

KDCA FALL MEETING

Wednesday, October 4, 2006

IN ATTENDANCE (34)

HARALD LOHN
ANN LOHN
GARY BEARDSLEY
PAT BEARDSLEY
STEVE HARTLE
MAL TYGESSON
PAT TYGESSON
JERRY FISHER
MIKE BILSBARROW
GERRY CARIOU
JACQUI HAUKENESS
EARLA HAUKENESS
BRUCE McGREGOR
JIM BUHLMAN
SHARON HRON
CHANTALL WISNESKI
GWEN KEEFE
BRIAN MILES
PETER BURNS
BRAD BULBUCK
ROBERT PALUCH
DAN GRAHAM
CHRIS LEBLANC
GAIL MURRAY
JIM ANTLER
EVAN SIMPSON
TREVOR PARK
FRANK BASTONE
LYLE WIEBE
BILL LIMMRICK
BERT & TERRY
PAUL JACUZZI/CHRIS LEBLANC
JUDY ALEXANDER

KABELLO LODGE
KABELLO LODGE
LAC SEUL'S EVERGREEN LODGE
LAC SEUL'S EVERGREEN LODGE
BIG HOOK WILDERNESS CAMPS
EVERGREEN LODGE
EVERGREEN LODGE
MORSON OUTFITTERS/VP NWOTA
PATRICIA REGIONAL TOURIST COUNCIL
SUNSET COUNTRY TRAVEL ASSOCIATION
RUGBY LAKE LODGE
RUGBY LAKE LODGE
WORLD OF WATER
EAGLE LAKE SPORTSMEN'S LODGE
CEDAR POINT LODGE
STANLEY'S RESORT
ROGER VALLEY OFFICE/CITY OF DRYDEN
PATRICIA AREA COMMUNITY ENDEAVOURS
McAULEY & PARTNERS
RBC ROYAL BANK, DRYDEN
TEMPLE BAY LODGE
RED INDIAN LODGE
MEDICINE STONE RESORT & OUTPOSTS
MERMAP CARTOGRAPHICS
MINISTRY OF TOURISM
MINISTRY OF NATURAL RESOURCES
MINISTRY OF NATURAL RESOURCES
MINISTRY OF NORTHERN DEV. & MINES
NORTHWESTERN HEALTH UNIT
NORTHWESTERN HEALTH UNIT
WATER RIGHT
NORTHERN WATER WORKS
NORTHWEST DESIGN + COMMUNICATIONS

1. CALL TO ORDER The meeting was called to order at 9:20 a.m. Oct., 2006 by Harald Lohn as President.

2. INTRODUCTIONS Self introductions were made around the room.

3. PRESIDENT'S OBSERVATIONS/DISCUSSIONS : Harald Lohn

Harald indicated that it was a tough year for tourism due to a variety of issues such as border issues, land use and GST to name a few. He has been appointed to the Northern Ontario Tourism Marketing Steering Committee. Next Spring the consulting team will be traveling throughout the North meeting with as many tourism stake holders as possible. He said we all have to get together, communicate more with each other with ideas and concerns. KDCA members have to step up- start working on issues I don't know of anyone who had a good year this year. If they said they did- they're lying! Feedback and ideas are critical as I pass these up the line to NOTO and MP's. We're in for some tough times... 2007-2008 looks real tough...gas is higher, can't have leeches- it never quits. We can't let up even if the season's done. We have to keep the pressure on politicians and government. Jerry will be giving a presentation on Destination Marketing- our next project.

Harald invited Pat Tygesson to bring forward her idea of setting up a Bursary Fund. Pat said that the communities of Dryden and Kenora have been very supportive of KDCA. She said it was time we started giving back to these communities. Setting up Bursarys for High School students continuing their education in Tourism Marketing was proposed. "We should be looking at setting up 6 Bursarys in the Kenora District. Students have to submit an application and we (KDCA) would set up a committee to decide on the amount of money to be designated as well as decide on Bursary recipients. It is time to get some publicity for KDCA." Jerry commented that NWOTA already does this and it is a very good program as well as good publicity for their organization. Pat said that the paperwork would have to be started in January with packages going to students in April. Someone would have to attend the various Graduation ceremonies to present the Bursarys on behalf of KDCA. Harald said that Pat will take the lead on this and get the Bursary Program going. Earla commented that KDCA would get more publicity if it's in each community.

