

Kahshe Lake Ratepayers' Association

2021 Annual Report

June 2022



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 2021 Board of Directors

April Drane	Sandra Moad
Catherine Dunphy	Michele Phillippe
Greig Holder	Keith Price
Bob Reyburn	Steve Wild
Henry Kowalewski	Margaret Taylor
Jocelyn De Romana	Marlene Clune
Rick Glatt	Marnie Cryderman
Alison Ryan	

Committees of the KLRA Board

Standing Committees

Conservation
Town & District Liaison

Nagaya Beach
Rock Marker

Communication, Outreach &
Membership

Water Safety and Safe
Boating Committee

Water Access

FOCA Liaison

Webmaster

Kahshe Boutique

Social Media

Lake Steward

Editor - Kahshe Krier

Chair

Bob Reyburn
Bob Reyburn/
Margaret Taylor
April Drane
Alison Ryan
Marnie Cryderman

Cathy Dunphy

Rick Glatt

Henry Kowalewski

Sandra Moad

Clare Henderson

Leslie Pinard

Paisley Pinard

Ron Pearson

Keith Price

Your Executive

President:	April Drane
Vice President:	Michele Phillippe
Past President:	Margaret Taylor
Secretary:	Marlene Clune
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

Like us on Facebook: @ Kahshe Lake RA

Follow us on Twitter: @KahsheLakeRa

Photos courtesy of Bruce Gibson

PRESIDENT'S MESSAGE

President's Report 2022

Welcome KLRA members to the 99th Kahshe Lake AGM. Yes, the 1st meeting took root in 1923. The history of our Lake organization, as researched by Clare Henderson shows just how many volunteers have contributed their time & passion to the growth of the KLRA. In many ways we have come a long way since then & yet a quick look back to the meeting minutes shows that roads, water quality, water safety & garbage have been ongoing themes over the years & ones that are still on our agenda today.

This year, we are pleased to be able to host you at the Opera House in Gravenhurst after a 2 year hiatus from in person events. My 2 year term as President began last July when Marg Taylor handed over the reins at what we all hope is our last Zoom AGM. Thank you Marg for all your efforts on behalf of the KLRA as you continue in your role as Past President.

The increased use & development of the lake combined with climate change, continues to pose major changes that we as a community must continue to recognize as challenges to our quality of lake life. Collectively, we need to create a vision that looks at the way we currently live & how we want to live that continues to preserve the quality of life on Kahshe lake for the next generation.

In this report you will hear from the Chairs of our committees. From the fun Events that are back in action this year, to our Lifestyle boutique, the KLRA is not only advocating for our members best interests regarding Water quality, Safe Boating & Waste management, we are doing it while still trying to maintain all the Joy of living together on our beautiful lake.

Sometimes advocating for our members can challenge our valued relationships with local representatives & we count on our members to share their thoughts, concerns & suggestions with us, the Town & the District. The KLRA encourages debate with positive, respectful feedback. Our collective voice can & does make a difference.

Several of our board members have been on the KLRA for many years & they have put in the time & effort to provide valuable experience to our newer & some younger Board members. While there are no positions on our Board this year, our members can expect that some of these members will be retiring in the next year & we will be looking to fill their positions. One way to become a Board member is to volunteer on a committee & stand for election when there is a vacancy. All are welcome to apply.

I would like to Thank all of Board members, Committee Chairs, our members & all the many volunteers who have made the KLRA such a great Lake organization. I particularly wish to thank Michelle Phillippe, Vice-President, Marlene Clune, Secretary & Greig Holder, Treasurer for their efforts to produce this AGM report. We look forward to working together for the benefit of all & celebrating our 100th year in 2023.

April Drane-President

TOWN LIAISON

This function of the KLRA Board of Directors deals with the Town of Gravenhurst, and the District of Muskoka on municipal planning and by-law enforcement issues.

Waste Management Update and Bin Removal

The Waste Management Committee includes Marg Taylor, Robert Reyburn and most recently Henry Kowalewski (water access). Meetings with the District Waste Management Department started in the fall of 2019, when the Ministry of the Environment, Conservation and Parks (MECP) formally informed the District of Muskoka to remove/decommission all unlicensed bin sites in Muskoka by April 2023.

Updates were given at our annual AGM in 2020 and 2021, as well as in our 2021 Newsletters when new information became available.

During the summer of 2021 the District monitored the bin sites and cleaned up trash dumped outside the bins. This year illegal dumping at the bins continued.

The bins at Nagaya Road (Dennes) and Rockhaven Government Dock were removed before the May long weekend. Island cottagers, cottagers with no road or roads without pick can bring their Garbage to Rockhaven Government dock, truck from 2:30 - 4:30 pm. Nagaya Dock area from 1-2 pm. The Briers Road Transfer Station is now open on Sundays from 9 am to 8 pm. Riley Lake pick time is 10 am to 11:30 pm. Waste pick up has now been extended to include all of the South Kabshe Lake Road.

Based on KLRA feedback, that the Sunday pick up time is not enough time, the District agreed to their first ever lakeside pick up on Monday mornings from 10:00-11:30 am at Rockhaven. This is a pilot project for the District and will run from June 27 to September 5, 2022.

Year round residents who are uncertain about pick up should contact have been asked to contact waste@muskoka.on.ca

Our goal is listen to our members and to provide the best possible solution with this MECP change. KLRA will continue to meet with the District of Muskoka Waste Management Department during the summer and fall as needed, to evaluate and assess the situation.

