

LAKE KASHAGAWIGAMOG ORGANIZATION

Sunday, October 11, 2020

9:00 AM

Zoom Platform

2020 (Draft)Annual General Meeting Minutes

1. **Call to order**

Bob Carter, called the meeting to order at 9:01 am. Attended by 30 persons via Zoom and phone. Members were welcomed and were given explanations regarding Zoom procedures for questions by “chat” (monitored and read by Wendy Hampson), and motions would be voted on by poll (read and launched by Kirsten Sixt). All relevant documents were posted on the website one week ago. Nominations closed on Thursday, October 8, 2020 at 11:59 pm (Gary Wiles read and conducted the election)

2. **Introduction of Directors, Past President & Guests**

Bob Carter, President (Development)
Jan Gerrow, Secretary & Vice President
Jim Bertram, Treasurer & Advertising
John Carter, Advertising (absent due to technical challenges)
Glenda Bryson, Lake Steward
Wendy Hampson, Membership
Kirsten Sixt, Social
Scott MacPhee, Website
Rosemarie Jung, Director
Gary Wiles, Past President
Mayor Brent Devolin, Minden Hills
Mayor Andrea Roberts, Dysart et al

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

Motion to approve the posted agenda by Scott MacPhee, seconded by Glenda Bryson.
Motion carried unanimously.

4. **Remarks by Mayor Andrea Roberts, Dysart et al**

Mayor Roberts commented on the adaptability of the municipality and all residents, seasonal and permanent, to the changed world due to COVID pandemic. **Shoreline Protection Bylaw** was delegated to Haliburton County, 2 years ago, so that there was consistency between the four municipalities to protect lake health. It will replace the tree bylaw which did not cover smaller types of vegetation. Due to the pandemic, municipal activities were severely reduced until recently. In September 2020 some sections of the proposed bylaw were removed. On November 23, 2020 a special meeting will occur to go over the proposed bylaw section by section. There will be a

public consultation to follow. It is expected to come into effect in the spring. **Dysart Local Service Delivery Review** is underway looking for efficiencies in the provision of services. The county is also doing the same thing for such services as fire, roads. **Short Term Rental Regulations** are being reviewed by all 4 mayors to see if they are best served by licensing or revised bylaws. **Dysart meetings** are now online or archived. This has led to increased awareness, attendance and participation. **Septic Inspection Program** has been slow and painful in the Kennesis Lake area. Changes are forthcoming by hiring approved third parties to do the inspections through a request for proposals (RFP) process. The timeline to do Lake Kashagawigamog has been moved forward to 2023/24. **Mainstreet Patios** now provincially allowed due to the pandemic, have been very successful providing increased vibrancy, and livelihood to the businesses. Dysart is applying for grants to support increased walking, hiking and biking brought on by the pandemic. **Hot Desk** is available at the AJ LaRue Arena for \$5.00 per hour on Mondays and Thursdays to provide highspeed internet.

5. **Remarks by Mayor Brent Devolin, Minden Hills**

The pandemic has been transformational for the county and Minden Hills. **Service Delivery Review** is looking for increased efficiencies, standardization, and consolidation of services in Minden Hills and Haliburton County. Hoping for common rules between the four municipalities with respect to bridges, roads, fire, and municipal planning. Final draft was reviewed last week and public viewing/consultation to follow shortly. Look for this in Haliburton County proceedings. **Connectivity** Haliburton County has experienced double digit growth compared to the provincial average. Eastern Rural Ontario Wardens group (Minden Hills is included) is trying to address the lack of cell/wireless connectivity. They have issued RFP's which will be selected in November for cell/wireless projects. Currently a survey is underway for existing/or lack thereof connectivity in the region (See most recent Facebook post or Eblast for details to participate). EROW considering applying for grants/funding from the provincial and federal government to support a GIG project.

There were no questions raised. Mayor Roberts and Mayor Devolin were thanked for participating in the AGM.

