



## **Lake Joseph North Association AGM**

**Saturday, August 5<sup>th</sup> - 9 to 10:30  
Gordon Bay Marine – Boat Showroom  
And virtually by Zoom**

# 2023 AGM Agenda:

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## **Welcome**

## **Community Visioning**

## **Association Business**

- Approval of 2022 AGM Minutes
- President's Report
- Treasurer's Report
- Water Quality and Benthic
- Election of 2023/24 Directors
- Questions - Other Business
- Adjourn

## **Seguin Update**

Mayor Ann MacDiarmid

Ward 4 Councillor Terry Fellner

Presentation from Sean Carroll,  
Fire Chief

## **Community Connections & Questions**

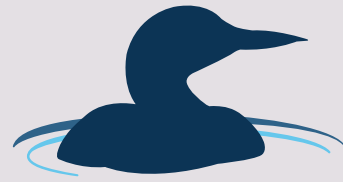


# LJNA – Since 1996

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- **THE LAKE JOSEPH NORTH ASSOCIATION** *was established in 1996 to represent the interests of shoreline residents on the Seguin section of Lake Joseph, including Portage Lake.*
- *The Association is focused on*
  - *building our lakeside community,*
  - *safeguarding our water quality and natural environment,*
  - *advocating for fair taxes and reasonable development,*
  - *and educating members on responsible and safe boating activities.*





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# **Community Visioning**

**Scott Francisco**



# Community Visioning





1953



1953



1983



2023

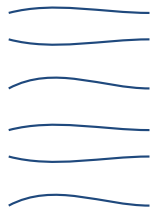
# Community Visioning - What is it good for?

Co-creating culture...

A system of shared goals, values knowledge and language

Culture can both protect diversity and get a job done.

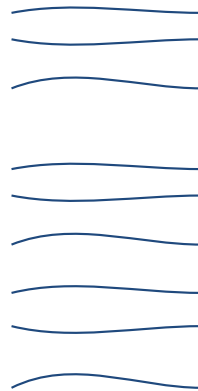
Keep



Toss



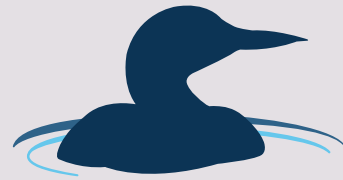
Create



Other cool stuff

# Community Visioning





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# **President's Report**

**Nancy Cohen**

# Our Activities

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## **Municipal Activities:**

- Staying on top of council activities such as shoreline alteration by-laws, Short Term Rental bylaws and, local land planning approvals, taxes
- Staying in touch with Seguin area lake associations

## **Communications – to all lake users**

- Regular and well received e-news. Around 80% reading it each edition.
- Summer Newsletter dock drop - over 475 copies delivered

## **Water Quality Monitoring Continues:**

- Benthic testing in August.
- Continued participation in MLA water quality program

## **Community Connections**

- Working with other like minded advocacy groups: MLA FOCA, Safe Quiet Lakes, Muskoka Conservancy,
- Supporting key local organizations: WPSHC, Nursing Station, CNIB Lake Joe, Sled Dog Mail Run, ...



# Fireboat Launch –Sept 2022



We were thrilled to celebrate the launch of our long-awaited Fireboat at Gordon Bay Marina on Saturday, September 3rd, 2022.

# Coming Year – Top Initiatives

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- New ideas out of the today's visioning conversation
- Continued monitoring progress and input to draft OP, Short Term Rental, Shoreline Alteration. Potential survey of members.
- Adding more activities to the LJNA calendar:
- Round table on boating safety: signage in key locations
- Revisions association bylaws - new ONCA
- Recruiting

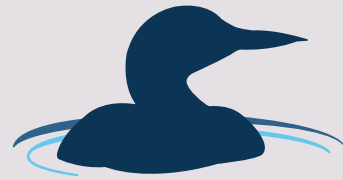


# Association By-law Revisions

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- LJNA is incorporated in Ontario as a not-for-profit. Our bylaw, drafted in 2001, has served us well.
- The new Ontario Not-for-Profit Corporations Act deadline for filing is Oct 2024.
- This spring, we worked through many questions raised by the new Act. Next step is to hire a lawyer to help us finalise and file the paperwork. A Special Meeting of members is required for approval.
- Our goal is simple but effective bylaws, that provide for appropriate rights and protections for the members and the association.