Office Service Proposal: Harald said that northwest design + communications contract proposal remains the same as last year and will be voted on by the end of the day. They have also been asked to refreshen/redesign KDCA's web site as well as letterhead and envelopes.

4. MINUTES OF SPRING MEETING Minutes from the 2006 Spring KDCA meeting were previously circulated. Gary Beardsley moved to accept the minutes as presented. Jerry Fisher seconded. Carried.

5. INTRODUCTION:DESTINATION MARKETING FUND Harald Lohn

Harald said KDCA/NWOTA met recently in Dryden and identified DMF as a high priority and an action item for the two organizations. Ian McMillan was invited to this meeting to make a presentation on the successes of DMF in Sault Ste. Marie. Ian stated DMF was providing SSM with over \$600,000/yr to market there area. Harald said the Globe & Mail had an article recently that said the majority of the U.S. doesn't know about Canada and there were fewer crossings at the Fort Frances border this year. We need to put more dollars into Destination Marketing as we are competing with Australia, Wisconsin Dells, Mexico etc.

PRESENTATION: DESTINATION MARKETING FUND Jerry Fisher

Jerry Fisher said that the Canadian Governments Marketing Budget is decreasing. Neither Canada or Ontario is marketing to the midwestern U.S. while many other countries are spending millions marketing to this area. Northwestern Ontario generally get the short end of the stick with any provincial marketing budget. An average of 230,000 visitors/year cross the Rainy River/Fort Frances border. From May-October we lost over one-quarter million people in 3 border crossings (Fort Frances was 170,000 down; Rainy River stayed about the same and Pidgeon River lost about 100,000 2 day visitors). Over the last 35 years there have been significant changes in visitors coming to our area. In Sunset Country 11.3 million dollars are spent to market our businesses...money that we are spending to compete with our neighbours and not marketing our area as a destination. Northwestern Ontario is worth marketing...CLEAN, GREEN, SAFE! We are proposing a Destination Marketing Fund for NW Ontario. Most travelers are paying Destination marketing fees in major cities. The All Canada Show put together a chart of all the cities they visited in-most charged 15% tax. Our guests are paying 5% provincial tax, 6% GST with a 3% rebate=8%. We are proposing 12%...3% less than most others. We've been talking about this concept for over 15 years. The concept is that we would charge a 2% Destination marketing Fee-one fee for regional marketing and one for community marketing. The DMF is voluntary and involves participating outfitters to charge their guests a small fee related to the accommodation portion of their bill. This fee then goes into a central account where, with the fees collected by other participants, it is used to develop marketing initiatives promoting the region and those specific outfitters who contribute to the fund. First we have to form a corporation and get interested partners involved. Then we have to develop the following procedures: 1) What to charge our guests; 2) How do we remit these fees; 3) How do we reward the participants and, 4) How do we market the north.

DISCUSSION:

Harald commented that this is kind of a vision and we have to get to the next step and get some support. We need to know if it's a good idea.

Mal said that Ontario has no legislation-strictly volunteer to do this.

Jerry said there are currently 9 accommodation/hotels in Kenora currently doing this.

Gary asked if there was any way to increase the dollars by partnering?

Harald said that Ian McMillan said to get it going and we will partner with you.

Dan Graham said that stake holders control where the money is used-you control your own destiny. It's not a tax...it's a fee.

Mal said that he was disappointed that Jim Grayton didn't come to the meeting as we had questions such as what are the total marketing dollars spent in our area.

Gerry said that Jim had Jury Duty but did send along some information.

10:30 am COFFEE BREAK SPONSORED BY ROYAL BANK

10:45 am MEETING RESUMED

6. PRESENTATION:LUP (LAND USE PERMIT) UPDATE: Evan Simpson and Trevor Park, Ministry of Natural Resources

Last year a Regional Task Team was struck to focus on the resolution of various issues associated with MNR's review of outpost camp operations at the time of transfer such as when an operator is selling one or more outpost camps. The task team comprised of representatives from the Ministry of Natural Resources, Ministry of Northern Development and Mines, the Ministry of Tourism, NOTO and the tourism industry. They have met several times since the industry and the MNR met in Ignace last July. Two committees were formed as a result of this meeting-one Provincial and one for NW Region. Evan said that both he and Trevor are involved in the NW Region Committee. An Interim Approach- a process to guide the review of outpost camp bed capacities at the time of transfer is a short term process and was implemented while longer term policy implications are being worked out. During the period that this Interim

