

Kapikog Lake Cottage Owner's Association

2026 ANNUAL GENERAL MEETING MINUTES

Date: August 15, 2026
Start Time: 10:00am
Location: Kapikog Lake Township Parking Lot – 58 Kapikog Lake Road
Minutes Revision: Rev. 1.0

Quorum

- Stuart confirmed that a Quorum was present. A quorum is 12 or more members.

Call To Order

- Stuart called the meeting to order at 10:12am
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Minutes

Meeting Process and Agenda (Stuart Ferrie)

- Stuart provided an introduction.
- The water pump demonstration will not be happening at the end of the meeting.

Approval of Last Year's AGM Minutes

- Motion by Sandra Forth to approve the minutes from the last AGM. Seconded by Greg Hooper. Motion was carried.

President's Report (Stuart Ferrie)

Stuart discussed the following:

- The Association's finances are in good shape.
- The spring get-together was successful again this year. Thank you to Jay Parker for organizing it.
- Children's Fun Day:
 - The Georgian Bay Biosphere's Hop, Slither and Swim event was successful.

- Unfortunately, the Fun Day afternoon activities had to be cancelled due to a lack of interest. Thanks to Sandra and Terry Forth for doing the planning work.
- Thanks to Andrew Sixt for doing the newsletter.
- There were no cottage fires on the lake over the past year.
- Last year a Little Library was setup at the landing.
- There is some early interest in the cottage watch program and room for people requesting their cottage be checked and volunteers, who are at the lake in the winter, to visit cottages.
- A request was made for 1 or 2 more people to volunteer to join the board. Talk to Stuart or another board member, if interested (you can also email the board at info.kapikoglake@gmail.com).
- Although better this past winter, there are still some ice bubblers creating more open water than is necessary. Please monitor your bubbler and create the minimum amount of open water needed.
- Hydro One is planning on expanding its transmission capacity from Sudbury to Barrie. They are likely going to add a row of towers to the existing corridor at Little Kapikog Lake. [See the Summer newsletter for more information].
- There have been reports of cottagers having campfires this year when the fire rating is high. When the rating is high, they are prohibited for residents and cottagers, who have access to contained fuel burning/electric appliances and a way to escape the cold. The fire rating sign south of Mactier is in Muskoka Twp., which can have a different rating than ours. The sign on the Healey Lake Road is the one to pay attention to. [If at the cottage, see the township of the Archipelago's website].
- Winter Road Maintenance on some north shore roads:
 - The Association has received very little information from our Councillor, and we are getting our information from other sources.
 - 37 properties could potentially get winter road maintenance but first, two-thirds of the 37 property owners must indicate they would like this and be willing to pay the upfront capital construction cost.
 - If it passes, the additional maintenance costs will be part of the existing roads budget and there will be a tax increase to cover the added cost for all taxpayers and not just the 37 property owners.
- Question: If I gave permission for the Bell cabling to be done on my property, will Bell come and setup internet service? Answer: No. This was just to allow the infrastructure to be installed to the outside of the building. You need to make a request to a Bell Representative or Bell to get the service installed and activated. Other cottagers have found Lori Harvey, a Bell representative, to be helpful. [See her advertisement in the Summer newsletter]. You can also call Bell to request the service.

Water Quality Report (Andrew Sixt)

- See the Summer newsletter for the full report. The following are key aspects:
 - In 2023, there was a switch from e-coli testing to Total Phosphorous (TP) because phosphorus is more persistent and evenly distributed in a lake and has a correlation with E. Coli, since they often enter a lake from the same source.

- E. Coli testing is much more involved and expensive.
- Monitoring TP provides a general indication of how well septic systems are functioning.
- In 2025, TP levels are not indicating an excessive amount of phosphorous, which is a good situation.
- However, there is a slight increasing trend since 2018. This trend is not statistically significant enough to conclude there is an increasing trend, however it does warrant continuing to monitor this in future years.
- According to the experts Andrew has talked to, the most significant thing we can do to keep TP levels low is to have properly maintained septic systems.
 - For those who want to have pump outs only when needed, you are encouraged to sign-out a sludge judge kit from the Healey Lake transfer station. They are not hard to use.
 - If someone doesn't want to do this kind of work, a staff member from Generations Effect could come and do this for you for a fee.
 - If none of these options appeals to you then you should plan on getting your system pumped every 5 years for seasonal use and 2 to 3 years for full time.

Treasurer's Report (Cheryl Randall)

- Financials for January 1st to July 31st, 2026:
 - Balance at the start of the year: \$9,529
 - Revenue
 - Member Dues: \$2,440
 - Newsletter Advertisements: \$525
 - Expenses:
 - Website: \$62
 - Banking Fees - \$15
 - Insurance: \$2,095
 - Balance on July 31st, 2025: \$10,322
- 67 cottagers are members, as of the AGM.
- Question: How many cottages are there? Answer: About 117
- Motion by Allan Petrie to wave the requirement for a financial audit. Seconded by George Ivanoff. Motion was carried.

Pump Status Report (Terry Forth)

- The Association has three pumps on the lake [see the web site for a map of the locations].
- Attendees were reminded about the importance of cleaning chimneys regularly and that some insurance regulations may require this.
- Some in the audience mentioned that:
 - Animals can build nests between the piping and building structure, which can start a fire.
 - Well seasoned hardwood is recommended.

- It's a good idea to keep ABC fire extinguishers on hand, to put out a building fire before it spreads.

Secretary's Report (Andrew Sixt)

E-Mails

- The Association uses emails as the exclusive communication method. Due to the effort involved in maintaining accurate phone numbers and home addresses, we are no longer collecting and verifying this information.
- This makes it very important that you let the Association know about any email address changes before you stop monitoring your existing one.

Newsletters

- The current plan is to continue issuing a newsletter three times a year.
- Creating the newsletter takes a significant effort. If there are members who are writers, some help with the content would be very much appreciated.
- If you have something you would like to provide, send a topic description to the association email [info.kapikoglake@gmail.com].

Website

- The purpose of the website is to provide access to newsletters and information on upcoming events as well as reference information on fire pumps and other topics.
- Over the next year some modest improvements to the format and content are planned.

Councillor's Report (Stuart Ferrie)

- We understand the Councillor is at a conference. There is nothing new to report.

Election of additional Board Member(s) (Stuart Ferrie)

- Stuart requested that attendees consider volunteering on the board.
- Next year is the end of the term for the current board members and there will be elections at the next AGM.

Other Business

- Can something be done about the many power outages that happen?
 - Stuart mentioned that Gerry Haarmeyer discussed this last year and his conclusion was that most outages were due to a lack of forestry maintenance. Others have noted "Tree on line" is often the reason on the notifications from Hydro One.
- Allen Petrie asked if the Association could ask the township to maintain the seasonal roads from May 1st to October 31st?
 - The request seems reasonable and the board will discuss following up with the township.
- Ideas for Future Events:
 - Fishing derby.

- Boat parade.
- Sailing regatta.
- Family games for a wide range of ages (kids, teens, adults).

Motion to Close the Meeting

- Motion to close by Sandra Forth. Seconded by Suzanne Armstrong. The Motion was carried.