



**Owners' and Residents' Association of Lac Bernard
Annual General Meeting of Members**

Wednesday, May 10, 2023 – 7:30 p.m.

Zoom – Duration: 1:42:00

Attendance: Average of 47 Members

Start Time: 7:30 p.m.

President's Welcome & Introductory Remarks

- Introduction of the 2022 / 2023 Board of Directors

Chris Ault, Wendy Carr, Colleen Forer (Vice President), Don McLean (Treasurer), Blair Patacairk, Kevin Radford (President), Paul Saunders, Jeff Stubbins (Secretary), Brad Sweeney

- Indigenous Land Acknowledgement

Memorial Announcements:

Vivienne "Viv" Le Mesurier (89) – Married to Ken for 64 years. Mother of 3 children; Larry Le Mesurier, Ross Le Mesurier, and Leslie Hoeltzenbein.

Penny Muir (79) – Married to David Muir for 57 years. Mother of 4 children: Rob Muir, Heather Muir, Laura Leuschner and Sandra Floyd.

Pauline Knox (95)

Aidan Worswick (26) – Son of Karen McLeod and Chris Worswick.

Zoom Meeting Technical Information (Graham Longair)

Treasurer's Report (Don McLean)

We sent out the 2022 Financial Statements in advance of this meeting so that people would have a chance to take a look at them. I made a point of sending out Notes to accompany the statements. They address all of the issues that we had.

We incurred a loss for another year. It was less than the year before. That is something that we are very conscious of, and this year's Board will be looking at ways to mitigate the red ink. For instance, we will be trying to minimize out legal expenses in 2023. There will also be issues that we cannot minimize. Actions associated with the environment and well-being of the lake.

I wish to express my sincere thanks to **Brenda Patterson** and **Jane Barton** for their outstanding contribution to the Association. They reviewed the Financial Statements. I found that this independent review is a very healthy way to ensure that we are on top of our financials. It's great to have a second set of eyes working on the Association's behalf.

- Slide of Balance Sheet from Financial Statements for fiscal year end of December 31, 2022 is shown.
- Slide of Statement of Income from Financial Statements for fiscal year end of December 31, 2022 is shown.

Membership numbers have dropped. There is concern that we're not seeing the usual number of prepaid memberships; renewals or signups for more than one year.

Environmental costs were high. There was a large, necessary purchase of Transport Canada-approved buoys to mark the Milfoil beds. Also, some of the extensive ABV-7 Milfoil study in 2021 was billed in 2022.

We are moving in the right direction. The Board is committed to getting our income and expenses in good shape.

Question and Answer Session – Re: Financial Statements

There were no questions.

Vote to Accept the 2022 Unaudited ORALB Financial Statements

For: 38
Against: 0

Unaudited Financial Statements for Year Ended December 31, 2022
Ind. Financial Review of 2022 Financial Statements
Scanned and Attached as a Separate File

President's Report – Caretaking & Community. Better Together (Kevin Radford)

Due Diligence - I wish to begin with a year in review. You will recall the acceptance of new bylaws a year ago this month. I'd like to give a shout out to Board member Wendy Carr, who really helped us follow the bylaws. We tried to be in strict adherence, though there were a couple of examples where we could not abide by them. For instance, there was no way to go back to get membership approval of Budget 2022 because it was post-AGM and general election. You can see from this agenda that we are now able to stay on the right side of things.

Collaboration - The second thing that I wish to share with the membership is the collaboration amongst the Board. Everybody stepped up to help. We always achieved quorum at our monthly meetings. We also carried a number of motions to move forward on issues such as the environment and getting a new website in place. The majority of motions were carried unanimously.

Efficiency - From the efficiency standpoint, Treasurer Don McLean mentioned in his year-end review that there were some concerns about revenue versus expenses. Some of the issues that we have begun to address are a need for fundraising; new ways of generating revenue. We have made a conscious effort to reduce legal costs and we have made some gains there. You will hear from Environment Chair Paul Saunders about some of the looming environmental threats as well as potential investments that need to be made.

I want to take this opportunity to thank those who helped with the Regatta in 2022, as a fundraising event. The golf tournament, organized by Matthew Carr, was a great success too. We would appreciate it if others have ideas about how to raise funds for the Association. The Board will be very welcoming of those suggestions.

Transparency – We have spoken with various communities around the lake. We have had good engagement with the municipality. We also made an effort, and received a great warm welcome, from our Regatta Bay colleagues and friends in discussing Regatta.

