



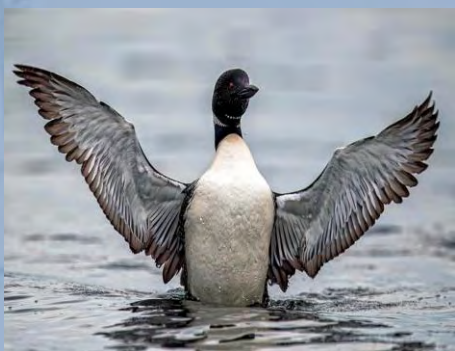
2026

Annual General Meeting

Sunday, June 14th, 10 a.m

Agenda

- Call to order
- Welcome and introductions
- Approval of minutes of 2025 AGM
- Treasurer Report
- Membership Report
- Communications Report
- Approval of Directors actions
- Board Elections
- Lake Stewardship/Water Quality Update
- Questions
- Motion to adjourn
- **Guest speakers:**
 - Carolyn Richards (KATVA)
 - Janice Freund (Rodenticides)



Welcome In Person & Zoom

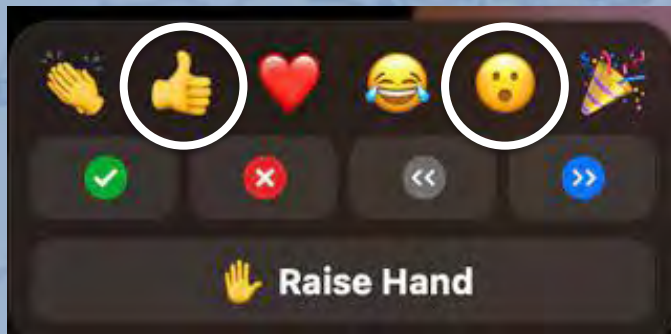
John Fernandes; President

- This is our first time hosting both in-person here at Galway Hall & Zoom – hope it goes well!

- Those on Zoom:



- Everyone is muted; please use ‘Chat’ box to ask a question or raise hand
- We will have time for general questions at the end of the meeting; the ‘Chat’ box is being monitored for any questions
- **Voting is for CLCA 2026 paid members only!**



To vote Yay, use ‘Thumbs Up’ emoji

To vote Nay, use ‘Surprised Face’ emoji

Access to the AGM minutes will be made available

Introductions

- John Fernandes; President
- Christine Brickman; Vice-President
- Carol Ing; Treasurer
- Sharon Brickman; Secretary
- Linda Mielewczyk; Membership
- Board Members:
 - John Hubbard (past president)
 - Rainey Weidauer
- A special thank you to Shawn Baldwin
- New Lake Steward; Paul Camozzi
- Events Committee; Allison Gorgichuk and Zina Bolak and special thank you to Suzanne Olejnik on AGM



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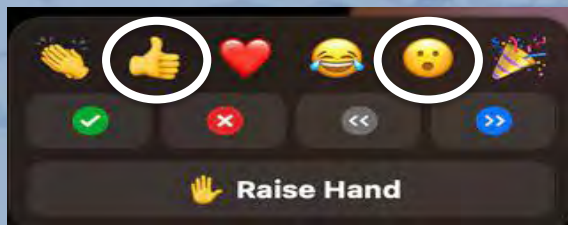
Approval of 2025 AGM Minutes

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

- Motion to accept 2025 minutes, a Seconder & show of hands if you approve
- Voting for those on Zoom:



To vote Yay, use 'Thumbs Up' emoji
To vote Nay, use 'Surprised Face' emoji



Treasurer's Report

Carol Ing; Treasurer

- Treasurer Position Update
- Financial Report (sent via Email)
 1. 2025 Financial Summary (and 2024 comparison)
 2. 2026 Budget





