

LJNA
Lake Joseph North
Association

Lake Joseph North Association AGM

Saturday, August 5th, 2017 - 8:30 to 10:30
Gordon Bay Marine

Agenda:

Welcome & Approval of Agenda

Municipal Update – Frances

- Overview and introductions
- Mayor Bruce Gibbon,
- Susan Adams, Councillor Ward 4,
- Rod Osborne, Councillor Ward 3

Association Business

- Presidents Report – Nancy
- Water Quality Report – Andrew
- Treasurer's Report & Seguin Finance Committee – Shawn & Harris
- Election of 2017/18 Directors – Cecil

Community Initiatives

- Safe Quiet Lakes Update – Greg Wilkinson
- Muskoka Conservancy Update – Scott Young

Welcome to representatives from:

- Habitat – Peter Herbert
- CNIB – Eyre & Eugene
- Rossseau Nursing Station– Jack Cashman





Seguin Affairs

Frances Carmichael

Municipal Matters

- LJNA represents the interest of shoreline residents on the Seguin Twp section of Lake Joseph and Portage Lake
- This area is a large part of Ward 4, and a small part of Ward 3
- Municipal matters are an important part of LJNA's mandate

Township Update

Today we are fortunate to have:

- Bruce Gibbon, Mayor Seguin Township
- Susan Adams, Councillor Ward 4
- Rod Osbourne, Councillor Ward 3

They will be speaking in a few minutes



Municipal Election

Oct 22, 2018

North Lake Joe cottagers make-up the majority of people eligible to vote in Ward 4.

LJNA Board role is to:

- Encourage people to vote
- Interview candidates
- Host candidate's meeting if necessary
- Recommend candidates

We are fortunate that Seguin is extremely well run – let's help keep it that way – encourage your neighbours to join LJNA so we can communicate with them about important campaign issues.



Some Issues We Are Watching

Three issues arising from the Seguin Lake Association meeting:

- Commercial renting of cottages
- Clean clear safe By-Law
- Fabric boat ports

Also participating in The Township potential development of Waterfront Design Guidelines



Township Update

Welcome to

- Bruce Gibbon, Mayor Seguin Township
- Susan Adams, Councillor Ward 4
- Rod Osbourne, Councillor Ward 3

Who will provide an update on Township activities
and answer questions



Clean Clear/Property Standards Bylaw

Presentation from Rod Osborne – Councillor Ward 3

Municipalities Surrounding Seguin Township with By-laws re: Clean Yards or Property Standards

