

2018 AGM MINUTES

Lake Kashagawigamog Annual General Meeting
Saturday, June 23, 2018
Silver Beach Community Clubhouse
1827 Wigamog Road
Haliburton, Ontario

1. **Call to order**

Gary Wiles, President, called the meeting to order at 9:05 am. He welcomed members to the meeting and introduced special guests Dysart Mayor, Murray Fearrey; and Minden Hills Mayor Brent Devolin. He thanked Silver Beach Community for hosting the meeting. 79 people in attendance.

2. **Introduction of Directors**

Gary Wiles introduced the Directors
Gary Wiles, President
Bob Carter, Vice President (Development)
Jim Bertram, Treasurer
Stephanie Wade, Newsletter Editor
John Carter, Advertising
Glenda Bryson, Lake Steward
Wendy Yeates, Membership
Kirsten Sixt, Social
Jan Gerrow, Secretary

3. **Review and Approval of the Agenda**

*Moved by Bob Carter, seconded by Neil Cruikshank to approve the AGM agenda.
Motion carried.*

4. **Remarks by Mayor Brent Devolin, Minden Hills (MH)**

Great turnout for the meeting. Minden Hills has obtained LiDAR mapping in response to the 2017 flooding. New Firehall has opened and the Grand opening is next weekend. Everyone is invited. Water quality is important to the municipality for resident enjoyment. Septic Inspections Level 4 Mandatory inspections will roll out over the next 5-10 years, to ensure water quality. Details are still being worked out. Short term rental accommodation has become a bigger issue secondary to internet advertising. The municipality is investigating options and are awaiting the results of registry and inspection requirements trialed in other communities i.e. Blue Mountain and Mount Ste. Marie. Public Consultation session will be held over the summer. Tax increases were necessary, as many files were neglected over the last number of years; especially roads. A “Road Needs Study” is being done to establish a Road Asset Management Plan which will be rolled out over the next 10 years. Roads will be classified as Satisfactory, Redeemable, Junk. Investments will be made to be cost effective, so that Redeemable roads don’t deteriorate into Junk. Change of provincial government with more rural representatives is hopeful that the rural municipalities will be more successful in lobbying for infrastructure

money. Participation in AMO meetings continues. Haliburton County looking at refining tree cutting and shoreline preservation bylaws. Question regarding Scotch Line Landfill – Minden Hills has a 25 year extension plan approved. MH will be transitioning to covered bins for household waste to reduce animals and installing weigh scales as soon as possible to increase the fairness of landfill fees. Due to the changes of Chinese regulations with respect to recycling, the municipalities are going to need help from the provincial government.

5. **Remarks by Mayor Murray Fearrey, Dysart et al**

Landfill – not as fortunate as MH; doesn't have a 25 year extension– already hauling away. Largest part for taxes is landfill costs and the new recycling changes. Official plan has been accepted; comprehensive zoning and bylaws are now underway. Septic Inspections – Level 4 have started. 5 registered inspectors. User Pay approx. \$800.00 Alarming number are deficient – 50% have failed. Often simple fix – cracks on the sides of tanks; some undersized. Lake Kashagawigamog will be done 2022-2025. Encouraged residents if they had septic issues, not to wait for the Mandatory Inspections, and to do it now. Any septic inspections done now will be valid for 5 years. Cottage Rentals – concerns regarding septics, fireworks, parties, parking. Discussions re: regulations/licensing/costs underway. Tree cutting – few charges per year; complaint driven. Likes CHA position to educate the public and tighten up regulations with common sense. Recognizes that lake views are important and water quality very important. Education Pamphlet included with tax bills – encouraged everyone to read. Question regarding Fireworks bylaw – Dysart does not have one. MH does but it is difficult to enforce. No definitive scientific studies of effects of fireworks on fresh water lakes have been found. Question re: Wigamog Lodge property – no new activity; possibly will have to be declared unsafe and mandated tear down. Question re: are there sufficient numbers of qualified septic contractors to do the repair work? No. 20 day remediation timeline may need to be extended.

6. **Presentation on cottage rentals and how it affects our water quality by Bob Carter, VP, LKO**

MH Planning Development Committee working on this. Short Term Accommodation being defined as rental of less than 30 days (Loan of property with no money exchange is excluded). This issue is worldwide and is due to multiple internet sites globally advertising property for big money (\$2,000 – 5,000 per week). The increased marketing has increased demand, which has increased supply, which has increased investors. The issues are reduction in residential housing, changed neighbourhood character, competition to the lodge/B&B/hotels, safety (boating/fire), bylaw infractions (noise, parking), wells, & septic. LKO was concerned due to lake health from aged septic systems. Phosphorus from human sewage/leaking septic systems promotes blue green algae blooms. Blue green algae blooms prevent lake activities (swimming, fishing etc), reduce property values, and are difficult to recover from. LKO wrote to the municipalities to address this issue. There will be a public consultation in MH in July. Other municipalities have found that education/voluntary compliance is not effective and that regulation and licensing with inspection and fines for non-compliance may be best. Residents are encouraged to take part in the consultation and being an election year, solicit your candidate's views.

