

MINUTES REGULAR STRATA COUNCIL MEETING

October 26, 2025, via Zoom



Participants: Jane Rothmund, Vice-Chair/Bylaws; Suzan Chamney, Treasurer; Emma Williams, Secretary; Violet Van Hees, Landscaping Officer
Absent: Murray Blackie, Chair; Ron LaRoy, Maintenance Officer; Hugh Jackson, WWMR

A. Meeting called to order by the Vice-Chair/ Bylaws at 9:30 hours.

B. Approval of Agenda

MOTION: (Landscaping) To adopt the Agenda of Strata Council Meeting October 26, 2025, as circulated.

SECONDED (Treasurer)

CARRIED 4 of 4

C. Approval of Minutes

MOTION: (Treasurer) To approve the Minutes of Strata Council Meeting held September 28, 2025, as circulated.

SECONDED (Landscaping)

CARRIED 4 of 4

D. Acceptance of Reports

MOTION: (Secretary) To accept the Reports and Financial Statements from the Strata Council members as circulated.

SECONDED (Landscaping)

CARRIED 4 of 4

E. Unfinished Business

E.1. Treasurer

- **Monthly Financials-** Monthly Financials were circulated, there were no questions.
- **Financial Review Committee-** Thank you to Heidi and Jo Ann for joining Tom on the Financial Review committee. We look forward to your report next month.

E.2 Landscaping

- **FireSmart Update Discussion-** Thank you to all who came out to help with the removal of the bushes, and to Don from Bow Horn Fire Dept. for his time and the overseeing of the bin, including supplying it to us for free.
- **FireSmart Deck Guidance (PDF attached)-** The attached PDF contains general safety information that owners should be aware of but are not required to act upon. Pertinent FireSmart updates will be forwarded to the strata periodically.

E.3. Maintenance

- **Roof Revitalization-** No update at this time.

- **Glass Replacement Update-** The glass company has been called regarding the possible defect in the newly installed picture window in Unit 5. They will assess when they come to repair the window slides in Unit 30.
- **Facia Board Repair** - A carpenter has been called to repair the facia board for Unit 22.
- **Broken Concrete Unit 20-** There are more units with similar problems. We will conduct a survey of the complex to determine how many concrete issues there are.

F. New Business

F.1. Vice-Chair/Bylaws

- Council will review rules regarding metal fencing materials and design, keeping fire safety in mind.
- It was brought to Council's attention that a unit has made changes to the common property including installing a section of fence without an Alteration Agreement. Council will address this with the unit owner.

G. Next meeting November 30, 2025 via zoom at 10:00am.

H. Adjourn 10:10am.

Council Reports

Treasurer's Report:

Signing authority for Coast Capital and First Credit Unions have been updated. There is no real point in updating Coastal Community Credit Union as we only have GICs, which do not require much activity.

I am currently working with the Financial Review Committee on the Annual Review process. I expect they will have a report for the next meeting.

I will be working on the Income Tax Return in the coming month.

This month we had two new owners, so the Pre-Authorized Debit system has been updated, as well as the website's email recipients' list. We have also filled out quite a few Form B and Form Fs recently.

We normally pay invoices as we receive them, however, we have not yet paid Our Glass as they have not yet completed their work satisfactorily.

Funds have been received from owners with RV parking spaces. It is currently in our operating account and will be moved to the RV account in First Credit Union shortly.

We have received a quote from Waypoint on our insurance for \$39,100, which is less than we budgeted for, so that is good.

October Financials are attached.

Landscaping Report:

Fall has been busy, on the landscaping front!

- The strata work party to blow out the irrigation lines for winter happened on October 10. Thanks to everyone who helped with that!
- The strata work party to do a bunch of FireSmart work around the strata happened on October 14. In addition to thanking everyone from the strata who turned out to help with this, I would also like to extend appreciation and a BIG thank you to:
 - the Bow Horn Bay Fire Department for arranging (and paying for) a bin to be here for all the branches and shrubs. We "got a lot done" and filled that bin - it was GREAT to have it!
 - Don Gray, FireSmart Coordinator for the Bow Horn Bay Fire Department, for coming out here to meet with me in advance to figure out where to put the bin, and for also coming out on the work party morning to wait for the bin delivery even after having been out on a fire call all night.

- And, Evan Bryn-Jones (the FireSmart Coordinator for RDN) for coming out to work with us during the work party.
- And, on October 23 Adrian and I did some clearing out of grass and bulrushes in the lower pond around the pipes and drainage area at the end close to the road. There are some additional things that could be done around the lower pond:
 - There are shrubs, blackberry bushes, and young trees all around the pond that all ought to be cut down, if anyone would like to help and is "looking for something to do"... :-)
 - Adrian and Violet will ask Don if he can help us to clear out the bulrushes for a few feet on the "left" side of the pipe close to #30 that drains into the pond.
- The mowing for this year ends at the end of October. I would like to thank Paul for once again doing a great job for us this summer!

