

Otter Lake Cottagers Association
Annual General Meeting – Sun, August 6 at 9:30am

President's Report – Nita Acker

- Nita opened the meeting at 9:30am, welcomed everyone and thanked them for attending the AGM a day later, due to bad weather. Approximately 30 were in attendance today.
- She noted that we had a full agenda and requested everyone's patience and cooperation to get through it, so we could start Fun Day without delay. She reminded everyone that there is only one vote per cottage.
- On behalf of OLCA, Nita thanked the Boychoff's for hosting AGM and Fun Day for the 35th Year! The first Fun Day was held in 1973.
- Nita asked that everyone sign in on the attendance sheet and include their email.
- Nita offered condolences on behalf of OLCA to the following: Ian Meldrum on death of his mother, Doreen, August 7, 2016; John Waltho on death of his mother, Vivian, on October 18, 2016 – she was 105; Jennifer Slater on death of her father, Don, on May 10, 2017. Sarah sent sympathy cards to all of these cottagers on behalf of OLCA.
- Nita then introduced the current Directors: Gary Acker, Cliff Ayer (Treasurer), June Lambden, Rhonda Montgomery (Fun Day Water & Land Races), Sarah Thorne (Secretary), Nita Acker (President & Website Liaison), and John Waltho (Parkers Landing Liaison), Martin & Emily Doyle (Lake Stewards) who were unable to attend.
- The Directors meetings were held Sept 4 2016; May 21 and July 2, 2017. The final meeting this year is September 3
- Nita noted that new Directors are welcome! Anyone interested can come forward later in the meeting, or get in touch with Nita.
- Nita introduced the new cottagers. Unfortunately none were able to attend the AGM. New cottagers are:
 - Scott & Trish Adams - 1023 Twilight Close
 - Alexis Marcella - 1453 Tock Lane
 - Jennifer & Chris Plewes - 1449 Tock Lane
 - Bob & Wanda Sabota - 1609 Livingstone Lake Road
- Cottages for sale: 1031 Camp Bay (Livingstone); 1014 Twilight Cl (Mahoney)
- Quarry Petition – Nita and many others have spent considerable time on understanding the proposed quarry near Harvey Lake. While this would typically fall under New Business, we wanted to have time to circulate the petition for signature. Many emails were sent out to OCLA members providing background on the issues related to the quarry. Nita thanked all the people who have sent in letters of concern and noted the deadline of August 8 for getting the letters in. Nita read the OLCA petition: *“We, at Otter Lake Dorset, petition the Ministry of Natural Resources & Forestry to reconsider the designation of Category B for this application and change it to Category C so*

that further study can be undertaken on the impact this quarry would have on Harvey Lake and the surrounding area.”

- Rob Timbers moved that the petition from OLCA be sent to the Ministry of Natural Resources and Forestry; seconded by Heather Wootton. All in favour.
- Guest speaker – Fire Chief Mike Cavanagh was to be our guest speaker but was not available because of the date change. We will invite him next year.

Secretary Report – Sarah Thorne

- The minutes from the 2016 AGM are posted on website. No one offered errors or omissions, so Sarah asked that someone move that the Minutes from the last AGM, July 30, 2016, as distributed on website be accepted.
 - Gary Acker moved; Kathy Scarth seconded. All in favour.
- This is the 50th anniversary of the Wootton family coming to Otter Lake. On behalf of OLCA, Sarah presented a card to Stan, Richard, Anita and Heather Wootton.