6. **Approval of the minutes of the 2019 AGM, Saturday, June 22, 2019**

Corrections – none. Motion to approve the minutes of the LKO Annual General Meeting of June 22, 2019 as posted by Gary Wiles, seconded by Wendy Hampson.
Motion carried unanimously

7. **Business arising from the minutes - none**

8. **President's Report – Bob Carter**

Reviewed that the pandemic had affected Lake Kashagawigamog Organization in that the usual activities were cancelled and re-organized. Love Your Lake was postponed until 2021, board continued to meet via Zoom. It was a slow spring with no flooding and

lake levels within normal despite a midsummer drought. Communication to the membership has continued with the use of Facebook, Eblasts and the newsletter. Invasive Species testing continued in August with no Round Goby Fish being found. However, a new invasive species – Chinese Mystery Snail has now appeared and is becoming a focus of concern and learning. They compete with native snails in the food supply. With warmer water temperatures it may contribute to Blue Green Algae blooms. LKO is working with Coalition of Haliburton Lake Property Owners (CHA) to follow this development. Membership continues to be low; which is felt to be due to complacency. Please encourage your friends and neighbours to belong to the LKO. It is anticipated that the AGM will be held in the spring but the format may have to continue to be electronic, depending on the world health situation. LKO is contemplating holding a virtual educational forum electronically, like Love Your Lake. Suggested speakers and topics are welcome. Thank you to our retiring Board Members, John Carter & Rosemarie Jung. A reminder to get your flu shot so that our hospitals are not overwhelmed this winter with the pandemic and winter flu.

9. Treasurers Report (Jim Bertram)

2019 Financial Statement, 2020 LKO Proposed Budget, 2020 Memberships & Donations, 2019 Financial Overview and 2020 LKO Budget Overview documents were posted online and were reviewed in detail. (See end of minutes for these documents). Discussion re low membership, effects of the pandemic (cancelled events, changed donation amounts) and large reserve fund were noted.

Questions:

- the number of properties on the lake (approx. 500) and membership (144). Also about
- the perceived large reserve fund - \$40,000. It was noted that this was an emergency fund but was prudent to retain it in the event a lawsuit arises.
- Why the water testing budget was so high (\$800). There are 10 locations tested over 6 mos at \$10.00 per ecoli test plate. The incubators are original.
- What were honaria & gifts – recognition of board member service and speakers. Very few dollars per year

Bill Switzer reviewed the financial statement and no problems were noted. This did not represent a financial audit.

Motion to approve the financial report, as presented, and posted, by Jan Gerrow and seconded by Rosemarie Jung.

Motion carried unanimously.

10. Election of Directors – Gary Wiles

Gary explained that the LKO Board of Directors had half the members retiring each year to provide consistency. Bob Carter, Jan Gerrow, Kirsten Sixt, and Jim Bertram were at the end of their terms and were agreeable to stay on. John Carter and Rosemarie Jung were resigning. Scott MacPhee, Glenda Bryson and Wendy Hampson had another year

on the board. Tanya Smith and Kathy Conlan were introduced and were willing to serve on the board. It was posted on the LKO website that nominations closed on October 8th and no further nominations were received.

A motion by Wendy Hampson and seconded by Scott MacPhee to close the nominations and to accept the slate of candidates of Bob Carter, Jan Gerrow, Kirsten Sixt, and Jim Bertram for 2 years and Tanya Smith and Kathy Conlan for 1 year.
Motion carried unanimously.

11. Membership report – Wendy Hampson

144 members at present. Last year 163 members. Three changes to the membership process.

- It is now possible to automatically renew using paypal - 35/144 have chosen to do so.
- There is an option for a member to name a second person for Newsletter and Eblasts
- There is a choice of paper or electronic newsletters

At the moment, there are no serious issues to encourage increased membership. However a large percentage of property owners belonging to the organization will give a strong voice in the event of issues arising.

12. Conservation Award – Wendy Hampson

LKO instituted this award to encourage and recognize persons who have done things to preserve the quality of the lake environment. The prizes/award (Paddle by Lori Da Rosa, CD by John Sheard, a LKO membership & fame) will be presented on Monday, October 12th to the Silver Beach Environmental Steering Committee, chaired by MaryLou Gerstyl. They worked with master gardeners to rehabilitate the lake shoreline, and the grounds surrounding the Silver Beach community construction site.

Applications for the 2020 Award must be submitted by December 31, 2020

13. Lake Stewards Report – Glenda Bryson

Testing has been completed for 2020. Overall the clarity is improved and the other markers are similar to previous years. The Ministry of the Environment is not testing for calcium, phosphorus and dissolved oxygen this year due to the pandemic. This limitation by MOE could have an ongoing impact on our Lake Testing program.

Students from Trent University through the ULinks program were taken out to conduct Benthic monitoring. Improved supervision from ULinks made this task much smoother. The report received from last year was not very favourable towards the lake health. This years report is expected in mid February. Chinese Mystery Snails have been reported in Soyers Lake and some persons think they also have been found in Lake Kashagawigamog. There will be an educational session with CHA soon. LKO will be participating and sharing what they learn with members

14. **New Business – None**

15. **Adjournment** Meeting adjourned at 10:10 by a show of hands.

