



Annual General Meeting Agenda Package

July 25, 2026

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 2025 AGM Minutes	Page 3
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E. Motion to waive 2026 Year End financial audit	Page 12
F. Lake Steward's 2025 Report	Page 13

There are no written documents included in this package for the following agenda items: Membership Update, and Karl Fiander'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 25, 2026

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 2025 AGM Minutes
4. Treasurer's Report
5. Election of Directors
6. New Business
 - a. MOTION to waive audit – 2026 Year End Financial Report
 - b. Dealing with rising costs
 - i. Increase Membership fees
 - ii. Create a new, non-voting, membership category
7. Membership Update
8. Lake Steward's Report 2025
9. Social Activities Update
 - a. Photo Contest Winners
10. Date of Next AGM – July 24, 2027
11. Adjournment of Annual General Meeting

11:30 a.m. Guest Speaker – OLLA Government Liaison – Karl Fiander

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



MINUTES OTTER LAKE LANDOWNERS' ASSOCIATION (OLLA)

ANNUAL GENERAL MEETING July 26, 2025, 0930h – 1045h

1. OPEN MEETING – PRESIDENT'S REMARKS:

Quorum was met. 37 Members in attendance including 5 proxies out of our total membership of 86 (of the approximately 350 residences around the lake). Five of 6 Directors in attendance.

Jeff opened the meeting by talking about the need for more volunteers to keep OLLA functioning. It would be nice to have greater membership, too. The Board has tried organizing social activities to help promote membership but there has not been a great interest.

After the newsletter appeal that mentioned OLLA's board of 6 members was struggling to keep up with the work of the Board there was member response that indicated OLLA should keep functioning even at a reduced capacity. Therefore, we won't lose OLLA but we are going to determine how we will operate moving forward. People are needed to help with water samples, communications, finding corporate sponsors, promoting membership, updating the lake plan. The board can have up to 10 directors, there are only 6. One position that must be filled is that of the Secretary of the Association.

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 Frank Croft, SECONDED by Dorothy Goubault. All in Favour. CARRIED

3. APPROVAL OF 2024 AGM MINUTES:

The 2024 AGM minutes were distributed in advance of the meeting with additional copies available today at the front desk. Jeff asked if there were any changes proposed for the 2024 minutes – no changes to the minutes were identified by the membership.

MOTION to approve 2024 AGM Minutes as presented: MOVED by Shelly Dunlop. SECONDED by Frank Croft. All in Favour. CARRIED.

4. Future of OLLA

Jeff highlighted the importance OLLA's mandate of overseeing the health of the lake through water testing. Despite the dwindling numbers on the board, the low membership and lack of volunteers, OLLA will continue to function doing the bare minimum to monitor the health of the lake.



5. TREASURER'S REPORT:

Deb McVean reported on the OLLA 2024 Year end Financial Report provided in the OLLA AGM package that was distributed to members with additional copies available today at the front desk.

Balance Sheet summary Total financial assets, as of December 31, 2024 were \$5,171.94 consisting of Cash in Bank and GICs, approximately \$1,700.00 over 2023. Primarily due to the purchase of a new GIC investment. Liabilities were up slightly due to prepaid Memberships and Advertising. Our equity remains strong at \$10,445.71.

Income & Expenditure Summary Income for 2024 was less than 2023 due primarily to the loss of 9 Members. 2023 Expenses were down about \$1,000.00 over 2023 as we had less projects and water quality testing. We ended the 2024 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.

Deb asked the membership if they had any questions.

1) What are our assets? – split 50/50 between cash and GICs

If anyone had further questions about OLLA's financials they could speak to Deb after the meeting.

MOTION to approve 2024 Financial Statements – MOVED by Mike Smith, SECONDED by Gord Campbell, All in favour. CARRIED.

6. ELECTION OF DIRECTORS:

Jeff stated there were two Directors whose terms were expiring (Jeff Neal, Susan Thum) and that these individuals had agreed to continue. He then asked the membership if there were any nominations to stand for the available board positions.

Two members volunteered.

Danika Burelle O11B

Shona McDiarmid O9

Given there were less than ten total candidates, a ballot was not required and Jeff asked for a



show of hands to acclaim the candidates.