Margaret Taylor and Bob Reyburn

CONSERVATION COMMITTEE REPORT

During 2021, the Conservation Committee was engaged in the following activities:

- We worked closely with the District of Muskoka on the transition of bin sites to more environmentally friendly arrangements. This work continues in 2022.
- The District identified 12 Muskoka lakes as vulnerable including Bass Lake (due to elevated phosphorous levels), and Kabshe Lake (due to a blue-green algal blooms identified in several areas of the lake in recent years. A causation study was conducted in 2021 on Bass Lake by a consultant engaged by the District.

- As a result of the identification of Kahshe Lake as one of the vulnerable lakes, the Conservation Committee undertook extensive Near-Shore sampling in the summer of 2021.
- Our Lake Steward, Ron Pearson, continues to do important work in monitoring water quality on both lakes.

Bob Reyburn

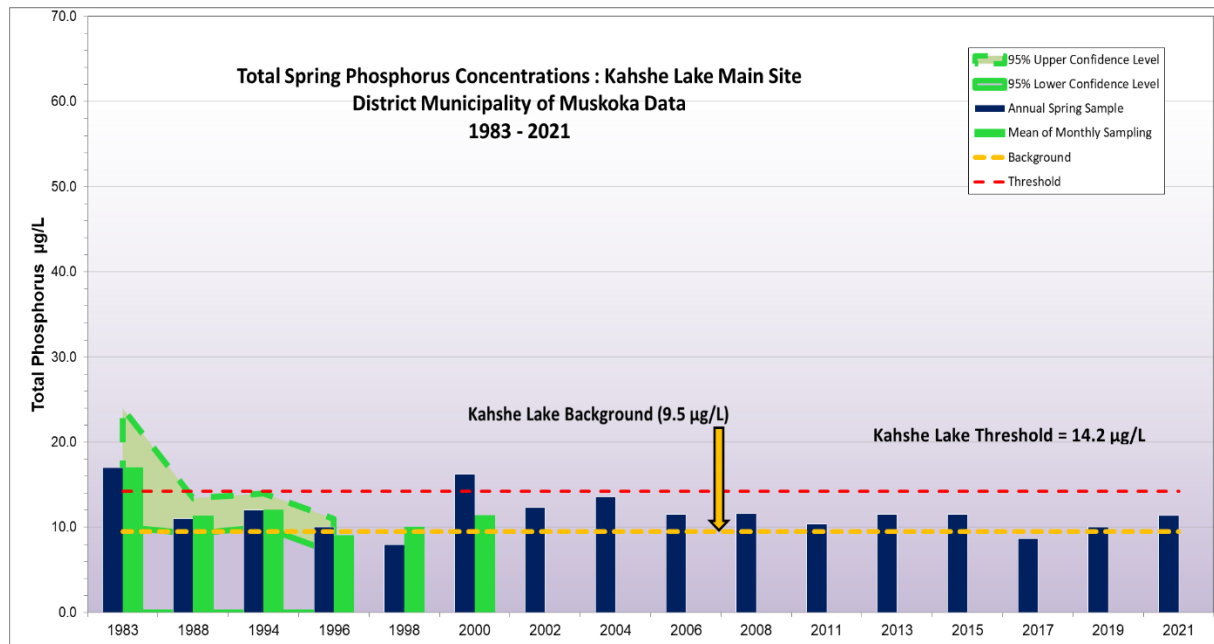
LAKE STEWARD REPORT – SUMMARY OF 2021 ACTIVITIES

What’s Happening on the Algal Bloom Issue?

As you know, Kahshe Lake experienced harmful blue-green algal blooms (HAB) in September 2020 and November 2021. As a result, water quality alerts were issued by the Muskoka Simcoe District Health Unit (MSDHU) in both years.

The development of HABs on Kahshe was unexpected, as our lake quality monitoring over the past 35 years has documented fairly low algal friendly nutrient levels and no evidence of increasing concentrations of phosphorus or nitrogen, the nutrients typically associated with algal growth and bloom development.

Unfortunately, HABs also were documented in several near-by Muskoka lakes in 2020 and 2021, and the trend towards increasing numbers of late season HABs appears to be increasing every year. In most cases, the impacted lakes did have higher total phosphorus levels than those in Kahshe; however, several lakes with total phosphorus levels similar to or lower than those in Kahshe also have been impacted. A chart showing the levels of total phosphorus over the past 35 years is shown below and underscores the absence of any trend in this algal-friendly nutrient.



How does this impact the environmental status of our lakes?

Both Kahshe and Bass Lakes have now been declared 'Vulnerable' by the District Municipality of Muskoka (DMM) under the Muskoka Official Plan and this will be taken into consideration in the review of development proposals starting in 2021. Bass Lake is considered vulnerable because of

a total phosphorus level greater than 20 parts per billion and Kahshe because of the confirmed 2020 and 2021 HABs.

The DMM is concerned about the trend of increasing HABs over the past few years and has decided to initiate 'Causation Studies' on 10 lakes with confirmed blooms in 2020 and the two lakes with total phosphorus levels exceeding 20 ppb. However, because of budget limitations, only five of these Causation Studies will be undertaken commencing in 2021, with the others being delayed until the completion of the first five. Bass Lake's Causation Study commenced in 2021, which means that the study of Kahshe Lake will be delayed by at least a year and likely longer, as the first studies have been delayed and they won't start any new studies until the first ones are complete.

Is there anything we can do while we wait for a DMM Causation Study?

Here's the problem. Almost all of the sources of algal friendly nutrients are related to development activity along our shorelines, with the three most significant being:

- Effluent leakage from septic tanks and leaching beds;
- Leaching of nutrients from fertilized lawns and lawns and beaches that attract large numbers of grazing and pooping geese; and,
- Run-off of soil and its nutrients due to shoreline disturbance/vegetation removal.

