



Annual General Meeting Agenda Package

July 26, 2025

Ronald E Holman Complex (South Elmsley Community Hall)

441 ON-15, Lombardy, ON K0G 1L0

The following documents are included in this meeting package:

A. AGM Agenda	Page 2
B. July 2024 AGM Minutes	Page 3
C. Treasurer's Report	Page 8
D. Director Elections	Page 11
E. Motion to waive 2025 Year End financial audit	Page 12
F. Lake Steward's 2024 Report	Page 13

There are no written documents included in this package for the following agenda items: Membership Update, and Mayor Hoogenboom's presentation, these will be verbal presentations only.

This meeting package is provided to members to facilitate OLLA's AGM meeting and will be emailed to all members as well as posted on OLLA's website.

The meeting will be held at the Ronald E Holman Complex (South Elmsley Community Hall) on Hwy 15. (#441 ON-15, Lombardy, ON K0G 1L0). All OLLA members will be required to register on their arrival at the hall or with Jeff Neal (ollapresident@otterlake.org) at least three days prior to the meeting, if there is a medical requirement for virtual attendance.



Otter Lake Landowners' Association

Annual General Meeting

AGENDA

July 26, 2025

9:00 a.m. Registration / Sign-in

9:30 a.m. Start of Meeting

1. Open Meeting – President's Remark
2. Approval of the Agenda
3. Approval of 2024 AGM Minutes
4. The Future of OLLA
5. Treasurer's Report
6. Election of Directors
7. New Business
 - a. MOTION to waive audit – 2025 Year End Financial Report
8. Membership Update
9. Lake Steward's Report 2024
10. Environment & Climate Change Update
11. Social Activities Update
 - a. Photo Contest Winners
12. Date of Next AGM – July 25, 2026
13. Adjournment of Annual General Meeting

11:30 a.m. Guest Speaker – TRL Mayor Arie Hoogenboom

12:00 p.m. – 1:00 p.m. You are invited to a light lunch / social time in the hall following the meeting.

1:00 p.m. Info Fair

Remarks by Info Fair presenters -- RVCA, Watersheds Canada, FOCA, Perth & Smiths Falls District Hospital, OPP and Country Roads

1:30 p.m. – 2:30 p.m. Info Fair Exhibits



MINUTES OTTER LANDOWNERS' ASSOCIATION (OLLA)

ANNUAL GENERAL MEETING July 27, 2024

1. OPEN MEETING – PRESIDENT'S REMARKS:

Quorum was met: 20 members including 4 proxies, and all 8 board members.

President Jeff Neal welcomed all to the annual general meeting. Attendees were thanked for participating today and invited all to a free light lunch after the meeting. Then, Jeff introduced the current OLLA board of directors: John McKenney, John Burke, Susan Thum, Eric Hempell, Deb McVean, Frank Croft, Betty Large and himself, Jeff Neal.

Jeff went through administrative details for the group and asked if any Members would be interested in joining the OLLA Board of Directors. He then provided comments on the following topics:

MPAC Assessment This has been delayed yet again and MPAC will continue to use the 2016 assessment for property valuations. When the assessed value of a property is updated, it does not automatically mean a huge increase in taxes.

Licencing Tourist Campgrounds The Township of Rideau Lakes is preparing a By-Law in support of this licencing. Residents can still provide feedback on the rideaulakes.ca website. The By-Law will outline the requirements for site management and expansion.

BC and other fires and forest safety It is important to ensure your safety in the forest and especially around your home. Ensure that piles of dry brush do not accumulate.

RVCA As budget cuts affect everyone, it is likely that we shall see a reduction of lake water testing by the RVCA. If the membership agrees, OLLA can step up its own testing to try and bridge the gap.

2. APPROVAL OF AGENDA:

The agenda was displayed on the screen for review – no changes to the agenda were proposed by membership.

MOTION to approve the AGM Agenda as presented: MOVED by Dorothy Goubault, SECONDED Susan Thum. All in Favour. CARRIED



3. APPROVAL OF 2023 AGM MINUTES:

The 2023 AGM minutes were displayed on the screen and copies were available today at the front desk. Jeff asked if there were any changes proposed for the 2023 minutes – no changes to the minutes were identified by the membership.

MOTION to approve of 2023 AGM Minutes as presented: MOVED by Dorothy Goubault, SECONDED by Frank Croft. All in Favour. CARRIED.

4. TREASURER'S REPORT:

Deb McVean reported on the OLLA 2023 Year end Financial Report provided in the OLLA AGM package that was distributed to members and copies made available today at the front desk.