A reminder to everyone to please shut off your water to the outside faucets of your unit - and also to disconnect the hoses from your outdoor faucets (so that the water can drain out of the faucet) - before The Big Freeze happens. If not, there is a risk of pipes bursting, which is messy and can be expensive to repair. Thanks!

Balance Sheet - LLE - As of 2025-10-23
(in Canadian Dollars) (Cash Basis)

2025-10-23

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Account	2025-10-23 Balance
ASSETS	
Cash and Bank Accounts	
CRF Chequing	130,135.22
First CU Membership Shares	25.00
First CU Ownership	4.88
First CU RV cheq	2,919.14
First CU SRF savings	494.00
OPERATING Chq	43,992.90
CCCU Member Shares	5.15
Petty Cash	200.00
TOTAL Cash and Bank Accounts	177,776.29
Other Assets	
CRF 3YR GIC (106)	11,134.70
CRF 5YR GIC (102)	23,077.23
CRF CCCU 006 GIC **7130	24,453.24
CRF CCCU 008 GIC **8417	47,371.11
First CU Septic Bond RESTRICTED	50,000.00
TOTAL Other Assets	156,036.28
TOTAL ASSETS	333,812.57
LIABILITIES & EQUITY	
LIABILITIES	0.00
EQUITY	333,812.57
TOTAL LIABILITIES & EQUITY	333,812.57

CRF report - LLE - As of 2025-10-23
(in Canadian Dollars)

2025-10-23

Page 1

Account	2025-10-23 Balance
Bank Accounts	
CRF \$ in Operating Acct	24,014.00
CRF Chequing	130,135.22
TOTAL Bank Accounts	154,149.22
Asset Accounts	
CRF 3YR GIC (106)	11,134.70
CRF 5YR GIC (102)	23,077.23
CRF CCCU 006 GIC **7130	24,453.24
CRF CCCU 008 GIC **8417	47,371.11
TOTAL Asset Accounts	106,036.28
OVERALL TOTAL	260,185.50

2025-09-01 through 2025-09-30 (in Canadian Dollars) (Cash Basis)

2025-10-23

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Date	Category	Memo	Amount
EXPENSES			-4,585.75
Bureau Veritas Canada (2019) Inc.			-144.69
2025-09-06	700 WWM (... INVOICE # VA115...		-144.69
Caft Admin Fee			-53.48
2025-09-01	310 ADMIN ... CAFT Admin Fee		-53.48
Core Water Management			-428.30
2025-09-07	700 WWM (... Invoice 2648		-428.30
Parker's Ground Care			-3,916.50
2025-09-15	450 LANDS.... Landscaping Servi...		-3,916.50
TELUS			-42.78
2025-09-02	700 WWM (... Pre-Auth Debit TH...		-42.78
OVERALL TOT...			-4,585.75

Budget LLE 2025-26 - Year to Date
2025-08-01 through 2025-10-23 Using LLE 2025-26 (in Canadian Dollars)

2025-10-23

Page 1

Category	2025-08-01 Actual	- Budget	2025-10-23 Difference
EXPENSES	15,468.66	43,300.87	27,832.21
310 ADMIN 9284	513.13	2,812.28	2,299.15
315 Bank Charges	120.46	178.54	58.08
316 eTrans fees	13.50	31.90	18.40
317 CAFT charges	106.96	146.64	39.68
Other 315 Bank Charges	0.00	0.00	0.00
320 Office expenses	230.27	366.00	135.73
323 Depreciation Report	0.00	0.00	0.00
325 Professional & Legal Fees	0.00	500.00	500.00
335 Honorariums	0.00	767.74	767.74
340 General Operating	162.40	0.00	-162.40
345 Operating Contingency	0.00	1,000.00	1,000.00
Other 310 ADMIN 9284	0.00	0.00	0.00
Everything Else	0.00	0.00	0.00
350 INSURANCE 8690	0.00	0.00	0.00
Buildings	0.00	0.00	0.00
Other 350 INSURANCE 8690	0.00	0.00	0.00
400 MAINT. 8960	429.21	14,231.45	13,802.24
405 Maintenance General Repairs	0.00	100.00	100.00
410 Repairs Parts	18.69	137.10	118.41
412 Maint. Labour	0.00	68.55	68.55
415 Contractor work	0.00	1,500.00	1,500.00
417 Mileage for maintenance	0.00	50.00	50.00
420 Gutters & Moss	410.52	2,225.81	1,815.29
423 Window repairs	0.00	50.00	50.00
425 Roofing	0.00	4,000.00	4,000.00
426 Attics	0.00	2,000.00	2,000.00
429 Foundation & Drain Tile	0.00	4,000.00	4,000.00
430 Deck repairs	0.00	50.00	50.00
441 Fence repairs	0.00	50.00	50.00
445 Snow Removal	0.00	0.00	0.00
Other 400 MAINT. 8960	0.00	0.00	0.00
450 LANDS. 8960	12,272.49	17,799.84	5,527.35
451 Landscaping general	0.00	500.00	500.00
452 Mileage for Landscaping	65.88	74.19	8.31
453 Landscaping labour	0.00	500.00	500.00
454 Entrance Upgrades	0.00	0.00	0.00
455 Groundskeeping	11,749.50	10,740.16	-1,009.34
456 Yard waste	0.00	274.19	274.19
457 Weed Control & Fertilizer	0.00	0.00	0.00

