

## OTTER LAKE RATEPAYERS' ASSOCIATION ("OLRA")

### ANNUAL GENERAL MEETING

MAY 26, 2024

#### QUORUM

The meeting was called to order by Kerry Mueller, OLRA Board Chair/President, at 9:01 AM. A quorum of members and Board Directors was present: David Amy, Rob Cribbie, Martin Chepesiuk (first part of the AGM), Brian Hindley, Nicole Mailloux, AJ Mueller and Kerry Mueller. Regrets from Brad Chittick and Gerry Doyle. There were 35 locations logged into the meeting, with some having more than one participant.

#### WELCOME

Kerry Mueller, OLRA Board President introduced speakers and guests:

- Ann MacDiarmid, Mayor of Seguin Township, Speaker
- Ken Adams, Ward 1 Councilor, Speaker
- Mario Buszynski, Ward 2 Councilor, Speaker
- Werner Mersch, President, Rankin Lake Property Owners' Association, Guest
- Wolfgang Mersch, Rankin Lake Property Owners' Association Water Steward, Guest
- George Kostiuk, President, Salmon Lake Ratepayers' Association, Guest

The OLRA Board of Directors were introduced to the membership.

#### 2024 ANNUAL GENERAL MEETING AGENDA

**Motion:** To approve the Agenda for this AGM.

**Moved by:** Elliott Schwartz

**Seconded by:** Douglas Whitman

**Motion Carried:** 100% of electronic voters in favour

#### 2023 ANNUAL GENERAL MEETING MINUTES

**Motion:** To approve the 2023 AGM Minutes as posted on the OLRA website (olra.ca).

**Moved by:** Brent Kelmen

**Seconded by:** Tony Buszynski

**Motion Carried:** 100% of electronic voters in favour

**2023 FINANCIAL YEAR END REPORT:** AJ Mueller, OLRA Board Treasurer, presented the 2023 Financial Statements. 2023 Retained Earnings were \$77,180.

Financial Assets were \$77,905. Liabilities were \$725, which included \$605 for prepaid memberships. Net Income was \$732. Highlights included:

- **2023 Assets:** Operating Funds were \$15,131, the Reserve Fund was \$42,751 and the Environmental Fund was \$20,023 for Total Financial Assets of \$77,905 as at December 31, 2023. Retained Earnings have increased year over year since 2017.
- **2023 Revenue:** Membership Revenue was \$6,995, Reserve Fund Donations were \$1,005, Environmental Fund Donations were \$2,295, BBQ Ticket Sales was \$1,255, Newsletter Advertising was \$2,050 and Interest Income was \$2,092 (which included GIC's that came due in 2023), for Total Revenues of \$15,692 as at December 31, 2023, which was higher than in previous years along with Expenses.
- **2023 Expenses:** BBQ expenses totaled \$1,722. Other Expenses were \$13,237 for Total Expenses of \$14,959, leaving a Net Income of \$732.

**Membership Highlights:** AJ Mueller, OLRA Board Treasurer presented Membership Highlights:

- As at December 31, 2023, there were 184 Primary Members and 295 Additional Family Members for a Total Membership of 479.
- As at May 24, 2024, there were 136 Primary Members and 217 Additional Family Members for a Total Membership of 353, which represents 73% of the 2023 total numbers at this time. More are expected.

**Approval of 2023 Financial Statements:**

**Motion:** To approve 2023 Financials

**Moved by:** Julie Hoffman

**Seconded by:** David Deeks

**Motion Carried:** 100% of electronic voters in favour

**Discussion:** A member asked about the number of lake front properties. It's estimated that there are a little over 400 properties, which includes some vacant lots. Seguin Township would be able to provide an exact number.

**2024 Key Metrics, as at May 24th:** The Treasurer presented highlights of Key 2024 Metrics. The anticipated Year End Loss as per the 2024 Budget is estimated to be -\$230.

