

2016 Lake Joseph North Association Newsletter

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.



- A N N U A L -
GENERAL MEETING

SATURDAY JULY 30TH

8:30am to 10:30am

GORDON BAY MARINE
BOAT SHOWROOM

CHECK LJNA.ORG
FOR MORE INFORMATION



photo by: Stephen Goldhar

There's no better way to get some positive energy flowing than sharing yoga practice with friends on the dock! Want to share photos of family, friends and neighbours enjoying cottage times together? To post your favourite photos on the LJNA please email, info@LJNA.org

President's Message:

Fellow Lake Joseph Residents and Cottagers

Welcome to our 2016 Newsletter!

Inside you will read reports from our committees as well as news from around our lake and Seguin.

Many thanks to my fellow board members for their dedication and thoughtful contribution and to the many volunteers who step-up to help with specific projects. We are very lucky to have so many dedicated Community Members with a passion for our lake and who



2015/16 Directors and Volunteers

Nancy Cohen - President
Frances Carmichael -
 Seguin Affairs
Shawn Gordon -
 Treasurer, Township
 Finance Committee
Bruce Hatherley -
 Commercial Liaison, AGM
 Host
Cecil Hayhoe - Water
 Testing, Muskoka
 Conservancy
Emilie Hayhoe - Website
 Communications
Simon Jennings -
 Website, Email
 Communications
Alex Magditsch - Water
 Testing
Paul Morrison - Legal,
 Governance
Chris Robinson -
 Membership
Andrew Watson - Water
 Quality
Janice Wadge - Volunteer
 - Newsletter

are committed to being involved. We have an excellent team from all parts of the lake.

We are currently recruiting for secretary, website content editor, and for the membership team. If you are interested in volunteering or if you have any comments or concerns please be in touch at info@ljna.org.

I look forward to seeing you at our AGM on Saturday July 30th, 8:30 am. Join us early for snacks and coffee generously provided by Kelly Kingsland of the Lakeside Cafe, Gordon Bay.

Happy Summer!

Nancy

Introducing the New Look of the Lake Joseph North Association!



Many thanks to Carly Hoffman, who grew up on Yoho Island and runs her graphic design business from the Island in the summer. Her passion for our lake comes through in her thoughts about this design:

"Nothing says Muskoka to me more than the loon's call on the lake, and the quiet disturbance it makes on the surface of the dark blue and green waters of Lake Joe. I love when they pop out of the lake on a hot summer's day and start paddling away."

Water Quality Report:

The MLA's Water Quality Initiative is underway again in 2016, sampling most of the same sites as 2015. On behalf of all the Members, the Board of Directors of the LJNA would like to thank the team of volunteers who collected water samples in 2015. Thank you Cecil Hayhoe, John Offutt, Juliana Magditsch, Lynda McCarthy, and Barb Butler. We welcome anyone interested in joining this committed team in 2016.

“The water quality at the north end of Lake Joseph continues to be the envy of the rest of Muskoka. Our position at the top of the watershed ensures that we have very few concerns in our area, and as individual property owners we must make every effort to keep it that way. This means:

- maintaining a vegetated shoreline (don't clear shrubs and trees away from the shore)
- avoid using fertilizers
- ensure your septic system is properly maintained and is operating well.

In 2015, the Muskoka Lakes Association's (MLA) Water Quality Initiative program once again tested water in four areas around north Lake Joseph. Bacteria (Total Coliforms) was tested in three sites in Hamer Bay and one site near the CNIB camp (GNB-3). Phosphorus (a critical indicator of lake system health) was tested during the spring turnover at a site between Wegamind and Bungay Islands, followed by testing four times in the main basin of the lake east of Wegamind Island, as well as in Stanley Bay and Hamer Bay. Dissolved organic carbon (an indicator used to help identify man-made sources of phosphorus) was also tested at one site upstream from Hamer Bay.

The results for MLA's water sampling are presented in a report prepared by Beacon Environmental, titled 2015 Water Quality Initiative Report, which can be found on the MLA's website: <http://mla.on.ca/>.

