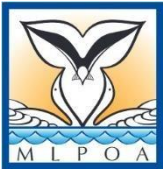


# Minutes of Moira Lake Property Association



Meeting July 21, 2025, 1:00PM

253 Durham St S, Madoc (hosted by Anne & Joe)

## In Attendance Board:

- |                         |  |                                   |
|-------------------------|--|-----------------------------------|
| 1. Doug McCarthy        | <a href="mailto:drjmccarthy@gmail.com">drjmccarthy@gmail.com</a>     | 647-801-1995                      |
| 2. Dianna Patch         | <a href="mailto:diannapatch@bell.net">diannapatch@bell.net</a>       | 613-473-0424 (L) 613-827-0700 (C) |
| 3. Andy Sherwin         | <a href="mailto:asherwin@sympatico.ca">asherwin@sympatico.ca</a>     | 416-726-9525                      |
| 4. Joe Kaehler          | <a href="mailto:jkaehler@hotmail.co.uk">jkaehler@hotmail.co.uk</a>   | 613-827-8690                      |
| 5. Absent: Anne Kaehler | <a href="mailto:akaehler@royallepage.ca">akaehler@royallepage.ca</a> | 613-827-0907                      |

Absent: Cid Palacio [cid\\_palacio@yahoo.ca](mailto:cid_palacio@yahoo.ca) 416-763-8752

## In Attendance Guests

- |                     |  |
|---------------------|--|
| 6. Kevin McLaughlin | <a href="mailto:inhousetran@sympatico.ca">inhousetran@sympatico.ca</a>         |
| 7. Eric Sandford    | <a href="mailto:esandford@centrehastings.com">esandford@centrehastings.com</a> |

Leave of absence: James Borer

1. Meeting called to order by Doug McCarthy at around **1:07**
2. **Approval of Agenda - Motion** to approve the meeting agenda by Joe Kaehler, seconded by Diana Patch - The motion was **carried**.
3. **Official Correspondence**-Confirmation of receipt of all previously circulated documents, including any updates to the agenda or action items. Invoice for insurance received with no changes from previous year.
4. **Approval of Previous Meeting Minutes of May 29, 2025- Motion** to approve the minutes of the previous meeting by Andy Sherwin, seconded by Joe Kaehler- The motion was **carried**.
5. **Photo Contest:** Doug provided an update on photo contest, well received over 150 entries thus far.
6. **Annual meeting preparation-** Various assignments in preparation for the meeting. See below
7. **Treasurer's Report-** Anne provided update \$10,149.76 in bank account as of July 21, with outstanding payments to be made of \$984.74 insurance; \$129.77 Zone rep BBQ; \$191.00 photo contest. No reply from CRA yet on taxes filed.
8. **Lake Stewards Report-** Doug provided overview, See details below

**Motion** to move with quick wins **1. Walleye Spawning Beds and 2. Shoreline Assessment** , moved by Doug McCarthy and seconded by Anne Kaehler. Motion carried.

9. **Operations Report** provided by Doug McCarthy, in terms of member renewals 133 paid, 66 promised and 58 unknown/to be determined.
10. New business by Doug, nothing to report???
11. Review of action items by Doug, see below.
12. Next meeting Aug 28, 2025 at 1pm location TBD
13. Motion to adjourn meeting at 2:47 by ????? seconded by ?????

## Meeting Agenda and action items

**Monday July 21, 2025, 1:00 PM to 3:00 PM**

**Location: Moira Lake, Madoc, ON.**

| Item | Topic   | Lead   | Time         | Outcome Required |            |             |
|------|---|--|--------------|------------------|------------|-------------|
|      |   |  |              | Decision         | Discussion | Information |
| 1.   | <b>Call to Order</b><br><ul style="list-style-type: none"><li>• Confirm quorum and call meeting to order.</li></ul>   | <b>Doug McCarthy</b>   | <b>2 min</b> |                  |            |             |
| 2.   | <b>Approval of Agenda</b><br><ul style="list-style-type: none"><li>• Motion to approve the meeting agenda.</li></ul>  | <b>Moved by Joe</b><br><b>Seconder Ann</b><br><b>Carried</b>                               | <b>5 min</b> | <b>X</b>         |            |             |
| 3.   | <b>Official Correspondence</b><br><ul style="list-style-type: none"><li>• Confirmation of receipt of all previously circulated documents, including any updates to the agenda or action items.</li><li>• All other external correspondence.</li></ul> | <b>Cid Palacio</b><br><br><b>McDugall invoice</b><br><br><b>Cost same as previous year</b> | <b>5 min</b> |                  | <b>X</b>   |             |
| 4.   | <b>Approval of Previous Meeting Minutes</b><br><ul style="list-style-type: none"><li>• Motion to approve the minutes of the previous meetings. o June 09, 2025, Regular Board Meeting (circulated in advance)</li></ul>                               | <b>Moved by Ann</b><br><br><b>Seconder Andy</b><br><br><b>Carried</b>                      | <b>5 min</b> | <b>X</b>         |            |             |

