



## **Cordova Lake Cottage Association (CLCA) 2024 Annual General Meeting (AGM) Minutes**

**Date:** Saturday July 12<sup>th</sup>, 2025

**Time:** 10:00 am - 11:20 am

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

**Executives Present:** Elaine Epp, President (Chair); Nancy Grozelle, Vice President; Sue Tilley, Secretary; and Kathleen Gemmill, Secretary

**Executives Absent:** Nina Coutinho, Treasurer

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

**Minutes:** Sue Tilley, Secretary and Kathleen Gemmill, Secretary

### **Attendees:**

Anne & Gord Bertrand	Angela Hildebrandt	Hank Vandermeer
Wallace Boustead	John & Cheryl Hockley	Paul Carroll
Bob Brace	Joy & Dion Hollett	Dave Carr
Norm Clapp	Marilyn & Paul La Rosa	
Carolyn Dawe	Melanie MacLeod	
Dave Earl	Sandy Rice	
Darrell Epp	Bruce St. Hilaire	
Dave Gemmill	Charlene Malonie	
Clare Matthews	Kim Stephens & Fred Woods	
Kim Haier	Randy Pater	
Bill Haris	Toni Trevisan	

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

- Welcome to 2025 CLCA AGM.
- 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 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.
  - ☐ 2026 Budget Survey & Fire Department Master Plan Survey are available on-line on [HBM's website](#).
  - ☐ New HBM family doctor Dr. Jaimee Carter, out of the Asphodel-Norwood Medical Centre. **Do not** call the centre as rostering of patients will be managed by HBM staff and recruitment will focus on:
    - 1st Phase = Unrostered patients.
    - 2nd Phase = Patients who currently have a doctor at a distance greater than 100 kilometres but would like to switch and have a doctor closer to home.

- 3rd (final) Phase = Any patient who wishes to switch doctors.
- **To Join The Waitlist:** HBM residents looking for a family doctor may join the waitlist by completing the [HBM- New-Doctor-Request-Form](#).
- If you are unsure about whether you are on the list, please complete the application form found on the Township's website. HBM staff will check the list and confirm.
- ☐ Fire/Emergency Department:
  - 478 calls in 2025 (325 medical + 33 fire).
- ☐ HBM Grant Programs:
  - FR57 & FR59 both applied and received the maximum of \$3K under the Private Road Grant Program.
  - CLCA applied and received \$390.42 for E.Coli testing under the Environmental Grant Program.
- ☐ Roads:
  - Work moving along on George St (moving sidewalks etc.).
  - Resurfacing 6th Line (joint project with provincial government).
  - Resurfacing County Rd 48, from the corner of Mary St. to stop sign (8 kms).
  - \$200K currently in budget for Vansickle, but because it is a joint road with Township of Marmora & Lake, no expectation that any work will be done until 2026. If it gets any worse it might need to be graded versus tar & chip.
  - Fish Hatchery/FR18 working on acquiring easements.
- ☐ Building Department:
  - Building/Renovations without building permits on the rise (HBM cracking down on offenders).
  - New development charge for any new buildings.
- ☐ Parks & Recreation:
  - The cement failed on the rink in Cordova Mines, will be grading off in September and re-pouring & boards installed in October.
  - Pickle Ball is well received, getting @ 30 people/night.
- ☐ HBM Long-Term Care Facility with 128 beds (called Station House at 628 Old Norwood Road) will be training staff in August and accepting the first patients starting September 2nd (ribbon cutting ceremony in October).
- ☐ Short-Term Rentals - HBM hasn't had very many complaints, so haven't felt the need for full bore enforcement (if any problems fill in complaint on-line on HBM site or give Council a call, using the Administrative Monetary Penalty [AMP] program for any penalties).
- ☐ Questions Raised:
  - Why was the free water tap closed? - It was being abused and HBM was starting to run close to capacity, plus the people in "Town" were paying for it through their taxes. Note, only "Town" property owners pay for water & sewer on taxes, not the "Township" property owners. Now, you have to pay for water at the depot at the HBM Water Tower location.
  - Any plans for septic inspections? - At this time there are no formal plans. The only current option is to put in a complaint using the HBM on-line tool (name remains anonymous unless possible lawsuit).
  - Vansickle Road:
    - At last year's AGM there was mention of culvert work, are they doing it this year?. None, planned for this year. Hopefully, they will do a better job than the culvert replacement before FR54, as there is a definite dip in the road plus they keep putting bump signs that fall down (Kathy Clement, Councilor - At Large stated she would check it out).
    - Can they do a better job at patching Vansickle? HBM is responsible for summer maintenance, so Jim/Cathy will talk to the roads department.
    - Can they borrow money to fix Vansickle? HBM policy is not to borrow money.