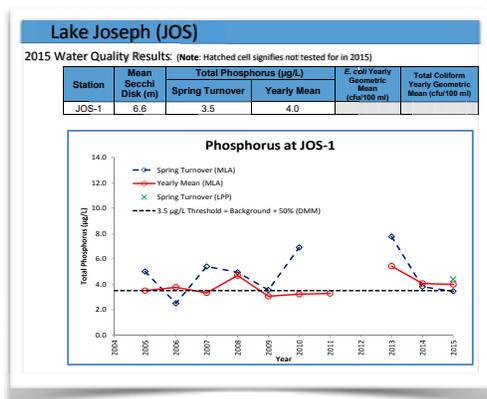


Figure 1 summarizes the results for the main basin of Lake Joseph (JOS-1). Beacon reports that “Phosphorus results remain consistent over the sampling years. The 2015 phosphorus results remain slightly above the District Municipality of Muskoka (DMM) threshold, similar to 2014 data and well below the 2013 sample results.”

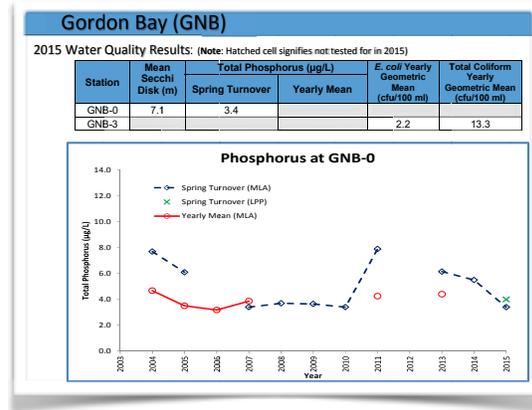
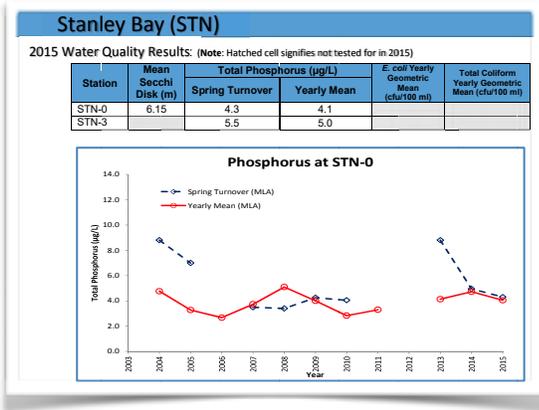


Figure 2 and **Figure 3** summarize the results for Stanley Bay and Gordon Bay sampling areas respectively. The phosphorus results are consistent with previous years. The bacteriological sampling was restarted at GNB-3 in 2015 and the results are below MLA upper limits.

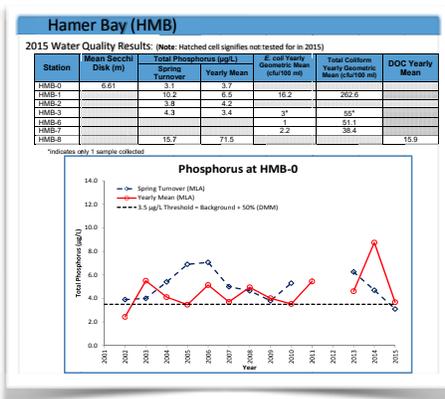


Figure 4 summarizes the results for Hamer Bay. The 2015 phosphorus results are similar or better than previous years for all of the sites but one. The phosphorus level in the main part of the bay returned to a result consistent with previous years and is slightly above the DMM threshold of 3.5 ug/L. The phosphorus results at HMB-8 (the stream exiting the Rocky Crest property) were elevated from the 2014 values. Ongoing monitoring is required to assess if this is an anomaly. Bacterial counts in Hamer Bay were reported as “low to slightly elevated”. Beacon recommended “sampling continue to monitor long-term trends with additional monitoring at HMB-8 in 2016”.

Additionally, LJNA has for many years retained consultants to sample the creek discharging from the Rocky Crest property, to augment the data collected by the MLA. This continued vigilance is important to assist in our understanding of the contributing factors to the phosphorous load in Hamer Bay.”

