

**MINUTES
LAKE CLEAR PROPERTY OWNERS' ASSOCIATION (LCPOA)
ANNUAL GENERAL MEETING
2015**

JULY 25, 2015 8:30 A.M. WHISPERING PINES RESORT

8:30: The Annual General Meeting began with a social which included refreshments. At this time the following items were available for purchase: LCPOA Memberships, Lake Clear labelled clothing, Poker Run Hands, Lake Clear Conservancy Memberships and Dinner Tickets.

9:00: Fifty-six people were in attendance when President Lorne Monahan officially opened the business meeting. He welcomed the group, thanked them for attending the meeting, and stressed the importance of our Annual General Meetings. After recognizing the forty volunteers on the Board and its various committees, Lorne reminded participants that a special presentation on Lake Clear Property Taxes would follow the fifteen minute break at the end of the business meeting. For enticement, and with a grin, he added, "We have door prizes, so stick around."

Lorne stated that he hoped everyone had received the LCPOA Spring Newsletter, but if not, they could purchase their \$20 LCPOA membership from Jean Davies at the back of the hall during the break. He also mentioned the other items which were available for purchase.

After thanking Donna Verch for setting up the hall and organizing the refreshments for the meeting, Lorne announced the following rule for the meeting: *Only paid-up members can make motions, vote, and introduce topics, but guests may join in discussions.*

Lorne concluded his introductory remarks by pointing out that the greetings from Jennifer Murphy (Mayor of the Township of Bonnechere Valley) would be given at the end of the meeting rather than immediately.

1. Approval of Agenda: Doug Davies moved the approval of the Agenda. Liz Murphy seconded the motion. The motion was passed unanimously.

**2. Bonnechere River Watershed Project (BRWP) & Ottawa Riverkeeper:
(See written report #1)**

Kathy Lindsay said the mission of the Bonnechere River Watershed Project is to engage with others, to promote awareness, and to inspire stewardship actions for the Bonnechere River and its watershed. She then outlined recent accomplishments of the project, some of which are listed below:

- Completing four years of *Celebrate Our River* (a series of paddle excursions, one of which ran from Eganville to Fourth Chute Paddle with music by Guy Jamieson)
- Changing the project's mission towards stewardship for active living
- Encouraging stewardship of trails and tributaries (by providing information

on land based and water based environmental issues - e.g. muskrats and algae blooms)

- Conducting the *Waterfront Naturalization Assessment Project*
- Creating a *Strategic Plan Update* (a five year plan)
- Increasing the number of its partnerships and supporters
- Encouraging environmental defence (pipeline awareness, benefits and environmental risks)
- Providing *Nature Guides*

Kathy concluded by thanking LCPOA for its support of BRWP through its membership in the organization.

4. Written Executive/Board Committee Reports:

a. President: (See written report #2.) **L. Monahan**

There were no additional comments or questions.

b. Nominations: **P. Lancaster**

Philip said that this item would be addressed in item 10.

c. Lake Steward: (See written report #3.) **W. Lecuyer**

Wayne reported that at the moment he had results from only one water test, but that the readings were good compared to previous years. He said he should have more results in October, when he'll send out an update. He encouraged lake water testing and gave directions on how to proceed. Wayne will send out a correction on the fishing laws which were incorrect in his written report.

The Renfrew Health Unit conducts e-coli testing at the Buelow Public Beach. This summer a few of the readings have been 5 to 7 times above acceptable levels, always after a rainfall or a large wind. Wayne feels that these readings are due to the seagulls. Bob Peltzer said a sign and buoys should be erected at the beach. Wayne stated that he will try to get another permit for seagull oiling.

Linda Buchanan said she's concerned that Wieland Shore Beach isn't also recognized as a public beach, and believes water testing should be done there as well. She said, "Swimming is important and lots of cottagers swim there." Bob Peltzer said he was not promoting Wieland Shore as a public beach. For some, water testing and parking is an issue at Wieland Shore; however, Aimee Rupert doesn't support a designation change to public beach. Linda Buchanan pointed out that Wieland Shore has been used for years by the public, and that this fact should not be hidden. As the discussion continued, it was further pointed out that anyone can conduct water tests. Free testing kits (the same as those used to test well water) may be obtained from the County.

