

Kahshe Lake Ratepayers' Association **2019 Annual Report**

July 2020



Your KLRA

Purpose

The KLRA is a not-for-profit organization whose purpose is to protect and enhance all aspects of the quality of life on Kahshe and Bass Lakes and their immediate surroundings, and to provide representation for the membership to Municipal and Government bodies.

Your 2019 Board of Directors

April Drane	Sandra Moad
Catherine Dunphy	Michele Phillippe
Greig Holder	Keith Price
BobReyburn	Steve Wild
Henry Kowalewski	Margaret Taylor
John Kuropatwa	Marlene Clune
	Marnie Cryderman

Your Executive

President:	Margaret Taylor
Vice President:	April Drane
Past President:	Steve Wild
Secretary:	Michele Phillippe
Treasurer:	Greig Holder

Contact the KLRA

Kahshe Lake Ratepayers' Association
P.O. Box 1318
Gravenhurst, ON P1P 1V5

Email: info@kahshelake.ca
Website: www.kahshelake.ca
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Committees of the KLRA Board

Standing Committees

Conservation
Town & District Liaison

Nagaya Beach
Rock Marker

Communication, Outreach &
Membership

Water Safety
Water Access
FOCA Liaison

Chair

Bob Reyburn
Bob Reyburn/
Margaret Taylor
Steve Wild
Marnie Cryderman

John Kuropatwa

Steve Wild
Henry Kowalewski
Sandra Moad

Cover photo courtesy of Stephen Houlden

President's Message

The summer of 2019 seems so long ago now, but if we take the time to remember what makes us smile we will most likely think about family and our time at Kahshe Lake. How lucky are we to be able to enjoy these beautiful lakes and all they have to offer.

I would like to note that all our 2019 events -- the Housey Rapids Picnic, the Fishing Derby, the Regatta, and Photo Contest -- were a great success, due, in large part, to the support of our Volunteers and a budget from the membership fees.

Our Standing Committees worked diligently on current and future initiatives. Each committee has provided a summary of their activities, for the Annual Report. I would like to thank the committees for all their hard work.

- 1). **Communication, Outreach and Membership Committee (COM-Com) Chair**, John Kuropatwa, handed over management of the Kahshe Boutique to Leslie Pinard. Thank you to John and his wife, Joan, for the time they spent making the boutique so successful.
- 2). Our **Webmaster** Clare Henderson along with Grieg Holder took on the task of revising the Kahshe Lake Ratepayers Association web site. It should now be more user friendly with easy access to Ron **Pearson's (Lake Steward) reports. Thank you.
- 3). The **Rock Marker Committee** led by Marnie Cryderman worked diligently, to have the Rock Markers in place for the summer and out in the fall. Through a generous donation by Lauren Koenig some permanent Rock Markers are being constructed.
- 4). Through the **Conservation Committee**, the Love your Lake Program, sponsored by the Canadian Wildlife Federation and Watersheds Canada was completed in 2019. Every property owner on the Kahshe and Bass Lakes should have received a report in early 2020.
- 5). Our financials are stable and our membership fees remain unchanged at \$40.00 for a one year membership and \$99.00 for a three year membership. We can work comfortably for 2020.
- 6). Waste Management. The Province of Ontario in June 2019 notified the District of Muskoka that certain garbage bins were illegal and had to be removed. Unfortunately three sites on Kahshe Lake were identified, the Kluey's Bay site (Rockhaven), Denne's Marina and Nagaya Beach as high priority sites. The KLRA worked diligently on this issue by developing and sending waste management questionnaires to all KLRA members. Bob Reyburn and I attended meetings with the District Engineering and Public Works department. We continue our involvement, but to date no decision has been made, regarding future waste management for the bin sites. An additional waste management survey for boat access cottagers only will be sent out shortly.
- 7). The Lake Steward Report continues to highlight the healthy state of Bass and Kahshe Lake. We are so pleased that cottagers continue to be aware of how their activities can impact the health of the lakes.

Bass and Kahshe Lakes are special places where families come together, where life experiences happen and memories are shared that last a lifetime.

Please feel free to provide feedback to our board on how we can do a better job.

Thank you to all our Board members, committee members and volunteers.
 Margaret Taylor
 President of KLRA, 2019-2020

2019 in Review

Programs & Events

(You can find information on all events in the Kakshe Krier)

KLRA Housey's Rapids Picnic 2019

July 20 dawned hot and muggy for the 2019 edition of this classic party. The grounds crew did a fantastic job of preparing the park and beach. Picnickers began arriving early and the numbers swelled to a record for the event - over 100 smiling faces by the end of the day. The new cardboard boat design/build/race activity was a definite highlight with 6 teams toiling furiously for the limited 1 hour building phase. Nicholas Motyl led the intrepid pilots through the course to claim victory. He was ably assisted by Kyle Ryan. A team from Riley Lake captured the first beach ball volleyball competition and David and Laura Dunn won the Broken Hosreshoe trophy in a hotly contested tournament. The men prevailed over the women in the mammoth tug-o-war, proving that superior strategy can beat pure strength.