Alex Magditsch and Andrew Watson



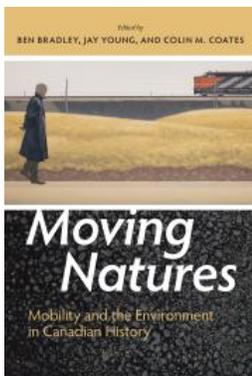
Muskoka Conservancy On Lake Joe North:

We are excited to announce a major Muskoka Conservancy project that will preserve the shorelines of Dahwamah Island for all time. Dahwamah Island is a kilometer south of Gordon Bay Marine and encompasses over 30 acres and 8,000 feet of shoreline. It is the last large Island in Lake Joe North that has not been severed into three or more parcels of land. The Family that owns Dahwamah will be gifting much of the value of the Island to the Muskoka Conservancy by granting a permanent non development Conservation Easement on over 70% of the Island and development restrictions on the southern portion to protect the untouched beauty of the Island. The Family wishes to pass the enjoyment of their Island on to the next generation, so the historic cottage and boathouse at the southern tip, dating from 1900, will be restored under an Easement. Two more cottage developments will be allowed adjacent to the southern property but with restrictions on boathouses and removal of shoreline trees. To assist in the financial arrangements we currently have commitments from over 12 Lake Joe cottagers. We are hoping for further financial assistance to bring this project to fruition. Donations can be in the form of cash or share donations (allowing share donors to avoid capital gains tax on donated shares). All donations should be made to the Muskoka Conservancy with tax receipts issued this year, assuming the project can be completed as scheduled. Please contact Nick Pemberton at nick@amaron.com or Cecil Hayhoe at cecilhayhoe@gmail.com if you are interested in assisting in this project.

Nick Pemberton and Cecil Hayhoe

Moving Natures: Mobility and Environment in Canadian History:

*Interested in the history of the Muskoka Region? - The following is an excerpt from the book **Moving Natures: Mobility and Environment in Canadian History**. For more information go to: <http://press.ucalgary.ca/books/9781552388594>*



Chapter 3: Supply Networks in the Age of Steamboat Navigation:

During the late nineteenth century, at a time when mobility was limited, supply boats provided hotels, cottagers, and lakeshore residents with fresh vegetables, fruits, dairy, eggs, and meat from local farmers and general stores. These supply boats served an important social function at the same time as they helped create a more sustainable economy. The rise of motorboats after the turn of the twentieth century challenged the prominent role of supply boats in Muskoka, which had important social, economic, and environmental consequences.

Andrew Watson -Director on LJNA Board, Postdoctoral Fellow, University of Saskatchewan.

Safe Quiet Lakes:

OUR MISSION IS TO IMPROVE SAFETY AND ENJOYMENT OF OUR TREASURED, SHARED RESOURCE.

We think the best way to make this happen is through education and communication and by involving all lake users in these discussions.



On Victoria Day weekend, Safe Quiet Lakes (SQL) launched its annual campaign to build awareness of respect, safety, and the risks on the water.

This year the campaign will highlight the growing issue of excessive noise created by some powerboats including those with a “captain’s choice” muffler system.



SQL and the OPP are working together to educate boaters about mufflers and the regulations that govern them. While the OPP will be enforcing these regulations, SQL’s campaign will remind boaters that not only is operating without a proper muffler against the law, it is inconsistent with the culture of the lakes.

Paul Coffey, a cottager and NHL Hall of Fame-er, has lent his voice to the campaign. Paul states: “We share these spectacular lakes and all of us have a responsibility to respect our neighbours. We risk ruining this precious environment if we run our boats without considering the impact of noise or disengaging our mufflers “.

With the OPPs support, SQL has made a video explaining the noise and muffler issue. Go to www.safelakes.ca to see an interview with Marine Officer/Provincial Constable Isaac Houston of the Bracebridge **OPP**, in which he explains the legal and social issues of loud boats.

SQL has also been busy on other fronts. Since 2014 SQL has erected more than 100 large Boaters Codes signs at Marinas and Boat Launches. This achievement is due to the efforts of our summer intern, who will also be speaking at events and AGM’s throughout Muskoka about SQL’s program to encourage respectful and safe boating.

Thank you to LJNA and so many of you on North Lake Joe for your continued financial support. Our thanks also to Seguin Township. For a list of our supporters and more information, or to make a donation, please visit www.safequiet.ca.

Frances Carmichael, Chair - Safe Quiet Lakes

An Eye on Seguin Taxes:

For many years, our Treasurer, Shawn Gordon has served on the Seguin Finance Committee. He sends in this report:

The Seguin Finance Committee continues to advocate for:

- a zero percent tax increase
- no increase in reserves
- any unexpected surplus to be returned to the taxpayers
- elimination of arbitrary reserves that are set up to reduce the current year surplus and reduce operating costs in future years.

