



Cordova Lake Cottage Association (CLCA) 2026 Annual General Meeting (AGM) Minutes

Date: Saturday July 11th, 2026

Time: 10:05 am - 11:15 am

Location: Cordova Mines Community Centre
55 Alfred Street East, Havelock, ON K0L 1Z0

Executives Present: Elaine Epp, President (Chair); Nancy Grozelle, Vice President; Nina Coutinho, Treasurer; Sue Tilley, Secretary

Executives Absent: None

Guest Speakers: Jim Martin, Mayor; Hart Webb, Deputy Mayor; and Kathy Clement, Councilor - At Large from The Township of Havelock-Belmont-Methuen (HBM)

Minutes: Sue Tilley, Secretary

Attendees:

Doris & Murray Axford	Wallace Boustead	Les & Liana Buck
Joanne Butkevics	Dave Carr	Paul Carroll
Paula Cicci-Bowles	Nina Coutinho	Brady Del Rosario & Claire Dagenouis
Dave Earl	Everett English	Elaine Epp
Paolina & Stephen Flicke	Janet & Gary Gammon	Nancy Grozelle & Clare Matthews
Bob Gubb & Janet Ritchie	Kim Haier	Hans Heim
Angela & Kristen Hildebrandt	John Hockley	Melanie MacLeod
Randy Pater	Susanne & Karyn Smith	Kim Woods
Dave & Sue Tilley	Hank Vandermeer	Pam Venema

Call to Order (10:05 am) & Welcome (Elaine, Chair):

- Welcome to 2026 CLCA AGM.
- We have 20 members in good standing present, so we have a quorum and can hold the meeting, plus any majority voting.
- Guest speakers this year: Jim Martin, Mayor and Kathy Clement, Councilor - At Large from The Township of Havelock-Belmont-Methuen (HBM)
- Please turn off your cell phone or place it on vibrate mode.
- Only 1 person to speak at a time and please state your name before speaking.
- Any voting will be based on a majority vote of members in good standing, attending this meeting.

Introduced Guest Speakers from HBM (Elaine, Chair):

- Jim Martin, Mayor; Hart Webb, Deputy Mayor; and Kathy Clement, Councilor - At Large from The Township of Havelock-Belmont-Methuen (HBM) are here to give us an update on what's happening in HBM.
 - ☐ Budget 3.8%.
 - ☐ Successful in obtaining \$20M in grant money (roads, water/sewer, turtles etc.).
 - George St. & Hwy 7 water/sewer grants serve @ 600 homes.
 - ☐ Still offering Private Road Grants and Environmental Grants to applicants that meet the requirements.
 - ☐ Election Year:
 - Have until August 22nd to sign up to run.
 - Ward System Gone, so will be voting for Mayor, Deputy Mayor + 3 Councillors.

- Election Canada took over the voters list, so please check to make sure you are still on it.
- ALTO High Speed Train - rumour it is going to the south route, but HBM is still keeping up-to-date on any changes.
- Crowe Valley Conservation Authority (CVCA) amalgamated into a regional conservation authority with Otonabee & Crowe.
- Public Works: Vansickle Road, which is a boundary road between Township of HBM & Township of Marmora.
 - Money is in reserve on Havelock side but not on Marmora side (capital projects 50/50 cost sharing).
 - Havelock has even offered to lend Marmora the money for their share.
 - Last year when the bridge was done, Marmora paid ½ themselves but HBM got a Peterborough County grant.
 - Maintenance agreement between Havelock and Marmora about summer & winter maintenance, plus capital projects expires at the end of 2026. So is Marmora procrastinating because of this expiry.
 - Many Safety Concerns about Vansickle Rd brought up by numerous attendees:
 - Narrowness in spots & soft shoulders cause many vehicles to drive down the centre.
 - Rock wall and sharp curve between FR57 and FR59 makes visibility near to impossible.
 - Tar patch some holes, but not all and they don't tamp it down (rely on vehicles travelling the road).
 - Can take up to 7 hours for Vansickle to get cleared in the winter months.
 - Vansickle Rd is the only main access point to Cordova Lake for FR's 54 - 59 as Devil's Four Mile has limited access and is not plowed in the winter.
- Public Works: County Road 48 - Micro surfacing complete (done 3 years after paving, to prolong life of road). All oil-based.
- Public Works: Pickleball Courts + Roller Skating at Cordova Mines rink.
- Septic Inspections - Back under HBM, not Peterborough Health. HBM is working on some material around "How to maintain & How to tell if you are having trouble with your septic system".
- Short-Term Rentals - Quiet now & have been able to deal with issues with by-law enforcement.
- Fire Department - New ATV with lights, ability to draw water (used for 1st time on Cordova Lake).
- Fire Department - The Havelock-Belmont-Methuen Fire Department is fully accredited for Superior Tanker Shuttle Service (STSS). This means you may qualify for a significant reduction in your fire insurance premiums, if you meet the requirements (a separate email was sent out for the CLCA Secretary on 12-July-26 with more details).
- [HBM Restoring Healthy Waterfront Brochure](#): Kathy Clements worked with Elaine Epp & a couple others on redoing this brochure.

