

**Minutes of the Annual General Meeting (AGM)
of the
Raven Lake Cottagers Association (RLCA)
Wednesday, August 18, 2021, 7:00 pm, Zoom Call**

The Meeting was called to order at 7:00 pm

1. Welcome – Sean Hungerford

- Welcome to our second RLCA Zoom AGM due to COVID
- There were 109 “total users” at this years Zoom meeting, up from 72 from a year ago.

2. Review of the Minutes of the 2020 AGM Minutes – Mike Wlodek

Discussion:

- Highlights of last years Minutes were reviewed.
- There were no questions or comments about the minutes as presented

A motion to approve the Minutes was made and was:

Moved by Bruce Lourie

Second by Ross Lawrence

The motion was PASSED Unanimously

3. 2021 Board of Directors – Sean Hungerford

Report:

- Directors are:
 - Bruce Lourie, Lake Steward
 - Cathy Séguin, Membership
 - Geoff Gooderham, Past President
 - Graham Donald, 1st VP, Communications & RLDA Director
 - Howard Rowilson, Spring Social
 - Jo Ann Julien, Lake Steward
 - Katie Van Pelt, Facebook & Communications
 - Karl Mehisto, Insurance
 - Maia Thompson, Newsletter
 - Maia has been editor for the Spring Newsletter for the past 2 years, she has made the decision to step down. I’d like to thank Maia for her contributions to the RLCA.
 - Mike Wlodek, 2nd VP and Secretary
 - Ross Lawrence, Treasurer & RLDA Director
 - Scott Lewis, Past President & RLDA Director
 - Susan Luke, Regatta
 - Susan has been organizing the Raven Lake regatta since 1999, after 21 successful events she has made the hard decision to step down. On behalf of the RLCA and all Raven Lake residents I would like to extend a big thank you to Susan for all her hard work and dedication.
 - Sean Hungerford, RLCA President & RLDA President

Discussion:

- Many Kudo’s were given by the membership to Susan Luke for her years of service.

4. Membership Report – Cathy Séguin, Director

Report:

- As we gather for a second year via Zoom, I would like to thank all cottagers who continue to support our association.
- To date, we have 98 active members. This is a good show of support for the work the association continues to do on behalf of us all: monitoring the health of our lake, representing cottager’s interests with local government, and communicating important information to all.
- I look forward to when we can safely gather to enjoy wonderful traditions like our annual regatta and corn roast.
- We continue to work with our database to assist members with their online memberships and renewals. Thank you for your patience as we do this.
- I would ask members to encourage their neighbours to join the Association or renew their membership.

Discussion:

- There were no questions or comments.

5. RLCA Treasurers Report – Ross Lawrence, Treasurer

Report:

- Note that the Raven Lake Dock Association (RLDA) Treasurers Report is separate and will be presented later in the meeting.
- Membership Dues are those collected from December 1, 2020 to present.
- RLCA Bank Balance: \$13,053.26

RAVEN LAKE COTTAGERS' ASSOCIATION - Income/Expense by Category
01-Dec-20 through 14-Aug-21 (in Canadian Dollars) (Cash Basis)

Category	01-Dec-20- 14-Aug-21
INCOME	
Advertising Income	360.00
Interest Inc	4.68
Membership Dues Received	3,640.00
Other Inc	0.00
TOTAL INCOME	4,004.68
EXPENSES	
Bank charges	120.90
Fees Paid	820.59
Insurance	1,761.48
Membership Dues Paid	587.00
TOTAL EXPENSES	3,289.97
OVERALL TOTAL	714.71

Discussion:

- Douglas Fox asked if the high insurance costs were related to the number of board members and it was clarified that the insurance covers ALL RLCA Association Members and the Directors represent a small proportion of that number. Further, the number of directors does not impact the insurance costs.

A motion was put forth to accept the RLCA Treasurers Report

Moved by Scott Martin

Second by Corey Tkachuk

The motion was PASSED Unanimously

6. Lake Report –Jo Ann Julien

Report:

- Water samples were collected in May and tested.
- Water Clarity remains unchanged and the results are similar to other lakes in the area.
- Phosphorus is stable and declining slightly which is very good for the control of Algae.
- Seminars have been attended to better understand Blue-Green Algae and Invasive Snails. We now have the ability to visually assess Snail types to determine risks. People who see Snails should send the location to info@ravenlake.org for follow-up.
- Invasive species signs have been placed at the landing.

Discussion:

- There were no questions or comments.

7. Communications Report – Katie Van Pelt

Report:

- RLCA Email list has 170 recipients
- The RLCA FB Page has 556 followers, this is an increase of 120 followers since last year's AGM
- Posts to the RLCA FB page have been reaching an average of 448 users up from an average of 408 users last year
 - o The posts with the highest reach since last years AGM have been about the passing of Dunc Johnston and Jack MacDermid and the annual ice out contest in March
- A few fun facts about RLCA FB Page followers:
 - o 477 in Canada; 27 in the US; 3 in the UK; the rest are random countries like Norway, Sweden, and Columbia
 - o The top 3 cities in Canada are Toronto, Haliburton, Barrie.
 - o Only a small change in the top cities that our followers are from this year, Haliburton moved up from #3 to #2
- Side Note – Feel free to use the visitor/community part of the Facebook page if you are looking for lost items, selling items, or just want to post general fun things they see around the lake. Or send us a message on Facebook about something you would like shared and we can chat about how it should be posted.

