



**2021**

***Annual General Meeting***

***Wednesday, June 9<sup>th</sup>, 7 p.m.***



# Crystal Lake Community Association

## Agenda

- Call to order
- Welcome and introductions
- Approval of minutes of 2020 AGM
- Executive reports
- New business
- Approval of Directors actions
- Election
- Questions
- Motion to adjourn



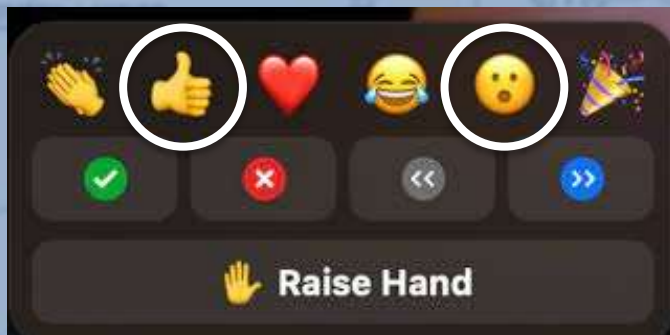
Crystal Lake

# Welcome

- John Hubbard; President
- About this Zoom call:



- Everyone is muted; please use ‘Chat’ box
- We have time for general questions at the end of the meeting; however, the ‘Chat’ box is being monitored for any questions that may arise during
- Voting is on the honour system for CLCA members only



To vote Yay, use ‘Thumbs Up’ emoji, or type ‘yay’ in chat box

To vote Nay, use ‘Surprised Face’ emoji or type ‘nay’ in chat box

Access to this AGM recording & minutes will be made available

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# *Introductions*

- John Hubbard; President
- Christine Brickman; Vice-President
- Carol Ing; Treasurer
- Sharon Brickman; Secretary
- Sarah Petrik; Membership
- Board Members:
  - Mike Leblanc
  - Gary Round
  - Monique Lloyd
  - Shannon Jonas



# Approval of 2020 AGM Minutes

- Sharon Brickman; Secretary
- AGM minutes (and minutes of all CLCA Board meetings) available from the Minutes drop down menu on the CLCA website:

[https://CRYSTALLAKECOTTAGERS.CA/#CLCA\\_Meeting\\_Minutes](https://CRYSTALLAKECOTTAGERS.CA/#CLCA_Meeting_Minutes)

- Motion to accept 2020 minutes

- Vote



To vote Yay, use 'Thumbs Up' emoji, or type 'yay' in chat box

To vote Nay, use 'Surprised Face' emoji or type 'nay' in chat box





# *Treasurer's Report*

- Carol Ing; Treasurer
- Treasurer Position Update
- Financial Report:
  1. 2020 Financial Summary (and 2019 comparison)
  2. 2021 Budget