Also among the winners were:

Event	First	Second	Third
Egg & Spoon (1)	Tessa	Savanah	Ananola
Egg & Spoon (2)	Maya Penner	Carrson DeRomana	Christopher Penner
Hula Hoop	Taylor Denton	Jannica Hwang	Maya Penner
3 legged over 6	Paige & Addie	Taylor & Ava	Graydon & Sebastian
3 legged under 6	Peighton & Kayla	Savannah & Tessa	Parker & Kent
3 legged w/parents	Sebastian & Sarah	Paige & Marla	
Water Balloon	Reija & Xavier	Carrson & Jill	Savannah & Lorelei
BB Volleybal	Paige, Addie, Taylor, Eva		

Yet another fabulous lucky draw ended the day and sent everyone home smiling. Thanks to all those who contributed prizes.

Once again the superb picnic committee worked together to provide a fantastic day of memories for the picnickers. Many thanks to our corporate sponsors; Muskoka Meats, Gravenhurst Opera House, Muskoka Steamships, Muskoka Sea Flea, Gerrity Corrugated Paper Products Ltd and Green Line Hose and Fittings. Thanks also to the Town of Gravenhurst for their support and extra equipment.

Thanks to generous donations from sponsors and picnickers, the total cost of the picnic to the KLRA was less than \$50.

Conservation Committee Report

During 2019, the major initiative of the Conservation Committee was the Love Your Lake survey conducted of 720 waterfront properties on Kakshe & Bass Lakes. Love Your Lake is a program of Water-

sheds Canada and the Canadian Wildlife Federation. Reports on both Kahshe and Bass Lakes have been received, and individual property owners have received reports on their own properties.

Our Lake Steward, Ron Pearson, continues to do important work in monitoring water quality on both lakes.

Educational articles were also provided for the Krier during the year.

Lake Stewards Report

SUMMARY OF 2019 WATER QUALITY FINDINGS

JULY 2020

As recreational property owners and general public users of our beautiful lakes, we share a concern regarding the quality of the water now and for the future. This concern was clearly identified in a recent Love Your Lake questionnaire which was undertaken in 2019 with the support of the KLRA. Water quality was the single most important issue identified for both Lakes. However, as several respondents indicated that they were not aware of work undertaken to monitor water quality, it was apparent that we needed to improve the communication of the environmental findings. Accordingly, the KLRA web-site has been re-designed to make this work more transparent and accessible through the creation of a new portal on the Home Page, titled [Lake Health](#). A brief overview of what is provided in this section is summarized below:

Main Tab	Sub-Tab	Material Presented
Water Quality	Overview of Water Quality	<ul style="list-style-type: none"> A brief summary of all current and historical water quality testing and the findings for both lakes to date.
	Executive Summaries of Lake Steward Reports	<ul style="list-style-type: none"> Executive Summaries of the Lake Steward Reports for water quality testing in each year, dating back to 2012.
	Annual Lake Steward Reports	<ul style="list-style-type: none"> Full reports on the water quality findings for both Kahshe and Bass Lakes each year and comparisons with historical test results dating back to the early 1980s have been posted by year in which the testing was performed.
Invasive Species	Overview of Invasive Species Testing	<ul style="list-style-type: none"> A brief summary of why this type of assessment has been undertaken.
	Invasive Species Studies	<ul style="list-style-type: none"> Individual Aquatic Invasive Species reports on sampling performed in 2017 and 2019 on Kahshe and Bass Lakes.
Climate Change	Overview of Potential Impacts	<ul style="list-style-type: none"> A summary of Anticipated Climate Change Impacts on Muskoka lakes and findings for Kahshe and Bass Lakes to date.
Algal Alerts	Overview of Potential Impacts	<ul style="list-style-type: none"> A summary of Algal Impacts in Muskoka and Potential Impacts on Kahshe and Bass Lakes
Septic	Overview of the Im-	<ul style="list-style-type: none"> A summary of the importance of maintaining your septic

Maintenance	portance	system and the Town's Re-Inspection Program
Fact Sheets	Relevant Articles Prepared by the Conservation Committee for the KLRA's Krier	<ul style="list-style-type: none"> ▪ Individual Articles

A brief summary of the 2019 water quality findings for Kahshe and Bass Lakes follows.

Kahshe Lake is being monitored for water quality under two main initiatives as outlined below. Because of its smaller size, the water quality program for Bass Lake is limited to the more comprehensive Lake System Health Program.

Lake System Health Program

This program is operated by The District Municipality of Muskoka (DMM), with support from the Muskoka Watershed Council (MWC), the MOECP and several other participating agencies. For Kahshe and Bass Lakes, the DMM program consists of the following activities which are conducted every other year for Kahshe and lately, every year for Bass Lake:

- Spring phosphorus sampling conducted in May.
- Water sample collection for over 30 other chemical parameters in May.
- Secchi depth measurements collected in May and August.
- Temperature and dissolved oxygen readings collected from increasing water depths from the surface to the bottom of each lake in May and August. and;
- Benthic monitoring of Kahshe and Bass Lakes was conducted at established reference sites in both lakes from 2012 through 2018.

