



Annual General Meeting of Members
Saturday July 5, 2025
Lake of Bays Community Centre (Baysville)

See Appendix for Attendees List

1. Welcome, Land Acknowledgement, Call to Order and Approval of the Agenda

- Paul Gleeson introduced himself as Chair of the Meeting and indicated that Lili Davis-Burchat would act as Secretary of the Meeting. He gave the following land acknowledgement:

I would like to begin by recognizing that Lake of Bays is on the traditional lands of the Anishinaabe and Haudenosaunee Nations, and that many First Nations, Metis and Inuit people continue to call this area home. Their legacy and respectful stewardship of this land transcends colonial systems and treaties. We acknowledge that we are settlers here and that the history of these lands has been tainted by poor treatment and a lack of friendship with the First Nations.

Our past defines our present and we have a shared history to reflect on. It is up to each of us to commit to truth and reconciliation so that we may move forward as friends and allies, and to ensure the past does not define our future.

- Quorum for Lake of Bays Association Annual General Meetings has been set at ten individuals who are members entitled to vote and Ms Davis-Burchat confirmed quorum was met. Notice of this Meeting was sent to all members as required by the By-Law. Mr. Gleeson called the meeting to order at 9:40 a.m.
- Mr. Gleeson asked for a motion to approve the agenda as included in the Notice of this Meeting.

BE IT RESOLVED THAT, the agenda for the 2025 Lake of Bays Association Annual General meeting be approved as circulated.

MOVED BY: Anne Swan; SECONDED BY: Glenn Vickery.

There was no discussion of the resolution, and it was CARRIED.

2. Introductions

- Mr. Gleeson introduced the Board of Directors, administrative team, political representatives, and exhibitors. He introduced Heather Yates, Area Steward Coordinator and asked all Area Stewards in attendance to stand. He introduced Illoana Smith, LOBA Social Media Coordinator.

3. Presentation of the Minutes of the 2024 Annual and Special Meeting

- Mr. Gleeson indicated that the last Annual Meeting of Members was held on Saturday July 6, 2024, at the Dwight Community Centre, and that the minutes were posted on the Association website. There were no questions or comments about the minutes.

4. **Presentation of Auditor's Report and Financial Statements**

- Mr. Gleeson introduced LOBA Treasurer Kathy Ogryzlo and informed members that Ms Ogryzlo would be retiring at this AGM, and thanked her for nine years of service.
- Mr. Gleeson asked Ms Ogryzlo to present the Financial Statements of the Association for the year ending October 31, 2024, together with the Auditor's Report as contained on the Association website and distributed in the 2025 Yearbook.
- Ms Ogryzlo began by thanking Bookkeeper Sarah Macintosh and Executive Coordinator Lili Davis-Burchat for their assistance. She indicated that Ms Macintosh will be stepping into the Treasurer role as of this AGM.
- Pahapill and Associates Professional Chartered Accountants completed the audit for their fourth year. They found no errors in the accounting records and made no corrections to the statements. The audit opinion from Pahapill and Associates is a standard qualified opinion for not-for-profit organizations.
- The audited financial statements were approved by the Board of Directors on March 6, 2025, and are presented at this meeting for the information of the members and to provide an opportunity for questions.
- Ms Ogryzlo recognized that a tremendous amount of work accomplished by the Association is undertaken by volunteers and the financial statements do not reflect the time nor costs associated with those hours.
- Every year the Executive Coordinator and Treasurer prepare a budget which is then approved by the Board of Directors. The budget serves as a guide and benchmark against which we evaluate our performance through the year. We review our revenues and expenses against projections throughout the year and tweak our activities according to where we stand.
- Ms Ogryzlo spoke to the **General Fund Operations:**
 - Revenue**
 - Total revenue of \$146,258 from membership fees, advertising revenue and interest.
 - Expenses**
 - The largest expense is contracted services for Bookkeeper and Executive Coordinator (\$38,064).
 - Next largest is for publishing, postage, mailing and advertising commission of the yearbook (\$26,654).
 - General administration is the costs of operating our office (\$13,471).
 - Newsletter and Membership services include the cost of the Current Connection newsletter and maintaining our membership database (\$12,351).
 - Environment costs reflect the water-quality testing program (\$10,659).
 - Donations reflect annual donations to the two Hospital Foundation and two volunteer Fire Departments (\$2,000).
 - All other expenses are \$13,264.
 - Overall**
 - Excess of Revenue over Expenses of \$29,795, which is similar to the previous year. However, we have now embarked on our website and database overhaul project and expect to run deficits over the next two fiscal years.
- Ms Ogryzlo went on to speak about the **Action Fund:**
 - The Action Fund was created to provide funds for specific special projects relevant to the lake. It is intended to be a reserve to cover costs such as legal and consulting fees, preparing briefs and representations associated with development plans, environment, water and air quality issues and government restructuring. This fund is critical to LOBA's ability to act on the memberships' behalf regarding major lake issues. The fund is reliant on contributions, of which there were more \$18,800 during fiscal 2024.
 - There was \$3,818 spent to take us through the final stage of the Langmaid's Island appeal and \$1,500 was donated to The Winter Pantry in Baysville and the local charity Food4Kids.

