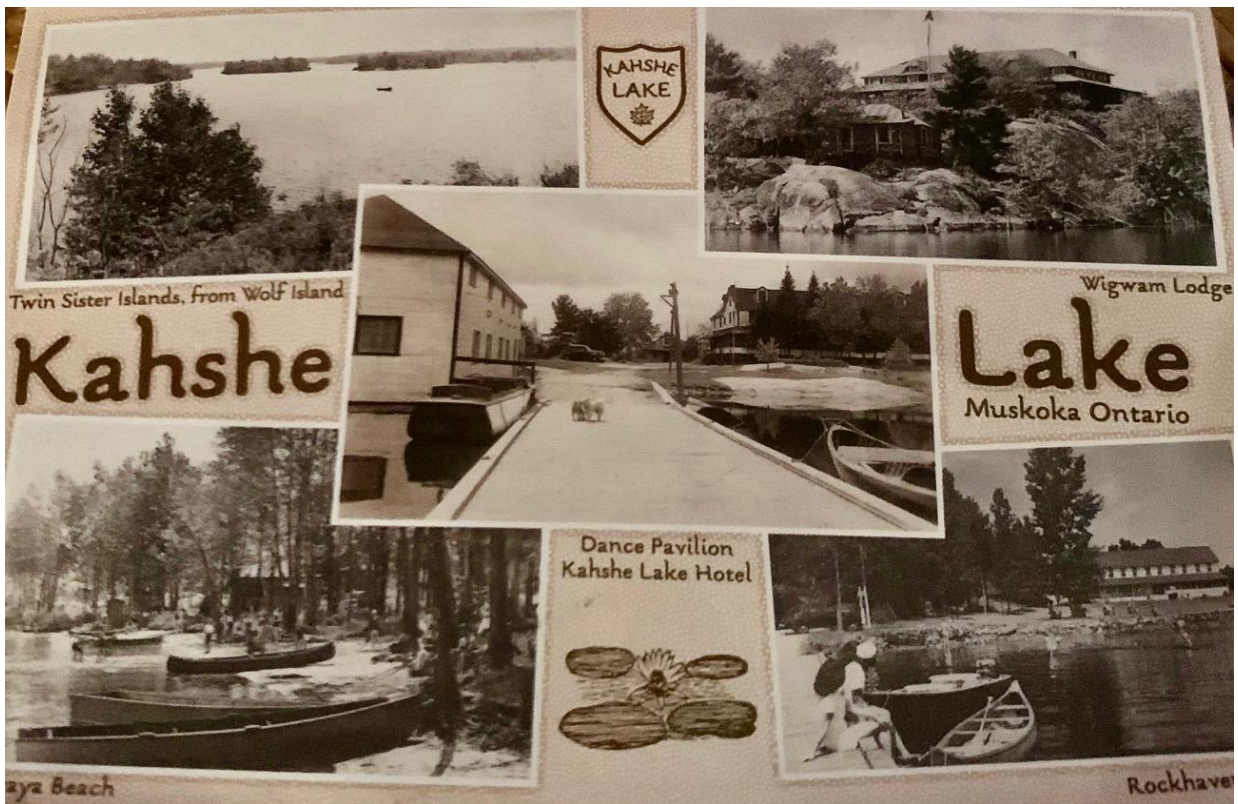


Kahshe Lake Ratepayers' Association 2022 Annual Report

June 2023



Celebrating 100 years as a Lake Association 1923-2023

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 2022 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 Current 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

Cover photo courtesy of Ron Pearson

PRESIDENT'S MESSAGE

The KLRA Board of Director's is thrilled to host the 100th annual AGM on June 24th 10-12.30pm. Our 100th anniversary is truly a remarkable achievement and one that we wish to acknowledge, honour and celebrate in 2023. A milestone such as this, provides a perfect opportunity to show our appreciation to our members and our volunteers who have kept the KLRA moving forward through 100 years of history on Kahshe and Bass Lakes.

I fondly remember past AGM meetings on Kahshe at Rockhaven and Denne's barn, as well as at Muskoka Bay. For the past several years, the Trillium Court at the Opera House in Gravenhurst has provided our members with a venue that is welcoming, comfortable and accessible. It seems fitting to gather here again, in this historic building with such a rich history that has surpassed it's own 100 years. The Opera House is not only a gem, it is the heart and soul of Gravenhurst. It's longevity proves that by honouring our past, we can create our present and build our future.

Our annual report provides our members with updates from our many committees who not only advocate for our members, but work with our community partners. We saw major change last year with the loss of the garbage bins and the introduction of the District's Lakeside Garbage collection. While change can be painful, it is also educational and we are pleased that our members have for the most part, embraced this change and found new ways to manage their waste. Personally, I have taken a hard look at what I now bring to my water access cottage so that I reduce the amount of waste that I have to bring back to the mainland.

Our committees also host events that give our members an opportunity to socialize and we hope this year our AGM will not only be informative but bring back some participation and fun for our members. There will also be the launch of Clare Henderson's Vol 3, Healing Waters of Kahshe and new product from the boutique.

This year, there are 6 Board members who are retiring after having made considerable contributions to the KLRA over the years. On behalf of our Board, I would like to acknowledge and thank them for their much appreciated time and efforts.

Marg Taylor- Past President
Bob Reyburn- Past President
Cathy Dunphy- Chair of Com/com
Alison Ryan

Steve Wild -Past President
Michelle Phillippe- Vice-President
Keith Price
Jocelyne DeRomana- Safe Boating committee

I know that they will join me in welcoming the new Board members who will be elected by our KLRA members at this year's AGM.

