

**Minutes of the Buck Lake Association  
Annual General Meeting  
Tuesday September 15, 2020  
19:00 – 20:00  
Virtual meeting via Zoom**

**1. Welcome**

President Crawford MacIntyre called the meeting to order and welcomed everyone to our very first virtual Annual General Meeting. He explained that our meeting did not take place during the summer as it normally does, due to the on-going COVID-19 pandemic.

Crawford introduced the Board members who were present:

Greg Fisher	Treasurer, Membership, Government Relations
Gillian Lash	Vice-President, Friends of the Lake
Kathy McDonald	Archivist, Newsletter
Ria Berry	Social and Outreach Committee
Cathy Ottenhof	Social and Outreach Committee
Martha Scheinman	Friends of the Lake
Cheryl Savery	Communications, Newsletter

Regrets:

Randy Ruttan	Government Relations
Cheryl Dawson	Recording Secretary, Calendar
Mel Robinson	Social and Outreach Committee - Retired

**2. South Frontenac Township Government Officials:**

Crawford explained that despite the government officials having been invited to the meeting, they were unable to attend due to their own Council meeting took place at the same time as this one. However, Mayor Vandewal, Councillor Ross Sutherland (Loughborough District), Councillor Randy Ruttan (Loughborough District), Councillor Alan Revill (Bedford District) and Pat Barr (Bedford District) provided their written comments to Crawford who read them to the audience.

The written email remarks are attached to this document in the Appendix.

**3. Remarks by President - Crawford MacIntyre**

- South Frontenac Lake Ecosystem Advisory Committee created
  - Result of the efforts of Greg Fisher and Randy Ruttan
  - Buck Lake Board member, Gillian Lash, was selected to participate on committee
- Boatilla
  - Raises funds for Camp Merrywood which is run by Easter Seals
  - Has always been independent of the Buck Lake Association
  - Crawford has identified a couple of candidates who may want to help drive Boatilla
  - Despite Boatilla not taking place, close to \$9500 was raised for Camp Merrywood from Buck Lake residents
- Rider Cup

- Annual golf event which has been renamed to Buck Lake Rider Cup
- New leadership of Peter Dawe and Dean Milner
- Did not take place this year, but will resume in 2021
- Monday morning golf
  - Organized by Bruce McDonald
  - Occurs throughout the summer culminating in the challenge of the North and South branches
- Newsletter
  - Relevant articles written by Board members as well as Buck Lake members
- Buck Lake Facebook page
  - Number of members increased substantially during the pandemic
  - Close to 700 members
  - Used to share photos, comments, resources
  - Easy way to communicate
- Approval of minutes of 2019 AGM:
 

1 <sup>st</sup>	Cathy Ottenhof
2 <sup>nd</sup>	Susan Cole
	Carried
- Jim Manuel Volunteer Award
  - Crawford gave some background about the naming of the award
  - Duncan Sinclair's extensive involvement in many aspects of the Buck Lake community (BLA, BBQ, buoys on lake, numerous newsletter articles, Boatilla committee, etc.) makes him this year's recipient

#### 4. Treasurer's Report – Greg Fisher

##### Revenues:

- You will notice that we are not providing a Statement of Income or budget for 2021
  - COVID-19 impact on operations was significant and made substantially reduced our ability to forecast for 2021
- Membership is down to 116 families in 2019 from 220 in 2018
- Number of advertisers decreased to 6 in 2019 from 8 in 2018
  - Due to COVID-19, we thought that we would help our local advertisers by putting a moratorium in place for advertising fees in the newsletter
- Calendars were in high demand with Cheryl having to place a second order

##### Expenditures:

- Insurance covers Board members and Buck Lake members during member events
- Affiliate membership includes our membership to the Federation of Cottage Associations (FOCA)
- Meeting costs include AGM, Education Night and for a Director to attend the annual FOCA meeting in Toronto
- Lake planning includes supplies and shoal markers

##### Balance Sheet

- Assets
  - Cash in bank \$7,490
- Liabilities
  - Raised for Boatilla \$1,800

- Equity \$5,860

The 2019 Financial Report is attached as an appendix to these minutes.

Motion to accept Treasurer's Report:           1<sup>st</sup> Greg Fisher  
  2<sup>nd</sup> Cathy Ottenhof  
  Carried.

