

NORTH SPRINGBANK WATER CO-OP LIMITED
196 Lariat Loop, Calgary, AB T3Z 1G1
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<https://northspringbankwater.com/>

ANNUAL GENERAL MEETING

Tuesday, April 29, 2025

at

Office Building – 196 Lariat Loop, T3Z 1G1

Registration 6:15-6:45 PM

Call to Order – 6:45 PM

Per the Alberta Rural Utilities Act, the Annual General Meeting of the North Springbank Water Co-op must be held within 120 days of the fiscal year end (December 31st).

Per the Bylaws of The North Springbank Water Co-op, the Annual General Meeting requires a Quorum made up of 10% of the membership with a minimum of 2 members per Voting District.

This requires the support of the Membership.

There is no voting by Proxy under the Rural Utilities Act; members must be in attendance.

More than one homeowner may attend per household, however, there is only One Vote per household under the Rural Utilities Act; homeowners must decide who votes and the registered voter must be the member signed in, to use the vote.

Any member wishing to run for office may do so, however, they must be the registered landowner of a property in the Voting District up for election, and be nominated by a member of their Voting District (requires a mover and a seconder). Only members of a Voting District may vote for that Director position.

Nominate and Elect Directors

An Election will be held for the following:

Country Village Estates – Retirement of Simone Byers

Livingstone-Aventerra Estates – end of three-year term – John Hersey

Separate documents: 2024 Audited Financial Statements; Bi-yearly Water Analysis (winter)

NORTH SPRINGBANK WATER CO-OP
ANNUAL GENERAL MEETING
TUESDAY, APRIL 29, 2025
OFFICE BUILDING – 196 LARIAT LOOP, T3Z 1G1

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Separate Documents:

Bi-Annual Water Analysis (Winter)

Audited Financial Statements, Year Ended December 31, 2024

NORTH SPRINGBANK WATER CO-OP LIMITED
ANNUAL GENERAL MEETING
TUESDAY, APRIL 29, 2025
OFFICE BUILDING 196 LARIAT LOOP

AGENDA

Registration	6:15 PM to 6:45 PM
Call to Order	6:45 PM - Simone Byers, Chair
Declaration of a Quorum	Simone Byers, Chair
Introduction of Board Members and Contract Personnel	Simone Byers, Chair
Appointment of Scrutineer	Simone Byers, Chair
Approval of Minutes of Annual General Meeting, April 24, 2024	Simone Byers, Chair
Appointment of the Auditors for the 2025 Operating Year	Kim Knox, Treasurer
Review and Approval of the Audited Financial Statements	Kim Knox, Treasurer
Approval of the Operating and Capital Budgets for the 2025 Operating Year	Kim Knox, Treasurer
Election of Directors	Scrutineer
Country Village Estates – retirement of Simone Byers – Call for nominations.	
Livingstone-Aventerra Estates – end of 3 year term - John Hersey	
Question and Answer Period	Simone Byers, Chair
Adjournment	Simone Byers, Chair

NORTH SPRINGBANK WATER CO-OP LIMITED
ANNUAL GENERAL MEETING, APRIL 24, 2024
OFFICE BUILDING 196 LARIAT LOOP T3Z 1G1

MINUTES – FOR APPROVAL @ AGM 2025

Present

Simone Byers, Director, Country Village Estates; Chair
Kevin Wilkinson, Director, Idlewild/Idlewild S; Vice Chair
Kim Knox, Director, Crocus Ridge/Clover Lane; Treasurer
Paul MacDonell, Director, Country Lane; Vice President Operations
John Hersey, Director, Livingstone/Aventerra Estates; Insurance Rep
Contract Personnel: Jim McGillivray, Barry Okabe, Bryce Johnson, Cyndy Clarke

Registration	6:30 PM to 7:00 PM
Call to Order	7:00 PM - Simone Byers, Chair
Declaration of a Quorum	Simone Byers, Chair

Members present: 22 – the Chair noted that a Quorum did not exist per the Bylaws of the Co-op, therefore asked the members present if they would make a motion, per the Rural Utilities Act, agreeing that the members present constitute a quorum and be empowered to transact the business to be brought before the meeting.

So moved Jack Sampson (CLE), Second Don Hartviksen (CLE). Motion carried.