Budget LLE 2025-26 - Year to Date
2025-08-01 through 2025-10-23 Using LLE 2025-26 (in Canadian Dollars)

2025-10-23

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Category	2025-08-01 Actual	- Budget	2025-10-23 Difference
459 Trees	0.00	5,000.00	5,000.00
461 Sprinkler parts & rentals	332.11	511.29	179.18
462 Sprinklers labour	125.00	200.00	75.00
Everything Else	0.00	0.01	0.01
500 UTILITIES 9220	489.03	1,042.61	553.58
510 Water	489.03	300.00	-189.03
520 BC Hydro	0.00	685.48	685.48
530 Utility Trailer	0.00	57.13	57.13
700 WWM (Septic) 9220	1,764.80	7,414.69	5,649.89
701 Core Water	1,084.55	1,799.40	714.85
705 Core Water callouts	0.00	685.48	685.48
710 Lab Analysis	434.07	711.29	277.22
725 Treatment System	0.00	1,000.00	1,000.00
730 Disposal	0.00	1,700.00	1,700.00
740 Communication & Control	42.78	117.90	75.12
750 Emergency power (generator)	0.00	150.00	150.00
760 Ministry of Environment	203.40	150.61	-52.79
765 EOCP (every three years)	0.00	100.00	100.00
770 Insurance	0.00	0.00	0.00
780 WWTP Contingency	0.00	1,000.00	1,000.00
Net Difference:	-15,468.66	-43,300.87	27,832.21

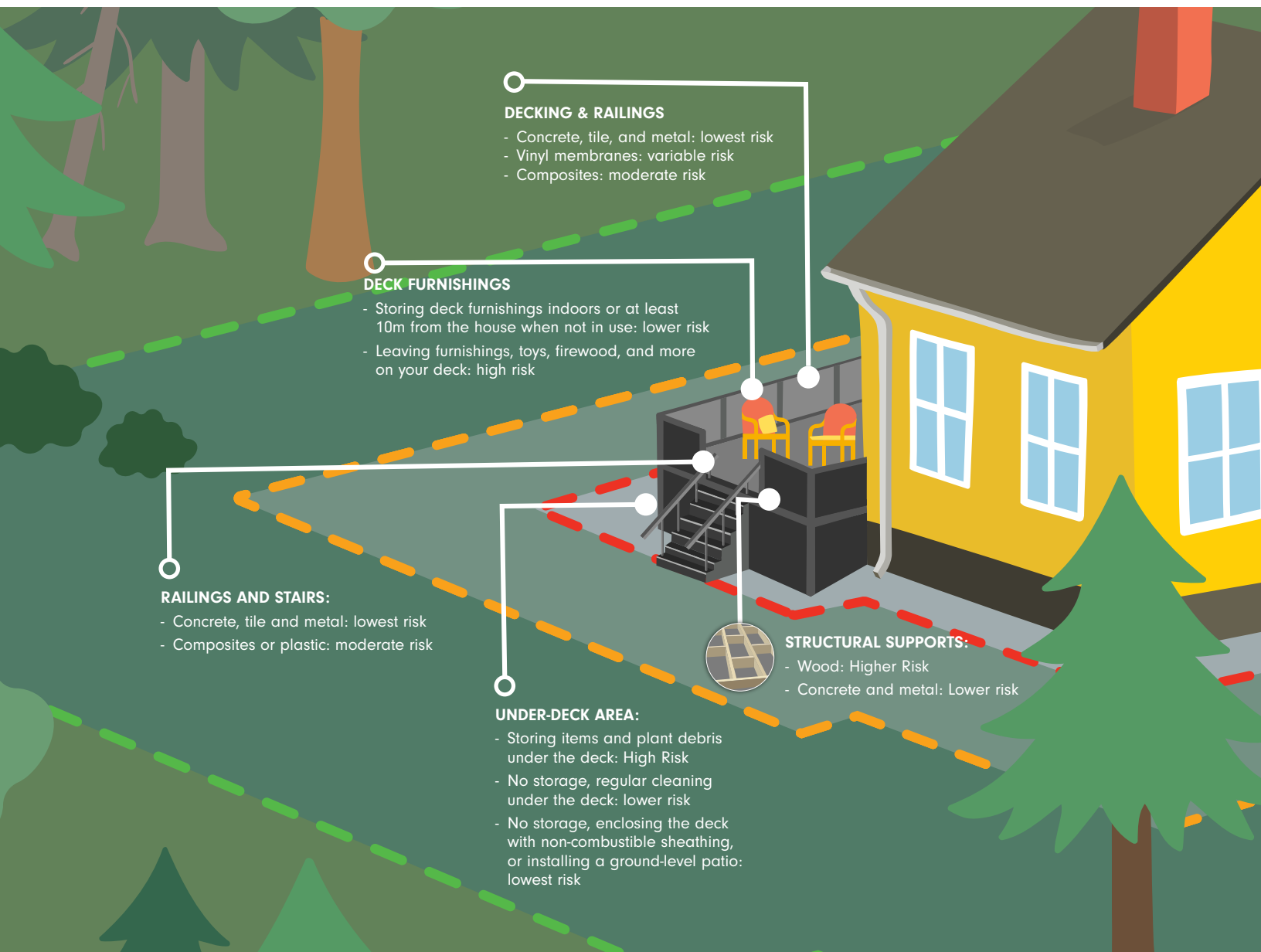
Wildfire-Resilient Decks:

Guidance & Best Practices for Building and Maintenance

Build a Deck That's Ready for Wildfire Season

Decks can be one of the most vulnerable parts of your home when it comes to wildfire. Whether you're building new or maintaining an existing deck, making FireSmart choices can significantly reduce your risk.

This guide outlines practical, easy-to-follow tips to help you build and maintain a wildfire-resilient deck—from the materials you use to how you manage the space underneath. Every action makes a difference. By taking small steps now, you can help protect your home, your family, and your community.



How Do Decks Burn in a Wildfire?

During a wildfire, up to 90% of home ignitions are caused by embers, not direct flame contact. These embers can travel long distances and ignite spot fires when they land on or near combustible materials. Decks are especially vulnerable because they provide both fuel and airflow: two key elements that allow fire to spread quickly.

Key Considerations for a FireSmart Deck

1. Consider a Patio Instead

- Ground-level stone or concrete patios are **much less flammable** than raised wooden decks.
- If you're building a structure on top of a patio—like a **shed, pergola, or gazebo**—you still need to apply the same FireSmart principles as you would for your home or deck.

2. Material Matters

- The materials you use for both the **deck surface** and its **supports** play a big role in fire resistance.
- Some materials burn more easily than others—**choose non-combustible or fire-resistant options** wherever possible.

3. Keep Empty Space Empty

- The areas **underneath, on top of, and between gaps** in your deck should be **kept clear** of debris and flammable items when not in use.
- Fine fuels like dry leaves or pine needles in deck gaps act like **kindling** for wildfires.
- Regular maintenance and cleaning are essential to reduce fire risk.

Decking & Railings

- **Concrete, Tile, and Metal** –  **Lowest risk**
- **Composites** –  **Moderate risk**
- **Vinyl Membranes** –  **Variable risk**
- **Wood** –  **Not recommended**

Avoid wood for decking, railings, or stairs. It's highly flammable—especially when cracked or rotting—and should be replaced immediately. Vinyl membranes over wood are also not recommended due to fire vulnerability.

Structural Supports

- **Concrete and Metal Supports** –  **Lower risk**
- **Wood Supports** –  **Higher risk**

Your deck's structural material matters. Wood supports can catch fire and intensify a fire more than the surface alone. Enclosing wooden supports or wrapping them in metal sheathing can improve fire resistance.

Under-Deck Area

- **No storage + non-combustible enclosure or patio** –  **Lowest risk**
- **No storage + regular cleaning** –  **Lower risk**
- **Storage of items or debris** –  **High risk**

The area under your deck is part of the Immediate Zone (0–1.5m around your home)—keep it clear. Use 3 mm metal mesh or non-combustible siding to enclose open sides and block embers. Ground-level stone patios pose no fire risk from under-deck debris. Whenever possible, finish the area at grade with bare mineral soil or gravel to further reduce ignition potential.

Gaps & Corners

- **Cleaned gaps and corners** –  **Lower risk**
- **Plant debris left in gaps/corners** –  **High risk**

Dry leaves and needles between deck boards act like kindling during a wildfire. Regular cleaning prevents these fine fuels from igniting your deck.

Deck Furnishings

- **Stored indoors or 10m away** –  **Lower risk**
- **Left on the deck** –  **High risk**

Patio furniture, soft furnishings, toys, planters, barbecues, umbrellas, dog beds—even doormats—can ignite easily. Use non-combustible items made of metal, stone, or concrete. If you're travelling or on evacuation alert, move combustibles indoors or well away from your home.