#### **5. Membership – Greg Fisher**

- Have noticed a 10% decline in memberships over the last 3 years
- Of 450 eligible households, currently only 25% (116) are members
  - Despite our newsletter being sent to more households
- With a larger membership, our voice is stronger
- We ask the audience to encourage others to join and show their commitment to the community

#### **6. Social and Outreach – Ria Berry**

- Unfortunately Murder Mystery (in support of Camp Merrywood) and the annual picnic were canceled due to the pandemic
- Winterfest gathering is being planned for early 2021

#### **7. Friends of the Lake (FOTL) – Martha Scheinman**

- We hope that Education Night will return in-person in 2021
  - Input on relevant topics is welcomed
- FOTL is a resource for environmental topics such Gypsy Moths, shoreline rehabilitation, etc.
- Another great resource (and free to Buck Lake members) is the Federation of Cottage Associations (FOCA)
  - We encourage to subscribe to their newsletter
- We are always looking for new members who are interested in and have a passion for environmental issues

#### **8. Nominating Committee – Crawford MacIntyre**

- Board members are nominated for a 2-year period for a maximum of 6 consecutive years
- Maximum 12 Directors
- Directors for re-election include Crawford MacIntyre, Cathy Ottenhof, Randy Rattan and Cheryl Savery
- Unfortunately, we are losing Greg Fisher and would like to thank him for his 6 years of service
  - Along with Mel and Duncan leaving
- The following new members are being nominated for the three openings
  - John Curran
  - Don Young
  - Nora Lapp
- No other nominees were brought forward by the audience
- No objections were voiced

#### **9. Other Business and Open Question Period**

- John Curran mentioned that with the low water levels, the public boat ramp is in need of repairs and asked for assistance
  - Crawford MacIntyre replied that he will connect with one of the Township engineers
- Rob McLean reiterated that not all Buck Lake members are on Facebook, so how can those people receive relevant information
  - Cheryl Savery responded that the most relevant information to all Buck Lake members is relayed via the newsletter

#### **14. Adjournment**

Crawford thanked everyone for tuning in

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Recording Secretary, Cheryl Dawson

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President, Crawford MacIntyre

Attachments:

Appendix A – Agenda

Appendix B – Township of South Frontenac Council email responses

Appendix C – 2018 Financial Statements

## Appendix A

### Agenda

- Welcome, call to order, and introduction of Board members
- Remarks from, South Frontenac Council members
- President's remarks and announcements
- Approval of 2019 AGM minutes and any business arising there from
- Reports:
  - Secretary/Treasurer
  - Membership
  - Social/Outreach Committee
  - Friends of the Lake Committee
- Jim Manuel Volunteer Award
- Nominating Committee report and election of 2020/2021 Board of Directors
- Other business and open question period
- President's closing remarks

## Appendix B

### Township of South Frontenac Council email responses

From: **Ron Vandewal**

Date: Wed, Sep 2, 2020 at 1:41 PM

Subject: Re: BLA Annual Meeting

To: Crawford MacIntyre

On behalf of myself and council I bring you greetings in this very unusual year although a lot of programs had to be canceled things must move forward. Thanks to council and our incredible staff we really didn't stop providing first class service. Along with the usual road projects including Sunbury village there have major changes to Garbage and Recycling and providers .Planning and development services have also kept providing service through this pandemic. Council has also been moving things forward along with the creation of the new Lake Ecosystem advisory committee and look forward to working together for constructive dialogue. Look forward to seeing all of you hopefully in the near future . As always I am just a phone call or email away all the best mayor Ron Vandewal

From: **Ross Sutherland**

Date: Sat, Sep 5, 2020 at 10:17 AM

Subject: Re: BLA Annual Meeting

To: Crawford MacIntyre

Hi Buck lakers, sorry to miss your meeting, it is always one of the best and even on zoom, I expect there will be a lot of good information. The township is continuing to work on a new official Plan and better control of development. I hope that your association will be involved in the process. please contact me if there is anything I can help with, by email or call 613-532-7846. Have a good meeting and talk soon, Ross.

From: **Ruttan, Randy**

Date: Tue, Sep 15, 2020 at 10:57 AM

Subject: BLA AGM Message

To: Crawford MacIntyre

Good evening ladies and gentlemen. Unfortunately, I can't be in attendance tonight, as a BLA director nor as your Loughborough District Councillor as I will be in a Council meeting.

I do however, want to take this opportunity to commend each and every one of you for taking the time this evening to attend this virtual meeting. I sincerely believe it is only through engagement with community organizations such as the BLA, that collectively, we can make a difference both in maintaining, and enhancing the environmental integrity of our lake and also the health and wellbeing of our community at large. Case in point is the recent establishment of the South Frontenac Lake Ecosystem Committee which not only had it's genesis with the BLA but also has one of our members Gillian Lash as a committee member.

I trust you will have a productive meeting and look forward to meeting you at our next BLA community event.