Approach is in effect, MNR will not reduce the number of outpost camp beds at the time of transfer. The interim approach applies to the review of the bed capacities of remote commercial tourism outpost camps. Reviews occur at the time of transfer of the site improvements-such transfers require the issuance of a new Land Use Permit. During the review process the MNR calculates the lakes productive capacity. Operators will have access to 90% of the productive capacity (unless there are other existing users). Other lake specific direction such as local land use policy, resource management plans etc. and information is also considered. In the absence of detailed use data, a benchmark allocation has been established. For walleye dominated lakes, a harvest of 100 kg of walleye per bed and for lake trout dominated lakes, a harvest of 50 kg of lake trout per bed. If the initial screening indicates that the "benchmark allocation" of an outpost camp does not exceed the fisheries capacity of the outpost lake, MNR will notify the operator that the fishery appears to be sustainable and that the transfer will be approved. If the initial screening indicates that the "benchmark allocation" of an outpost camp exceeds the fisheries capacity of the outpost lake, MNR will then carry out a more detailed analysis. If further analysis indicates there is no threat to sustainability, MNR will acknowledge and document. MNR will notify the operator that the transfer will be approved. If the analysis indicates a potential loss of the sustainability of the fishery, MNR and the outpost operator will meet to determine the extent to which present business practices reduce the risk to sustainability as well as discuss approaches to reducing the risk to sustainability. MNR has agreed to a longer approach and in future it may not be the number of beds in the permit- it may be the number of angling days instead. He also said that sometimes MNR has to make some assumptions as there are so many different scenarios-that's why communication is so important. Gary brought up that there is an allocation issue for example with bootlegger operations. Evan said there will be a lake by lake assessment. There are problem lakes such as those 200-300 hectares in size. We need to find a way to deal with these. Harald said that Mal and he were part of the committee and that this committee has been successful in developing a new trust, a new relationship and a new way of doing business with MNR. The invitation for MNR to attend KDCA's meeting today shows how far we have come in working together. Mal said the biggest obstacle he had was that government changed models and when camp operators went to sell their outpost and/or main lodge the rules had changed and there hadn't been a change in over 35 years. He said our industry has progressed a long way over the last 30 years...we sell on experience not the number of fish.

7. PRESENTATION: THE STATE OF TOURISM IN NORTHWESTERN ONTARIO:

Jim Antler, MTR

Jim explained that he works on the policy end of things-Ministry of Tourism Policies Branch (i.e. passports). The MTR Research Branch focuses on resource based tourism- crown land, enhancing tourism on crown land and waters. Hugh Carlson, Red Lake and Brad Greaves, Ignace are part of a working group representing Northwestern Ontario who are looking at resource allocation, LUP's etc. Jim said the latest report on the passport issue was that it was delayed for implementation- Air to U.S. need passport by Jan.8,2007 and Land & Sea June 1, 2009. Our Minister believes that common pieces of ID would work better and we've had meetings with the Federal Government on this. Gary Beardsley commented that he hoped the U.S. Government doesn't modify by Jan. 8, 2007 as it will hit us mid season...we have to encourage our guests to talk to their congressman. Mal Tygesson said that yes it is an issue for us- Canadians will also require passports and this will cause bottlenecks at the border. Jim said that Jerry Fisher and others have been very proactive on this issue which has been very helpful and said that the Ministry is not done with this yet. Jim said there are several proposed Federal Budget cuts with GST Visitor Rebate Program being one- as it stands April 1, 2007 is when it will kick in. This will have to come forward in Parliament first. It is hard to know what might sway the government so we are encouraging you to write your member of Parliament. In touching on the water issue Jim said that they supported the transfer to the Northwestern Health Unit. We know there are concerns such as testing frequencies and testing will be done through public labs which may cause some problems in transporting samples. Regarding the Disability Act he said that the

Province aims to be barrier free for those with disabilities by 2025. Sheila Larmer has been on the committee and there will be a public consultation in October. In speaking on Tourism Research he provided the following updates:

Border Crossings to Ontario decreased by 12.2% in July 2006 over July 2005. This widened the overall loss of U.S. crossings into Ontario to 9.3% for the first seven months of 2006 over the same period of 2005. For the period of January to July 2006, Ontario received 41% fewer entries from the U.S. compared to the same period in 2001, the historical peak for the period. The Canadian Tourism Commission says the declines are because of bad weather; unfavourable exchange rate; higher gasoline prices; the lure of more exotic destinations and a general lack of interest ('been there, done that').