# 2020 Financial Summary

CLCA  
FINANCIAL SUMMARY  
FOR THE YEAR 2020  
AS AT DEC 31, 2020

	AS AT DEC 31, 2019		AS AT DEC 31, 2020		Budget 2020		2019A vs 2020A		2020B vs 2020A	
	TOTAL		TOTAL		TOTAL		Difference		Difference	
	DR	CR	DR	CR	DR	CR	DR	CR	DR	CR
<b>INCOME</b>										
MEMBERSHIP		\$ 3,880.00		\$ 4,680.00		\$ 4,000.00		\$ 800.00		\$ 680.00
ADVERTISING REVENUE		\$ 4,125.00		\$ 3,575.00		\$ 3,300.00		\$ (550.00)		\$ 275.00
DONATIONS		\$ -		\$ -						\$ -
COMMUNITY EVENTS		\$ 1,094.00		\$ 949.00		\$ 500.00		\$ (145.00)		\$ 449.00
LOGO REVENUE		\$ -		\$ 20.00				\$ 20.00		\$ 20.00
DANCE REVENUE		\$ -		\$ -						
<b>DISBURSEMENTS</b>										
ASSOCIATE MEMBERSHIP	\$ 750.00		\$ 742.50		\$ 750.00		\$ 7.50		\$ (7.50)	
MAILINGS	\$ 488.20		\$ 3.60		\$ 420.00		\$ 484.60		\$ (416.40)	
COMMUNITY SUPPORT	\$ 2,387.59		\$ 4,053.31		\$ 2,400.00		\$ (1,665.72)		\$ 1,653.31	
WEB MAINTENANCE	\$ 544.95		\$ 543.01		\$ 550.00		\$ 1.94		\$ (6.99)	
NAVIGATIONAL AIDS	\$ 256.34		\$ 62.83		\$ 500.00		\$ 193.51		\$ (437.17)	
SIGNS/MAINTENANCE	\$ 879.19		\$ 1,166.82		\$ 1,000.00		\$ (287.63)		\$ 166.82	
NAME CHANGE EXPENSE	\$ -		\$ 264.59		\$ 1,500.00		\$ (264.59)		\$ (1,235.41)	
INSURANCE	\$ 1,778.76		\$ 1,778.76		\$ 1,900.00		\$ -		\$ (121.24)	
PAYPAL FEES	\$ 124.98		\$ 101.90		\$ 175.00		\$ 23.08		\$ (73.10)	
BANK CHARGES	\$ -		\$ 14.00		\$ -		\$ (14.00)		\$ 14.00	
BALANCE	\$ 7,210.01	\$ 9,099.00	\$ 8,731.32	\$ 9,224.00	\$ 9,195.00	\$ 7,800.00	\$ (1,521.31)	\$ 125.00	\$ (463.68)	\$ 1,424.00
PROFIT/(LOSS)		\$ 1,888.99		\$ 492.68		\$ (1,395.00)		\$ 1,396.31		\$ 1,887.68
<b>BALANCE SHEET</b>										
RBC BANK - Dec 31, 2019	\$ 15.01		\$ 0.00		\$ -		\$ (15.01)		\$ 0.00	
TD BANK - Dec 31, 2019	\$ 14,460.03		\$ 16,299.50		\$ 13,080.04		\$ 1,839.47		\$ 3,219.46	
A/R PAYPAL - Dec 31, 2019	\$ (0.00)		\$ (0.00)		\$ -		\$ -		\$ (0.00)	
INVENTORY - PRIZES	\$ 480.36		\$ 430.08		\$ 480.36		\$ (50.28)		\$ (50.28)	
INVESTMENT( See Note)	\$ -		\$ -		\$ -		\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 2,640.00		\$ 3,560.00		\$ 2,640.00		\$ 920.00		\$ 920.00
ACCOUNTS PAYABLE		\$ -		\$ 361.50				\$ 361.50		\$ 361.50
NET WORTH		\$ 12,315.40		\$ 12,808.08		\$ 10,920.40		\$ 492.68		\$ 1,887.68
<b>TOTALS</b>	\$ 14,955.40	\$ 14,955.40	\$ 16,729.58	\$ 16,729.58	\$ 13,560.40	\$ 13,560.40	\$ 1,774.18	\$ 1,774.18	\$ 3,169.18	\$ 3,169.18



# 2021 Budget

CLCA  
FINANCIAL SUMMARY  
FOR THE YEAR 2021  
AS AT DEC 31, 2021

	AS AT DEC 31, 2020		Budget 2021	
	TOTAL		TOTAL	
	DR	CR	DR	CR
<b>INCOME</b>				
MEMBERSHIP		\$ 4,680.00		\$ 4,700.00
ADVERTISING REVENUE		\$ 3,575.00		\$ 3,390.00
DONATIONS		\$ -		
COMMUNITY EVENTS		\$ 949.00		\$ 500.00
LOGO REVENUE		\$ 20.00		
DANCE REVENUE		\$ -		
<b>DISBURSEMENTS</b>				
ASSOCIATE MEMBERSHIP	\$ 742.50		\$ 1,000.00	
MAILINGS	\$ 3.60		\$ 650.00	
COMMUNITY SUPPORT	\$ 4,053.31		\$ 3,000.00	
WEB MAINTENANCE	\$ 543.01		\$ 605.00	
NAVIGATIONAL AIDS	\$ 62.83		\$ 500.00	
SIGNS/MAINTENANCE	\$ 1,166.82		\$ 3,150.00	
NAME CHANGE EXPENSE	\$ 264.59		\$ 500.00	
INSURANCE	\$ 1,778.76		\$ 1,958.00	
PAYPAL FEES	\$ 101.90		\$ 175.00	
BANK CHARGES	\$ 14.00		\$ -	
BALANCE	\$ 8,369.82	\$ 9,224.00	\$ 11,538.00	\$ 8,590.00
PROFIT/(LOSS)		\$ 492.68		\$ (2,948.00)
<b>BALANCE SHEET</b>				
RBC BANK - Dec 31, 2019	\$ 0.00		\$ -	
TD BANK - Dec 31, 2019	\$ 16,299.50		\$ 13,351.50	
AR PAYPAL - Dec 31, 2019	\$ (0.00)		\$ -	
INVENTORY- PRIZES	\$ 430.08		\$ 430.08	
PREPAID MEMBERSHIP		\$ 3,560.00		\$ 3,560.00
ACCOUNTS PAYABLE		\$ 361.50		
NET WORTH		\$ 13,169.58		\$ 10,221.58
<b>TOTALS</b>	<b>\$ 16,729.58</b>	<b>\$ 16,729.58</b>	<b>\$ 13,781.58</b>	<b>\$ 13,781.58</b>