Merchandise – You may have noted the great work of our logo wear coordinator, Sue Timmins, in the financial statements. We have received word from Sue, and her husband John, that they have asked others to take over the task. We are very open and interested to hear from anyone who would like to take on this role and, of course, we are extremely grateful and thankful to Sue for her great leadership for raising funds for the Association through merchandise sales. Sue shouldered that responsibility for 9 years. Thanks again to Sue and John.

One suggestion, that we have received, is to engage an Indigenous company to help us with branding of Lac Bernard. If this were to come to pass, you would have direct access to our merchandise through our website when we get that up and running. I put this out there as a possible recourse for merchandising going forward.

Communications – I'd like to thank our Secretary, Jeff Stubbins, with much gratitude from all the Board, for recording our meetings, for taking copious notes and for generating minutes on our behalf. Also, I wish to thank Board member Blair Patacairk for initiating a search for website service providers and helping us enter a contract for a new web site, which you will learn more about later.

Environment – Paul Saunders' leadership is well-renowned around the lake. We thank him for all the work that he did. I'd like to thank Association member Rob Perrins, as well, for donations of burlap in and around areas such as the main boat launches. We have learned some lessons on this front.

My main message to you this year is that we need your help. If you have ideas, we are very willing to listen to them. We'd love your participation on our committees. We'd love you to encourage other family members to purchase memberships. Kindly spread the word about our Association to other cottagers and to new people on the lake. We met a number of new families at Regatta 2022. They brought their young children. It was a joyous occasion.

It has been fun being on this Board. Our committees are hardworking. We are thrilled to be able to serve you.

Environment Committee Report (Paul Saunders)

Environment Contributions

I do wish to recognize the people who contribute to watching over the environment at Lac Bernard. The environment file is a lot of hard work and I get help from many people. I'd like to recognize them now.

Environment Committee:

- Jane Barton
- Blair Patacairk
- Kevin Radford
- Jeff Stubbins

Yellow Buoy Volunteers

- Jean Charles Hudon, who led the Environment Committee for several years before me.
- Dick and Mary Jane Green
- Hilary and Liam Casey
- Laurence McClelland, who is also responsible for the white shoal marker buoys. He donated those to the lake years ago. He has been putting them in and taking them out, mostly by himself, for years. We need to recognize Laurence and thank him for his help over the decades.
- Jane Barton
- Andrew Floyd

- Dominique Quesnel
- Steve Adams
- Alain Marcil and Julie Roger
- Paul Hays
- John Pearson
- Scott Duncan
- Leigh Sullivan
- Paul Warriner
- Raymond Kotchorek
- Dani Kennedy
- Liane Benoit

Thank you all very much for your help. It is much appreciated by this committee.

Water Quality Testing

Water quality testing is something that we do every year; mostly near the end of the season. It is a really important exercise. We are grateful for financial support from the Municipality of La Pêche.

In 2022, we took our samples which produced excellent results for our water quality. There are many reasons that we were able to get good results; favourable weather, environmental improvements, and good care by many cottagers on the lake who:

- Made sure their septic tanks are not leaking
- Kept trees near the shoreline. Don't cut them. They prevent erosion.
- Did not use fertilizer on their grass or shrubs

Following the lead of some other lake Associations, we believe that we need to expand the number of times that we test the water over the summer. It will increase costs because every time our volunteers do testing, samples must be sent to professional labs. However, it gives us a better gauge of the water quality so we can take remedial action earlier if there is a problem. We are fortunate to have had volunteers over the years to assist in this process and **Jane Barton** has taken a leadership role. In 2023 we need new volunteers to assist in water quality testing. If you are interested, please send me a note at environment@lacbernard.ca

Inlet Issues

- We had some major issues last year with beavers that blocked the inlet
- The Lac Bernard Association works closely with members of the Lac Notre-Dame Association to quickly resolve problems, and we look forward to doing that again in 2023.
- We have an excellent rapport with Lac Notre-Dame Association and they have taken on the responsibility to keep the water draining from their lake through the inlet. We are very fortunate to have great neighbours like that.