MTOUR's Travel Intentions Survey The following issues were cited as to why Americans were not traveling to Canada: 21% anti-Americanism; 16% difficulty/delays at the border; 12% issues of safety/violence/security; and 10% cite passport requirements.

Travel Activities & Motivations Survey (TAMS) The 2005 study looked at travel habits and recreational activities of the past two years and provides detailed information on travelers activities, travel motivators, places visited, type of accommodation used, impressions of Canada/Ontario as well as how visitors found information on where they traveled to. ETAM's report will be completed at the end of October and can be accessed on line at www.research.tourism.gov.on.ca.

12 Noon LUNCH. MANY THANKS TO SPONSORS PAT & MAL-EVERGREEN LODGE
AND PEG & BOB- TEMPLE BAY LODGE

1:00 pm MEETING RESUMED

8. PRESENTATION: ROGER VALLEY, M.P.'S OFFICE represented by Gwen Keefe

Gwen thanked KDCA for the invitation to attend the meeting. She said that their office is shared with Patricia Region Tourist Council so they hear of many issues as well as border turn backs. She said that Roger is aware of the thousands and thousands of dollars lost because of this issue and is working on ways to solve it. She said that we have to keep lobbying for a simple solution...maybe resources need to be allocated to say Canada is friendly to U.S. visitors. Regarding the elimination of the GST Visitor Rebate Program she said we still have time to provide facts and figures as to how this will effect our area. numbers are helpful as well as letter writing campaigns and these will give Roger more ammo. She said the Treasury Board hopes to save \$78.8 million with the elimination of the VRP and justifies this decision by saying that only 3% of tourists take advantage of this...which we know is not true. The accurate figure is closer to 11%. Gwen said that she brought hand outs "Industry Report - Consequences of canceling the Visitor Rebate program" for members that want more details. Harald asked what the chances were in not canceling the GST. She said she would say 50/50- however we don't know...there are 303 MP's- we only need 156 to vote against it.. Mal asked if their office had received any response from other provinces. She answered that they haven't received any feedback. Gary asked that with the weak U.S. dollar are there any fiscal policies that can be changed...or other ways to make up for this 3%. Gwen said that these issues are looked at on a global basic...I can't comment on this at all. Anne Lohn said that all these issues as well as border crossing problems doesn't only affect us but it affects our employees as well. We are having to lay them off earlier. Harald said that letters have gone out from KDCA/NWOTA regarding the GST Visitor Rebate issue. We were able to use the data from our 2001 Economic Impact Study.

9. TREASURER'S REPORT Steve Hartle, Treasurer circulated copies of the report dated October 3, 2006. He said that financially KDCA is doing pretty good so we should consider moving some money out of the checking account to earn a little more money. We will have some legal fees for getting us incorporated. Summary of Report is as follows;
Total Income: \$17,527.12

Total Expenses: \$6,365.37
Checking Acct. Balance: \$16,297.18
TD GIC (Wait and See): \$12,663.05
Investors Group: \$49,329.38 as of 10/2/06
\$48,199.35 as of 3/31/06

2.34% increase for 6 months. Approx. 4.68% per year.

Harald asked about membership totals. Steve said about 117 combined members. Steve will email Harald the latest membership spreadsheet. Harald said that in the past KDCA has had a lot of money just sitting in an account and complimented Steve on taking the initiative to do something with it.

KDCA INCORPORATION REPORT: Peter Burns, McAuley & Partners

Peter explained that incorporating KDCA came about because of hassles Steve had with investments. He also said that he was surprised at KDCA's financial assets. He said that he suggests a corporation without share capital that would require 3 directors... it's not a complicated process and can be done quite quickly. Steve had mentioned they wanted limited liability which Peter explained was not a big deal for this group as most camps have their own liability insurance. Peter said he would like to meet with the executive and then a lot of things can be done through fax or email. Mal asked if Directors can be changed. Peter said yes...for example at an annual KDCA meeting Directors can be voted on and changed. He said that there is a law that states that the majority of Directors must be Resident Canadians. A Permanent Resident will not suffice- has to be a Citizen of Canada at this time...eventually this law will eventually disappear. Steve wondered if KDCA would have to start charging GST on membership dues once incorporated. Jerry said not unless the dues are over \$20,000.00. Peter also said that in regards to border issues- they get inquiries every month from someone who has been denied entry into Canada. He said there is a deemed deemed rehabilitation or an application at the border. We'll put it on our web site in about a month as to the process which we will keep updated.
(www.mcauleylaw.com)