My two year term as President has gone by quickly and it will come to an end when the Board of Directors elect the next President and Vice President at our Board meeting in July. I have enjoyed working with everyone and I look forward to supporting the executive in my new role as Past President.

Cheers to the KLRA's 100th anniversary and the Future of our Lake Association.

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.

During 2022, three applications for zoning amendments, four variance applications, and two severance applications for properties around Kahshe and Bass Lakes were reviewed at the request of the Town. Comments were made on these applications. Additionally, an amendment to the Zoning Bylaw to make it comply to provincial legislation was received. We did not comment on that amendment.

On one of the applications, we raised concerns. We objected to one of the zoning amendment applications. On the balance of the applications, we raised no objections.

Bob Reyburn

WASTE MANAGEMENT

During 2022 The District Waste Management Department began waste pick up at Nagaya Dock site collection and the government docks at Rockhaven Inn. Following last year's lakeside collection the District asked for feedback from the Kahshe Lake community and Kahshe Lake Ratepayers Association, Waste Management Committee. We met with the district during 2022 to discuss how the collection was going and then in February the plans for the 2023 collection season. The District collected information from the lakeside events and the on line survey.

Issue that arose during the past summer at the Nagaya dock were discussed.

- Complaints arose from boat slip summer docking cottagers with other boats using their slip at collection time, congestion in the parking lot and on the Nagaya Road.
- Complaints about the private parking lot and that docking was not available for all residents to access the collection.

As a result the District preference was to try for the 2023 summer a longer collection time on **Sunday ONLY (no Saturday) from 1 to 4 PM** at the Rockhaven Government dock and then have a **Wednesday collection from 10 to 11:30 AM** at Rockhaven area as well. No collection will occur at the Nagaya Dock area.

The District applied for Riley Lake depot license and plans to reopen should happen in 2024.

At Larroger Road, road side collection began in May of this year. Riley Lake pick up remains the same. Beiers Road Depot is open through the week and on Saturday and Sunday from 9 AM until 8 PM.

Green Bins are available at the depot for roadside collection only.

Waste collection per week:

- 2 garbage bags
- Unlimited recycling in clear bags or open top box
- 2 clear bags of diapers

You may also go to Beiers Road Waste Depot which will accept 2 garbage bags and 1 clear diaper bag on non collection days.

For additional waste disposal, the cost of tags will be 5 for \$35.00 or \$8.00 each.

For more information, please contact: waste@muskoka.on.ca or phone [705-645-2100](tel:705-645-2100) with your concerns

Marg Taylor

CONSERVATION COMMITTEE REPORT

During 2022, 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 2023.
- The District identified 12 Muskoka lakes as vulnerable including Bass Lake (due to elevated phosphorous levels), and Kahshe 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 of May, 2023, the final report on the Bass Lake study has not yet been released.

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

Bob Reyburn

ROCK MARKER REPORT

During the 2022 Cottage Season two permanent lighted towers were installed on the east and west side of Hens and Chicks, replacing the floating columnar towers. Thank you to the Martin, Pinard and Fitzpatrick families for completing the installations. The four remaining towers were assembled by Matt Grossman and are ready for installation in 2023.

Bailey's Barge Service was hired to install (in May) and remove (in October) eight floating columnar towers from the lake during the 2022 cottage season. They also stored the towers over the winter months.

Special thanks to our volunteers who installed and removed the spherical balls from Kahshe Lake in the Spring and Fall, and stored them over the winter

- Grant's Bay – Rob Pinard and Keith Martin
- South End – Jim Butler and John Thompson
- Central Lake Area – Fritz Vatter (installation) and Hill Mueller family (removal and storage)
- East End – Andrew and Jonathan Sawicki

Gigi and Brad Robinson, with the help of Tanner Kehl volunteered to paint the faded white and red permanent towers on the lake. We greatly appreciate them completing this task; the towers now look new again!

As always, if you would like to join the Rock Marker Committee, or have suggestions for our group, please do not hesitate to contact me at klrockmarkers@gmail.com

Marnie Cryderman

KAHSHE LAKE BOATING SAFETY COMMITTEE

The Water Safety Committee was formed in 2020 to address the concerns of cottagers and the KLRA regarding unsafe boating practices on the lake.

Our focus has been on educating cottagers on unsafe boating practices. Our educational approach was supported by a survey we initiated in late 2021.

Last year we aligned ourselves with Safe Quiet Lakes. This organization represents a large number of Muskoka Lakes (including the big 3 lakes) and is well organized. It actively lobbies with similar organizations across Canada to promote safer water practices. We believe there is strength in numbers so aligning with this organization is important.

We think our educational initiatives are generating positive results by creating awareness to boaters. Our committee will continue to meet periodically to monitor activity and support our mandate. The committee is open to any cottager who wants to join.

Rick Glatt, Chair of Boating Safety Committee





ABSTRACT

The findings of all environmental water quality and biological monitoring for both Kakshe and Bass Lakes in 2022 have been summarized and compared to acceptable water quality and aquatic health benchmarks for algal friendly nutrients phosphorus and nitrogen as well as over 30 different chemical parameters. Historical trends in water quality over four decades have, with one minor exception, identified no major contamination issues that would explain why Kakshe Lake was impacted by harmful algal blooms (HABs) in both 2020 and 2021. The exception was for phosphorus at one location in Kakshe Lake, where levels have gradually started to rise and are now well above a 'Background' level. This report discusses why this happening and identifies four key actions waterfront property owners can take to reduce the likelihood of future HABs as our climate changes. Based on a KLRA-funded near-shore sampling program in 2021, we need look no farther than our own shorelines to understand why the historical monitoring at mid-lake, deep water sampling locations is not generating a true picture of water quality close to the shore. This report also identifies some insights and linkages between our changing climate and its role in the development of late season HABs in Kakshe Lake.

