

**Markdale Chamber of Commerce
Chamber Board Meeting
Stevens Restaurant – February 18 2010
Minutes - Draft**

Welcome and dinner 6:20pm. In the absence of Kate Russell, Lynn Silverton took the minutes. In the absence of Doug Crawford Acting Chair Charmaine Peever called the meeting to order at 7:00pm.

In attendance: Charmaine Peever, Don Kopplin, Janie Badgerow, Kathy Gamblen, Rick Gamblen, Lynn Silverton

Regrets: Doug Crawford, Charlie Nicholson, Wayne Fitzgerald, JD Daly and Kate Russell.

Agenda Additions: None

Approval of Previous Minutes:

The minutes from the January 21, 2010 meeting were reviewed.

MOTION: Moved by Janie Badgerow, seconded by Kathy Gamblen, that the minutes of the January Board meeting be accepted as presented. Carried.

Business arising from the previous minutes:

Snow clearing in Markdale was done.

Membership drive brochure – pending.

The water letter to council was discussed and it was noted that it was a good letter.

Merger with Flesherton Chamber was discussed.

MOTION: Moved by Don Kopplin, seconded by Kathy Gamblen it was agreed in principal to commence discussions with the Flesherton and District Chamber of Commerce. Carried unanimously

Member survey: Kathy Gamblen noted that when the membership renewals are received that it would help to do a tally of who has not sent it back by the date stated. She thinks we need to contact those members who have not renewed and see if there is a common statement as to why they are not renewing. Rick Gamblen said that at that time, it should be discussed with them about the advantages of being a Chamber member for instance – the many events designed to bring people into the area, the business directory, the web site, radio ads. This should be all documented and the membership committee could bring this information forward to the April meeting.

FT Hill bequest - wait for the funds before putting out a Press Release.

Budget – Don & Doug to review the budget. Copies of coordinator’s draft budget was made available to board members (*see attachment 1*).

Presidents Report: Doug Crawford was not in attendance.

Economic Development Committee: Doug Crawford & Rick Gamblen attended the Economic Development Meeting. There will be a report at the March Board meeting.

Chapman’s: there was some discussion - further information is pending

Discussion re: merger with Flesherton: see motion under Business Arising.

Membership Report:

Kathy Gamblen said that the membership survey is available.

Past Presidents Report: Wayne Fitzgerald was not in attendance.

Discussion re: the FT Hill bequest: Don Kopplin is authorized to sign off for funds to be released.

Foundation Bank Account options:

Coordinator has had initial meeting with BMO re: Foundation account/CAF transitional funding, the details of which were emailed to board members. If approved, this will start in April. If CAF2 grant approved, the chamber has to spend the money then apply for reimbursement through the federal grant. Don Kopplin is concerned about what we should do if we go over the grant budget and how it will be funded. More discussion to be held at the March meeting. (*see email copy – attachment 2*)

Treasurers Report:

Financial Statement: Don Kopplin presented the latest financial statement.

MOTION: Moved by Kathy Gamblen, seconded by Janie Badgerow to accept the financial report as presented Carried

Budget: Don Kopplin suggested members take the budget home and study for discussion at the March Board meeting.

Payables: Don presented the list. It was decided to pay Union Gas \$145.39; Water bill \$47.46, The Sun Times \$29.19, Durham Hospital \$50.00, Markdale Foodland \$339.53 and Grey Bruce Ag & Culinary Association membership/map \$92.50. (*see attachment 3*)

MOTION: Moved by Rick Gamblen, seconded by Don Kopplin that the payables in the amount of \$704.07 be paid. Carried.

Deferred payable: Dunlop, Johnson & Pust will be paid when the FT Hill funds are received.

BR&E Coordinators Report:

Charmaine Peever reported that the project is moving slowly but surely.

The existing Chamber computer is unable to manage the BR&E spreadsheets and that Don Kopplin had generously agreed to allow the use of his office computers during off hours (after the close of the business day).

Correspondence: Received and filed - County 93 outline of free ads, a thank you for a Christmas Hamper, Group insurance report for January (\$496.49), CAA thank you letter and Ontario membership information.

New Business :

Farmers Market: Discussed. See coordinator's proposal (*attachment 4*)

Downtown flowers: Janie Badgerow reported that we are able to get the downtown flower baskets again this year at a cost of \$45.99 for each of 10, 14" basket. Janie said that due to illness, George is unable to water the baskets and planters this year. We need someone to operate the lawn tractor and look after the plants this year. Ideas as to who we can ask to do the watering to the March meeting. It was suggested that perhaps the Chamber Student could do this in the summer.