Randy

From: **alan revill**

Date: Fri, Sep 11, 2020 at 9:22 AM

Subject: Re: BLA Annual Meeting

To: Crawford MacIntyre

Hello Crawford,

Thank you for the opportunity to participate in a small way in your Lake Association meeting. It is unfortunate that our Council meeting this evening coincides with your meeting.

As I reflect on my participation in the Desert Lake Association, I am aware of how much the associations contribute to the health of the lakes and the creation of a community. There is typically a surprising wealth of expertise among the lake residents that supports the commitment of the members to maintaining the water quality of each lake. I am envious, but applaud the organization of the annual fundraising centered around your Boatilla for the benefit of Easter Seals Camp Merrywood. You have raised the bar for other associations.

This year, Council has created a Lake Ecosystem Advisory Committee with membership from half a dozen lakes including Buck Lake. It is my hope that this committee will provide a more consistent communication between the lake residents and Council. Where we can find opportunities to work together, I believe it has the benefit of strengthening our Township in many ways.

Best wishes to the Buck Lake Association and I hope we can meet in person next year.

Alan Revill,

Coucillor, Bedford District

From: **patbarr1**

Date: Thu, Sep 10, 2020 at 6:29 PM

Subject: Re: BLA Annual Meeting

To: Crawford MacIntyre

Hello everyone. I received the flowers today. They are cheery and appreciated. I am at the rehabilitation hospital and doing quite well. I hope to be home soon. I wish you all well and Thank you.

Pat Barr

Sent from my iPad

## Appendix C

### Buck Lake Association 2019 Treasurer's Report Annual Meeting September 15, 2020

#### Budget Revenues

- Revenue reduced due to moratorium on advertising; and no murder mystery night in support of the Boatilla due to Covid-19. To early to project budget for 2021 as events dependent on status of community with respect to Covid-19

#### Revenues:

- Membership revenues decreased marginally from prior year (approx. 116 families in 2019 vs 122 families in 2018) (continues trend slight decrease 2017 - 129)
- Deferred revenue ("DR") represents memberships paid in advance and can vary significantly from year to year. DR in 2019 represents \$1,275 towards 2020; \$100 – 2021
- In 2019 we had 6 advertisers for our newsletter and website down from 8 the prior year. The revised budget for 2020 shows 0 revenue. Due to covid-19 and the impact it was having on our community and our businesses – it was decided to place a moratorium on advertising costs on 2020 in support of our business community – advertisers remain in our newsletter. This will be revisited for 2021.
- Community – In 2018 the murder mystery night was run entirely by the BLA, the Westport legion hosted the event and was paid for the dinner they provided. In prior years this had been a joint event. \$4,032 represented the proceeds from the murder mystery night tickets and silent auction (in support of the Boatilla). With the 2018 figures, \$1,300 of the income represented a portion of the BLA share of proceeds from 2017 received from the Legion in 2018. Actual 2018 revenue was \$5,272
- Donations in 2019 were \$85.00. Most of these are donations made when members have paid their fees online with FOCA. Prior to our use of FOCA as a payment vehicle – donations were minimal
- Other represents the charges FOCA makes for using them to collect our membership fees (currently 4.5%). In 2019 offsetting the FOCA expense was postage recovered from calendar recipients and foreign exchange adjustments

#### Budget Expenditures

- Again, reflect impact of Covid-19 – no 2020 picnic, murder mystery or hall rental for AGM. Effectively offsets change in revenue



## Expenditures:

- Insurance represents our liability insurance related to both the Board and for BLA sponsored events.
- Affiliate membership represents our membership cost for Federation of Ontario Cottagers' Association ("FOCA") (currently \$125 plus \$3.25 per member)
- Administrative fees is our Post Office Box rental; some postage costs
- Cost of 2019 calendars – increase from 2018 based on calendars sold
- Meeting costs generally represent annual meeting & education night costs. In 2019 support for attendance at FOCA mtg \$294; cost of Jim Manual award \$102 included in community in 2018
- Social & outreach in 2019 and 2018 represents the cost of the picnic;
- In 2019 Community Included the following (2018 amounts in brackets):
  - Picnic table \$0 (\$800)
  - Murder mystery expenses; Jim Manual award/ welcome baskets \$31.95; (199.35)
  - Murder Mystery direct expenses (meal and entertainment) netted against income \$2,232.5 (2,680.00)
  - Education night \$0 (2017 - \$28.24)
  - Remembrance Day ceremony \$75.00 (\$75.00)
  - Boatilla \$1,800 (1,201.43 related to 2017 and 2464.06 related to 2018)
- Lake Planning - \$113.02 (\$50 education night hall rental \$63.02 Shoal marker supplies)- (\$70 was hall rental for education night and 225.93 were supplies for shoal markers) (2017 – 300)