ROBERT REYBURN

Executive Summary

2022 Kahshe and Bass Lake Steward Report

A comprehensive review and analysis of all historical environmental monitoring on Kahshe and Bass Lakes has now been completed and presented within annual Lake Steward Reports from 2012 through 2022. These documents as well as Executive Summaries each year have been posted on the KLRA web-site: <https://kahshelake.ca/Water-Quality>.

This report captures the findings from sampling and analysis of both Kahshe and Bass Lakes in 2022.

In an effort to simplify the reporting of a large amount of measurement and analysis data, the report has been structured to address the following issues/areas of potential concern for both Kahshe and Bass Lakes:

- Nutrients, Water Clarity, Temperature and Algal Growth
- Calcium Depletion
- Lake Acidification
- Metals and Other Chemical Contamination
- Dissolved Oxygen Depletion
- Benthic Health

To better understand the chemical and physical data that have been collected, the 2022 report includes an overview of the climatological factors that have the potential to influence lake conditions.

This comparison demonstrated that air temperatures in 2022 were generally similar to the three previous years and to the 30 year normal for most months, with the exception of much warmer conditions in May and to a lesser extent, August and September. In the case of precipitation, total monthly amounts were noticeably lower in May through July and above normal in August. The lower levels of precipitation in late summer in 2022 may have played a role in the absence of a blue-green algal bloom in 2022 as major late-season precipitation events in 2020 and 2021 appeared to have accelerated the leaching and run-off of algal-friendly nutrients into near-shore waters and the development of harmful algal blooms.

In 2022, the ice-out date was April 16 and the data for Kahshe Lake appear to generally follow the ice-out dates for the larger Muskoka Lakes, with no evidence of a trend towards earlier or later ice-out times on Kahshe Lake over this 135 years period.

A full discussion of the findings of DMM and MECP water quality and biological monitoring programs can be found in Section 4 of this report, and these findings are summarized in Section 5. Based on these investigations, the following conclusions have been reached regarding the six water quality indicators identified above.

Lake Health Parameter	Summary of 2022 Findings
Nutrients, Water Clarity, Temperature and Algal Growth	<p>With one exception, the 2022 water quality monitoring of Kahshe and Bass Lakes by the DMM and the MECP has not identified any major water chemistry issues or trends in terms of algal friendly nutrients – nitrogen and phosphorus. The only exception was an increase in mid-lake total phosphorus levels at one location in Kahshe Lake and this has resulted in the 2022 levels at the DMM’s Main site near Hens and Chickens now reaching the DMM’s Threshold level for Kahshe Lake. This likely due to mixing of higher phosphorus-laden waters via current flow from Bass Lake, as it is now known that the east end of Kahshe Lake has higher levels of total phosphorus due to its proximity to Bass Lake which typically has about twice the levels of total phosphorus.</p> <p>Trends in water temperature and clarity which can be indicators of favourable algal growth conditions also were examined and there was no evidence of a warming trend based on water temperature measurements dating back to the early 1980s. Water clarity also has remained fairly steady over this four decade period.</p> <p>And finally, the good news is that although the Simcoe-Muskoka area experienced HABs in 10 lakes/water bodies in 2022, there were no confirmed HABs on Kahshe or Bass Lakes in 2022.</p>
Calcium Depletion	<p>Decreasing lake water calcium concentration is an emerging concern for lakes on the Precambrian Shield in Ontario due to its impact on the reproduction and survival of zooplankton and other aquatic species that are important components of the aquatic food chain.</p> <p>The 2022 data confirm that there is no detectable trend towards decreasing levels of calcium in either Kahshe or Bass Lakes. However, as levels of calcium are fairly close to the aquatic growth limiting threshold of 1.5 mg/L and as this threshold value would not be protective of all aquatic organisms, continued vigilance is necessary.</p> <p>This is underscored by late season population explosions of <i>Holopedium</i> in Kahshe Lake in both 2021 and 2022. These pea sized, jelly-like orbs are not known to be toxic, but are an uncomfortable nuisance as they can be felt against your skin while swimming.</p>
Lake Acidification	<p>The waters of Kahshe and Bass Lake have acidity (pH) levels that are within a normal range and there is no evidence of an increasing or decreasing trend in acidity over the two decade monitoring period.</p> <p>While the pH findings represent good news, it should also be recognized that the waters of Kahshe and Bass Lakes have low levels of alkalinity, and as such, are more susceptible to acidification, as the ability of the water to buffer the acid input is low.</p>
Metals and Other Chemical Contamination	<p>The analysis of over 30 additional anions, cations and other chemicals by the DMM in 2022 has identified no aquatic toxicity/health issues. While there were some minor exceedances of chronic (long term) health protection benchmarks established by the MECP and other agencies in the early years, most of these exceedances were likely due to sampling or laboratory artifacts, as more recent sampling has shown concentrations that are in the expected range for non-impacted surface water bodies in Ontario.</p>

