

Lac Bernard Lake



Owners' and Residents' Association of Lac Bernard

2023 Fall General Meeting
Monday, 27 November, 2023
7:30 PM
ZOOM



Meeting Format and Agenda

Kevin Radford

President's Report (Kevin Radford)

Treasurer's Report (Don Mclean)

Financial Update for 2023

Committee Reports

Regatta 2023 (Wendy Carr)

Website Renewal (Blair Patacalik/Brad Sweeney)

Environment (Paul Saunders)

General Election for 2024/25 Board of Directors

Open Discussion/Question and Answer

Closing Remarks (Kevin Radford)





President's Report

Caretaking and Community: Better Together

Due Diligence

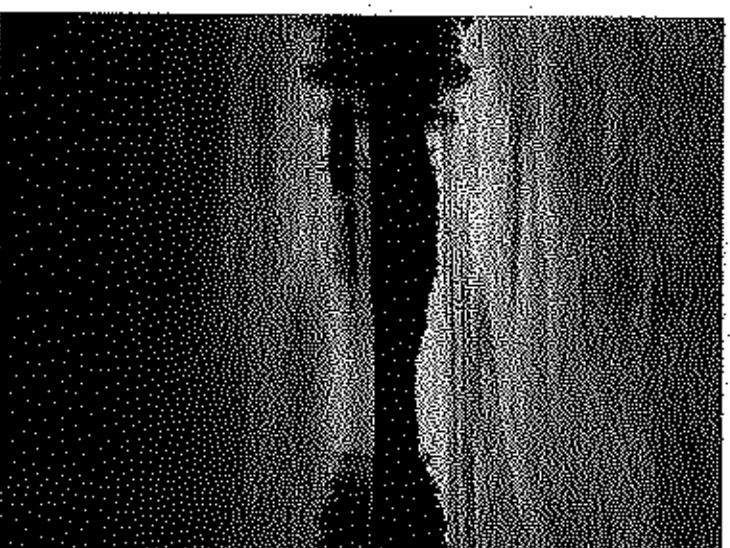
Collaboration

Efficiency

Transparency

Communications

Environment



The 2023 YTD Financial Update Is Positive

Key Priorities and Changes from Prior Years

- In short, we are working off a budget this year (a first!) and with thanks to our financial team, we can now accurately see, manage and forecast our financials.
- Where we budgeted large discretionary expenses, the Board reviewed each of them and pared back as much as possible.
- We focused on maintaining membership levels and deferred fund-raising drives until 2024.
- We focused on maintaining environmental diligence and on making the Regatta a hugely enjoyable day – which paid off with record attendance and profit for the Association!

What's influencing our income:

- Overall, we are roughly \$1,200 below budget, and we will endeavour to build membership in the coming year, closing the gap, if possible this year
- Membership is in line with the prior years but 140 members below 2022 – but also in line with expectations.
- Regatta was a huge success, and earned a sizeable net profit for the Association (approx. \$4,400 profit - WDWI)
- We received the Grant from La Pêche for water testing, the maximum the Municipality allows for this initiative
- Donations and fund-raising are nominal, we hope to engage members and non-members to partner in the collective mission of maintaining our pristine Lake in 2024
- Logo sales are in flux with a new strategy on Logo merchandising under review, we are hopeful that this can be another revenue stream to bolster the Association revenues

What's influencing our costs:

- Overall our YTD total costs are ~\$11.4K better than budget with Operating expenses tracking better than \$4,000 under what was budgeted in the Spring 2023
- By far, our focus on drastically reducing legal expenses has paid off. We spent \$6,083 in 2022, while YTD 2023 is \$448 and not expecting more.
- Regatta costs came in below budget, thanks largely to our excellent team of volunteers and their herculean efforts!
- Property and insurance costs rose somewhat, but were offset by lower meeting expenses
- We will still see some costs come in on the Website, and other items, estimated at approximately \$2K.