**Held Draw for 2 separate \$50.00 Sam's Place Gift Cards (Elaine, Chair):**

- Elaine used a random number generator for this year's 2 x \$50.00 Sam's gift certificate (supported local business) for paying CLCA 2025 annual fee of \$30.00 by 11-July-25 (we extended date, as the random number generator makes the draw much easier to manage).
- ☐ Winners were Janet & Bill Noseworthy (771 FR59) + Tim Beckford (19 FR55).

**Approved CLCA July 6<sup>th</sup> 2024 AGM Minutes (Elaine on behalf of CLCA Executives):**

- No discussion, as they were to be reviewed prior to the meeting (sent out 03-Jul-25 + 11-Jul-25).
- Elaine requested a motion to approve and adopt the 2024 AGM Minutes as presented Moved by: Sandy Rice.
- Elaine requested someone second the motion to approve and adopt the 2024 AGM Minutes as presented  
Seconded by: Paul La Rosa.
- All in Favour (raise of hands) - Majority - Motion Carried.

**Reviewed CLCA 2024 Financial Statement (Elaine on behalf of Nina, Treasurer):**

- 2024 CLCA Financial Statement (Treasurer Report) complete (sent out 03-Jul-25 + 11-Jul-25).
- CLCA Bank Balance of \$37,735.36 as of year-end December 31<sup>st</sup>, 2024.
- 2024 Revenue totalled \$15,797.11 and two largest revenue generators included: \$6,120.00 in membership dues & \$7,928.91 from Regatta.
- 2024 Expenses totalled \$12,760.38 and our 4 largest expenses included: Lake Stewardship (5 new markers/hardware + E.coli Testing) = \$6,409.05; Lake Insurance = \$1,924.56; Gravel South-end Parking Lot/Boat Launch area = \$1,417.46.
- Finished standardizing both paper and electronic filling of CLCA documents
- Clare Matthews reviewed 2024 CLCA Financials and found one date error, which has been rectified.
- Elaine requested a motion to approve and adopt the 2024 Financial Statement as presented. Moved by: Gord Bertrand.
- Elaine requested someone second the motion to approve and adopt the 2024 Financial Statement as presented. Seconded by: Dave Gemmill.
- All in Favour (raise of hands) - Majority - Motion Carried.