Lake Health Parameter	Summary of 2022 Findings
	<p>However, it should be noted that in several cases the laboratory detection limits are at or close to aquatic protection values, and as a result, firm conclusions regarding these substances cannot be drawn. This situation was exacerbated by the increase in some Detection Levels in 2021 and 2022</p> <p>In the case of aluminum, the aquatic benchmark has been exceeded in Bass Lake in several years; however, the benchmark consists of a range in values and must be evaluated based on the pH and DOC concentrations in lake water. Based on these findings, the levels of aluminum need to be followed carefully in future monitoring to ensure that the waters of Kahshe and Bass Lakes are safe from an aquatic perspective.</p>
Dissolved Oxygen Depletion	<p>Dissolved oxygen (DO) in lake water is important, as it is essential for the survival of all aquatic organisms. A lack of oxygen in the lower layers of the lake (referred to as being anoxic) also can cause mobilization (release) of phosphorus from sediments.</p> <p>Dissolved oxygen is influenced by seasonal temperature changes that factor into lake stratification, the process whereby lake water is turned over (mixed) in the late fall and again following the winter ice melt and then begins to stratify through the spring, summer and fall as water temperature increases at the surface and DO levels decrease with increasing depth.</p> <p>The DO at increasing water depths in both Kahshe and Bass Lakes for 2022 revealed that:</p> <ul style="list-style-type: none"> ▪ In Kahshe, the DO levels follow the historical trend of falling below the PWQO at a depth of around 5m below the surface. However, unlike the earliest data from the 1980s and 1990s, they begin gradually recovering (increasing) in 2022, following the trend that was observed in the 2000-2009 and 2010-2019 decades. This is good news in terms of aquatic life at lower depths of the lake. ▪ In Bass Lake, by early August, the 2022 DO levels are essentially similar to the historical records of DO levels down to about 2m depth and then decrease gradually through the 3m depth, falling below the PWQO just below the 2m depth. This is a concern from both an aquatic health and phosphorus mobilization from sediment perspective.
Benthic Health	<p>Benthic health assessment is now undertaken annually, as Kahshe Lake is now considered a ‘Vulnerable’ lake due to the appearance of HABs in 2020 and 2021. The types of benthos indicate the health of both the riparian and littoral zones as these areas can be impacted by snowmelt, runoff, sedimentation and other development activities.</p> <p>Collected benthos are grouped into seven different categories based on their typical response to environmental contamination and are then compared to the Muskoka average. The 2022 findings confirmed that species richness (biodiversity) was good and that species that thrive in good water quality were above the Muskoka average while species that thrive under pollution stress were below the Muskoka average, both of which are favourable findings.</p>

Based on the 2022 water quality and benthic monitoring of Kahshe and Bass Lakes by the DMM and the MECP, with a few exceptions, no major water quality issues or trends were identified. However, given the documented occurrence of HABs in Kahshe Lake in both 2020 and 2021 as well as the late season population explosion of a zooplankton organism (*Holopedium*) known to be associated with decreasing levels of available calcium in Muskoka region lakes, it is clear that the tracking of water quality via the mid-lake, deep water sites of the DMM and MECP is not providing a fully representative assessment of water quality in the near-shore environment where algal blooms have been documented..

In the case of Bass Lake, the DMM has identified it as a ‘Vulnerable’ lake and has undertaken a more comprehensive Causation Study in 2021. Hopefully, the findings from those investigations will shed light on the cause of the elevated total phosphorus which has been recorded in Bass Lake since monitoring by the DMM began back in the early 1980s. A draft of the DMM’s investigation was released in late 2022 and comments were provided by the KLRA. The final report has not yet been released.

So, for Kahshe Lake, where do we go from here?

Kahshe Lake also has been identified by the DMM as a ‘Vulnerable’ lake and a DMM-funded Causation Study will be undertaken when funds and staffing are available following the completion of Causation Studies on the first group of vulnerable lakes (including Bass L). Given the uncertainty regarding the implementation of a DMM-funded Causation Study and the concern of property owners regarding the late season HABs in 2020 and 2021, the KLRA funded a Conservation Committee project in 2021. The purpose of this study was to explore the chemistry of near-shore waters over the spring and summer season in an effort to better understand why Kahshe Lake has been impacted by HABs in spite of reasonably low and unchanged phosphorous levels reported by the DMM and MECP over the past 40 years.

The findings from this Near-Shore Water Sampling Project (NSWSP) have been published in a final report available on the KLRA Water Quality web portal. The NSWSP identified some very useful insights and linkages between our changing climate, its impact on water quality and the development of late season HABs in Kahshe Lake. Briefly, the NSWSP demonstrated that:

- Mid-lake, deep water sampling in the spring of the year is a reasonable way to track long-term, historical changes in water quality but is not providing a very accurate assessment of water quality in the near-shore environment where HABs have been documented.
- The mid-lake, deep water sampling also has failed to capture much higher total phosphorus levels in the east end of the lake, as there are no DMM sampling sites in that area.
- Levels of algal-friendly nutrients (phosphorus and nitrogen) tend to increase and fluctuate as the season progresses, further limiting the relevance of the spring sampling of mid-lake sites in terms of assessing the potential for HAB development.
- The near-shore water chemistry findings for some algal-friendly nutrients appear to be associated with effluents from human & animal waste sources and are known to be linked with HABs.
- Although more study is warranted, the near-shore findings point to accelerated leaching and/or runoff of soil-borne nutrients due to a changing climate which is resulting in more intense late season rainfall events.