✓ We are pleased to report that while a loss of \$6K was expected, we are now likely to have a modest surplus for 2023

✓ This was an all-Association effort, by focussing on priorities, containing legal costs, and having the Regatta create an excellent event which many of our Members enjoyed with their families, friends and all who showed up!

Fiscal Year 2023 Financial Snapshot

	31 Dec-22 Actual	31 Dec-23 Budget	31 Dec-23 VTD	Variance Budget VTD	Comments
Revenues					
Investment/Refund	26,502	22,500	12,200	-300	Donated from 2022 water fee member dilution
Logo Sales	1,045	2,200	1,500	-600	Logo sales from Region 1
Regional Income	2,366	2,075	5,963	3,012	Unsub. Health Insurance
Interest Income	19	180	0	-304	Currently paying applied interest
Grants - La Porte	6	1,200	1,400	200	2022 Grant collection July 2225
Grants - La Porte	8	1,500	240	-1,260	Demands for water filter and repair work
Grants - La Porte	0	500	0	-500	No activity to date in 2023
Grants - La Porte	16,992	20,736	21,525	703	Previously given by donor - corrected
Total Revenue	48,932	49,236	44,828	-4,408	
Expenditures					
Cost of Goods Sold - Logo	3,104	2,374	3,735	603	Costs of Goods sold just delivered - Region 1 water sales
Cost of Goods Sold - Other	0	0	100	0	
Total Cost of Goods	3,104	2,374	3,835	731	
Gross Profit	45,828	46,862	40,993	-5,869	
Environment Expenses					
Water Testing	1,485	4,420	866	-3,555	WTF action
Environmental Services	7,024	800	0	-800	No activity in 2023
Environmental Services	2,123	1,500	0	-1,500	Water testing - water testing - water testing
Sub-Total	10,632	6,720	866	-5,864	
Utilities Expenses					
Electricity	0	4,200	800	-3,400	Complaining equipment, meter reader no. 1222 and 1223
Electricity	632	300	0	-300	No equipment to correct water - 1 response water testing
Sub-Total	632	4,500	800	-3,868	
Other Operating Expenses					
Legal	6,003	3,500	648	-5,352	Significant financial statement legal action
Professional	403	450	633	183	Annual financial statement preparation
Regional Event Expense	1,168	2,534	1,894	-660	Regional event - water testing and water testing
Regional Event Expense	0	1,500	511	-589	Property Taxes, property taxes, water testing
Regional Event Expense	2,010	3,200	1,951	-759	Regional event - water testing and water testing
Regional Event Expense	2,216	1,965	712	-1,504	Use of 21 budget management for water testing
Regional Event Expense	43	30	0	-30	
Regional Event Expense	234	234	234	0	
Regional Event Expense	234	234	234	0	
Regional Event Expense	405	485	485	80	
Regional Event Expense	160	230	0	-70	
Sub-Total	15,495	13,840	8,978	-6,517	
TOTAL	26,776	24,840	15,486	-11,294	
Operating Surplus/(Loss)	9,928	-6,437	6,324	12,761	



Association Asset Performance at a Glance

Important Considerations

- The Association is not-for-profit, and manages its funding to provide the maximum benefit to its Members and the Lake
- We prioritize the safety of our cash through low-to-no risk investments; seeking the highest possible return is a secondary consideration
- The main Association assets include bank cash balances, GICs, and the Regatta Bay property

Asset Performance

Cash and Cash Equivalents

- GIC of \$2,580 at 3.45% maturing 289 Nov 2025
- GIC of \$3,101 at 3.30% maturing 25 May 2024
- GIC of \$5,017 at 2.90% maturing 9 July 2026
- Cash balances of approximately \$85K+ are held at both National Bank and TD Bank.