**Few Highlights of 2025 CLCA Accomplishments To-Date (Elaine, Chair):**

- CLCA Membership numbers are back to pre-COVID numbers (2019 = 173; 2020 = 172; 2021 = 167; 2022 = 102; 2023 = 179; 2024 = 189; 2025 = 186 out of 198). Note @ 240 properties on Cordova Lake with 911 #'s
  - Note @ 240 properties on Cordova Lake with 911#'s, so we have a 78% CLCA membership rate.
  - In 2025 a thank-you given out of a Canadian Flag to promote Elbows-Up & tradition of flying Canadian Flags in cottage country (In Home Depot \$33.89 including tax, because we are a not-for-profit & ordered 200 we got them for a price of \$14.92 including tax & shipping for total of \$2,984.75). The idea was put forth by Joanne Butkevics, previous president of CLCA.
- Continue to replace/get additional lake markers, which was the number 1 item from 2024 CLCA Survey:
  - Concentrated on the River in 2025 (\$6,854.39).
  - River Markers (note the green markers are defective and have been replaced by manufacturer).
  - 2 Slow No Wake Markers (purchased 2 for river mouth, after we got agreement that Gord Bertrand would look after putting out/taking in and storing these ones). Note, we plan to purchase 2 for the narrows by the dam for 2026, after we verify that someone other than Chris Lamers will look after putting out/taking in and storing them. Note, this was the first of two round table items from last year's CLCA AGM.
- Continue to do E.coli Testing June - September 2025:
  - The worst spot for our June testing was the River Mouth (going to do multiple spots in the river for the month of July). We are one of the only lakes in HBM that is doing E.Coli testing.
  - Received HBM Environmental Grant = \$390.42 (1/2 the cost for 2024 E.Coli Testing Costs - 50/50 matching grant).
- CLCA President worked with a sub-committee of Havelock-Belmont-Methuen Lake Association (HBMLA) to update the HBM Waterfront Property Owners Information - Protecting & Restoring Healthy Shorelines brochure.
- The CLCA will not get involved in fireworks. The couple of lakes around us that still do fireworks are spending \$15-20K, but they are doing it the right way (getting permits, fireworks insurance, proper storage of fireworks, certified pyrotechnical technician, proper firefighting equipment etc), plus they are much bigger lakes with more properties (Belmont Lake & Crowe Lake). Note, this was the second of two round table items from last year's CLCA AGM.
  - If you let off fireworks or do open burning and cause a fire and are proven negligent through the investigation you will be responsible for all the costs associated with fighting that fire.
  - Reminder, you need to permits for [HBM Fireworks By-Law](#) & [HBM Fire By-Law/Open air burning By-Law](#)

**Approved no external audit be required for 2025 (Elaine, Chair):**

- Under the Not-for-Profit Act, a review engagement by a member in good standing can replace the requirement for an external audit, providing it is voted on and approved at the Annual General Meeting.
- Elaine requested a motion that no external audit be required for 2025 fiscal year Moved by Kim Woods.
- Elaine requested someone to second no external audit be required for 2025 fiscal year Seconded by Dave Gemmill.
- All in Favour (raise of hands) - Majority - Motion Carried.

**Elected a member in good standing to do a review engagement of 2025 CLCA Financials (Elaine, Chair):**

- Need a member in good standing to volunteer to do the review engagement of 2025 CLCA Financials, in lieu of an external audit.
- Melanie MacLeod volunteered.

**CLCA Election:**

- All 4 positions are up for election (President, Vice President, Treasurer, Secretary) and no-one has put their name forward from our email requests.
- We will go through all 4 positions, then make a motion to accept/approve the nominees at the end.
- Is there anyone in the room that is interested in volunteering for any of the four positions? No one.
- Luckily enough, Elaine checked with the existing CLCA Executives and:
  - ☐ President: Elaine Epp is willing to stay on.
  - ☐ Vice President: Nancy Grozelle is willing to stay on.
  - ☐ Treasurer: Nina Coutinho is willing to stay on.
  - ☐ Secretary: Sue Tilley is willing to stay on. Kathleen Gemmill will not stay on as the second secretary. We would like to thank her for her contribution on the CLCA Executive Committee.
- Elaine requested a motion to accept/approve all four names put forward for CLCA Executive Committee for the next two years. Moved by Sandy Rice.
- Elaine requested someone to second the acceptance/approval of names put forward for CLCA Executive Committee for the next two years. Seconded by Melanie MacLeod.
- All in Favour (raise of hands) - Majority - Motion Carried.

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

- Thanks to a younger generation of three long standing families including the Gubb's (Chris & Paulina; Troy & Katie Whitehead-Gubb), Zapfe's (Brendan & Kali; Lisa & Shawn; Jacqueline & Jer Linn; Lisa & Shawn Maynard) and Gammon's (Pam & Jer Labrie) the CLCA 2025 Regatta is afloat.
- The 2025 CLCA Regatta will be held on Saturday August 2nd, 2025 (with rain date being Sunday August 3rd, 2025) 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.
- The Cottage is the platinum sponsor again this year (\$2K).
- Highlights from the Regatta Event Details document include (some require Pre-registration):
  - ☐ Free BBQ.
  - ☐ 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 2nd 11 am)
  - ☐ Kids Games & Bouncy Castle; Races and Relays for every age group.
  - ☐ Raffle (1st Prize = Kayak + Paddle; 2nd Prize = Griddle; 3rd Prize = Adirondack Chairs (set of 2 Light Grey). Tickets are 1 = \$10; 3 = \$25; 10 = \$50). We are also trying something new this year, you can purchase your tickets in advance by e-transfer (sold \$325.00 by this method so far). Tickets can also be purchased from the Regatta Sub-Committee Members and/or CLCA Executives; at Sam's Place; or on the day of Regatta.
  - ☐ Merchandise: Dr-fit UV40 shirts (men's & women's \$40; kid's \$30) + Hats (\$30) you can pre-order this year.
  - ☐ We hope to see you at the 2025 53rd Regatta.