7. NEW BUSINESS:

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

Jeff outlined the requirements of the Not-for-Profit Corporations Act regarding audits. As a small organization we have the option of waiving an annual audit with the agreement of the membership. Given an audit would cost in the vicinity of \$1,000, the Board of Directors advised that the waiver is the preferred way forward. He also said that the financial statements were reviewed monthly by the Directors. Jeff indicated that according to our Constitution, the financial records of the Association are available for review by any member.

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 Ron Doering. Seconded by ??? 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: 37 OLLA members present plus 5 proxies and all members voted to accept the motion. None voted against.

8. MEMBERSHIP UPDATE:

We currently have 86 members.

Six new members as of today but we lost 9 members last year. And 4 current Members have not renewed their 2025 Membership yet. We have an OLLA tote bag for new members that includes helpful welcome to the lake information.

Question was asked - Did we ask why they left? Yes, we wrote to all 9 who left. No replies.

9. LAKE STEWARD'S REPORT:

Jeff presented the Lake Steward's Report which was distributed in the AGM package and is available on the OLLA website.

Jeff presented a graph showing E.coli, Nitrogen, Phosphorous and Water clarity over the past 10 years, highlighting two serious E. coli test results.

Water testing, in conjunction with RVCA continues but at reduced levels due to budget and other constraints. Plans are to return to normal levels next year. Jeff also indicated that it is possible to do some spot testing if there are perceived issues. In addition, Members of the Lake Partners Program (<https://foca.on.ca/wp-content/uploads/2015/05/Lake-Partner-Program-Volunteer-Registration-Form.pdf>) are conducting their own sampling.



A question was raised about access to water test data from the Health Unit. At this time it is not available.

Jeff presented another graph highlighting the decreasing number of days per year that ice covers the lake. Lake temperatures have risen which affects the ice cover as well as plant growth.

While showing the group the graphs of lake temperature and dissolved oxygen (DO) levels, Jeff pointed out that current DO levels have eliminated our prospects of having Lake Trout stocked in the lake

Research is being conducted on our lake regarding bass spawning through a project organized by Dr. David P. Philip, University of Illinois and Dr. Steven J. Cooke, Carleton University. The goal is to create spawning sanctuaries to promote Bass populations.

When asked what Bass nests looked like, Jeff described them as circles of clear sand and small gravel near shore.

Loon report: 5 pairs – 2 nest – 2 chicks.

A question was raised about low water levels. Jeff responded that it is a combination of lower rainfall levels and higher evaporation rates.

MOTION to approve the Lake Steward's report. MOVED by Joan Barclay, SECONDED by Randy Hodgins. All in favour. CARRIED

10. ENVIRONMENT AND CLIMATE CHANGE Eric Hempell

Eric gave an update on frogbit (an invasive aquatic plant species) in the lake. In 2019 OLLA organized the removal of frogbit that was growing near the boat launch. Judy Hodgins and Eric just looked at the boat launch and there was some frogbit but not too much. So it was decided removal is not necessary at this time. Members should be aware of different invasive water species and watch for their appearance. Lake residence should survey their waterfront, identify any invasive species, report to OLLA (info@otterlake.org) and then OLLA can help with an action plan for removal or mitigation. Eric has many pamphlets on invasive aquatic plant species and he had a sample of frogbit in a bucket.

The OLLA policy on invasive species, as no members objected to it at the AGM is as follows:

OLLA Invasive Species Approach

- Survey & Identify
- Report (eddmaps.org OR invasive species.com)
- Ask members for mitigation priorities
- Obtain mitigation resources
- Act

Eric also brought a tick drag if anyone wanted a demonstration after the meeting.



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

Photo Contest – There were 26 entries but only 24 qualified to be judged by our 3 judges as 2 were submitted by Board members. Nine people entered photos in the 19 and older category. No one entered from the other 2 age categories.

Winner was Nicole Stadler O7 (frog). The runner up was Laura Cashen O7 (loon on nest). There were 2 honourable mentions Dave Kirk O6 (Misty Morning) and Nicole Stadler (raccoon). Congratulations to everyone and thanks to all who entered wonderful photos of our amazing Otter Lake environment.