2025 Financial Summary

CLCA FINANCIAL SUMMARY FOR THE YEAR 2025										
AS AT DEC 31, 2025	AS AT DEC 31, 2024		AS AT DEC 31, 2025		Budget 2025		2024A vs 2025A		2025B vs 2025A	
	TOTAL		TOTAL		TOTAL		Difference		Difference	
	DR	CR	DR	CR	DR	CR	DR	CR	DR	CR
INCOME										
MEMBERSHIP		\$ 5,020.00		\$ 4,940.00		\$ 5,000.00		\$ (80.00)		\$ (60.00)
ADVERTISING REVENUE		\$ 3,467.50		\$ 3,330.00		\$ 3,300.00		\$ (137.50)		\$ 30.00
DONATIONS		\$ -		\$ -						\$ -
COMMUNITY EVENTS		\$ 1,626.40		\$ -				\$ (1,626.40)		\$ -
LOGO REVENUE		\$ 70.00		\$ 70.00				\$ -		\$ 70.00
DANCE REVENUE		\$ -		\$ -						
DISBURSEMENTS										
ASSOCIATE MEMBERSHIP	\$ 1,757.85		\$ 1,676.35		\$ 1,800.00		\$ 81.50		\$ (123.65)	
MAILINGS	\$ 8.12		\$ 23.57		\$ 50.00		\$ (15.45)		\$ (26.43)	
COMMUNITY SUPPORT	\$ 3,980.60		\$ 1,977.90		\$ 2,200.00		\$ 2,002.70		\$ (222.10)	
WEB MAINTENANCE	\$ 707.00		\$ 707.00		\$ 800.00		\$ -		\$ (93.00)	
NAVIGATIONAL AIDS	\$ 45.18		\$ 442.88		\$ 500.00		\$ (397.70)		\$ (57.12)	
SIGNS/MAINTENANCE	\$ 1,137.06		\$ 1,670.52		\$ 2,200.00		\$ (533.46)		\$ (529.48)	
NAME CHANGE EXPENSE	\$ 130.00		\$ 130.00		\$ 130.00		\$ -		\$ -	
DEPRECIATION EXPENSE	\$ 298.10		\$ 238.48		\$ 238.48		\$ 59.62		\$ -	
	\$ -		\$ -				\$ -		\$ -	
INSURANCE	\$ 2,938.68		\$ 2,705.40		\$ 3,000.00		\$ 233.28		\$ (294.60)	
PAYPAL FEES	\$ 149.61		\$ 137.90		\$ 200.00		\$ 11.71		\$ (62.10)	
BANK CHARGES	\$ 21.00		\$ 15.01		\$ -		\$ 5.99		\$ 15.01	
BALANCE	\$ 11,173.20	\$ 10,183.90	\$ 9,725.01	\$ 8,340.00	\$ 11,118.48	\$ 8,300.00	\$ 1,448.19	\$ (1,843.90)	\$ (1,393.47)	\$ 40.00
PROFIT/(LOSS)		\$ (989.30)		\$ (1,385.01)		\$ (2,818.48)		\$ 395.71		\$ 1,433.47
BALANCE SHEET										
TD BANK - Dec 31, 2025	\$ 14,973.91		\$ 13,543.19		\$ 12,155.43		\$ (1,430.72)		\$ 1,387.76	
A/R PAYPAL - Dec 31, 2025	\$ (0.00)		\$ (0.00)		\$ (0.00)		\$ -		\$ -	
INVENTORY - PRIZES	\$ -		\$ -		\$ -		\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 4,300.00		\$ 4,320.00		\$ 4,300.00		\$ 20.00	\$ -	\$ 20.00
PREPAID ADVERTISING		\$ -		\$ -		\$ -		\$ 275.00	\$ -	\$ 275.00
FIRE PUMP Gross	\$ 2,587.70		\$ 2,587.70		\$ 2,587.70		\$ -	\$ -	\$ -	
Fire PUMP Depreciation 20%	\$ (1,395.30)		\$ (1,633.78)		\$ (1,395.30)		\$ (238.48)	\$ -	\$ (238.48)	
ACCOUNTS PAYABLE		\$ 579.19		\$ -		\$ 579.19		\$ (579.19)	\$ -	\$ (579.19)
							\$ -	\$ -	\$ -	\$ -
NET WORTH		\$ 11,287.12		\$ 9,902.11		\$ 8,468.64		\$ (1,385.01)		\$ 1,433.47



