

Muldrew Lakes Cottagers' Association



Annual General Meeting Package

Agenda

August 10, 2019 AGM Minutes

2019 Financial Statements

Nomination Committee Report

Constitution Changes

COVID-19 depending we will have the AGM on Saturday, August 15 at Memorial Pines at 10:00 am. If we are not able to hold the meeting on August 15 the plan is to move the meeting to Saturday September 5 and if that does not work, we will have a Zoom meeting on Tuesday September 15. If we go with the Zoom meeting, we will be doing the minimum required which is approving the financials and voting on the Nominating Committee Report.

MLCA Annual General Meeting

Tuesday, September 15, 2020, 7:00 p.m. via zoom

MLCA Annual General Meeting 2020 Agenda

- Approval of the Agenda
- Acknowledgement of Quorum
- Approval of the Minutes of the Annual General Meeting, August 10, 2019
- Report of the President – Tim Luke
- Report of the Treasurer – Kate Hyland
- Approval of the Financial Statement for 2019
- Report on finances for 2020
- Report of the Nominating Committee – Janet Kincaid
- Adjournment

- Other Business

MULDREW LAKES COTTAGERS' ASSOCIATION

MINUTES OF THE ANNUAL GENERAL MEETING

Held Saturday, August 10, 2019
Memorial Pines, Muldrew Lakes

Opening: 10:00 a.m.

President Janet Kincaid introduces Mayor Paul Kelly.

Mayor Kelly spoke to us about the Town of Gravenhurst and the exciting things that are happening. He also spoke on:

- The bad winter we just came through; not due to extreme cold or snow, but due to the numerous freeze-thaw events that left our roads in bad shape and contributed to the flooding.
- Housing in Gravenhurst is not affordable to young families. A new development is being built which will have townhomes and single-family dwellings. The prices will range from \$200,000 to \$375,000.
- Muskoka Centre – the deal with the Maple Leaf School fell through. Council wants whatever goes onto the property to be an economic driver. Council turned to the government to ask for time to pursue something that is institutional or economic driven, as opposed to the land being sold and developed. The government gave them a year to investigate options.
- Council has created a Youth Council which is a way of engaging the youth of the town in the business of the town. If you want them to stay and live here, you must let them be involved.
- Muskoka Airport – Porter Airlines has been flying from Billy Bishop to Muskoka Mondays and Thursdays this summer. Porter marketed this service to American businessmen. Now Muskoka residence have discovered the service and the flights last week were full. A round trip costs approximately \$176.
- Economic Development – you will notice many empty stores in town, but also many new businesses that have set up. The empty stores are the result of landlords wanting too much rent. There are new businesses moving to town, i.e. The Butcher's Daughters. Sawdust City Brewery is working on creating a 400-person conference centre in the old Canadian Tire service bays attached to their building.

Mayor Kelly mentioned that the town and the cottagers need to work together, not confrontationally.

Questions for the Mayor included:

- The roads need attention – a long term plan approach needs to be looked at by the Town. If you are interested in when your road is next scheduled for maintain/upgrade, check the Town website.
- Planning Applications – if the Planning Department approves an application, then Council votes it down. If the landowner wants to pursue the application, Council must to hire their own lawyer and planner to defend their decision.

- Fire Bans – the most recent ban was lifted about a week ago. Should the fire department be called to a bonfire, etc. during a fire ban, the property owner will be billed for the fire departments time and equipment.

Quorum – are 30 members present in person?

We have a quorum -- at one point there were 47 people present.

Approval of Agenda

Motion: by Deborah Kerner, seconded by Jim Hyland, that the agenda be approved. Carried.

Approval of the Minutes of the Annual General Meeting of August 18, 2018

Motion: by John Twist seconded by Julie Alexander, to approve the minutes of August 18, 2018. Carried.

Report of the President – Janet Kincaid

Janet started out by saying that Muldrew is very lucky to be in the Severn Watershed, as we missed the extreme flooding experienced by those in the Muskoka Watershed this past spring.