**LAKE STEWARDSHIP REPORT:** Brian Hindley, OLRA Director and Lake Steward, presented the stewardship program. He thanked GBB for running the Benthos Sampling Program and reporting, Seguin Township for funding two of the three sites of the Benthic Program (OLRA funds one site) and Nicole Mailloux for assisting in collecting lake samples. Highlights included:

- **2022 Lake Partner Program Water Quality Results:** Lake Partnership Program (LPP) water sampling results for 2022 from MOCP were only sent this past winter

for review. Phosphorus concentrations are an indicator of the lake's nutrient status. The average Total Phosphorus (TP) ( $\mu\text{g/L}$ ) decreased slightly in Little Otter Lake and remained stable in Otter Lake. Both have levels of TP below  $<10 \mu\text{g/L}$ , which is the limit typical of an oligotrophic lake. Calcium levels ( $\text{mg/L}$ ) are stable and low, which is typical of lakes on the Precambrian Shield. Water clarity Secchi disk measurements, which measures water transparency, remained generally stable.

- **2023 Benthic Report Highlights:** Benthic results for Otter Lake and Little Otter Lake are typical of lakes in the Muskoka area. While there was a slight downward trend in the number of total benthic macroinvertebrates found in both Otter and Little Otter Lakes in 2022, there was an upward trend in 2023 in both lakes, similar to trends from previous years. “Bugs in the mud” or benthic macroinvertebrates are diverse small and microscopic animals with no backbones which live on the bottom of the lake. The type of species and numbers are key indicators of a lake's health, “canaries in the mine”, and are an indispensable part of the food chain for fish, reptiles, amphibians, birds, etc.
- **Final Thoughts: Need to Remain Vigilant and Help Keep Our Lakes Healthy:**
  - Keep nutrients, sediments and contaminants from entering the lakes.
  - Maintain/restore natural shorelines and nearshore properties. See GBB for native plant list. Remove non-native invasive plants and ornamentals.
  - Minimize your ecological footprint. See GBB Life on the Bay Stewardship Guide and Seguin Township Stewardship Guide.
  - Get involved in FrogWatch, IceWatch, Canadian Loon Survey, invasive species reporting.
  - Volunteer with OLRA projects and other activities.

**Discussion:** Questions were raised followed by discussion. Key points included:

- The 2022 decrease in benthic macroinvertebrates could have been due to a number of factors including a decrease in macroinvertebrates that are sensitive to nutrients and low dissolved Oxygen (mayflies, damselflies, dragonflies, caddisflies, etc.), variability in sampling/results, etc.
- **2023 Biodiversity Study of Otter Lake using eDNA Analyses:**
  - Total budget for 6 samples was \$6,000 + HST.
  - Since analysis can only detect eDNA that is  $<72$  hours old, the absence of eDNA of any organism does not mean it's absent.
  - Sampling occurred on the long weekend in September in 2023 (VS long weekend in August in 2022). At each of the 6 locations, up to 4 samples were pooled into a single sample to maximize the number of organisms collected. Different habitats were sampled with an emphasis on finding different fish species. Three single habitat samples were collected at Sunny Point (2), Lillie Island (3) and Open Lake Wetland Bay (6). Three multiple habitat samples were collected at Little Otter Lake (1), Marina (4) and Open Lake (5).
  - **Results:** In 2023, there were 19 species of fish identified, including lake trout, while fish/cisco and rainbow smelt in one day's sampling, while the 2023, MNRF

trap net sampling over a period of several weeks identified, fewer species of fish. In fact, when combined with 2022 results, eDNA sampling resulted in 26 species of fish identified, from various habitats ranging in water temperature (from warm to cold) and vegetation coverage (from none to covered)! The invertebrates were more diverse than in 2022, and although midges (chironomids) were still dominant, other insects (beetles, mayflies, blackflies), aquatic worms and zooplankton (rotifers, copepods, cyclopoids) were detected. Green frogs and mudpuppies were found.