# Financial Highlights

## 2020 Actuals

- \$9,000 raised (membership, advertising, events)
- Approx. \$8,000 in expenses

## 2021 Budget

- Budgeting for:
  - CLCA sign upgrades (3)
  - Building a book exchange box and purchasing an oversized Muskoka chair (White's Beach)
  - Navigational aids (buoys)
  - Updated Crystal Lake map

## Questions?

## Motion to accept Treasurer's Report

## Vote

# Membership Report

- Sarah Petrik; Membership
- Membership Cards
- Benefits
- Recruitment
- Volunteers always needed!



To purchase or renew your membership, visit:

<https://crystallakecottagers.ca>

(Payment options: credit card, e-Transfer, PayPal, or Cheque)

# *Lake Report*

- Thank-you to Michael Olejnik, outgoing Lake Steward
- Welcome Jack Terzian, 2021-2023 Lake Steward
- Lake stewardship update
  1. Water testing – Lake Partner Program
  2. Secchi disk testing
  3. Trent University Aquatic Research Program (TARP)
  4. Invasive species – Zebra mussels

Reminder: Boat wake can and does drown loon nests and their young.  
Please watch your wake!

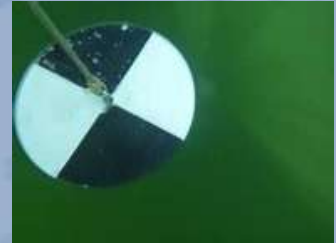
# *Lake Report*

## 1. Water Partner Program Testing

- Program was halted in 2020 due to COVID; however testing completed through TARP
- In a typical year, the following are conducted:
  - Water samples taken and sent to Ministry for testing
  - Calcium and Phosphorus tested and reported
  - Secchi disk measurement taken and submitted

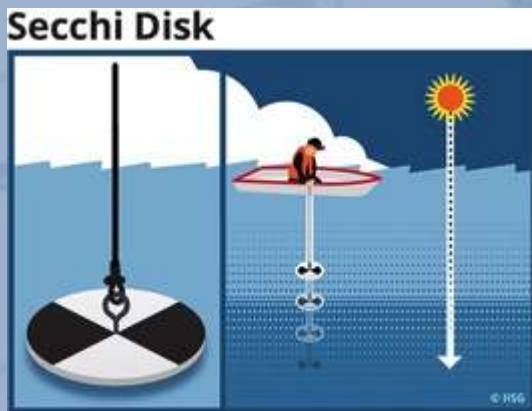


# Lake Report



## 2. Secchi Disk Testing\*

- Measurement taken mid point between the entrance to lower Black Bay and Peters Island Bridge
- Secchi depths (in metres) have not changed much in 14 years of testing in majority of lakes