Alder Buckthorn

- An invasive species.
- It occurs in a variety of habitats but prefers sunny and moist areas. It is on many Lac Bernard properties.
- It has a germination rate of 90% so it spreads very quickly.
- If found on your property, be aware that it can take over. It should be controlled.
- To eradicate it – best to pull it up by its roots and burn it.
- There is a video (in French) that describes the plant and what to do if you find it on your property.
<https://www.youtube.com/watch?v=qwTGJbkRcTs>

Eurasian Water Milfoil Action

- Milfoil beds occupied 2.7% of our lake in 2012- the first year we conducted research into this invasive species
- By 2021 – research indicated that Milfoil beds now occupy 16% of our lake or 1.1M square metres of Lac Bernard. It chokes all other plants and mats the surface of the water.
- Milfoil is now the dominant species of aquatic plant in our lake – by far
- Cuttings from boats are the principal means of spreading milfoil throughout the lake
- The real problem is that Milfoil affects the Littoral Zone, which is the zone of shallow water to the limit at which plants root; about 6 feet of water. Milfoil is affecting about 60% - 70% of Lac Bernard's littoral zone.
- Milfoil is also putting down roots in deeper (up to 10 feet) areas of the lake. It's a big problem.

Installing Yellow Buoys to Mark Eurasian Water Milfoil Beds

- We purchased Transport Canada compliant buoys that were deployed in 2022
- They were put in place by volunteers in areas that have high density beds of milfoil
- Cuttings from boats are the principal means of spreading milfoil throughout the lake
- Keeping boats out of heavily weeded areas reduces the spread and has a significant impact on the health of the lake
- It will be impossible for us to eradicate Eurasian Water Milfoil in the lake. Our goal is to try to control and slow the spread of this invasive species

That is one way that we have taken an active role in mitigating the milfoil. Here is another.

Cottager's Burlap Initiative

- We encouraged cottagers to lay burlap in front of their properties (up to 75 M²)
- [Règlement sur l'encadrement d'activités en fonction de leur impact sur l'environnement : version administrative dynamique \(gouv.qc.ca\)](#) Partie II, Titre IV, Chapitre I, Section II
- Many cottagers ordered burlap kits.
 - The burlap is tricky to install. Rob Perrins will put together a similar installation plan this year (2023) to help cottagers who require assistance. But burlap should be laid wherever it is possible to do so.
 - Any milfoil that we can smother is milfoil that won't get cut by boat propellers.

In summary:

- Milfoil is not going away. We need to try to control it and slow the spread.
- We will be expanding our water quality testing in 2023 to identify and track potential problems
- If we work together as a community, we can continue to improve water quality and leave a proud legacy for generations to come.

Question – How can you tell where the Milfoil is? How do you read the placement of the yellow buoys?

Answer: (Paul Saunders) The yellow buoys are placed to mark the perimeter of milfoil beds. We ask that you do not go between the yellow buoy line and the shore. Sometimes you cannot help it if your cottage is inside that line and has a big milfoil bed in front of it. A good rule of thumb is to stay in the deepest part of the lake, outside the buoy line.

Question – What happened to the plan to lay burlap on a wider scale? And what are the long-term plans to deal with the Milfoil?

Answer: (Paul Saunders) Burlap as a milfoil mitigation strategy is one that the Quebec government agrees with. It has been tested in the province and has been adopted by many lakes. In order to get a permit to lay it on a wider scale, we need to have three things in place:

1. Have a committed Association, which we are.
2. Need a biology / environment partner
3. Need a technical partner

Not all are in place so we could not apply for a permit this year. We hope to recalibrate and do this next year. If a permit is granted, we could move forward with an eye to commercially laying burlap in large parts of the lake such as the Narrows.

Question – Can any burlap be used? Are there different types of burlap?

Answer: (Paul Saunders) The short answer is yes, it can be. One of the things that Rob Perrins' company does is to spray the burlap to ensure that no insects are trapped within it. His ensures that the burlap kits don't introduce anything else to the lake.

We hope to have burlap kits available. However, it won't be an Association-led initiative like last year. Cottagers and residents will deal directly with Rob Perrins, who has a company which supplies the kits. I understand that he has discussed the laying of burlap kits with his son and is getting a positive response. That means that cottagers and residents will be able to hire help to lay the burlap on the lake bed in front of their property.

Question – Once we get the permit to lay burlap commercially, have we any idea about the cost and how we are going to get the money?

Answer: (Paul Saunders) That's a good question. First thing is that the cost really depends on several factors. If you have a technical partner who can lay the burlap in an automated fashion, it will cost between \$2 and \$3 per square metre. If you want to lay the burlap manually, it will cost anywhere between \$10 - \$20 per square metre, so it's quite a bit more costly. If we can get a technology partner, that is really the way to go forward.