The Fire Ban had been in effect for a lot of the summer but was lifted about 10 days ago.

Janet also included a report on the Canoe & Swim Regatta: There is a wonderful group of young people on this lake who are leading and participating in the Canoe & Swim Regatta. There were 77 participants. Thank you to Brent Hughes for organizing this year's regatta. Brent will be back next year as well.

The outgoing directors were mentioned and thanked:

Beth Roher – North Lake
Esther Ewing – secretary

She also thanked Ken Peaker for his work on the Audit Committee.

Janet went on to thank the directors who will be staying on:

Tim Luke – Vice President
Kate Hyland – Treasurer
Barb Vandevalk – Archives and fill in secretary
Brent Coward – Communications, website, and Fireworks

- Keeping website up to date
- Setting up pre-registration for events like the regatta and hopes to expand on this for next year.
- Had PayPal option removed from membership renewals. Members can now pay with VISA and MasterCard
- Next will be updating the website so it is easier to view on tablets and phones
- Facebook Page is also updated by Brent and if you DM us, you will usually get a response within 24 hours.

Joanne Twist – Year-Round Resident – attends Town meetings
Brent Hughes – Canoe & Swim Regatta
Roger Silverthorn – South Lake Maintenance
Jessica Roher – Safe & Quiet Lakes
Sarah Bale – Lake Plan

At this point Janet mentioned a former director, Dave Fenwick, who recently passed away.

Fall and Winter Inspections will be done this year by Russ Spaulding as he committed to this already. However, as he is moving off the lake and selling his place, he has asked that this be his last year. As a result, the Board will have to investigate what can be offered with next year's membership.

The Canoe Lessons were led by Janet Allen and Liz Stinson on the Stinson's beach with week before the regatta. All funds collected will be donated to Moorlands Camp.

The Swim and Canoe Regatta had 77 participants, many old families keeping up the tradition.

There was a Community Event in July a Silent Auction and Bake Sale. The money raised will be set aside for use on developing a Lake Plan.

Also, at the Event were the OPP who have 1400 lakes to cover with two boats. They do come to our lake, but our find our cottagers are diligent and are looking out for each other. One interesting comment from the police was the group that has the highest rate of incidents are males 25 – 45 years of age. It seems sun and testosterone don't mix.

There was also a presentation by Safe and Quiet Lakes at the Event, but the weather did not help with their presentation as that was when the rain started.

Janet mentioned that she had some "No Wake Zone" signs available for anyone who wanted to post one or more on their property. They are for narrow areas that are experiencing erosion.

Janet took a few questions from the floor:

Rob Carter – Is the Association going to do anything about "wake surfing"? This is causing extreme damage to shorelines. Answer: We need to education people. Neighbours speak to neighbours.

Brian Phillips – Is the Association responsible for the waterski course? Answer: Mark Mitchell and Ted Nixon are the ones involved in this.

A mention was made that the Sailing Regatta is taking place today at 12:30 off the Hookery.

There are nine church services this summer. According to Esther Ewing there have been about 40 people attending each week.

Bugs in the Mud took place at two locations this year – early July at Luke's cottage; and late July at Twist's cottage. The results will be available in the fall.

The Lake Plan Steering Committee will be meeting on August 17 at Memorial Pines. There were 85 people who indicated their interest in the survey. Other cottagers are invited to join in and have your voices heard.

There have also been a Bio Blitz and Bird Walk which were well attended. Tomorrow there is a Loon Paddle at 2:00 p.m.

The Board will be looking at some constitutional changes to enable us to include the Inn on the Lake trailer owners as associate members. Jim Sylph as offered to head up this endeavour.

Treasurer’s Report – Kate Hyland

The Financial Report was not included in the Dock Drop so Kate passed out copies to those in attendance.