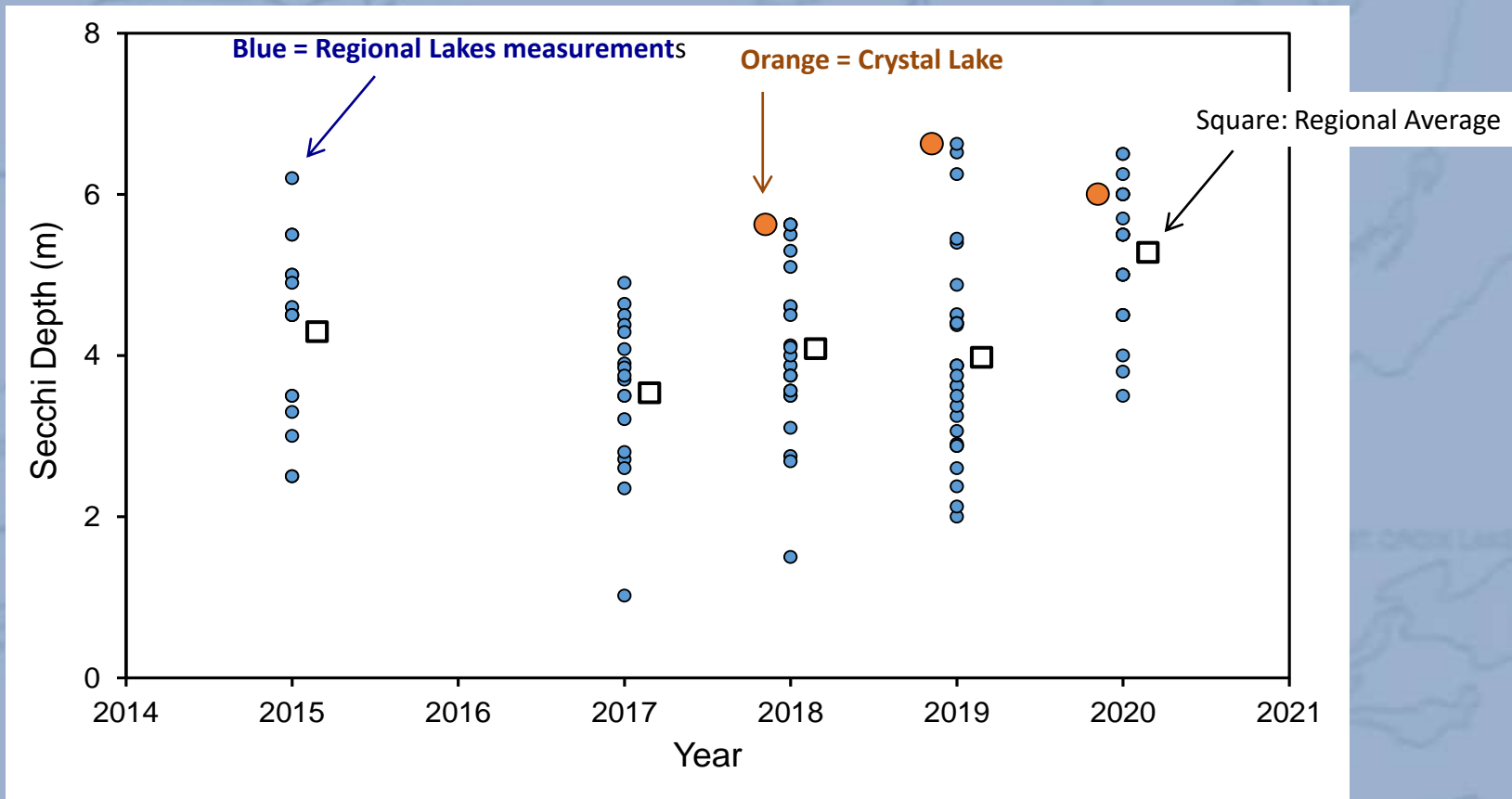


YEAR	MAY	JULY	SEPT
2018	2 metres	5.5	4
2019	3	5	4.5
2020	3.5	5	4

\*Both chlorophyll-a and secchi depth are long-accepted methods for estimating the amount of algae in lakes. Secchi depth is much easier and less expensive to determine.