Held Draw for 3 separate \$50.00 Sam's Place Gift Cards (Elaine, Chair):

- Elaine used a random number generator for this year's 3 x \$50.00 Sam's gift certificate (supported local business) for paying CLCA 2026 annual fee of \$30.00 by 10-July-26. We have had 163 out of 207 pay their CLCA Dues so far this year.
- Winners Hollowell 175-FR59; Varty 41-FR59A & Venema 524-FR54.

Approved CLCA July 12th 2025 AGM Minutes (Elaine on behalf of CLCA Executives):

- No discussion, as they were to be reviewed prior to the meeting (sent out 02-Jul-26 & 10-Jul-26).
- Elaine requested a motion to approve and adopt the 2025 AGM Minutes as presented Moved by: Paul Carrol.
- Elaine requested someone second the motion to approve and adopt the 2025 AGM Minutes as presented Seconded by: John Hockley.
- All in Favour (All) - Majority; All Opposed (None); Motion Carried.

Reviewed CLCA 2025 Financial Statement (Elaine on behalf of Nina, Treasurer):

- 2025 CLCA Financial Statement (Treasurer Report) complete (sent out 02-Jul-26 & 10-Jul-26).
- CLCA Bank Balance of \$31,535.55 as of year-end December 31st, 2025.
- 2025 Revenue totalled \$23,851.33 and two largest revenue generators included: \$5,760.00 in membership dues & \$17,042.25 from Regatta (final Regatta revenue less expenses was \$5,159.13).

- 2025 Expenses totalled \$30,051.14 and our 5 largest expenses included: Regatta = \$11,233.12; Lake Stewardship (5 new markers/hardware + E.coli Testing) = \$9,464.03; Canada Flags = \$2,984.75; Lake Insurance = \$1,973.99; FOCA Membership = \$1,276.90.
- Melanie MacLeod reviewed 2025 CLCA Financials and found no errors/issues. In her words *"It was perfect!"*
- Elaine requested a motion to approve and adopt the 2025 Financial Statement as presented. Moved by: Kim Woods.
- Elaine requested someone second the motion to approve and adopt the 2025 Financial Statement as presented. Seconded by: Paula Cicci-Bowles.
- All in Favour (All) - Majority; All Opposed (None); Motion Carried.

Few Highlights of 2026 CLCA Accomplishments/Plans To-Date (Elaine, Chair):

- CLCA currently has a bank balance of 27,380.05.
- Purchased 1 new red/with light & green/with light marker to mark the centre of the river mouth channel (Chris still needs to put them out).
- For our E.Coli testing we have (use HBM Environmental Grant to get 50% of costs back):
 - Removed position 2 = middle of lake + position 5 = end of lake east, by damn
 - Added position 7 = river midway + position 8 = river bridge
 - The river continues to have the highest E.Coli readings, but they have been within the guidelines.
- Upcoming Event: On Saturday August 22nd there will be a lakeside concert from Clare Matthews & Nancy Grozelle dock 128-FR57 (north-east) featuring Organ Eyes Kaos from 7-9 pm. More details will follow by email/Cordova Lake Cottagers FaceBook Group.
- Since the Regatta has been making such good profits for the last 5 years, a proposal of reducing CLCA Rate to \$20 was brought forward, but no one would make a motion, as they felt the rates should stay at \$30. Justification: Even though the Regatta has been making good profits the last 4 years, this may not always be the case. Plus, the CLCA should look into other avenues to spend some money to benefit the Cordova Lake Community.