It was suggested that the date of water testing at Buelow Beach, as well as the results, should be posted on the Lake Clear website. John Almstead and Wayne have spoken to Renfrew County regarding this. Doesn't the County have a responsibility to broadcast when beaches aren't safe? Bob will work on obtaining a post for Buelow Beach to notify swimmers of water testing results.

Wayne finished his report by stating that there is an oil slick at Hurd's Creek. John Luck asked Wayne whether the lake is worse or better. Wayne didn't have a ready answer.

Sally Gillis put out a call for help testing e-coli levels on the lake, and asked for volunteers to let LCC know if they can help. Kathy Lindsay (BRWP - Bonnechere River Water Project) said that BRWP was pulling data from all the lakes, but the data for 2014 isn't up to date yet. It will eventually be available on their website.

d. Membership: (See written report #4.) J. Davies

Jean reported that the LCPOA has 235 paid members who represent 74.4% of property owners, and that even more memberships were sold at the meeting. She pointed out that an Associate Membership Drive is planned for Whispering Pines and the Opeongo Mountain Resort, and she said many campers participated in the Poker Run. When Doug Glover asked about voting rights for Associate Members, Jean explained that they would pay a half rate for their membership and have no voting rights. Anne Goodwin asked why and how they would participate. Philip Lancaster answered by reading the following from the Constitution:

Membership in the Association shall be limited to all owners of deeded property on the shore or in the proximity of Lake Clear. Associate Membership is open to other interested parties.

- 10.5. *Any other person, specifically not being an owner of Lake Clear property, but having an interest in the affairs of Lake Clear may become an Associate Member.*
- 10.5.1 *Dues for an Associate Member shall be set at one-half the current full membership rate.*
- 10.5.2. *Associate Members shall be welcome to attend all meeting of the Association, unless directed by the Executive.*
- 10.5.3. *Associate Membership does not carry any right to any vote within the Association.*

Lesley Lancaster asked whether Associate members would receive Updates. The answer was affirmative. Aimee Rupert asked whether it was possible to make online payments for memberships. This will be investigated.

e. Scholarship: (See written report #5.) J. Davies

Jean reported that there was only one applicant for the scholarship this year, but that the course the applicant was taking wasn't eligible for our scholarship. Nevertheless, if someone doesn't receive a scholarship when first applying, he/she may apply again. Aimee Rupert thanked the committee for starting the scholarships, and in particular credited Jacquie Lecuyer.

f. Shore Reps: J. Davies

Jean announced that one or two new replacements are still needed. Kathleen Burnie volunteered to take on one of the positions, and Lianne Pepper volunteered to replace Maureen Luck as the shore rep. for Haley's Bay 11. Jean thanked Maureen for her past work.

g. Outreach: (See written report #6.) **N. Markham**
Nelda reiterated the money awarded by her committee this year.

h. Website: (See written report #7.) **C. Beanish**
Lorne Monahan spoke to Colleen's report, explaining that Colleen, with technical support from her husband, Paul, had done most of the work putting together our website. He then passed on thanks to Colleen and Paul for creating the website.

i. LCC Liaison to LCPOA: (See written report #8.) **L. Shultis**
Liz Shultis, who is the Treasurer of the LCC, as well as their liaison with us, said she will provide LCC updates via e-mail to those who provide their e-mail addresses. Her updates can also be accessed at lakeclearconservancyboard@gmail.com. She reminded us that the LCC Fundraising Dinner, will be held on Aug. 8th at the O'Brien property, and provided us with the details of the event. She reminded us that LCC fundraising is necessary to cover the operating costs of the four islands which the LCC owns as a land trust, the most expensive cost being their property taxes. She also stated that the LCC would like to eventually purchase other properties around the lake, in order to enhance them, and ensure that they stay in their natural state forever, August 30th was stated as the date for the LCC AGM, after which there will be a lunch, and a walk through the old forest for those who'd like to participate.

Liz reminded us that years ago the MNR mandated that there be camping on some of the Crown Islands, and that to this end a Land Use Permit was signed to BV Township, who in turn passed the responsibility for managing camping to the LCC. Liz continued by informing us that the new LCC website lakeclearconservancy.ca provides detailed instructions on reserving campsites via the internet. Dave Bourne, LCC Island Camping Co-ordinator, reported that more and more people are responding on the website, but that booking on-line is a learning process. Katia Klauk, owner of the Opeongo Resort, asked who takes care of the situation when someone who has booked a site discovers someone else is occupying it. There needs to be a way to access all booking information, she said. People who made summer camping plans in March, only to discover on their arrival that their site was occupied, were devastated. Dave Bourne responded that the LCC has no enforcement rights, and that conflicts are an educational problem. Doug Glover suggested that if enforcement is an issue, the LCC might keep one site vacant so that no one is left without a site if there's a conflict. Liz agreed.

