

Meeting Date: November 15, 2025

Meeting Minutes

Prepared by: Amy Harding, Secretary

Please submit proposed corrections or omissions to amy@hardingworks.org within two weeks of minutes publication date.

In Attendance

Executive Committee

Anna LeBlanc, President

Bonnie Rankin, Vice-President

Amy Harding, Secretary

General Membership

Cathy Gibson

Brenda Spence-McLeod

Colin Whitcomb

Board of Directors

Anne Chaldecott

Jenn Langille

Nancy MacDonald

Cameron MacDonald

Linda Schweitzer

Call to Order, Approvals

President Anna LeBlanc calls meeting to order

Calls for motion to approve September & October Minutes

- **Motion:** Brenda Spence-McLeod **Seconded:** Cathy Gibson
Vote: all in favour, motion carried

PICA Thank You!

In addition to discussing 'island business,' PICA meetings are an opportunity to recognize and thank volunteers who have made particularly noteworthy contributions to the community in the preceding month.



November 2025: PICA Would Like to Thank...

- **Kirby & his crew**, who have been doing a great job with rescheduling ferry runs!
- **Linda Schweitzer**, for communicating out the info about those rescheduled runs!
- **Jeff Hamilton**, for installing new taps at the Community Centre!
- **Colin Whitcomb**, for all of the PICA insurance recon and research!
- Anne Chaldecott notes that **Jenn Langille** does an incredible amount for the island, specifically noting all the fundraising she has spearheaded for the Harbour Authority and Fire Department!

Community Note:

While the Community Centre is still accessible,
the water has been turned off for the season

Agenda Item: Continuing Business - Updates

Insurance:

- Colin reports that Anne & he have been working with Andrea at Caldwell Roach, getting insurance quotes with respect to expansion of coverage for PICA holdings. They have approached 19 companies; have received 1 quote, and are expecting up to 7 more. (11 have declined for various reasons.) He expects to have received all quotes within the next couple of weeks.
- The quote received, from EmJack Insurance, was broken into 2 components:
 - Buildings (6 total – Community Centre, Dance Hall, Recycling Building, Lighthouse, Heritage Society Museum, and Church). Quoted \$4,136 annually for all 6, with \$5K deductible.
 - Commercial General Liability, to cover PICA in event of liability claim. Quoted at \$1,300 for up to \$2M in coverage, also with a \$5K deductible.
 - We do need this, but some of the ‘events’ covered may be negotiable (for example: sewer backup), which might positively impact quote.
- Colin recommends that we wait until all quotes have been received, and then meet to review and make a decision (defers to Anna on that process).
- Our existing policies cover thru Nov 24th. Current policy has no CGL and very little building coverage, but we have until December 15th to renew if we want to (that payment would be \$1,029).
 - Current coverage costs about \$1,500 annually, and provides \$46K on Community Centre.
 - However, as Jenn points out, insurance companies can deny claims if they find we are under-insured... and we may be under-insured on Community Centre.
- Jenn observes that the figures provided in the quote received seem reasonable, especially since we have to be insured, and the statement is met with general agreement.
- Anne asks: do we need to have liability insurance on all buildings? Colin says he believes we can get CGL without insuring the actual buildings. Anne suggests perhaps there are some buildings we might choose not to insure, because we might not choose to rebuild them: is it possible to have insurance broken out by building?
 - Colin notes they did ask, but did not receive that in the 1 quote received so far.
- Anna suggests setting up a Zoom meeting to review quotes and make a decision regarding coverage. Colin suggests we pick the best proposal and then sit down with that provider to hammer out the details.

- Note: Colin shares that with respect to Recycling Building, they have been asking about an inspection protocol (possibly with respect to flammable materials in building?): we may have to either put one in place or exclude that building.
- The question arises: is the wharf a separate entity for liability purposes? Jenn notes that a case will normally sue both owner *and* operator, and worries about this with respect to loading dock. Anne suggests revisiting in the spring.

Website:

- Amy has received the native files for current site content from PARL, but may need to convert the files to access them
- Linda will continue to do PIHS updates.

Seasonal Shut-Down

- Anna will follow up with Gretchen as to whether Chris did lawn mower shutdown.
- All other tasks have been completed.

Community Garden

- Anna will send an email to gauge interest.

Heritage Society Report

- Brenda notes there are no updates from PIHS.

Harbour Authority Report

- Jenn reports:
 - PIHA has purchased a sign for the loading dock, but it has not yet been installed.
 - They had lined up boom installation 2 weeks ago, but the combination of truck availability and weather problems means this has not yet happened. They are still trying to get it done, but are not confident it will occur before end of season. If not, it will resume in the spring: it will definitely happen, we just need good weather.
 - PIHA got a quote for new lighting at the wharf, but SCH reports no budget remains (though they will add this to the pile of 'ready to go' projects in case funding appears.)
 - Red light not working at wharf again. Lights facing toward entrance aren't working either. Butch had to turn system off because batteries below 24.

Fire Department Report

- Jenn reports:
 - PIFD is hoping to pour the concrete pad for the new building in the spring, and would need \$20K to get started. They are asking for donations (particularly if people would like a charitable tax receipt this year.)
 - They did get approved for a grant to provide fire gear for 15 individuals & 2 porter tanks. PIFD must provide 10% of cost for the government to pay the other 90%. They don't have the 10% yet, but are close.

- They are looking to get small medical fridge for those that need to be stored at a stable temperature. Cathy explains that this can be a regular fridge as long as it has *very accurate temperature guide*, and is checked daily. (And nothing else can be stored in it.)

Agenda Item: New Business

- **Intersession (Winter) Online Optional Meetings:**

- Anna suggests that, especially given the online-only format has worked so well for this meeting, that we hold February & April ‘check-in’ meetings, to discuss status of ongoing projects and get ready for the season. She suggests these would not count against the ‘meeting attendance’ tally required for a member to vote at PICA meeting.
- Amy notes concern about ‘does the online format exclude anyone?’ Jenn suggests we find out. Amy will include question when sending out meeting minutes.

- **Internet at the Community Centre:**

- Jenn asks about status of internet at Community Centre: had heard PICA got rid of it? This is of concern because we need Wi-Fi to both update and monitor CC inverter. Not so: Anna confirms internet is still there – just poor bandwidth and unreliable.
- Anna will approach MOPC in the spring again (has heard they have done some more updates to their infrastructure.) If not, perhaps we need to look at another option. Amy mentions that, while she doesn’t know if it’s available in our are, there *is* a European alternative to StarLink.
- Paula suggests an idea for next year’s for summer students: little video clips about our situation, the garbage, etc., for social media. Could be a collab between the two student positions.
- Motion to revisit the issue of Wi-Fi at the Community Centre in early spring.

Motion: Anne Chaldecott Seconded: Amy Harding

Vote: all in favour, motion carried

- **Community Centre Door:**

- Jenn reports that Rob scoped out the Community Centre entryway with regard to installing donated door. It would work, but to use it we would have to build in (cover) the glass areas that currently surround the existing door.
 - Question of whether the glass should be closed in; replaced along with the rest of the windows (hopefully); or whether we should buy a door will be an agenda item for the May PICA meeting.

Adjournment

Motion to adjourn: Bonnie Rankin Seconded: Brenda Spence-McLeod

Vote: all in favour, motion carried

Thanks to everyone for a great season!