# Lake Report - Clarity

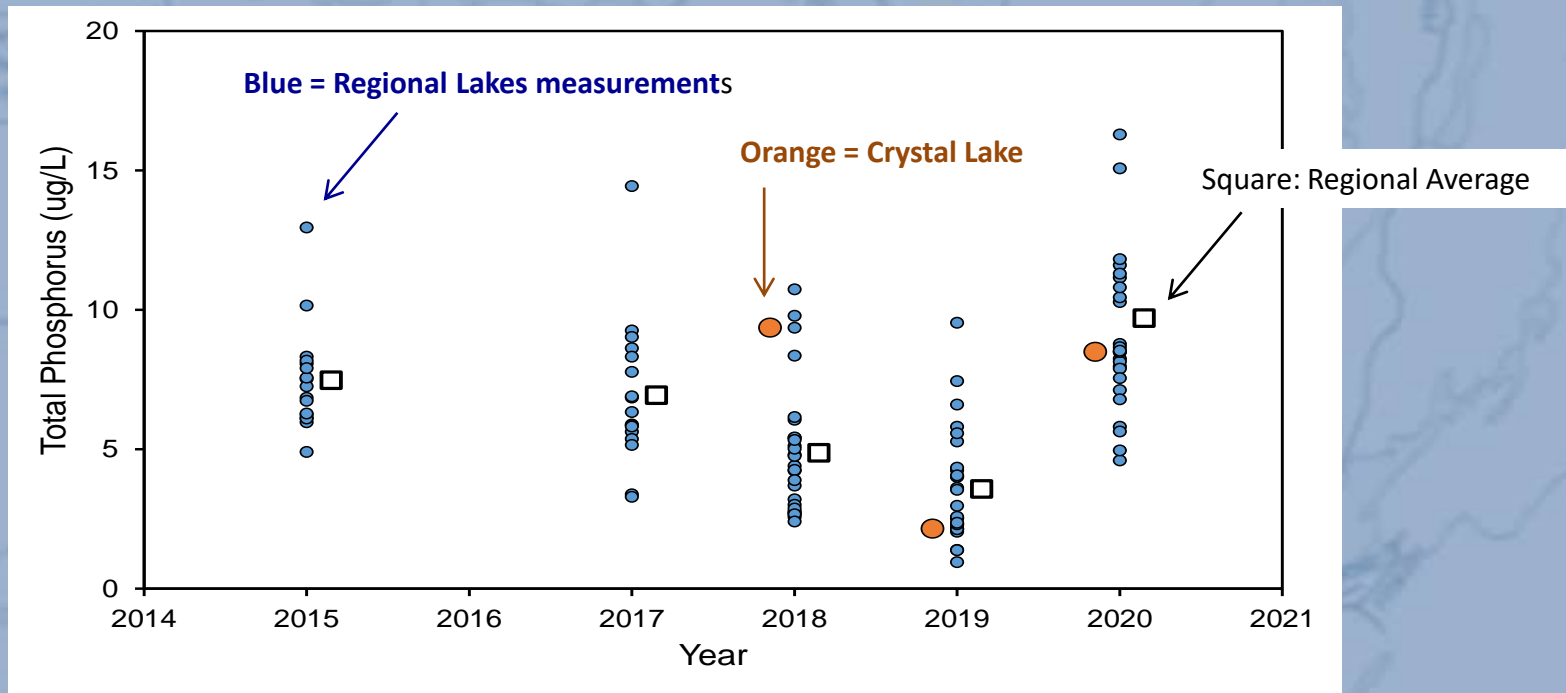
- Secchi Disk (water clarity measured in metres; higher values are better)