Adjournment: It was moved by Lynn Silverton and seconded by Rick Gamblen that the meeting adjourn. Carried. The meeting adjourned at 8:40 p.m.

Next meeting: The March board meeting will be held on the 18th at Sidekicks.

Attachment 1:**MARKDALE CHAMBER OF COMMERCE
2010 BUDGET – DRAFT***Presented at Executive meeting – Feb. 18, 2010 – 7 p.m. at Steven's Restaurant*

	2008 Actual	2008 Budget	2009 Budget	2009 Actual	2010 Budget	NOTES
INCOME						
BALANCE FORWARD – Dec.31.09				2,746.34 <i>NOT INCL. INCOME TOTAL</i>		
<i>GIC Bank Montreal</i>	10,000.00	10,000.00	10,000.00	10,000.00 <i>NOT INCL. INCOME TOTAL</i>	10,000.00	<i>Not incl. in above balance</i>
50/50 DRAW	842.00	1000.00	1000.00	1,764.00		
BANK INTEREST	363.73	350.00	360.00	361.09		
DONATIONS (CRUISE NIGHT)	30.00	1,000.00	1,000.00	1,182.00		
DONATIONS (OLDE FIREHALL)	114.40	Not budgeted	0.00	0.00		
GOLF TOURNAMENT	0.00	500.00	500.00	0.00		
HOSPITAL FUND RAISING	855.66	2,683.52	---	0.00		
HRDC GRANT (SUMMER STUDENT)	2801.00	Not budgeted	3386.00	3,386.00		
INSURANCE COMMISSION	5,537.49	5,000.00	6,000.00	6,361.67		
MEETING INCOME	510.00	800.00	800.00	550.00		
MEMBERSHIP INCOME	8,396.00	\$10,000.00	\$8000.00	8,350.00		
ONLINE TRAINING	0.00	380.00	0.00	0.00		
SANTA CLAUS PARADE	\$2,975.00	3,000.00	3,000.00	2,505.00		
TOURIST BOOTH SALES	465.41	500.00	600.00	0.00(pending p/c)		
VOLUNTEER REGISTRY	800.00	0.00	0.00	0.00		
BUSINESS DIRECTORY	0.00	0.00	0.00	0.00		
TOTAL INCOME	24,990.72	27,613.52	24,646.00	24,459.76		
CAF Grant						
CCPF Grant						
FT Hill (foundation)						

EXPENSES	2008 ACTUAL	2008 BUDGET	2009 BUDGET	2009 ACTUAL	2010 BUDGET	NOTES
50/50 DRAW	649.37	200.00	200.00	1,110.37		
ADVERTISING	1,140.48	3,000.00	1,200.00	1,920.55		
AWARDS/GIFTS	190.00	Not budgeted	200.00	1,032.98		
BANK CHARGES	12.50	50.00	50.00	101.42		
BEAUTIFICATION	170.00	1,000.00	500.00	920.87		
CAPITAL EXPENSES				525.00		
CRUISE NIGHT	500.00	600.00	500.00	233.79		
CONFERENCES	378.75	500.00	900.00	1,285.79		
DONATIONS	0.00	200.00	250.00			
ENTERTAINMENT (Cruise Night)				500.00		
FIREHALL EXPENSES	2,152.97	2500.00	3000.00	2,988.34		
GOLF TOURNAMENT	0.00	300.00	500.00	0.00		
HOSPITAL FUND TRANSFER	0.00	2,683.52	---	2,683.52		
INSURANCE	\$1,788.48	\$1,200.00	\$1,200.00	1,712.00		
INTERNET/WEB SITE	779.03	1,200.00	1,000.00	1,304.03		
MEALS	19.73	Not budgeted	100.00	0.00		
MEETINGS	481.61	800.00	800.00	620.00		
MEMBERSHIP	517.35	400.00	500.00	1,386.00		
MOONLIGHT MADNESS	0.00	2,400.00	0.00			
MISCELLANEOUS				265.62		
OFFICES EXPENSES	1,959.62	1,000.00	1,500.00	2,068.57		
OLDE FIREHALL RENT	715.50	\$600.00	\$600.00	600.00		
OCC MEMBERSHIP	746.24	800.00	650.00	Included in membership		
FEO MEMBERSHIP	210.00	210.00	210.00	Included in membership		
SANTA CLAUSE PARADE	2205.00	3,000.00	3,000.00	1,625.00		
TELEPHONE	1596.45	1,500.00	1,500.00	860.12		
TOURISM BOOTH SALES	522.77	500.00	500.00	112.00		
TRANSPORTATION	0.00	100.00	100.00	99.87		
WAGES/Benefits	3,484.17	Not budgeted	3386.00	10,546.02		
BUSINESS DIRECTORY	0.00	0.00	0.00			
TOTAL EXPENSES	20,220.02	24,743.52	25,446.00	34,501.86		
PROFIT / (LOSS)	4,770.70	2,870.00	(800.00)	(10,042.10)		
COMPUTER/PROGRAMS				2,000.00		
LEGAL FEES/FT HILL				???		