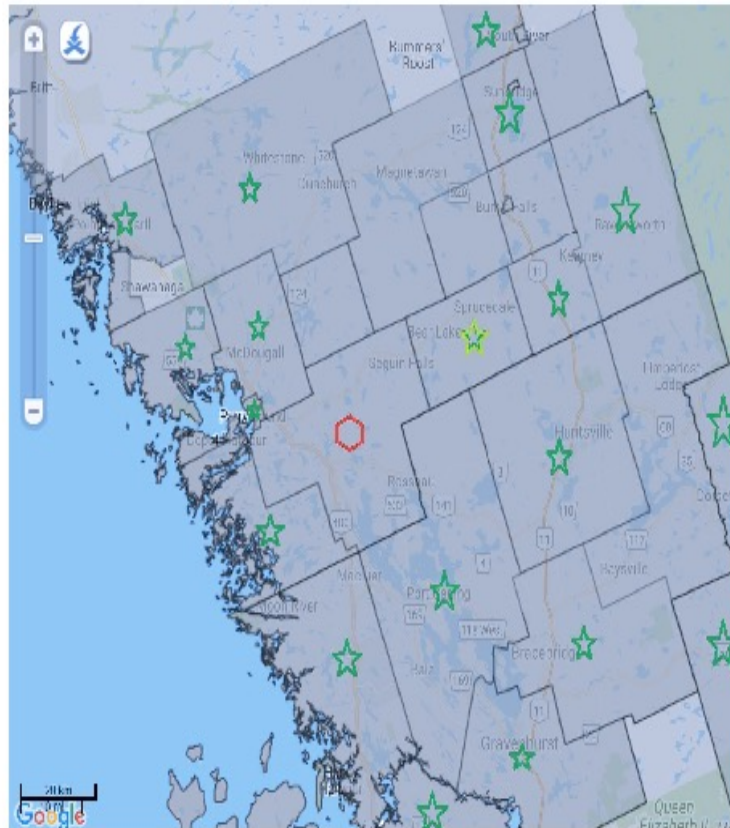
June 10, 2017

Yr. Enacted	Municipality	By-Law	Type	Link to
1996	Twp of Machar	16-96	Property Standards	http://www.machartownship.net/Property_Standards.htm
1999	Twp of Muskoka Lakes	99-34	Property Standards	https://muskokalakes.civicweb.net/document/78267/99-34%20Property%20Standards.pdf?handle=480AD1431A0F48D480823FEB1847B7C6
2000	Municipality of Whitestone	34-2000	Property Cleanliness	http://www.whitestone.ca/sites/default/files/property%20cleanliness.pdf
2001	Township of Algonquin Highlands	2001-26	Clean and Clear	https://www.algonquinhighlands.ca/deptdocs/CleanClearByLaw01-26.pdf
2002	Township of Strong	2002-1452	Property Standards	http://www.strongtownship.com/Uploads/Documents/Bylaws/Property%20Standards%20By-law%202002-1452.pdf
2004	Twp. Of Severn	2004-59	Clean and Clear	http://www.townshipofsevern.com/ByLaws%20Documents/2004-59.pdf
2004	Town of Gravenhurst	2004-18	Property Standards	http://www.gravenhurst.ca/en/yourtownhall/resources/Property-Standards-By-law.pdf
2004	Township of Severn	2004-59	Clean and Clear	http://www.townshipofsevern.com/ByLaws%20Documents/2004-59.pdf
2006	Municipality of French River	2006-12	Property Standards	http://www.frenchriver.ca/docs/2006-12_Property_Standards.pdf
2007	Town of Huntsville	2007-55	Clean Yards	http://www.huntsville.ca/en/DocumentUploads/Bylaws/doc_635086313008538543.pdf
2008	Twp of Georgian Bay	2008-91	Clean and Clear	https://georgianbay.civicweb.net/filepro/documents/search?exact=clean%20yards&page=1&preview=10960
2011	Town of Kearny	2011-56	Maintenance - Property Stnds	https://drive.google.com/file/d/0B8ug9Wff-zHNQ0k4aWpJVG5zSWc/edit
2011	Municipality of Minden Hills	11-61	Property Standards	http://mindenhills.ca/assets/Property-Standards-By-Law-11-612.pdf
2012	Twp. Of McDougall	2012-18	Property Standards	http://cms.mcdougall.ca/_docs/2012-018_85cdc6ae5a.pdf
2012	Town of Parry Sound	2012 - 6074	Clean Yards	http://www.parrysound.ca/en/live-here/resources/2012-6074-clean-yards.pdf
2013	Town of Perry	2013-23	Property Standards	http://townshipofperry.ca/wp-content/uploads/2014/08/2013-23-Property-Standards.pdf
2014	Twp Of Oro-Medonte	2014-031	Clean and Clear	http://docs.oro-medonte.ca/weblink/DocView.aspx?dbid=0&id=39704&page=1&cr=1
2014	Twp. Of Archipelago	20 14-29	Clean Yard	http://www.thearchipelago.on.ca/images/council/Bylaws/14_29_clean_yards.pdf
2014	Town of Bracebridge	2014-002	Clean Yard	https://bracebridge.civicweb.net/filepro/documents/15194?preview=13547
2017	Township of McMurrich /Monteith	22-2017	Clean Yards – Draft read 1 st and 2 nd time June 5 th /17	http://www.mcmurrichmonteith.com/by-laws.htm

Source map for municipalities: <https://amopen.amo.on.ca/stories/s/Municipality-Boundary-Map/ugri-m5zt>

Municipalities Surrounding Seguin Township with By-laws re: Clean Yards or Property Standards

June 10, 2017



Source map for municipalities: <https://amopen.amo.on.ca/stories/s/Municipality-Boundary-Map/ugri-m5zt>



Municipalities with by-laws in place
re: Clean Yards / Property Standards



Township of McMurrich / Monteith with a
draft having had 1st and 2nd reading



Seguin Township –
no such by-law



President's Report

Nancy Cohen

President's Report

Goals of LJNA

- Building Community
- Safeguarding our water quality and natural environment,
- Advocating for fair taxes and reasonable development, and
- Educating members on responsible and safe boating activities.



Activities this year

- Recruited 3 new directors: Mike Finley, Elizabeth Jennings and Harris Ord
- Building membership: reached our goal of 150.
- Continuing
 - MLA Water Testing & Hamer Bay
 - Newsletter and Dock Drop
 - Seguin Council Activities
 - Website news postings & email updates
 - FOCA, MLA, Seguin Associations
- Nursing Station Campaign Support



Goals for the coming year

- New membership initiatives: Budget goal of 163
- Review and update our technology to make membership payments & management easier
- Prepare for 2018 elections
- Continuing to build our communications to help us stay in touch
- Good neighbours resources (website & handout)

Membership in the LJNA means:

- Working together to have our voices be heard – advocacy for fair taxes and reasonable development
- Preserving our crystal clear water – funding for water testing and monitoring
- Staying abreast of issues in Seguin that effect you
- Building connections in our community
- and access to FOCA Benefits: cottage insurance etc...