- Water depth clarity measurement via visible methods

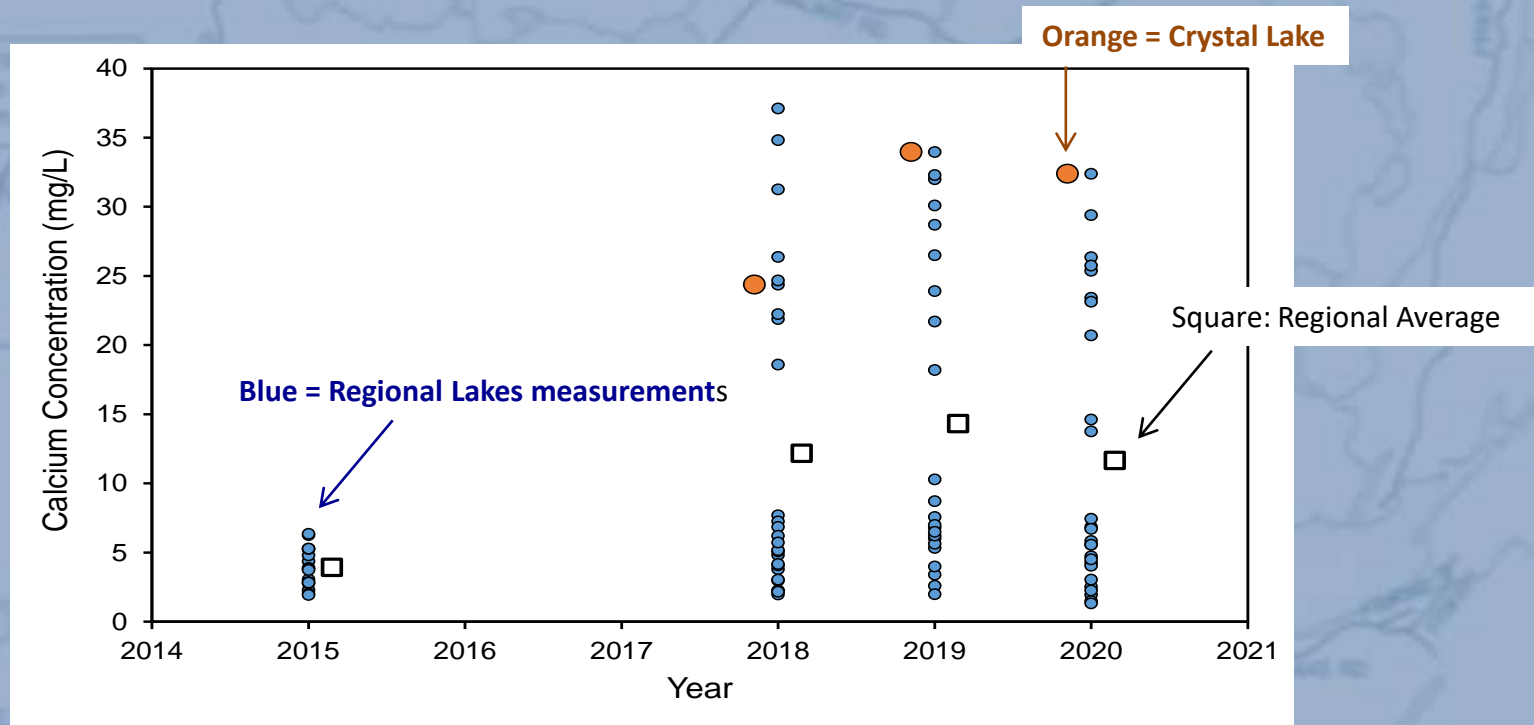


# Lake Report - Phosphorus



- Phosphorus remains the primary factor influencing excessive algae growth (lower values are better)
- In 2018 & 2020, Crystal Lake was found to have higher Total Phosphorus concentrations (~10mg/L)
- In 2019, we found a very low total P concentration in Crystal Lake
- In 2019 & 2020, the P concentration in Crystal Lake was lower than the regional average
- The Crystal Lake values appear somewhat variable yet in the low category