Lake Partner Program

This program is operated by the Ontario Ministry of Environment, Conservation and Parks (MOECP) through the Dorset Environmental Science Centre (DESC). Under this program, water sampling and measurement of water clarity is conducted by the Kahshe Lake Steward every year.

The program consists of the following activities:

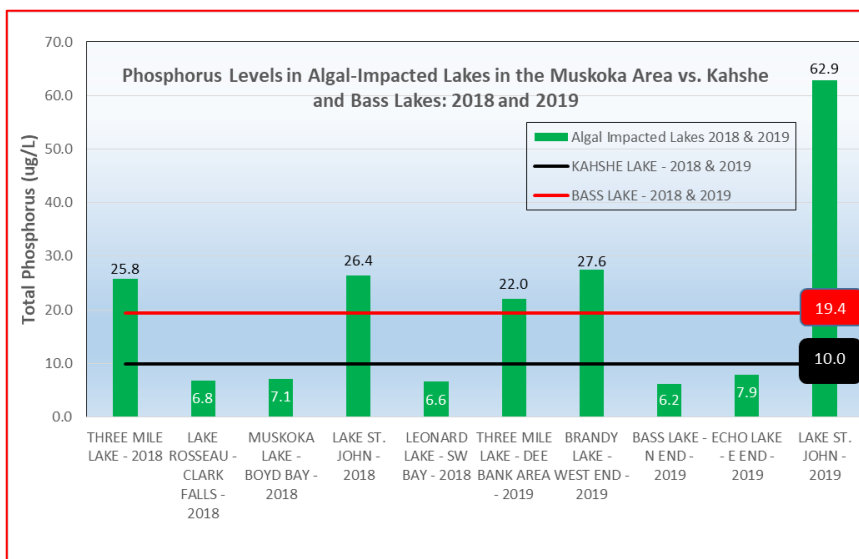
- Water clarity measurements
 - Clarity of the water is measured every two weeks during the ice-free period at three locations using a Secchi disc, and these findings are forwarded to the MOECP for compilation and comparison with other lakes in Ontario.
- Water quality testing
 - Water is sampled from the same three locations in May each year and sent to the MOECP where it is analyzed for total phosphorous, an indicator of the potential for algal blooms and nutrient enrichment and for calcium.

SUMMARY OF WATER QUALITY FINDINGS

A detailed report on the findings of this water quality sampling for both lakes has been provided in the Lake Steward reports from 2012 through 2019 and in related Executive Summaries. This report will summarize the finding.

Total Phosphorus

- Because of its importance in the growth and development of algal blooms, total spring phosphorus is measured by both programs.
- Kahshe Lake is currently at a level just below pre-established background concentrations and has shown no evidence of an increase or decrease over the 35+ years it has been analyzed.
- Total phosphorus concentrations in Bass Lake are about 2-3 times higher than in Kahshe Lake, but have not increased or decreased over the 35+ years; however, because Bass Lake levels exceeded 20 µg/L, the lake was flagged as a ‘Transitional Lake’ by DMM and has been sampled every year since 2016.
- Both lakes have been determined by DMM to be low in terms of responsiveness to phosphorus input.



However, because of limited soil attenuation potential, the phosphorus mobility rating is high. The combination of these two factors results in a moderate sensitivity classification, meaning we need to stay vigilant in maintaining it at or below these levels.

- Another important factor which could influence the relationship between total phosphorus and algal blooms is lake temperature. DMM water temperature readings for the

upper layers of both lakes appear to confirm the findings of others that have shown gradual warming of the upper layers of Muskoka lakes, and this has the potential to accelerate algal growth in combination with total phosphorus and nitrogen.

- In the 2019 Lake Steward report, it has been noted that several lakes in the Muskoka area have experienced harmful blue-green algal blooms in 2018 and 2019. To give some perspective on the likelihood of this happening in Kahshe or Bass Lakes, the total phosphorus levels in lakes experiencing harmful algal blooms were examined and compared to those of our lakes. A chart of the findings has been inserted below.

This analysis has revealed that harmful blue-green algal blooms have developed in several lakes that had total phosphorus levels well below those in Kahshe and especially Bass Lakes. Based on these findings, it is even more important to keep our nutrient loading to a minimum, as warming waters associated with climate change are likely responsible for these algal blooms.

Secchi Depth (Water Clarity)

- The clarity of water is affected by the amount of dissolved organic carbon (tea colouring) and also by increasing levels of nutrients such as phosphorus and nitrogen, which are known to stimulate algal growth.
- Kakshe Lake is rated as 'moderate' in terms of its dissolved organic carbon concentrations; however, based on the DMM and MOECP measurements over the years, the clarity level is slightly less than the 3-5 m typical depth for a Mesotrophic lake (a lake with moderate levels of nutrients and plant growth) and more representative of clarity in a mildly Eutrophic lake (a nutrient-rich lake).