Balance Sheet summary Total financial assets, as of December 31, 2023 were \$11,701.84 consisting of Cash in Bank and GICs, approximately \$1,700.00 over 2022. Primarily due to the purchase of a new GIC investment. Liabilities were up slightly due to prepaid Memberships and Advertising. Our equity remains strong.

Income & Expenditure Summary Income for 2023 was comparable to 2022. Expenses were down about \$1,000.00 over 2022 as we had less projects and water quality testing. We ended the 2023 fiscal year with a surplus although we had budgeted for a deficit. This was due to lower costs than anticipated for the AGM, FOCA fees, Insurance and Web services.

Important Notes - Prepaid advertising – we now have 10 sponsors. **Prepaid Membership Fees** – due to the change to the calendar made at last year's AGM, 56 Members paid their 2024+ Fees in December of last year. Thank you! **Donations** - all from Members. Thank you! **Grants** – Township **Projects** – loon nests **Investments** – are all in 3 GICs.

Deb asked the membership if they had any questions.

Q: What is a GIC

A: A Guaranteed Investment Certificate

Q: What is the intent for the GICs and cash

A: To spend it on our Members! You just need to give us some suggestions of what you would like.

Should anyone have any further questions about OLLA's financials, please feel free to see me after the meeting. Our books are always open to our Members and should you wish to set up a future appointment to review our books, please contact me at ollatreasurer@otterlake.org



Deb also mentioned that all Members of OLLA are automatically members of FOCA (Federation of Ontario Cottagers' Association) and can access FOCA resources and benefits. Instructions on how to register with FOCA are up at the front desk.

5. ELECTION OF DIRECTORS:

In his opening remarks, Jeff asked the membership if there were any nominations to stand for the available board positions. No nominations were received.

6. NEW BUSINESS:

a. Motion to change 6 Bylaws – Jeff Neal introduced the motion and then explained that the changes are all to bring OLLA in line with the new Ontario Not for Profit Corporations Act (ONCA) which takes effect October 2024.

MOTION to approve proposed bylaw changes to Section #1 Definitions sub section 3.6, Section 4 Members new sub section 4.10, Section 6 Board of Directors new sub section 6.13, Section 6 Board of Directors new sub section 6.14, Section 9 Duties of the Officers sub sections 9.3.1, 9.3.2, 9.3.3, Section 12 Financial sub section 1.2.

MOVED by Brian Cassidy and SECONDED by Nicole Stadler. All in favour. CARRIED.

b. Motion to Waive the requirement for a 2024 fiscal year end audit

MOTION to waive the requirement to conduct an annual audit for the 2024 fiscal year end, in keeping with the new Ontario Not-for-Profit Corporations Act: MOVED by Judy Shadbolt. All in favour (100%+). CARRIED.

The vote results were counted as there is a requirement that 80% of the members attending the AGM vote to accept the motion to waive the audit. Count: 16 OLLA members present plus 4 proxies and all members voted to accept the motion. None voted against.

7. MEMBERSHIP UPDATE:

John McKenney reported that we currently have 72 members.

8. LAKE STEWARD'S REPORT:

Jeff Neal showed a map of the RVCA (2 deep water sites once or twice a year, 1 medium depth site and several dip sites) and OLLA (17) water quality testing sites and asked members to suggest when and where OLLA should test. Gord Campbell asked for the pros and cons of choosing test sites. Jeff responded that last year we found ECOLI on O4. So, test "problem sites" as known (boat launch, O4) or test all 17 sites. Dorothy Goubault asked if OLLA or RVCA test in Tooheys Bay. Jeff said no.



Jeff indicated that water quality charts are available on the OLLA website. And that the dissolved oxygen counts are needed for 5 consecutive years (and we missed 1 year) and that dissolved oxygen for 5 consecutive years plus water temperature = 7.4 degrees Celsius at 120 feet are required for the Ministry in order for them to consider stocking Otter Lake with lake trout.

Jeff also reported on Laura Cashen's (the Loon Lady) observations of the Otter Lake loon population. She surveys the entire lake and counts the number of pairs and chicks. This year the Toohey's Bay loons abandoned their nest. The nest at the 4 islands was empty and there was 1 chick in the boat launch bay.

