



# 2025

## *Annual General Meeting*

*Sunday, June 1 at 10 a.m.*  
*Galway Community Hall*





# Crystal Lake Community Association

## Agenda



- Call to order
- Welcome and introductions
- Approval of minutes of 2024 AGM
- Treasurer's reports
- Membership Report
- Communications Report
- CLCA Actions 2024
- Approval of Directors actions
- Lake Stewardship/Water Quality Update
- Questions
- Motion to adjourn
- **Stay for luncheon and Social Gathering**



# *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
- Events Committee -
- Lake Steward – Shawn Baldwin
- Buoy Team -





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# *Approval of 2024 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 2024 minutes
- Vote



# *Treasurer's Report*

- Carol Ing; Treasurer
- Treasurer Position Update
- Financial Report:
  1. 2024 Financial Summary (and 2023 comparison)
  2. 2025 Budget







# 2024 Financial Summary

CLCA  
FINANCIAL SUMMARY  
FOR THEYEAR 2024  
AS AT DEC 31, 2024

	AS AT DEC 31, 2023		AS AT DEC 31, 2024		Budget 2024		2023A vs 2024A		2024B vs 2024A	
	TOTAL		TOTAL		TOTAL		Difference		Difference	
	DR	CR	DR	CR	DR	CR	DR	CR	DR	CR
INCOME										
MEMBERSHIP		\$ 5,600.00		\$ 5,020.00		\$ 5,500.00		\$ (580.00)		\$ (480.00)
ADVERTISING REVENUE		\$ 4,695.00		\$ 3,467.50		\$ 3,575.00		\$ (1,227.50)		\$ (107.50)
DONATIONS		\$ -		\$ -						\$ -
COMMUNITY EVENTS		\$ 1,620.10		\$ 1,626.40				\$ 6.30		\$ 1,626.40
LOGO REVENUE		\$ 1,155.00		\$ 70.00				\$ (1,085.00)		\$ 70.00
DANCE REVENUE		\$ -		\$ -						
DISBURSEMENTS										
ASSOCIATE MEMBERSHIP	\$ 1,416.45		\$ 1,757.85		\$ 1,400.00		\$ 341.40		\$ 357.85	
MAILINGS	\$ 34.32		\$ 8.12		\$ 100.00		\$ (26.20)		\$ (91.88)	
COMMUNITY SUPPORT	\$ 4,766.16		\$ 3,980.60		\$ 3,750.00		\$ (785.56)		\$ 230.60	
WEB MAINTENANCE	\$ 687.00		\$ 707.00		\$ 800.00		\$ 20.00		\$ (93.00)	
NAVIGATIONAL AIDS	\$ 921.51		\$ 45.18		\$ 1,200.00		\$ (876.33)		\$ (1,154.82)	
SIGNS/MAINTENANCE	\$ 1,224.65		\$ 1,137.06		\$ 2,800.00		\$ (87.59)		\$ (1,662.94)	
NAME CHANGE EXPENSE	\$ 289.45		\$ 130.00		\$ -		\$ (159.45)		\$ 130.00	
DEPRECIATION EXPENSE	\$ 605.54		\$ 298.10		\$ 400.00		\$ (307.44)		\$ (101.90)	
	\$ -		\$ -				\$ -		\$ -	
INSURANCE	\$ 1,954.80		\$ 2,938.68		\$ 2,411.28		\$ 983.88		\$ 527.40	
PAYPAL FEES	\$ 158.78		\$ 149.61		\$ 200.00		\$ (9.17)		\$ (50.39)	
BANK CHARGES	\$ 21.50		\$ 21.00		\$ -		\$ (0.50)		\$ 21.00	
BALANCE	\$ 12,080.16	\$ 13,070.10	\$11,173.20	\$ 10,183.90	\$ 13,061.28	\$ 9,075.00	\$ (906.96)	\$ (2,886.20)	\$ (1,888.08)	\$ 1,108.90
PROFIT/(LOSS)		\$ 989.94		\$ (989.30)		\$ (3,986.28)		\$ 3,793.16		\$ 2,996.98
BALANCE SHEET										
					\$ -				\$ -	
TD BANK - Dec 31, 2024	\$ 15,280.11		\$14,973.92		\$ 11,293.83		\$ (306.20)		\$ 3,680.08	
	\$ (0.00)		\$ (0.00)		\$ (0.00)		\$ -		\$ -	
INVENTORY - PRIZES	\$ -		\$ -		\$ -		\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 4,440.00		\$ 4,300.00		\$ 4,440.00		\$ (140.00)	\$ -	\$ (140.00)
PREPAID ADVERTISING		\$ -		\$ -		\$ -		\$ -	\$ -	\$ -
FIRE PUMP Gross	\$ 2,587.70		\$ 2,587.70		\$ 2,587.70		\$ -		\$ -	
Fire PUMP Depreciation 20%	\$ (1,097.20)		\$ (1,395.30)		\$ (1,097.20)		\$ (298.10)		\$ (298.10)	
ACCOUNTS PAYABLE		\$ 54.19		\$ 579.19		\$ 54.19		\$ -	\$ 525.00	\$ 525.00
							\$ -		\$ -	
NET WORTH		\$ 12,276.42		\$ 11,287.12		\$ 8,290.14		\$ (989.30)		\$ 2,996.98
TOTALS	\$ 16,770.61	\$ 16,770.61	\$16,166.32	\$ 16,166.31	\$ 12,784.33	\$ 12,784.33	\$ (604.30)	\$ (604.30)	\$ 3,381.98	\$ 3,381.98