2026 Budget

Financial Highlights

CLCA FINANCIAL SUMMARY FOR THE YEAR 2026 AS AT DEC 31, 2026				
	AS AT DEC 31, 2025		Budget 2026	
	TOTAL		TOTAL	
	DR	CR	DR	CR
INCOME				
MEMBERSHIP		\$ 4,940.00		\$ 5,000.00
ADVERTISING REVENUE		\$ 3,330.00		\$ 3,300.00
DONATIONS		\$ -		
COMMUNITY EVENTS		\$ -		
LOGO REVENUE		\$ 70.00		
DANCE REVENUE		\$ -		
DISBURSEMENTS				
ASSOCIATE MEMBERSHIP	\$ 1,676.35		\$ 1,700.00	
MAILINGS	\$ 23.57		\$ 150.00	
CLCA EVENTS	\$ -		\$ 1,850.00	
COMMUNITY SUPPORT - OTHER	\$ 1,977.90		\$ 675.00	
COMMUNITY SUPPORT - CLCA				
WEB MAINTENANCE	\$ 707.00		\$ 720.00	
NAVIGATIONAL AIDS	\$ 442.88		\$ 250.00	
SIGNS/MAINTENANCE	\$ 1,670.52		\$ 1,500.00	
NAME CHANGE EXPENSE	\$ 130.00		\$ -	
DEPRECIATION EXPENSE	\$ 238.48		\$ 190.78	
	\$ -			
INSURANCE	\$ 2,705.40		\$ 2,773.04	
PAYPAL FEES	\$ 137.90		\$ 160.00	
BANK CHARGES	\$ 15.01		\$ -	
BALANCE	\$ 9,725.01	\$ 8,340.00	\$ 9,968.82	\$ 8,300.00
PROFIT/(LOSS)		\$ (1,385.01)		\$ (1,668.82)
BALANCE SHEET				
			\$ -	
TD BANK - Dec 31, 2025	\$ 13,543.19		\$ 11,874.38	
A/R PAYPAL - Dec 31, 2025	\$ (0.00)		\$ (0.00)	
INVENTORY - PRIZES	\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 4,320.00		\$ 4,320.00
PREPAID ADVERTISING	\$ -	\$ 275.00		\$ 275.00
FIRE PUMP Gross	\$ 2,587.70		\$ 2,587.70	
Fire PUMP Acc Depreciation 20%	\$ (1,633.78)		\$ (1,633.78)	
ACCOUNTS PAYABLE		\$ -		\$ -
NET WORTH		\$ 9,902.11		\$ 8,233.30
TOTALS	\$ 14,497.11	\$ 14,497.11	\$ 12,828.30	\$ 12,828.30

2025 Actuals

\$8,340 income (membership, advertising, events)

- Approx. \$9.7K in expenses
- Cash position \$13.5K

2026 Budget

- Budgeting for:
 - CLCA welcome sign upgrades
 - Donations to include Music in the Park; Kawartha Highlands; Turtle Guardian
 - CLCA events to include AGM, Canada Day
 - Insurance to include cyber security

Questions?

Motion to accept Treasurer's Report

Vote In person & Zoom

CLCA Membership Dues Increase

- We are asking the CLCA membership to support an increase in annual membership dues from \$20 to \$25
- The membership fee has been \$20 for 25+ years
- Increased costs have been impacting ability to maintain a break-even with our Revenue vs Expenses
 - FOCA dues
 - Insurance premiums
 - Community support
 - Overall increase in costs: Plants, prizes, events
- Motion to increase the annual CLCA membership dues effective Jan 1, 2027 from \$20 to \$25, **existing** prepaids are not impacted
Request a Seconder, show of hands if you approve
- For those on Zoom show of Thumbs Up or Surprised Face



Membership Report

Linda Mielewczyk; Membership Director

- 2025 – 249 members
- 2026 – 171 members
- Benefits
 - Donations, Events, other initiatives
 - Buoys, Welcome signs and plants
 - Crystal Lake map and fridge magnet
 - Lake Stewardship/Water Quality
 - White's beach chair and book library
 - Affiliation with other organizations
 - Liaise with Council