Introduction of Board Members and Contract Personnel	Simone Byers, Chair
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Simone asked that the Directors and Contract Personnel introduce themselves.

Appointment of Scrutineer	Simone Byers, Chair
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Simone asked Jim McGillivray to assume the role of scrutineer – Jim accepted the role.

Approval of Minutes of the 2023 Annual General Meeting, held May 1, 2023
Motion to accept: Brad Naeth (CLE); Second Sam Gallo (LVE). Carried.

Appointment of the Auditors for the 2024 Operating Year	Kim Knox, Treasurer
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Motion to appoint Sunstone Chartered Professional Accountants, for the year 2024
Motion Allan Logan; Second Barb Smith. Carried.

Review and Approval of the Audited Financial Statements	Kim Knox, Treasurer
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Kim reviewed the 2023 Financial Statements for the members. She noted pertinent information, including a large change from 2022 to 2023 with the GIC moved into longer term investments, a fair amount of interest income (due to good markets), maturity of term deposits, and noted the year-end cash balance for 2023.

Questions: Ian Dowsett (CVE) – Queried asset retirement and the natural life of depreciation of a system. Answer provided by Paul MacDonnell and Bryce Johnson. The pipe is all plastic so a term of 50 to 100 years is possible; standard accounting appreciations are used for depreciation.
Motion to approve the Audited Financial Statements for 2023, Kim Knox; Second Ian Dowsett (CVE). Carried.

Approval of the Operations and Capital Budgets for the year 2024 Kim Knox, Treasurer

Operating Budget – Kim reviewed the numbers and compared same to 2023. A large savings was realized by deleting the cost of insuring plastic pipe as the Co-op repairs same (thus no requirement for an insurance claim – savings gained +\$8,000. Thanks to Allan Logan, previous Director of Idlewild/Idlewild Estates for pursuing this matter with the Board.

Capital Budget - Kim noted there was some roll over from 2023 with the parking lot and security system, as these were not completed.

Motion to approve the Operating and Capital Budgets for 2024, Kim Knox. Second Jack Sampson (CLE). Carried.

Election of Directors

Simone Byers/Scrutineer

Crocus Ridge/Clover Lane Estates – Kim Knox; Kim has informed the Board she will stand for re-election. Simone Byers asked any nominations from the floor 3 times; seeing none, Kim Knox declared Director of Crocus Ridge/Clover Lane Estates.

Country Lane Estates – replace Paul MacDonell due to retirement.

Simone Byers called for nominations: Tom Van Norman (CLE) nominated Brad Naeth, Second Alesha Tissot (CLE). Simone Byers asked for further nominations for Country Lane Estates, 3 times; seeing no further, Brad Naeth declared Director of Country Lane Estates.

Question and Answer Period

Simone Byers, Chair

Chuck Gusa (IDE-IDS) – has the Co-op ever looked at taking water directly from the river? Simone responded there was no reason for the Board to consider same. Chuck further queried the reservoir and its limit; would the Co-op need to go to the river. Simone noted that the Board has kept the financials in excellent shape in order to secure possible future actions.

Chuck Gusa - wondered about the TDS levels. Bryce Johnson noted they had not changed much over the years. Bryce and Paul feel stated that Bow River water is harder, based on the classifications.

Discussion about area water – ground water.

Question - can NSWC go to the Bow River under its current licenses? No, as the licenses state ‘aquifer’; the two aren’t interchangeable. NSWC would need a surface water licence and treatment plant with much additional costs.

Q – Chuck Gusa (IDS)– some comments that the pipe line was under designed years ago, and Country Lane in particular? Answer - Paul MacDonnell – hydraulics work for us in CLE; everything else is downhill; hydraulics work for us.

Michelle Byres: What about the possibility of a Bow River dam location upstream of the NSWC wells? She echoed the same concerns of Chuck Gusa regarding the aquifer and the possibility of going to the river for water in the future

Jack Sampson (CLE) – feels the members need to query the AB Government, not the Co-op for the above information.

Five Free One-month Water Draws (one per subdivision; members must be in attendance)

CRE-CLO – Barry Okabe

LVE – Sam Gallo, Livingstone Est.

IDE – Allan Logan, 3 Idlewild Est.

CVE – Barb Smith, 207 Lariat Loop

CLE – Don Hartviksen, 204 Country Lane Dr.