7. **Announcement about NO WAKE markers in sensitive areas**

Speed signs are up – Maximum of 10 km/hr within 30 m. of shore, which is enforceable by OPP. Due to changes in federal/provincial water regulations, lake associations can now get insurance and put markers up on waterways. LKO would like to install “NO WAKE” markers at Birch Narrows and Marcus Beach. The cost of each marker is approximately \$275.00 plus taxes, chains and anchors.

Motion by David Yeates, Seconded by Lynn Childs, to discuss this plan. Approved unanimously.

Questions re: prosecution - for speed infractions – possible; for wake production – not possible; removal of markers – theft. Concern re: visibility – suggested that reflective tape be considered, if not visible in the dark. Cost will come from Special Lake Projects budget.

8. **Approval of the minutes of the AGM held Saturday June 24, 2017**

Moved by Klara Oyler, seconded by David Yeates to approved the minutes of the 2017 AGM as circulated. Motion carried.

9. **Business arising from the minutes – None**

10. **Treasurer’s report – Jim Bertram**

Approval of 2017 Financial Report

Jim Bertram presented the Financial Report of 2017. Budget compared to Actual for 2017. Revenue was higher by 4,000 (from Kash Bash). Expenses for office/general were greater than anticipated due to change from volunteer (retirement) to paid assistance of Technicalities. Positive balance of \$3,897

Moved by Susan Wiles, seconded by David McMullin that the 2016 financial statement be approved. Motion carried.

Approval of proposed budget for 2018

Jim Bertram presented the proposed 2018 budget showing revenues of \$23,700 and expenses of \$28,067 with a net deficit of \$4,367.

Discussion: Special Lake Projects budget, such as No Wake Markers, is generous.

Motion to approve the budget for 2018, moved by Ken Wade, seconded by Klara Oyler Motion carried.

Appointment of reviewer for 2018 – deferred.

Jim Hadcock is retiring. A new reviewer, not necessary to be a Chartered Accountant, is needed. Contact Jim Bertram for details.

10. Election of Directors – Peter Oyler

Peter welcomed everyone to Silver Beach Condominium Community. On behalf of the Haliburton Highlands Health Services Foundation he thanked LKO and the community for their support. He thanked the LKO board members for their service.

LKO Member, Peter Oyler, conducted the election of Directors. Glenda Bryson and John Carter continue their terms. Gary Wiles, Stephanie Wade, and Wendy Yeates are all retiring after many years of service. Jan Gerrow, Bob Carter, Kirsten Sixt, Jim Bertram are re-offering for a two year term. Wendy Hampson and Karen Nimigon were introduced. Scott McPhee was unable to attend. Wendy, Karen and Scott are willing to be elected to a one year term.

Moved by Klara Oyler, seconded by Mary-Lou Gerstel, that nominations cease.

Motion carried that Jan Gerrow, Bob Carter, Kirsten Sixt, Jim Bertram be elected for a 2 year term AND that Wendy Hampson, Scott McPhee and Karen Nimigon be elected for a 1 year term.

11. Events Report – Kirsten Sixt

Facebook – please share and like our page. Announcements are posted there and on our website. Eblast and newsletters are available by email and are regularly sent to members, more so in the summer.

July 7th Give Back Golf Tournament – See details in the newsletter or eblast

August 25th Kash Bash – See details in the newsletter or eblast. Great success. Thanks to Haliburton Hockey Haven for the donation of a location. Boat taxi and a small amount of boat parking will be available. Parking is available across the street. Don't drink and drive.

12. Membership Report - Wendy Yeates

222 members out of 564 possible. Please promote LKO to your neighbours and friends.

13. Development Report – Bob Carter

Dysart and MH let LKO know if applications for development have been received. Wallings Way Condo (Head Lake) is under construction. Wigamog Property – nothing at present.