How can you help

- Join us & Get your neighbours and friends to join.
- Get involved:
 - Website content editor, Email communications
 - Membership team,
 - Helpers for next AGM or meetings, dock drop
 - water testing.
- Stay in touch with any questions, feedback or ideas
- **THANK-YOU!**





Water Quality

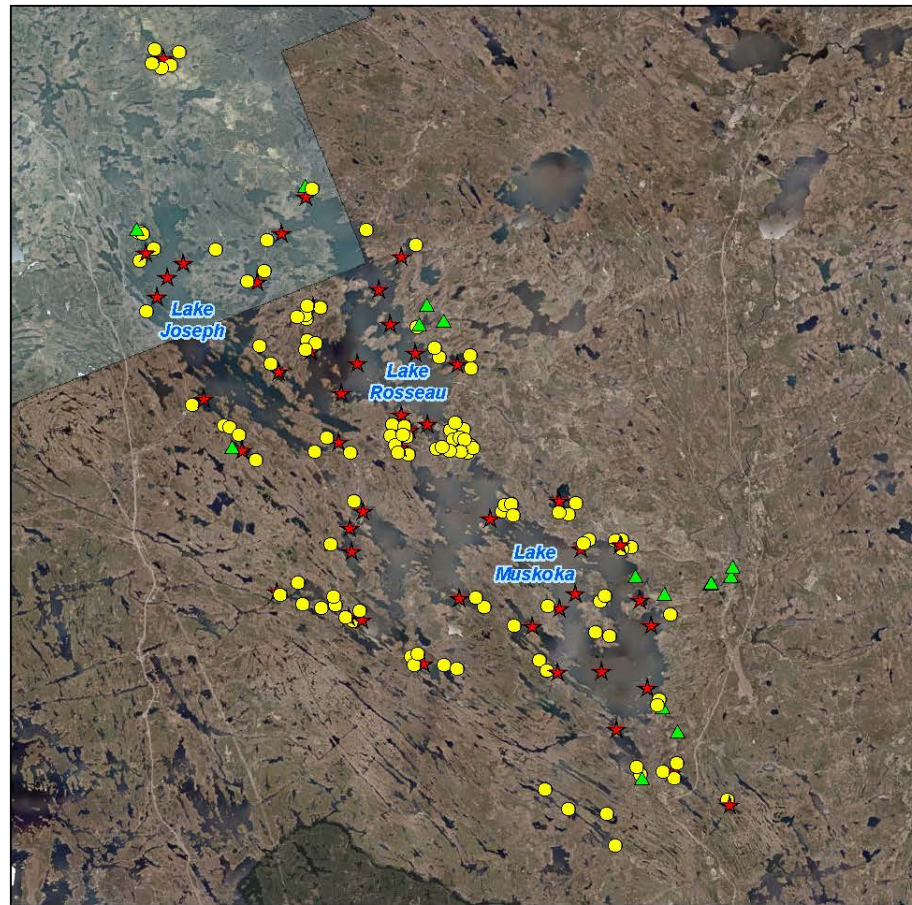
Andrew Watson

MLA Water Quality Initiative

- Water quality testing program: since 2001
- Samples collected: May, June, July, August
- Analysed mainly for Total Phosphorus
- Some areas tested: total coliforms and *E. coli*
- Data reviewed, reported by Beacon Environmental
- Full report: www.mla.on.ca



MLA Sampling Locations



Legend

Station Locations

- ★ Deep
- Nearshore
- ▲ Watercourse

Ontario Base Map Vector Base
First Base Solutions Web Mapping
District of Muskoka 2008 and West
Parry Sound Geography Network 2004