Discussion:

- There were no questions or comments.

8. 2021 RLCA Newsletter – Sean Hungerford

Report:

- Thank you to Maia Thompson for kicking off the 2021 RLCA Newsletter
- Big thank you to Emilie Wlodek who was able to step in and complete assembling, editing, and formatting the Newsletter. An additional thank you to Mike Wlodek and Ross Lawrence for helping organize content, organizing advertising and final review and edits.
- For 2021 we switched to a digital only format and distributed the newsletter to all email addresses in the RLCA database. Going forward we are planning to continue to distribute the newsletter digitally.

- For 2022 we need help in order to continue with the newsletter, we need a new editor / coordinator as well as content contributors.
- Any content submissions should be sent to info@ravenlake.org

Discussion:

- There were no questions or comments.

9. Raven Lake Dock Association – Scott Lewis

Report:

- The Ministry of Natural Resources and Forestry (MNRF) did not deliver a draft of the Shoreline lease due to COVID etc.
- RLCA cannot make an application to the Township of Lake of Bays (LoB) for a building permit without legal standing (MNRF Lease)
- In January 2021, RLCA persuaded MNRF to agree to providing an Interim Shoreline Lease, contingent upon RLCA receiving building permits from LoB
- MNRF issued Survey instructions to RLCA. A Survey is a required part of both the Shoreline Lease and the building application
- Surveyor retained in early May, survey expected to be completed and submitted to MNRF in September. Needs to be approved by the Surveyor General, MNRF needs to expedite.
- Raven Lake Dock Association (RLDA) a wholly-owned, not-for-profit subsidiary of RLCA was incorporated in March of 2021
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- Sean Hungerford, Graham Donald, Scott Lewis, Ross Lawrence are the current Officers & Directors.
- Established bank account for membership deposits.
- Lawyers drew up Membership Agreement with membership fees
- Currently RLDA By-Laws are the same as RLCA's. Once permit applications submitted and granted, plan to turn over RLDA to its members. Will require new Officers & Directors and its own By-Laws to be established. – Committees will be formed regarding the choosing of contractors / suppliers of the docks, audits, administration, reserve fund, maintenance fees etc
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- In advance of receiving the completed survey, RLDA had a meeting with Chief Planner of LoB in late July to discuss how best to position the application. Planner acknowledged the singular nature of our situation and is well apprised that it is community in nature not commercial.
- In practice RLCA's project falls between the cracks of current zoning by-laws, especially as it will be situated on a water lot and only attached to MNRF lands
- Planner was positive in her approach and acknowledged the benefit and necessity to the Raven Lake community. We are planning to host a visit once in possession of the survey
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- LoB has jurisdiction over the building permits but only District of Muskoka has jurisdiction to approve the formation of a Condominium. Perhaps we proceed in two stages - building permit first, formation of condominium corporate second

- Both legal counsel and LoB believe that a condominium corporate structure would make the most sense.
- We have been able to convince MNRF that the practical timing for taking the docks out is Fall/end of boating season and winter/spring for installations of the new docks.
- Possible but unlikely that we will receive approvals/permits from LoB for removal in Fall 2021, more likely the removal notices will happen in Fall 2022
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- Current market values for lumber have been extremely volatile during the pandemic. Quotes only issued for 30 days
- We have an updated quote from NyDock that came in at +/- \$5,500 per dock. Up from +/- \$4,000 two years ago. Its likely but not guaranteed that lumber pricing will decrease if/when we can put the pandemic behind us
- Once we have permits in hand, we will then commence the process of getting quotes from additional dock suppliers.
- Estimates for legal fees, permits, planning are estimated to be \$1,500-2,000 per person. The more people that sign up, the lower these costs can be averaged.
- Currently we have 93 water access properties with 911 codes
- We have 57 signed and committed participants in the RLDA. We have another 7 who have verbally committed but not signed or paid as yet

Discussion:

- Sean Hungerford added that there are 24 cottagers that we have been unable to contact and we will be sending a letter to the property owners over the winter to ensure that we've done all that we can to include everyone who's interested in the RLDA.
- Scott Lewis responded to a question by stating that we do not need additional quotes at this time for the Docks because we are using the costing from one vendor to provide us with guidance. When the time comes to move forward, RLDA will form a committee of board members who will obtain quotes from several potential vendors in order to make a recommendation on which one to contract with.
- There were many comments about increased cost estimates, and it was clarified that these are estimates at this time and they are based on inflated lumber costs due to Covid. Every effort is being made to keep costs to a minimum.
- Sylvia Davidson asked a question about the annual dues and the need for a reserve fund. Scott Lewis explained that the guidelines for Condominium Corporations suggest that a reserve fund should be build up over time so that the entire project could be replaced in a 20 year timeframe.

10. RLDA Treasurers Report – Ross Lawrence

Report:

- RLDA Bank Balance: \$52,642.26
- Thirty-two \$2,000 deposits have been received to-date.