Regatta Bay Property

- The property is primarily used to host the Regatta, providing the ideal lakefront venue with a large open space suitable for the many guests and fundraising events
- Property Tax, Insurance and maintenance are the recurring overhead costs at ~\$3K
- The Regatta consistently grosses well above ownership costs; this year grossing \$5.8K.

The Board is confident the Association Assets are properly positioned and being strategically managed at this time

Background on Association Financials



- The Association is a Quebec Non-For-Profit (NPO) organization, reporting on a calendar-year end basis (i.e. January 1 to December 31)
- We manage and report on our Financials per the Bylaws:
 - A proposed Annual Budget is prepared and distributed two weeks before the AGM, and is approved by the AGM. The 2023 Budget was approved at the AGM.
 - Closing Financial Statements for the previous calendar year (2022) are approved by the Board four weeks before the AGM and are then distributed to the Members.
 - While not required in the by-laws, we also provide a YTD financial snapshot at the Fall membership meeting.
- Our main **Sources of Income** are received at various points in time throughout the year:
 - *Memberships Dues*
 - *Government Grants for Environmental Testing*
 - *Regatta Gross Profit*
 - *Merchandise Gross Profit*
 - *Donations*
- Our main **Costs** consists of **Non-Discretionary costs (four largest costs) and Discretionary Costs**
 - **Non-Discretionary are paid out at well-established times during the year**
 - *Property Tax/Insurance, on the Regatta property*
 - *Liability and Directors Insurance*
 - *Environmental expenses tied to the awarding of government Grants (e.g. annual water testing)*
 - **Discretionary are paid out as they are incurred**
 - *Environmental initiatives, net of grants*
 - *Event/Regatta expenses*
 - *Legal, event driven by circumstances*
 - *Merchandising, cost of goods & inventory*
 - *Office and miscellaneous operating expenses*



Committee Reports: Regatta 2023

Wendy Carr



Lacbernard.ca

- Re-platforming and updating the site is complete, we are in a "soft-launch" phase to correct observed issues.
- Translation is done using Google Translate, which we will test and replace if needed
- For now, the "Membership" renewals is turned off until we can fully translate and test that function. *When we do turn it on, Credit Card information will not be stored.*
- Once turned on, only Members will have access to History, archives, maps and club business records. The Membership list will be available at a later date, on an opt-in basis, and only to members.
- Please use the site and let us know what we need to fix. Use the comments function of email to webmaster@lacbernard.ca
- The entirety of the old site has been backed up and available if needed. Archives are steadily being added.

[Home](#) [About The Association](#) [Become a Member](#) [Our Environment](#) [Company](#) [Contact Us](#)

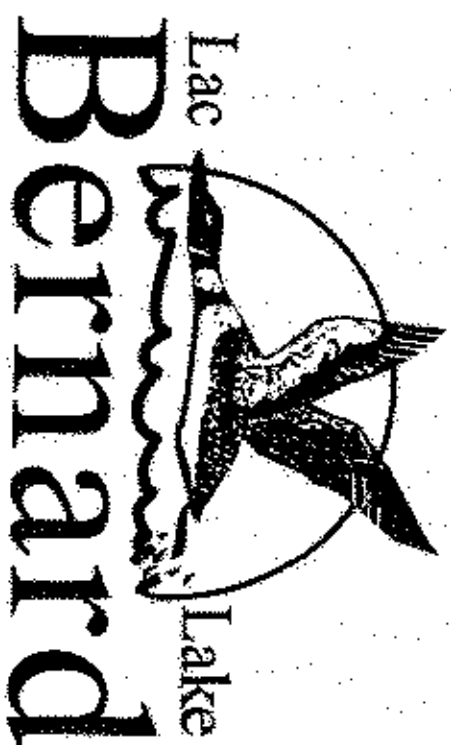
Welcome to the Owners' and Residents' Association of Lac-Bernard



The Owners' and Residents' Association of Lac-Bernard is a non-profit corporation incorporated under Part 3 of the Quebec Companies Act. It was incorporated in 1970 for the purpose of the Lac-Bernard College's Association, which began in 1965 with 2000 members in the original Lac-Bernard Club on the lake from the 1960s. The Association provides community building and environmental stewardship. It works across the community and with the municipalities of La Pêche and Lac, as well as the MRC Des Collines-de-l'Outaouais, to further responsible development and environmental protection of our beautiful lake. It is a champion of community engagement, education and the organization of the annual Regatta and golf tournaments, as well as numerous fun activities throughout the summer.

