

Actuals and forecast are on the reverse side of the agenda.

Our goal is to decrease our surplus by running a small annual deficit.

Last year lost \$362. Would have been more except:

- gov't grant \$650, next time 2023
- interest rate on GICs went from .5 to 1.75 and 1.95

eTransfers

- now 21% up from 16% the previous year
- this year 15% of those say they will eTransfer have not

Membership data base

- 495 properties between the bridges
- another 35-40 properties in the data base beyond the bridges most without lake access
- 100 properties no email
- 13 properties with no information
- noticeable decrease in land lines

	2018	2019
Cash	66%	62%
Cheque	18%	17%
eTransfer	16%	21%