- Ms Ogryzlo emphasized that this fund is there to help LOBA engage in difficult and expensive causes and from time to time we will draw on the accumulated surplus of the Fund. At year end, the Action Fund retained a healthy accumulated surplus of just over \$196,122.
- Looking at the **Balance Sheet**, Ms Ogryzlo explained that we ended the year in a healthy financial position with \$382,700 in cash and investments (long and short term), and we maintain a surplus of close to \$374,200 combined in the General and Action Funds.
- The floor was opened to questions and there were none.

5. **Appointment of Auditors and Remuneration**

- This past year was the fourth year with Pahapill and Associates. The Board is pleased with the relationship and the quotes for the next two years.
- Ms Ogryzlo made the following resolution:

BE IT RESOLVED THAT Pahapill and Associates, Chartered Professional Accountants, are hereby appointed the Auditors of the Association to hold office until the close of the next Annual Meeting of the Members, and the Directors of the Association are hereby authorized to fix the remuneration of the Auditors.

MOVED BY: Kathy Ogryzlo; SECONDED BY: Penny Thomas.

There was no discussion of the resolution, and it was CARRIED.

6. **Election of Directors for 2025-2026, and Recognition of Retiring Directors**

- Mr. Gleeson asked LOBA Governance Chair Wendy Gibson to present the nominations for Directors for 2025/2026.
- Ms Gibson explained that By-Law No.1 fixes the size of the LOBA Board at 13 Directors and at the end of this meeting all those Board seats will be occupied. Directors are generally elected for a three-year term, and those terms are staggered so that the three-year terms of four or five Directors expire each year. From time-to-time Board seats may be vacated or remain vacant between AGMs.
- At this AGM, the terms of four Directors expire as a result of the expiry of their three-year term. They are Bruce Creighton, Tim Hadwen, Anne Swan and Susan Truscott. All four have agreed to stand for another three-year term.
- This year there were three vacancies on the Board. After the 2024 AGM, there was one vacancy, one director retired during the year, and one director is retiring at this AGM.
- At a meeting of the Board of Directors held on May 30, 2025, the Nominating Committee comprised of Ms Gibson and the President, presented a slate for the election of seven Directors to fill the vacancies on the Board. This includes the four Directors who are standing for re-election and three new Directors.
- Heather Yates filled a vacancy on the Board as of March 6. She is currently the Area Steward Coordinator and will remain in that role as well as sitting on the Board. She is being nominated for two years.
- Penny Thomas is a long-time water quality program volunteer, sits on Muskoka Watershed Council and Integrated Watershed Management Round Table and is passionate about environmental issues. She has agreed to be nominated for a one-year term, and to take over the LOBA Environment Chair position.
- Sarah Macintosh has been working as LOBA's bookkeeper for over two years and has helped to shape that position. Her background is as a Chartered Professional Accountant, and she has agreed to be nominated for a two-year term and to take over the LOBA Treasurer position.
- Ms Gibson made the following resolution:

BE IT RESOLVED THAT, the recommendation of the nominating committee that Bruce Creighton, Tim Hadwen, Anne Swan and Susan Truscott be nominated to the Board of Directors, each to hold office for a term of three years; Sarah Macintosh and Heather Yates be nominated to the Board of Directors, each to hold office for a term of two years; and Penny Thomas be nominated to the Board of Directors, to hold office for a term of one year, be approved..

MOVED BY: Wendy Gibson; SECONDED BY: Paul Gleeson.