Adjournment 7:35 PM

Simone Byers, Chair

2025 AGM CHAIRPERSON REPORT

Director's terms are limited to 3 consecutive terms of 3 years each so as to encourage an introduction of new ideas at the Board level. There has been a gradual transition in order to retain a measure of continuity. After 12 years on the Board, I am retiring as a Director for Country Village Estates; however, I plan to continue as a community member in order to obtain NSWC Title to the Public Utility Lot (PUL) occupied by NSWC.

The 2025 AGM will be held in the new building at 196 Lariat Loop. We have come a long way from the day that a group of neighbours met in my living room to contemplate forming a neighbourhood water system! Now NSWC meets regularly at the Co-op owned boardroom rather than around Director's dining room tables.

NSWC has hired a new contracted General Manager with expanded duties to accommodate the current size of our organization. **Special thanks to NSWC Directors**, Brad Naeth (Country Lane Est), Kevin Wilkinson (Idlewild Est) and John Hersey (Livingstone/Aventerra Est) for the many hours spent sifting through applications, reading resumes, short listing, and finally conducting interviews. Our new General Manager will be attending the 2025 AGM.

Heartfelt thanks to Jim McGillivray whose geological knowledge, diligence, and general competence on so many levels has been appreciated by Board Members for the past 25 years! All the best to Jim in his retirement from association with NSWC.

NSWC was established in 1985 by neighbours working together to assist those neighbours with chronic water issues. Many homes in the area were serviced by wells of inferior quality or minimal output (often both). Livingstone Estates was paying to have water trucked to their holding tank since their well had gone dry. Idlewild was experiencing a comparable situation. It took a great deal of co-operation and initiative to organize a system fair to all users. NSWC was the first water co-op in the province to be formed by a variety of users, 4-acre estate subdivisions (Idlewild, Livingstone), larger acreages of 15 – 20 acres (South Idlewild, Country Village) and several farms of 80 plus acres. Rocky View Water Co-op, now the largest rural water co-op in the province, used NSWC as their model. NSWC started out with 59 members and now provides water service to 285 homes and growing.

My most whole-hearted thanks to fellow Directors and Contracted Staff for excellent support and assistance in providing a valued service to the neighbourhood. NSWC continues to be the envy of the surrounding area regarding the provision of potable water.

Sincerely,

Simone Byers

OPERATIONS REPORT

- The Co-op's water system is operated by qualified operators who hold Alberta Water Operators Certification issued by Alberta Environment, which meet the requirements under the new AE Approval. Operators attend mandatory seminars and workshops throughout the year which are pertinent to the system. When the Operations Manager is away, Bryce Johnson (retired) And Arnie Bechard are on call to manage operations in my absence.
- The system is inspected annually by Alberta Environment, and, to date, everything is in compliance.
- The water is tested daily, at the water plant and weekly at random locations in the system, for free chlorine, and is maintained at not less than the Alberta Environment minimum of 0.2mg/l or (0.2 ppm) at the water plant and of not less than 0.1mg/l (0.1 ppm) anywhere else in the system.
- Water is submitted and tested weekly for bacteria by the Provincial Laboratory of Public Health.
- A complete chemical analysis is done twice yearly. The latest analysis results are attached.
- Operations has changed out the Distribution meter in the water plant after the failure of the last one(not reading at all).
- On rare occasions, some members have experienced brownish coloured water coming from their taps. This may occur after flushing water lines (to remove sediment), after a line repair, or after plumbing changes in your home. High flow or surging water in the water lines may cause sediment to be dislodged and the particles suspended in the water causes the brownish colour. To date all samples of this water have tested negative for bacteria. However, if you experience discoloured water, flush your lines by running an outside tap until it clears, usually 15 minutes will do, and call Barry Okabe at 403 863 9521 to report the occurrence.
- Capital projects planned for 2025 include and are not limited to Repair of the I-watch monitoring system for the backup generator, and, updating of the PLC in the plant, in order to more accurately monitor all aspects of plant operations

Barry Okabe
Operations Manager



January 16, 2025

North Springbank Water Co-op Ltd.
196 Lariat Loop
Calgary, AB
T3Z1G1

Attention: The Chair, North Springbank Water Co-op

Re: Fire Underwriters Survey – North Springbank Water Co-op Ltd.

