

MINUTES OF THE ANNUAL GENERAL MEETING  
OF CONDOMINIUM CORPORATION NO. 9810287  
(CHAPARRAL POINT ADULT CONDOMINIUMS)

CALL TO ORDER

Chairman Sharon Johnson called the meeting to order at 1:30 p.m., November 20, 2020.

CERTIFYING PROXIES

The manager reported to the Chairman that a quorum of persons entitled to vote at the meeting appeared to be present by virtue that:

11 Units were represented by the personal appearance thereof

15 Units were represented by proxy

A total of 26 Units were represented. Quorum is 12 Units.

The Board members and the Manager were introduced.

NOTICE OF MEETING:

The Chairman moved that the reading of the Notice of the Annual Meeting, which had been e-mailed/delivered to each Unit Owner on the 31st day of October, 2020, in compliance with the requirement of and the time specified in the By-Laws of the Corporation, be waived. This was seconded by Eileen Bailey, Unit 15. This was passed.

That notice gave the information:

TAKE NOTICE THAT THE ANNUAL GENERAL MEETING OF CONDOMINIUM CORPORATION NO. 9810287 WILL BE HELD AT:

PLACE: Lake House, 225 Lake Chaparral Drive, S.E. Calgary, Alberta

DATE: Friday, November 20, 2020

HOUR: 1:30 P.M.

The Chairman referred to the Agenda following the Notice and indicated the meeting would be conducted in accordance with the Agenda.

DISPOSAL OF MINUTES OF LAST AGM

A motion was made by Sharon Johnson of Unit 31, and seconded by Joanne Lavalley of Unit 134 that the reading of the minutes of the last AGM be waived, as they accompanied the Notice of AGM. This was passed.

The adoption of the 2019 AGM minutes was moved by Eileen Bailey of Unit 15, seconded by Joanne Lavallee of Unit 134, and passed.

## REPORTS OF OFFICERS AND COMMITTEES

Cheryl Hougesen, landscape liaison on the Board, reported on happenings since the last AGM. She firstly thanked owners for efforts put into their own garden areas, noting how nice they looked. She thanked volunteers during the year: Madonna and Garnet Hamm for advice and watering assistance, Garnet Hamm for his time building skirting on the mailbox, Diane and Peter Haggarty for cleaning the north garbage building, Wendy Landy for plant and bench donations, and a special note of thanks to Anne-Marie Hougesen for much assistance with planting and plant care.

During the year, Cheryl reported negotiating the new landscape contract, replacement tree planting, acquiring new front entrance planters, and much work creating a great look with perennials and bench to enhance the mailbox area. New low flow sprinkler heads were installed in the central grassed area to alleviate standing water. This was at no cost to the complex, as it was negotiated as part of the landscape contract. Some grading and re-sodding was done as required due to normal settling or removed tree areas. Three trees were removed after complaints were received of damage due to age, disease and size.

Cheryl also noted some of the repairs done during the past year - the streets had some paving repairs, the north fence areas replaced in 2019 were painted this year, repairs of some of the top railing boards were done on the south fence, and sections of eavestroughing were repaired or replaced if required.

Cheryl reported that the position of landscape liaison was more work than anticipated, but found it a positive experience with a good group to work with on the Board, and with owners. She added she had a better appreciation for the Board and the work they do.

Alan Tanaka, Board Treasurer, provided a financial analysis report that was read by Board member Joe Robbs. Increased operating costs (from \$ 112,000 up to \$ 133,000) were experienced with the vast majority of this being rising insurance costs. Percentage wise, increases were as follows:

Administration 19%

Utilities 21%

Landscaping/snow removal 2.3%

Insurance 56%

The Reserve Fund contributions from the Condo fees needed to be increased to Study prescribed amounts. This replacement of funds was divided over four

years, so the cost to the owner was lower per year than a larger one year only increase or a cash call. The majority of the \$141,000 Reserve Fund expenditures in 2019-2020 were to correct the venting and roof issues. No substantial reserve fund costs are budgeted for 2020-2021.