Attachment 2:

**Copy of Feb. 10, 2010 email re: FT Hill Foundation Bank Account
& CAF2 Transitional Financing**

Hello Tom,

Thank you for meeting with me this morning to review our Community Adjustment Fund grant application, towards the possibility of the Bank of Montreal handling the transition funding should this grant for the Olde Firehall be approved.

I also appreciate your looking into our options for setting up the FT Hill Foundation account through your branch. As we discussed, we will be looking at options to use these funds as transitional funds or security to complete our CAF grant work plan.

I will get our GIC number to you, to check on the renewal - if you require anything from us for that. As I am copying this email to our executive to advise them of our meeting, I have listed below our mutually-agreed follow-up to our meeting today.

1. I will identify our GIC # to you, so you may check to see if you require anything from us to renew that investment. GIC#23699400375 (from T5)
2. You will review our CAF2 grant (your copy) to review the grant work plan and financing strategy to see if we may be able to finance the grant work plan through the Bank of Montreal.
3. I will forward an electronic copy of the Cash Flow to you (Excel document attached) so you may review it (the one in the appendices of the grant is very small to read properly).
4. We will both review our bylaws and you will review your policy on the potential need for directors to personally secure funds with your branch. (We will also look into the potential to have this covered under Directors & Officers Insurance.)
5. You will meet with and discuss the options for financing with your commercial department in Owen Sound - so as to advise us of our best options and determine if the Bank of Montreal can assist in this financing. You will look into potentials for credit lines, business overdraft accounts and other options for meeting the Chamber's cash flow needs during the CAF2 grant timeline (April 2010 - March 31, 2011).
6. You will investigate the needs from your end to set up an FT Hill Foundation account through your bank - identifying what we may need to do, potential yields for the fund and next steps. We may then wish to meet with the bank's "expert" in this field moving forward.
7. We will follow-up with the estate lawyers to determine the process for releasing court-ordered funds to the Chamber to establish this foundation. Hopefully, this may be done quickly to meet the timelines, which may be pending if our CAF grant is approved.
8. Once you have determined options for us moving forward, we will arrange a meeting with our signing authorities (President, VP & Sec/Treas.) to review these options with you to present to

our Board of Directors. As some individuals are on holiday, we will target the last week in February for this follow-up meeting.

Thank you again for your assistance in looking into these matters for us.

The Bank of Montreal has been an excellent financial institution for the Chamber for years - we look forward to continuing and expanding our business relationship in the future.

Sincerely,

Kate Russell
Coordinator
Markdale Chamber of Commerce

cc: Doug Crawford, President - Markdale Chamber
Charmaine Peever, Vice President - Markdale Chamber
Don Kopplin - Secretary/Treasurer - Markdale Chamber
Wayne Fitzgerald - Past President - Markdale Chamber
Kathy & Rick Gamblen, Directors - Markdale Chamber
Janie Badgerow - Director - Markdale Chamber
Lynn Silverton - Director - Markdale Chamber

hard copies to (no email):

John Daly - Director - Markdale Chamber
Charlie Nicholson - Director - Markdale Chamber

Attachment 3:

**MARKDALE CHAMBER OF COMMERCE
PAYABLES – FEBRUARY 2010**

PREPAID (auto withdrawal)

Telizon – Feb. phones (regular line & toll free) 68.93
(REIMBUREMENT from previous bills received)

Subtotal 68.93

TO PAY:

Dragonfly Designs – fourth installment on upgrade (BRE) 105.00
Union Gas – Olde Firehall utility 145.39
Municipality of Grey Highlands – water utility 47.46
Leesons – office supplies 21.31
Dundalk Herald – Volunteers ad (BR&E) 9.71
The Sun Times - newspaper ad/Rotary awareness 29.19
Osprey Media Group – volunteer ad (BR&E) 13.67
SEGSS – snow removal Olde Firehall 48.00
Murray’s Print Shop – CAF grant/envelopes/bus. Cards 253.75
Murray’s Print Shop – BR&E survey copies 491.55

**Subtotal
1165.03**

DEFERRED FROM LAST MEETING:

Dunlop, Johnson & Pust – FT Hill account balance 731.47
Markdale Foodland – Santa parade candy 339.53
Grey Bruce Escape – Multi-Chamber ad (OSCoC) 300.00 – defer – bill pending

**Subtotal
1371.00**

FOR APPROVAL:

Grey Bruce Ag & Culinary Assoc. – membership/map 92.50 (see Kate report)
Subtotal 92.50

TOTAL 2697.46

Attachment 4:
Proposal re: Farmer's Market in Olde Firehall

MARKDALE FARMER'S MARKET PROPOSAL
February 18, 2010

PREAMBLE:

The idea of putting a Farmer's Market in the Olde Firehall, in downtown Markdale has been in the "idea" stage for about 6 months – with Chamber coordinator thinking it would be a good use of the space available in the side hall – with its garage door facing the street and the tourist traffic passing by and stopping at the hall for information and washroom use.

PURPOSE:

Purpose is two-fold:

1. Provide local farm product producers and processors a point-of-sale location for their products (local food products only – not flea market items)
2. Encourage tourists to stop in Markdale on their travels, spend money on local food products and potentially spin-off benefit to other local stores.

BACKGROUND:

Local food is on the increase as a desirable product by the traveling public and local individuals. A Gap Analysis by the Local Food Project (www.foodlinkgreybruce.ca) shows there is a need for distribution points for local food. The analysis shows some \$7.3M is spent on food in a week in Grey Bruce – with most going to grocery stores and restaurants. The idea with markets and other initiatives is to redirect some of those funds to the pockets of farmers and producers.

The Local Food Project is now forming a Farmer's Market Network, to provide a resource for local markets (Grey-Bruce) and assist with seeking vendors. The Local Food Project is a county-funded initiative now in its 3rd year – with a potential finite end in a couple of years. This initiative was started to continue to develop local food as a viable twin county industry. This segment was identified in a regional report in 2007.

PARTNERSHIPS:

This market will provide an opportunity for the Chamber to develop partnerships in this economic development initiative such as:

Flesherton & Feversham Farmer's Markets – may take overflow of people not accepted/available to these market, share resources, potential to co-market Grey Highlands farmer's markets.

Local Farmer's/Producers/Processors – this is an opportunity to support and promote local food producers and processors on a more regular basis. Pickle Guy has already committed to get involved. Others will be sourced locally.

Local Agricultural Societies – Markdale Ag. Society support the idea, already uses Olde Firehall as a location for distribution of "Poultry for Profit" chicken fundraiser (frozen boxes of Elmira Chicken). It is expected the fall fair will use the Farmer's Market to

promote and sell this product to the traveling public and local individuals. A freezer is already on site for storage of this product. Other area ag. Societies will also be offered opportunity to promote their events/local food in the location.

Summer Student (Canada Summer Jobs): Application was submitted listing partnership with the Markdale Ag. Society to promote fair through Olde Firehall and promote local food products through Farmer's Market (these are "local priorities" and enhance the potential of being granted summer student funding).

Municipality of Grey Highlands – partnered on use of municipal building as site for the Farmer's Market. Potential to leverage funds to access RED and OMIF funding to develop the local food economy in the municipality.

Grey Bruce Local Food Project – access resources, attend Farmer's Market Network meetings, research and development, online listings for vendors and to advertise market. Help them meet mandate of putting more money directly into farmer's pockets.

Grey Bruce Agricultural & Culinary Association – regional "farmer's collective" does events and promotes Farmer's Markets and local food producers/processors through its website and annual "Local Food Map" – deadline for submission is Feb. 26th.

ACTION: must join this organization and order map listing prior to Feb. 26th. Cost is \$92.50 for membership and ad listing. RECOMMENDED by Local Food Project as the map is focusing on Farmer's Markets this year.

Grey Agricultural Services Centre – has resources, contact with local farmers, awareness and educational opportunities could be promoted through market. Potential to partner in funding grant applications in the future.