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# **Treasurer's Report**

**Shelley Spence - Treasurer**

# Balance Sheet – Year Ended March 31, 2023

|                                     | As of<br>March 31,<br>2023 | As of<br>March 31,<br>2022 |
|-------------------------------------|----------------------------|----------------------------|
| <b>Assets</b>                       |                            |                            |
| Current Assets                      |                            |                            |
| Cash and Cash Equivalent            |                            |                            |
| Bank                                | \$ 38,437                  | 33,045                     |
| Deposit Re Water Testing            | 1,000                      | 1,000                      |
| Total Current Assets                | 39,437                     | 34,045                     |
| <b>Total Assets</b>                 | <b>39,437</b>              | <b>34,045</b>              |
| <b>Liabilities and Equity</b>       |                            |                            |
| Liabilities                         |                            |                            |
| Current Liabilities                 |                            |                            |
| Accrued Liabilities                 | -                          | 2,000                      |
| Total Current Liabilities           | -                          | 2,000                      |
| Reserves                            |                            |                            |
| General                             | 34,045                     | 25,714                     |
| Total Non-current Liabilities       | 34,045                     | 25,714                     |
| <b>Total Liabilities</b>            | <b>34,045</b>              | <b>27,714</b>              |
| Equity                              |                            |                            |
| Profit for the year                 | 5,392                      | 6,330                      |
| <b>Total Equity</b>                 | <b>5,392</b>               | <b>6,330</b>               |
| <b>Total Liabilities and Equity</b> | <b>39,437</b>              | <b>34,045</b>              |



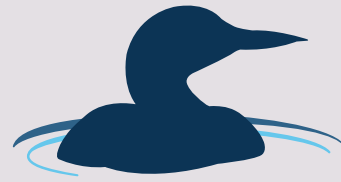
# Receipts and Disbursements – 2022/23

| <b>FOR THE YEAR ENDED</b>                                 | <b>BUDGET</b><br>Year ended<br>March 31, 2023 | <b>ACTUAL</b><br>Year ended<br>March 31, 2023 | <b>Difference</b><br>from Budget to<br>March 31, 2023 | <b>ACTUAL</b><br>Year ended<br>March 31, 2022 | <b>Difference</b><br>from Actual 2022 to<br>March 31, 2023 |
|---|---|---|---|---|--|
| Receipts :  |   |   |   |   |  |
| Membership fees   | \$ 25,575                                     | \$ 26,950                                     | \$ 1,375  | \$ 23,250                                     | \$ 3,700   |
| Voluntary contributions                                   | 1,000   | 870   | (130)   | 1,425   | (555)  |
| Draw on general/water reserves                            | 4,000   | -   | (4,000)   | -   | -  |
| <b>Total Receipts</b>                                     | <b>30,575</b>                                 | <b>27,820</b>                                 | <b>(2,755)</b>  | <b>24,675</b>                                 | <b>3,145</b>   |
| Disbursements:  |   |   |   |   |  |
| Legal and planning consultant                             | 4,000   | -   | (4,000)   | 2,390   | (2,390)  |
| Water consulting report                                   | 3,390   | -   | (3,390)   | -   | -  |
| Annual water quality testing                              | 8,900   | 8,154   | (746)   | 7,650   | 504  |
| Newsletter and annual meeting                             | 3,385   | 3,580   | 195   | 1,886   | 1,694  |
| Website & Technology                                      | 2,600   | 3,132   | 532   | 649   | 2,483  |
| BDO tax return  | -   | -   | -   | (203)   | 203  |
| Bank charges  | 300   | 162   | (138)   | 166   | (4)  |
| Insurance   | 1,809   | 1,864   | 55  | 1,809   | 55   |
| Memberships (FOCA)  | 900   | 785   | (115)   | 765   | 20   |
| Other   | 500   | -   | (500)   | 233   | (233)  |
| Support for other organizations                           |   |   |   |   |  |
| Muskoka Conservancy                                       | 1,000   | 1,000   | -   | 1,000   | -  |
| Safe Quiet Lakes  | 2,500   | 2,500   | -   | 2,500   | -  |
| Water testing MLA   | 1,000   | 1,000   | -   | (500)   | 1,500  |
| Community events  | 250   | 250   | -   | -   | 250  |
| <b>Total Disbursements</b>                                | <b>30,534</b>                                 | <b>22,427</b>                                 | <b>(8,107)</b>  | <b>18,345</b>                                 | <b>4,082</b>   |
| <b>Excess of Receipts over disbursements for the year</b> | <b>41</b>                                     | <b>5,393</b>                                  | <b>5,352</b>  | <b>6,330</b>                                  | <b>(937)</b>   |