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

- A new water access cottager (Mike & Susan McLachlin), within the last couple of years) inquired how often water access owners arrange for septic and/or holding tanks to be pumped out. He would be willing to be the one to try to organize this if there is interest at the present time.
  - Confirmed with John Hockley that Ann Mittag arranged this for the south end in 2019. Then in June 2020 Kawartha Utility Services came and pumped all that joined in. They had around 10 to 12 people pumped out at the same time over 2 days.
  - John Hockley said to put Mike & Susan McLachlin in touch with him (already done).
- A chained up canoe was stolen from the South-End in early June and reported to the OPP. In correspondence with the MNR, as that area is crown land (**Deanna Cotter** District Supervisor | Peterborough Work Center – Peterborough Bancroft District Ministry of Natural Resources | Ontario Public Service):
  - Sorry to hear about the canoe theft at Cordova Lake.
  - If the owner has not already reported to the OPP they should (they did).
  - They can also report such occurrences to the MNR TIPS line for their awareness.
  - Beyond that there really isn't anything further the MNR can do. Such information is reflected in the Crown Land Use Policy Atlas (CLUPA) as well as [online](#).
  - Crown land is typically unmaintained, often in remote locations, and use at your own risk.
  - Signage posted on Crown land is typically to show permitted/restricted activities where restrictions have been put in place (often in response to misuse of Crown land).
  - You are welcome to share messaging with your association that concerns related to Crown land can be reported to the Peterborough Work Center at [mnrf.pet@ontario.ca](mailto:mnrf.pet@ontario.ca) and that any [natural resource violations](#) can be reported to the MNR TIPS line at 1-877-847-7667.
  - While Crown land users are welcome to put up trail cameras, we have also found that these items too can easily go missing. Unfortunately, I don't have any further suggestions beyond using your membership to make others aware of the incident. Sometimes word of mouth can be a preventative in itself.

### **Discussed Round Table / Items of Concern (All):**

- Elaine asked if there was any new business that the CLCA needs to table for future consideration.
- Please be advised that we will not work on any of the new business in this AGM meeting, but the CLCA Executive Committee will take it under advisement.

### **Requests:**

- If our E.Coli results continue to be bad for the river, what type of actions can be taken?
  - **SAFE** – Geometric Mean concentration of 5 samples with  $\leq 200$  *E. coli*/100mL water and/or Single-sample maximum concentration with  $\leq 400$  *E. coli*/100mL water.
  - **UNSAFE** – Geometric Mean concentration of 5 samples with  $>200$  *E. coli*/100mL water and/or Single-sample maximum concentration with  $>400$  *E. coli*/100mL water (Peterborough Public Health would also be notified).
  - **CLOSED** – Potential adverse events such as confirmed blue-green algae bloom.
  - The River was 185 in June so still within the **SAFE** zone (testing multiple spots on the river in July).
  - Suggestions: Write a letter to HBM Council, put in a complaint using the HBM on-line tool (name remains anonymous unless possible lawsuit).
- Can the CLCA look into posting information or links to the following information on the Cordova Lake Cottagers Facebook Page?
  - E. Coli limits & results - Yes, after information gets updated to the CLCA Website, that link can be posted.
  - HBM Fire Hazard Limits - No, this is available on the home page of the [HBM Website](#), plus you can also sign-up for the Emergency Alert Banner in the HBM in the "Sign up to our Newsletter" at the bottom of the home page (you will then receive an email from HBM, whenever it is changed).

### **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 Darrell Epp.
- All in favour (raise of hands) - Majority - Motion Carried.
- The meeting adjourned at 11:20 am.