**Discussion:** Questions were raised followed by discussion. Key points included:

- There is still little eDNA data relating to vegetation and invasive plants. We participated in the 2023 FOCA invasive vegetation sampling and the results are not in yet. We recently found yellow iris on the lake which is invasive and displaces the native blue flag iris.
  - While our data is not shared with MNRF, they are aware of our program. We could share our data with them.
  - We don't know relative numbers of fish species, but some eDNA samples have higher intensity of eDNA.
  - It was suggested that we ask fisherman to volunteer fish data.
  - Smelt may be considered non-native to Otter Lake but they do feed lake trout.
  - Smallmouth bass have naturalized in the lake, and they can displace other fish species in shallow and mid depths. They can threaten some cold-water species, such as lake trout.
- **2023 Otter Lake Wave Study Results:** Dr. Chris Houser will present his findings on June 5<sup>th</sup> at 7 pm on Zoom. Kerry Mueller will send out details.

## **GUESTS**

**Ann MacDiarmid – Mayor of Sequin Township:** Highlights:

- Applauds and respects OLRA for its environmental work.
- Long Term Strategic Plan is complete, with the environment first.
- Several bylaws have been updated: 1) Tree Cutting, 2) Site Alterations: Site plans need to be filed before work starts, including what trees are being cut, etc. 3) Fireworks: only on a specific day on the weekend of May 24, July 1 and New Year's Eve.
- Tax Bill Final. Increase of 4.585% of which 1.5% is for infrastructure reserve. This 1.5% is in perpetuity.
- The Recreation and Aquatic structure are expected to be completed in 2026. In June, Moose FM will be advertising a challenge to fund the centre.
- MZO on lands behind Canadian Tire and Rona is behind schedule. The developer has cut a road in. Ecological, site plan studies and public consultations are expected.

**Ken Adams – Ward 1 Councilor:** Highlights:

- Construction of the pool has started.
- Need to address commercial use of shorelines; commercial boat permits are needed and are free.
- Septic permits coming in house from government to decrease wait times
- Disclosure of firearms bylaw was turned down.
- Expansion of internet services is continuing
- Will be taking questions in person on June 29, July 30 and August 17<sup>th</sup>.

**Mario Buszynski – Ward 2 Councilor:** Highlights:

- A number of owners have called him regarding wake boats which damage docks and erode shorelines.
- There is a new policy that requires commercial operators (contractors) to get a free permit to use the Long Arm Access Point for their boats. For example, when installing septic systems.
- The Road Superintendent will be creating angle parking spots at the marina which will result in not losing any spots. There will be disruption however as the work is being done.
- The Roads and Waste Management Study showed an infrastructure deficit. 1.5% of annual taxes will be going to fund this in perpetuity.
- With regards to taxes, it is hard to balance this, as we have a financially diverse population in Seguin with some being very well off and a number of permanent residents with no indoor plumbing.

**Discussion:** Questions were raised followed by discussion. Key points included:

- The OLRA website has details relating to the Permits now required by Seguin Township with regards to using boat ramps for commercial purposes.
- We have over 300 km of privately maintained roads in Seguin that need upgrading and the cost is substantial.
- MZO development will only be following the minimum provincial environmental requirements with regards to species at risk, etc.

**LOON REPORT:** Kerry Mueller, OLRA Board Chair/President, noted that:

- Loons have been spotted on both lakes.
- Allan Campbell observed that nesting may start soon on Little Otter Lake nesting platforms that he maintains. Thank you, Allan!
- Otter's Lakes 2 nesting platforms were not used or removed in 2023. They may be dismantled if not used.
- In 2023, 5 eggs were laid. One nest with 2 eggs was abandoned.
- ***Boat with low wakes and be on the alert for loons! Small loon chicks cannot dive and escape! Please DO NOT use lead tackle!***

**2023 ANNUAL OLRA BBQ:** Rob Cribbie, OLRA Board Director, thanked Grand Tappatoo Resort for accommodating the 2023 BBQ.

- There were 50 attendees. There was a social hour, an Otter Lake Quiz, a multi-course meal, and a presentation on Invasive Species from the Georgian Bay Biosphere.
- There has been a decline in ticket sales in the past couple of years.
- Results from the OLRA survey indicated that residents were interested in a “family oriented” BBQ with traditional BBQ food and games that children could participate in.

**ANNUAL OLRA PHOTO CONTEST:** Thank you Julie Hoffman who volunteered to organize the 2024 contest! Julie said she will be following the same process as last year, with a minor adjustment to dates. Details are on the OLRA website. Please look for more reminders in upcoming OLRA communications.