10. MEMBERSHIP FEE DISCUSSION: Pat Tygesson said that membership fees for members have not raised since 1979 and proposed that they should be raised to \$100.00 Regular Membership and \$60.00 Allied Membership. Jacqui Haukeness said she'd go along with the proposed increase but questioned what the extra money was going to be used for as the Treasurer's Report stated that KDCA had a substantial amount of money. Harald said there is a variety of things we can do...we just have to sit down and decide what we want to do. Bruce McGregor said we talked about allocating funds at last years fall meeting. Peter Burns suggested KDCA put together a committee to develop a plan and bring it to the next spring meeting. He said that his first question to Steve when they first started discussions on Incorporating was what is KDCA going to do with the money. Pat Beardsley said it was an emergency fund. Mal said that in the past it's been a contingency fund in case we wanted to challenge an issue. Jerry said that KDCA/NWOTA have \$4,000.00 in an account which we have been able to leverage with RRCDC. He said there are issues coming up (i.e. trip to Ottawa) and last year they had travel expenses to Washington. Harald asked if this should be tabled till the spring meeting. Judy mentioned that the next membership drive goes out in April, prior to the spring meeting. Gary said that if we raise the fees we should be advising the membership what the money is going to be used for and said that it's not a significant amount if we don't raise them this year. Earla asked whether KDCA should be looking at what the new bylaws are. Gary asked if they were ever done. Harald said that Carol Wisneski was supposed to do that but was never done. Steve said there should be a constitution somewhere. Harald said there was- a little yellow book that they will have to find. Harald said that Steve, Gary and himself will look at budgeting. Mal said that NOTO increased membership fees and it all went into a Bursary Fund. He said he thought they should table it till spring and take it under review with the budgeting committee. Harald agreed.

12. PRESENTATION: WATER SYSTEMS: Lyle Wiebe and Bill Limmrick, Northwestern Health Unit

They said there is a lot of pressure to get the Northwestern Health Unit back working on a budget of \$550,00.00 just to visit all the tourist operations (700 camps) and we only have 6 inspectors. The budget is supposed to start January 2008 so regulations will stay with the Ministry of Environment until then. Lyle said that technology has improved tremendously which will allow them to go to process based from outcome based. Bill explained that he attended meetings in Toronto and they have no idea of how tourism businesses operate in the north- each camp is different but MEO says one size fits all. he went on to explain that if you are American Plan operation you have to provide potable water and you will be rated high, medium or low. However most would be rated high. The Northwestern Health Unit has 13 offices in the region to ship samples to for testing for \$1.00. Currently it costs \$40.00 to send a sample to a private lab. He said the the Northwestern Health Unit lab will be able to provide more breakdown on water and can also guarantee transportation standards. Steve Hartle asked what about if you have outposts? Will the NWHU be reasonable and allow outposts to post a boil water advisory? Bill said that they are the only health unit out of 32 in the province providing this service. We are suggesting you hire a student to collect and bring samples to NWHU. Mal asked if he meant that outposts are low risk whereas my resort that provides food is high risk and you have no data. Lyle said it's demographics, families and older people with lower immune systems are now your clientele. Bill said that you must supply safe water. Mal commented that regulations are always set to target the biggest user. Bill told Mal that once an assessment is done on his resort he could move to low risk...we do the same with restaurants. Chris Leblanc said he understood that surface water= high risk and ground water=low risk. Gary said that most of us haven't seen an inspector in 1 or 2 years so should we be expecting a visit next year? Lyle answered yes-next year.