Although we have virtually no control over the change that is affecting our climate, there are actions we can and must take to minimize the accelerated leaching of algal friendly nutrients to our shoreline water and thereby reduce the potential for future algal blooms. These actions have been thoroughly explored by the Conservation Committee and are summarized below:

- 1. Divert roof drainage and runoff from paths and other hard surfaces away from your septic system and the shoreline. If necessary, direct rain water into rock-filled drainage pits.**
- 2. 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 & goose poop runoff into the lake.**
- 3. 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 2023, but we don't need to wait until then and be subject to system shutdown until failing systems are repaired.**
- 4. Don't use phosphorus or nitrogen fertilizers or cleaning agents anywhere near the shore.**



Ron Pearson, M.Sc.

Kahshe and Bass Lake Steward - Conservation Committee



NAGAYA BEACH REPORT

Nagaya Beach continues to be one of the key focal points for Kahshe Lake. To start off, here is a recap of the 2022 season:

- We've seen many new and existing Kahshe Lake families safely enjoying space and building lake-day memories. It is fantastic to see the waterfront filled with loved ones, and people playing and swimming in Kahshe Lake.
- We had a volunteer-based toy-box created, to allow children of all ages to enjoy the beach-based toys.
- Rental of an Ampot Portable Toilet - to ensure beach goers have a designated space.
- Our incredible volunteers supported beach maintenance, which included: garbage clean up, hedge trimming, grooming the sand at the beach, raking leaves and other general clean up.
- The beach hosted two memorable community events: The KLRA Regatta (*hosted by The KLRA July 30th, 2022*) and The Kahshe Lake 5K Run (*hosted by Megan Davies on August 20th, 2022*). Both events were a huge success, and were filled with fun, laughs, exercise and community building.

2023 is the third year of our 5-year lease agreement with the Town of Gravenhurst - the Nagaya Beach - continues to be monitored by the KLRA. Reminder, that our KRLA 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, there still is 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. I thank you for your part in safety and cleanliness, as these efforts are the responsibility of us all as a community.

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.

Sean Andrews and Family - for much needed beach maintenance; grooming of the sand, raking leaves and general clean up.

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

Alison Ryan, Chair of the Nagaya Beach Committee

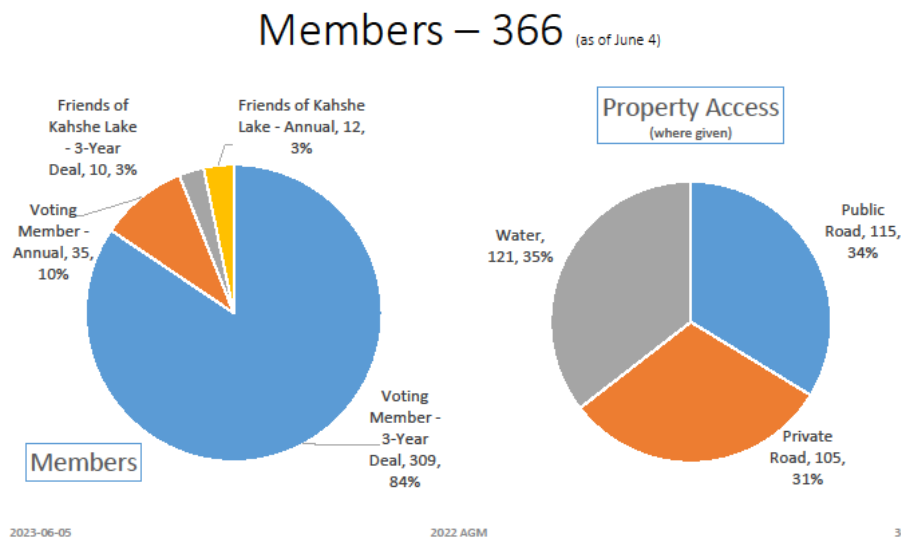
COMMUNICATION, OUTREACH & MEMBERSHIP

The C in our committee’s name stands for Communication, the O is for Outreach and the M for Membership. It all spells out how wide-reaching and important this hard-working committee is to the KLRA and to life on the lake we all love.

Leslie Pinard runs the Boutique. Here’s her report: “Summer 2022 was once again a fantastic season for the boutique. We introduced Kahshe sweatshirts that were a huge hit. Our popular Kahshe wine glasses sold out. Just a reminder to get your Kahshe merchandise early as we order a limited amount each year. Thanks to the generosity of Kahshe Lakers, the Boutique continues to be a profitable fundraiser for the KLRA. Cheers!”

Alison Ryan pulls together the regatta, arguably our most popular event. Here’s what she said about last year: “We are pleased to announce that the annual Kahshe Lake Regatta returned to Nagaya Beach over the August long weekend. It was a blast with the fun focusing on families. Activities included swimming, running, art, tug of war, hula hooping, sandcastle building and cardboard boat racing. Plus fab barbecued food.”

For years, **Greig Holder** has been keeping an eye on KLRA membership. He reports that we number 366 as of June this year, holding steady. Included in that number are the 12 Friends of Kahshe Lake members. This is a relatively new category for friends and family who are not property owners but are avid Kahshe Lakers.