## **NEW BUSINESS**

**August 10, 2024 ANNUAL OLRA BBQ:** Rob Cribbie, OLRA Board Director noted that:

- Mark the August 10 date!
- Free admission, games (with prizes) for all ages.
- Look for Kids Craft Fair details are on the OLRA website and will be in upcoming OLRA communications too
- Starts at noon and ends at 3 pm at the Foley Community Centre (indoors if it rains)
- Georgian Bay Biosphere display
- Cheeseburger (beef or veggie) OR hot dog, all the fixings, corn, potato salad, drink and desert. \$8/meal or \$30/4meals if paid by July 31 so that we can plan for the right amount of food. Otherwise, \$10/meal after July 31. E-transfers to [treasurer@olra.ca](mailto:treasurer@olra.ca) (AJ Mueller) before July 31 is the simplest way to pay.
- **Volunteers and Students Needed to help with games, food, etc.** Could go towards required student volunteer hours!
- **Donations needed for prized. Gently used toys/games/books welcome!**
- **Bring food donations for the Food Bank!**

**2024 SAMPLING PROGRAM:** Brian Hindley, OLRA Director and Lake Steward indicated that the following ongoing programs will continue:

- **Lake Partnership Program:** Sampling 2 legacy stations monthly from May through to October for Total Phosphorus, Secchi depth, Calcium
- **GBB Benthic Sampling:** 2-4 July? for legacy sampling
- **eDNA Sampling:** 3 samples at a cost of \$3,720

**Possible Additional Programs:** Brian Hindley explained that:

- the lack of more monitoring and environmental benchmarks against which to measure how stresses (shoreline development, septic systems, climate change, etc.) on the lake is changing its water quality and biodiversity, is placing the health of Otter/Little Otter Lake ecosystems (and therefore the quality of life enjoyed by residents), at risk.
- What we have been doing is good but more is needed. We need to look at options such as annual VS biannual programs, getting more lake volunteers to help in programs, money to pay for programs, etc. We can't do all that the Muskoka Watershed Committee can afford and provincial government help for such programs is seriously lacking.

Possible additional programs could include:

- **Additional eDNA samples** paid for a 50:50 cost sharing basis: \$610 from OLRA and \$610 from a landowner on the lake. Additional OLRA cost would be \$1220 for 2 samples. This is important because it allows us to sample more habitats in the lake and increase the effort expended to identify biodiversity
- **Microplastics sampling and analysis**. One sample is estimated to cost \$1000 to \$2000. This is important because microplastics have been shown to be on the increase from sources such as urban runoff, wastewater treatment and agricultural lands. Having a benchmark measure now will allow us to assess whether or not microplastics are increasing in our lakes
- **Legacy Organic and Inorganic Contaminants** (forever chemicals, mercury, lead, zinc, etc.). One sample is estimated to cost \$900. This is important because inorganic chemicals and forever chemicals have been shown to be on the increase. Having a benchmark measure now will allow us to assess whether or not these chemicals are increasing in our lakes.
- **iNaturalist Biodiversity Project** would require a dedicated lake volunteer. This is important to provide data on biodiversity.
- **Habitat Mapping Project** would need help from Seguin Township. This is important because it will allow us to begin to measure/monitor stresses on the lake/watershed biodiversity and water quality and identify important habitats in and around the lakes.
- **Flow Gauge at Dam** to monitor flow from Otter Lake would need support from MNRF (we now only monitor levels). This is important because monitoring the outlet flow from the lakes will help us to understand how changing climate is affecting the hydrology of the lakes and provide information on flooding and drought conditions annually.

**Motion:** That an eDNA sampling program be approved to invite owners to cost share having an eDNA sample taken at a location of their choice in Otter/Little Otter Lake (maximum of 2 eDNA samples) if the owner pays 50% or \$610. OLRA would pay for the remaining 50% (\$610).