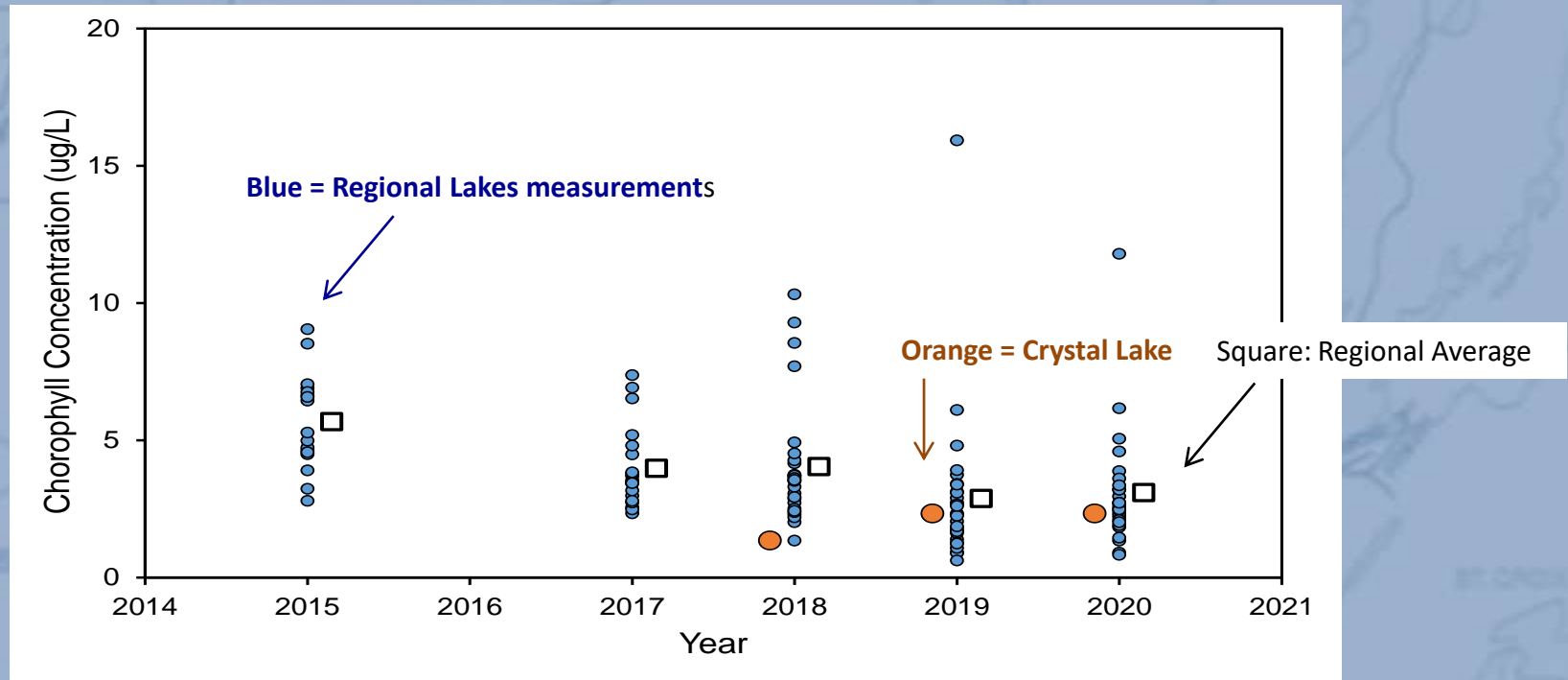
# Lake Report - Calcium



- Concentrations of calcium in Crystal Lake (~30mg/L) are very high relative to other regional lakes
- This is associated with hard water and is more typically found in lakes to the south
- These values place our lake at very low risk of problems associated with calcium decline but may place it at greater risk of invasion by hard water loving non-native species (think creatures with hard shells...!)

# Lake Report – Water Quality

- Measured by Chlorophyll concentration (lower values are better)



- The concentration of chlorophyll in Crystal Lake is very low relative to lakes in our study and in general
- These very low values are associated with very good water quality and especially clear lakes
- The risk of algal blooms appears to be very low

# Lake Report

## 3. Trent (University) Aquatic Research Program (TARP)

- Program CLCA has paid a small fee for to have testing completed (last year this was no charge)
- Sampling conducted August 8, 2018; August 6, 2019; August 8, 2020



Specific water quality measurements for:

Carbon: Particulate organic C, dissolved organic C, DOC absorptivity

Nitrogen: Particulate organic N, ammonium, nitrate, total dissolved N

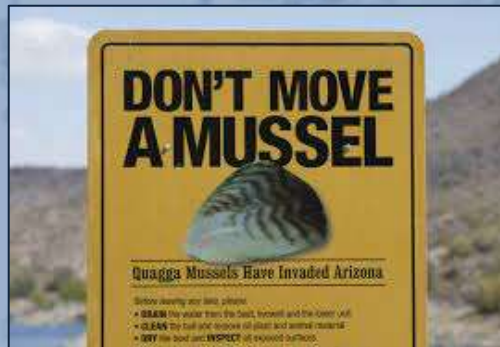
Phosphorus: Particulate organic P, total P, total dissolved P, soluble reactive P

Other chemical parameters: Chlorophyll *a*, pH, calcium, magnesium, conductivity, total suspended solids

# Lake Report

## 4. Invasive Species - Zebra Mussels

- Are introduced to the Lake by “us”
- Other Lake Stewards have stopped testing for it since there is “*nothing you can do once they arrive*”
- Responsibility is upon us to monitor/educate visitors



# Lake Report

- Boat Launch Crystal Lake Road – Invasive Species Warning



**5 Signs on display**

# *General Programs Report*

## 1. COVID-19 Update for Crystal Lake and Area:

- Today – Marinas, parks & campgrounds open; Kinmount Farmers Market open Saturdays
- Step 1 (Friday) – Patio dining, non-essential retail stores open
- Step 2 – Personal care services open (July)
- Step 3 – Indoor attractions, dining, & recreational amenities open (August; Kinmount Fair cancelled for this September)



# General Programs Report

## 2. CLCA Partners:

### 1. *Federation of Ontario Cottagers' Association*



- Supports the interests of Ontario's waterfront property owners ([foca.on.ca](http://foca.on.ca))