Fire Underwriters Survey is a national organization that represents more than 85 percent of the private sector and casualty insurers in Canada. Fire Underwriters Survey provides data to program subscribers regarding public fire protection for fire insurance statistical and underwriting evaluation.

Fire Underwriters Survey has completed a review of documentation submitted on 2024-12-14 for the North Springbank Water Co-op water distribution system. Review has indicated that the water system continues to surpass the minimum requirements in accordance with the Fire Underwriters Survey document entitled Water Supply for Public Fire Protection to maintain fire insurance grading recognition.

Any significant changes that occur to the water distribution system should be reported to FUS to ensure fire insurance grading recognition is maintained. Within five years of the date of this letter a review of the water distribution system should occur to ensure recognition is maintained.

Please contact our office if there are any questions or comments regarding the intent or content throughout this letter.

Michael King, CTech
Public Fire Protection Specialist, Fire Underwriters Survey

GENERAL MANAGER'S REPORT 2024

Currently there are two water requests that have been submitted to the North Springbank Water Co-op (NSWC) from developers which are being reviewed by Rocky View County and are pending based on a decision from the County to approve, modify or reject the applications.

The 2006 Alberta Provincial Government freeze on granting new water licenses or increasing existing licenses, retroactive to May 2005, remains in effect in Southern Alberta including the Bow and Elbow Rivers. Based on this, there is a current cap on the amount of water that can be withdrawn in the Springbank area. The North Springbank Water Co-op (NSWC) has two water licenses that can provide an annual total withdrawal of 51,600,000 gallons from the aquifer.

Emerald Bay 2024 Annual Monitoring Report

Emerald Bay Water and Sewer Co-op Ltd. (EBWSC) conducts and pays for the Monitoring Program and report on a yearly basis in conjunction with Clifton Engineering Group Inc. (Clifton). Monitoring and sampling of soil, sediment, surface water and groundwater conducted at the Springbank Links Golf Course was initiated to comply with monitoring requirements set out by Alberta Environment and Protected Areas (AEPA) in Approval No. 18892-00-00. This approval has been renewed and amended over the years to the current version No 18892-02-02 (May 19, 2022).

In June 2021 EBWSC made application to modify the Monitoring Program as set out in the original Approval. In May 2022 AEPA granted approval to EBWSC for a modified soil and groundwater program. The AEPA approval requires sampling at ten locations – four surficial and subsoil locations, two surface runoff locations, two overburden groundwater locations, and two bedrock groundwater locations. Monitoring is to be done twice a year, with the surficial and subsoil locations to be monitored only once a year, in the spring.

Clifton states in the 2024 Annual Monitoring Report that, based on the current monitoring results and all historic data going back to 1996, activities at the Springbank Links Golf Course using treated wastewater, diluted with river water has not impacted the local residential water supply wells. This conclusion is consistent with previous Annual Monitoring reports.

2024 Monitoring Program Results

Sample analysis of surficial soil and subsoil on the golf course continue to show that the soils have not been adversely impacted by irrigation with treated effluent. Golf course follows good irrigation practice and closely monitors quality of the soil, water, moisture content, and turf. Both historic and current Trigger Level exceedances have been attributed to the golf course fertilizer applications, previous agricultural activities, septic systems, residential fertilizer, road de-icing. No changes recommended to fertilizer or chemical application. Clifton advises many Trigger Level exceedances from one sampling event were followed by no exceedances of Trigger Levels, or even non-detectable concentrations in the following sampling event. General Manager NSWC.

Jim McGillivray
General Manager NSWC

WATER USE AND CONSERVATION

2024 has been a successful year for NSWC operations and capacity management. There have been no major disruptions to supply, and all repairs were minor with some equipment needing upgrade or replacement. Capital investment for facility and infrastructure remained at or below expected levels due to planning, preparation, and maintenance activities. All 3 wells are operational, with only needing to use 1 or 2 at any given time.