**Moira Lake Property Owners Association**

**Board Meeting Agenda. July 21, 2025**

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| Item | Topic | Lead | Time | Outcome Required |
|------|-------|------|------|------------------|
|------|-------|------|------|------------------|

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**Moir Lake Property Owners Association**

**Board Meeting Agenda. July 21, 2025**

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| Item | Topic  | Lead  | Time   | Outcome Required |            |             |
|------|--|---|--------|------------------|------------|-------------|
|      |  |   |        | Decision         | Discussion | Information |
| 7.   | <b>Treasurer's Report</b> <ul style="list-style-type: none"> <li>• CRA taxes update</li> <li>• Financial update</li> <li>• Discussion of outstanding payments, new memberships, and budget updates.</li> </ul>   | <b>Anne Kaehler</b><br><br>None<br><br>10149.76 as of 07/22<br><br>TBP 129.77 Zone BBQ..191.00 Photo contest...984.74 insurance   | 10 min |                  | X<br><br>X | X           |
| 8.   | <b>Lake Steward's Report</b> <ul style="list-style-type: none"> <li>• Update on Water Testing (circulated in advance)</li> <li>• Update on Lagoon Report</li> <li>• Update on CLMP Proposal</li> <li>o Municipality of Centre Hastings</li> <li>▪ Quick Win Projects (circulated in advance)</li> <li>1. Walleye Spawning Beds</li> <li>2. Shoreline Assessment</li> <li>o Watersheds Canada</li> <li>o Quinte Conservation</li> </ul> | <b>Doug McCarthy</b><br><br>Gaval passed to Andy..<br><br>Motion to proceed with item #ed 1 & 2 under Quick Win Projects<br><br>Moved by Doug<br>Seconder Ann<br>Approved | 20 min | X<br>X<br>X      | X          | X           |

|  |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
|  | o MNR and MoECP<br>o Mohawks of the Bay of Quinte |  |  |  |  |  |
|--|---|--|--|--|--|--|

**Moir Lake Property Owners Association**

**Board Meeting Agenda. July 21, 2025**

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| Item | Topic  | Lead  | Time   | Outcome Required |            |                     |
|------|--|---|--------|------------------|------------|---------------------|
|      |  |   |        | Decision         | Discussion | Information         |
| 9.   | <b>Operations Report</b><br>• Zone Rep Recognition Event: Debrief<br>• Status of zone reps and communications with them. (circulated in advance)<br>• Processing of new / renewed memberships and info o Number of renewed members<br>o Number of ‘expected’ members<br>o Number of ‘unknowns’ | Anne Kaehler<br><br>Doug McCarthy<br><br>Doug McCarthy<br><br>133 paid to date<br><br>66 promised<br><br>58 unknown | 10 min |                  | X<br><br>X | X<br><br>X<br><br>X |
| 10.  | New Business   | Doug McCarthy   | 5 min  |                  | X          |                     |
| 11.  | <b>Action Item Review</b><br>• Review of outstanding action items from previous meetings. See attached table.  | Cid Palacio   | 5 min  |                  | X          |                     |
| 12.  | <b>Next Meeting</b><br>• Set date / time / location  | Doug McCarthy<br><br>Aug 28<br>13:00<br><br>Location<br>TBD   | 2 min  | X                |            |                     |
| 13.  | Adjournment  | Doug McCarthy   | 2 min  | X                |            |                     |

|  |                                  |      |  |  |  |  |
|--|----------------------------------|------|--|--|--|--|
|  | • Motion to adjourn the meeting. | 2:47 |  |  |  |  |
|--|----------------------------------|------|--|--|--|--|

## Moir Lake Property Owners Association

### Board Meeting Agenda. July 21, 2025

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Recap of New/outstanding action items:

| Action Item   | By Whom     | Target Date               |
|---|-------------|---------------------------|
| Determine what constitutes at quorum for our annual general meeting                     | Doug        | July 21, 2025<br>COMPLETE |
| Develop a Plan for 2025 Zone Rep R&R  | Doug/Dianna | July 21, 2025<br>COMPLETE |
| Move \$4,300 in funds from our main account into GIC/Term Deposit after general meeting | Anne        | Aug 31, 2025              |
| File tax returns by July 31, 2025   | Anne/Cid    | June 30<br>COMPLETE       |
| Determine additional filling requirements with government relative to updated bi-laws   | Doug        | July 31                   |
| Determine how many director roles need to be filled at AGM                              | Doug        | Jun 30<br>COMPLETE        |
| Creating a social committee   | All         |                           |
| Volunteer Management Plan   | Diana       | April 24                  |

- 
14. **Revised 2025 Budget-Motion** to approved revised 2025 budget by Joe Kaehler and seconded by Andy Sherwin.  
The motion was **carried. Note:** Board also reviewed proposed 2026 budget to be shared with membership on Aug

9 and acknowledged that tax filling for fiscal ear ended Dec 31, 2024 will be mailed to CRA before June 30, 2025.

