

**FINAL**  
**BIG GULL LAKE EAST END COTTAGE ASSOCIATION ANNUAL GENERAL**  
**MEETING (AGM)**  
**MINUTES AUGUST 28, 2021**  
**TIME: 10:30 -12:00**

**1) Welcome and Introductions**

Donna Commerford called the meeting to order welcoming everyone in attendance. She introduced the 2019-2021 Board of Directors, (Donna Commerford - President, Greg Best - Vice President, Debbie Bird - Treasurer, David Marsh - Secretary, Ken Grant - Environment (Lake Steward), Keith Rowe - Communications, Richard McIlveen - Acting Director at Large (for 2021 as there was no 2020 AGM due to Covid19 and attending via telephone link).

Regrets: Murray Finch - Director At Large (is also North and Shore Road Manager),  
NOTE: 22 Cottage Association members in attendance as recorded on registration list by Greg Best.

**2) Review and Approval of 2019 AGM Minutes**

Virginia Grant noted 3 corrections that needed to be made to the these minutes (Status - corrections have now been made). David Marsh moved that the 2019 AGM Minutes be approved with amendments as noted by Virginia Grant. Seconded by Virginia Grant. Carried.

**3) Cottagers' Update: Memorials:**

Donna asked for a moment of silence in memory of our Association members who have passed on since our last AGM. Robert Jelking, Grazia Tubbs, Carl Richie, Margaret Watts (spouse of Bob Billik), Ken Kingston, **Bill MacKay, Evan VanLeevn**

**New Members:** Donna welcomed two new members. Mike Mitchell along with Jennifer and Mark Kosak.

**4) Bylaws - Revision**

The were a number of drivers (noted below) behind the need to review the BGLEECA Charter and rename it BGLEECA Bylaws. A list of those drivers were provided to the membership prior to the 2021 AGM. Once approved by the membership the revisions will be consistent with the requirements of the new Ontario Not-for-Profit Corporations Act (ONCA) which comes into force on October 19, 2021.

Drivers: i) Use ONCA current terminology, ii) Governance of North Shore Road Group and involvement/role of Road Managers, iii) Review of best practices and procedures plus increase member participation in Association activities and decisions, iv) Simplify some of our Bylaws that are too wordy.

**MOTION** to approve the BGLEECA Bylaws made by Jennifer Kosak, Seconded by Terry Fenton. Carried.

## 5) Director Reports

- i) Vice President - Greg Best. Reviewed the role of Vice President.
- ii) Treasurer - Debbie provided copies of the Budget and Financial Report electronically for the 2020-2021 financial year stating that the Association is on solid financial ground. She also stated that a nonprofit organization cannot hold too much cash. As per the recommendation from our financial review, the North Shore Road Group. Has been removed from the BGLEECA financials and set up as its own entity.

**MOTION:** Nancy Kingston moved that the Financial Statements and Financial Review Report be approved as presented. Virginia Grant seconded. Carried.

**MOTION:** Karen Saer moved that Linda Ridtke conduct the Financial Review in 2022. Seconded by Terry Fenton. Carried.

- iii) Roads - South Shore - nothing to report. North Shore- Dave Cox noted that they had their first meeting. All roads in the system were reported in good shape.
- iv) Environment: Virginia Grant provided an update on behalf of Ken Grant. **GYPSY MOTH** traps have been provided to those cottagers who requested traps, provided by the Association. This year Nature provided a fungus and bacteria specific to the Gypsy moth that seems to have killed the vast majority of the nasty critters. A number of cottagers reported seeing no females or egg sacks their properties. Due to lack of interest the **WEED CUTTER** been sold. **MISSISSIPPI VALLEY CONSERVATION AUTHORITY(MVCA)** - Ken is working with them on some initiatives, cottagers encouraged to check the MVCA website for updates on their activity that may impact our area. **SEPTIC SYSTEM INSPECTIONS** - The North Frontenac Lake Alliance (NFLAA), consisting of 22 members, has encouraged the Township to consider making septic system inspections mandatory in order to protect the health of our lakes. **AIR B&Bs** - the growing issue of Air B&B rentals on the lake was mentioned and the lack of appropriate Bylaws. As BGLEECA cannot do much about this issue all concerned cottagers were encouraged to contact North Frontenac Township offices to express concern and support of the creation of appropriate Bylaws. The NFLAA has also taken this issue and a meeting is being held to further discuss next steps.
- v) Director At Large - Keith Rowe: Reported on the issue of increased traffic on Helen Lane and growing demand for parking in and around the boat launch. These issues have been reported to the Township. A recommendation has been made to expand the size of the parking lot...it is an involved process.

Corey Klatt from the Township looks after policing the campsites on Big Gull Lake as some have been overcrowded with some campers camping in areas not designated as campsites.

**Fire Pump:** Terry and John Fenton, located on Bear Island, have a fire pump situated on their dock and available for other cottagers to borrow should the need arise.

Advertisers: If any cottagers have used contractors not listed in our BGLEECA calendar please send Keith their business cards and he follow up with them to encourage their support of our Calendar.

Whiteduck Provincial Park: Donna provided an update...nothing new to report.