However, all of our water quality monitoring is conducted in deep, mid-lake locations. The data from these locations provide an excellent base to evaluate long term trends in lake water chemistry; however, given the massive amount of dilution, they may not be providing an accurate measure of water chemistry and nutrient loading in the vicinity of the above shoreline nutrient sources. Adding to our concern is the fact that the Town of Gravenhurst's Septic Re-Inspection Program has not taken place since 2009 for water access properties and 2013 for road access properties.

Based on the foregoing concerns, a Near-Shore Water Sampling Program (NAWSP) was developed to explore and characterize water chemistry in much closer proximity to the three development-related sources of nutrient loading and to examine how water chemistry close to the shore changes as the season progresses. This sampling and analysis program is now complete and a full report on the findings has been posted on the KLRA's Lake Health portal under the Water Quality tab.

What did this study find and how can the results be used?

The NSWSP findings have demonstrated that more intense summer and fall rainfall events appear to be accelerating the leaching and migration of phosphorus and nitrogen nutrients from our septic systems and from managed lawns and beaches located close to the shoreline which attract large numbers of Canada geese.

Based on these findings, there are several actions that each of us must take to reduce the likelihood of another HAB. A detailed tabular summary of these actions also has been posted on the KLRA's Lake Health/Water Quality portal and these actions have been further summarized in a 5x7" flyer that will be available at KLRA events going forward. The flyer is shown below.

Ron Pearson, Kahshe and Bass Lake Steward

Harmful Algal Blooms – How Can **You** Help?



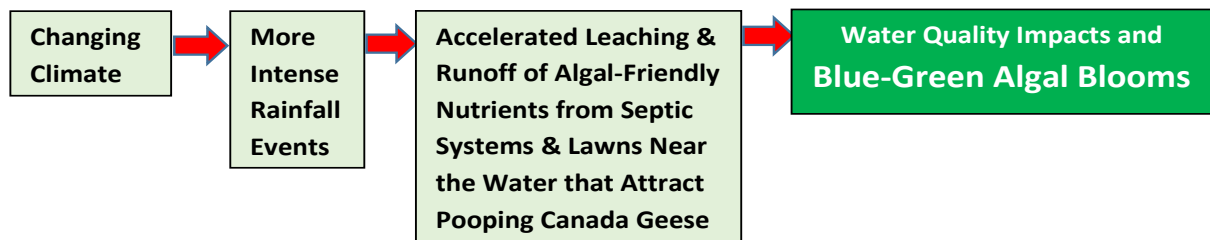
Do you want to swim and shower this year?

Then, let's NOT let this happen again!

We've sampled, we've analyzed and we've drawn up four key actions that every property owner can take to improve water quality and reduce the chance of another algal bloom.

The water quality analysis report and follow-up actions are available on the KLRA Lake Health/Water Quality site: <https://kahshelake.ca/Water-Quality>

Why is this happening?



MUST DO ACTIONS:

1. Divert roof drainage and runoff from paths and other hard surfaces away from your septic system and the shoreline. If necessary, direct drainage into rock-filled drainage pits.
2. Have a licensed professional pump out and inspect your septic system for failures and deficiencies every 3-5 years and more often for aging systems installed pre-2000. The Town will be inspecting in 2022, but we don't need to wait until then and be subject to stop use orders.
3. Keep most of your shoreline as natural as possible with a zone of trees, shrubs or tall grass between the shore and any lawn area to discourage grazing by Canada geese and to reduce soil erosion/runoff into the lake.
4. Don't use phosphorus or nitrogen fertilizers or cleaning agents anywhere near the shore.



Kahshe Lake Boating Safety Committee

The Water Safety Committee was formed in the Fall of 2020 as a result of many cottagers voicing concern about unsafe water practices on our lake. As a result of many discussions, we completed our committee's mandate highlighting irresponsible boating practices, unsafe wakes, and the need for necessary speed zones, as well as, a designated wakeboard area and signage. We believe EDUCATION is the key to mitigating a lot of the unwanted behavior, thereby making Kahshe Lake a safer lake to enjoy.

Our mandate:

- a) Define destructive or unsafe wakes.
- b) Define and identify unsafe driving practices that give rise to destructive or unsafe wakes.
- c) Define and identify the kinds of boats that cause destructive and unsafe wakes.
- d) Recommend rules, programs and practices that would implement the mandate of the committee for the elimination of big wakes caused by irresponsible boating.

As well as:

- a) Define unsafe speed zones and boat/PWC driving practices that give rise to unsafe behaviour.
- b) Identify the types of situations and locations where Boats and PWC's are being driven unsafely.
- c) Recommend rules, programs and practices that would implement the mandate of the committee for the elimination of unsafe driving behaviour caused by irresponsible boaters and PWC operators.