PRESENTATION: NORTHERN WATER WORKS Chris Leblanc

Chris explained that they are not a government agency so if anyone needs help lobbying government to contact them. Chris said they are experts in the Northwest and do water treatment for Red Lake. He said he is also a resort owner and has been experiencing similar problems with the regulations as well. Northern Waterworks specializes mainly in surface water, lakes and streams and are usually brought in by the Federal Government for crisis situations. Chris said that all their operators are certified. We can assist you in getting samples to labs as well as how to take proper water samples. He said they have teamed with Water Rights a company out of Winnipeg who supply water systems that are cost effective and have technical expertise to help select the right product. We have a float plane to assist, service and supply equipment. Contact us with any questions- we have 15 staff in Red Lake: Tel: 807-727-2424 or Email: nwi@goredlake.com

PRESENTATION: WATER RIGHTS Paul Jacuzzi, President

Paul said they have been in business since 1982 designing systems and providing solutions to water problems. He said every water situation requires a unique solution. Quality and technology has improved over the last 20 years. He said they have brought a lot of product for members to see or ask questions about. He said that if KDCA would like to hold a water seminar someday they would be delighted to assist.

13. PRESENTATION: MERMAP CARTOGRAPHICS Gail Murray

Gail has worked for 5 years in GIS mapping and now has her own company specializing in maps for cottage areas and lodges. She said she has access to all map data for Ontario and MNR depth maps. She explained that maps are an important part to your business as they promote your lodge and enhances your image. her "Directions" maps can be posted on your web site where viewers can print them. These maps can also be sold in your lodge. She said her 3-D maps are loved by hunters. These maps can be customized- any area in Ontario can be converted into a 3-D map

complete with lakes,rivers,roads,railways and any other features you wish to add. She passed out brochures and had a display set up to answer any questions.

14. OTHER BUSINESS

a) Trout Forest Management Plan - Gary Beardsley who sits as LCC Rep for 2009-2019 Trout Forest said the MNR sent out letters to over 80 camp operators and only 4 have been returned. He said this is a concern as the plan is about to start and it takes about 3 years. Goes from A Block to B Block based on the Caribou Block and will be looking at road plans. He said that if anyone has concerns for over the next 20 years now is the time to get involved. Harald commented that some of the camp owners are located smack in the middle of this area...we will eventually be able to drive to our camps which will change our business dramatically.

b) Border Issue- Jerry Fisher said he and Harald have been working on this issue and that to date they have had a conference call with every tourism director. He said they are working on a uniform survey for all of Canada and have been talking with a lawyer regarding DUI's and documentation. He said they are talking about a trip to Ottawa and trying to get a meeting with the Outdoor Committee. Ken Boshkoff and Roger Valley are also working on the issue. NOSTA didn't take any issues to the board. Jerry said there was a heated discussion yesterday at the NWOTA meeting where it was suggested to put major people at all council meetings in the region and put a position paper in front of them. The second suggestion was to hire a lobbyist. It was suggested that each camp pay \$200.00 to cover a \$200M cost for the lobbyist. He said the third suggestion was to send 100 operators to picket the border crossing on October 24 th. Mal said that they have had many discussions with Roger Valley and Bill Graham to fix the problem. Mal said that the U.S. is doing everything to market against us to keep Americans at home. Jerry said that tourism is just not seen as a viable industry in Canada. Mal said we have to become more visible and give back. Harald said that we need to collect paperwork reports of people turned back at the border-membership has to give KDCA this info. Harald also said that sometimes we don't get correct information from our guests. Jerry said that there were 20 members at NWOTA meeting yesterday and many were upset about the border issue and one resort said they lost \$120,000 because of a cancellation regarding a DUI. He said that at Emerson you can get rehabilitated after five years of the offense but can't at Fort Frances. Gary said mill town attitudes are pervasive and that municipalities have to do something...Domtar says mill will be closing. Mal said that two of his guests stopped at the duty free shop and were gruelled with questions from two U.S. Customs agents.

c) Upcoming NOTO Convention- Gary will attend and report of the convention Nov. 7-9,2007. They will be voting on a new Board of Directors and Dave McLeod of Howey Bay Camp is a candidate up for this election. Mal motioned that KDCA cover Gary's expenses to convention. Seconded by Earla. Carried.

d) Royal Bank Leasing Program - Brad Balbuck said they have a leasing program for outboards/boats. Gary said that TD Bank is prime minus 1 for operators. Brad said that that is a Provincial standard and not only with TD. The Book Value of the camp must be under \$500M...loan up to \$50M for improvements...If you fit give us a call.

e) northwest design + communications Office Contract- Gary motioned to accept the contract for another year. Seconded by Anne Lohn. Passed.

f) Spring Meeting- date set for Friday May 4th, Waldof Hall

21. ADJOURNMENT: Gary Beardsley voted to adjourn the meeting. Jim Buhlman seconded.