RAVEN LAKE DOCK ASSOCIATION - Income/Expense by Category - Earliest To Latest
01-Jan-19 through 14-Aug-21 (in Canadian Dollars) (Cash Basis)

Category	01-Jan-19- 31-Dec-19	01-Jan-20- 31-Dec-20	01-Jan-21- 14-Aug-21	OVERALL TOTAL
INCOME				
Deposit For Dock Slip	2,000.00	0.00	62,000.00	64,000.00
Interest Inc-Interest Income	0.00	0.00	1.51	1.51
Loans	3,000.00	7,000.00	-7,000.00	3,000.00
TOTAL INCOME	5,000.00	7,000.00	55,001.51	67,001.51
EXPENSES				
Bank Charges	0.00	0.00	28.58	28.58
Legal Fees	0.00	6,830.60	2,325.67	9,156.27
Planning	4,000.00	0.00	0.00	4,000.00
Share	0.00	0.00	5.00	5.00
TOTAL EXPENSES	4,000.00	6,830.60	2,359.25	13,189.85
OVERALL TOTAL	1,000.00	169.40	52,642.26	53,811.61

Discussion:

- Jim Gould asked what membership fees would be for and it was clarified that they are for the reserve fund and for maintenance.
- Susan Luke asked where checks should be sent and Graham Donald confirmed they could be dropped off to him.

A motion was put forth to accept the RLDA Treasurers Report

Moved by Scott Martin

Second by Deborah Miller

The motion was PASSED Unanimously

11. Elections for 2020/2021 – Geoff Gooderham

Report:

- Nominees for 2021-2022:
 - o Amanda Hungerford – new nominee
 - o Bruce Lourie
 - o Cathy Séguin
 - o Danielle Britton – new nominee
 - o Ian Hungerford – new nominee
 - o Geoff Gooderham
 - o Graham Donald
 - o Howard Rowilson
 - o Jo Ann Julien
 - o Katie Van Pelt
 - o Karl Mehisto
 - o Mike Wlodek

- Ross Lawrence
- Scott Lewis
- Sean Hungerford
- The membership was invited to nominate, or volunteer, additional names and none were forthcoming.

A motion to approve the Board of Directors slate was made:

Moved by Ross Lawrence

Second by Jill Donald

The motion was PASSED Unanimously

12. 2021 / 2022 RLCA Social Events – Sean Hungerford

Report

- Because of the ongoing restrictions and in the interest of community safety the RLCA did not hold any in-person events in 2021
- We hope to be able to run the Spring Social, Annual Regatta and the AGM and Corn Roast in 2022, however we will continue to follow COVID guidelines and proceed keeping in mind the safety of Raven Lakers first and foremost.
 - In order to continue to run the RLCA social events we need new volunteers to assist with the Newsletter, Regatta and Corn Roast. The in-person events on Raven are such an important part of the tight knit cottage community on this lake, I hope that we can come together as a community and find new volunteers to help organize and run these events.

13. New Business

Public Access Docks

Discussion:

- Docks are in a poor state of repair and some effort has been made to ask AH to address the issue.
- The docks are the responsibility of the Township of Algonquin Highlands to service water access cottagers and to provide access to the Haliburton Highland Trail System.
- Because it's on property belonging to the Township of Lake of Bays, there is a shared use agreement between the two Townships.
- The Public Access docks are not something being addressed by RLDA.

RLCA Swag

- Danielle Britton will be looking into branded T-Shirts and Hoodies which will be sold to members at cost.

Goose Population Management

- This is becoming a problem and we're looking into what can be done.
- At the very least, Don't Feed Them!

Good Behaviour on the Lake

- This relates to a wide range of nuisance items including Light Pollution, Noise, Wakes, PWC's, illegal fireworks, boating lights at night and non-Raven Lakers leaving their boats at the landing, etc. etc.
- RLCA is not an enforcement agency and it is difficult to determine how to deal with these issues.
- RLCA is linked to the Federation of Ontario Cottager Associations (FOCA) and Safe Quiet Lakes who provide excellent resources and best practices for dealing with such issues.
- Volunteers will be required to address the matter.

Miscellaneous Questions / Discussion:

- What happens to the old docs and abandoned boats at the landing? The MNRF will require RLDA to have all of that removed by members or a third party.
- Howard Rowilson asked Who is liable for the parking area? LoB plows and maintains the parking area and AH is responsible for the public docks.
- Jim Gould asked if the Dock project will happen in phases and Scott Lewis clarified that we will be applying for permission to build up to 120 slips. All those (58 at this time) that have committed at the start of the project will be in Phase 1. A second phase may / will follow.

14. Next Meeting

The Annual General Meeting and Corn Roast typically follows the Regatta by 2 weeks and the Regatta would be August 6, 2022.

If it must be held by Zoom next year it will be held Wednesday, August 17, 2022.

If in person, August 13, 2022.

15. Adjournment

A huge thanks was given to Sean Hungerford for all of his work this past year and for running a great AGM.

A motion to Adjourn the meeting was made at 8:15 by Corey Tkachuk