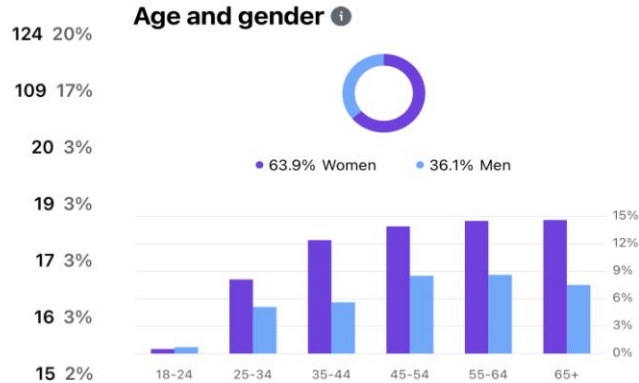
Paisley Pinard looks after our social media presence. Her report for 2022 is fascinating: “You’ll notice we reach more women on our platform and people between the ages of 35-54. On average our posts reach over 1,400 people every time we post events, whereas our normal “posts” drop to about 600 people reached.

What we can take away from last summer to this summer is more people are taking advantage about our events through Facebook & Facebook groups!

Top cities ⓘ



Audience



Top countries ⓘ



Age and gender



Clare Henderson is webmaster for www.kahshelake.ca, where members know they can get the latest news and information alerts. It is an integral part of our communications strategy. He also has run our photo contest since its inception. Here's his report: "The judging of the 2022/23 Kahshe photo contest was deferred until July, 2023 due to lack of submissions. That means any photo taken since July 2021 is eligible for our current contest.

There is still time for you to send your three best jpegs to us at photocontest@kahshelake.ca. Contest ends at 4 p.m. on July 21 this year. Winners will be notified by email. All photos will be added to our website album."

Keith Price edits the Kahshe Krier, a must read for every Kahshe cottager. Last year, he outdid himself with stories for and by kids, recipes (from Alison Ryan), late-breaking news and fab photos – all in full colour. Keith also organized – and founded -- the Kahshe Quest. Here's his report about that: "Last year's Quest attracted only 16 Questers which was largely a result of a very short timeframe in which to complete the quest— only 16 days covering 3 weekends. Those who took part really enjoyed themselves. This year's Quest will run for 70 days, require 100 answers and, ideally, will attract more than 100 participants.

If the details have not yet arrived in your Inbox, watch for them to arrive in the next few days. **New this year is a barbecue on Nagaya Beach, Saturday, Sept. 2, 3:30 to 6:30 p.m. for ALL Quest participants (and guests). We'll be awarding the prizes then.**"

April Drane, the retiring President of the KLRA, brings her considerable marketing chops to the committee. She organized the KLRA's 100 anniversary celebrations.

Sandra Moad is our liaison with FOCA, the province's cottager federation and important source of information from other cottage associations.

Finally, I am retiring from the KLRA Board and as chair of COMCom this year. The expertise and commitment of every member of COMCom means great things are coming.

Catherine Dunphy, Chair of Communications, Outreach and Membership

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

Greetings everyone,

Welcome back! I would like to start by congratulating you on a successful cottage opening season. From what I have heard, there have been minimal complaints and concerns received, so I hope things are indeed improving for everyone.

Below are some notable updates and issues we have been dealing with this spring:

- A big thank you to the marinas and their owners for ensuring that the docks and parking areas were ready for an early start this season.
- One of the recent pain points for everyone has been the disappearing recycling and garbage bins. The latest update is that there will be one pickup location and two pickup days at Rockhaven this year. The pickup days will be Sundays from 1:00 pm to 4:00 pm and Wednesdays from 10:00 am to 11:30 am. This decision was the result of extensive discussions with the district, stakeholders, and the KLRA. If there is a need to adjust these dates and times again, the district will listen to any recommendations and act accordingly. You can find all the information on the District of Muskoka website.
- It seems that some recent storms have caused more wandering docks than usual over the winter. Please exercise caution when boating and make sure to retrieve your dock section as soon as possible if you know it is missing. Additionally, we have noticed an increased number of floating tree branches, so please be mindful of those as well.
- Pollen accumulation, black flies, and mosquitoes have been relentless this season. Take necessary precautions to protect yourself.
- As of last weekend, there were fire bans in effect everywhere. Remember to follow the rules and avoid any risky behavior. As my dad used to say, “Don’t do anything stupid!” This applies to more than just fires.

- Stay updated on air quality reports as forest fire smoke has been reaching our area. If needed, stay indoors, and minimize your exposure.
- The lake water level seems higher than normal for this time of year. Be cautious of submerged rocks that may not be visible until the water level recedes.
- This year may see a high demand for septic tank emptying. Please check your tank and arrange for it to be emptied, as required. The main factor indicating the need for emptying is the level of sludge at the bottom of the first section. If it is noticeably thick, it is advisable to empty it. You can check this with a long and sturdy stick or pole. It is best to avoid having sludge that is a foot or more thick. Any additional advice or corrections regarding these points would be greatly appreciated.

We have been very lucky to enjoy some nice weather this season, so have fun and, above all, be safe!