ITEMS POSTED TO THE LKO WEBSITE PRIOR TO THE AGM ARE BELOW

2019 LKO AGM Minutes (previously circulated)

2020 LKO AGM AGENDA

**Lake Kashagawigamog Organization
Annual General Meeting**

Sunday, October 11, 2020

9:00am

Zoom Platform

1. Call to Order
2. Introduction of Directors, Past President & Guests
 - Bob Carter, President (Development)
 - Jan Gerrow, Secretary & Vice President
 - Jim Bertram, Treasurer & Advertising
 - John Carter, Advertising
 - Glenda Bryson, Lake Steward
 - Wendy Hampson, Membership
 - Kirsten Sixt, Social
 - Scott MacPhee, Website
 - Rosemarie Jung, Director
 - Gary Wiles, Past President
 - Mayor Andrea Roberts, Dysart et al
 - Mayor Brent Devolin, Minden Hills
3. Review and approval of the Agenda
4. Remarks by Mayors of Dysart et al, and Minden Hills
5. Approval of the minutes of the AGM held Saturday June 22, 2019
6. Business arising from the minutes
7. President's Report – Bob Carter
8. Treasurer's report
 - Approval of 2020 financial report
 - Approval of proposed budget for 2020/2021
9. Election of Directors – Gary Wiles
10. Membership Report – Wendy Hampson
11. Conservation Award – Wendy Hampson
12. Lake Steward Report – Glenda Bryson
13. New Business
14. Adjournment

Meeting Conduct for the LKO AGM Zoom Call

Below are some things to think about when you are joining our upcoming LKO AGM Meeting

- 1) Please pack your patience- we are new to all of this!
- 2) All participants will be muted and video disabled for the duration of the meeting. This will give us a better screen quality/zoom connection.
- 3) Questions: Participants will have access to the “Chat” function, where they may pose written questions of the presenters. At the end of each presentation, your questions will be read aloud by a LKO Board Member.
- 4) All Votes will be taken by an electronic poll on zoom

We highly encourage you to submit your written questions in advance of the meeting so we can address as many questions as possible in the presentation.

Deadline for submitting questions to president@lko.ca is October 9th at 6:00pm.

2019 Financial Statement

Lake Kashagawigamog Organization Financial Report 2019 Budget & Actual vs 2018 Actual 31-Dec-19

	2018 Actual	2019 Budget	2019 Actual
Revenue			
Membership	6,205	6,200	4,725
Corporate	1,800	1,800	2,300
Advertising	6,610	6,200	6,861
Donations & Grants	3,235	3,000	1,143
Ticket & Merchandise Sales	3,783	4,000	4,450
Investment Income	790	540	546
Total Revenue	22,423	21,740	20,025
Expenses			
Office & General	1,516	1,500	1,370
Newsletter	3,684	1,900	3,535
Memberships-FOCA, Etc.	1,775	1,775	1,885
Donations Gifts & Honoraria	2,000	2,500	2,200
AGM	408	500	485
Special Events	4,704	5,000	4,227
Water Testing	1,005	931	931
Insurance	1,591	1,599	1,599
Special Lake Projects	1,848	7,500	4,068
Total Expenses	18,531	23,206	20,300
Net	3,892	-1,466	-275
Continuity of Cash plus Investments			
Opening Funds - Cash	7,200	14,990	14,990
Opening Funds - Investments	25,000	25,000	25,000
Net Income	3,892	-1,466	-275
Total	36,092	38,524	39,715
Closing Funds - Cash	14,990	13,524	14,715
Closing Funds - Investments	25,000	25,000	25,000
Total	39,990	38,524	39,715

2020 Proposed Budget

**Lake Kashagawigamog Organization Financial Report
2020 Budget & YTD vs 2019 Actual
As Of Sept 18, 2020**

	2019 Actual	2020 Budget	2020 Actual
Revenue			
Membership	4,725	4,500	4,915
Corporate	2,300	1,500	1,500
Advertising	6,861	5,520	5,340
Donations & Grants	1,143	1,000	977
Ticket & Merchandise Sales	4,450	0	0
Investment Income	546	342	0
Total Revenue	20,025	12,862	12,732
Expenses			
Office & General	1,370	2,400	2,409
Newsletter	3,535	2,800	1,351
Memberships-FOCA, Etc.	1,885	946	946
Donations Gifts & Honoraria	2,200	4,500	4,100
AGM	485	0	0
Special Events	4,227	0	0
Water Testing	931	950	831
Insurance	1,599	1,518	1,518
Special Lake Projects	4,068	250	118
Total Expenses	20,300	13,364	11,273
Net	-275	-503	1,459
Continuity of Cash plus Investments			
Opening Funds - Cash	14,990	14,715	14,715
Opening Funds - Investments	25,000	25,000	25,000
Net Income	-275	-503	1,459
Total	39,715	39,212	41,174
Closing Funds - Cash	14,715	14,212	16,174
Closing Funds - Investments	25,000	25,000	25,000
Total	39,715	39,212	41,174