**Moved by:** Brian Hindley

**Seconded by:** AJ Mueller

**Motion Carried:** 90% of electronic voters in favour (10% against)

**Discussion:** Highlights:

- In general, the environmental fund is a reserve to deal with unexpected lake issues and costs, and to defend against actions on the lake. OLRA is projected a small deficit.
- Sampling should be paid for by OLRA not shared.
- It was noted that OLRA already have 2 volunteers willing to share the eDNA sampling costs.
- Governmental grants and funding are lacking, except for maybe monitoring invasive plants. Monitoring of the health of a lake is now not a government priority. Seguin does support monitoring 2 benthic sites and GBB shares student time and expertise for our legacy programs.
- College/university Coop/Internship programs and sharing students with other programs may be an idea to pursue.
- **Mario Buszynski – Ward 2 Councilor** noted that MNRF divested mapping to Seguin Township and other municipalities. Seguin had a student map our shorelines and EP zones. Development on the lake now requires a detailed study, but environmental consultants often just come out for one day to assess. He would welcome a proposal to the Township for funding. **Ken Adams – Ward 1 Councilor** agreed.

**SEGUIN OFFICIAL PLAN (OP) REVIEW UPDATE:** Kerry Mueller, OLRA Board Chair/President, noted that:

- At the 2023 AGM, it was noted that Seguin’s Draft OP approval by the Ministry of Municipal Affairs and Housing (MMAH) is on hold until a new 2023 Draft Provincial Policy Statement (PPS) is approved by the province.
- On May 12<sup>th</sup>, 2024, the Ontario government closed another public consultation so stay tuned!
- The Mayor, noted that Seguin will finalize their plan after the province has completed theirs.

**SHORT TERM RENTALS (STRs) UPDATE:** : Kerry Mueller, OLRA Board Chair/President, noted that:

- Seguin has updated some By-laws to address some issues relating to STRs such as noise, nuisance, burning and fireworks.

**ELECTING OLRA BOARD MEMBERS:** Kerry Mueller, OLRA Board Chair/President, noted that:

- 3 Board Directors are retiring from the Board. Thank you to Marty Chepesiuk, Nicole Mailloux and Gerry Doyle for their dedication, skills and time.
- David Amy’s term is ending and will stand for re-election. In addition, there are 3 new applicants to the Board : David Deeks, Naama Levy-Cooperman and Richard Hood.



- Kerry Mueller asked if there are any nominations from the floor to fill the 4 Board positions. There were no further nominations.
- Each applicant provided a short self-introduction.

**Acclamation:** All applicants were acclaimed for the 4 vacancies. The OLRA Board welcomes David Amy for another term and new Board members David Deeks, Naama Levy-Cooperman and Richard Hood.

**ADJOURNMENT:** There being no further business, Kerry Mueller, OLRA Board Chair/President, closed the meeting at 11:13 am.

### **Acronyms**

- AGM: Annual General Meeting
- ATV: All-Terrain Vehicle
- Cl: Chloride (salt)
- dB: decibel
- DC: Decibel Coalition
- DFO: Department of Fisheries and Oceans
- DO: Dissolved Oxygen
- EP: Environmental Protection
- FOCA: Federation of Ontario Cottagers Association
- FOI: Freedom of Information
- GBB: Georgian Bay Biosphere
- KPI: Key Performance Indicator
- LPP: Lake Protection Program
- MECP: Ministry of the Environment, Conservation and Parks
- MMAH: Ministry of Municipal Affairs and Housing (MMAH)
- MNRF: Ministry of Natural Resources and Forestry
- MZO: Ministerial Zoning Order
- OLRA: Otter Lake Ratepayers' Association
- OLT: Ontario Land Tribunal
- ONCA: Ontario Not-for-Profit Corporations Act
- OP: Seguin Township Official Plan
- OPP: Ontario Provincial Police
- PCOC: Pleasure Craft Operator Card
- PFD: Personal Floatation Device
- PPS: Provincial Policy Statement
- PWC: Power Water Craft
- SAR: Species at Risk
- SQL: Safe Quiet Lakes
- SRA: Shoreline Allowance
- STA: Short Term Accommodation
- STR: Short Term Rental

- TC: Transport Canada
- WDALB: Where Does a Lake Begin

Draft