2015 Station Locations

Figure 1

Muskoka Lakes Association

UTM Zone 17 N, NAD 83

0 2.5 5 10 Kilometers



1:300,000



Project 213090
December 2015

Within North Lake Joe samples are collected in four main areas

1. Lake Joseph main basin
2. Near CNIB camp
3. Stanley Bay
4. Hamer Bay

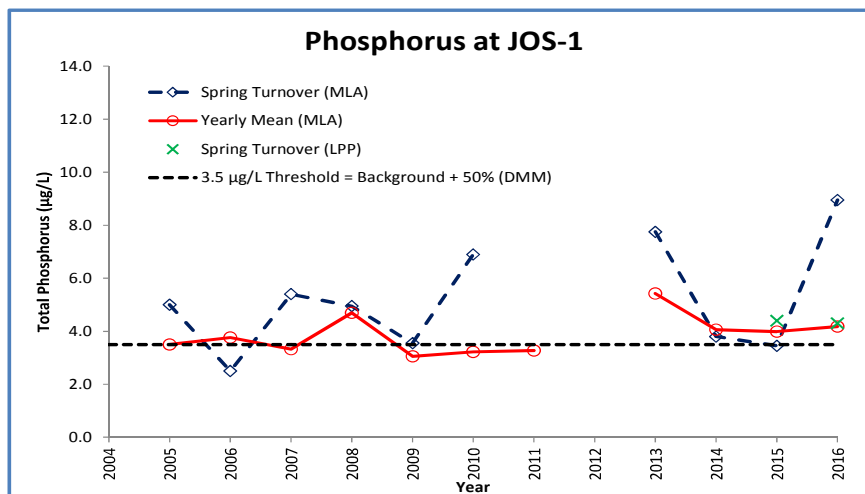


Lake Joseph - Main Basin

Total Phosphorus

2016 Water Quality Results: (Note: Hatched cell signifies not tested for in 2016)

Station	Mean Secchi Disk (m)	Total Phosphorus (µg/L)		E. coli Yearly Geometric Mean (cfu/100 ml)	Total Coliform Yearly Geometric Mean (cfu/100 ml)
		Spring Turnover	Yearly Mean		
JOS-1	6.75	9.0	4.2		



Summary and Recommendations:



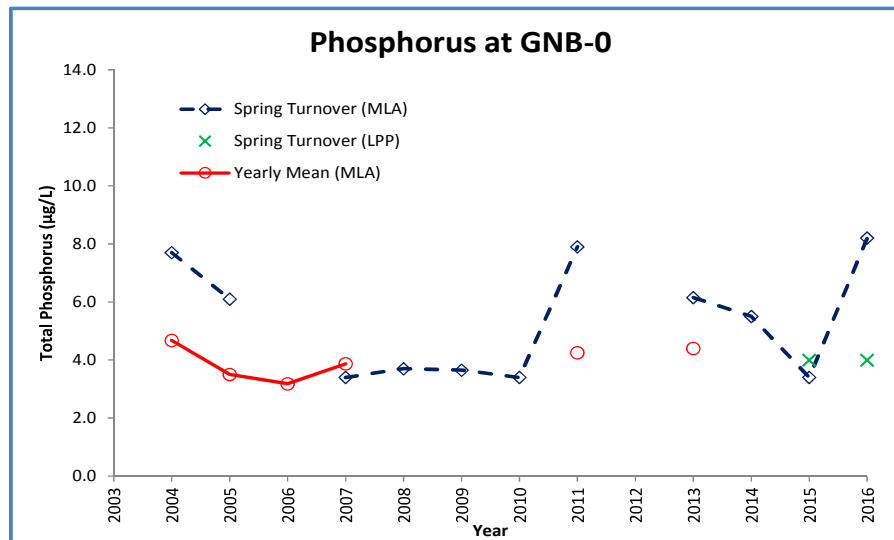
Phosphorus yearly mean results remain consistent over the sampling years, while the 2016 spring turnover results are the highest recorded to date at 9.0 µg/L. **Beacon recommends sampling continue to monitor long-term trends.**

Gordon Bay - Near CNIB camp

Total Phosphorus

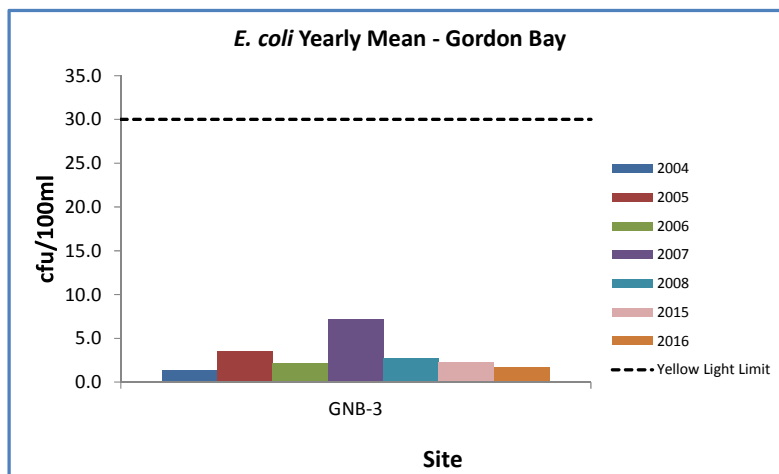
2016 Water Quality Results: (Note: Hatched cell signifies not tested for in 2016)

Station	Mean Secchi Disk (m)	Total Phosphorus ($\mu\text{g/L}$)		<i>E. coli</i> Yearly Geometric Mean (cfu/100 ml)	Total Coliform Yearly Geometric Mean (cfu/100 ml)
		Spring Turnover	Yearly Mean		
GNB-0	6.00	8.2			
GNB-3				2.1	28.2



Gordon Bay- Near CNIB camp

E. coli



Summary and Recommendations:



Phosphorus results remain consistent over the sampling years. Lake Partner Program spring phosphorus data was available in 2015 and is included in the graph. *E. coli* sampling was restarted at GNB-3 in 2015 and the concentrations in 2016 continued to be below the MLA stoplight limits (details in report Section 3). **Beacon recommends sampling continue to monitor long-term trends.**

Stanley Bay

Total Phosphorus & Secchi

Stanley Bay (STN)

2016 Water Quality Results: (Note: Hatched cell signifies not tested for in 2016)

Station	Mean Secchi Disk (m)	Total Phosphorus ($\mu\text{g/L}$)		<i>E. coli</i> Yearly Geometric Mean (cfu/100 ml)	Total Coliform Yearly Geometric Mean (cfu/100 ml)
		Spring Turnover	Yearly Mean		
STN-0	6.75				
STN-3		4.1	3.8		

Summary and Recommendations:



Phosphorus results remain consistent over the sampling years. Using Grubb's Test for outliers, the spring 2011 phosphorus sample was identified as an outlier in 2013 and remains out of the dataset in 2016. **Beacon recommends sampling continue to monitor long-term trends.**



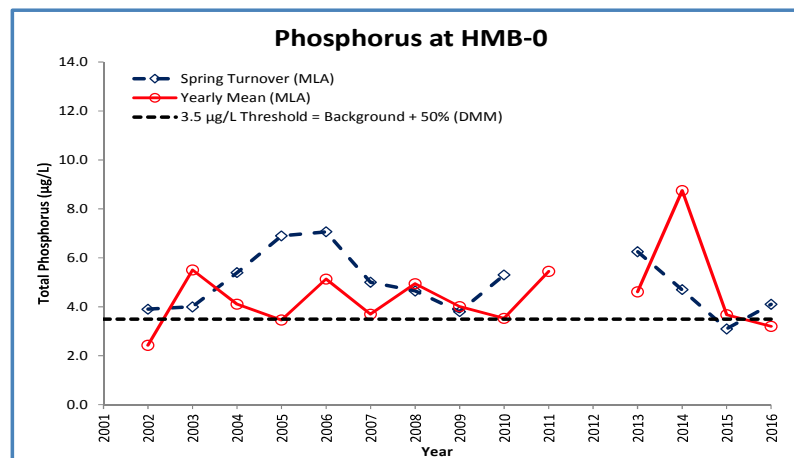
Hamer Bay

Total Phosphorus

Hamer Bay (HMB)

2016 Water Quality Results: (Note: Hatched cell signifies not tested for in 2016)

Station	Mean Secchi Disk (m)	Total Phosphorus (µg/L)		<i>E. coli</i> Yearly Geometric Mean (cfu/100 ml)	Total Coliform Yearly Geometric Mean (cfu/100 ml)	DOC Yearly Mean
		Spring Turnover	Yearly Mean			
HMB-0	6.42	4.1	3.2			
HMB-1		9.0	5.1	2.1	85.4	
HMB-2		4.9	3.6			
HMB-6				1.4	36.4	
HMB-7				2.1	28.3	
HMB-8		20.2	53.9			23.9