# Budgets - Last year and this year

| <b>FOR THE YEAR ENDED</b>                                 | <b>BUDGET</b><br>Year ended<br>March 31, 2024 | <b>BUDGET</b><br>Year ended<br>March 31, 2023 | <b>ACTUAL</b><br>Year ended<br>March 31, 2023 |
|---|---|---|---|
| <b>Receipts :</b>   |   |   |   |
| Membership fees   | 26,950  | 25,575  | 26,950  |
| Voluntary contributions                                   | 500   | 1,000   | 870   |
| Draw on general reserves                                  | 6,640   | 4,000   | -   |
| <b>Total Receipts</b>                                     | <b>34,090</b>                                 | <b>30,575</b>                                 | <b>27,820</b>                                 |
| <b>Disbursements:</b>                                     |   |   |   |
| Legal and planning consultant                             | 3,250   | 4,000   | -   |
| Water consulting report                                   | 3,390   | 3,390   | -   |
| Annual water quality testing                              | 10,735  | 8,900   | 8,154   |
| Newsletter and annual meeting                             | 4,888   | 3,385   | 3,580   |
| Website & Technology                                      | 3,200   | 2,600   | 3,132   |
| BDO tax return  | -   | -   | -   |
| Bank charges  | 200   | 300   | 162   |
| Insurance   | 1,920   | 1,809   | 1,864   |
| Memberships (FOCA)  | 900   | 900   | 785   |
| Other   | -   | 500   | -   |
| Support for other organizations                           |   |   |   |
| Muskoka Conservancy                                       | 1,000   | 1,000   | 1,000   |
| Safe Quiet Lakes  | 2,500   | 2,500   | 2,500   |
| Water testing MLA   | 1,000   | 1,000   | 1,000   |
| Community events  | 250   | 250   | 250   |
| <b>Total Disbursements</b>                                | <b>33,233</b>                                 | <b>30,534</b>                                 | <b>22,427</b>                                 |
| <b>Excess of Receipts over Disbursements for the year</b> | <b>857</b>                                    | <b>41</b>                                     | <b>5,393</b>                                  |





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# **Water Quality and Lake Health**

**Alex Magditsch & Lynda McCarthy**

# Why is ongoing *lake health* testing important?

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- To monitor **trends** in lake health
- To determine if human activity is negatively impacting the shoreline and adjacent water
- To keep interested individuals informed of the state of their lake