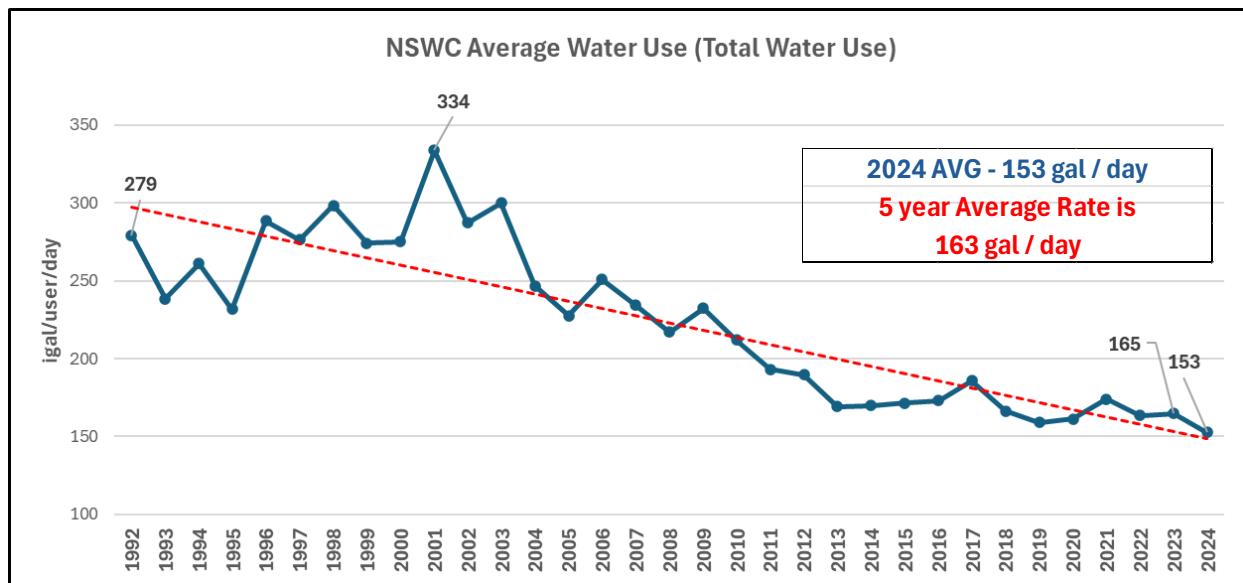


Figure 1 - Total NSWC Water Use (Including Operations Losses)

The average total water use per user continues to trend downwards, with a 7% decrease from the previous year. Over the last 10 years we have seen a total of 10% reduction. It is important to note that this is total water usage from supply. There are some water losses, through maintenance, testing, and leakages that occur which is not uncommon in water utilities.

As we move into 2025, it is important that all co-op members be diligent with water usage. We encourage following household guidelines, such as:

- Checking toilets, faucets and pipes for leaks. Even a small drip can waste multiple gallons of water a day.
- Using dishwashers and laundry washing machines with full loads only.
- Install water saving shower heads and toilets.
- Plant drought resistant trees and grass, while managing watering cycles.
- Use mulch around trees and plants to help reduce evaporation.
- Consider landscape design that reduces overall water usage.
- Monitor ground conditions, and any sudden wet spots for potential line leaks.