Seguin has been working hard to control costs but must still pay large increases in legislated costs that are controlled by other levels of government. The increased cost for the OPP is \$272,760, which includes \$205,000 due the change in the billing model plus another \$67,760 increase in operating costs. The change in the billing model is being phased in over 3.5 years from 2015 to 2018. As a result we will see additional charges of \$201,500 in 2017 and \$102,500 in 2018 plus increases in the operation costs. In addition, Seguin's share of Belvedere Seniors Home in Parry Sound will increase by \$35,235 or 7.8%.

In 2016 the municipal portion of revenue from taxation will increase by \$290,027 (2.64%) over 2015. The revenue from existing property tax owners will increase by 1.5% over 2015 with an additional 1.14% coming from new assessments. A 1% increase in the 2015 municipal tax is \$110,000. At December 31, 2015, reserves were \$4,910,138. The plan is to lower the reserves to \$4,138,643 by the end of 2018 and \$3,381,316 at the end of 2020.

To see the final budget go to:

<http://www.seguin.ca/en/live/resources/tr-by-law-2016-025---striking-2016-tax-rate.pdf>

For details on the reserve see pages 15 and 16.

Many thanks to fellow Shawn Gordon and Craig Reith for their contributions to the Seguin Finance Committee. There are many opportunities for volunteer for Seguin Township Committee: To find out more please visit: <http://www.seguin.ca/en/township/boardscommittees.asp> or contact the Clerk's Department at 705-732-4300 or info@seguin.ca.

Seguin Township Update – Summer 2016:

A message from Ward 4 Township Councillor, Susan Adams:

“It is my honour to represent the ratepayers of Ward 4, and I thank you for your support in the April 2016 by-election. I and members the Seguin Township Staff look forward to speaking with you at the 2016 LJNA AGM; particularly on the following topics of interest:

Lake Stewardship Program: The recently launched Lake Stewardship initiative is designed to increase awareness of the environmental value of preserving shorelines, and promoting a cultural shift from landscaping to naturalization.

Stanley House Road Transfer Program: This summer, Seguin Public Works has added 2 more recycling bins and is patrolling the site more frequently. As well, \$250,000 has been budgeted to refurbish the site in the fall of 2016. This will include adding transtore bins and 2 compacting receptors to create a site similar to the Hwy 141/Turtle Lake Road transfer station. **The annual Stanley House Free Bulky Item Dump Day will be held on Saturday August 20th from 8:00am – 4:00pm**, when large items such as furniture and appliances will be accepted at the site (but not construction waste, shingles or hazardous waste).

Septic Re-inspection Program : This summer we have doubled our efforts and hired 4 students in 2016 versus 2 in 2015. This means greater coverage of lakes and better follow-up on properties with compliance concerns with septic systems. Examples of compliance concerns include signs of tank and/or bed failure, grey water pipes discharging, outdoor showers and maintenance issues such as overgrowth or items placed on tanks/beds.

Budget/Taxes: The final budget was approved in May with a municipal residential tax rate of 0.350224%. This results in an increase of approximately .34% over 2015 for the average residential property tax bill (including the Education tax rate, and after adjustment for the 2016 assessment phase-in). Of note; the 2016 effective tax rate increase, originally planned for 2.0%, was reduced to 1.5% at the request of Council.

Minor Variances: The LJNA has asked for clarification of the role of the Committee of Adjustment and what constitutes a minor variance:

The role of the Committee is to approve, refuse or defer applications for variance, grant permission to expand legal non-conforming uses, or grant 'similar use variances'. Each property is visited by members of the Committee to aid in decision making, and a public hearing is held where the application is considered and put to a vote. The powers of the Committee are established under Section 45 of the Planning Act, and require that the four statutory tests be satisfied by the Applicant. The four tests of a variance are:

- Does the application maintain the general intent of the Official Plan
- Does the application maintain the general intent of the Zoning By-law?
- Is the application appropriate for the area?
- Is the application minor?

For more information contact me or Adam Kozlowski, Senior Planner at 705-732-4300.

Aerial Spraying of the Pesticide Bt to Control Hemlock Looper:

Some LJNA members have asked about the pros and cons of aerial spraying to control pests such as the hemlock looper. The following information was provided by Al Sinclair, a naturalist with The Muskoka Conservancy Technical Advisory Group. Our thanks to Debbie Hoffman for seeking out expert advice on this subject.