# MLA Water Quality Initiative

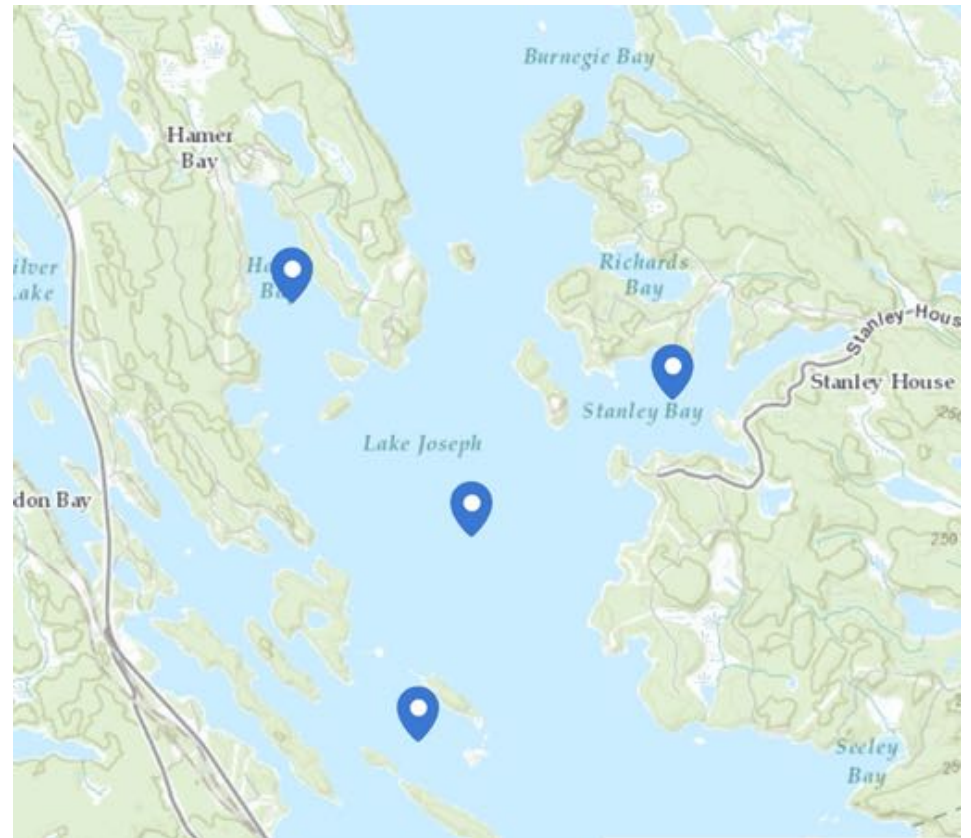
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- LJNA supports, collects water samples for MLA Initiative
- Ongoing since **2001**
- Samples collected May, June, July, August
- **Final Report 2022** prepared by *Hutchinson Environmental Sciences Ltd*; available at [www.mla.on.ca](http://www.mla.on.ca)
- Thanks to “water samplers”:  
Cecil Hayhoe and family  
Storey Badger; Lawrie Badger  
Lynda McCarthy; Juliana Magditsch



# Four Sampling Locations on North Lake Joe

1. Lake Joseph - main basin
2. Gordon Bay
3. Stanley Bay
4. Hamer Bay



# Other LJNA Lake Health Activities

- Continue to monitor stream adjacent to Rocky Crest (discharging into Hamer Bay)
- Review ***Annual Rocky Crest Report*** prepared by ***Azimuth Environmental Consultants, Ltd*** for Club Link
- Monitor other water quality initiatives presently underway by other organizations
- Benthic testing



# Benthic Testing:

## *Citizen Science In Action*

- August 20, 2022; two sites on Lake Joseph
- Adults, children identified benthic organisms
- Technical support: Jess Lario, Biomonitoring Technician, District Municipality of Muskoka



Sow bugs (Isopoda)



Mites (Hydracarina)



Caddisflies (Trichoptera)



Fairy shrimp (Amphipoda)



Mayflies (Ephemeroptera)



Midges (Chironomidae)

*“It was a great group of friendly and **genuinely interested** people. I am happy to see LJNA establishing benthic monitoring on the lake. The data collected is **important for the continuing monitoring of the health of our lakes...** The data will be uploaded to a provincial database to...assist in comparison with other similar waterbodies...”*

# 2023 Citizen Science Benthic Monitoring

- **Please** join us; it is fun, it is educational, it is really, really important!
- Date: **Saturday August 19<sup>th</sup> – 10 am**
- Location: **78 A Scully Road**
- Register online on the LJNA website:  
[www.ljna.org/events](http://www.ljna.org/events)
- For more information:  
Lynda McCarthy:  
[lyndamccarthy22@gmail.com](mailto:lyndamccarthy22@gmail.com)

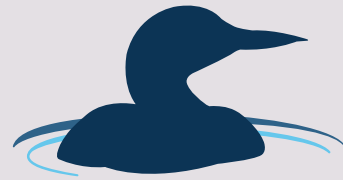


# What can you do to keep quality of water high?

1. Go to **[foca.on.ca/shorelines-stewardship](http://foca.on.ca/shorelines-stewardship)** to read  
“A Shoreline Owner’s Guide to Healthy Waterfronts”
2. Maintain a natural shoreline by ***not clearing shrubs, trees***  
etc... (this will reduce soil erosion, terrestrial runoff; keeps  
geese away)
3. Avoid fertilizers and phosphates  
(nutrients causing excessive algae growth)
4. Be kind to your ***septic system***;  
(avoid overloading; regular checks -every 2-3 years)