Please join us in supporting this fantastic Lac-Bernard residential and culture community. Membership is \$50 per year.

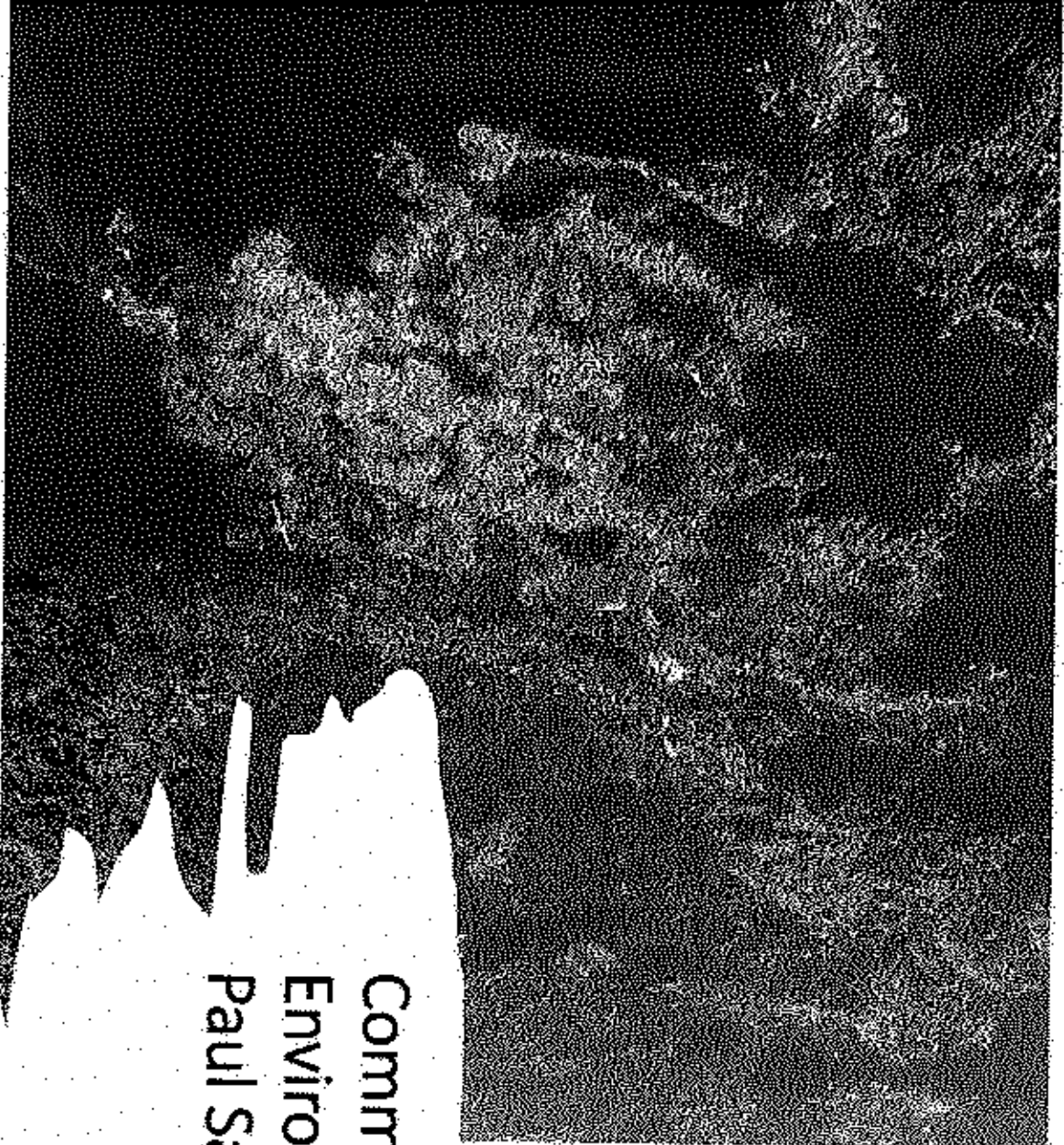
[Environmental Stewardship](#) [Safety and Security](#) [Memberships](#)