Dissolved Oxygen and Water Temperature

- DMM's evaluation of these two parameters has been ongoing for several years, and is important as both can have impacts on the health of aquatic receptors and, in the case of water temperature, on the potential for algal blooms.
- Based on the findings to date, the dissolved oxygen levels appear to be well within the normal and healthy range for most aquatic organisms and although some changes have been noted, they do not appear significant in terms of aquatic health.

Calcium and Acidity

- As calcium concentrations in Muskoka lakes has been decreasing because of improved pollution control on sulphur and other chemicals, there is concern that this could result in undesirable changes to water borne zooplankton species that require it and which are important in the aquatic food web.
- To date, the levels in both lakes are above the threshold for aquatic impacts, so this is a positive finding.
- Water acidity also is monitored and in both lakes, is well within the expected range.

Other Chemicals

- To evaluate the significance of the analytical results for a large suite of chemical parameters which have been analyzed for but not reported on by DMM, the data were assessed against surface water quality benchmarks set by the MOECP and other agencies to protect aquatic receptors (fish and other life forms found in fresh water) against impacts over long-term exposure periods.
- This analysis has confirmed that for all but two chemicals, the concentrations of these parameters are well below established aquatic benchmarks.
- For cadmium and copper, the analytical detection limits exceed established aquatic benchmarks. However, as the reported exceedances are assumed to be at the lab's detection level, this is not considered to be of concern.

CONCLUSIONS FROM WATER QUALITY SAMPLING

Based on the analysis of a large number of chemical and physical parameters by both the DMM and the MOECP, it is apparent the waters of Kahshe and Bass Lakes are in reasonably good condition and compare favourably with the results for other Muskoka lakes. However, given the initial signs of increasing water temperatures which are consistent with the findings from other lakes in Muskoka, we need to remain vigilant in our sampling efforts and overall lake stewardship, as warmer waters are more prone to algal growth and may negate potential improvements in nutrient enrichment and other chemical indicators of lake health. We can improve water quality and reduce the potential for algal blooms via these three actions:

- Pumping out and having our septic systems (tanks/leaching beds) inspected on a regular basis;
- Managing our shorelines to keep them as natural and as vegetated as possible to minimize soil erosion directly into the lake, and;
- Completely avoiding the use of phosphorus or nitrogen fertilizers on any existing lawns, gardens or flower beds in the vicinity of the shoreline.

Ron Pearson

Kahshe and Bass Lake Steward - July 2020

Rock Marker Report - July 2020

During the 2019 cottage season, the Rock Marker Committee maintained and installed all white spherical ball rock markers and several column buoys with flashing lights. Some column buoys however, had to be substituted with white spherical balls due to requiring replacement lights. Lights were obtained late in the season and were added to the column buoys ready for the 2020 season. After Thanksgiving weekend 2019, all spherical buoys and column buoys with lights (except one that has an extremely heavy concrete weight attached) were removed for the winter season.

Due to unprecedented times, the Rock Marker Committee had a slow start placing all of the KLRA rock markers in the lake this season. As mentioned above, these rock markers consist of 18-inch round buoys (white balls) and column buoys that are 10 inches in diameter, stand 39 inches above the water and have an amber light affixed to the top that flashes on for 1 second, then off for 3 seconds.

Each spring, these markers must be placed in the lake and then removed and stored for the winter season. In the case of the column buoys, the lights must be removed and properly stored so that the batteries do not freeze over the season.

We do have a crane that can be affixed to the front of a pontoon boat to assist with managing the heavier column buoys, but it is still work that needs strong, able-bodied volunteers to assist.

Come this fall **we do not have** the volunteers we need to remove the rock markers. This is typically done after/on the Thanksgiving weekend. Therefore, **we need volunteers**. Any help that you can provide is greatly appreciated. You do not need to remove all of the markers, but perhaps just those close to your cottage. If you can help with the lighted column buoys, terrific. We can use the crane to assist with lifting. I will coordinate this work, and provide all the information needed. So if you are interested in volunteering a few hours of time, please send me an email at KLrockmarkers@gmail.com.

Moving forward, the committee is building more permanent lighthouse towers with amber lights that flash, using the same/similar design as the ones currently on the lake. These permanent lighthouse towers will be affixed to land/rock and will not need to be installed and removed each season. Before Covid-19, these towers would have been ready to install this summer. Now we are hoping that they can be built and installed by the end of the 2020 cottage season.

Installation of these permanent lighthouse towers are planned for the following locations:

1. East end of Hens & Chicks (on the most easterly rock that is above water)
2. West end of Hens & Chicks (on the most westerly rock that is above water)
3. Most easterly rock before Bass Lake Entry (installed on cement tower currently there)
4. At the west entrance to Grant's Bay where the channel coming out of the kettles meets the west channel of Grants Bay
5. East of Chief Island
6. South end - *looking for a suitable location - would appreciate input from residents*

Please let me know if you think a permanent lighthouse tower should be installed at another location on Kahshe Lake. As is the aim with all of the KLRA rock markers, the permanent lighthouse towers should assist boaters with navigation through the main channels of our lake.