Muldrew Lakes Cottagers' Association - DOCK DROP

Balance Sheet

Unaudited

December 31, 2018

	<u>2018</u>	<u>2017</u>
Current Assets		
Cash and short-term deposits	\$ 26,101	\$ 22,139
Short-term deposit - Environmental Fund	<u>16,061</u>	<u>15,967</u>
	<u>\$ 42,162</u>	<u>\$ 38,106</u>
 Liabilities and Net Assets		
Account payable - current	\$ 870	\$ 1,170
 Net Assets		
General Fund	25,231	20,969
Environmental fund - internally restricted	<u>16,061</u>	<u>15,967</u>
	<u>41,292</u>	<u>36,936</u>
	<u>\$ 42,162</u>	<u>\$ 38,106</u>

Muldrew Lakes Cottagers' Association

Statement of General Operations and General Fund Balance

Unaudited

Year ended December 31, 2018

	<u>2018</u>	<u>2017</u>
Revenue		
Annual dues	\$ 20,709	\$ 22,304
Fireworks	3,270	3,150
Church and other donations	674	1,093
Community activities	2,643	925
History project	-	-
Interest income	77	205
	<u>27,373</u>	<u>27,677</u>
Expenditures		
Administration expenses	5,723	7,699
Donations and church costs	1,549	1,978
Fireworks	3,275	3,199
Insurance	2,601	2,601
Newsletter and dock drop	964	1,038
Property maintenance	1,630	2,236
Property taxes	6,546	6,689
Regattas	823	891
Water quality	-	-
Winter inspection	-	3,289
	<u>23,111</u>	<u>29,620</u>
Excess of expenditure over revenue	4,262	(1,943)
Fund balance, beginning of year	20,969	22,912
Fund balance, end of year	<u>\$ 25,231</u>	<u>\$ 20,969</u>

Statement of Environmental Fund Balance

Interest income	\$ 94	\$ 114
Fund balance, beginning of year	15,967	15,853
Fund balance, end of year	<u>\$ 16,061</u>	<u>\$ 15,967</u>

Kate thanked Bill Banks and Cindy Fenwick, the Financial Committee, for the work on reviewing the books.

Cindy reported that she and Bill looked over the Financial Report and other items and found that all was in order.

Kate has advised that the Finance Committee should be renamed to Financial Review Committee to more properly reflect their function.

Kate reviewed the report which indicated that membership is down, that the silent auction made money which is being held for use toward the Lake Plan, and that any money collected for inspections are a flow-through item so don't make a difference to the income of the Association, as do the monies collected at the canoe lessons and church services.

John Duffy – how do we make to new members? Answer: We are adding a membership director this year.

Keith Stinson – what has happened to water quality testing? Should we be paying people to do this? This needs to be done.

Motion: by Kate Hyland, seconded by John Duffy, to accept the 2018 Financial Report. Carried.

Kate went on to report on the Association's finance up to June 30 of this year.

- Memberships are up
- Revenue is up
- Expenses are up
- We will have a surplus of funds

A question was asked why the Environmental Fund is restricted? Answer: This money was collected decades ago when the Association was arranging gypsy moth spraying. When the program finished there were fund left over. Rather than try to figure out which cottagers got funds, and how much they should get, it was decided to hold the funds for the next environmental need.

Mr. Phillips – why is the Lake Plan fund not restricted. Answer: This money may or may not be necessary as we are attempting to get grants to pay for the Lake Plan.

Nominations Committee:

Janet set out that we are looking for a secretary, vice president and a north lake director. Ted Alley will be joining the Board as a director.

Motion: by Ann Alley, seconded by Don Smith that Tim Luke become President and Ted Alley become a director for the next two-year term. Carried.