We have quite a few square metres to cover. There is funding available if you can get a permit. First you need the permit. That document will say how much burlap you can lay and permit you to do so. (Example of 50,000 square metres is cited.) If you do the math, it can be quite expensive but there are funding sources, both at the federal and provincial level. Municipalities offer funding as well. (For instance, the Green Fund in La Pêche, that we have accessed before.)

Essentially, will the Association be responsible for some of the funding? The answer is likely, but the majority will potentially come from government funding.

Kevin Radford adds – Could I just add one point to Paul's great answers. The bylaw that was issued to allow the placement of 75 square metres at the individual cottages / residences was very specific that the burlap had to be placed manually, not mechanically. We are working closely with technical partners.

One strategy that has been used in another lakes is to use scuba divers to place removeable weights to hold the burlap down. However, one can imagine going back into the silty water and trying to find the weights.

Here is something to think about for those willing to participate in the solution to our Milfoil problem. How do we help the government make a decision to move away from non-mechanized to mechanized methods to instal the burlap? We would welcome any ideas from anyone about how to do that.

Currently the biggest obstacle is the use of sand or pea stone gravel in the mechanized system to weigh down the burlap and keep it on the lake floor.

Some of us spent a couple of days laying burlap last year. A couple of people in a boat full of rocks and a roll of burlap. We had a diver in the water helping us to place the rocks. It was very challenging, especially when the water was over 4 feet deep, the milfoil was high, and the wind was gusting.

We would need a permit to lay burlap in the Narrows. The 75 square metres is meant to be applicable only around private docks and waterfront.

Website Renewal Project (Blair Patacairk)

Building, refreshing, renewing a webs site is complicated. There are all kinds of choices to be made. This project has dominated our Board conversations for several months. I also thank you for your comments.

We received three proposals and narrowed that down to one; **Neil Balchin** of Permanent Waves, who is a webmaster and does web site designs.

I also want to give thanks to **John MacDonald**, an archivist and Association member. He spent a lot of time with me explaining the archiving of the information which currently resides on our old site. John presented a lot of good information which we will use to archive things properly.

Also, a shout-out to **Paul Hays**, who used to take care of our web site. He collaborated with John MacDonald and myself and detailed many of the ins and outs of our web site.

And finally, of course, thanks go to my Board colleague **Chris Ault** who helped navigate through some of the backend technical stuff.

We want to make sure that we have covered the ease of use and functionality of the web site for the Board. Tasks such as uploading Financial Statements, posting meeting Minutes, announcing community activities, and contacting members. Board members are not web masters. It is important that we can make changes without waiting for someone to do it for us. That will make our job easier...and make it easier for you to review and use the site to get the information that you are looking for.

We also looked at Supportive Transactions such as memberships, merchandising, bill payments and invoicing. Especially memberships. We need the new site to be very easy to renew your memberships, or to join for the first time. Our old site was not up to 2023 standards. Once it is, it should be so much easier for us all to use.

There was some really good information on the old site. Rest assured that we will move it over to the new one. We do not wish to lose the continuity on that.

We are looking forward to a new look and feel to the site. Our goal is to have it operational by the summer. (Within 60 days.) The Board is here if there is anything on your mind about the web site. We look forward to your comments and questions.

Question – Are there any annual costs for the web site and, if so, for what?

Answer: (Blair Patacairk) There are three components to building a web site. The first part is to build the site. That is in the \$2,900.00 range. There will be some plugins to make things happen behind the scenes. Those would cost about \$800 - \$900 per year. Ongoing maintenance and contingency fees of about \$900.00

2023 Regatta Report (Kevin Radford)

The Board has been working with the neighbours in Regatta Bay. **Linda Radford** and **Wendy Carr** have offered to organize the Regatta this year. The Board is committed to making this a fun, family event and our intention is to do it on the Regatta Bay property owned by your Association.

We have come up with a set of principles pertaining to how the Regatta will be operated.

1. Staying on the Regatta property
2. No boats or watercraft on neighbouring properties
3. Taxi service to shuttle people from anchored boats in the bay. Thanks to Jim and Anne-Marie Steele for doing this.
4. Unobstructed, unencumbered Regatta Bay Road access for emergency vehicles and residents. We'll need to address parking and how that would work.
5. Rafts for the races and games will be provided by members; myself and others as is the usual case.
6. Milfoil cleanup crew after the event to support neighbours. Will clean weeds that have been clipped and floated to the surface.
7. Ensure awareness of neighbours in Regatta Bay through regular updates in pre-planning this annual event.