To purchase or renew your membership, visit:

<https://crystallakecottagers.ca>

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

Communications Report

- **Website:** Web analytics May 2025- April 2026 crystallakecottagers.ca
 - Average # of Hits to Website per Month = 110,000
 - # of Times Website appeared in Google Search = 100,100
 - Most popular pages; map, membership payment, photo gallery, contacts, links
 - Our advertisers information on website visited 1495 times

*Are You Interested in Advertising?
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sponsor board, events & newsletters*

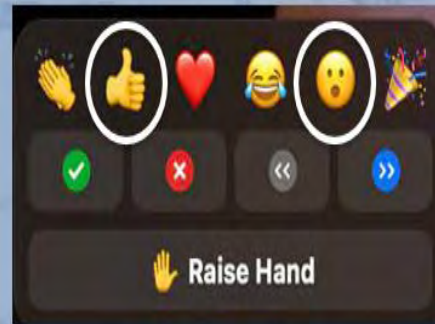
Contact us for more details at crystallakecommunityassoc@gmail.com

- **Email Distribution- 493 email address**
 - Send the spring and fall Newsletter
 - Send updates on important information and Events

Approval of Directors Actions

- Motion to approve the actions taken by the CLCA Executive and Board of Directors since the previous AGM 2025. Motion, Secunder, and show of hands for approval in person and via Zoom

- For those on Zoom:



To vote Yay, use 'Thumbs Up' emoji

To vote Nay, use 'Surprised Face' emoji



CLCA Board Elections

- Per the CLCA Constitution/By-Laws, this is an election year for the Board
- The following Board Members are willing to remain on the Board:
John Fernandes, Christine Brickman, John Hubbard, Carol Ing, Sharon Brickman, Linda Mielewczyk, Rainey Weidauer,
- Request a motion that the existing Board members are willing to stand and be nominated to the board.
Seconded and show of hands for approval in person & via Zoom
- Any other nominations?
- If so, are you willing to stand on the Board? (must be a paid up member)
- Request a motion that those nominated be elected to the CLCA Board.
Seconded and show of hands for approval - in person & via Zoom
- Following the business portion, the elected board will convene a special meeting to elect the executive from within the board



Crystal Lake : 2025 Lake Report

Paul Camozzi; Lake Steward

We participate in the following programs:

1. Water testing – Lake Partner Program (FOCA/MOE)
 2. Trent University Aquatic Research Program (TARP)
 3. Kawartha Conservation Volunteer Program
- Rain fall & Lake temperature monitoring

**Please respect our lake – it's our most important resource!
Increased use of fertilizer, soaps and disruption to deep water sediment
can increase phosphorus levels.**



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

2025 Lake Water Testing Report

- **Secchi Disk:** Taken mid point of Crystal Lake

Crystal Lake: 5.0 M, 10 year avg = 6.07M - similar for years!

- **Phosphorus**

Crystal Lake: 8.18mg/l, 10 year avg = 6.86

Increase isn't a concern at this time, however it can lead to more algae and weeds

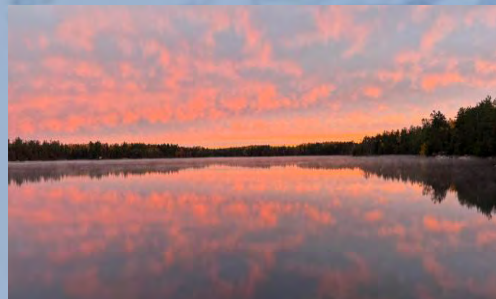
- **Dissolved Calcium**

Crystal Lake Actual: 40.6mg/l, 10 year avg = 32.56 hard water

- **Chlorophyll**

Crystal Lake Actual: 1.75mg/l, 10 year avg = 2.08 good water quality!

Keep the Crystal in Crystal Lake!