Treasurer Report – Cliff Ayer

- Cliff reviewed the OLCA membership, which is a record high! We have 76 of 91 cottages as members, so 85% of our cottagers are members. This is very high for a lake association and really demonstrates the strength of OLCA.
- The current bank balance is \$3100.10, not including dues coming in over the weekend.
- Cliff noted several cottagers had paid their dues already, which is much appreciated. The deadline for dues is September 30, so we can plan for winter cottage checks. Those who pay by today get an free updated laminated map. Additional maps are available for \$1.00.
- Cliff reviewed highlights of the budget:
 - Expenditures in the past year:
 - Clothing purchases were \$2547.87 resulting in sales \$3987.00 for a profit of \$1439.13.
 - Last year we sold \$1700 worth of calendars, and EcoEthic.
 - Dispersed fees and donations in the past year:
 - FOCA fees \$372.
 - CHPOA Coalition of Haliburton Associations (CHA) \$150.
 - Dorset Rec Centre \$100 donated in the past for the use of the internet. Members said this was still of value as many have poor quality connectivity and are still going to the library.
 - Dorset Health Hub \$100.00 and Dorset Fire and Rescue \$100.00.
 - Admin Expenses \$589.38 (including the \$257.50 Healthy Shoreline project fee).
 - Fun Day liability insurance \$572.40, which Cliff noted was more expensive than it used to be.

- Winter Cottage checks (which would be valued at \$275 or more if paid individually by cottagers) were \$2100.00 in 2016. Cottages are checked four times over the winter months by Nita Acker and Jamie Hurley.
 - Cliff asked for a motion to increase this to \$2200 for 4 checks of members cottages. Sarah moved we increase the cottage checks amount to \$2200; Peter Chipman, seconded. All in favour.
- Lake Emergency Contingency Fund started 2009/10 with \$250.00 being put aside annually. To date, a total \$2000 has been set aside in case we have issues related to the culvert.
- So the closing bank balance is \$3110.07.
 - Cliff moved we accept the Treasurer's Report; Heather Wootton seconded. All in favour.
- Cliff noted that we already have over \$900.00 in fees collected for next year.
 - Cliff moved that the OLCA dues stay at \$40; Gary Acker seconded. All in favour.
- Cliff explained that there is a motion on books to make donation of \$50 to \$100 donation (depending on OLCA financial situation) for Public internet access in Dorset at the Public Library.
 - Hester Timbers moved we make a donation for \$100; Lisa Chipman seconded. All in favour.
- The Directors suggested OLCA donate \$100 to the Dorset Community Partnership Fund for Health Care Hub
 - Stan Wotton moved; Peter Goring seconded. All in favour.
- The Directors suggested giving \$100 to the Dorset Volunteer Fire & Rescue.
 - Debbie Boychuk moved; Larry Cassie seconded. All in favour.

Lake Steward Report – Martin & Emily Doyle

Martin and Emily Doyle and John Waltho were unable to attend the AGM, so Nita read their reports.

- John Waltho – sent letter of thanks to municipality for repairs done to the Parkers Landing dock and landing pad. A lot of work had been done and the ramp is in good shape, which is much appreciated. John will continue to monitor its condition.
- Dave Anderson, WOLRA, was not at the meeting but Rob Timbers provided an update on the culvert. He is clearing the culvert almost daily and the beaver continues to fill it! The culvert is in good shape and we haven't had any problems this year.
- Nita noted that Martin & Emily's full Lake Steward report was attached to these minutes. Highlights included the following:
- Martin and Emily will be wearing bright yellow vests when they are doing their lake checks so they are visible to all.
- Ribbon of Life reusable shopping bags were provided free by the CHA and distributed to AGM attendees.

- Martin, Emily & Nita attended the CHA Municipal Septic Re-inspection meeting September 16, 2016 and CHA Lake Stewards meeting May 6, 2017.
- The Healthy Shoreline / Love Your Lake Project: \$80,000 project – 4th and final year. Overall results: 92% of Haliburton lakes did NOT meet the 75% minimum – shocking results. **Otter Lake scored 80% (26% Natural; 55% Regenerative; 19% Ornamental; 1% Degraded) and was one of only 4 lakes that did.** AGM attendees applauded! Every property owner received their individual results from last August's assessment - each property owner on Otter Lake was encouraged to improve their shoreline for water health & property value. Nita explained that individual assessments were not shared with OLCA, just the aggregate results.
- Shoreline Renaturalization funding from Great Lakes Guardian through CHA has been approved. Actual dollars not available yet. Boychoff's applied and will have planting done in spring 2018.
- For those cottagers who rent or have family using the cottage when you're not there, it's important to know how to protect your place, your septic and our lake. The CHA has shared special posters with tips for the Laundry, Bathroom, Kitchen and Garbage Disposal. We encourage you to post them. A few copies are here today – help yourself. Or go to our website and print your own.
- Diana Scott asked a question about people bathing in the lake and requested a little backgrounder/reminder for hand out. Nita noted that the bottom line is NO soap or shampoo, even phosphate free please.
- EchoEthic was available for purchase at the AGM/Fun Day for \$55 (regularly \$73.45).

