

Otty Lake Association
Board Meeting Minutes
Sat February 9 2019, 10:00 AM
McMartin House

Present: Robert Cosh, Kyla Haley, Barb Hicks, Christine Kilburn (Treasurer), Reid Kilburn (President), Ian McDonald, Wally Robins, Cathy Kari, Rachel Roth, Jacquie Mallory (Secretary), Monika Siegmund Savage, (via FaceTime) (11)

Regrets: David Bromley, Derek Smith, Anne Scotton (3)

Welcome - Reid welcomed everyone to the meeting. He thanked Jacquie for taking on the role of recording secretary, Monika becoming the communications secretary and Christine for taking on the Treasurer's function.

Agenda - Add report on Area Counsellors and signage **Motion 2019-01-01** (Ian/Cathy)
Approve agenda as amended. **CARRIED**

Approval of previous minutes - **Motion 2019-01-02** (Wally/Christine) that the minutes of the Board meeting of Oct 13 2018 be approved as circulated. **CARRIED**

Financial Report - Christine presented the 2019 Budget. It was decided to defer voting on it as other matters up for discussion will impact it. Christine informed the Board that donations were made up of a \$500 donation from Drummond/North Elmsley Township as well as a generous donation from a member in Kentucky in memory of their father George McClure III. When asked if Tay Valley Township had matched the donation, the Board was informed there are many more lakes. Monika asked whether OLA clothing should continue to be offered as it is a lot of work with little reward. It was discussed that perhaps ordering could take place less often or even, only for special occasions, ie 45th Anniversary. The matter was tabled for future discussion. Christine explained that the increase in the budget for water testing was suggested by Derek and Murray. Testing of e Coli and nutrients should be increased. Residents in Carsons Bay have been advised additional e Coli tests would be done.

Nominations Committee Report - Reid reaffirmed that he is stepping down as President as of July 2019. Other members not renewing their term are: Wally Robins, Derek Smith, David Bromley (will stay on until July 2019) and there is a vacancy with the passing of David Bell. Robert Cosh suggested perhaps 2 co-chairs could be an option. It was felt that co-chairs would have to share an overall vision and to be in frequent communication. It has been proven that being accessible to our community partners, ie

the Townships and RVCA, builds relationships. Therefore, the President should ideally be a full-time resident of the Lake. to ensure consistency, a VP would step into the President's position. Reid stated that, ideally, to ensure consistency, a VP would step into the President's position. However, as there is no solid succession plan, there may be a need to go outside the Board to find the necessary candidate. The Constitution states that the Board must have 15 members. Perhaps this could be amended to be 10 members to a maximum of 15. It was decided that a motion to amend the Constitution should go to the AGM. A Nomination Committee will have to be convened with Board members and Lake community members.

Communications Committee Report - Barb has sent out her report and has nothing to add. Monika added that 2 educational email blasts were sent out to maintain contact with members during the slow months, as well as Captain Otty's Log. Barb updated the Board on the upcoming Radon Workshop. It is being held April 1 2019 at 7 pm at the Perth Community Pool. There are costs associated with the room rental, speakers' gifts and posters. **Motion 2019-01-03** (Kyla/Wally) That the Radon Workshop go ahead as planned. **CARRIED**

Directors' Insurance - Rachel had sent out Lake Questionnaires to all Board Members. Her report to the Board included: An Overview Lake Network Insurance Questionnaire, Highlights from Donald A Hill review of FOCA's Risk Management Manual 2005, Indemnification, CGL and D&O Insurance coverage overview, New revised Quote from CADE - AVIVA with FOCA discount.

Questionnaire:

14 questionnaires sent to local lake associations - 9 respondents (6 hold insurance : 5 with CADE, 1 with Markel) Majority paying more than we were newly quoted: no claims, no employees, 2 with insurable assets.

Rationale for acquiring insurance: greater concern for "what ifs", in order to recruit strong Directors to sit on the Board and to chair subcommittees we must provide such insurance at members' expense, "(we) do not wish to be put in the position of being sued".

Based on the 2005 notes from Donald A. Hill after his review of FOCA's Risk Management Manual.

INCORPORATION: "OLA itself will be in the front line for claims by third- parties consequent to alleged torts committed by its volunteers during its authorized activities.