9. ENVIRONMENT AND CLIMATE CHANGE Eric Hempell did a presentation on Climate change

- "We are the first generation to feel the effects of climate change, and the last generation who can do something about it." Barack Obama
- Scientists have found, year after year that the levels of carbon pollution in the atmosphere is continually increasing. The 12 warmest years in recorded history have all been within the last 15 years. Temperatures in some areas of the oceans reached record highs and ice in the Arctic shrank to its smallest size on record.
- We have dramatically reduced acid rain, restricted cancer-causing chemicals in plastics and leaded fuel in our vehicles and phased out CFCs in refrigerators and air conditioners. And we have figured out how to continue living without harming the environment, and ourselves, as much.
- So the question now is whether we will have the courage to act before it's too late. We don't have a lot of time, but if we are prepared to act now, and act together, we can substantially reduce the rate of global warming. Please, be open to change, and think of the environment first when you make decisions. Even the small things combined will tip the scale in our favor.

Q: Gail Thane – the water in the lake is clear but the reeds and weeds are tall.

A: Clear water means a healthier lake but it also encourages plant growth.

Q: Shona McDiarmid – what can OLLA do?

A: Deb McVean – ensuring that our septic systems are inspected and not leaking into the ground soil. Getting our well water tested.

A: Frank Croft – there are some links on the OLLA web site

A: Eric Hempell – Eric talked about his house here at the lake. It is round as that is more energy efficient. He has solar panels and described the various Hydro One programs for electricity.

Q: Dorothy Goubault – would Eric be willing to come to my property and make suggestions.

A: Eric- yes, of course



10. SOCIAL ACTIVITIES UPDATE Betty Large reported on the following social activities

Poker Run – the concept of a Poker Run was explained. Boats go from dock to dock collecting playing cards after answering an (easy) skill testing question. At the end of the Poker Run the boat with the best poker hand wins.

Muffins in the Middle will be held at 10 a.m on August 10th in front (north side) of the 4 islands

FloatOLLA and Food Bank Donation Drive is scheduled for August 17th (rain date August 18th) and includes a motorized boat parade and Paddlefest. There are prizes for the best decorate boat & paddle craft. Deb asked all Members to encourage their neighbours and non-members to participate.

OLLA Dines Out – the next OLLA Dines Out will be held on August 25th at 5 p.m. at the Iron Forge on Russell Street in Smiths Falls.

Betty thanked everyone for participating in the **Ice Breaker** and asked that completed entries be returned to her.

Clean Up the County, a Rideau Lakes Township initiative, was held in the spring. Several roads participated. Betty said that this can be done year round and that road side garbage, collected in yellow waste bags, can put out on garbage collection day – no garbage tags required. Betty has yellow waste bags available.

Photo Contest – the runner up was Laura Cashen “Blue Heron Snacking”. The winner was Jane Coombe “Loon with Baby”. Congratulations to you both!

11. DATE of NEXT AGM: July 26, 2025

12. MOTION TO ADJOURN AGM:

MOTION to adjourn the Annual General Meeting. MOVED by Deb McVean and SECONDED by Susan Thum. All in Favour. CARRIED.



OTTER LAKE LANDOWNERS' ASSOCIATION

Balance Sheet As at December 31, 2024

	Current Year 2024	Prior Year 2023
Assets		
Current Assets		
Accounts Receivable	\$0.00	\$0.00
Cash	\$5,674.71	\$7,594.17
Investments (Note 5)	\$6,251.00	\$4,107.67
Pre-Paid Expenses	\$0.00	\$0.00
Total Current Assets	\$11,925.71	\$11,701.84
 Fixed Assets	 \$0.00	 \$0.00
 Total Fixed Assets	 \$0.00	 \$0.00
 Total Assets	 \$11,925.71	 \$11,701.84
 Liabilities & Equity		
Current Liabilities		
Accounts Payable	\$0.00	\$0.00
Pre-Paid Advertising	\$100.00	\$100.00
Pre-Paid Membership		
Fees (Note 1)	\$1,380.00	\$1,680.00
Total Current Liabilities	\$1,480.00	\$1,780.00
 Long-Term Liabilities	 \$0.00	 \$0.00
 Total Long-Term Liabilities	 \$0.00	 \$0.00
 Total Liabilities	 \$1,480.00	 \$1,780.00
 Equity	 \$10,445.71	 \$9,921.84
 Total Equity	 \$10,445.71	 \$9,921.84
 Total Liabilities & Equity	 \$11,925.71	 \$11,701.84