Lake Plan – Sarah Bale

Here's what I think needs to happen:

- 1) We need to conduct a background study on the lake as a basis for the lake plan (much of this we can take from last lake plan effort) and conduct research on best practices regarding lake management plans
- 2) Review the local planning framework and identify gaps in planning policies to address issues of importance on Muldrew Lake (as determined by residents)
- 3) Create a community lake plan containing lake-specific policies and regulations to update/revise the Gravenhurst Official Plan and zoning bylaw to address the issues identified by community members
- 4) Create a stewardship plan (voluntary actions) to address issues that cannot be addressed adequately through policy

How we do this:

- 1) Host a series of community workshops. The first workshop would focus on identifying the main issues, the second workshop would present options to address these issues, and third workshop would present a draft set of policies, a draft stewardship plan, etc. for feedback/comments
- 2) Create a final two-part document that addresses stewardship and policy. This is to be a living document that has action items to be actively worked upon and evaluated at certain intervals. The lake plan should be updated every 5-10 years.
- 3) Liaise with Town about when best time to implement this policy is (e.g., do we need to wait for the next Official Plan update, or can we apply for an Official Plan Amendment and Zoning By-law Amendment).

Next Steps:

1) August 17th meeting: 2:30 pm at Memorial Pines

- Information on general process we will follow; look at other examples of comprehensive lake plans for inspiration; start to put together an issues list; and strike a steering committee or task force
 - Talk about fundraising strategy
 - Meeting is for everyone interested, no commitment for any jobs is necessary
- 2) Depending on the scope defined by the membership for this project, could cost between \$8000 and \$20,000 (keeping in mind planning applications alone could cost between \$5000 and \$10,000)

3) Retain services of EcoVue Consulting (planning firm Sarah works for) so that Sarah can work on the reports and draft policy during work hours - bonus of having a planning consultant work on the project who has deep roots on Muldrew. Will also give project access to numerous resources that would otherwise be unavailable as well as supervision by senior planning staff with 30+ years experience.

Please call me if any of this doesn't make sense or you want to talk about it. You don't have to say all of this at the meeting if you don't want to. But it would be nice to at least encourage people who are interested to come out on the 17th, and promote the Loon Paddle this Sunday (August 11th at 2pm - meeting at Memorial Pines with canoes or can jump in a boat with someone else).

Please contact me if any questions about Loon Paddle... (905) 376-3208.

Jane White – next year could the fireworks be moved back from the islands? There was an awful lot of debris afterwards. Answer: The Board will investigate this.

Julie Alexander --- can anyone attend and speak at the Lake Plan Steering Committee meeting. Answer: Yes.

At this point the meeting is turned over to our new President – Tim Luke.

Tim gave us a brief overview of what he envisions for his term including:

- The Boards' roles are changing, if you are interested in getting involved, let us know.
- We all share a passion for the lake.
- Education is a key to keeping the lake safe and enjoyable.

- Respect of our neighbours and our environment.
- Working together gets things.
- Anyone wishing to volunteer, speak to Tim.

One of the biggest challenges ahead is communicating with new people to the lake and getting them involved.

Muldrew Spirit is something we all have though it means different things to each of us.

Other Business:

Rattlesnakes -- there have been more sightings this year. Should anyone get bitten, call 911 and an ambulance will take you to the nearest hospital with antivenom.

John Duffy is a self-certified rattlesnake catcher. You can reach him at 1585 North Lake Road. He will help you out.

There is available on Amazon a snake grabber.

Adjournment: 11:40 a.m.

Muldrew Lakes Cottagers' Association - DOCK DROP

Balance Sheet

Unaudited

December 31, 2019

	<u>2019</u>	<u>2018</u>
Current Assets		
Cash and short-term deposits	\$ 30,888	\$ 26,101
Short-term deposit - Environmental Fund	<u>16,202</u>	<u>16,061</u>
	<u>\$ 47,090</u>	<u>\$ 42,162</u>
Liabilities and Net Assets		
Account payable - current	\$ 1,909	\$ 870
Deferred Lake Plan revenue	<u>1,930</u>	
	<u>3,839</u>	<u>870</u>
Net Assets		
General Fund	27,049	25,231
Environmental fund - internally restricted	<u>16,202</u>	<u>16,061</u>
	<u>43,251</u>	<u>41,292</u>
	<u>\$ 47,090</u>	<u>\$ 42,162</u>