## Balance Sheet

- Assets
  - Cash in bank \$7,490.18
  - Prepaids (insurance \$1,358.64; PO Box \$186.14)
- Liabilities
  - Raised for Boatilla \$1,800.00
  - Deferred revenue \$1,375.00
- Equity \$5,859.96

**Buck Lake Association  
Balance Sheet  
31-Dec-19**

	<b>31-Dec-17</b>	<b>31-Dec-18</b>	<b>31-Dec-19</b>
<b>Assets</b>			
General Bank Account	\$ 8,955.35	\$ 8,256.26	\$ 7,490.18
Prepaid expenses	\$ 1,495.94	\$ 1,499.32	\$ 1,544.78
<b>Total Assets</b>	<b>\$ 10,451.29</b>	<b>\$ 9,755.58</b>	<b>\$ 9,034.96</b>
<b>Liabilities</b>			
Accounts Payable	\$ 3,178.20	\$ 2,464.06	\$ 1,800.00
Deferred Revenue 2018	\$ 950.00		\$ -
Deferred Revenue 2019	\$ 100.00	\$ 900.00	\$ -
Deferred Revenue 2020	\$ 100.00	\$ 175.00	\$ 1,275.00
Deferred Revenue 2021 and beyond	\$ 50.00	\$ 100.00	\$ 100.00
<b>Total Liabilities</b>	<b>\$ 4,378.20</b>	<b>\$ 3,639.06</b>	<b>\$ 3,175.00</b>
<b>Members' Equity</b>	<b>\$ 6,073.09</b>	<b>\$ 6,116.52</b>	<b>\$ 5,859.96</b>
<b>Liabilities &amp; Members Equity</b>	<b>\$ 10,451.29</b>	<b>\$ 9,755.58</b>	<b>\$ 9,034.96</b>

**Buck Lake Association Income Statement**  
**31-Dec-19**

	December 31, 2017	December 31, 2018	December 31, 2019
<b>Income</b>			
Membership Revenue	\$3,225.00	\$3,050.00	\$2,900.00
Deferred Revenue Prepaid Members	\$1,200.00	\$1,175.00	\$1,375.00
Advertising	\$1,050.00	\$950.00	\$750.00
Lake Planning	\$0.00	\$0.00	\$0.00
Calendar Sales	\$995.00	\$1,246.79	\$1,473.51
Tic Keys/ Magnets/Maps	\$100.00	\$85.00	\$170.00
Community	\$1,931.00	\$6,590.12	\$4,032.50
Social & Outreach	\$0.00	\$0.00	\$0.00
Picnic	\$0.00	\$0.00	\$0.00
Donations	\$450.00	\$221.95	\$85.00
Courses / Events	\$0.00	\$0.00	\$0.00
Other	(\$102.82)	(\$73.11)	\$42.97
<b>Total</b>	<b>\$8,848.18</b>	<b>\$13,245.75</b>	<b>\$10,828.98</b>
<b>Expenses</b>			
Insurance	\$1,332.72	\$1,358.64	\$1,358.64
Affiliate Memberships	\$531.25	\$544.25	\$552.00
Publications	\$0.00	\$0.00	\$0.00
Administration Fees	\$177.97	\$189.59	\$293.50
Calendar expenses	\$1,536.57	\$1,570.32	\$1,894.71
Conference & Seminars	\$74.98	\$141.90	\$588.39
Courses / Events	\$617.68	\$0.00	\$0.00
Social & Outreach	\$568.24	\$478.61	\$770.83
Buck Lake Heritage Project	\$0.00	\$0.00	\$0.00
Community Project	\$3,045.64	\$7,448.08	\$4,139.45
Lake Plan Activities	\$0.00	\$295.93	\$113.02
<b>Total</b>	<b>\$7,885.05</b>	<b>\$12,027.32</b>	<b>\$9,710.54</b>
<b>Excess of Revenue over Expenses</b>	<b>\$963.13</b>	<b>\$1,218.43</b>	<b>\$1,118.44</b>
<b>Members Equity</b>			
Equity beginning of year	\$6,309.96	\$6,073.09	\$6,116.52
Excess of revenue over expenses	\$963.13	\$1,218.43	\$1,118.44
Deferred Revenue included in income	(\$1,200.00)	(\$1,175.00)	(\$1,375.00)
Equity end of period	\$6,073.09	\$6,116.52	\$5,859.96