Henry Kowalewski

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

Statement of Financial Position

As at December 31, 2022

	2022			2021	Notes
	Operating Fund	Kahshe Lake Preserv. Fund	Total	Total	
Assets					
	<small>Note 4</small>				
Cash on hand and in bank	\$ 14,695.72		\$ 14,695.72	\$ 24,365.24	
Accounts receivable	-		-	99.00	
Inventories, at cost	4,023.83	-	4,023.83	2,329.24	
Investments	61,010.50	3,455.70	64,466.20	53,859.39	6
Equipment, net of depreciation	12,148.42		12,148.42	12,394.11	1
Real estate (Nagaya Beach)	12,000.00		12,000.00	12,000.00	2
Total Assets	\$ 103,878.47	\$ 3,455.70	\$ 107,334.17	\$ 105,046.98	
Liabilities					
Accounts payable	\$ -		\$ -	\$ -	
Prepaid membership dues	16,208.00		16,208.00	14,801.00	3
Total Liabilities	\$ 16,208.00	\$ -	\$ 16,208.00	\$ 14,801.00	
Net Assets					
Balance at beginning of year	\$ 86,436.76	\$ 3,809.22	\$ 90,245.98	\$ 98,867.87	
Net surplus/(deficit) for the year	1,233.71	(353.52)	880.19	(8,621.89)	
Balance at end of year	\$ 87,670.47	\$ 3,455.70	\$ 91,126.17	\$ 90,245.98	
Total Liabilities and Net Assets	\$ 103,878.47	\$ 3,455.70	\$ 107,334.17	\$ 105,046.98	

Available Operating Funds

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.

Operating Fund Net Assets at end of year (from above)	\$ 87,670.47	
Less: Contingency/Emergency Reserve	(13,000.00)	5
Less: Non-liquid assets		
Equipment, net of depreciation	(12,148.42)	
Real estate (Nagaya Beach)	(12,000.00)	
Operating funds available to fund future year operations	<u>\$ 50,522.05</u>	

Notes (Statement of Financial Position)

1. Rock markers, shed, beach benches, swim rafts, buoy line, tables, chairs, canopies, etc
2. Reflects MPAC property value assessment of Nagaya Beach as of 2008. Assessed value was \$15,600 in 2012 and \$15,900 in 2016.

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

Will be earned in 2023	\$ 8,192.00
Will be earned after 2023	<u>8,016.00</u>
Total	<u>\$ 16,208.00</u>

4. Designated income funds are tracked separately but are stored in the same bank and investment accounts as general KLRA operating funds. These funds are governed by our previously-defined policy.

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

6. Investments (GICs) are typically non-cashable but can be liquidated (sold before maturity) at a penalty.

Submitted on behalf of the board of directors

/s/ April Drane

/s/ Greig Holder

President

Treasurer

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

Statement of Operations

For the 12 months ended December 31, 2022

	2022			2021	Notes
	Operating Fund	KL Preserv. Fund	Total	Total	
Income					
Membership dues earned	\$ 11,949.00		\$ 11,949.00	\$ 11,985.00	1
Donations	1,135.40	-	1,135.40	1,279.01	5
Fundraising proceeds	-	-	-	-	2
Merchandise sales gross profit	4,069.07	104.00	4,173.07	2,572.69	3
Advertising	1,810.00	-	1,810.00	1,900.00	
Interest	572.64	42.48	615.12	301.88	
Total Income	\$ 19,536.11	\$ 146.48	\$ 19,682.59	\$ 18,038.58	
Expenses					
Programs and Events (Sched. 1)	\$ 11,595.47	\$ 500.00	\$ 12,095.47	\$ 19,884.44	
General and administrative	1,540.56	-	1,540.56	1,046.90	4
Insurance	2,675.16	-	2,675.16	2,595.24	
Depreciation	2,491.21	-	2,491.21	2,983.89	
Donations	-	-	-	150.00	6
Total Expenses	\$ 18,302.40	\$ 500.00	\$ 18,802.40	\$ 26,660.47	
Net Surplus (Deficit)	\$ 1,233.71	\$ (353.52)	\$ 880.19	\$ (8,621.89)	
Fund balances January 1	86,436.76	3,809.22	90,245.98	98,867.87	
Net Surplus (Deficit) for year	1,233.71	(353.52)	880.19	(8,621.89)	
Fund balances December 31	87,670.47	3,455.70	91,126.17	90,245.98	
	96%	4%	100%		

Notes (Statement of Operations)

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

	2022			2021
	Operating Fund	KL Preserv. Fund	Total	Total
2. Calculation of Fundraising proceeds:				
Income from Fundraising	\$ -	\$ -	\$ -	\$ -
Less: Fundraising expenses	-	-	-	-
Proceeds	\$ -	\$ -	\$ -	\$ -
Margin	0%	0%	0%	0%

	2022			2021
	Operating Fund	KL Preserv. Fund	Total	Total
3. Calculation of Merchandise sales gross profit:				
Merchandise Sales, Gross Revenue	\$ 9,367.00	\$ 330.00	\$ 9,697.00	\$ 7,400.00
Less: Credit/Debit Card Fees	(98.31)		(98.31)	(164.95)
Less: Uncollected Sales Revenues	348.00		348.00	(198.00)
Merchandise Sales, Net Revenue	\$ 9,616.69	\$ 330.00	\$ 9,946.69	\$ 7,037.05
Less: Cost of Goods Sold	(5,320.17)	(226.00)	(5,546.17)	(4,299.04)
Less: Other Direct Expenses	(227.45)	-	(227.45)	(165.32)
Merchandise Sales, Gross Profit	\$ 4,069.07	\$ 104.00	\$ 4,173.07	\$ 2,572.69
Margin	42%	32%	42%	37%
Inventory Adjustments (in Cost of Goods Sold)	(435.17)	-	(435.17)	(78.26)

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

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

6. 2021 donation was to support the KahsheLake 5K Charity Run/Walk.