Our committee meets monthly on zoom. Together we have completed the following tasks in 2021:

- **We wrote our mandate;**
- **We conducted extensive research regarding unsafe water practices and the effects on lakes; presented our findings and recommendations to the KLRA;**
- **We connected with The Safe Quiet Lakes and the OPP regarding speed limits and the 100m from shore destructive wake restriction;**
- **We researched the province wide boat speed restriction of 10km within 30m of shore;**

- **We used the budget allotted by the KRLA to erect signage outlining the Boater’s Rules for our lake at 5 entry points;**
- **We delivered a package including Boater’s Rules and Right of Way stickers to each cottage.**

In order to solidify our mandate, we wanted to know how Kahshe Lake residents felt about water safety on our lake. We created a survey focused on giving the residents a way to share how they utilize the lake, how they feel about current boating practices and where they would like to see improvement. Overall, we had 208 survey responses. The survey demonstrated that:

- **70% of respondents feel boats are driven recklessly and without regard for others**
- **49% would like to see a greater presence of OPP patrols during weekends and holidays**
- **75% feel big wakes are a risk to shoreline, personal property, docks and boats**
- **62% feel Kahshe Lake should adopt a policy of “no wake” within 100m of shore**
- **70% believe education is necessary in order to improve boating safety**

The results of our survey validated our mandate – we have the support to continue championing for a safe lake. Interestingly enough, the Safe Quiet Lake Survey more strongly reflected the discontent felt by cottagers all through Muskoka.

For the 2022 season, we will be continuing to focus on promoting safe boating for all on Kahshe Lake. We are actively recruiting like-minded members, as we believe, we can make a greater impact with greater numbers. We are working with Safe Quiet Lakes. This organization is tied into a large number of Muskoka Lakes (including the big ones) to promote and lobby for safe and quiet boating practices. They have also joined forces with other similar associations across Canada.

To date, Safe Quiet Lakes’ focus has been on educational initiatives. They are now moving towards lobbying Transport Canada on decibel laws (i.e. loud boats) and wake rules (i.e. no wakeboarding/wake surfing a certain distance from shore). The cross Canada affiliation they have formed is imperative in order to succeed getting Federal boating laws changed.

We hope to formally align with Safe Quiet Lakes in the near future and look forward to working with them to achieve safer waters for Kahshe Lake cottagers.

In conclusion, the general consensus on Lake Kahshe is something needs to be done to reinforce boating safety.

Rick Glatt, Chair of Boating Safety Committee

ROCK MARKER REPORT – JUNE 2022

At the beginning of the 2021 cottage season the Martin Family installed eight of the floating, lighted towers in our lake. New volunteers – Fritz Vadder, Jim Butler, John Thompson, Andrew and Jonathan Sawicki, along with veterans Chris Fitzpatrick, Rob Pinard, and Keith Martin took care of the installation and removal of the white spherical balls in locations around the lake.

Jim Butler and John Thompson also installed a floating, lighted tower in the South End.

During the summer of 2021, the team of Alison Ryan and Tyler Ryan assembled the new lighthouse towers that will be permanently installed in locations around the lake this season.

At the end of the 2021 cottage season, Bailey's Barge was hired to remove the floated, lighted towers and store them for the winter.

If you would like to join the Rock Marker Committee, please do not hesitate to contact me at klrockmarkers@gmail.com.

Marnie Cryderman, Chair of Rock Marker Committee

NAGAYA BEACH REPORT

Nagaya Beach continues to be one of the key focal points for Kahshe Lake. Always an active place to create memories for many cottagers. I am pleased to share that in 2021, the KLRA officially entered into a long-term lease agreement with the Town of Gravenhurst. Our executive team negotiated this agreement successfully with the town and signed it on 06/07/2021. *This agreement is a 5-year lease with two five-year extensions.*

As a result of officially signing this lease and in the spirit of community, there is now an informative sign posted at the beach - clearly communicating that this waterfront is a Private Beach. Expectations of those who spend time at the beach are outlined to ensure the space is being kept safe and clean. Safety and cleanness are the responsibility of us all as a community.

Again, in the spirit of community – we are pleased to announce the annual "Kahshe Lake Regatta " will be hosted at the beach on July 30th. This exciting day of fun in the sun will be filled with friendly competitions, activities, music and BBQ eats - it will be a day perfect for the whole family. Stay tuned to social media for further updates. *If you're interested in volunteering, please reach out to Alison Ryan - at alisonsmitherss@gmail.com or 416-930-0865.*

Lastly, the KLRA is nothing without our incredible volunteers. Join me in celebrating a few key contributors who are genuinely making a difference:

Jesse Mirlocca and family - commissioning and decommissioning the beach and leading swimming raft maintenance, and always coming up with exciting ways to make the beach a special place

Shelly and Jim Davies - the incredible faces behind the maintenance required for our gorgeous green hedges and grounds around the beach.

Stephanie Boyd - for her passionate leadership in keeping the beach clean and her continuing to advocate for whatever the beach needs.

As we enter another season of enjoying this space, please help us keep the beach clean and safe.

Alison Ryan, Chair of the Nagaya Beach Committee

COMMUNICATION, OUTREACH & MEMBERSHIP

COMCom Committee: Catherine Dunphy, April Drane, Toby Fletcher, Sandra Moad, Leslie Pinard, Paisley Pinard, Keith Price, Alison Ryan

Not everything stopped during our second COVID summer. Under the guidance of Clare Henderson and Toby Fletcher, the Kahshe Photo Contest moved online and flourished, Keith Price devised and ran another cacophonous (and successful) Kahshe/Canada Canoe/Kayak Quest, Leslie Pinard kept the lake supplied with Kahshe merchandise and Alison Smithers and her husband Tyson created a beautiful plaque for the first ever Good Neighbour Award. They presented it to Steve Rae at our virtual AGM last year but really on his dock later that day. It was in recognition of his gift of music to the entire lake. Not only did Steve record and post a song everyday on social media, he wrote and recorded an ode to Kahshe Lake. If you haven't heard it, find it on our website www.kahshelake.ca.