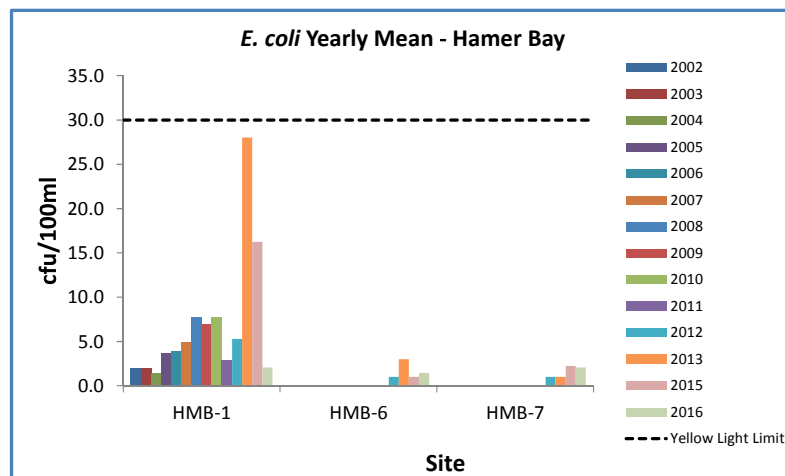


A7



Hamer Bay

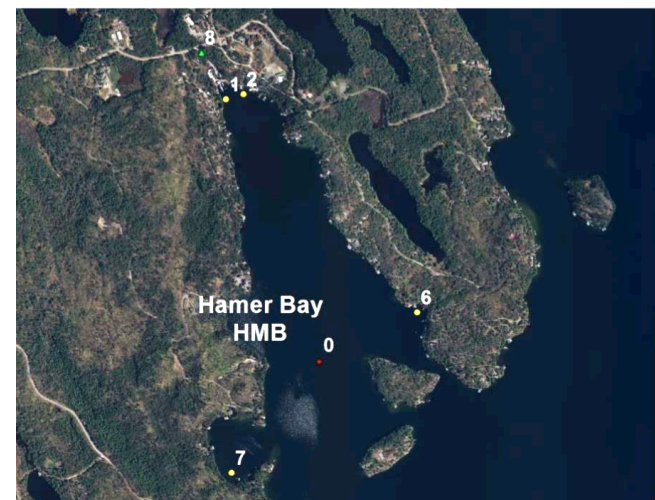
E. coli



Summary and Recommendations:



The spring phosphorus concentration remains consistent through the sampling years and the yearly mean phosphorus concentration recorded in 2016 at HMB-0 was slightly below the DMM threshold of 3.5 µg/L. The spring phosphorus sample in 2011 remains removed from the analysis following the Grubb's Test analysis for outliers in 2016. Phosphorus results at HMB-1 and HMB-2 were consistent with previous year's results. Spring phosphorus results at HMB-8 were elevated from the 2015 value however the yearly mean at HMB-8 was lower than that observed during sampling in 2015. DOC at HMB-8 was sampled for in 2013, 2015 and 2016 and is discussed in Section 3.3. Bacterial counts of *E. coli* at all three sites remain well below the MLA stoplight limits (details in report Section 3). Sampling at HMB-3 was discontinued for 2016. **Beacon recommends sampling continue to monitor long-term trends.**



What should **you** do to keep the quality of water high?

- Maintain vegetated shoreline - don't clear shrubs and trees away from shore
 - Avoids runoff from soil
 - (and keeps geese off your lawn)
- Avoid fertilizers & phosphates (nutrients for algae)
- Be kind to your septic. Do not overload and get it checked every 3 to 5 years.

Ongoing

- Continue to support MLA's water quality monitoring program
- Continue to monitor stream adjacent to Rocky Crest discharging into Hamer Bay
- Investigate other water quality and lake monitoring initiatives presently underway by various agencies

Questions?





Treasurer's Report

Shawn Gordon & Harris Ord

Seguin and Muskoka Property Tax Comparison

The property taxes that we pay are substantial! The good news is that for 2016 the Seguin tax rate is at least 4.79% lower than the tax rate for cottages in the Township of Muskoka Lakes. Certain areas in the Township of Muskoka Lakes have even higher tax rates due to additional assessments for local area services.

	2016	2015	2014	2013	2012
Seguin					
municipal tax rate	0.0035022	0.0035169	0.0035051	0.0035499	0.0034950
education tax rate	0.0018800	0.0019500	0.0020300	0.0021200	0.0022100
total tax rate	0.0053822	0.0054669	0.0055351	0.0056699	0.0057050
Township of Muskoka Lakes					
municipal tax rate	0.0041905	0.0041123	0.0039953	0.0039966	0.0039003
education tax rate	0.0018800	0.0019500	0.0020300	0.0021200	0.0022100
total tax rate	0.0060705	0.0060623	0.0060253	0.0061166	0.0061103

Seguin tax rate is lower than Township of Muskoka Lakes:

Rate	0.0006883	0.0005954	0.0004902	0.0004467	0.0004053
% excluding education tax	16.42%	14.48%	12.27%	11.18%	10.39%
% including education tax	11.34%	9.82%	8.14%	7.30%	6.63%

If your cottage was in the Township of Muskoka Lakes and was assessed at \$500,000 you would have paid \$344.13 more in 2016 and a total of \$1312.94 more in the five years 2012 to 2016.

assuming that your cottage assessment is:

	PROPERTY TAX					PROPERTY TAX SAVINGS	
	2016	2015	2014	2013	2012	total	
						2012-16	
\$ 500,000	\$ 344.13	\$ 297.71	\$ 245.10	\$ 223.35	\$ 202.65	\$ 1,312.94	
\$ 750,000	\$ 516.20	\$ 446.56	\$ 367.65	\$ 335.03	\$ 303.98	\$ 1,969.41	
\$ 1,000,000	\$ 688.26	\$ 595.42	\$ 490.20	\$ 446.70	\$ 405.30	\$ 2,625.88	