There are seven campsites on the islands, two on Blueberry, three on Haines, and two on Muddy. Katia repeated that there have been a few problems. Bob Peltzer said he'd sit on a committee to look for appropriate ways to handle problems. He said there were strategies that could help, such as the use of photography, but they'd have to be initiated. It was also suggested that there needs to be better signage.

j. LCPOA Liaison to LCC: **J. Taker**
Lorne introduced John Taker as Liz's opposite. John pointed out that the liaison positions were established so that LCC and LCPOA could understand how each other works, as well as work together. Our organizations have areas of intersection, primarily

those that concern the lake itself, but also those that concern the land around the lake. John, who is also a member of the LCC Executive, attends LCC meetings on our behalf.

k. Land Use:

J. Taker

John explained that the Land Use Committee is looking for exceptions to bylaws in an attempt to discover why they occur. They have met with the Township and requested information on the past five years of bylaw exceptions, specifically those which concern lakefront property. Since obtaining information has been difficult and not forthcoming, the committee is moving gently, questioning whether they should approach the Freedom of Information Department. The committee will not be dissuaded. Are bylaws not followed? Should there be more bylaws? They want to work co-operatively, seek information and communicate to the LCPOA membership.

Another topic they're considering is the notion of monitoring septic systems. What is the impact of poor management of septic systems to you as a landowner? Wayne Lecuyer brought up the septic issue years ago as a topic which starts at the Township level. Jacquie, his wife, regularly obtains a deal for septic testing/cleaning for a group of cottagers all at the same time. Wayne supports some type of similar system since some people don't test/clean their septic at all, and others don't even have a septic. Linda Buchanan said their septic isn't used every year, and sometimes not at all for three years. Sally Gillis said her septic needs to be tested yearly. Other comments were:

"It's not necessary to test every system at the same time."

"An Inspector could sign off on a system."

"You might receive a huge bill when selling your home if the septic hasn't been looked after."

Marion Hale asked where all the people who use the beaches go to the bathroom. The reply was that there is one facility at Buelow Rd.

l. Poker Run:

(See written report #9.) G. von Jagow

George remarked that this was the first year that Doug Davies hadn't looked after the Poker Run, and that it took three people to replace him, namely Bonnie and Ian McCluskey as well as himself. Bonnie spoke to the many prizes which local merchants had kindly donated. She said a list of the prizes (and those who had donated them) had been circulated. Ian reported that there would be eight docks, and the weather would be checked. Wayne Lecuyer and Doug Davies discussed the boats needed for the Poker Run.

m. Algonquin Land Claim:

(See written report #10.) G. von Jagow

George wished there were more transparency concerning the Algonquin Land Claim. The only coverage has been in the Eganville Leader and the North Bay Nugget. Wayne Lecuyer asked Wayne Spooner if there was any idea as to the time frame for a decision. Wayne estimated seven years. Wayne Lecuyer wondered whether there had to be a consensus between the various bands before a decision could be made. Neither Wayne Spooner nor Bob Peltzer had any answers. Bob said Council Members can't access information whereas staff can. He said they aren't the only ones who believe there's too much secrecy, as the Algonquins feel the same way. Wayne Spooner said that some of the meetings were pretty hot and heavy, that elements were changed, that none of the

letters written to politicians received any recognition or answers, and that the Algonquins may be allowed to develop Crown Lands. Lesley Lancaster asked if it would help to say we're not happy with the lack of communication. A member of the Verch family suggested that perhaps the Algonquins will want to sell land with water access once they receive it. Wayne Spooner said that the Algonquins intend to develop Spectacle Lake after they obtain possession of it. George suggested putting out a Google Alert to access information when there is some. Lesley Lancaster said she was impressed with the quality of work done by the committee, and that she was most appreciative of the work that has been accomplished. Philip Lancaster also thanked the committee.

n. Public Relations:

G. von Jagow

George said that LCPOA newsletters and Updates are great, and that those who stay at Whispering Pines or the Opeongo Resort are just as passionate about the lake as we are.