2020 Memberships & Donations

Lake Kashagawigamog Organization Annual Membership & Donations

Memberships

	2019	2020
Coalition of Haliburton Property Owners Associations (CHA)	1,010.50	50.00
Coalition for Equitable Water Flow (CEWF)	200.00	200.00
Federation of Ontario Cottagers' Association (FOCA)	674.50	695.50
	1,885.00	945.50

Donations

Minden Food Bank	300.00	1,250.00
Haliburton Food Bank (4Cs)	300.00	1,250.00
Haliburton Highlands Health Service (HHHS)	600.00	600.00
U-Links Centre for Community Based Research	500.00	500.00
Haliburton Highlands Outdoor Association	500.00	500.00
	2,200.00	4,100.00

Lake Kashagawigamog Organization

2019 Financial Results

Financially, 2019 was a successful year as we initiated Love Your Lake, had a successful Kash Bash and came in with a much reduced deficit from what we had budgeted.

Revenue

Our membership revenue fell significantly from \$6,205 to \$4,725 or 135 memberships. I find this reduced membership troubling, not because of the money, but rather as it indicates that less than a third of Lake residents choose to join the LKO. Part of the problem may be that we have not had a crisis to deal with in recent years, but I would argue that it is easier to prevent a crisis than to fix one.

Other Revenue items stayed strong. Corporate revenue, principally from fractional ownership properties and businesses operating on the Lake comprise most of the money received, but in 2019 Kirsten and her team were able to generate other funds in support of Kash Bash, which is the reason we did better than expected.

Expenses

Special Events

This is Kash Bash, which despite a reduction in numbers, was very successful. On a financial basis it breaks even as there is offsetting revenue from ticket and drink sales. Kirsten & her team are to be congratulated on their accomplishments.

Special Lake Projects

Love Your Lake accounts for the majority of these expenses but we also did Benthic and Invasive Species Monitoring, and put out shoal markers and "No Wake" buoys. We would have liked a larger attendance at Love Your Lake, but the three presentations on septic care, shoreline preservation and invasive species were very well done.

Newsletter Expense

This category has one glaring discrepancy between budget and actual. We budgeted \$1,900 but spent almost twice that, \$3,535. It was either simple human error, i.e. the Treasurer messed up, or we thought that there was going to be a much reduced demand for printed copies of the Newsletter. Either way, the actual cost was similar to 2018, but well over budget.

**Lake Kashagawigamog Organization
2020 Budget and YTD Actual
As of October 1, 2020**

The COVID-19 pandemic has affected our operations, curtailing both revenue and expenses. As a result of that I expect we will get through this year with no erosion in our financial position.

We have cancelled Love Your Lake for this year and at this point we are not expecting to have a physical gathering in 2021, but we would like to do something, maybe a virtual LYL. Any and all suggestions are welcome, both as to topics and how we do it. How well we succeed in staging a virtual AGM will no doubt affect our ongoing efforts.

Revenue

Membership has gone up a little from 2019, despite the lack of visible programs like Love Your Lake. Obviously, the lack of these kind of activities has decreased corporate sponsorships and eliminated ticket sales. The start of the lockdown coincided with our efforts to sell advertising, which resulted in small drop in sales. However, advertising still more than covers the cost to print and mail the Newsletter.

Expenses

The Board realized that Haliburton County was going to be facing a major challenge and decided to increase our support of the Minden & Haliburton Food Banks, and drastically reduce our support of the CHA. When they learned of this decision, the CHA was quite supportive.

Conclusion

We expect to finish 2020 in virtually the same position as we started. Maybe this means we can all pretend that this year never happened and we can just start afresh in 2021.



LAKE KASHAGAWIGAMOG ORGANIZATION

Nominations for any person interested in being on the LKO Board of Directors will close at midnight on Thursday, October 8, 2020.

Qualifications: must be a resident on Lake Kashagawigamog and be a member of LKO
Desirable skills and knowledge, include strong interest in the wellbeing of the lake, ability to work with others, financial, environmental, social media, basic computer skills

Please submit your nominations to Gary Wiles at gwiles@sympatico.ca

(Document has been reviewed by Board of Directors but need approval by membership at next AGM)