### 2. *Coalition for Equitable Water Flow*



- Works to implement equitable water management policy for the Trent-Severn Waterway ([cewf.typepad.com](http://cewf.typepad.com))

### 3. *Kawartha Lake Stewards Association*



- Monitors the water quality of Kawartha Lakes ([klsa.wordpress.com](http://klsa.wordpress.com))

### 4. Amalgamation with Galway and Area Ratepayers Association (GARAI) has been completed

- Local ratepayers from Galway-Harvey and Cavendish (Salmon, Fortescue, White and Crystal Lakes) have joined CLCA



# *General Programs Report*

## 3. Community Outreach:

- Donations
  - Kinmount & Area Foodbank
  - Community Care Peterborough, Buckhorn Office
  - Kinmount Gazette
  - Galway Community Centre
- Lake Safety & Enhancement
  - Rock and shoal markers; flashing lights on Gull Island
  - Book exchange box and oversized Muskoka chair for White's Beach



# General Programs Report

## 3. Community Outreach (cont'd)

- Events



- Canada Day boat flotilla on July 1<sup>st</sup>
- TBD: Dock or roadside community yard sale; Spook the Lake (trick or treating by boat for kids)

- CLCA Merchandise



- Revisions to the Crystal Lake map are in progress. Laminated maps will be made available to CLCA members and for purchase

- Formal CLCA name change completed



- Reflects broader scope of Crystal Lake area landowners, cottagers, seasonal and permanent residents etc.

# *General Programs Report*

## 4. Municipality of Trent Lakes Initiatives

- Participated in Spring Roadside Clean-Up Day
- Short Term Rental Licensing By-Law
  - CLCA distributed the proposed licensing by-law to members and provided a delegation at the January 12<sup>th</sup> Council meeting summarizing feedback
  - The licensing by-law was postponed until more earnest public consultation can resume
  - CLCA is summarizing your feedback and suggestions into an information guide that we will share with members
- Crystal Lake Transfer Station hours
  - CLCA successfully advocated to delay proposed changes to Sunday operating hours (from 12pm–8pm to 10am–6pm)



# General Programs Report

5. CLCA's online presence continues to grow:

- Facebook Group (crystalclca):
  - 1400 members (growing ~30 new members/month)
- Web analytics for May 2020-21 (crystallakecottagers.ca):

Average # of Visits to  
Web Site per Month

10,300

(compared to 4,500 May 2019-20)

Average # of Web Pages  
Viewed per Month

42,100

(compared to 8,200 May 2019-20)

# of Times Web Site  
Appeared in Google Search

121,000

(compared to 103,000 May 2019-20)

# *New Business*

1. We updated the CLCA Constitution and By-Laws (shared with members)
  - ‘Modernized’ to be more up-to-date
    - CLCA name change; permission of virtual meetings and online voting; inclusion of the Lake Steward as a member-at-large
  - Questions?
  - Motion to accept
  - Vote
2. We created an internal CLCA Executive Committee & Board of Directors Code of Conduct to better reflect current best practices (approved by the Board; shared with members)
  - Questions?

# *Approval of Directors Actions*

- Motion to approve actions taken by the CLCA Executive and Board of Directors since the previous AGM
- Vote



# CLCA Elections

The following individuals are nominated for available CLCA Executive and Board positions for the 2021-23 term:

*Standing for re-election unless (N) for New to Exec/Board/Member at large*

## EXECUTIVE

- John Fernandez – President (N)
- Christine Brickman – Vice-President
- Sarah Petrik – Membership
- Carol Ing – Treasurer
- Sharon Brickman – Secretary
- John Hubbard – Past President

## BOARD

- Linda Mielewczyk (N)
- Shannon Jonas (N)
- Monique Lloyd
- Gary Round
- Mike LeBlanc

**Member at Large:** Jack Terzian – Lake Steward (N)

---

Motion to accept nominees as the 2021-23 CLCA Executive and Board

Vote

# Questions?

*Contact us:*



[crystallakecottagers.ca](http://crystallakecottagers.ca)



[crystalclca](https://www.facebook.com/crystalclca)



[crystallakecommunityassoc@gmail.com](mailto:crystallakecommunityassoc@gmail.com)





***Crystal Lake Community Association***

***Motion to Adjourn***  
***Thank-you for participating!***