Committee Reports:

Environment

Paul Saunders



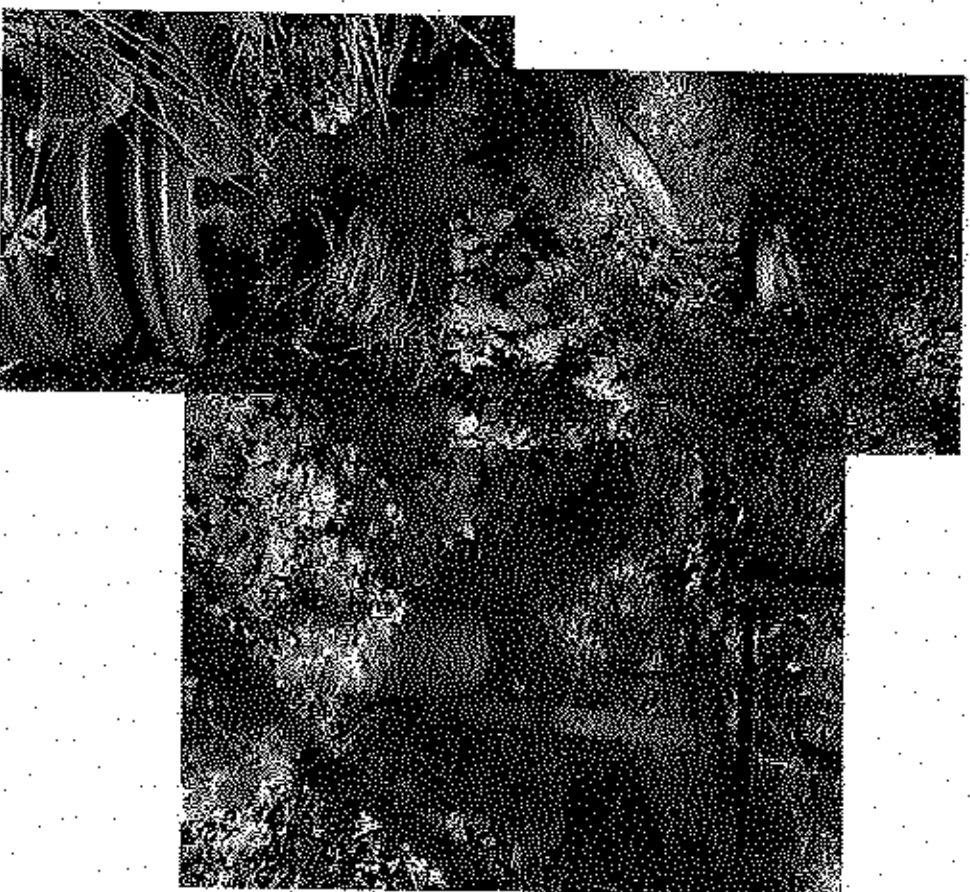
Water Quality Testing



- The water quality tests this year were decent but we are seeing an increase in phosphorus
YOY
- Phosphorus is unhealthy for the lake and acts as a nutrient for our milfoil to grow
- The best ways to prevent phosphorus entering the lake:
 - Maintain our septic systems -- get tanks pumped every 2-4 years
 - Keep as many plants and trees within 15 metres of the shore as you can
 - Don't cut trees near shoreline -- re-planting is encouraged
 - Do not fertilize your grass or plants
- Big thank you to Jane Barton and Jeff Stubbins