The M in COMCom's acronym/name stands for Membership, which was a major focus of the committee in 2021/22. Greig Holder reports that our roster is up 22 at 371 members but COMCom is determined to nudge those numbers ever upwards and is working on a multi-platform campaign that ideally will be launched sometime next fall announcing and promoting Friends of Kahshe Lake. This new membership category is open to anyone who loves Kahshe – renters, second or third generation cottagers, regular visitors. It's inclusive and complementary to the Kahshe Lake membership category which has voting privileges and applies only to property owners and only one to a property.

By the way, you can flaunt either of your memberships with a membership card. Access your membership by logging into your profile on our website (www.kahshelake.ca). Download it and print.

Here's more about our activities last summer:

Kahshe Photo Contest

Picture this: The Kahshe Photo Contest is in its 12th year of operation. It began in 2010 as "The Kids on Kahshe Photo Contest" and has grown in popularity ever since.

Ironically, of the 108 photos submitted in the summer of 2021, none, unfortunately, were from kids 12 and under. We hope that will change this year so we can see what our young people are interested in on and around the lake.

The 2022 Contest is open. We are ready to receive three jpegs by email to photo@kahshelake.ca

Winners will be announced and prizes presented at noon on the beach at the Regatta. Clare Henderson and Toby Fletcher are pleased to welcome Bruce Gibson to the administration team this year.

Get snapping!

Clare Henderson

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The Kahshe /Canada Canoe/Kayak Quest 2021

The 2021 Quest 2021 proved to be a challenging, but thoroughly enjoyable, event. Nine Adult Teams and five Youth Teams or a total of 66 competitors and 3 canine supporters, paddled from one end of the lake to the other and into Bass Lake seeking 25 Canadian destinations and the 25 words of commentary about the event. Despite not finding all the words of the sentence, many came very close to recreating it perfectly. All participants received a commemorative pen and the 1st, 2nd and 3rd place finishers in each division also received gift certificates to the Kahshe Boutique. Watch for news about this year's version — Kahshe Quest 2022.

Keith Price

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The Kahshe Boutique

The Kahshe Boutique continued its fashion forward ways last summer by introducing new T-Shirts for Adults, Women and children. We did two pop-up stores and we had a booth at the Kahshe 5K Run. We completely sold out of T-Shirts!

Our new 2022 merchandise will be unveiled during our AGM Meeting in June.

Thanks for supporting the KLRA by buying the merchandise. Every penny of the profits goes back into our KLRA family community. If it weren't for my family and friends this Boutique would not be as successful! Thank you!

Leslie Pinard

The KLRA's social media presence is alive and well thanks to our coordinator Paisley Pinard. She reports that our Facebook reach is now more than 6,800 and Instagram even more at 7,600. One fifth of those hail from Toronto, 16 per cent from Muskoka followed by Newmarket (4.9 per cent), Oakville (4.5 per cent) and Hamilton (3.2 per cent). Perhaps not surprisingly, 68 per cent of these are people between the ages of 18 and 54. Of these, most are between 25 and 34 years old, followed closely by people aged 45 to 54. A majority (63.8 per cent) are women. Paisley will continue to post on both platforms with an emphasis on Instagram.

FEDERATION OF ONTARIO COTTAGERS ASSOCIATION (FOCA)

For over 50 years, FOCA has played a key role in waterfront Ontario.

They are a not-for-profit organization representing thousands of volunteer associations and individual property owners across Ontario.

FOCA acts as an information bridge between policy-makers and property owners on significant issues, including:

- Long-term environmental integrity of Ontario's freshwater resources
- Fair property taxation
- Effective land-use planning
- Rural safety and emergency preparedness in the face of extreme weather developments in recent years.

Members can access all benefits, including the boat and Cottage insurance program Cottage First. FOCA members also enjoy free access or FOCA member pricing for webinars and in person events.

FOCA provides support to association members by coordinating citizen-science programming, providing educational publications and materials, and online information pages on a wide variety of subjects.

They send out E alerts usually monthly. The latest e-Alert discusses Cottage Country price escalation, property taxation updates and floating container updates as well as boat noise limits, and short-term rentals.

All members of the KLRA are automatically registered as members of FOCA.

Sandra Moad, FOCA Representative

WATER ACCESS REPORT

"The Times They Are A Changin'

-Bob Dylan-1964

They sure are! These are some of the concerns/changes/observations from the standpoint of a Water-Access cottager on Kahshe Lake this year.

1. The BINS ARE GONE. Yes after many years of enjoying the convenience of having 24/7 garbage and recycling drop-off for water access cottagers, we now have a window of drop-off times. This issue has been addressed, is being addressed and was not an initiative from anyone of the KLRA. Reasons for this include misuse of the service by some contractors and cottagers not following the rules for drop-off items, and Provincial Environmental Regulations. So far, people are adapting by making arrangements for drop-

- off or taking refuse back to the city. More updates to come in the future from the President and the District of Muskoka.
2. Opening the cottage this year was great, except for having to fix the usual. Our docks were in the water at the Marina as early as expected, were in good condition, and we were able to get boats in, except for a couple of flat tires on the boat trailers. As usual, if you do have any issues, reach out to your Marina owner to discuss. I want to extend a big Thank You to the Marina Owners, Rockhaven and Denne's Marina for their efforts this spring.
 3. There seemed to be a number of delinquent floating docks this spring, which for some reason have been wandering around the lake. This could be from ice movement over the winter. Hopefully these can be returned home without any boats hitting them. Please continue to communicate this with your neighbours and via the Kahshe Lake Facebook page as that seems to be working well.
 4. Gas prices are insane! I am not sure if and when this situation will stabilize but it is something else that is "A Changin".
 5. Contractors, marinas, boat-service companies etc., are extremely busy, more so than any year in recent memory. This changes a lot of plans to upgrade a boat, get a reno done at the cottage, etc. Good luck and be patient. Expect that things may take longer than planned and be more expensive.
 6. Lock downs, isolation, and closed businesses are hopefully behind us after the COVID years and we should be thankful that things we enjoyed pre-COVID can be enjoyed again.