Schedule 1 - KLRA Programs and Events

For the 12 months ended December 31, 2022

Programs	2022		2021		Notes
Beach Committee					
Repairs and Maintenance	\$ 379.36		\$ 110.54		
Property Tax	156.22		154.18		
Toilet Rental	1,129.53		939.36		
Equipment expense	171.81		226.00		1
Other	-	\$ 1,836.92	17.35	\$ 1,447.43	
Communication, Outreach, Membership Committee					
Newsletter, Door and Dock Drop	\$ -		\$ 233.53		
Website and membership admin system	1,738.28		1,427.42		
Membership drive	-		-		
Awards	-		70.00		
Other	10.00	1,748.28	-	1,730.95	
Conservation Committee					
General	607.31		5,926.15		
Kahshe Lake Preservation Fund	-		4,000.00		
Muskoka Conservancy	500.00	1,107.31	500.00	10,426.15	
FOCA		1,345.00		1,163.00	
Rock Marker Committee					
Equipment expense	213.60		-		1
Other	4,142.30	4,355.90	4,124.50	4,124.50	
Water Safety Committee					
Water Access Committee		-		282.50	
		\$ 10,393.41		\$ 19,174.53	
Events					
Benthic Monitoring	\$ 29.63		\$ -		
Flea Fest	90.32		-		
Housey's Rapids Picnic	223.16		-		
Kahshe Country Craft Show and Sale	-		-		
Kahshe Lake Regatta	110.30		-		
Kermit Long Kids' Fishing Derby	324.94		253.73		
Photo Contest	20.00		(246.98)		
Ice-Out Contest	-		-		
Treasure Quest	347.72		453.16		
Event Equipment expense	225.99		-		1
Other	330.00	1,702.06	250.00	709.91	2
Other					
Other Programs and Events expense	-	-	-	-	
Total Programs and Events		<u>\$ 12,095.47</u>		<u>\$ 19,884.44</u>	

Notes

1. Excludes equipment purchases that are subject to depreciation.
2. Includes storage shed location rental expense.

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

Statement of Cash Flows

For the 12 months ended December 31, 2022

	2022	Notes
Cash flows from operating activities		
Net surplus/(deficit) for the year	\$ 880.19	
Adjustments for non-cash income and expenses		
Depreciation of capital assets	\$ 2,491.21	
Non-cash income and expenses	2,491.21	
Adjustments for changes in current assets and liabilities		
Assets		
Decrease in Accounts Receivable	99.00	
Increase in Inventory	(1,694.59)	
Increase in other assets	(318.95)	
Changes in assets	(1,914.54)	
Liabilities		
Decrease in Accounts Payable	-	
Decrease in credit card balance	-	
Increase in Prepaid Memberships	1,407.00	
Changes in liabilities	1,407.00	
Total changes in assets and liabilities	(507.54)	
Cash flows from operating activities	2,863.86	
Cash flows from investing activities		
Cash used to purchase equipment	(2,245.52)	
Cash used to increase GIC holdings	(10,287.86)	
Cash flows from investing activities	(12,533.38)	
Net change in cash	(9,669.52)	
Cash Summary		
Cash on hand and in bank at beginning of year	24,365.24	1
Net change in cash during the year	(9,669.52)	
Cash on hand and in bank at end of year	\$ 14,695.72	1

Notes (Cash Flow)

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

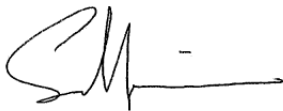
To: Members, Kabshe Lake Ratepayers' Association (1994) Inc. (KLRA)

I have reviewed the accompanying Statement of Financial Position of the KLRA as at December 31, 2022 and related Statements of Operations and Cash Flows and supporting schedules (the "financial statements") for the year then ended.

The board of directors is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for private enterprises, and for such internal control as it determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements. My review was a limited assurance engagement and 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, 2022 and the results of its financial activities for the year then ended.

A handwritten signature in black ink, appearing to read 'SM', with a horizontal line extending to the right.

Sean Morrison, FCPA, FCA

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

	2022			2023	2024	Notes
	Budget (Approved)	Actual	Actual + / (-) Budget	Budget (Proposed)	Budget (Proposed)	
Income						
Membership Dues Earned	12,197	11,949	(248)	12,235	12,235	2
Interest income	250	615	365	1,300	2,600	
Merchandise sales	7,000	9,697	2,697	11,000	7,000	
Advertising	1,596	1,810	214	1,585	1,585	
Donations	-	1,135	1,135	-	-	3
Fundraising	-	-	-	-	-	
Grants	-	-	-	-	-	
Other Income	-	-	-	-	-	
Total Income	21,043	25,207	4,164	26,120	23,420	
Expenses						
Programs	20,200	20,568	368	22,558	17,063	4, 5
Events	2,800	1,672	(1,128)	4,650	2,850	
Memberships	-	-	-	-	-	
Fundraising	-	-	-	-	-	
Insurance	2,600	2,675	75	2,800	2,800	
Donations	-	-	-	-	-	
Bad debts	-	-	-	-	-	
Other general and administrative	1,800	860	(940)	1,560	1,560	
Total Expenses	27,400	25,775	(1,625)	31,568	24,273	
Surplus/(Deficit)	(6,357)	(569)	5,788	(5,448)	(853)	

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.
5. Includes Boutique expenditures: 5,250 7,341 2,091 7,950 5,450

LOOKING AHEAD

The KLRA Board of Directors has set out priorities and initiatives for 2023. Some initiatives build on the tradition and work of prior years, while others are cyclical and require attention every few years.



Nagaya Beach, Kahshe Lake, Kluey's Bay P.O., Muskoka , Canada.

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.

Photo courtesy of Grant Heaps