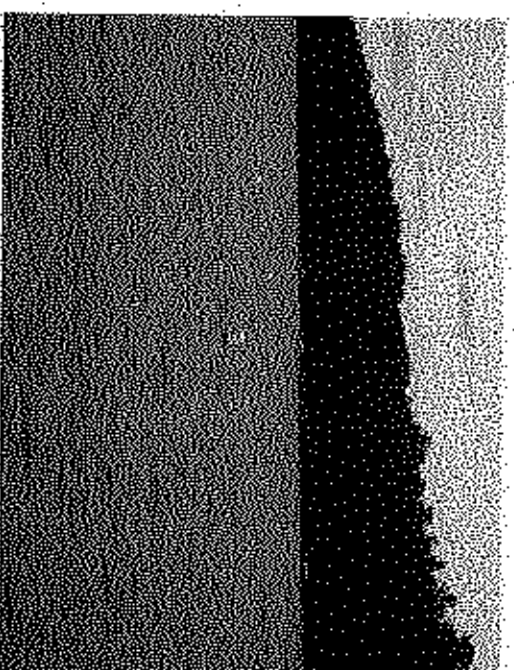
The Inlet

- Our lake is fed from rain run-off, as well as two main creek systems; Fish Creek & Motherwell Creek. They are located on the South side of West Bay
- It is not uncommon for obstructions, to restrict the inflow of new water to our lake
- Despite heavy rains in July, our lake had very low water levels in August and September, primarily due to the inlet being almost completely blocked
- The culprit – Beavers!
- We are working with MRC to make sure the waterways are not blocked in the future
- Scott Duncan, Alain Marcl and Will Lockhart



Installing the Yellow Buoys

- In 2022, we purchased yellow Transport Canada compliant buoys which were deployed
- They were placed by volunteers in areas that have high density beds of milfoil
- Cuttings from boats are the principal means of spreading milfoil throughout the lake
- Keeping boats out of heavily weeded areas reduces the spread and has a significant impact on the health of the lake