As always, have a great summer, get out on the water and enjoy the good days when we get them.

Henry Kowalewski – Boyd Island

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

Balance Sheet

As at December 31, 2021

	2021	2020	Notes
Assets			
Cash on hand and in bank	\$ 24,365.24	\$ 36,770.71	
Accounts receivable	99.00	-	
Inventories, at cost	2,329.24	2,164.42	
Investments	53,859.39	53,567.05	1
Equipment, net of depreciation	12,394.11	11,993.69	2
Real estate (Nagaya Beach)	12,000.00	12,000.00	3
Total Assets	<u>\$ 105,046.98</u>	<u>\$ 116,495.87</u>	
Liabilities			
Accounts payable	\$ -	\$ 300.00	
Prepaid membership dues	14,801.00	17,328.00	4
Total Liabilities	<u>\$ 14,801.00</u>	<u>\$ 17,628.00</u>	
Members' Equity			
Balance at beginning of year	\$ 98,867.87	\$ 94,914.29	
Net surplus/(deficit) for the year	(8,621.89)	3,953.58	
Balance at end of year	<u>\$ 90,245.98</u>	<u>\$ 98,867.87</u>	
Total Liabilities & Members' Equity	<u>\$ 105,046.98</u>	<u>\$ 116,495.87</u>	
Schedule 1 - Allocation of Members' Equity			
Designated Income Funds Surplus (Note 5)			
Kahshe Lake Preservation Fund (Sched. 1a)	\$ 3,809.22	\$ 8,196.60	
Rock Marker Fund (Sched. 1b)	6,538.59	12,531.82	
Contingency/Emergency Reserve	13,000.00	13,000.00	6
Undesignated Members' Equity	66,898.17	65,139.45	7
Total Members' Equity	<u>\$ 90,245.98</u>	<u>\$ 98,867.87</u>	

Notes (Balance Sheet)

1. Investments mature as follows:

Mature in 2022	\$ 47,679.91
Mature after 2022	6,179.48
Total	<u>\$ 53,859.39</u>

Includes interest accrued to year end.

2. Rock markers, shed, beach benches, swim rafts, buoy line, tables, chairs, canopies

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 2022	\$ 10,220.00
Will be earned after 2022	4,581.00
Total	<u>\$ 14,801.00</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, \$47,362.39 is available to fund operations or initiatives. The remainder is fixed assets.

Submitted on behalf of the board of directors

/s/ April Drane

/s/ Greig Holder

President

Treasurer

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

Income Statement

For the year ending December 31, 2021

	2021	2020	Notes
Income			
Membership dues earned	\$ 11,985.00	\$ 11,036.00	1
Donations	1,279.01	1,178.62	5
Fundraising proceeds	-	2,962.00	2, 6
Merchandise sales gross profit	2,572.69	2,028.18	3
Advertising	1,900.00	1,596.00	
Interest	301.88	1,259.38	
Total Income	<u>\$ 18,038.58</u>	<u>\$ 20,060.18</u>	
Expenses			
Programs and Events (Sched. 2)	\$ 19,884.44	\$ 6,098.72	
General and administrative	1,046.90	1,496.57	4
Insurance	2,595.24	2,230.20	
Depreciation	2,983.89	2,627.50	
Donations	150.00	3,653.61	7
Total Expenses	<u>\$ 26,660.47</u>	<u>\$ 16,106.60</u>	
Net Surplus (Deficit)	<u>\$ (8,621.89)</u>	<u>\$ 3,953.58</u>	
Memo: Sources of Net Surplus (Deficit)			
Kahshe Lake Preservation Fund (Sched. 1a)	\$ (4,387.38)	\$ (437.61)	
Rock Marker Fund (Sched. 1b)	(5,993.23)	(1,601.71)	
General operations	1,758.72	5,992.90	
Net Surplus (Deficit)	<u>\$ (8,621.89)</u>	<u>\$ 3,953.58</u>	

Notes (Income Statement)

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

2. Calculation of Fundraising proceeds:	2021	2020
Income from Fundraising	\$ -	\$ 3,300.00
Less: Fundraising expenses	-	(338.00)
Proceeds	<u>\$ -</u>	<u>\$ 2,962.00</u>
Margin	0%	90%

3. Calculation of Merchandise sales gross profit:	2021	2020
Merchandise Sales, Gross Revenue	7,400.00	5,274.00
Less: Credit/Debit Card Fees	(164.95)	-
Less: Uncollected Sales Revenues	(198.00)	-
Merchandise Sales, Net Revenue	<u>\$ 7,037.05</u>	<u>\$ 5,274.00</u>
Less: Cost of Goods Sold	(4,299.04)	(3,142.27)
Less: Other Direct Expenses	(165.32)	(103.55)
Gross Profit	<u>\$ 2,572.69</u>	<u>\$ 2,028.18</u>
Margin	37%	38%

2021 Cost of Goods Sold includes inventory adjustment of -\$78.26

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

5. 2021 donations included \$1100 from the Kahshe 5K Charity Run/Walk organized by Megan Davies.