o. Environmental Education and Awareness:

M. O'Brien

Lorne reported in Mike's absence that he is looking for more members for his committee.

p. Treasurer:

(See written report #11.) D. Sweet

Treasurer Derek Sweet thanked Jean Davies for once again reviewing and attesting to the 2014 accounts. Derek tabled an itemized report and summarized as follows: 2014 was a quite typical year - revenues of \$7,777.91 and expenses of \$7,124.00 netted a small surplus of \$653.91. Added to the opening balance of \$5,431.87 this produced a year end current account balance of \$6,058.78. The two GICs are accruing interest at 1.5% and at year end were valued at \$5,107.65, resulting in total assets of \$11,193.43. The Poker Run netted \$382 after deducting expenses including the 2014 scholarship, increasing the scholarship envelope to \$3264 (included in total assets). The annual \$50 membership in each of the Ottawa Riverkeeper and Bonnechere River Watershed Project will be paid in 2015.

Guy Jamieson, who initiated the Poker Run, said he was glad to see it flourish. Jim Beckett stated that a few years ago he had received a certificate for 27 years as a shore rep., when he'd only served for 25 years. He said he wanted to donate one of his years to Guy, who'd only put in 24 years with LCPOA, because Guy deserves a certificate.

5. Any further questions to any Board Members or Committee Chairs?

There were none.

6. Motion to accept the above written and oral reports: Lesley Lancaster moved the acceptance of the reports. John Shane seconded the motion and it was passed unanimously.

7. Approval of 2014 AGM Minutes: Jim Beckett moved the minutes be approved. Herb Weckwerth seconded the motion, and the approval was passed unanimously.

8. Business Arising from the 2014 Minutes:

There was no business arising from the 2014 Minutes.

9. Update by BVT Councillor, Bob Peltzer:

Bob began by suggesting that if anyone were planning to slip out early, he/she might wish to pick up the handout on *Municipal Taxes and Taxation as it Affects the Lake Clear Community* (which he and Mayor Jennifer Murphy had prepared).

He then spoke about the new waste site, which he said was close to getting approval for use. He said it was *state of the art*, and that he was confident it would work well. Despite Bonnechere Valley's withdrawal from the use of the Ottawa Valley Waste Recovery site, we will be able to regularly get rid of special waste as there are other places that will take it.

Bob announced that the Township newsletter will be coming out regularly, and that Council hopes to do it digitally. It took both dollars and training to get the newsletter started. If anyone didn't receive one, pick one up at the Township Office, and sign up for it on the Township Website. John Shane asked if the newsletter spoke to what would happen on January 1st (i.e. when our waste disposal system switches from Laurentian Valley Recovery Site to Golden Lake). Bob said it didn't, but it is hoped that disposal of organics (at Golden Lake) will be ready by January 1st. Liz Shultis asked why we can't use compostable bags. The answer is that the Ottawa Valley Waste Recovery Site has no way to compost them.

Bob then referred to the LCPOA Land Use Committee's request to obtain five years of information on all Bylaws amendments affecting Lake Clear. He said, "Even Council can't get these documents. They're only available to staff." Bob also said that Bylaw enforcement is complaint driven.

On behalf of the Fair Committee, Bob asked for volunteers to help with the Fair. He said that the Fair Committee was desperate, and was even willing to pay for help.

Greetings from the Mayor:

J. Murphy

Jennifer stated that she was pleased to again be present, and thanked LCPOA for inviting her to our AGM, which is a testament to how much we care about our lake. She said we'd be proud of how the Council gets things done. She illustrated this by mentioning how Bob had helped her in his position as Deputy Mayor while she was undergoing treatment. She thanked those who had contributed to her recovery, and said it was nice to see so many friendly faces.

10. Election of new officers:

P. Lancaster

Philip Lancaster began by thanking the present secretary, Joanne Monahan, for her two years of service to the LCPOA executive, after which Lesley Lancaster presented her with flowers. Philip then stated that there were two open positions on the Board, Vice-President, and Secretary. When he asked for nominations or volunteers from the floor for these two positions, or nominations for any other Board positions, there was no response. He then suggested that John McGowan continue in the acting position of

Vice-President until a new person was found, and that the secretarial position remain open until there was a volunteer. With the inclusion of Paul Beanish who had volunteered to take on the position of representing the Shore Reps at Board Meetings, Philip asked for a motion to vote the 2015-2016 LCPOA slate of officers in as a group. John Shane put forth the motion. Heather Doyle seconded it, and the slate of officers was unanimously accepted.