# 2025 Budget

CLCA  
FINANCIAL SUMMARY  
FOR THE YEAR 2025  
AS AT DEC 31, 2025

	AS AT DEC 31, 2024		Budget 2025		2024B vs 2023A	
	TOTAL		TOTAL		Difference	
	DR	CR	DR	CR	DR	CR
<b>INCOME</b>						
MEMBERSHIP		\$ 5,020.00		\$ 5,000.00	-\$	20.00
ADVERTISING REVENUE		\$ 3,467.50		\$ 3,300.00	-\$	167.50
DONATIONS		\$ -			\$	-
COMMUNITY EVENTS		\$ 1,626.40			-\$	1,626.40
LOGO REVENUE		\$ 70.00			-\$	70.00
DANCE REVENUE		\$ -			\$	-
<b>DISBURSEMENTS</b>						
ASSOCIATE MEMBERSHIP	\$ 1,757.85		\$ 1,800.00		\$	42.15
MAILINGS	\$ 8.12		\$ 50.00		\$	41.88
COMMUNITY SUPPORT	\$ 3,980.60		\$ 2,200.00		-\$	1,780.60
WEB MAINTENANCE	\$ 707.00		\$ 800.00		\$	93.00
NAVIGATIONAL AIDS	\$ 45.18		\$ 500.00		\$	454.82
SIGNS/MAINTENANCE	\$ 1,137.06		\$ 2,200.00		\$	1,062.94
NAME CHANGE EXPENSE	\$ 130.00		\$ 130.00		\$	-
DEPRECIATION EXPENSE	\$ 298.10		\$ 238.48		-\$	59.62
	\$ -				\$	-
INSURANCE	\$ 2,938.68		\$ 3,000.00		\$	61.32
PAYPAL FEES	\$ 149.61		\$ 200.00		\$	50.39
BANK CHARGES	\$ 21.00		\$ -		-\$	21.00
BALANCE	\$ 11,173.20	\$ 10,183.90	\$ 11,118.48	\$ 8,300.00	\$ (54.72)	\$ (1,883.90)
PROFIT/(LOSS)		\$ (989.30)		\$ (2,818.48)		\$ (1,829.18)
<b>BALANCE SHEET</b>						
		\$ -				
TD BANK - Dec 31, 2023	\$ 14,973.92		\$ 12,155.44		-\$	2,818.48
A/R PAYPAL - Dec 31, 2022	\$ (0.00)		\$ (0.00)		\$	-
INVENTORY - PRIZES	\$ -		\$ -		\$	-
PREPAID MEMBERSHIP		\$ 4,300.00		\$ 4,300.00	\$	-
PREPAID ADVERTISING		\$ -		\$ -	\$	-
FIRE PUMP Gross	\$ 2,587.70		\$ 2,587.70		\$	-
Fire PUMP Depreciation 20%	\$ (1,395.30)		\$ (1,395.30)		\$	-
ACCOUNTS PAYABLE		\$ 579.19		\$ 579.19	\$	-
					\$	-
NET WORTH		\$ 11,287.12		\$ 8,468.64	\$ -	-\$ 2,818.48
TOTALS	\$ 16,166.32	\$ 16,166.31	\$ 13,347.84	\$ 13,347.83	\$ (2,818.48)	\$ (2,818.48)

# Financial Highlights

## 2024 Actuals

\$10,200 raised (membership, advertising, events)

- Approx. \$11K in expenses
- Cash position \$15K

## 2025 Budget

- Budgeting for:
  - CLCA welcome sign upgrades
  - Maintenance on Navigational Aids
  - Maintaining consistent spend on other items compared to 2024

## Questions?

## Motion to accept Treasurer's Report

## Vote



# Membership Report

- Linda Mielewczyk; Membership Director
- 2024 – 253 members
- 2025 – 220 members to date
- Promotions; Cottage Life show and magazine offer, Trent Lakes Tree Service discount (expired)
- Benefits
  - Buoys, Welcome signs and planters
  - White's beach chair and book library
  - Affiliation with other agencies
  - Liaise with Council
  - Donations, Events, other initiatives
  - Lake Stewards

To purchase or renew your membership, visit:

<https://crystallakecottagers.ca>

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



# *Communications Report*

- Website – [www.crystallakecottagers.ca](http://www.crystallakecottagers.ca)