Sincerely,
Marnie Cryderman

Communication, Outreach & Membership

2019 was the seventh full year for the Communication, Outreach and Membership Committee (COM Com). This committee serves as a coordinating group for the KLRA initiatives that promote, enhance and support the mission of KLRA in creating community. Our committee is responsible to and takes direction from the KLRA Board. Over the year we held four formal meetings as well as numerous virtual meetings and countless emails.

We feel that much was achieved. Our group of eight very active volunteers worked very hard and accomplished much for the good of KLRA and our lake community. During the year, our committee welcomed Leslie Pinard as a new member. Leslie will be our Boutique Manager, effective the start of 2020. Our members represent all parts of the lake and bring a richness of experience, ideas and enthusiasm. Interestingly, many of our members also have additional roles within KLRA. Our group has a wonderful “esprit de corps” and draw energy from each other.

One of our continued emphasis was **membership**. We regularly review our membership data base and are on a constant look out for ways to bring value to our members and to grow our overall membership.

After much work, we were able to present an updated membership model to our members. We are pleased to note that this model was approved by our members at the last Annual General Meeting and that the new model is now in place.

The **Boutique** continued to be a focus of activity during many lake events. We were present at 5 events. We introduced a new, lightweight, hooded sweatshirt-shirt design for adults. This proved to be a very popular item for all ages of adults. We went “retro” with the reprinting of the very popular “Hens ‘n Chickens” design on our t-shirts. We also introduced a new model of lady’s t-shirts and these

were well-received, selling out quickly. We were particularly pleased with our note cards. Featuring images donated by 3 local photographers, these packaged note cards are a great way to keep in touch with family and friends.

The boutique continued to be a place where people could purchase copies of our lake history, “Healing Waters”. Patrons of the boutique appreciated the ability to pay their membership dues on the spot. Well done Boutique Staff!

The boutique was a source of many prizes for contests and occasions around the lake this year. These were well received and heightened the excitement at these events. We are pleased to report that the boutique set new sales records this year. Please note that all the profits from the boutique are used to support the work of KLRA. All parts of the boutique are run by volunteers.

In the Fall, we ran the **Virtual Boutique** again. It provided opportunities for people to place orders on-line. Items selected for the Virtual Boutique had to be easy to ship. Our treasurer did an amazing job tracking the orders and updating the available stock on line. Our customers told us that they liked the convenience of being able to place orders and have them shipped as gifts.

The highly-anticipated newsletter, **Kahshe Krier**, is published three times a year. The cost of this newsletter is partly underwritten by the generosity of our advertisers. Well done to our editor!! He was instrumental in coordinating our annual Dock and Door Drop, a highly successful outreach that saturated our community with valuable information about the lake and about KLRA.

Our **KLRA website** continues to be a reference point for all things Kahshe Lake. Our webmaster works tirelessly to keep it current. A new feature is the dynamic slide show that features photo contest entries from previous years. The website is always undergoing changes in order to be more efficient and relevant. The website also serves as a gateway to contacting members of the Board.

The **Photography Contest** is always an activity that generates much interest. It is a highly-anticipated event featuring the creative work of people at the lake. One hundred twenty-seven entries were submitted. A panel of expert judges decided upon the winners for each category and age group. The winners received gift vouchers for the boutique and had their photos displayed on our website. Be sure to check out the website since it is a good source of information and tips for photographers.

The **community bulletin boards** are strategically positioned around the lake. Volunteers continue to monitor them and put up KLRA information.

Recognition and awards are a vital part of a dynamic association. Our sixth year of the **Outstanding Volunteer Award** was equally successful. Lauren Koenig, a very creative and hardworking volunteer was recognized for her entrepreneurial spirit and fund raising to support our rock markers. Her award was an engraved canoe paddle and certificate.

Both our **Facebook and Twitter** accounts continue to grow and we have active communities following both. This has allowed us to reach individuals who want immediate contact on their computers, tablets and phones. Over the July-August period, we reached over 1100 people. Our Facebook page is linked to the other Kahshe Lake Facebook pages and there is good sharing and linking amongst them. Twitter messages are also shared amongst users.

COMCom committee members **volunteered** many hours for our association. We also had the support of approximately another dozen volunteers, who support the work of KLRA. We sincerely thank each and every one of them for their generous donation of time and talent. This is another thing that makes KLRA great!!

All in all, 2019 was another fine year for our committee and we eagerly look forward to the activities of 2020.

Our Committee Members are:

Toby Fletcher
Clare Henderson
John Kuropatwa (Chair)
Eleanor MacLean
Leslie Pinard
Keith Price
Maureen Smithers
Marg Taylor

Federation of Ontario Cottagers Association (FOCA)

My role as your volunteer Board member is to act as your FOCA Rep and to ensure that we get value for money from that umbrella Provincial organization that exists to protect waterfronts and act as Provincial advocates of Lake Associations and individual people who live at the waterfront in Ontario.

We do get value for money but only if the word gets around that membership in our Lake Association allows automatic member benefits in FOCA at no additional cost. However to take advantage and due to privacy issues, KLRA cannot automatically provide the membership list to FOCA without consent.