6) **Elections:**As there was no 2020 AGM due to Covid, the following slate of Directors are being put forward for re-election/election:

- Donna Commerford - President (incumbent)
- Greg Best - Vice President (incumbent)
- Debbie Bird - Treasurer (incumbent)
- David Marsh - Secretary (incumbent)
- Ken Grant - Environment (Lake Steward) (incumbent)
- Keith Rowe - Communications (incumbent)
- Murray Finch - Director At Large (incumbent)
- Richard McIlveen - Director at Large

**MOTION:** Nancy Kingston moved that the 2021-2022 Board of Directors be approved as presented. Seconded by Brad McDonald. Carried.

7) **Donna Commerford**, on behalf of the Membership, thanked the following volunteers for the support:

- Linda Radtke - Review of Financial Statements
- Karen Saer - Calendar
- Bryden Gibson - Shoal light
- Virginia Grant and Bev Williams - Water Rangers and Lake Partner Water Quality
- Elizabeth Jones - storage of picnic tents and tables
- Janet Sidey - Website
- Wayne Bird - Newsletter Editor
- The Goonetillikes - Our Picnic Site hosts.

8) **Other Business** - None

9) **Adjournment:**

**MOTION:** Virginia Grant moved that the 2021 AGM be adjourned. Seconded by Don Commerford. Carried.

ATTACHMENTS TO THE AGENDA DISTRIBUTION EMAIL INCLUDED:  
 BGLEECA Bylaws, Proxy Form, Financial Report, Financial Review Report, 2019 AGM minutes.

**Big Gull Lake East End Cottage Association**

**2020 - 2021 Financial Report**

Balance Sheet	31-Mar-21	31-Jul-20	
<b>Assets</b>			
			<i>Changes</i>
Cash in Bank	24,388	34,837	(10,449)
GICs	15,128	15,128	-
Receivables	30		30
<b>TOTAL Assets</b>	<b>39,546</b>	<b>49,965</b>	<b>(10,419)</b>
<b>Liabilities</b>			
<b>TOTAL Liabilities</b>	<b>-</b>	<b>-</b>	
<b>Fund Balances</b>			
			<i>Changes</i>
General	17,038	15,048	1,990
Calendar	7,396	4,978	2,418
Environmental	15,142	14,992	150
<b>Association Funds</b>	<b>39,576</b>	<b>35,018</b>	<b>4,558</b>
North Road Fund	(30)	14,947	(14,977)
	<b>39,546</b>	<b>49,965</b>	<b>(10,419)</b>

NEW YEAR END March 31  
 (to allow more time each year  
 to approve the financial  
 statements, complete the  
 financial review, and prepare  
 for the AGM).

The North Shore Road Fund was  
 transferred in March to a new  
 NSRG bank account. All North  
 Shore Road accounting will now be  
 the responsibility of the NSRG.

**Fund Activity Summary, August 1, 2020 to March 31, 2021**

	General Fund	Calendar Fund	Environ. Fund	Totals	North Shore Road Fund	Funds transferred from BGLEECA to NSRG
Beginning Balance	15,048	4,978	14,992	35,018	14,947	
Total Revenues	3,367	2,791	150	6,308	10,400	
Total Expenses	1,377	373	-	1,750	9,898	15,478.61
<b>Current Balance</b>	<b>17,038</b>	<b>7,396</b>	<b>15,142</b>	<b>39,576</b>	<b>15,448.61</b>	<b>(30)</b>

General Fund Income Summary	
Dues	3,302
Bank Interest	65
<b>Total</b>	<b>3,367</b>

General Fund Expenses Summary	
Bank Fees	40
Directors Expenses	60
Donation MVCA	100
FOCA	608
Misc (Thank You Gift)	37
Newsletters	
Safe Quiet Lake Signs & Donat.	203
Zoom Fees (2020-21)	329
<b>Total</b>	<b>1,377</b>

Environmental Fund Revenue is from sale of  
 Kits, paid by fund

Prepared by Debbie Bird  
 Financial Review completed Linda Radtke, July 29, 2021.

Report to the President  
BGLEECA  
July, 2021

I reviewed the financial information, bank statements and reporting provided to me by Debbie Bird. These records cover the stub year of August 1, 2020 until March 31, 2021.

The books are kept in very good form. It was easy to follow the transactions from the bank records to the accounts and no irregularities were found.

Expenses are pre-authorized by the budget and submitted by any director for payment. The procedures have very strict authorization rules – all expenses over budget or not included in the budget, must be approved by the President. We discussed the one non-budgeted expense, an annual charge for zoom meetings. This charge was discussed in advance, but there was no proof of the authorization in the review package. We discussed the two items which were very slightly (less than \$10) over budget. The President has decided that all of these items should continue to be pre-approved by the President and the authorization will be included in future review packages.

The other major change in this period was the transfer of the North Shore road fund balance to a separate bank account. The funds were transferred in their entirety at the end of March, 2021. The accounting for these funds will be separate from BGLEECA going forward.

BGLEECA is well funded and has enough cash on hand to fund the current year's planned activities, fund special projects (such as gypsy moth traps) and have a reserve on hand.

I understand that a budget for the current year was passed earlier this year and I look forward to assisting with the reviews in the future, if requested.

With best regards,

Linda Radtke  
July 29, 2021