Abandoned Docks – Plastics / Styrofoam

- Expanded Polystyrene commonly known as Styrofoam is an aquatic pollutant and takes up to 500 years to decompose
- They break down and create a significant environmental issue - microscopic pieces float loose and embed in our beaches and shorelines
- The main source comes from the older dock floats – currently in use or abandoned docks
- Aquatic animals and seabirds mistake foam bits for food which can lead to severe health issues
- ‘Styrofoam’ docks are strictly regulated in Ontario (2021) and dock floats must be fully encapsulated.
- We are seeking volunteers from Crystal Lake to assist in identifying the location of abandoned docks. If interested please meet at the Sign-up table



Keep the Crystal in Crystal Lake!

General Programs Report

Our Lake Partners



1. Federation of Ontario Cottagers' Association (FOCA)

- Supports the interests of Ontario's waterfront property owners
- Insurance, information, webinars, advocacy for lakefront owners



2. Coalition for Equitable Water Flow (CEWF)

- Works to implement equitable water management policy for the Trent-Severn Waterway (cewf.typepad.com) - we are a Feeder Lake



3. Kawartha Conservation Authority

- Promote the protection of our lakes
- Take water samples once per year and send us the results of the various tests.



4. Trent University Aquatic Research Program (TARP) and MOE Lake Partners

We use your CLCA Membership and Sponsors to support these organizations!

General Programs Report

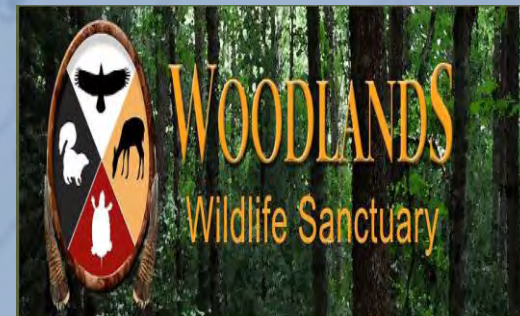
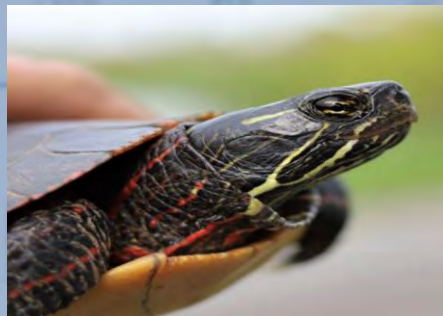
- Donations and organizations we support

- Kinmount Food Bank
- Kinmount Music in the Park

CLCA sponsored: August 13th Margin Call

- Trent Kawartha Highlands – Water Quality testing
- Woodlands Wildlife Sanctuary
- Ontario Turtle Conservation Centre

Note: The Galway & Hwy 121 Welcome Sign has been removed for restoration with significant deterioration after 12 years of weather damage. Thank you to Mike LeBlanc



Events for 2026 season

Crystal Lake Events 2026

- ✓ Ice Break-Up Contest: April 17 – winner took \$210
- ✓ CLCA AGM Galway Hall: June 14, 10 am
- ✓ Canada Day Floatilla: July 4, 2pm
- ✓ Fireworks Boat-In: August 1 at dusk by Bassett's & neighbours
- ✓ Crystal Lake's Got Talent: August 8th Hosted by: McInnis and Worona
- ✓ Haunt the Docks: August 22, 2pm
- ✓ Kinmount Fall Food Drive: Oct 2 – 4 and Oct 9 - 12



IT'S BACK!

CANADA DAY FLOATILLA

You asked, we listened!
Join us for a Canadian celebration in true fashion. Decorate your boat and join us for a float!
Saturday, July 4th
2pm start – boats gather around Gull Island
Prizes for best decorated boats
Judging, prizes and ice cream to follow



HAUNT THE DOCKS
Crystal Lake

SATURDAY, AUGUST 22
2:00 - 4:00PM
DECORATE YOUR DOCKS
AND SHELL OUT OR SET
YOUR BOATS AFLOAT FOR
AN AFTERNOON OF TRICK
OR TREATING!