Seguin Township Finances

\$ millions	<u>2003</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Property tax revenue		9.90	10.23	10.26	10.53	10.66	10.98	11.27
increase in base property tax		0.0%	1.5%	0.0%	1.2%	1.0%	2.5%	1.5%
property tax on new assessments		1.2%	1.8%	0.3%	1.4%	0.2%	0.6%	1.1%
% Increase property tax revenue		1.2%	3.4%	0.3%	2.6%	1.2%	3.1%	2.6%
Operating Costs		6.80	6.53	7.01	7.07	7.40	7.43	7.55
% Increase		4.4%	-3.9%	7.3%	0.8%	4.7%	0.4%	1.6%
Net Capital Expenditure	2.70	1.51	1.37	2.62	2.65	2.46	2.81	2.62
LT Debt	5.80	1.10	0.30	NIL	NIL	NIL	NIL	NIL
Municipal Position	(4.60)	4.12	4.68	4.83	4.88	5.11	4.98	5.03
Reserves	1.59	4.05	4.62	4.79	4.86	5.08	4.88	4.93



LJNA 2016/17 Financials

RECEIPTS AND DISBURSEMENTS

RECEIPTS AND DISBURSEMENTS

FOR THE YEAR ENDED

Receipts :

	BUDGET June 30, 2017	ACTUAL June 30, 2017	ACTUAL June 30, 2016
Membership fees	\$ 22,500	23,400	22,490
Voluntary contributions	1,000	1,000	800
Voluntary contributions water testing		545	50
	23,500	24,945	23,340

Expenses:

Consultants + Water quality testing	8,000	11,187	7,072
Transfer to (from) water reserve	2,000	2,000	3,000
News letter and communication	3,500	3,869	3,136
web site	1,000	210	702
Bank charges	240	237	223
PayPal charges	500	349	226
Insurance	1,177	1,173	1,177
Memberships(FOCA)	750	612	486
All Candidates meeting	-	-	1,008
Other	1,000	-	-
Support for other organizations			
Land trust	1,000	1,413	-
Safe Quiet Lakes	2,500	2,500	2,500
Water testing MLA	1,500	1,500	1,500
	23,167	25,050	21,030

Surplus (Deficit) for the year	333	(105)	2,310
Surplus start of the year	2,716	2,716	406
Surplus end of the year	\$ 3,049	\$ 2,611	\$ 2,716



LJNA 2016/17 Financials

RESERVE & BALANCE SHEET

RESERVE FUND FOR WATER TESTING

FOR THE YEAR ENDED

	BUDGET June 30, 2017	ACTUAL June 30, 2017	ACTUAL June 30, 2016
Reserve Fund start of year	\$ 5,500	\$ 5,500	\$ 2,500
Transfer (to) from General Fund	2,000	2,000	3,000
Reserve Fund end of year	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 5,500</u>

Note 1 During the year we also received and forwarded \$605 (2016-\$750) in charitable donations for the Muskoka Conservancy from 10 (2016-12) families.

Note 2 During the year we also received and forwarded \$ 475 (2016-\$650) in charitable donations for Safe Quiet Lakes from 8 (2016-9) families.

BALANCE SHEET

	BUDGET June 30, 2017	ACTUAL June 30, 2017	ACTUAL June 30, 2016
Assets			
Bank	\$ 9,549	\$ 9,261	\$ 7,666
Deposit re water testing	1,000	1,000	1,000
Total assets	<u>\$ 10,549</u>	<u>\$ 10,261</u>	<u>\$ 8,666</u>
Liabilities			
Memberships for next year	\$ -	\$ 150	\$ 450
Fund Balances			
Reserve for water testing	7,500	7,500	5,500
Surplus	3,049	2,611	2,716
	<u>\$ 10,549</u>	<u>\$ 10,261</u>	<u>\$ 8,666</u>



2017/18 Budget for Approval

RECEIPTS AND DISBURSEMENTS

FOR THE YEAR ENDED	BUDGET	ACTUAL
	June 30, 2018	June 30, 2017
Receipts :		
Membership fees	\$ 24,450	23,400
Voluntary contributions	1,000	1,000
Voluntary contributions water testing		545
	<u>25,450</u>	<u>24,945</u>
Expenses:		
Consultants + Water quality testing	8,080	11,187
Transfer to (from) water reserve	-	2,000
News letter and communication	4,200	3,869
web site	4,000	210
Bank charges	240	237
PayPal charges	500	349
Insurance	1,177	1,173
Memberships(FOCA)	632	612
All Candidates meeting	-	-
Other	1,500	-
Support for other organizations		
Land trust	1,000	1,413
Safe Quiet Lakes	2,500	2,500
Water testing MLA	1,500	1,500
	<u>25,329</u>	<u>25,050</u>
Surplus (Deficit) for the year	121	(105)
Surplus start of the year	<u>2,611</u>	<u>2,716</u>
Surplus end of the year	<u>\$ 2,732</u>	\$ 2,611



2017 Budget for Approval

RESERVE & BALANCE SHEET

RESERVE FUND FOR WATER TESTING

FOR THE YEAR ENDED

	BUDGET June 30, 2018	ACTUAL June 30, 2017
Reserve Fund start of year	\$ 7,500	\$ 5,500
Transfer (to) from General Fund	-	2,000
Reserve Fund end of year	<u>\$ 7,500</u>	\$ 7,500

Note 1 During the year we also received and forwarded \$605 (2016-\$75 donations for the Muskoka Conservancy from 10 (2016-12) fam

Note 2 During the year we also received and forwarded \$ 475 (2016-\$6! donations for Safe Quiet Lakes from 8 (2016-9) families.