2023 Lac Bernard Merchandise (Kevin Radford)

We thank **Sue Timmins** for all of her successful efforts to provide quality Lac Bernard merchandise to cottagers and residents. I mentioned earlier that we are looking at the possibility of an Indigenous company providing us with merchandise going forward but that is still to be investigated by the Board. The Board looks forward to working with Sue and John Timmins in handing over the existing merchandise. Again, we thank you for your service.

Budget 2023 (Don McLean)

This is the first time that the Association has put together a budget. It's a very healthy exercise. I wish to thank Board member Brad Sweeney for his input and help to prepare the budget.

Slide: Key Assumptions for 2023 Budget Preparation

Feel the need to be prudent about several limited changes in revenue in 2023

- Membership reduction from 290 to 250 as new ORALB bylaws take effect.

These will be offset by:

1. Increased participation and revenue from Regatta 2023
2. Increased merchandise sales due to better visibility and new e-commerce enabled web site
3. Focus on fundraising

We hope that these changes will increase 2023 revenues by about \$1,500.00

Still leaves us in a deficit situation. We must address the Association's cost position.

- Legal fees continue to drop by about \$2,500.00 from 2022 as matters are resolved
- We will incur a one-time cost for the website of approximately \$4,500.00, which we view as essential.
- Adjusting other recurring costs for inflation
- Consideration of increasing membership dues as they have remained static at \$50.00 for many years. This will be up for discussion as the year progresses.

We will review each major cost item to ensure its value for money, and to see if there is an opportunity it can be reduced in cost. If there are issues that become outside of our control, we will certainly inform you, our members. We will be transparent and up front with you all.

2023 Proposed Budget with 2022 Comparisons as at December 31, 2022

Scanned and Attached as a Separate File

Question – Why do you anticipate fewer members?

Answer: (Don McLean) The reality is that there is another association on the lake whose members are unlikely to join the ORALB. We would love them to do so. They are enjoying the environmental work that our Association is doing. However, it is prudent to conservatively budget for about 40 fewer members than in 2022.

Question – Could you address the ongoing legal fees? What they are and when we might see them reduced.

Answer: (Don McLean) That's a great question. It is important to note that a lot of the 2022 legal fees had to do with the updating of our old set of bylaws. There was a lot of legal oversight on that. Fees were not just associated with the Clubhouse. However, we still have statutory reporting commitments. Also, from time to time there may be questions in regards to issues which need a legal interpretation. It is important to note that we are committed to keeping legal fees to a minimum.

Question – I understand that you need to keep a placeholder in the budget for legal fees. What would you traditionally see? \$500 or \$1,000 per year?

Answer: (Don McLean) It's hard to say because if you look at legal fees over the past 8 years, they have been all over the place. I admit to not fully knowing what "normal" annual legal fees would be because we have not had a standard year since the Clubhouse Right of Way issues started up in earnest again in 2015.

Kevin Radford adds – We anticipate that legal fees will reflect meeting the statutory requirements of operating a not-for-profit organization. We're hoping that fiscal year 2023 will be a normal year and we will have a much better answer to your question.

Question – Looking at the numbers for the Regatta. This year you are anticipating \$3,000 in income with expenses of \$4,000. Last year, the expenses were only \$2,000. Is that a mistake or a change in accounting?

Answer: (Kevin Radford) When we generated the expense numbers for the Regatta, we were looking at potential repairs to the dock. We have to make it safe and secure on Regatta Day as we anticipate boat access to be heavier and road traffic lighter. As a result, we needed to put aside some funds for that.

There may also be new expenses for Regatta property maintenance.

Question – There has not been any mention of security. Normally, you have that as an item that you discuss. Could you please make a brief comment about security?

Answer: (Kevin Radford) You're right. There was a rash of security-related expenses a number of years ago. Signs were put up. Cameras, both functional and non-functional, were placed to be a deterrent. The Board has not been made aware of any major security issues. We did discuss at Board meetings about whether or not we need to put funds aside for security. However, we did not hear anything from anybody, including local police. That's why it was not put on the agenda for discussion this evening.

If anyone is made aware of a security issue, and you let us know, we as a Board would certainly look into it.

Comment – A member thinks that the Regatta location is not going to work so well as it once worked. Proposing an increase in revenues may be wishful thinking.

Response: (Kevin Radford) We, as a Board, want to try the Regatta back on the Regatta Bay site to see how it works. We tried an alternative last year. We thought that it was very successful. However, we wish to try to use the site as intended while working very closely with the Regatta Bay neighbours. We won't know the result until we try it.