There was no discussion of the resolution, and it was CARRIED.

- Ms Gibson recognized the service of retiring Directors Susanne Gossage and Kathy Ogryzlo.
 - **Susanne Gossage** joined the Board in 2020 and took over as Chair of the Environment Committee in 2023. In her time as Chair she initiated and saw through to completion an Operations Manual for the Water Testing Program which will be invaluable to future Chairs. Ms Gossage was not available to accept her retirement gift.
 - **Kathy Ogryzlo** has served on the Board as Treasurer since 2017. LOBA has benefited from her financial acumen, clear and concise reporting as demonstrated today, and her considered and practical advice on financial matters. Ms Gibson presented Ms Ogryzlo with a retirement gift.

7. **President's Remarks**

- Mr. Gleeson updated members on a number of projects LOBA has been or is involved in:
- The Roads License Agreement By-Law was raised as an issue of concern to members at the 2024 AGM. LOBA worked with the Township to reach a resolution, and we were pleased when the by-law was repealed, effectively restoring the agreement to the original terms which have been in place for over 75 years. For those wishing to purchase their road allowance, the cost has been reduced to \$0.28/square foot.
- The Township of Lake of Bays is updating their Official Plan which will guide growth in the Township for the next decades. They are holding two Official Plan Review Open Houses on Wednesday August 13 in Dwight and Saturday August 16 in Baysville. Mr. Gleeson encouraged members to attend a meeting. LOBA has and will continue to be active in commenting on the Official Plan; and has expressed concern over the proposal to revise the minimum size for a waterfront back lot from four hectares to one hectare.
- Mr. Gleeson spoke about the importance of the few metres of land below and above the shoreline, to lake health. Natural shoreline vegetation plays an important role in preventing soil erosion and improving water quality, but some waterfront property owners are unaware of this and clear their shoreline. To help educate owners on what they must know and do before developing their properties, altering their shorelines or removing vegetation, LOBA encouraged the Township to create a brochure. The Township agreed and produced a brochure which summarizes the Community Planning Permit System as it applies in the waterfront zone. To ensure all property owners receive this brochure, LOBA is paying to have it distributed, along with the LOBA membership brochure, with Dockside magazine which is delivered to all docks on Lake of Bays.
- Last year LOBA joined the North Muskoka Propane Buying Group which is collectively the largest residential buying group north of Toronto and is serviced by Superior Propane. Benefits include the lowest group rate pricing in Muskoka, elimination of annual tank rental fee, no charge SMART remote tank level monitoring and reduced fees for 10-year equipment inspections. The program is overseen by Fraser Govan. To take advantage, you must be a member of LOBA and consume over 500 litres per year. Contact info@loba.ca.
- The 2024 Lake of Bays Water Quality Report indicated total phosphorus and bacteria levels were well within Provincial guidelines. Thanks to Kieran Molony who oversees the program. Sampling is underway for 2025.
- LOBA is advocating to the Township for a septic reinspection program.
- The District of Muskoka is undertaking a comprehensive Solid Waste Master Plan to reduce the amount of garbage going to landfill. The clear bag program will be extended to the Transfer Station in

January 2026 and the weekly household maximum garbage allowance may go from two bags to one. Mr. Gleeson expressed concern that this may be hard for seasonal residents in the summer months. He also encouraged members to take part in the food waste (composting) program.

- The District is also reviewing their Resort Policy. LOBA is in agreement with the recommendation that unit owners in a commercial resort designation be required to put their units into the rental pool for 26 weeks per year, and four or more weeks in July and August. LOBA was disappointed when Traders Crossing on Old Highway 117 was permitted on appeal, to a rental pool minimum of 10 weeks per year, with two weeks between June 15 and September 15.
- Mr. Gleeson recognized the work of LOBA's 41 Area Steward volunteers who are the eyes and ears of the Association. They help increase membership by explaining the benefits of LOBA membership and establishing relationships with their neighbours. Volunteers are always needed.
- For a number of years, LOBA has been working with an outdated website and membership database. In 2024 a consultant produced a Technical Specifications document for an integrated website and database. Based on quotes from four agencies, Progressive Media Group will undertake the project and work is just beginning to be complete in Spring 2026. The costs will be spread over this and the next fiscal years.
- Through the Ontario Land Tribunal appeal process, Langmaid's Island Corp. has been allowed permission for commercial barging from 3393 South Portage Road. LIC is working through the conditions for final approval for all three properties. LIC has entered into a licensing agreement with Ritz Carlton Residences.