#### 15. Update to bi-Laws:

**Motion** to revise and update section 12.4 of the updated bi-laws (as per below) by Joe Kaehler and seconded by Andy Sherwin. Motion **Carried**.

#### 12.4 Financial Reserve Fund

(a) **Establishment:** The Association shall maintain a Financial Reserve Fund equal to at least the previous year's membership fees paid, based on the financial statements from the preceding fiscal year.

(b) **Purpose:** The Reserve Fund shall be held to ensure financial stability, provide for unforeseen expenses, and enable continued operations in the event of revenue disruption or extraordinary circumstances.

(c) **Management:** The Reserve Fund shall be held in a separate account at a Canadian financial institution and shall not be co-mingled with general operating accounts. The Treasurer shall report annually on the status and adequacy of the Reserve Fund at the Annual Meeting.

(d) **Use of Funds:** Withdrawal from the Reserve Fund shall require the approval of two-thirds (2/3) of the full Board of Directors. Any use of funds must be reported to the Members at the next Members' Meeting and include a plan for replenishment.

(e) **Replenishment:** If the Reserve Fund falls below the required amount, the Board shall present a plan to restore the fund to its target level within two fiscal years, subject to Member approval if required under these bylaws.

**Motion** to revise and update section 12.5 of the updated bi-laws (as per below) by Andy Sherwin and seconded by Joe Kaehler. Motion **Carried**.

- **12.5 Annual Budget Approval**

- (a) **Authority:** The Board of Directors shall have the authority to prepare, approve, and amend the annual operating and capital budgets of the Association.

- (b) **Presentation to Members:** The approved budget shall be presented to the Members at the Annual General Meeting for informational purposes, but shall not require approval by the membership.

- (c) **Oversight:** The budget shall reflect the Association's objectives, operational needs, and financial obligations, including any requirements related to the Reserve Fund.

- (d) **Reporting:** Any material amendments to the budget made during the fiscal year shall be reported to the Members at the next Members' Meeting.

16. **Photo Contest:** Doug provided update, contest well received over 60 entries. Discussion on prizes with proposal that instead of monetary the winning images be framed and displayed at the library for Aug/Sept, with the framed picture presented to winners. **Motion** to proceed with framing/displaying the winning photos was moved by Joe Kaehler and seconded by Dianna Patch. The motion was **carried**.

17. **Annual general meeting preparation-** Doug presented proposed agenda, logistics etc.

18. **Treasurer's Report:** Joe presented on behalf of Treasurer, current bank balance \$11, 946.07

19. **Lake Steward's Report:** Doug reported that ISAF funding request has been declined, provided a demo of the various water testing tools, update on Microbial Source Tracing Project, and update on CLMP proposal including the proposed budget.

- With respect to the CMLP project, a **motion** was brought by Joe Kaehler and seconded by Andy Sherwin, that the board endorses and approves starting the process of negotiating partnership agreements with: The

Mohawks of the Bay of Quinte; Ministry of Natural Resources; Ministry of the Environment, Conservation and Parks; Municipality of Centre Hastings, Quinte Conservation and Watersheds Canada,  
Motion **Carried**

- Note: Finalizing said agreements subject to further board review/approval.

20. Operations Report: Desire to hold a recognition event for zone reps this year. Doug will come back with a proposal.

21. **Next meeting date: Monday July 21, 393 Mile Point Road.**

22. Motion to adjourn meeting a 3.09 by Andy Sherwin, seconded by Cid Palacio.

**Recap of New/outstanding action items:**

| Action Item   | By whom     | Target date   |
|---|-------------|---------------|
| Determine what constitutes at quorum for our annual general meeting                     | Doug        | July 21, 2025 |
| Develop a Plan for 2025 Zone Rep R&R  | Doug/Dianna | July 21, 2025 |
| Move \$4,300 in funds from our main account into GIC/Term Deposit after general meeting | Anne        | Aug 31, 2025  |
| File tax returns by July 31, 2025   | Anne/Cid    | June 30       |
| Determine additional filling requirements with government relative to updated bi-laws   | Doug        | July 31       |
| Determine how many director roles need to be filled at AGM                              | Doug        | Jun 30        |
| Creating a social committee   | All         |               |
| Volunteer Management Plan   | Diana       | April 24      |
|   |             |               |