OTTER LAKE LANDOWNERS' ASSOCIATION

Statement of Income & Expenditures

For the Period

January 1, 2024 to December 31, 2024

	2024 Actual	2024 Budget	Prior Year 2023
Income			
Membership Fees 2024	\$2,280.00	\$2,520.00	\$2,550.00
Advertising	\$900.00	\$900.00	\$900.00
Member Donations (Note 2)	\$136.71	\$200.00	\$70.00
Grants & Other Donations(Note 3)	\$1,712.00	\$1,700.00	\$1,702.00
Investment Income	\$143.23	\$192.00	\$37.78
Total	\$5,171.94	\$5,512.00	\$5,259.78
Expenditures			
Advertisng & Promotions	\$943.54	\$0.00	\$0.00
Bank Fees	\$74.05	\$80.00	\$77.35
AGM	\$303.82	\$675.00	\$441.56
Lake Plan	\$0.00	\$25.00	\$25.00
Water Quality	\$214.89	\$750.00	\$224.22
Shorelines	\$0.00	\$0.00	\$0.00
Projects (Note 4)	\$16.78	\$100.00	\$92.37
FOCA Fees	\$576.30	\$750.00	\$624.89
FloatOLLA/Picnic/OLLA Dines Out	\$11.48	\$200.00	\$28.25
Membership Expenses	\$78.98	\$110.00	\$0.00
Meeting Attendance	\$123.68	\$200.00	\$0.00
Newsletter	\$0.00	\$25.00	\$20.80
Insurance	\$1,353.24	\$1,460.00	\$1,327.32
Administration	\$146.95	\$400.00	\$298.57
Web Services	\$804.41	\$965.00	\$779.58
Total	\$4,648.12	\$5,740.00	\$3,939.91
Surplus/Deficit	\$523.82	-\$228.00	\$1,319.87



OTTER LAKE LANDOWNERS' ASSOCIATION

Notes to the 2024 Financial Statements at December 31, 2024

1)	Pre-Paid Membership Fees	Amount
	2025	\$1,230.00
	2026	\$90.00
	2027	\$60.00
	2028	\$0.00
	Total	\$1,380.00
2)	Member Donations	
	Unallocated	\$136.71
	Loon Nests	\$0.00
	Fish Habitat	\$0.00
	Total	\$136.71
3)	Grants & Other Donations	
	Township of Rideau	
	Lakes	\$1,712.00
	Other	\$0.00
	Total	\$1,712.00
4)	Projects	
	Loon Nests	\$16.78
	Fish Habitat	\$0.00
	Get the Lead Out	\$0.00
	Total	\$16.78
5)	Investment	
	0008 Non Redeem 2 Yr GIC	
	Maturing 31-Mar-2025	\$2,101.25
	0009 Cashable 1 Yr GIC	
	Maturing 3-Aug-2025	\$1,094.08
	0007 Non Redeem 2 Yr GIC	
	Maturing 15-Sep-2025	\$1,055.67
	0010 Cashable 1 Year GIC	
	Maturing 19-Mar-2025	\$2,000.00



Director Elections

The OLLA By-Laws allow for a minimum of 5 directors and a maximum of 10 directors. The current 2024-2025 Board of Directors consists of six directors: Jeff Neal (President & Chairman; Government Liaison), Deb McVean (Treasurer, Membership), Betty Large (Secretary; Current Projects), John Burke (Lake Steward & Lake Plan), Susan Thum (Communications) and Eric Hempell (Environment & Climate Change). The roles for the directors for the 2025-2026 board will be decided at the first board of directors meeting following the AGM.

There are six director positions open on the 2025-2026 OLLA Board of Directors. The six positions are - two directors whose terms are ending and four vacant director positions.

- CALL FOR DIRECTORS: If any member wishes to stand for election to become a director please submit your name to the President ollapresident@otterlake.org at least three days prior to the July 26, 2025 annual general meeting (AGM).
- Members standing for election will be given an opportunity to speak for two minutes on why they wish to be a Director.
- The election process will be explained during the meeting.



MOTIONS

Waiving the requirement for a 2025 year-end audit

Background

A requirement under the new Not-for-Profit-Corporations Act is that all corporations are to be audited annually. There is an option for smaller corporations, such as ours, to waive this requirement with the approval of the membership.

The Board of Directors review the financial position of the Association at each meeting of the Directors. Although not required by the Act, the OLLA Board of Directors invites any member to review the financial documents of the organization should they wish to do so.

The Board of Directors recommend this waiver.

