451 Landscaping general	0.00	200.00	200.00	219.10	0.00	-219.10	0.00	0.00
455 Groundskeeping	2,692.80	2,640.00	-52.80	2,692.80	2,640.00	-52.80	2,692.80	2,640.00
461 Sprinkler maint. & parts	0.00	0.00	0.00	0.00	80.00	80.00	152.00	80.00
462 Sprinklers labour	0.00	100.00	100.00	0.00	100.00	100.00	0.00	200.00
463 Mileage for Irrigation	0.00	0.00	0.00	0.00	0.00	0.00	28.00	0.00
465 Irrigation other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
500 UTILITIES	127.00	466.00	339.00	127.00	129.00	2.00	552.79	206.00
510 Water	0.00	337.00	337.00	0.00	0.00	0.00	337.79	0.00
520 BC Hydro	127.00	129.00	2.00	127.00	129.00	2.00	127.00	129.00
530 Utility Trailer	0.00	0.00	0.00	0.00	0.00	0.00	88.00	77.00
600 CRF Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
610 Painting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
700 WASTE WATER MANAGEMENT	760.73	776.00	15.27	2,355.48	2,186.00	-169.48	1,596.06	2,479.00
701 Core Water	656.25	656.00	-0.25	988.77	656.00	-332.77	1,312.50	656.00
702 Lab Analysis	104.48	100.00	-4.48	104.48	350.00	245.52	249.37	100.00
720 Collection System	0.00	0.00	0.00	0.00	750.00	750.00	0.00	0.00
725 Treatment System	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
730 Disposal	0.00	0.00	0.00	0.00	200.00	200.00	0.00	0.00
740 Communication & Control	0.00	20.00	20.00	16.90	20.00	3.10	34.19	1,520.00
750 Emergency power (generator)	0.00	0.00	0.00	1,041.93	210.00	-831.93	0.00	0.00
760 Ministry of Environment	0.00	0.00	0.00	203.40	0.00	-203.40	0.00	203.00
765 EOCP (every three years)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
770 Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Difference:	-3,701.06	-4,660.16	959.10	-5,874.04	-7,255.16	1,381.12	-5,449.90	-6,588.16

Budget LLE - Q1 2019

2019-08-01 through 2019-10-31 Using LLE 2019-20 (in Canadian Dollars)

Category	Difference	2019-08-01 Actual	- Budget	2019-10-31 Difference
EXPENSES	1,138.26	15,025.00	18,503.48	3,478.48
300 CARRY FORWARD	0.00	0.00	0.00	0.00
310 ADMIN	334.91	957.91	3,141.48	2,183.57
315 Bank Charges	1.50	151.50	154.50	3.00
320 Office expenses	-0.25	73.41	215.00	141.59
322 General Admin	0.00	100.00	1,052.00	952.00
323 Depreciation Report	0.00	0.00	0.00	0.00
325 Insurance	0.00	0.00	0.00	0.00
330 VISOA	7.00	73.00	180.00	107.00
335 Honorariums	0.00	560.00	560.00	0.00
380 Operating Contingency	326.66	0.00	979.98	979.98
400 MAINTENANCE	220.00	70.53	440.00	369.47
405 Contractor work	80.00	0.00	160.00	160.00
410 Repairs Parts	50.00	70.53	100.00	29.47
415 Maint. Labour	80.00	0.00	160.00	160.00
417 Mileage for maintenance	10.00	0.00	20.00	20.00
420 Gutters	0.00	0.00	0.00	0.00
425 Snow Removal	0.00	0.00	0.00	0.00
450 LANDSCAPING	47.20	8,477.50	8,680.00	202.50
451 Landscaping general	0.00	219.10	200.00	-19.10
455 Groundskeeping	-52.80	8,078.40	7,920.00	-158.40
461 Sprinkler maint. & parts	-72.00	152.00	160.00	8.00
462 Sprinklers labour	200.00	0.00	400.00	400.00
463 Mileage for Irrigation	-28.00	28.00	0.00	-28.00
465 Irrigation other	0.00	0.00	0.00	0.00
500 UTILITIES	-346.79	806.79	801.00	-5.79
510 Water	-337.79	337.79	337.00	-0.79
520 BC Hydro	2.00	381.00	387.00	6.00
530 Utility Trailer	-11.00	88.00	77.00	-11.00
600 CRF Disbursements	0.00	0.00	0.00	0.00
610 Painting	0.00	0.00	0.00	0.00
700 WASTE WATER MANAGEMENT	882.94	4,712.27	5,441.00	728.73
701 Core Water	-656.50	2,957.52	1,968.00	-989.52
702 Lab Analysis	-149.37	458.33	550.00	91.67
720 Collection System	0.00	0.00	750.00	750.00
725 Treatment System	0.00	0.00	0.00	0.00
730 Disposal	0.00	0.00	200.00	200.00
740 Communication & Control	1,485.81	51.09	1,560.00	1,508.91
750 Emergency power (generator)	0.00	1,041.93	210.00	-831.93
760 Ministry of Environment	203.00	203.40	203.00	-0.40
765 EOCP (every three years)	0.00	0.00	0.00	0.00
770 Insurance	0.00	0.00	0.00	0.00
Net Difference:	1,138.26	-15,025.00	-18,503.48	3,478.48