Muldrew Lakes Cottagers' Association

Statement of General Operations and General Fund Balance

Unaudited

	Year ended December 31, 2019	
	<u>2019</u>	<u>2018</u>
Revenue		
Annual dues	\$ 20,839	\$ 20,709
Fireworks	3,185	3,270
Church and other donations	838	674
Community activities	1,392	2,644
History project	70	-
Interest income	117	77
	<u>26,441</u>	<u>27,374</u>
Expenditures		
Administration expenses	5,986	5,724
Donations and church costs	2,038	1,549
Fireworks	3,560	3,275
Insurance	2,649	2,601
Newsletter and dock drop	1,001	964
Property maintenance	1,695	1,630
Property taxes	6,519	6,546
Regattas and summer events	1,175	823
Water quality	-	-
Winter inspection	-	-
	<u>24,623</u>	<u>23,112</u>
Excess of expenditure over revenue	1,818	4,262
Fund balance, beginning of year	<u>25,231</u>	<u>20,969</u>
Fund balance, end of year	<u>\$ 27,049</u>	<u>\$ 25,231</u>

Statement of Environmental Fund Balance

Interest income	\$ 141	\$ 94
Fund balance, beginning of year	<u>16,061</u>	<u>15,967</u>
Fund balance, end of year	<u>\$ 16,202</u>	<u>\$ 16,061</u>

Muldrew Lakes Cottagers' Association

Notes to the Financial Statements

Year Ended December 31, 2019

1. Organization

The purpose of the Association is to:

- serve the Muldrew Lakes community as a whole;
- act as an advocacy role to various levels of government, agencies or other appropriate bodies to safeguard the interests of the community;
- foster a co-operative, mutually caring environment;
- maximize recreational opportunities while respecting the fragility of the Lakes' ecosystems;
- act in co-operation with other associations in the interests of the community;
- provide and maintain appropriate property which supports the common interests of the community and;
- maintain the natural amphitheatre known as Memorial Pines.

The Association was incorporated without share capital, is a non-profit organization under the Income Tax Act and is exempt from income tax.

2. Summary of significant accounting policies

Fund accounting

Muldrew Lakes Cottagers' Association follows the restricted fund method of accounting.

The General Fund accounts for the Association's programs delivery and administrative services.

The Environmental Fund is internally restricted and was created by a motion of the general membership as a fund to address environmental issues.

Contributed Services and Materials

Volunteers contribute hundreds of hours each year to assist Muldrew Lakes Cottagers' Association in carrying out its service delivery activities. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements. Contributed materials are not recorded in the financial statements.

Property, docks and equipment

The cost of property, docks and equipment is expended when purchased

Muldrew Lakes Cottagers' Association

Notes to the Financial Statements

Year Ended December 31, 2019

3. Financial instruments

It is management's opinion that the Association is not exposed to significant interest rate, currency of credit risks arising from its financial instruments.

4. Land ownership

The Association owns several parcels of land, the value of these assets are not reflected in the financial statements as they were donated to the Association. They include land at the following locations: North Lake - Indian Landing, South Lake - Peck's Landing, Memorial Pines and McLaughlin Point on Middle Landing.

5. Annual dues

		<u>2019</u>		<u>2018</u>
General dues	\$	15,499	\$	14,819
Memorial Pines		1,460		1,800
North - Indian Landing		2,050		2,140
South - Peck's Landing		1,830		1,950
	\$	<u>20,839</u>	\$	<u>20,709</u>

6. Supplemental revenue information

Number of general memberships	258	243
Number of Memorial Pines dues	73	88
Number of North - Indian Landing dues	102	104
Number of South - Peck's Landing dues	61	63
Number of fireworks contributions	107	109

Nominating Committee Report, June 2020

The Nominating Committee is composed of the Past President Janet Kincaid and President Tim Luke. We are actively seeking 2 non-board members to join the team. Please contact Janet if you are interested. The role of the Nominating Committee is to nominate members to serve on the Board Executive, the Board, the Nominating Committee and the Financial Review Committee. If you are interested in joining the MLCA in one of these rolls, please contact Janet. Nominations for the MLCA board are accepted anytime. **We are actively looking to fill the position of Treasurer.** We are always looking candidates for now and in the future. If you, or a neighbour, may be a candidate, please let us know by emailing Janet Kincaid at kincaidclan@outlook.com.