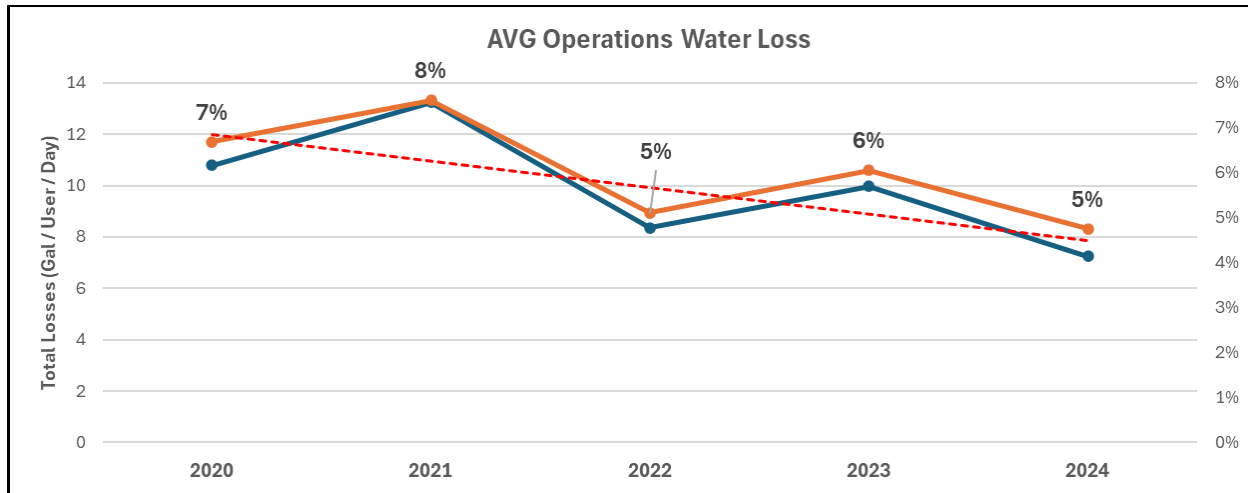


Figure 2 - Operations Water Loss (Source to Supply) – 5 Year Trend

Water loss continues to perform at best-in-class levels, significantly less than the standard acceptable industry rate of 10%. Over the past 5 years, through efficiency and best practices, the co-op has been able to reduce the impact to 5%, indicating a 2% reduction from 2020.

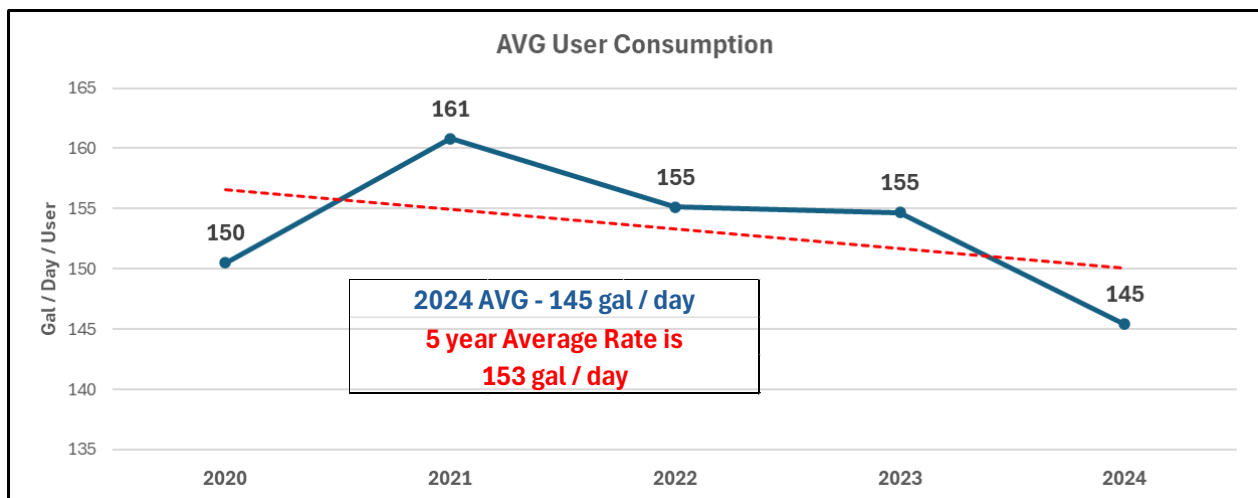


Figure 3 - AVG House Consumption (House Meters) – 5 Year Trend

Average per household water consumption for 2024 was 145 Imperial gallons per day. Trendlines continue to indicate a per capita reduction in usage due to water consumption awareness, ceiling pricing measures, and overall community initiatives undertaken in each household.