Webmaster Report – Bernie Mason (Website: *otterlakedorset.com*)

Bernie was unable to attend, so Nita gave his report:

- Website 6 year renewal is up in 2018. We will bring it up to vote on next year.
- Changes are underway: the Otter logo on the website is being changed to match the actual official logo. And over the next year Sam Mason will be making the site responsive, meaning it will detect when you're using a mobile device and change how the site is viewed. This will make the site mobile friendly.

Fun Day – Rhonda Montgomery

- Rhonda reminded everyone that NO alcoholic beverages are to be consumed at Fun Day.
- The Boychoff Family organized the Senior & Junior Canoe Races for 11am start and a new Kayak Race for children 8-12. All participants have to sign a waiver.
- The Water Races will take place during and after the Canoe/Kayak Races, with the Land Races after lunch.
- Rhonda explained that we have new events this year: a 5 legged race, balloon toss, egg on a spoon, and other new/old events like the ones at Fun Day when

she was a child. Adults are encouraged to participate with the kids. Face painting, jelly bean guesses, etc. all are planned for Fun Day.

- Rhonda shared the following statement:
A REMINDER that the Water Games are not OLCA supervised. Children's participation is at the discretion of their parent or guardian, and the parent or guardian is responsible for their own child's supervision.
- Rick Bywater has been asked to take Group Photo before lunch.
- Nita thanked the cottagers for raffle donations and also thanked our corporate sponsors who included: *SS Bigwin, Bulk Barn, Coldwell Banker, Canadian Tire, Chetolah Pottery, Dorset Garage, Dwight Garden Centre, Home Depot, Independent Grocers, McDonald's, Metro, Moose Café, Muskoka on the Rocks, Northern Delights, Pizza on Earth, Robinson's, Royal LePage, Staples, Stares, Tim-Br Mart, Tower Hill Marine, Trading Bay Dining, Walmart, Wilson's Paint Store.* Nita thanked John Waltho and Gary Acker for picking up the raffle prizes.
- Mary Vernon will sell Otter Lake clothing: T-Shirts: Toddler \$13, Youth \$14, Adults \$15; Baseball Caps \$15; Hoodies \$35 and also EchoEthic \$55.
- The BBQ is scheduled for about 12:30 - Tickets \$3 each or \$10 family of 4 (sold by Diana Scott); Fish Pond approx 1:15pm, after Land Races & ice cream; RAFFLE Tickets \$2 each or \$5 for 3 (sold by Larry Cassie).

Unfinished Business

- Sarah Thorne said that her niece, Laura Sousa, was working on the 2017 Calendar which will sell for \$20 and be ready for pick up on the Thanksgiving weekend. Cottagers were reminded to send in photos either to the Dropbox, or directly to Laura Sousa. Photos of wildlife and scenery from all seasons are needed to make a great calendar all can enjoy.
- Nita asked again if anyone was interested in becoming a Director No one volunteered.
- Sarah reminded everyone of need to make safety the number one priority on the lake, noting that people still swimming across the lake without escorts and people are boating without lights at dusk/ night.
- Larry Cassie suggested OLCA donate a bench at Robinsons. The Directors will look into this opportunity.
- Larry Cassie also mentioned that if OLCA joins Volunteer Canada, we might get a discount on insurance. Larry will look into this and get back to the Directors.

New Business

- Nita attended CHA AGM on June 10.
- Sarah Freeborn asked if people who have lights on the lake could make them yellow so the white lights aren't like head lights for the people across the lake. Alternately, if people would shut off lights at night, everyone could enjoy the stars.