Motion:

Seconded:

In Favour:

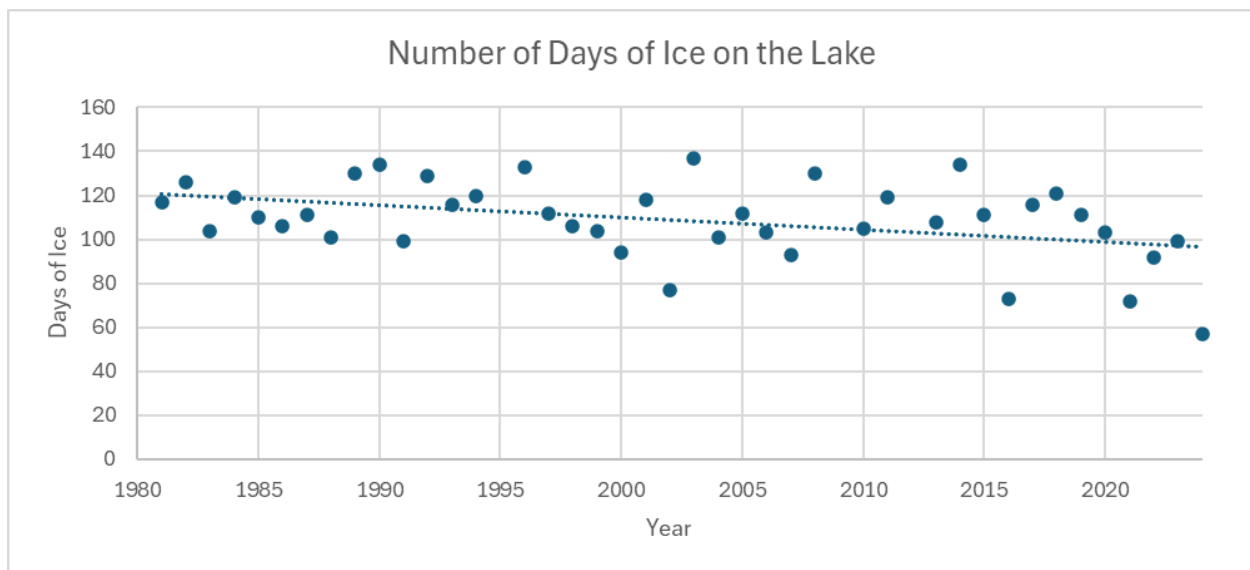
Against:



Lake Steward's 2024 Report

Otter Lake continues to be a healthy and clean lake.

We are again seeing some effects of climate change here at the lake. The water is warming up more quickly resulting in lower-than-average water levels. This past winter the lake was frozen over for only 90 days. This is much better than the previous year when we had only 57 days of ice, but it is still significantly lower than the overall average of 108.5 days.



	Earliest	Latest
Ice On	November 30, 1990	January 25, 2002
Ice Off	March 14, 2024	April 27, 2018

Results of Water Quality Testing in 2024

The Secchi Disc readings in the chart below clearly indicate the water is still quite clear, although it has that green tinge to it due to the abundant microscopic plant life. This abundant plant life has had a negative effect on the Dissolved Oxygen (DO) levels in the lake as you will see in the graphs later in this report. The plant life grows, dies and falls to the bottom, where it decays, using the available oxygen there. The concentration of dissolved oxygen in lakes is affected by temperature and has well-defined seasonal cycles. Cold water can hold more dissolved oxygen than warm water.