“In 2016 Muskoka Conservancy decided not to spray their nature reserves in the Lake Joseph area for hemlock looper control. The decision was based on information and advice from the Canadian Forest Service and a local Arboricultural Consultant.

The hemlock looper feeds mostly on balsam fir in Eastern North America and not hemlock. Hemlock populations in Muskoka, in general, are aging and much of the decline we see in this species is simply due to their age and natural cycle. Since it is a native species, the hemlock looper has many natural controls that respond to infestations to end them quickly before tree mortality occurs. Spraying of pesticides annually has been shown to delay the response of these natural controls and hence prolong these infestations.

Outbreaks are characterized by small pockets of infestation scattered over a vast area. Studies done on the effectiveness of Bt on the target species have been inconclusive. Because of the nature of this insect, it is difficult to determine the nature of the populations in a region from year to year.

Anyone living near an area where aerial spraying is planned should be aware that Bt is not a benign pesticide and that aerial applications can have far reaching ecological impacts. Bt can dramatically reduce the number and variety of moth and butterfly species, which in turn impacts birds and mammals that feed on caterpillars. In addition, a number of other beneficial insects are adversely impacted. In the years following repeated spraying one can expect to see a sharp decrease in all species of moths and butterflies and also in bird species that depend on caterpillars to raise their young.”

Al Sinclair, Naturalist with the Muskoka Conservancy Technical Advisory Group

JOE’S TEAM - A GRAND FINALE FOR A GREAT CAUSE:



This year marks the 10th anniversary as well as the final year of the Joe’s Team Triathlon at the CNIB Camp on Lake Joseph. The Joe’s Team Executive Committee wants to thank everyone who has supported Joe’s Team over the past 10 years. Joe’s Team has been the most successful grassroots fundraiser in the

history of the Princess Margaret, raising over \$11 million for vital cancer research. These funds have built and supported an internationally recognized research team which has grown from 4 to 82 and transformed head and neck cancer research in Canada. The researchers are discovering better methods of prevention, screening, diagnosing and ultimately targeted personalized treatments that can benefit many forms of cancer. As of 2015, this team has a state-of-the-art research facility, the Joe Finley Centre, named in honour of our fellow Lake Joe cottager and inspiring friend, Mr. Joe Finley. Our thanks to all Lake Joe cottagers for your generous support, as participants, donors, volunteers and for being part of the cheering squad at the CNIB for all of these 10 years. Joe would be so proud!

For more information on the specific cancer research that Joe's Team has supported, please click on the following link for our Spring 2016 Joe's Team Newsletter: <http://joesteam.ca/JoesTeam/media/Joe-s-Team-Images/NewsletterFinal-Print.pdf>

Brian Smith, Joe's Team Executive Committee

The Ruth Dare Nursing Station, Rosseau:

An update from Katie Hogue, MN, BScN, NP, Rosseau Nursing Station Manager:

"Thank you for your ongoing support for the Rosseau and Area Nursing Station. The Nursing Station continues to thrive because of instrumental community support that has made it all possible. After almost 13 years the Nursing Station has grown into a new building with many resources. This summer we will be launching a new website. As the website is still work in process, I have provided below answers to some frequently asked questions. For more information, please feel free to call (705) 732-1095, or email me at khogue@wpshec.com."



What is the Nursing Station's Mandate?

The Rosseau Nursing Station is funded by the Primary Care Branch of the Ministry of Health and Long Term Care to ensure that local residents have access to primary care (ie. Physician or Nurse Practitioner). Since 2003, the Nursing Station is funded for only one Nurse Practitioner.

How many people does the Nursing Station serve?

The Nursing Station serves both year round and seasonal residents, even those with access to another primary care provider. The full time Nurse Practitioner, Katie Hogue, has a roster of over 1300 regular patients, of which 1050 patients are primary care. In 2015 there were

4083 visits - which has more than quadrupled since the nursing station opened in 2003. The number of monthly visits increases an average of 41% between May through October, with a 57% influx seen in July.

How does the Nursing Station handle the busy summer months?

This year, due to the growing volume of patients, weekday summer hours have changed from a walk-in to a by-appointment basis. This will improve efficiency, reduce wait times, and relieve pressure on the nursing station staff. Walk-ins will be accommodated on weekends in July and August. We reserve at least one same day appointment and try to provide additional minor same day appointments if time allows. During the summer, we try to avoid the longer annual health exams to accommodate shorter episodic visits to alleviate pressure on the emergency department.