OMTCU: Ontario Ministry of Training, Colleges and Universities – Chamber has applied for JCP funding to conduct an agricultural sector BR&E study to look into the needs of local agricultural community. Local questions could support the development of the market.

OMAFRA – Ontario ministry has resources, opportunities for matching grants, special projects funding through Rural Economic Development (RED) funds and the Ontario Market Initiative Fund (OMIF) to support local food initiatives. Initial meetings with representatives (at BR&E training) were positive with potential to get up to 3 years of funding (matching funds only).

OTHER PARTNERS TO BE DETERMINED.

PROMOTION:

Street frontage: signage and storefront location is optimal to capture the traveling public.

Website: Local food project, GBACA, Markdale Chamber & municipal website.

Food map: as mentioned above – deadline is Feb. 26th for year-long promotion (these maps go well through the info booth and are very popular with residents and visitors).

Co-marketing: Potential to include in marketing campaigns for fall fair, shop local and other advertising opportunities.

Media releases: New market will get coverage. GBACA has already mentioned may be interested in launching the 2010 Local Food Map at the new Markdale market.

Other opportunities will be developed as possible.

COST CONSIDERATIONS:

The Markdale Chamber already pays lease on building, utilities and staffing for the building. The costs incurred would likely include:

- insurance rider to cover additional usage (seasonal event – so not likely high)
- GBACA membership and local map ad (92.50)
- Advertising – as determined on a case-by-case basis

A nominal fee for vendors to set up a booth could be charged to cover costs. This would potentially be a revenue neutral opportunity, but would offer economic development opportunities to the agricultural sector.

HOURS OF OPERATION:

As Flesherton runs a Saturday morning Farmer's Market, it is anticipated the Markdale one would run on **Friday afternoons** to take advantage of the traveling public and not compete for customers with Flesherton market. Feversham market is Friday evenings, but separation of communities precludes direct competition.

Hours would be 1 p.m. to 6 p.m. Chamber building is open during these times in the summer. Opening would be in late June – potential renovations of Olde Firehall (under CAF grant if approved) should not impact use of the hall – but could impact the use of washrooms – may delay the opening of the market.

GROWING THE MARKET:

Markdale market could open small – with a few vendors in the front part of side hall, then slowly grow as vendors become apparent and seasonal harvests are recognized. There is a potential for re-sale of Keady market purchases (Tuesday) if products need to be filled out. Expected we could open with Pickle Guy, local honey producer, local chocolate person (homemade), poultry for profit, baking, strawberries etc.

LEGAL CONSIDERATIONS:

Insurance: Chamber's Commercial General Liability insurance (contents and public access coverage at \$5M liability) would cover the Farmer's Market – potentially as a rider on current policy. There is a provincial association to assess potential insurance savings if this proves to be cost prohibitive.

ACTION: Coordinator has requested comment from current Chamber insurer and will look into other possible insurance options.

Vendors: To keep Chamber insurance costs low, EACH vendor at the Farmer's Market would be required to show proof of insurance to be allowed to sell at the Farmer's Market.

ACTION: Develop policy/process to receive these insurances. Seek assistance from provincial association and advice from other Farmer's Market networks.

Municipality: Municipal insurance covers the Olde Firehall building itself – and likely has coverage for public use as well. The lease for the building specifically calls for “non-

exclusive” use of the building, so opening use to farmers and local food processors is within the use of the building.

There was some concern over the garage door – repaired in 2009. Laura Camilleri informed coordinator not to use the door, but we have no official letter requesting this. The door works (was used on Moonlight Madness by Rotary) and we are able to secure it open so it is not a hazard.

ACTION: Need to inform municipality of use as Farmer’s Market and use of garage door. As landlord, not allowing use of the door would be a barrier to our use of the whole building, as leased to the Chamber.

Regulations: There are no specific regulations at this time governing farmer’s markets (telephone conversation with Freeman Boyd – local food project – Feb. 17, 2010). A provincial association – Farmer’s Market Ontario has resources for markets.

RECOMMENDATION:

Coordinator recommends initiating the process of the Farmer’s Market, joining GBACA and ordering a listing on the local food map. Membership and local food map listing need to be ordered and paid for prior to Feb. 26th. Friday market with potential to grow to additional time if demand is high enough.

Coordinator will seek resources and networking opportunities to best learn and leverage existing regional knowledge to provide best case resources for market growth and development.

Submitted by Coordinator Kate Russell to the Markdale Chamber Executive Board – Feb, 18, 10.