The Nominating Committee recommends the following MLCA board beginning August 2020

President	Tim Luke	(2019-2021)
Vice President	Ted Alley	(2020-2021) Serving a 1-year term as VP
Past President	Janet Kincaid	(2019-2021)
Secretary	Barb Vandevalk	(2019-2020) starting a second term
Treasurer	Kate Hyland	(2018-2020) starting a second term

Board Members – Continuing (Not up for election this year)

Sarah Bale	(2nd term)	2018-2021
Brent Coward	(2nd term)	2018-2021

Board Members - Proposed 2nd term

Jessica Roher	(2nd term)	2018-2022
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Board Members – Proposed 1st Term

Nancy Thornhill	(1st term)	2020-2022
Charlotte Riddell	(1st term)	2020-2022
Ted Nixon	(1 st term)	2020-2022
Wendy Campbell	(1 st term)	2020-2022

The board wishes to acknowledge and thank members leaving the board as of the annual general meeting in August: Roger Silverthorn Brent Hughes

Financial Review Committee

Cindy Fenwick	1st term	2019-2021
Bill Banks	1st term	2019-2021

New Board Member Bios

Ted Nixon

Ted has been enjoying Muldrew Lake since 1982 when his family bought a cottage on Middle Muldrew. Twelve years later, he and his wife Kristy built a cottage on the very top of Wood's Bay on North

Muldrew. Ted & his daughter Olivia are avid water skiers and the family enjoys entertaining friends and family at their cottage. Ted has enjoyed a career centred around technology, initially in an MIS role but largely as a recruiter for tech talent across North America.

Nancy Thornhill

In 1905, my great grandfather, JF McLaughlin built the third cottage on the lake. He called it Sweetgale. He was a founding member of, what was then called, the Muldrew Lakes Cottagers Club and its first president. My grandmother Roberta and her sisters, Evelyn, and Emily, all grew up spending summers at Muldrew. As did my mother, Susan Irwin and her brother and sisters. My siblings, cousins and I have done the same and have passed the cottaging gene down to our children and grandchildren. There are now six generations of McLaughlin's on Muldrew. Muldrew and cottaging is in our blood and I love passing on the traditions, love of the lake, care for our heritage, sense of home and ties to the land to my family. Our cottage is in the bay across from McLaughlin Point (cottage 239). Professionally, I have a PhD in Anthropology and a Masters in Biology. I am currently the owner and manager of The Farmhouse Tavern in Toronto.

Charlotte Riddell

Charlotte, Kevin, and family have been spending time on Muldrew Lake for over 30 years. Twenty years ago, we purchased our first cottage on Muldrew and 14 years ago purchased on North Lake near Indian Landing. Muldrew is our 'happy place' and we spend as much time throughout the year as we can with family and friends. Volunteering has been my passion for many years and have worked very closely with Wellspring Cancer Care Centre, Oakville Trafalgar Hospital as well as The MayCourt Club of Oakville and the Association of MayCourt Clubs of Canada

Wendy Campbell

I first started coming to Muldrew lake in the early 70's to visit my now husband Stuart Campbell whose family owned a cottage on Woods Bay. Since then I have not missed a summer and Stu and I have owned a cottage for over 30 years. We have raised four children who love the cottage as much as we do, and we now have 6 grandchildren who love to come during the summer and over Christmas as well. Stu and I have been active members of the Muldrew Lake Association. I have served as a Director of the MLCA representing North Muldrew, helped organize the swim and canoeing regatta for one summer and told the children's story at Memorial Pines services.

For the past 25 years I have worked as a Career Counsellor supporting individuals in transition and as an Executive Coach helping employees maximize their career potential. I am currently a Principal with Feldman Daxon Partners a Human Resources Management Consulting company in Toronto. I have an undergraduate degree in Economics, a Masters degree in Sociology and I am a Certified Human Resources Professional and Certified Coach.