Will the Nursing Station be open on the weekends in July and August?

We have been very fortunate to have community donations from the Lake Rosseau North Association and other community members to enable us to open on the weekends in July and August. A special thank you goes to Lake Joe North member Jack Cashman, who serves on the Nursing Station's Community Advisory Committee.

*LJNA note: We cottagers benefit from having this accessible care when situations arise on busy summer weekends. The summer weekend walk-in hours are only possible due to community donations. If you wish to make a contribution to this worthy cause please drop off a cheque made out to WPSHC Foundation at the clinic or donate online at www.WPSHCF.com. **Please specify "Rosseau EH!"** to be sure that your contribution will be earmarked for this initiative."*

Hours of Operation

Monday- Thursday : 8:30 am-3:30 pm (By appointment)

Friday: 8:30 am- 12:00 pm (By appointment)

Saturday/ Sunday July and August only: 8:30 am-3:30 pm (Walk-in)

Labwork: Monday-Friday 8:30 am-10:00 am (labs only by appointment) or 9:30 am- 12:00 pm (with longer appointment)

Dear North Lake Joe Neighbours:

The Lake Joe Vision Team would like you to join them to help send people of all ages who are blind or partially sighted to Lake Joe this summer.

Your donation will provide a life changing experience – right here in this beautiful setting that is Muskoka.

Click on cnib.ca to make your gift online, then COME VISIT LAKE JOE, and see first hand the difference you have made.

Or mail a cheque made out to Major Gifts Ontario, CampaignLead, CNIB Lake Joseph Centre to 1929 Bayview Ave, Toronto, On
Thank you from your friends at Lake Joe's CNIB VISION TEAM!

Eyre Purkin Bien CFRE, eyrepurkin.bien@cnib.ca

The Lake Side Cafe at Gordon Bay has Gone "Green"!

Lakeside@GordonBay has now introduced a fresh whole foods approach to your favourite lunch stop. Fresh produce is available along with a selection of fresh salads made daily to compliment your meal.

Don't panic- we still have all your traditional favourites; from fresh cut fries to hormone free hamburgers and wraps. We look forward to seeing you at the LJNA Annual Meeting!

Kelly Kingsland

LJNA Treasurer's Report for the year ended June 30, 2016:

Great news! We had a **surplus of \$ 2,310** for the year and now have a **equity of \$2,716** which will be available for unforeseen events. This surplus was the result of decreased costs for water testing near Rocky Crest combined with an increase in membership revenue, which has allowed us to transfer \$3,000 to the reserve.

LJNA continues to collect water quality data at the stream near Rocky Crest but this year the frequency of detailed analysis was reduced as a result of last year's peer review report. This resulted in a reduced cost of \$6,191 for water testing in 2016 versus 2015 and \$1,828 less than budget, due to reduced consultants' costs and fewer required tests.

In 2016 Doug Sainsbury, our hard working, fiscally responsible councillor died. He did an excellent job working to preserve the environment and keep Seguin tax rates low. Seguin township called for a by-election in April to replace Doug, and LJNA decided to host an all-candidates debate in Toronto. This cost was \$1,008. Most of the remaining expenses were close to budget.

This past year we implemented the LJNA website which allowed individuals to register and pay membership fees on line for the first time. Our membership jumped from 112 in 2015 to 150 in 2016. About a third of the membership registered and paid on line. We apologize if you tried and were not able to register on line, and would like to assure you that we have worked to fixed the problems.

Please try to pay online this year. It helps us be more efficient.

While the new website helped to increase membership, unfortunately the new system did not allow members to make voluntary contributions. This resulted in a drop of \$ 1,174 in voluntary contributions to LJNA and a reduction to the amounts transferred to the Muskoka Conservancy and Safe Quiet Lakes. We are working on ways that will allow voluntary contributions.