- Meeting minutes
- Membership renewal
- News and Event
- Maps, weather, etc



- Email Distribution- 473 email address

- Send Newsletter
- send updates on important information and Events



# CLCA Actions 2024

- ONCA not for profit required changes to Constitution, Articles, Bylaws - completed
- Financial budget approved
- CPA detailed review of all financial statements to end of 2024
- Umbrella Organizations (FOCA, CEWF, NORKLA) and Donations (Kinmount Food Bank, Woodland wildlife sanctuary)
- Sponsorships – Kinmount Pickelball, Music in the Park, CLCA events
- Maintaining Buoy fleet and Welcome Sign annual maintenance



# *Approval of Directors Actions*

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



Crystal Lake



# 2024 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 several years of testing in majority of lakes
- 2024 Kawartha Lake average 6.25, Crystal Lake Actual 6.5

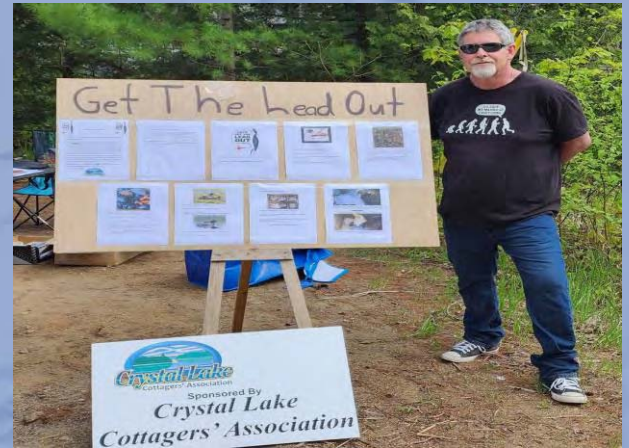


# 2024 Lake Report – Phosphorus

Background;

Total phosphorus (mg/L) is an important water quality parameter as phosphorus is a growth-limiting nutrient that supports algal biomass.

- 2024 Kawartha Lakes Avg =6.64 Crystal Lake Actual = 6.3





# *2024 Lake Report – Dissolved Calcium*

Background;

Dissolved calcium (mg/L) is an important nutrient that is connected to whether your lake has hard or soft water. Values lower than 5 mg/ L indicate soft water lakes whereas values above 10 mg/L are a sign that your lake has relatively harder water in our area.

- 2024 Kawartha Lakes Avg = 31.2    Crystal Lake Actual = 33.4
- Comparable Lakes are Picard Lake/Stoney Lake & Jacks Lake



Crystal Lake

# 2024 Lake Report – Water Quality Chlorophyll



## Background;

Chlorophyll a (mg/L) is a plant pigment that we measure to estimate algal biomass in the surface waters. Values close to or below 5 mg/L are generally considered good and a sign of low algal biomass.

- 2024 Kawartha Lakes Avg = 2.01 Crystal Lake Actual =1.22
- 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 but possible

Crystal Lake



# General Programs Report

## Lake Partners



**1. *Federation of Ontario Cottagers' Association (FOCA)***

- Supports the interests of Ontario's waterfront property owners ([foca.on.ca](http://foca.on.ca))
- *Members only portal for discounts and additional interesting information*
- Insurance, information, webinars, advocacy, etc



**2. *Coalition for Equitable Water Flow (CEWF)***

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



**3. *North Kawartha Lakes Association (NORKLA)***

- Information sharing



**4. *Kawartha Conservation Authority***

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



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

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

# General Programs Report

## Community Support:

- Donations and organizations we support

- Kinmount Food Bank



- Kinmount Music in the Park - Thursdays  
– CLCA sponsored – Jul 10







# General Programs Report

## Upcoming Events for 2025 season

- Get the Lead out – June 21
- Canada Day Recycled Creations and celebrations June 28
- Haunt the Docks – Aug 23
- Fall Food Drive – Oct 10 - 13





# Other Community Events

- Kinmount Farmers Market – Saturday 10 – 2pm
- Kinmount Model Railway Museum – Saturday 9 – 3pm
- Galway Hall Summer Supper – June 28
- Kinmount Music In the Park - every Thursday July 3rd
  - CLCA sponsored – Thurs July 10<sup>th</sup>
- Crystal Lake's Got Talent - August 9
- Kinmount Fair – August 29 – 31
- Pickle Ball Kinmount Arena 3 x per Week July and August



- Waste Management Hours –  
<https://www.trentlakes.ca/en/live/transfer-stations.aspx>

- Parks Canada water levels – <https://parks.Canada.ca/lhn-nhs/on/trentserver/into/infornet/niveau-eau-waters-levels>





# Questions?

*Contact us:*

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

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



# Formal Meeting Adjourned





A scenic photograph of a lake at sunset. The sky is filled with soft, orange and yellow clouds, with the sun low on the horizon. The calm water reflects the sky and the surrounding forest. On the left and right sides, there are wooden docks with blue covers on them. The overall mood is peaceful and beautiful.

**Thank you for attending our  
2025 AGM**

***Enjoy Lunch***