8. **Member Q&A**

- Two attendees in Whitehouse Bay reported that the combination of high water levels and changing wind patterns have led to the destruction of their beach. Over the last three years, 30-feet of beach has disappeared. They acknowledged that LOBA is not responsible for water levels but asked for help in advocating for lowering the lake level.
- Director Anne Swan encouraged everyone to complete the Safe Quite Lakes, Your Views Your Lake survey on-line.

9. **Guest Speaker** – Captain Fred Landry, Huntsville/Lake of Bays Fire Department.

- Captain Landry began by explaining about the department and the types of calls they respond to. He explained the burning by-law in Lake of Bays.
- He spoke about the importance of home smoke and CO detectors, and ensuring they are functioning.
- He spoke about burn factors and risk mitigation with regards to wildland fires and encouraged attendees to review the Fire Smart Canada materials at firesmartcanada.ca.
- He spoke about lithium-ion batteries and the dangers of battery failure. He emphasized that leaving lithium-ion batteries in the exit path from your home is extremely dangerous.
- Captain Landry's presentation was extremely well received.

10. **Adjournment**

- Mr. Gleeson thanked everyone for attending.
- The meeting was adjourned at 11:30 a.m.

Minutes Approved: 2025-09-06

Paul Gleeson

Paul Gleeson, President

Lili Davis-Burchat

Lili Davis-Burchat, Secretary

Appendix Attendees

Members and Guests: George Anderson, Liz Armstrong, Andy Barnett, Steve Blair, Rick Bodner, Pamela Bowen, Angela Boyd, Sue Brown, Richard Burnet, Jeanette Callahan, Scott Cannon, Alison Crawford, Ron Crawford, Cathy Cronin, Suzanne David, Alice Davis, Charles Deacon, Joan Decarie, Bill Dobson, Jan Dobson, Ted English, T. D'Arcy Finn, Scott Gibson, Karen Girling, Anita Gleeson, Terry Glover, Jacquie Godarg, Fraser Govan, Jane Gyles, Lynda Holloway-Middaugh, Steve Howell, Bill Howson, Susan Hutt, Ann Jeffrey, Lori Knowles, Marc Knowles, Gary Koreen, Mary Margaret Koreen, Bob Lacroix, Anna Landry, Doug Lawson, Rhonda Lawson, Bob Lehman, Joan Lehman, Andy MacCulloch, Sarah Macintosh, Bruce MacLellan, Don McCreesh, Greg McKenzie, John McKinnon, Virginia McKinnon, Margaret McLean, Roderick McLean, Jim Miller, Gabrielle Montfort McMillan, Barry Morrison, George Nickerson, John Peden, Mary Ann Peden, John Pepin, Zach Pepin, Mike Peppard, John Peterson, Barbara Poole, John Puffer, Gaylen Racine, Greg Ranson, Reid Robertson, Janet Robins, Ross Robins, Mary Sinclair, Illoana Smith, Wilma Spence, Jim Stewart, Nancy Tapley, Judith Tenenbaum, Charles Truax, Doug Ward, Jennifer Wisner, Tony Yates

Board of Directors:

Present: Paul Gleeson, Bruce Creighton, Wendy Gibson, Tim Hadwen, Don Macintosh, Ann Morrison, Kathy Ogryzlo, Anne Swan, Penny Thomas, Susan Truscott, Glenn Vickery, Heather Yates

Secretary: Lili Davis-Burchat

Regrets: Tom Fenton

Exhibitors: Don Barron and Leonard Ohja, The Alexander Muskoka Residence; Sandy Lockhart, Friends of the Muskoka Watershed; Brenda Rhodes, Simcoe Muskoka United Way; Jeff Lehman, District Chair Dock Party; Susan Brown, Chestnut Park Real Estate; Glenn and Arlene Vickery, ReMax Professionals North; Jay Richardson and team, Royal Lepage Lakes of Muskoka; Ryan Thomas, Makeway Environmental; Dwight Library, Lori Riznek and Cathy Fairbairn

Speaker: Fred Landry, Captain, Huntsville/Lake of Bays Fire Department

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