It takes only about a minute to go to the website titled foca.on.ca and follow the prompts to sign up and get a password as a member of KLRA and then take advantage of member discounts, webinars, and a huge library of materials for our perusal at our leisure. Also there are semi annual meetings in Toronto in the fall and the spring with mini trade shows that bring best cottage and Lake Association management practices to the forefront. All of the information is available online once each of us obtains a password at no charge.

Thanks again for the opportunity to have been your FOCA Rep this past year. Happy cottaging!

- Sandra Moad

Kahshe Lake Ratepayers' Association (1994) Inc. (KLRA)

Balance Sheet

As at December 31, 2019

	2019	2018	Notes
Assets			
Cash on hand and in bank	\$ 14,618.46	\$ 9,995.61	
Accounts receivable	-	-	
Prepaid expenses	307.22	-	
Inventories, at cost	1,821.30	1,177.95	
Investments	69,287.47	63,154.48	1
Equipment, net of depreciation	11,874.22	11,704.22	2
Real estate (Nagaya Beach)	12,000.00	12,000.00	3
Total Assets	\$ 109,908.67	\$ 98,032.26	
Liabilities			
Accounts payable	\$ 447.38	\$ 315.03	
Facebook KL Community	-	1,700.00	8
Prepaid membership dues	14,547.00	12,096.00	4
Total Liabilities	\$ 14,994.38	\$ 14,111.03	
Members' Equity			
Balance at beginning of year	\$ 83,921.23	\$ 82,034.72	
Net surplus/(deficit) for the year	10,993.06	1,886.51	
Balance at end of year	\$ 94,914.29	\$ 83,921.23	
Total Liabilities & Members' Equity	\$ 109,908.67	\$ 98,032.26	
Schedule 1 - Allocation of Members' Equity			
Designated Income Funds Surplus (Note 5)			
Kahshe Lake Preservation Fund (Sched. 1a)	\$ 8,634.21	\$ 8,935.49	
Rock Marker Fund (Sched. 1b)	14,133.53	16,858.84	
Contingency/Emergency Reserve	13,000.00	13,000.00	6
Undesignated Members' Equity	59,146.55	45,126.90	7
Total Members' Equity	\$ 94,914.29	\$ 83,921.23	

Notes (Balance Sheet)

1. Investments mature as follows:

Mature in 2020	\$ 59,058.70
Mature after 2020	10,228.77
Total	<u>\$ 69,287.47</u>

Includes interest accrued to year end.

2. Rock markers, shed, beach benches, swim raft.

3. Reflects MPAC property value assessment of Nagaya Beach as of 2008. Assessed value was \$15,600 in 2012 and \$15,900 in 2016.

4. Portions of 3-year memberships that will be earned in future years.

Will be earned in 2020	\$ 7,238.00
Will be earned after 2020	7,309.00
Total	<u>\$ 14,547.00</u>

5. Designated income funds are tracked separately but are stored in the same bank and investment accounts as general KLRA funds.

6. The Contingency/Emergency Reserve was fixed at \$13,000 by Board resolution in 2017.

7. Of the Undesignated Members' Equity amount, \$41,676.57 is available to fund operations or initiatives. The remainder is fixed assets.

8. Funds received in 2018 from the Facebook Kabshe Lake Community had not been declared as a donation in 2018. They were treated as a liability until they were declared as a donation in 2019.

Submitted on behalf of the board of directors

/s/ Margaret Taylor

/s/ Greig Holder

President

Treasurer

Kahshe Lake Ratepayers' Association (1994) Inc. (KLRA)

Income Statement

For the year ending December 31, 2019

	2019	2018	Notes
Income			
Membership dues	\$ 11,369.00	\$ 11,646.00	1
Donations	11,000.27	836.45	5
Fundraising proceeds	52.50	-	2
Merchandise sales gross profit	1,762.36	1,659.79	3
Advertising	1,040.00	1,040.00	
Interest	1,288.85	856.57	
Other	5.47	-	
Total Income	<u>\$ 26,518.45</u>	<u>\$ 16,038.81</u>	
Expenses			
Programs and Events (Sched. 2)	\$ 9,833.28	\$ 8,552.42	
General and administrative	1,112.56	995.36	4
Insurance	2,230.20	2,112.48	
Depreciation	2,349.35	2,492.04	
Total Expenses	<u>\$ 15,525.39</u>	<u>\$ 14,152.30</u>	
Net Surplus (Deficit)	<u>\$ 10,993.06</u>	<u>\$ 1,886.51</u>	
Memo: Sources of Net Surplus (Deficit)			
Kahshe Lake Preservation Fund (Sched. 1a)	\$ (301.28)	\$ (447.88)	
Rock Marker Fund (Sched. 1b)	(2,725.31)	(1,535.84)	
General operations	14,019.65	3,870.23	
Net Surplus (Deficit)	<u>\$ 10,993.06</u>	<u>\$ 1,886.51</u>	

Notes (Income Statement)

1. Membership dues includes current portion of new/renewed memberships and current portion of prepaid memberships from prior years.