14. President's Report – Gary Wiles

Lake Plan has been reviewed. CHA - Healthy Lakes Contest is underway. Everyone is encouraged to participate. There are great prizes. Details in the bags on chairs and on Facebook and in the newspapers. CHA has a link to plantings to re-naturalize the shoreline. Please use contractors who sign the environmental pledge. Lake Steward testing continues. Aquatic Invasive Species testing is coming. Thank you to the board members past and present, to Murray Fearrey, and those he met through the other organizations that LKO interacts with. He introduced the new President, Bob Carter.

15. New Business

Bob Carter, President

Welcomed the three new board members. He thanked and presented Gary, Wendy and Stephanie with a small token of appreciation for their years of service. He reviewed the ongoing issues that LKO will embrace over the next year – climate change, invasive species, shorelines, septic inspections, short term accommodation. LKO will continue to work with FOCA, CHA, & CEWF. He encouraged people to ask their friends to join LKO

Question (Curry Bishop) – From the Love Your Lake Program what was the percent of shoreline that was natural. Answer – aim for 75% natural shoreline. Lake Kashagawigamog has about 40% natural shoreline.

Question (Ken Burns) Blue foam particles from dock billets are washing up on his shoreline. ??? Source ??? what can be done about it. Answer – felt to be due to gas spills, muskrats and old technology dock construction. Perhaps a new issue for plastics in the lake water.

16. Adjournment

Bob Carter adjourned the meeting at 10:40

Motion by Ken Wade, seconded by Gary Wiles.

Motion Carried.

Lake Kashagawigamog Organization Financial Report			
2017 Actual & Budget vs 2016 Actual			
As Of December 31, 2017			
	2016 Actual	2017 Budget	2017 Actual
Revenue			
Membership	8,414	8,500	9,208
Corporate	1,250	1,250	1,300
Advertising	6,255	5,995	6,195
Donations	715	1,000	1,510
Ticket & Merchandise Sales	0	0	4,581
Investment Income	86	100	157
Total Revenue	16,720	16,845	22,952
Expenses			
Office & General	277	2,500	3,980
Newsletter	5,040	5,500	4,111
Memberships-FOCA, Etc.	1,888	2,000	1,625
Donations Gifts & Honoraria	1,657	1,700	1,560
AGM	837	850	313
Regatta & Special Events	713	1,750	5,112
Water Testing	809	816	816
Insurance	1,428	1,456	1,537
Environmental	0	500	0
Lake Plan	0	0	0
Total Expenses	12,649	17,072	19,055
Net	4,071	(227)	3,897
Continuity of Cash plus Investments			
Opening Funds - Cash	28,215	7,200	7,200
Opening Funds - Investments	0	25,000	25,000
Net Income	4,071	(227)	3,897
Total	32,286	31,973	36,097
Closing Funds - Cash	7,200		11,097
Closing Funds - Investments	25,086		25,000
Total	32,286		36,097

J.P.HADCOCK

PO Box 226. Woodville. Ontario. K0M2T0

May 22, 2018

Board of Directors
Lake Kashagawigamog Organization
Haliburton, Ontario
K0M1S0

I have reviewed the financial records of the Lake Kashagawigamog Organization for the year ended December 31, 2017.

The financial statements as presented fairly represent the activities of The Organization for the year ended December 31, 2017, and the financial position as at December 31, 2017.

My review of the records does not constitute an audit



J.P. Hadcock



Lake Kashagawigamog Organization

Lake Kashagawigamog Organization Financial Report			
2018 Budget & YTD vs 2017 Actual			
As Of June 2, 2018			
	2017 Actual	2018 Budget	2018 Actual
Revenue			
Membership	9,208	9,200	5,140
Corporate	1,300	1,500	1,200
Advertising	6,195	6,200	3,265
Donations	1,510	1,500	445
Ticket & Merchandise Sales	4,581	5,000	605
Investment Income	157	300	0
Total Revenue	22,951	23,700	10,655
Expenses			
Office & General	3,980	2,000	173
Newsletter	4,111	4,500	1,875
Memberships-FOCA, Etc.	1,625	1,775	1,775
Donations Gifts & Honoraria	1,560	1,900	1,700
AGM	313	350	125
Special Events	5,112	5,000	0
Water Testing	816	1,005	1,005
Insurance	1,537	1,537	1,537
Special Lake Projects	0	10,000	0
Total Expenses	19,054	28,067	8,189
Net	3,897	(4,367)	2,466
Continuity of Cash plus Investments			
Opening Funds - Cash	7,200	11,097	11,097
Opening Funds - Investments	25,000	25,000	25,000
Net Income	3,897	(4,367)	2,466
Total	36,097	31,730	38,563
Closing Funds - Cash	11,097	6,730	
Closing Funds - Investments	25,000	25,000	
Total	36,097	31,730	0