11. New Business:

- a. Moved by Jean Davies & seconded by Liz Murphy that the Scholarship Committee be authorized to grant two \$1,000 scholarships per year, as long as funding is available and recipients meet the stated criteria.

Doug Glover said, "I'm not against the scholarships. I'm just wondering whether we have a better way to spend our money." Lesley Lancaster said that we had to turn away applicants other years. Lorne said, "As it is now, money from the Poker Run must go to the Scholarship Fund." Paul French believes the Scholarship promotes LCPOA, but effectively speaking uses 25% of our money. He asked whether the motion was just for next year or for any time. Heather hoped the motion would stand for every year so that the Committee wouldn't have to ask every year whether it could give two scholarships the next year. Although Paul's not in favour of the motion, he said that since we can come back every year to reconsider the scholarship, he's not giving a formal amendment at this time. Jim Beckett felt the scholarship should be given at the discretion of the Committee. Nelda commented that the Scholarship is for an Environmental Program. Bob Peltzer reminded everyone that the purpose of the Poker Run is for the scholarship, and that it isn't taking money away from LCPOA. Philip Lancaster provided the following friendly amendment to the motion.

Moved by Jean Davies & seconded by Liz Murphy that the Scholarship Committee be authorized to grant **up to two** \$1,000 scholarships per year, as long as funding is available and recipients meet the stated criteria.

The motion was passed with the wording of the above amendment.

12. Break/Social:

13. Special Presentation: Property Taxes at Lake Clear (See written report #12)

Derek Sweet thanked Cecelia Buelow from the Pembroke Office, Councillor Bob Peltzer and Mayor Jennifer Murphy for their participation at our meeting.

The question was what do we pay in taxes to the Township compared to others in the Township, and others on neighbouring lakes. Each speaker was given 15 minutes to answer the question.

Cecelia Buelow said that taxes are distributed on the basis of MPAC assessment, which is based on market value. Property owners can complain if they disagree with their assessment. She said she would only speak about residential land and buildings. She then listed the factors that influence value, such as building area, construction grade,

age, lot dimensions, frontage, depth or acreage, location, location, location and physical components. From 2005 to 2008 property market value in Bonnechere Valley increased by 42.27%. Tax increases were phased in. So far between 2008 and 2012 market value of property in our township has increased by 19%. Cecilia emphasized that there isn't a separate tax classification for waterfront or recreational property. In Bonnechere Valley the average value of a cottage, as reflected by the market for the specified years was as follows:

2005 - \$117 000
2008 - \$187 000
2012 - \$218 000

Lake Clear is responsible for 63% of the taxes for Sebastopol, and 19% to 20% of the taxes for Bonnechere Valley. In November 2015 we will receive new assessments which we can appeal until March 2016. In 2016 records of property sales will be updated in order to start the process for setting new updated assessments.

Bob Peltzer said the total value of properties on Lake Clear is between \$74 million and \$87 million. As mentioned by Cecelia, Lake Clear provides 20% of Bonnechere Valley's tax assessments, for a total of \$1,029,084. Some of this money goes to the County, and some goes to the School Boards.

Further information on this presentation can be accessed via the links located below. We appreciate the fact that our speakers were willing to share these links, as well as Philip Lancaster who deposited them in Dropbox for easy accessibility. Please note that you do not have to be a Dropbox Member to open the links.

1. [MPAC Slide Presentation](#) is the file of the whole slide presentation by Ms. Buelow on MPAC Assessment.
2. [BVT Slide Presentation](#) is the file of the whole taxation presentation by Bob Peltzer and Mayor Murphy.
3. [BVT printer version](#) is a file of just the slides used in the presentation by Bob Peltzer and Mayor Murphy.

14. The draw for door prizes took place.

15. AGM 2016:

A vote was taken as to whether the next AGM would be on July 16th, or July 23rd, 2016. All but one vote was for the 23rd. Therefore the arrangements are as follows.

Place - Whispering Pines

Date - Saturday, July 23rd, 2016

Time - 8:30 a.m.

16. Adjournment:

The adjournment was dutifully moved, seconded and passed.

Respectively submitted,
Joanne Monahan, Secretary, LCPOA