	2019	2018
2. Calculation of Fundraising proceeds:		
Income from Fundraising	\$ 105.00	\$ -
Less: Fundraising expenses	(52.50)	-
Proceeds	<u>\$ 52.50</u>	<u>\$ -</u>
Margin	50%	0%

	2019	2018
3. Calculation of Merchandise sales gross profit:		
Merchandise Sales	\$ 5,176.47	\$ 4,682.44
Less: Cost of Goods Sold	(3,307.25)	(2,933.65)
Less: Selling Expense	(106.86)	(89.00)
Gross Profit	<u>\$ 1,762.36</u>	<u>\$ 1,659.79</u>
Margin	34%	35%

4. G&A includes: AGM, post office box, office, bank charges, merchant account fees, miscellaneous.

5. 2019 - Includes donation from Kabshe Lake Community Facebook of \$10,901.32.

Kahshe Lake Ratepayers' Association (1994) Inc. (KLRA)

Cash Flow Statement

For the year ending December 31, 2019

	2019	Notes
Cash flows from operating activities		
Net surplus/(deficit) for the year	\$10,993.06	
Adjustments for non-cash income and expenses		
Depreciation	\$ 2,349.35	
Interest accrued in period but not received	(372.92)	
Non-cash income and expenses	1,976.43	
Adjustments for changes in assets and liabilities		
Assets		
Decrease in Accounts Receivable	-	
Increase in Prepaid Expenses	(307.22)	
Increase in Inventory	(643.35)	
Changes in assets	(950.57)	
Liabilities		
Increase in Accounts Payable	132.35	
Decrease in Unearned Advertising Revenue	-	
Decrease in Facebook KL Community	(1,700.00)	
Increase in Prepaid Memberships	2,451.00	
Changes in liabilities	883.35	
Total changes in assets and liabilities	(67.22)	
Cash flows from operating activities	12,902.27	
Cash flows from investing activities		
Cash used to purchase equipment	(2,519.35)	
Cash used to increase GIC holdings	(5,760.07)	
Cash flows from investing activities	(8,279.42)	
Net change in cash	4,622.85	
Cash Summary		
Cash on hand and in bank at beginning of year	9,995.61	3
Net change in cash during the year	4,622.85	
Cash on hand and in bank at end of year	<u>\$14,618.46</u>	3

Notes (Cash Flow)

1. Excludes investments.
2. Includes effect of GIC purchases and redemptions, plus interest received during the period.
3. Cash includes bank deposits, merchant accounts (e.g. PayPal, Wave), cash on hand and advances outstanding. Value of investments held is not included.

Schedule 1a - Kahshe Lake Preservation Fund

For the year ending December 31, 2019

Opening balance, consisting of:			
Portion of cash on hand and in bank, and investments		\$ 8,624.99	
Inventory		<u>310.50</u>	\$ 8,935.49
Income			
Interest	\$ 151.97		
History Book sales, gross profit/(loss)	<u>46.75</u>	198.72	
Expenses			
Muskoka Conservancy membership	(500.00)		
Administration/postage	<u>-</u>	<u>(500.00)</u>	
Net change during year			<u>(301.28)</u>
Closing balance			<u><u>\$ 8,634.21</u></u>

Consisting of:			
Portion of cash on hand and in bank, and investments		\$ 8,616.96	
Inventory		<u>17.25</u>	
			<u><u>\$ 8,634.21</u></u>

The Kahshe Lake Preservation Fund was established in 2001 and funded by donations by residents of Kahshe and Bass Lakes for development, implementation and ongoing stewardship of the Lake Plan. The fund is administered by the Conservation Committee.

Notes

1. Calculation of History Book sales gross profit:

Sales of History Books	\$ 340.00
Less: Cost of Goods Sold	<u>(293.25)</u>
Gross Profit	<u><u>\$ 46.75</u></u>
Margin	14%