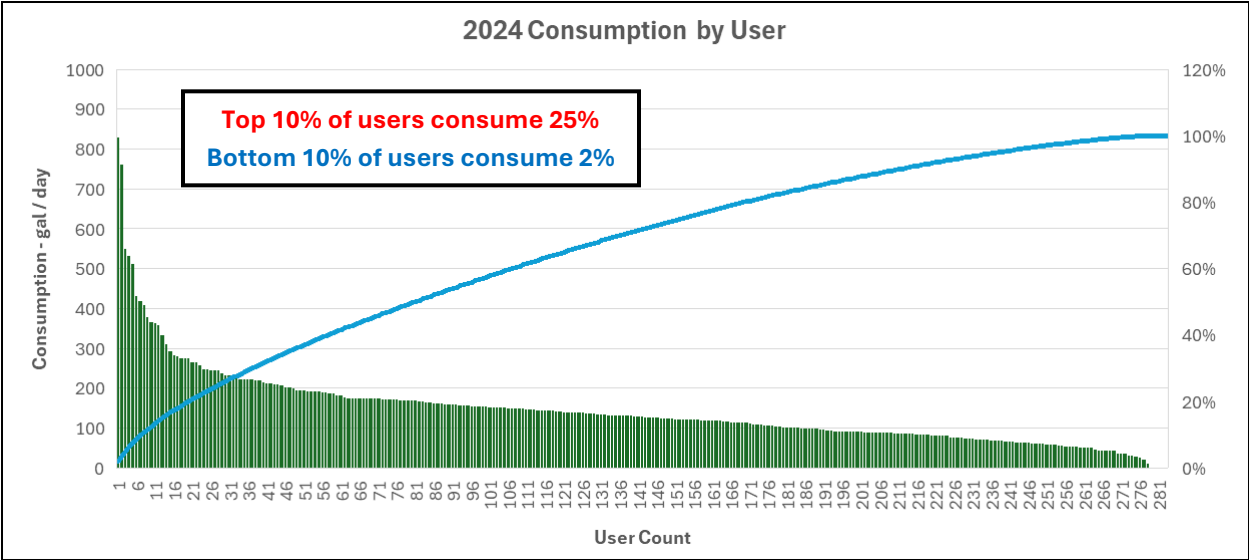
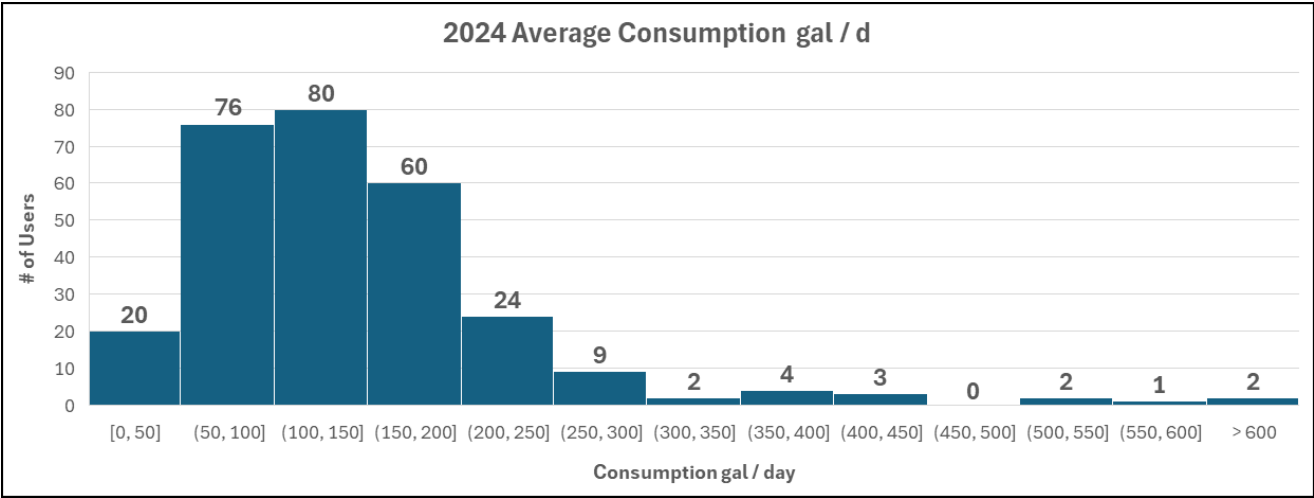


Figure 4 - 2024 Histogram Consumption by User



NSWC Water Stats			
Consumption / Day / User			
Factor	2024	2023	Variance
AVG	145.4	154.7	-9.3
MEDIAN	129.5	133.8	-4.3
MAX	830.8	1057.8	-227.1
MIN	0.0	0.0	0.0
1 STDEV	100.5	113.3	-12.9
60th %	146.5	152.6	-6.1
65th %	154.5	163.1	-8.6
75th %	174.3	187.6	-13.3
80th %	189.7	202.3	-12.6
90th %	242.3	246.7	-4.4

Figure 5 - Detailed User Consumption By Standard Deviation

Continual reduction in peak consumption allows for additional water units without increasing the overall capacity of the water supply and infrastructure. In turn, this allows us to keep our fee structure lower.

Median user consumption sits at 130 igal/day with a max daily user volume of 831 igal/day. There are 28 users that lie within the 90th percentile, and 56 within the 80th percentile.