BALANCE SHEET

Assets

	BUDGET June 30, 2018	ACTUAL June 30, 2017
Bank	\$ 9,232	\$ 9,261
Deposit re water testing	1,000	1,000
Total assets	<u>\$ 10,232</u>	<u>\$ 10,261</u>

Liabilities

Memberships for next year	\$ -	\$ 150
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Fund Balances

Reserve for water testing	7,500	7,500
Surplus	2,732	2,611
	<u>\$ 10,232</u>	<u>\$ 10,261</u>



Questions?





Election of Directors

Cecil Hayhoe – Past President

Directors for 2017-18

	Volunteering in the following area	Email
Nancy Cohen	President	nscohen@rogers.com
Mike Finley	Secretary	mikefinley2@googlemail.com
Harris Ord	Treasurer	harrisord@gmail.com
Emilie Hayhoe	Communications	emiliejoanscott@gmail.com
Elizabeth Jennings	Membership	elizabethirenejennings@gmail.com
Frances Carmichael	Municipal Affairs	Frances@francescarmichael.ie
Alex Magditsch	Water Quality	magditsch@comcor.com
Andrew Watson	Water Quality	awatson8381@hotmail.com
Shawn Gordon	Director	SHGORDONCA@aol.com
Bruce Hatherley	Director	bruceh5670@gordonbay.com
Cecil Hayhoe	Acting Past President	Cecil.Hayhoe@nbp.cd.com
Paul Morrison	Director	pmorriso@mccarthy.ca
Chris Robinson	Director	Chrisr@therobinsongroup.com





Invited Guests

Safe Quiet Lakes Update – Greg Wilkinson
Muskoka Conservancy – Scott Young

Welcome to

- Habitat – Peter Herbert
- CNIB – Eyre & Eugene
- Rosseau Nursing Station– Jack
- WPSHC – ask me

**ENJOY A DAY OF GOLF AND HELP BUILD AFFORDABLE HOMES
IN PARRY SOUND!**



HABITAT FOR HUMANITY SIXTH ANNUAL GOLF CLASSIC AT ROCKY CREST GOLF RESORT MONDAY SEPT. 11, 2017

- REGISTRATION IS \$250 PER GOLFER (\$200 FOR CLUBLINK MEMBERS)
- INCLUDES GOLF, CART, LUNCH AND RECEPTION DINNER
- ASSURE YOUR PLACE BY REGISTERING WITH KEITH MOWLING

AT 705-378-5215 OR email kmowling@cogeco.ca

THANKS FOR HELPING HABITAT AND FOR SUPPORTING OUR SPONSORS!



Enriching lives, making memories

CNIB's Lake Joseph Centre ("Lake Joe") is a fully accessible lakefront facility that provides a unique blend of recreation and vision rehabilitation in a safe, inclusive environment. There, a wide range of programs are available to people of all ages who are living with sight loss.



Eugene Chong, Manager, CNIB Lake Joseph Centre



To change what it is to be blind today, join the CNIB Lake Joe Vision Team to sponsor a camper and ensure more people have an opportunity to experience the magic of camp. cnib.ca/lakejoe

cnib
a century of change



Lake Joe
Enriching lives, making memories



1. When you join the Northern Angel Council you help ensure great local hospital care.
2. Our Foundation Donors have bought all major hospital equipment since 2010 transferring over \$6,000,000 to patient care.
3. Nowhere will your donation have greater impact. Please become a donor today.
4. You will help save lives locally.



west parry sound
health centre
FOUNDATION

KEEPING HOSPITAL
CARE LOCAL



Tranquility

*quality care closer
to the cottage*

Your donation to the Rosseau Nursing Station

will support seasonal weekend hours for the delivery
of urgent care at the Nursing Station in the Village of Rosseau.

The Lake Rosseau North, Little Lake Joseph,
and Lake Joseph North Associations, together with
West Parry Sound Health Centre, are working to ensure
a Nurse Practitioner is available on Saturdays, Sundays,
and Holiday Mondays throughout July and August.

PLEASE MAKE A DONATION TODAY

Be more relaxed and enjoy the tranquility knowing that your
family and guests have improved access to quality care.

Thank-you!

**Gordon Bay Marine
Lakeside @ GordonBay**

And to all the over 20 LJNA volunteers

To get a copy of the full AGM presentation please contact
Nancy at info@ljna.org
Or visit our website ljna.org