The monthly condo fee per unit during the year was expensed as follows:

Reserve Fund transfer	\$ 103
Landscaping, snow & minor repairs.	\$ 99
Insurance	\$ 62
Administration.	\$ 38
Utilities.	\$ 33

At August 31, 2020 the Corporation Cash on hand was:

Operating account	\$ 21,958
Reserve Fund cash	\$ 134,746
Reserve Fund Investments	\$ 311,579

Sharon Johnson, Board Chairman, thanked the Board for their hard work and cooperative attitude and support. She noted that through the year some owners sent notes or made comments thanking the Board. This support was appreciated by the Board.

She noted that the new Bylaws were accepted by the owners and were registered at Land Titles in May, 2020. This finalized a long and arduous project by the Bylaw Committee. She noted that posting to the Corporate website was proceeding. A comment had been received that financial updates (other than the year-end financial reports) several times during the year would be welcomed by the owners, and she will try to post some of them.

The huge amount of work on the air flow of attics, and in the case of some ice damming damaged roofs, the actual roof/attics, took a huge toll on the Reserve Fund amounts. As stated in the Treasurer's report, the amount of contributions from the condo fees had to be increased because of this.

Sharon reported receiving a letter with questions to be raised at the AGM. This questioned why insurance deductibles had increased dramatically, and what the actual cost of insurance was. The Board was extremely upset at these increases, and looked at this question very carefully. The condo insurance industry seems to be able to "name their price", and since fewer insurance companies will even insure condos, this increases their power. These insurance companies claim that they have suffered big losses through many fires and floods. All condos are being hit similarly with greatly increased deductibles and inflated premiums. Even though our Condo Corporation has spent much money on ice damming prevention, the two years of claims for damage from that source has given more reason for them to increase

their premiums. By law, Condos must insure against losses that can happen from fires, floods, and many other dangers.

She reminded the owners that liability is a huge factor in having insurance. The Condo currently has a lawsuit against it - a fellow slipped on ice on a walk. This was supposed to go to trial around the end of October, but it seems to have been delayed due to Covid closures. Sharon will be speaking at Discovery in this case. The fellow (and his wife, who allegedly suffered anguish) is suing the former Unit owner, the Corporation, FirstService Residential (which was the manager at the time), a clinic he attended, and two of the staff (just named as John Doe and Jane Doe in the notice). The Board and FirstService were not advised of any incident and first learned of it when the lawsuit notice was served. The timing of this was just before the time limit for the action ended. This action is covered by insurance, and the insurance companies' lawyers are working on this. This adds to the reason that insurance is required.

### APPOINTMENT OF AUDITORS

Upon motion duly made by Sharon Johnson of Unit 31 and seconded by Joanne Lavallee of Unit 134, it was passed that the appointment of Auditors be left to the discretion of incoming Board of Directors.

### ELECTION OF BOARD OF DIRECTORS

As per the Bylaws, all Board members resigned. Volunteers were asked to put their names forward to serve on the Board.

Volunteering to serve on the Board were:

Joe Robbs, Unit 39

Cheryl Hougesen, Unit 103

Sharon Johnson, Unit 31

Lorna Herdman, Unit 60 (via verbal notice prior to the AGM)

Connie Touw, Unit 22 (via verbal notice prior to the AGM)

Eileen Bailey, Unit 15

As there were no further volunteers, and the number of volunteers to serve being within the 7 allowed members, voting was not required. Those declared as the Board Directors are:

Joe Robbs, Unit 39

Cheryl Hougesen, Unit 103

Sharon Johnson, Unit 31

Lorna Herdman, Unit 60

Connie Touw, Unit 22  
Eileen Bailey, Unit 15

### QUESTION PERIOD

It was suggested that the landscape liaison ask the owners for volunteers to assist with watering the plants in the common areas. It was thought that many would be willing to help in this.

The snow cleared from the roadways seems to mainly be stored on the south side of the street. Could more of this be put on the grassed areas on the north side, as it gets more warm sun to melt it? This will be brought up with the landscapers.

The Board was thanked for their work during the year.

### ADJOURNMENT

Upon motion duly made by Joanne Lavallee of Unit 134, and seconded by Donna MacPherson of Unit 112, it was unanimously resolved that the meeting be adjourned.

The meeting was adjourned at 2:05 p.m.

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Chairman

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Board member