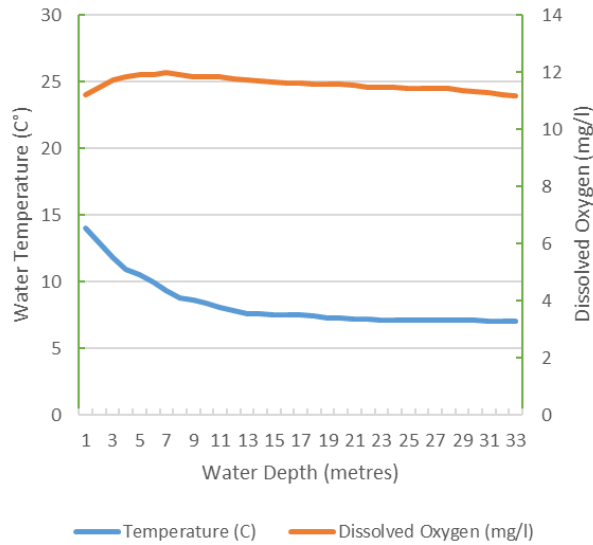
Water Quality Data - 2024																			
RVCA ID	OLLA ID	Total Coliform (cfu/100 ml)			E. Coli (cfu/100 ml)			Total Kjeldahl nitrogen (µg/l)				Total Phosphorous (µg/l)				Secchi Disk (metres)			
		Jun	Jul	Aug	Jun	Jul	Aug	May	Jul	Aug	Oct	May	Jul	Aug	Oct	May	Jul	Aug	Oct
RVL-26A	OLLA 16																		
RVL-26B	OLLA 09					3	0		300	400									
RVL-26C	OLLA 03					0	2		500	300									
RVL-26D	OLLA 04																		
RVL-26DP1	OLLA 05A							300	300	400	400	6	9	10	4	9.0	6.5	5.0	8.0
RVL-26DP3	OLLA 06							300	400	400	400	8	10	10	6	8.5	6.0	5.0	5.5
RVL-26E	OLLA 12																		
RVL-26F	OLLA 18					0	0		200	400									
RVL-26G	n/a																		
Average					0.83			357.14				7.88				6.69			
Std. Error					1.33			75.59				2.30				1.60			
Water Quality Recommendations					<100			<500				<20							
Oligotrophic								310 - 1160				3 - 18				5.4 - 28			
Mesotrophic								360 - 1400				11 - 96				1.5 - 8.1			
Eutrophic								390 - 6100				16 - 390				0.8 - 7.0			

Total Kjeldahl Nitrogen (TKN) levels were in the acceptable range of between 200 - 500 µg/L, very similar to previous years. As for Total Phosphorous (TP), both of the sites tested had values less than 15 µg/L, below the Provincial Water Quality Objective (PWQO) – Lakes, of less than 20 ug/L.

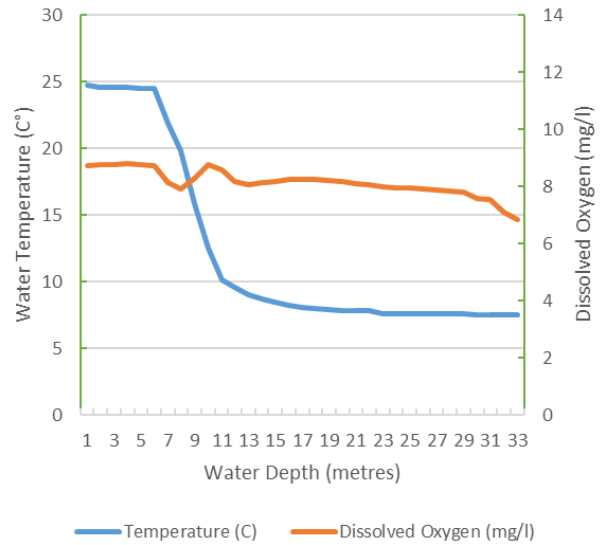
RVCA performed measurements of water temperature and DO in May, July, August and October at two deep water sites OLLA 5A/RVCA DP1 and OLLA O6/RVCA DP2. The results obtained by RVCA in 2024 are shown in the following graphs.

Note: For more technical information on water quality please go to our website -- <https://otterlake.org/environment/water-observation/>

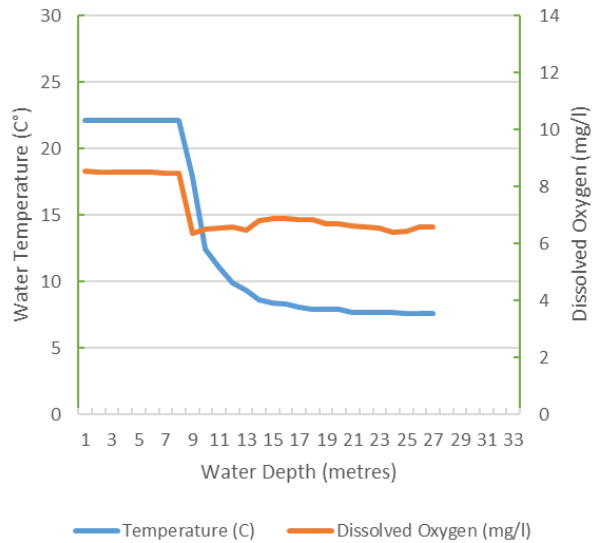
Dissolved Oxygen and Water Temperature vs
Water Depth
May 2024



Dissolved Oxygen and Water Temperature vs
Water Depth
July 2024



Dissolved Oxygen and Water Temperature vs
Water Depth
August 2024



Dissolved Oxygen and Water Temperature vs
Water Depth
October 2024