**Please get involved:** join the team to help with **water and benthic testing** programs





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# **Election of Directors**

**Blair Sinclair**

# Directors for 2023/24

|           |            |                             |
|-----------|------------|-----------------------------|
| Frances   | Carmichael | Director, Municipal Affairs |
| Nancy     | Cohen      | President                   |
| Elizabeth | Jennings   | Director, Membership        |
| Alex      | Magditsch  | Director, Water Quality     |
| Harris    | Ord        | Director                    |
| Blair     | Sinclair   | Secretary                   |
| Natalie   | Smith      | Director, Membership        |
| Shelley   | Spence     | Treasurer                   |



# How you can help

- Talk to your neighbours and friends about the work of the LJNA.
- Get involved:
  - Communications— website, newsletter, election articles
  - Municipal Affairs,
  - Help organize the AGM, Dock drop
  - Water testing, Benthic testing team
  - Bring your ideas to the table
- Stay in touch with any questions, feedback or ideas



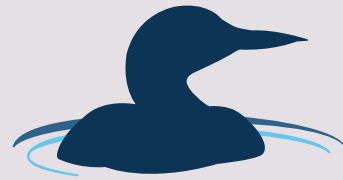
# Contact Us

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- General Email: [info@ljna.org](mailto:info@ljna.org)
- Membership: [membership@ljna.org](mailto:membership@ljna.org)
- Secretary: [secretary@ljna.org](mailto:secretary@ljna.org)
- Treasurer: [treasurer@ljna.org](mailto:treasurer@ljna.org)
- Website: [www.ljna.org](http://www.ljna.org)

This AGM presentation will be posted on our website:  
<https://ljna.org/AGM-Reports>





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# **Municipal Update**

**Nancy Cohen**

# Introduction

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- Municipal matters are an important part of LJNA's mandate.
- Most of North Lake Joe is in Ward 4 but part is in in Ward 3. Waterfront residents represent the majority of electors in Ward 4. Our votes are important.
- We bring a voice to Council on issues that matter to our members. Our goal is to work constructively with and communicate openly with Council and Seguin staff.
- We actively promote participation in elections and work to help members understand what the candidates stand for, and to tell the candidates what is important to us.



# Seguin Township Updates

Mayor Ann MacDiarmid  
Terry Fellner, Councillor for Ward 4  
Seguin Fire Services



# **Seguin Township Updates**

**Mayor Ann MacDiarmid**



# **Seguin Township Updates**

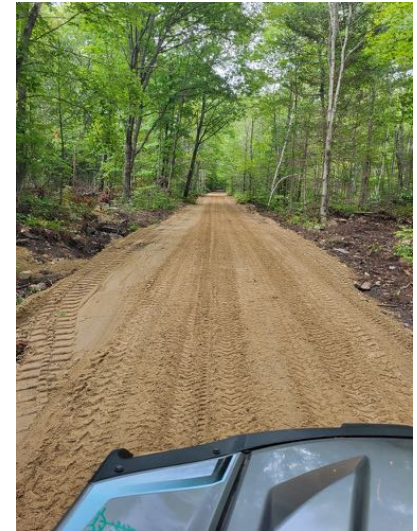
**Terry Fellner,  
Councillor for Ward 4**

# New Airport Runway

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# Seguin Trail and Park to Park



# Map of the Trails





# **Seguin Township Updates**

**Fire Services**

**Terry Fellner on behalf of Fire  
Chief Sean Carroll**

# Community Connections

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Welcome to:

- Dave Rozycki, President, Maple Leaf Marinas
- CNIB Lake Joe: Steve Smyth - Manager, Philanthropy & Campaign Lead (CNIB Lake Joe)
- Camp EKON: Meg Doherty – Director and Jennifer Bizzarri and Paget Catania - Board members
- Safe Quiet Lakes: Diana Piquette
- Rosseau Nursing Station, LJYC, WPSHCF,



# Thank-you!

Gordon Bay Marine  
Maple Leaf Marinas  
Seguin Township

To the many volunteers  
that keep our programs running throughout the  
year

And to our members  
for their loyal support and passion for our lake