Shawn Gordon

**LAKE JOSEPH NORTH ASSOCIATION
GENERAL FUND
RECEIPTS AND DISBURSEMENTS**

FOR THE YEAR ENDED	BUDGET June 30 2017	BUDGET June 30 2016	ACTUAL June 30 2016	ACTUAL June 30 2015
Receipts :				
Membership fees	\$ 22,500	\$ 20,000	22,500	16,850
Voluntary contributions	1,000	-	850	2,024
	<u>23,500</u>	<u>20,000</u>	<u>23,350</u>	<u>18,874</u>
Expenses:				
Consultants + Water quality testing	8,000	9,000	7,072	13,263
Transfer to (from) water reserve	2,000	-	3,000	(2,000)
Water testing Muskoka Lakes Association	1,500	1,500	1,500	1,500
Safe Quiet Lakes	2,500	2,500	2,500	2,500
Land trust other	1,000	-	-	-
News letter and other communication costs	3,500	3,500	3,136	2,884
web site	1,000	500	702	-
Bank charges	240	240	223	235
PayPal charges	500	-	236	-
Insurance	1,177	1,177	1,177	-
Memberships (FOCA)	750	500	486	463
All Candidates meeting	-	-	1,008	-
Other	1,000	1,000	-	20
	<u>23,167</u>	<u>19,917</u>	<u>21,040</u>	<u>18,865</u>
Surplus (Deficit) for the year	333	83	2,310	9
Surplus (Deficit) start of the year	2,716	406	406	397
Surplus (Deficit) end of the year	<u>\$ 3,049</u>	<u>\$ 489</u>	<u>\$ 2,716</u>	<u>\$ 406</u>

RESERVE FUND FOR WATER TESTING

FOR THE YEAR ENDED	BUDGET June 30 2017	BUDGET June 30 2016	ACTUAL June 30 2016	ACTUAL June 30 2015
Reserve Fund start of year	\$ 5,500	\$ 2,500	\$ 2,500	\$ 4,500
Transfer (to) from General Fund	2,000		3,000	(2,000)
Reserve Fund end of year	<u>\$ 7,500</u>	<u>\$ 2,500</u>	<u>\$ 5,500</u>	<u>\$ 2,500</u>

Note 1 During the year we also received and forwarded \$750 (2015-\$860) in charitable donations for the Muskoka Conservancy from 12 (2015-16) families.

Note 2 During the year we also received and forwarded \$ 650 (2015-\$610) in charitable donations for the Safe Quiet Lakes from 9 (2015-13) families.

BALANCE SHEET

	BUDGET June 30, 2017	BUDGET June 30, 2016	ACTUAL June 30, 2016	ACTUAL June 30, 2015
Assets				
Bank	\$ 9,549	\$ 1,989	\$ 7,666	\$ 1,906
Deposit re water testing	1,000	1,000	1,000	1,000
Total assets	<u>\$ 10,549</u>	<u>\$ 2,989</u>	<u>\$ 8,666</u>	<u>\$ 2,906</u>
Liabilities				
Memberships for next year	\$ -	\$ -	\$ 450	\$ -
Reserve for water testing	7,500	2,500	5,500	2,500
Surplus	3,049	489	2,716	406
	<u>\$ 10,549</u>	<u>\$ 2,989</u>	<u>\$ 8,666</u>	<u>\$ 2,906</u>

Join LJNA and Help Keep North Lake Joe Beautiful

Your membership and donations are important to us and they help us advocate for your interests. Membership provides you access to relevant information, keeps you abreast of issues and concerns on the lake and connects you with other members of the Lake Joseph North Association community. The 2016/17 Membership Fee is \$150.

You now have 3 ways to sign-up and support the LJNA

1. Register online at LJNA.org – payment by major Credit Card or PayPal

Our online membership system has been improved for this year.

Click the **Membership** tab on the website and follow the prompts. If you are already an LJNA member but paid by cheque in the past, we ask that you complete the NEW members section the first time you sign up online. Contact info@ljna.org if you need help.

2. Go Online, print the form and register by mail – payment by cheque only

Go to the **Membership** tab on the website and click **download and print our membership form**. Complete the form and mail along with your personal cheque payable to LJNA to Shawn Gordon. 72 Melrose Ave, Toronto, ON M5M 1Y5.

3. Register at the AGM – July 30, 8:30 am Gordon Bay Marine.

Bring a cheque payable to LJNA or credit card to the AGM.

If you have any questions about joining the Lake Joseph North Association don't hesitate to contact us at membership@ljna.org.

Lake Joseph North Association Annual General Meeting

Saturday July 30th – 8:30 am to 10:30 am

Gordon Bay Marine – Boat showroom

Join us early for coffee and snacks provided by Lakeside at Gordon Bay. Meet fellow neighbours, learn about LJNA activities, share your ideas, renew your membership, get updates from invited guests. Our thanks to Gorgon Bay Marine for hosting the meeting.

Meeting begins at 8:45 sharp.