6. 2020 Income from Fundraising (see Note 2) was \$180 from the Ice-Out Contest and \$3120 from Movie Night. Expenses were for prizes, printing, etc. Movie Night fundraiser was in aid of Gravenhurst Against Poverty (see note 7).

7. 2021 donation was to support the KahsheLake 5K Charity Run/Walk. 2020 donations were: Gravenhurst Against Poverty (\$3500); Gravenhurst Opera House (153.61).

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

Cash Flow Statement

For the year ending December 31, 2021

	2021	Notes
Cash flows from operating activities		
Net surplus/(deficit) for the year	\$ (8,621.89)	
Adjustments for non-cash income and expenses		
Depreciation	\$ 2,983.89	
Interest earned in period but not received	(233.76)	
Non-cash income and expenses	2,750.13	
Adjustments for changes in assets and liabilities		1
Assets		
Increase in Accounts Receivable	(99.00)	
Decrease in Prepaid Expenses	-	
Increase in Inventory	(164.82)	
Changes in assets	(263.82)	
Liabilities		
Decrease in Accounts Payable	(300.00)	
Decrease in Prepaid Memberships	(2,527.00)	
Changes in liabilities	(2,827.00)	
Total changes in assets and liabilities	(3,090.82)	
Cash flows from operating activities	(8,962.58)	
Cash flows from investing activities		
Cash used to purchase equipment	(3,384.31)	
Cash used to increase GIC holdings	(58.58)	
Cash flows from investing activities	(3,442.89)	
Net change in cash	(12,405.47)	
Cash Summary		
Cash on hand and in bank at beginning of year	36,770.71	2
Net change in cash during the year	(12,405.47)	
Cash on hand and in bank at end of year	\$ 24,365.24	2

Notes (Cash Flow)

1. Excludes investments.
2. Cash includes bank deposits, merchant accounts (e.g. AffiniPay, Wave, PayPal), cash on hand and advances outstanding. Value of investments held is not included.

Schedule 1a - Kahshe Lake Preservation Fund (KLPF)

For the year ending December 31, 2021

				Notes
Opening balance, consisting of:				
Portion of cash on hand and in bank, and investments		\$ 8,029.40		
Inventory		<u>167.20</u>	\$ 8,196.60	
Income				
Interest	\$ 26.83			
History Book sales, gross profit/(loss)	<u>85.79</u>	112.62		1
Expenses				
Muskoka Conservancy membership	(500.00)			
Other KLPF Expenses	<u>(4,000.00)</u>			3
		<u>(4,500.00)</u>		
Net change during year			(4,387.38)	
Closing balance			<u><u>\$ 3,809.22</u></u>	
Consisting of:				
Portion of cash on hand and in bank, and investments			\$ 3,716.23	
Inventory			<u>92.99</u>	
			<u><u>\$ 3,809.22</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	\$ 160.00
Less: Cost of Goods Sold	<u>(74.21)</u>
Gross Profit/(Loss)	<u><u>\$ 85.79</u></u>
Margin	54%

2021 Cost of Goods Sold includes inventory adjustment of \$74.34

2. Value of 4 History Books recorded as lost in 2020 but found in 2021.
 3. Fund contributed \$4000 to the cost of the Near-Shore Water Sampling Project.

Schedule 1b - Rock Marker Fund

For the year ending December 31, 2021

	Portion of cash and investments	Equipment (depreciated cost)	Total
Opening balances	\$ 6,648.39	\$ 5,883.43	\$ 12,531.82
Funds raised in year	-	-	-
Less: Fundraising costs	-	-	-
Equipment purchased	(865.85)	865.85	-
Balances before income and expenses (A)	<u>5,782.54</u>	<u>6,749.28</u>	<u>12,531.82</u>
Income			
Interest	22.22		22.22
Donations	-		-
	<u>22.22</u>		<u>22.22</u>
Expenses			
Rock marker maintenance expense	(4,124.50)		(4,124.50)
Depreciation expense		(1,890.95)	(1,890.95)
	<u>(4,124.50)</u>	<u>(1,890.95)</u>	<u>(6,015.45)</u>
Net income/(expense) (B)	<u>(4,102.28)</u>	<u>(1,890.95)</u>	<u>(5,993.23)</u>
Closing balances (A-B)	\$ 1,680.26	\$ 4,858.33	\$ 6,538.59
Change in fund value for the year	(4,968.13)	(1,025.10)	(5,993.23)

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.

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

Schedule 1c - Undesignated Members' Equity

As at December 31, 2021

This schedule identifies the portion of Members' Equity that is available to fund operations or initiatives.

	Totals	Kahshe Lake Preserv. Fund	Rock Marker Fund	Contingency / Emergency Reserve	Undesignated	Notes
Source	Balance Sheet	Sched. 1a	Sched. 1b	Fixed	Calculated Note 1	
ASSETS						
Cash on hand and in bank	\$ 24,365.24				\$ 24,365.24	
Accounts receivable	99.00				99.00	
Inventories, at cost	2,329.24	92.99			2,236.25	
Investments	53,859.39	3,716.23	1,680.26	13,000.00	35,462.90	3
Equipment, net of depreciation	12,394.11		4,858.33		7,535.78	
Real estate (Nagaya Beach)	12,000.00				12,000.00	
Total Assets	\$ 105,046.98	\$ 3,809.22	\$ 6,538.59	\$ 13,000.00	\$ 81,699.17	
LIABILITIES						
Accounts payable	\$ -				\$ -	
Prepaid membership dues	14,801.00				14,801.00	
Total Liabilities	\$ 14,801.00	\$ -	\$ -	\$ -	\$ 14,801.00	
MEMBERS' EQUITY						
Balance at end of year	\$ 90,245.98	\$ 3,809.22	\$ 6,538.59	\$ 13,000.00	\$ 66,898.17	

Available Undesignated Members' Equity

This amount is available to fund forward year operations through the annual budget process. It is in addition to income that would be planned to be generated in the year covered by the budget.

