

MUNICIPALITY OF GRAND LAKE SPECIAL COUNCIL MEETING MINUTES

DATE: Monday, March 27, 2023

TIME: 6:27 PM

LOCATION: Minto Council Chambers

The meeting of the Municipality of Grand Lake was held at 6:30pm on Monday, March 27, 2023, with Mayor Nicklin presiding.

COUNCILLORS PRESENT: Greg Smith
Chanda Klassen
Gary Glenn
Michael Richardson
Gloria Hogg
Crystal Boudreau

CAO: Michelle Dickinson

Councillors Mary-Faith Mazerolle and Shaun Ward sent their regrets as they were not able to attend.

PRESENTATION BY LUKE CAIN INSURANCE

Luke Cain was the insurance broker for both the Village of Chipman and the Village of Minto however, each village were under different carriers.

When the municipal reform took place, he went out to those insurance carriers and obtained two (2) quotes, one from each carrier. He used the same values from the villages spreadsheets and brought them together. He had both claims history from both villages. There price came in at ten per cent (10 %) difference.

The insurance carrier that was insuring Chipman is now insuring the Municipality of Grand Lake and they have brought all those schedules together under one policy. The Village of Minto used to carry a very large limit of liability insurance of \$25,000,000. For the purposes of this quote, they used \$5,000,000 which is the norm, it is the starting point on the municipal insurance packages.

Municipal liability insurance increases in increments of 5 to 25 to 50 those are the options available. These access amounts are not hugely expensive but the more people you have in your community the more you pay for your liability insurance and the more you pay for your higher limits of liability insurance it is predicated by population.

The Municipality's building insurance has a very good rate, it has sixteen cents per hundred dollars of coverage. A million dollars of coverage costs \$1600.

The automobile insurance is high especially on the fire department vehicles. The automobile insurance needs to be fine tuned for next year and there is work that needs to be done on that.

We need to look at the buildings we are insuring and decide what is worth insuring and where we can move things around.

The municipality needs to find out what the limits of insurance ought to be for the general liability insurance, buildings - what do we want to insure for buildings, the limits, do we even want to insure them all and automobiles – make sure we have our schedules right, take a look at values of vehicles. There is not a lot we can do with the automobile insurance until renewal, but we can be ready.

The Municipality is over insured.

There are two places that contractors' equipment gets their insurance. One is from liability insurance from the automobile insurance policy. It is not always best to insure for physical damage or for collision and comprehensive under automobile insurance. Depending on how the insurance price comes out sometimes it is cheaper to insure the liability under the automobile policy but sometimes for the physical damage to that piece of equipment you can move it over to your building insurance as a piece of contractors equipment and insure it for damage that way.

Council is to review the list of insured items for the municipality and decide what they think can be adjusted or possibly dropped. Buildings of consequence are the ones that you want coverage on.

Council will go through the list and then go back to Luke Cain so he has something to work with in reassessing our insurance rates.

CALL TO ORDER

Mayor Nicklin called the meeting to order at 7:25.

APPROVAL OF AGENDA

MOTION: Moved by Deputy Mayor Smith and seconded by Councillor Boudreau to approve the agenda and amendment to the agenda. **Motion carried.**

CONFLICT OF INTEREST

No conflicts were declared.

AGENDA ITEMS

Storage Building – Shed Replacement

CRSC inspected the building at the Marina to determine what renovations would be required to extend the life of the building. They provided 3 options for the building. Option 1 - support the existing walls and roof and demolish and replace the existing floor system. Option 2 - demolish the existing building and build a new wood framed building to replace the existing one. Option 3 – demolish the existing building and build a new wood frame building further away from the marina to reduce the risk of future flooding.

There are also options of putting a panel on a pole or look at retrofitting a building that is already there but out of the flood plain. Mayor Nicklin will speak with an engineer that is in the petroleum business and see what he recommends for the hookup.

Motion: Moved by Councillor Klassen and seconded by Councillor Boudreau to table the decision on how to proceed with the Marina Storage/Electrical building. **Motion carried.**

New Storage Building for Municipality of Grand Lake Fire Department (Minto Detachment)

The Minto Detachment would like to build a new storage building at their hall at no cost to the municipality. They have fund raised and have had materials donated.

Motion: Moved by Councillor Richardson and seconded by Councillor Glenn for the Minto Detachment to proceed with building a 30' x 50' storage building at the Minto Fire Hall at no cost to the Municipality. **Motion carried.**

Website Proposal

There are two proposals for a new website for the municipality. The first one from Outreach Productions was \$13,075. The second proposal was from Ginger, and they quoted a cost of \$19,400 plus HST.

Councillor Richardson has other people that he has dealt with for website design. He is going to go through the materials he has and will forward them to Michelle.

Motion: Moved by Councillor Hogg and seconded by Councillor Klassen to table the decision on the web design until Councillor Richardson provides a further list of web designers. **Motion carried.**

PIDS – 45026788; 45025780; 45031549; 45099884; 45093960; and 45025798

Motion: Moved by Councillor Richardson and seconded by Councillor Glenn to purchase property from Rachel MacFarlane for MLS listing # NB077615 for the price of \$94,900 pending clear title. **Motion carried.**


Inclement Weather Policy

The inclement weather policy was sent out to council and council did agree with the policy. It was decided that the Chief Administrative Officer would reach out to Ralph McBride to see if we were allowed to post this policy for the unionized employees or if it needed to be in the union contract.

Motion: Moved by Councillor Glenn and seconded by Councillor Richardson that council approve the inclement weather policy and will be put in our human resource policy. **Motion carried.**

ADJOURNMENT

Motion: Moved by Deputy Mayor Smith and seconded by Councillor Klassen that the meeting be adjourned at 9:25 PM. **Motion carried.**



Mayor – Kevin Nicklin



Acting Clerk – Andrea Mazerolle