Attendees also participated in the Peoples Choice activity for the photo contest. Winner will be notified after the meeting. The runner up was Angela Evans O9 – New Years Eve on Otter Lake and the winner was Laura Cashen – Fox on Shore

OLLA Dines Out – the next OLLA Dines Out will be held on Saturday August 16 at 12 - 1 p.m. at Jimmy's Snack Shack. Rain date August 17. Free ice cream cone from Rideau Ferry store if you attend the event (while supplies last).

Clean Up the County, a Rideau Lakes Township initiative, was held in the spring. Two people participated and 4 bags of garbage collected. Betty said that this can be done year-round and that road side garbage, collected in yellow waste bags, can be put out on garbage collection day – no garbage tag required. Betty has yellow waste bags available.

Member Moment – If you would like to introduce yourself to the Otter Lake Community we would love to highlight your story in the Member Moment of our Newsletter. Reach out to info@otterlake.org to share your story.

12. DATE of NEXT AGM: July 25, 2026

13. MOTION TO ADJOURN AGM: MOTION to adjourn the Annual General Meeting. MOVED by Deb McVean and SECONDED by Gord Campbell. All in Favour. CARRIED.



OTTER LAKE LANDOWNERS' ASSOCIATION

Balance Sheet As at December 31, 2025

	Current Year 2025	Prior Year 2024
Assets		
Current Assets		
Accounts Receivable	\$0.00	\$0.00
Cash	\$5,088.81	\$5,674.71
Investments (Note 5)	\$6,575.02	\$6,251.00
Pre-Paid Expenses	\$0.00	\$0.00
Total Current Assets	\$11,663.83	\$11,925.71
Fixed Assets	\$0.00	\$0.00
Total Fixed Assets	\$0.00	\$0.00
Total Assets	\$11,663.83	\$11,925.71
Liabilities & Equity		
Current Liabilities		
Accounts Payable	\$0.00	\$0.00
Pre-Paid Advertising	\$0.00	\$100.00
Pre-Paid Membership Fees (Note 1)	\$1,260.00	\$1,380.00
Total Current Liabilities	\$1,260.00	\$1,480.00
Long-Term Liabilities	\$0.00	\$0.00
Total Long-Term Liabilities	\$0.00	\$0.00
Total Liabilities	\$1,260.00	\$1,480.00
Equity	\$10,403.83	\$10,445.71
Total Equity	\$10,403.83	\$10,445.71
Total Liabilities & Equity	\$11,663.83	\$11,925.71



OTTER LAKE LANDOWNERS' ASSOCIATION

Statement of Income & Expenditures For the Period

January 1, 2025 to December 31, 2025

	2025 Actual	2025 Budget	Prior Year 2024
Income			
Membership Fees 2025	\$2,760.00	\$2,670.00	\$2,280.00
Advertising	\$700.00	\$900.00	\$900.00
Member Donations (Note 2)	\$354.19	\$50.00	\$136.71
Grants & Other Donations(Note 3)	\$1,642.00	\$1,570.00	\$1,712.00
Investment Income	\$324.02	\$324.00	\$143.23
Total	\$5,780.21	\$5,514.00	\$5,171.94
Expenditures			
Advertising & Promotions	\$824.16	\$1,000.00	\$943.54
Bank Fees	\$107.22	\$100.00	\$74.05
AGM	\$910.48	\$650.00	\$303.82
Lake Plan	\$0.00	\$200.00	\$0.00
Water Quality	\$442.68	\$650.00	\$214.89
Shorelines	\$0.00	\$0.00	\$0.00
Projects (Note 4)	\$100.00	\$0.00	\$16.78
FOCA Fees	\$649.75	\$660.00	\$576.30
FloatOLLA/Picnic/OLLA Dines Out	\$104.25	\$200.00	\$11.48
Membership Expenses	\$102.19	\$360.00	\$78.98
Meeting Attendance	\$138.37	\$150.00	\$123.68
Newsletter	\$0.00	\$25.00	\$0.00
Insurance	\$1,379.16	\$1,500.00	\$1,353.24
Administration	\$228.54	\$200.00	\$146.95
Web Services	\$833.79	\$900.00	\$804.41
Total	\$5,820.59	\$6,595.00	\$4,648.12
Surplus/Deficit	-\$40.38	-\$1,081.00	\$523.82