Schedule 1b - Rock Marker Fund

For the year ending December 31, 2019

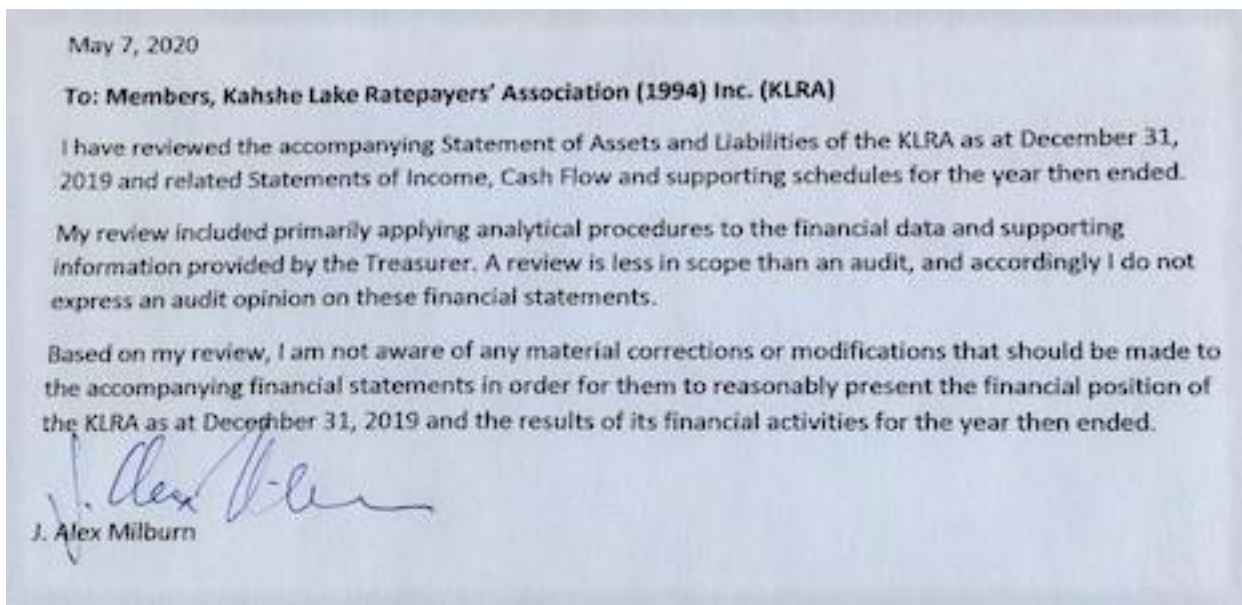
	Portion of cash and investments	Equipment (depreciated cost)	Total
Opening balances	\$ 9,307.87	\$ 7,550.97	\$ 16,858.84
Funds raised in year	-	-	-
Less: Fundraising costs	-	-	-
Equipment purchased	(519.35)	519.35	-
Balances before income and expenses (A)	<u>8,788.52</u>	<u>8,070.32</u>	<u>16,858.84</u>
Income			
Interest	164.00		164.00
Donations	-		-
	<u>164.00</u>		<u>164.00</u>
Expenses			
Rock marker maintenance expense	(1,223.23)		(1,223.23)
Depreciation expense		(1,666.08)	(1,666.08)
	<u>(1,223.23)</u>	<u>(1,666.08)</u>	<u>(2,889.31)</u>
Net income/(expense) (B)	<u>(1,059.23)</u>	<u>(1,666.08)</u>	<u>(2,725.31)</u>
Closing balances (A-B)	\$ 7,729.29	\$ 6,404.24	\$ 14,133.53
Change in fund value for the year	(1,578.58)	(1,146.73)	(2,725.31)

The Rock Marker Fund was established in 2012 to upgrade existing navigation hazard markers, to expand the number of locations, and to provide for their maintenance over their useful life.

Programs	2019		2018		Notes
Beach Committee		\$ 2,345.29		\$ 2,397.77	1
Communication, Outreach, Membership Committee					
Newsletter, Door and Dock Drop	\$ 708.37		\$ 1,124.98		
Website and membership admin system	1,472.68		1,076.88		
Membership drive	-		50.00		
Awards	61.59		55.52		
Other	15.00	2,257.64	550.77	2,858.15	
Conservation Committee		604.51		879.19	
FOCA		1,260.00		1,018.75	
Rock Marker Committee		1,223.23		107.80	3
Water Safety Committee		-		-	
		\$ 7,690.67		\$ 7,261.66	
Events					
Benthic Monitoring	\$ -		\$ -		
Flea Fest	170.26		-		
Housey's Rapids Picnic	65.42		191.57		
Kahshe Country Craft Show and Sale	-		-		
Kahshe Lake Regatta	291.81		125.82		
Kermit Long Kids' Fishing Derby	450.00		351.60		
Photo Contest	869.97		371.77		
Other	295.15	2,142.61	250.00	1,290.76	2
Total Programs and Events		<u>\$ 9,833.28</u>		<u>\$ 8,552.42</u>	

Notes

1. Includes Maintenance (\$1600), toilet rental (\$582.65), misc. equip., property tax.
2. Primarily event-related equipment purchases and storage shed location rental expense.
3. Excludes depreciation.



Looking Ahead

The KLRA Board of Directors has set out priorities and initiatives for 2021. Some initiatives build on the tradition and work of prior years, while others are cyclical – require attention every few years.

Our Dedicated Volunteers & Contributors

Throughout the year, the programs and events organized by the KLRA are only possible because of the dedication of many, many volunteers.

Corporate Support

Chestnut Park Real Estate

Chidiac Animal Hospital of Gravenhurst

Denne's Marina

Kahshe Kleaning

Kenneth Little - Muskoka Real Estate

Muskoka Meats & 100 Mile Store

Nancy Sutton Kehl & Eric Kehl - Re/Max

Osborn Contracting

Outdoor Storage

R.J. Liquidation

Terry Pilger – Re/Max

How to Get Involved

The events and programs on Kahshe and Bass Lakes are a big part of what makes our lakes great. The events and programs organized by the KRLA are always looking energetic volunteers for volunteers of all ages.

Join in the fun this summer and help keep our lakes great: volunteer!

If you would like to volunteer to lead or help out with any of our events, simply contact the event organizer or email info@kahshelake.ca and let us know how you'd like to help out. ■