Approved to waive an external audit or review engagement required for 2026 (Elaine, Chair):

- Under the Not-for-Profit Act, an extraordinary resolution can be passed at every annual general meeting to waive an external audit or review engagement, providing it is voted on and approved at the AGM.
- Elaine requested a motion that no external audit be required for 2026 fiscal year. Moved by John Hockley.
- Elaine requested someone to second no external audit be required for 2026 fiscal year. Seconded by Hans Heim.
- All in Favour (All) - Majority; All Opposed (None); Motion Carried.

Elected a member in good standing to do a review the 2026 CLCA Financials (Elaine, Chair):

- Need a member in good standing to volunteer to do the review of the 2026 CLCA Financials, in lieu of an external audit or review engagement.
- Melanie MacLeod volunteered.
- Elaine requested a motion that Melanie MacLeod be the member in good standing to review the 2026 CLCA Financials. Moved by Janet Gammon.
- Elaine requested someone to second that Melanie MacLeod be the member in good standing to review the 2026 CLCA Financials. Seconded by Gary Gammon.
- All in Favour (All) - Majority; All Opposed (None); Motion Carried.

Approve minor updates to CLCA By-Law No. 4 (Elaine, Chair):

- We needed to make some minor updates to the CLCA By-Law No. 4 as follows:
 - Business of the CLCA: 2.5 Audit - clarified statement around waiving external audit or review engagement
 - Membership: 3.3. Annual Fees - added paid membership fees prior to the annual general meeting
 - Meetings of Members: 4.4 A Quorum - added not less than twenty (20) Property Owners.
 - The Executive Committee (Board of Directors/Officers):
 - 6.1 Size & Election - added a minimum of four (4) & President shall be Executive Director/Chair.
 - 6.2 Qualification - added statement around any exception to 2 year term rule would require a special resolution/motion

- 6.5 A Quorum - added 50% + 1, so a minimum of three (3)
- 6.11 Remuneration - added statement Other Committee(s)/Appointee(s) may be granted a reasonable donation from time to time, if approved by a quorum of Executive Committee Members
- 6.13 Vacancies - added providing they agree to stay on
- 6.14 Removal of Executive Committee Member - added their term & provided they agree
- ☐ Executive Committee Duties - this whole section was simplified
- Elaine requested a motion to approve and adopt the changes to CLCA By-Law No. 4 as presented. Moved by: Paula Cici-Bowels.
- Elaine requested someone second the motion to approve and adopt the changes to CLCA By-Law No. 4 as presented. Seconded by: Paul Carroll.
- All in Favour (All) - Majority; All Opposed (None); Motion Carried.

CLCA Election - Will be in 2027:

- All 4 positions (President, Vice President, Treasurer, Secretary) will be up for election in 2027.
- So we need folks to seriously consider putting their name forward, as the existing CLCA Executive Committee will not be running again, as we have all been on the committee for two consecutive terms.

Update from Regatta Sub Committee (Elaine on behalf of Regatta Sub Committee):

- The same Regatta Sub-Committee as last year is managing this year's regatta. Gubb's, Zapfe's & Gammon's.
- The 2026 CLCA Regatta will be held on Saturday August 1st, 2026 (with rain date being Sunday August 2nd, 2026) from noon to 4:00PM at FR57 "Beach Road" (North-End).
- Rich Smit has graciously allowed us to use the beach again for boat parking. We kindly ask that you only park your boats in the designated area to respect those from the trailer park using the beach area during the event.
- Highlights from the Regatta Event Details document include (some require Pre-registration):
 - ☐ BBQ: Free for CLCA members in good standing (need to check-in at CLCA table to get tickets. For anyone else the cost will be \$4/ea for Hamburger or \$ 3/ea for Hotdog or make it a combo by adding another \$1 for drink & chips.
 - ☐ Silent Auction (Janet Gammon - white cottage/black roof, south end bay & Allyson Gubb - brown/cream cottage across from Long Island are collecting donations this year)
 - ☐ Horseshoe Tournament (pre-register before August 1st 11 am)
 - ☐ Kids Games & Bouncy Castle; Races and Relays for every age group.
 - ☐ Raffle (1st Prize = Blackstone Griddle; 2nd Prize = Ninja Propane Fire Heater/Pit; 3rd Prize = Adirondack Chairs (set of 2 Blue). Tickets are 1 = \$10; 3 = \$25; 10 = \$50).
 - ☐ Trying to sell off merchandise left over from last year at a reduced rate: Dr-fit UV40 shirts (men's \$30; women's \$25; kid's \$20) + Hats (\$20) you can pre-order again this year, if you wish.
 - ☐ We hope to see you at the 2026 54th Regatta.