Vote to Accept the Proposed ORALB Budget for 2023

For: 31
Against: 2

Question and Answer Session

There were no questions, or other business issues raised at this time.

Details about the General Election for 2023/2024 Board of Directors (Brad Sweeney)

We have run the selection for the nominees according to Section 6.2 of our bylaws. We have one director leaving us this year. That is Chris Ault and I want to thank him on behalf of the Board for his dedicated service to the lake community.

Nominees that were submitted to me in accordance with the bylaws were:

1. Kevin Radford for second term
2. Jeff Stubbins for second term
3. Don McLean for second term
4. Glynnis French for a first term

With a total of 4 nominees for a total of 4 directorships, we are proceeding in accordance with bylaw section 6.2.7 That means that every director needs to receive a majority of the votes cast.

The role of the Board with respect to the election is minimal. Our sole accountability is to ensure that the election proceeds, and that it runs in accordance with the bylaws. To that effect, Graham Longair is overseeing the process through ElectionBuddy, which is a Canadian-based online election tool. That is the vehicle we will be using for the formal election of the directors.

You will receive the invite for the poll immediately after the meeting. It will be open until 6:00 p.m. tomorrow evening.

I want everyone to be aware that the election of Directors is really very critical. As you know, Directors go through the bylaws, they have the responsibility of being trustees of the funds that are there, they are the governing Board for the corporation that we are and, lastly, they are the management team for the Association. So, they have quite a bit of accountability, and it is really important that the members exercise their rights to appoint the Directors.

Your participation in the election is very much welcomed.

There is an Election Monitor. A volunteer who is independent. That will be **Brenda Patterson**. She will be providing that second set of eyes on behalf of the members to be sure that the results are verified.

Technical Details about Participating in the General Election using ElectionBuddy. (Graham Longair)

President's Closing Remarks (Kevin Radford)

In closing, I'd like to thank everybody who took time out of their busy schedules this Wednesday evening to participate in the AGM. We thank you for your comments after the Fall SAGM to move from a webinar to this type of format. We

hope that it was more engaging for you. It is nice to hear people's voices and get some engagement back and forth. So, we thank you, the members, on behalf of all of the Board.

I want to give some special thanks.

Earlier, I showed one picture of a rear-view mirror of a boat showing a sunset. The boat belonged to **Chris Ault**, who is a very active waterskier. That picture is in his honour. I wanted to thank him for bringing me, and others, onto the Board. I thank him for his leadership during a challenging time for the Association. He is a tough act to follow as President and we all wish him, and Carrie, well. Thank you so much Chris on behalf of the Board for all that you did.

Also, helping us out behind the scenes with membership, was **Steve Kulba**. Many of you will remember Steve for his many years of service on the Board, organizing the Regatta and also managing membership. He was the technical competence that supported the membership renewals. He helped us with the lists and he has remained a good steadfast friend through his active engagement with the Board all year long. Thank you so much to Steve.

I know that I have already thanked **Sue and John Timmins** but I will say it again. Nine years of service to the Board. Managing and following up with our Lac Bernard merchandise. Ordering it on our behalf. Delivering it. This is not an easy task and we really appreciate the support of Sue and John. We wish them well.

Paul Saunders mentioned **Laurence McClelland** in his address. Laurence has done great work ensuring the safety and security on our lake by placing those white marker buoys. Thank you so much Laurence.

I am not sure if **Graham Bird** is online but up until this morning, he has hosted 3 or 4 of our virtual meetings at Graham Bird Associates. We ran into some internet issues today so we have relocated to my work space. I want to thank Graham as well for being so supportive of us.

And with that, I want to thank my colleagues for their years of service. I want also to encourage the members who joined tonight to encourage other members to join; get the word out. The **Regatta is tentatively scheduled for Saturday, August 5**. We are hoping for a really good turnout with a focus on children, having a really good family time together.

Reminder from Secretary Jeff Stubbins re: volunteer financial scrutineers of the draft 2023 Financial Statements

I did mention in the lead in to the financial presentation earlier that Brenda Patterson and Jane Barton volunteered to review the 2022 Financial Statements. Though they have agreed to do it, we would like to appoint them officially, to do the same with the 2023 Financial Statements as well.

Thanks to the presenters. Thanks for listening. Thanks for your questions and for your engagement. Please, we are open to feedback. If we can do better, let us know.

We look forward to seeing you on the lake very soon.

Adjournment: 9:12 p.m.