- Our nesting loons have one baby. Hester Timbers will send the picture to Nita.
- Heather Wootton asked about the clarity of the lake. Nita explained the lake clarity testing and assured Heather that our readings are within the normal parameter for lakes in this area.
- Sarah asked about what appeared to be algae at the culvert. It had been checked by Rob Timbers and is not algae. Nita asked that if anyone sees algae, please contact her or Emily as soon as possible as algae is a huge problem for lakes.
- Slate of Executive –The OLCA membership was asked to ratify the current positions of President, Secretary & Treasurer, held by Nita Acker, Sarah Thorne and Cliff Ayer.
 - Rob Timbers moved; Diana Scott seconded. All in favour.
- Quarry – Peter Goring raised the point that there are only 9 property owners at Harvey Lake who are taking the lead on addressing the quarry expansion. They have hired a lawyer, which is costly. Peter suggested that OLCA in the future may consider helping the Harvey Lake cottagers if needed. He also asked OLCA members to "*like*" "Save Harvey Lake" on Facebook to demonstrate broader support.
 - Sarah suggested each family member send individual letters/emails to the Ministry. All letters and questions are to be acknowledged.
 - Lisa Chipman made a motion the Directors consider spending up to \$500 to support the Harvey Lake efforts if required; Robert Ketchen seconded. All in favour.

Next **Annual General Meeting** – Saturday, August 4, 2018

Cliff Ayer moved the meeting be adjourned. Meeting ended 2:30pm

Addendum: During and following the AGM, 105 names were collected on the Quarry Petition, thanks to the dedication of Peter Goring, who went cottage to cottage. The petition was sent electronically to MNRF August 8 by Sarah Thorne.

Otter Lake Cottagers Association
Year-end Statement 2016-2017

Fiscal Year	07 - '08	12 - '13	13 - '14	14 - '15	15 - '16	16 - '17
Opening Balance	\$2,228.77	\$460.92	\$610.31	\$(385.59)	\$(57.84)	\$451.85
Revenues						
Fun Day	\$642.00	\$1,084.35	\$1,187.00	\$1,008.75	\$1,430.00	\$1,446.00
Inventory Sales	\$50.00	\$355.00	\$88.00	\$857.00	\$2,135.87	\$3,987.00
Membership	\$1,860.00	\$2,100.00	\$2,100.00	\$2,920.00	\$3,000.00	\$2,960.00
Interest	\$15.40	\$12.81	\$10.02	\$10.05	\$10.05	\$12.07
Donations	\$50.00	\$10.00	\$-	\$-	\$15.00	\$5.00
Misc.	\$-	\$1.25	\$2.00	\$1.00	\$-	\$-
Total Revenues	\$2,617.40	\$3,563.41	\$3,387.02	\$4,796.80	\$6,590.92	\$8,410.07
Expenditures						
Fun Day	\$323.34	\$635.09	\$1,054.72	\$560.24	\$534.43	\$570.20
Inventory Purchases	\$-	\$-	\$551.01	\$513.59	\$2,276.98	\$2,547.87
F.O.C.A./CHPOA dues	\$246.23	\$312.00	\$439.25	\$402.50	\$422.00	\$572.00
Winter Checks	\$1,400.00	\$1,600.00	\$1,600.00	\$2,000.00	\$2,000.00	\$2,100.00
Insurance	\$378.00	\$410.40	\$410.40	\$518.40	\$518.40	\$572.40
Donations	\$-	\$50.00	\$50.00	\$200.00	\$40.00	\$300.00
Administration	\$16.25	\$156.53	\$27.54	\$24.32	\$39.42	\$589.38
WOLRA Culvert Inst'mt	\$500.00	\$-	\$-	\$-	\$-	\$-
Trans to Contingency Fund	-	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Total Expenditures	\$2,863.82	\$3,414.02	\$4,382.92	\$4,469.05	\$6,081.23	\$7,501.85
Contingency Fund	\$-	\$1,000.00	\$1,250.00	\$1,500.00	\$1,750.00	\$2,000.00
Closing Balance	\$1,982.35	\$610.31	\$(385.59)	\$(57.84)	\$451.85	\$1,110.07
Annual Profit	\$(246.42)	\$149.39	\$(995.90)	\$327.75	\$509.69	\$658.22
# of Paid Members	62	69	72	72	76	76

Respectively submitted

Clifford T. Ayer
Treasurer, Otter Lake Cottagers Association
2 Aug. '16

Lake Steward Report – AGM Aug 6, 2017 – Martin & Emily Doyle

As Lake Stewards we have been conducting water clarity, sampling, temperature readings and attended the 9th annual **Lake Steward meeting** held May 6th, 2017 by the CHA.