Discussed New Business (we had a couple of last minute additions):

- Vansickle Road:
 - ☐ Set-up a Vansickle Road Sub-Committee (Elaine Epp/Chair + Joanne Butkevics + Gord Bertrand) to look at taking a delegation about the condition of Vansickle Road to Marmora Council.
 - ☐ Some other suggestions included doing up a petition or a form letter, so these suggestions will be taken under advisement of the Vansickle Road Sub-Committee.
- Boat Trailers/Trailers being left at Cordova Lake South-End Parking Lot
 - ☐ We currently have 6 boat trailers and 1 trailer for carrying goods parked in that area that is marked for "VEHICLE PARKING ALLOWED" & "SHORT-TERM TRAILER PARKING ONLY".
 - ☐ Some of the owners have removed the license plates.
 - ☐ There is very limited parking for the @ 45 water access only cottagers.
 - ☐ When people on the lake leave their boat trailers/trailers there for long periods of time they are being very disrespectful to their neighbours.
 - ☐ The Ministry of Natural Resources (MNR) has been contacted about the boat trailers/trailers being left there and the fact that some owners are removing their license plates.

Discussed Round Table / Items of Concern (All):

- Various attendees made some suggestions around spending some of the CLCA money. All these suggestions will be investigated by the CLCA Executive Team and proposals brought back to next year's CLCA Annual General Meeting (AGM).
 - Since the CLCA will not get involved in fireworks, due to many factors (need permit; certified pyro technic to let them off; proper storage; completely separate insurance rider; overall costs; noise impact to humans/animals; environmental impact; we have had two near misses on this lake [cottage almost burnt down & someone almost hit in an eye]; Cordova Fire Department does fireworks on Canada Day; even Crow Lake will no longer be doing fireworks etc.) could we look into hiring a company to do a drone display.
 - Even a private individual needs to get a permit to let off fireworks (see [HBM Firework By-Law 2022-018](#)).
 - Comments brought up around Sam's Place selling fireworks (e.g. Do they have a permit? & Do they ask people who are buying fireworks, if they have a permit?).
 - Donating some money to the new Campbellford Hospital build (depends on not-for-profit regulations).
 - Purchasing portable fire pump/hoses to be available to fight fires, as over the last two years there has been a fire on an island (luckily a group of other cottagers were able to put out the fires before any serious damage).
 - Spending money to fix the boat launch. The difficulty with this, is that the boat launch is on crown land which is managed by the MNR. In recent years, there has been resistance on the part of MNR to fix structures, such as boat launches that are attached to the lake bed. In 2024, when the MNR & CLCA did a walkabout it was noted that the boat launch on Cordova Lake was in relatively good condition. We wanted to see if we could put up signs about not "power loading" your boat but they wouldn't let us. Power loading is when a boater uses the power of the boat motor to load and unload a boat onto and off of a trailer. This action can erode sediment and dig large and hazardous holes at the base of the ramp while also pushing eroded sediment into a mound a little farther out.
- A water access only cottager wanted it to be known that their shed was broken into and some belongings stolen. They filed a report with the OPP, which is the correct course of action. However, they asked that all of us be diligent and look out for one another, as we have such a great community on Cordova Lake.

Adjourned the Meeting (Elaine, Chair):

- Elaine thanked everyone for attending.
- Elaine requested a motion to adjourn the meeting. Moved by Paul Carroll.
- Elaine requested someone to second the motion to adjourn the meeting. Seconded by Kim Woods.
- All in favour (All) - Majority - Motion Carried.
- The meeting adjourned at 11:15 am.