PLEASE RSVP IF YOU ARE
SHELLING OUT TO:
EVENTCRYSTALLAKE@GMAIL.COM

MAP OF PARTICIPATING DOCKS WILL
BE PROVIDED PRIOR TO THE EVENT



Other Local Events & Activities

Other Community Events 2026

- ✓ **Kinmount Music In the Park:** Every Thursday starting July 9 (Margin Call Aug 13)
- ✓ **Farmers Market:** Every Sat 9- 2pm starting May 16th to Thanksgiving
- ✓ **Kinmount Fair:** Labor Day Weekend Sept 4-6
- ✓ **Artisans Marketplace:** Weekdays 11- 5pm, Sat 10- 5pm, Sun 10- 4pm
- ✓ **Highlands Cinema:** May 1 for the season www.highlandscinemas.com
- ✓ **PickleBall Kinmount Arena:** Mon, Wed & Friday July 3 – Aug 12, 9-11 am
- ✓ **Galway Hall** See below for full list of activities



Galway Hall Calendar 2026

- Name That Tune Music Trivia & Dance May 23 @ 7pm
- Kinmount District Health Services June 6 @ 7pm, Oh Canada music of Gordon Lightfoot & Neil Young performance Keith Kirkpatrick & Larry Shepherd
- Community Yard Sale & BBQ (hosted by the Fire Fighters) June 13, 9 am – 2pm
- Trent Lakes Historical Society Open House June 14th 1pm to 3pm
- Porch Sign Paint Party June 27 @ 11 am
- Annual Turkey Supper November 6th @ 5pm
- Galway Hall Annual General Meeting November 23 @ 1pm
- Kinmount Community Volunteers Music Night December 5 @ 7pm

Regular on-going Events

- Line Dancing every Wednesday 10 am
- Euchre every other Friday 7 pm May 22 thru to Nov 20
- Canadian Firearms Safety Course – once per month - see Galway Hall calendar
 - Trent Lakes Historical Society every 2nd and 4th Friday 10:30 to 2pm

Follow Galway Hall on Facebook or website at Galwahall.ca



2026 CONCERT SERIES
Thursdays 6:30 pm
Kinmount Austin Sawmill Park

Hosted by the Kinmount Community Volunteer Management Committee

JULY & AUGUST

- | | |
|---|---|
| July 9 The Marc Eakins Band
Sponsor: Reid's Auto & Fabrication
Custom Cottage Concierge - Shannon Jonas | Aug. 6 Melissa Payne
Sponsor: Violet's Frozen Yogurt
Swinson Haulage |
| July 16 Keith Auty
Sponsor: Davis Lake Cottage Association
Sponsor: Kawartha Financial Services | Aug.13 Jeff & Anthony "Margin Call"
Sponsor: Crystal Lake Community Association
Sponsor: Connell Homes |
| July 23 Richard and the Wanted
Sponsor: Lorraine's Floral Creations
Sponsor: What's Your Sign | Aug. 20 Jeff Moulton and Friends
Sponsor: Salmon Lake Cottage Owners Association
Sponsor: Kinmount Pharmacy |
| July 30 Cash on the Barrelhead
Sponsor: Reid Auto Fabricators
Sponsor: J C's Cuts & More | Aug. 27 Boots of Hazard
Sponsor: Stuart Charity Construction
Sponsor: Kinmount Legion Branch 441 |

THANK YOU TO :

THE KINMOUNT & DISTRICT LIONS CLUB for their Generous Donation and
THE KINMOUNT ARTISANS MARKET for their Weekly draw of gift certificates
BBQ by Linda J



Questions?

Contact us:



crystallakecottagers.ca



crystallakecommunityassoc@gmail.com



Formal Meeting Adjourned
Stay tuned for Guest
Speakers

Guest Speakers

- Carolyn Richards (KATVA)



- Janice Freund (Rodenticides)



- Visit the Trent Lakes Historical Society



Please join us for a light lunch



Crystal Lake

A photograph of a sunset over a calm lake. The sky is filled with soft, warm colors of orange, red, and purple. The sun is low on the horizon, creating a bright glow. The water is still, reflecting the colors of the sky. In the foreground, there is a wooden dock with a boat partially visible. A wooden structure, possibly a ladder or a small platform, is also visible on the dock. The overall mood is peaceful and serene.

Thank you for attending CLCA
2026 AGM