Unless OLA is itself insured against such perils it will, because of its very limited resources, not be a very attractive target for any plaintiff looking for a "deep pocket". Aggressive lawyers will then start looking around for possible individual defendant(s), most likely amongst those who are alleged to have been personally involved with commitment of claimed tort. Here OLA's corporate status will give us all some useful protection by seriously impeding such a claim. The protection will, however, not be completely "bullet-proof" because there can be cases where the "corporate veil" can be pierced to provide a plaintiff some relief. Personal Home and Contents Fire Insurance Policies are a useful substitute for {OLA's CGL and D&O coverage."}

ACTIVITIES

OLA avoids high risk activities: deploying shoal markers, owning, operating or maintaining property, docks, boat launch sites or roads, serving alcohol, sponsoring water activities, operating road vehicles or hiring staff.

If we want to increase our community engagement, we expose ourselves to more risk. If we outsource activities, we detract from our "brand" which means less membership and we do not fulfill our mandate. Financially, we are able to afford full insurance without raising fees. Our corporate status, waivers and our indemnification clause in our by-laws do not protect us from litigation.

Motion 2019-01-04 (Rachel/Kyla) The OLA will acquire Commercial & Director/Officer Insurance not exceeding \$1500 per annum. 7 yeas 1 opposed, 1 abstention. **CARRIED**

Shoreline Planting - prior to the meeting, Christine had sent her report to all members. Because RVCA had conducted it's Watershed Report in 2018 which included Otty Lake, 2019 is the year in which lakes included in the report benefitted from subsidized plants provided by RVCA. The total cost of plantings would be \$1,061.50 with the OLA share being \$544.50. The OLA share can be reduced by charging \$2 for shrubs and wildflowers and trees are free. **Motion 2019-01-05** (Christine/Ian) that the OLA provide wildflowers/shrubs for \$2 and trees for free with an initial maximum of 5 wildflowers and a maximum of 5 shrubs and trees combined. **CARRIED**

Annual General Meeting - a handout of AGM duties was distributed to all Board members. Reid, Christine, Jacquie, Wally, Cathy and Monika have agreed to be part of the organizing committee.

Counsellors Report - Ian presented Gail's report. To be distributed with the minutes.

The topic suggested for the Counsellors' Workshop was "Water Quality". Ian stated he required \$100 if the public was invited and only \$50 if it was just members/counsellors. Discussion pointed out that making it open to educate more residents and possibly attract more members.

Motion 2019-01-06 (Ian/Christine) Approve the theme of "Water Quality" for the May Counsellors" Workshop and open it to residents as well as counsellors. **CARRIED**

BBQ/Picnic - In 2018, we did not organize a BBQ as we were waiting for the results of the 10-Year Survey, Social activities were ranked amongst the lowest in the survey response. A quick survey of those present indicated only 3 complaints had been received expressing disappointment that the BBQ had not been held. Kyla pointed out to foster community engagement as well as environmental awareness it was worth pursuing. Poor attendance and the quantity of work involved were presented as cons. Barb thought perhaps the event should be re-thought to include more diverse age groups. Kyla suggested combing it with the Paddle Power event and have families bring picnics rather than providing a BBQ. Rachel and Kyla will do some fact-finding and report back with a proposal to the next Board meeting. Wally suggested this might be a good time to memorialize David Bell. The idea of re-naming Cloverleaf Island had to be postponed since a person must be deceased for 5 years before an island can be re-named. Monika suggested a 1 year scholarship for someone in Environmental Studies. Christine stated she would reach out to Donna to see if she would approve.

Signage - Ian stated there are currently 12 signs (one was stolen). These will need to be replaced in 1-2 years and will affect capital costs at that time. He will research suppliers in the meantime.

Revised Budget -Motion 2019-01-07(Christine/Ian) Approve the revised budget as presented, with the addition of \$50 for counsellors and put a line for insurance with a budget of \$1300, increasing the expenses to \$6,294 to be presented to the AGM in July. **CARRIED**

Motion 2019-01-08 (Wally/Cathy) That all reports be accepted as presented. **CARRIED**

Next meeting May 11 2019

Adjourn – Motion 2019-01-09 (Cathy) Meeting adjourned at 12:04 PM