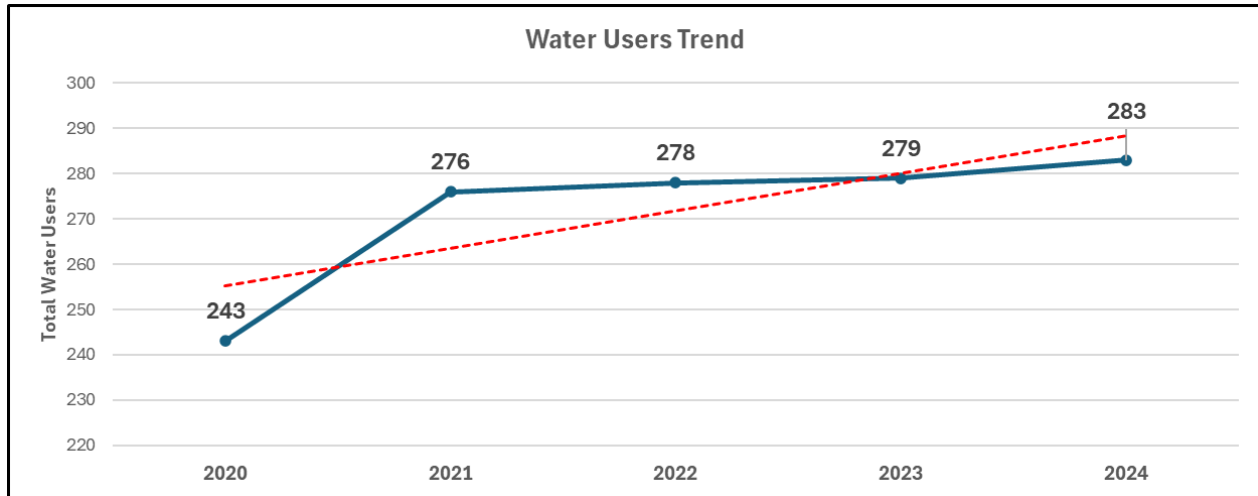


Figure 6 - Total User Count - 5 Year Trend

The quantity of Co-op users continues a slight upwards trend, adding 1 – 4 single users on an annual basis. As we look forward, NSWC anticipates that this trend will continue with a slight increase due to the new Springbank ASP guidelines. We also anticipate that there will be an addition of 1 or 2 developments (Multi Unit purchases), that will be managed accordingly. Each development application goes through a thorough vetting process, which includes engineering reviews, capacity analysis and impact assessment to current committed water supply.

Some members still have signs of potential leaks, and we would like members to continue to track and repair their leaks (with the help of operations staff, if needed). If you are concerned about your consumption or you would like help diagnosing and repairing your leaks, please contact our Operations Manager, Barry Okabe at (403) 863-9521.

Overall, water supply and infrastructure continue to be in excellent shape, and our commitment is to ensure that it stays as such.

Respectfully submitted,

Brad Naeth
Vice President, Engineering-Operations

NORTH SPRINGBANK WATER CO-OP LIMITED
PROPOSED OPERATING BUDGET FOR THE YEAR 2025
With comparatives for the year 2024

	2025	2024
INCOME		
Water Usage		
Excess Water		
Interest Income		
Water Access Administration Fee		
Water Unit Application and Other Fees	-	-
TOTAL INCOME		
EXPENSES		
Administration		
Audit		
Bank Charges		
Chemical Supplies		
Contracted Professional Services		
Insurance		
Legal-Corporate		
Office Supplies, Equipment and Software		
Operations Repairs & Maintenance		
Telephone and Other Communications		
Travel - Operations		
Utilities		
Water Conservation Initiatives and Education		
Water Sampling/Analysis		
Website		
TOTAL EXPENSE		
NET INCOME BEFORE DEPRECIATION		
DEPRECIATION EXPENSE		
NET (LOSS) INCOME AFTER DEPRECIATION		

NORTH SPRINGBANK WATER CO-OP LIMITED
CAPITAL BUDGET FOR THE 2024 YEAR

	2025 <u>BUDGET</u>
Fencing security enhancement for pumphouse site	20,000.00
Programmable Logic Controller upgrade	8,500.00
Drainage	5,000.00
Computers	4,000.00
Starlink hardware	2,150.00
Website development	4,500.00
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	44,150.00
Contingency (10%)	<hr/>
	4,415.00
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	48,565.00
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