CHA has 118 lakes, 17,000 properties. Their focus is on septic and shoreline health and what we, as property owners, can do to make a positive impact. CHA projects include:

1. Love Your Lake – The 75% guideline was established by the Ministry of the Environment. The figure has a direct relationship between the shoreline and lake life/health. 75% of the shoreline should be natural 30m from the water's edge to filter out phosphorus and other pollutants.

Otter Lake shoreline was assessed last August.

To date 47 lakes have been assessed and disappointingly 92% of the lakes did not meet the 75% established guideline. 4 lakes or 8% were above the 75%. Otter Lake one of the 4!!

2. Shoreline information Tax Insert – On Feb 22nd CHA went before the county councillors to let them know that 92% of the Haliburton lakes did not meet the 75% target. Results: inserts were included in 13,000 tax bills.

3. Rental Posters – Laundry, bathroom, garbage disposal, kitchen do's and don'ts have been created and are available on the Otter Lake website (otterlakedorset.com) – in *INFO*, click on *Posters for Renters*. For those who rent or have family using your properties these posters help people understand what to do to protect their septic and ultimately our Lake.

4. Septic Re-inspection – The primary human sources of phosphorus are from cottages, year round residences septic systems, camps and shoreline facilities.

Concerns have been raised how thorough past inspections have been. To do an effective inspection, the lid must be taken off, this will give an 80% accuracy reading. Pumping will reveal 90-95% of the problems. Several of the municipalities are considering some type of inspection.

5. The Lake Protectors Realtor Program – There is an 8-10% changeover in properties. Our local Realtors are being targeted by CHA to get a message across of septic health and shoreline naturalization so they can inform new cottage owners. A Century 21 and others Realtor pledge form has been created and has been signed by 30 agents within Haliburton.

6. Media partnership – Canoe FM has a weekly talk show called "Drive to the Cottage" and relates messages about septic health etc. The Haliburton Echo and The Times of Minden run articles every week from May 24 until Labour Day.

7. The Ribbon of Life Logo and reusable shopping bag – 11,000 bags produced which has created a walking billboard. AGM attendees today will receive a bag.

8. Funding shoreline renaturalization – Funding has been approved and will be available in 2018.

9. 2017 Fisheries Regulations – "2017 Ontario Recreational Fishing Regulations Summary" is available online.

10. Lake Steward Meeting Guest Speaker – Dana Cruikshank, graduate from Queens Sudbury, talked about the history of current programmes and water quality. Dana discussed Ammonia, Nitrate, Dissolved Organic Carbon, Water hardness, Phosphorus, Temperature and their effects on our lakes. Haliburton levels are well below the dangerous levels. Haliburton ranked number 1 in water quality. If you are interested in what our levels are let us know and we can provide the details.

Another topic Dana discussed was Secchi Disk reading which started in 1865 to measure light transparency. Last 16 years Secchi Disk results has revealed a decrease in light transparency in smaller lakes. The average clarity fall reading is 4m. In comparison, Haliburton is 5 and Algonquin is 3.5. Weather recording have been maintained since 1975. Reduction in spring run off will reduce water levels resulting in reduced stream flows and therefore reduced lake renewal time. Extreme rainfall results in runoff which may not be effectively filtered. Lower water volume in lake concentrates results in contamination and an increase in blue-green algae bloom. Climate comparison has been conducted from 2000- 2016 and has suggested the weather is changing. May, Oct, Nov and Dec weather is getting warmer and Jan is getting colder. June-Aug more rain. Feb, Mar, Nov, Dec a drop in rainfall.

Otter Lake clarity and temperature readings are as follows:

April 22 clarity 4.2; temp 19c

July 7 clarity 4.1; temp 21c

July 15 clarity 4.2; temp 21c