| OTTER LAKE LANDOWNERS' ASSOCIATION

Notes to the 2025 Financial Statements at December 31, 2025

1)	Pre-Paid Membership Fees	Amount
	2026	\$960.00
	2027	\$180.00
	2028	\$60.00
	2029	\$60.00
	Total	\$1,260.00
2)	Member Donations	
	Unallocated	\$354.19
	Loon Nests	\$0.00
	Fish Habitat	\$0.00
	Total	\$354.19
3)	Grants & Other Donations	
	Township of Rideau Lakes	\$1,642.00
	Other	\$0.00
	Total	\$1,642.00
4)	Projects	
	Loon Nests	\$0.00
	Fish Habitat	\$0.00
	Other - Donations Bass Spawning	\$100.00
	Total	\$100.00
5)	AGM	Overage of \$580 due to new signage
6)	Investment	
	00011 Non Redeem 1 Yr GIC	
	Maturing 31-Mar-2026	\$2,207.67
	0009 Cashable 1 Yr GIC	
	Maturing 3-Aug-2026	\$1,118.70
	0007 Non Redeem 2 Yr GIC	
	Maturing 15-Sep-2027	\$1,168.65
	0010 Cashable 1 Year GIC	
	Maturing 19-Mar-2026	\$2,080.00



Director Elections

The OLLA By-Laws allow for a minimum of 5 directors and a maximum of 10 directors. The current 2025-2026 Board of Directors consists of six directors: Jeff Neal (President & Chairman; Lake Steward; Government Liaison), Deb McVean (Treasurer, Membership), Betty Large (Secretary; Current Projects), Susan Thum (Communications); Danika Burelle and Shona McDiarmid (Directors at Large). The roles for the directors for the 2026-2027 board will be decided at the first board of directors meeting following the AGM.

There are five director positions open on the 2026-2027 OLLA Board of Directors. The five positions are - two directors whose terms are ending and three 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 25, 2026 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 2026 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:

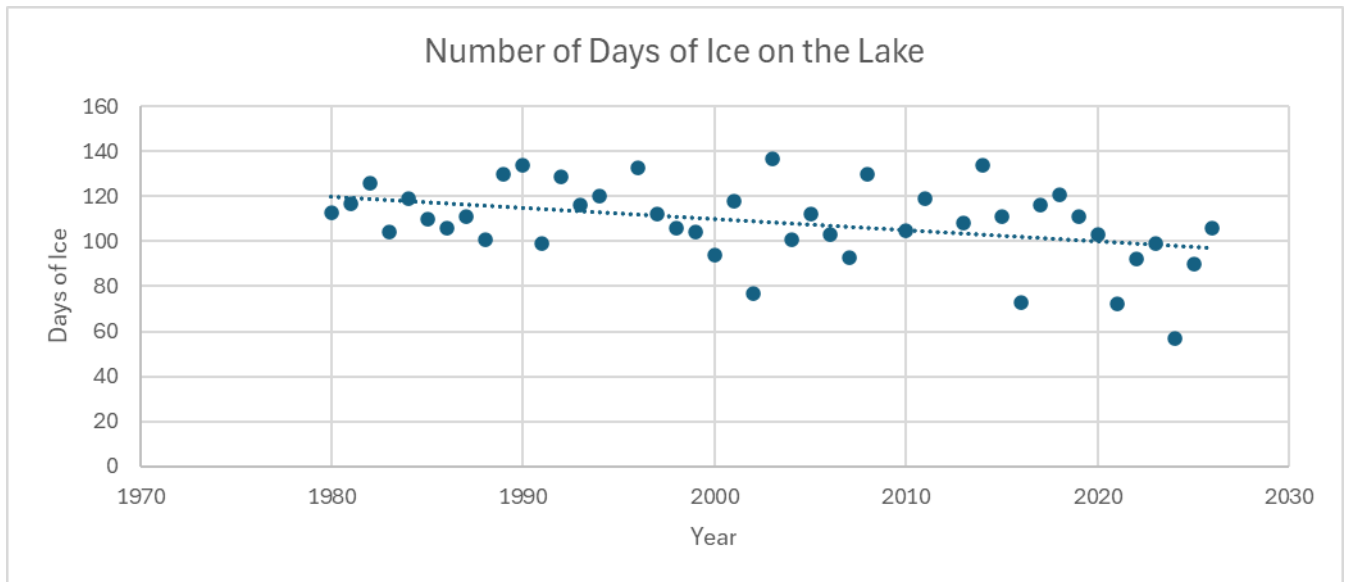
Against:



Lake Steward's 2025 Report

There is definitely some climate change activity going on! Last year's low water level followed by this year's unusually high levels are trying to tell us something. As well, the surface water temperature near the shore was up to 26°C by mid-June.

This past winter, the lake was frozen over for 106 days compared to only 90 days during the 2024/2025 winter and 57 during the 2023/2024 winter, which was the shortest time on record.



	Earliest	Latest
Ice On	November 30, 1990	January 25, 2002
Ice Off	March 14, 2024	April 27, 2018
Shortest Period	57 days	
Longest Period	137 days	

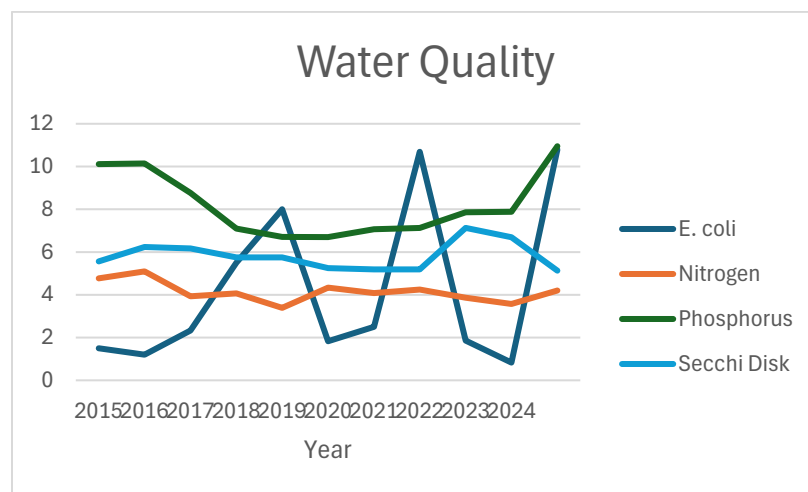


Results of Water Quality Testing in 2025

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 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 - 2025																							
RVCA ID	OLLA ID	Calcium (mg/L)			Carbon (mg/L)			E. Coli (cfu/100 ml)				Total Kjeldahl nitrogen (µg/l)				Total Phosphorous (µg/l)				Secchi Disk (metres)			
		May	Jul	Sep	May	Jul	Sep	May	Jul	Sep	Oct	May	Jul	Sep	Oct	May	Jul	Sep	Oct	May	Jul	Aug	Oct
RVL-26C	OLLA 03							0	0				400	400			10	11					
	OLLA 07							15	4	16													
RVL-26B	OLLA 09							106	1	1			400	400			9	9					
	OLLA 13							5	0	0													
	OLLA 14							2															
RVL-26F	OLLA 18							0	1				400	300			10	7					
RVL-26DP1	OLLA 05A			30		6.9						400	400	500	400	6	11	10	8	4.5	5.0	5.5	6.0
RVL-26DP3	OLLA 06			30		7.2						400	500	300	400	16	2	7	5	4.0	5.0	5.5	5.5
Average		30.05			7.05			10.79				400.00				8.64				5.13			
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) for Lakes, of less than 20 ug/L. All in all, Otter Lake is still a very healthy and clean lake!



Note: For more technical information on water quality please go to our website --

<https://otterlake.org/environment/water-observation/>



Otter Lake Landowners Association

RVCA performed measurements of water temperature and DO in May, July, September and October at two deep water sites OLLA 5A/RVCA DP1 and OLLA O6/RVCA DP3. The results obtained by RVCA in 2025 are shown in the graphs below.