Undesignated Members' Equity balance at end of year (from above)	\$ 66,898.17
Less: Non-liquid amounts	
Equipment, net of depreciation	(7,535.78)
Real estate (Nagaya Beach)	(12,000.00)
Undesignated Members' Equity available to fund future year operations	<u>\$ 47,362.39</u>

Notes

1. Undesignated amounts are the balances after deducting the designated amounts.
2. Designated Income Funds are governed by our previously-defined policy.
3. Investments (GICs) are typically non-cashable but can be liquidated (sold before maturity) at a penalty.

Schedule 2 - KLRA Programs and Events

For the year ending December 31, 2021

Programs	2021		2020		Notes
Programs					
Beach Committee					
Repairs and Maintenance	\$ 110.54		-		
Property Tax	154.18		151.96		
Toilet Rental	939.36		\$ 708.30		
Other	243.35	\$ 1,447.43	250.00	\$ 1,110.26	
Communication, Outreach, Membership Committee					
Newsletter, Door and Dock Drop	\$ 233.53		\$ 433.92		
Website and membership admin system	1,427.42		1,477.18		
Membership drive	-		103.56		
Awards	70.00		68.37		
Other	-	1,730.95	-	2,083.03	
Conservation Committee		10,426.15		504.00	
FOCA		1,163.00		1,072.50	
Rock Marker Committee		4,124.50		94.92	1
Water Safety Committee		282.50		-	
Water Access Committee		-	\$ 19,174.53	-	\$ 4,864.71
Events					
Benthic Monitoring	\$ -		\$ -		
Flea Fest	-		-		
Housey's Rapids Picnic	-		-		
Kahshe Country Craft Show and Sale	-		-		
Kahshe Lake Regatta	-		-		
Kermit Long Kids' Fishing Derby	253.73		-		
Photo Contest	(246.98)		300.00		3
Ice-Out Contest	-		-		
Treasure Quest	453.16		293.33		
Other	250.00	709.91	250.00	843.33	2
Other					
Other Programs and Events expense	-		390.68	390.68	
Total Programs and Events		<u>\$ 19,884.44</u>		<u>\$ 6,098.72</u>	

Notes

1. Excludes depreciation.
2. Primarily event-related equipment purchases and storage shed location rental expense.
3. Negative amount is due to an accrual in 2020 that was reversed in 2021.

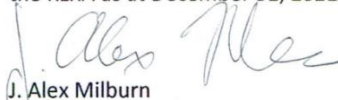
April 10, 2022

To: Members, Kakshe Lake Ratepayers' Association (1994) Inc. (KLRA)

I have reviewed the accompanying Balance Sheet of the KLRA as at December 31, 2021 and related Statements of Income, Cash Flow and supporting schedules for the year then ended.

My review included primarily applying analytical procedures to the financial data and supporting information provided by the Treasurer. A review is less in scope than an audit, and accordingly I do not express an audit opinion on these financial statements.

Based on my review, I am not aware of any material corrections or modifications that should be made to the accompanying financial statements in order for them to reasonably present the financial position of the KLRA as at December 31, 2021 and the results of its financial activities for the year then ended.


J. Alex Milburn

Kahshe Lake Ratepayers' Association (1994) Inc. (KLRA)
Budget Performance and Proposal

	2021			2022	2023	Notes
	Budget (Approved)	Actual	Actual + / (-) Budget	Budget (Proposed)	Budget (Proposed)	
Income						
Membership Dues Earned	11,370	11,985	615	12,197	12,197	2
Interest income	400	302	(98)	250	250	
Merchandise sales	5,000	7,400	2,400	7,000	7,000	
Advertising	1,596	1,900	304	1,596	1,596	
Donations	-	1,279	1,279	-	-	3
Fundraising	-	-	-	-	-	
Grants	-	-	-	-	-	
Other Income	-	-	-	-	-	
Total Income	18,366	22,866	4,500	21,043	21,043	
Expenses						
Programs	25,053	22,559	(2,494)	14,950	9,875	4
Events	1,950	710	(1,240)	2,800	2,800	
Merchandise purchases	5,000	4,517	(483)	5,000	5,000	
Selling expense	250	165	(85)	250	250	
Memberships	-	-	-	-	-	
Fundraising	-	-	-	-	-	
Insurance	2,300	2,595	295	2,600	2,600	
Donations	-	150	150	-	-	
Bad debts	-	-	-	-	-	
Other general and administrative	1,100	1,245	145	1,200	1,200	
Total Expenses	35,653	31,941	(3,712)	27,400	22,325	
Surplus/(Deficit)	(17,287)	(9,075)	8,212	(6,357)	(1,282)	

Notes

1. The budget is primarily about sources and uses of cash, over which the Board has some control (exception - see Note 2). Figures may not match to the Income Statement because of year-end accruals and other adjustments, such as those related to inventory and depreciation.
2. Membership dues earned during year, which may include amounts received but not earned in previous years. Assumes membership rates are approved at Board-recommended amounts.
3. Historically, we have not budgeted for donations.
4. Includes cost of equipment purchased that was capitalized.

Greig Holder, Treasurer

LOOKING AHEAD

The KLRA Board of Directors has set out priorities and initiatives for 2022. 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.

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 for energetic 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 would like to help out.