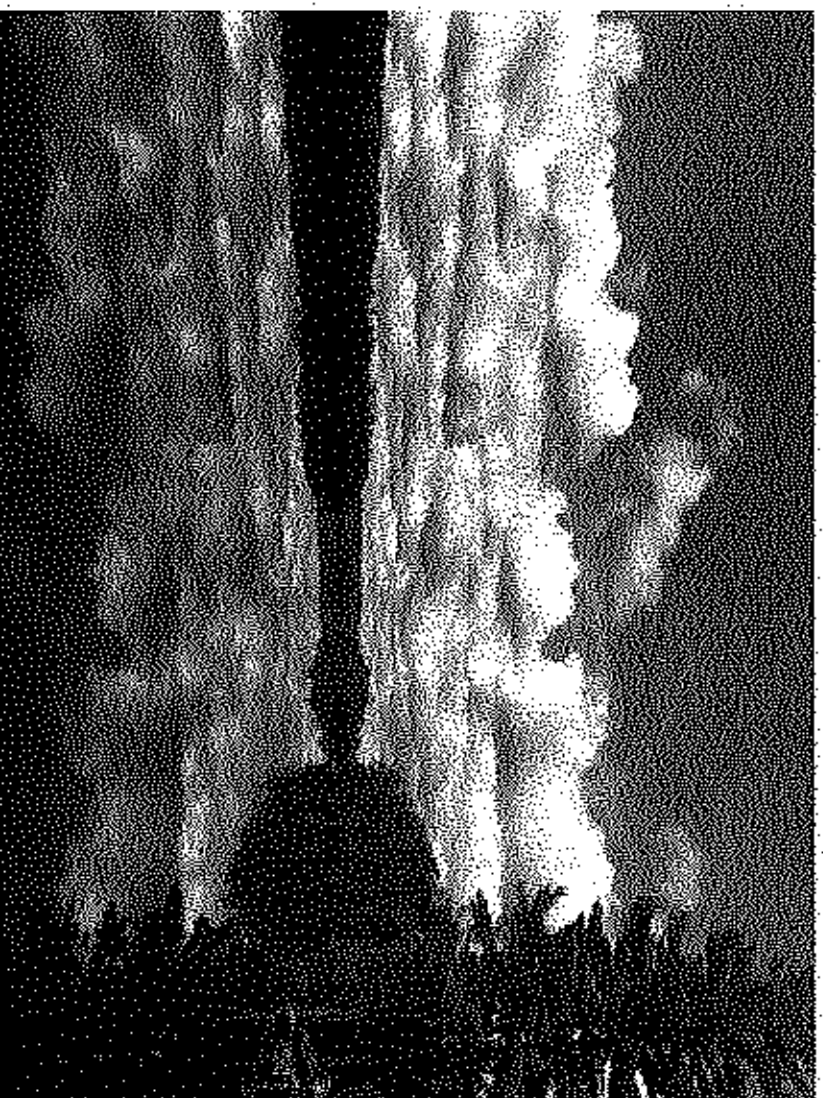


Yellow Buoy Contributions



Yellow Buoy Volunteers

- Jean Charles Hudon
- Dick and Mary Jane Green
- Marilyn and Terry Evans
- Hilary and Liam Casey
- Laurence McClelland
- Steve Chapman
- Dominique Quesnel
- Steve Adams
- Alain Marcil and Julie Roger
- John Asselin
- John Pearson
- Leigh Sullivan
- Dani Kennedy
- Donna and Tosh Serafini



The Milfoil Problem



- We engaged ABV des 7 (Biologists focussed on aquatic wildlife) in 2011 to study Eurasian milfoil growing in Lac Bernard
- ABV des 7 research revealed that milfoil seagrass was present in 185,000 M² of the lake
- In 2015 we commissioned a second study that showed milfoil was now present in 525,000 M² of the lake
- Again in 2021 we commissioned a third study that showed that milfoil had now spread to more than 1.1 million M² of the lake
- This represents a 580% increase in just 10 short years!

Milfoil in Lac Bernard

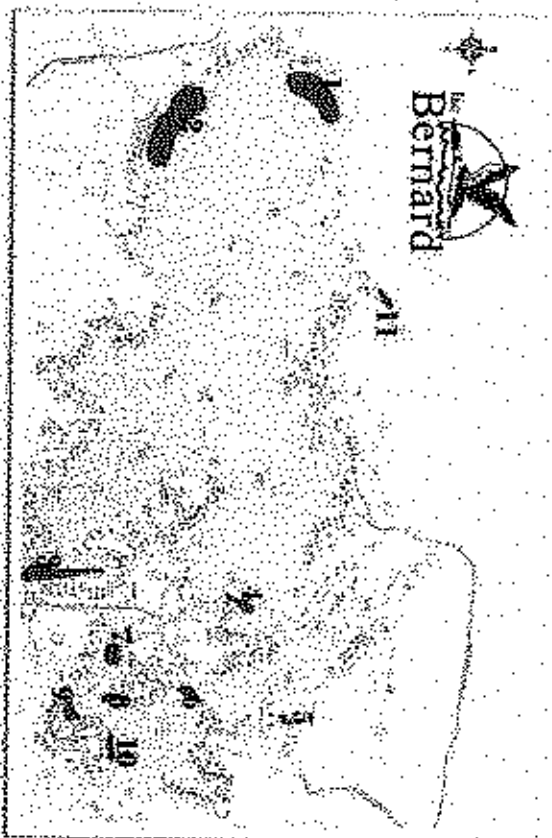
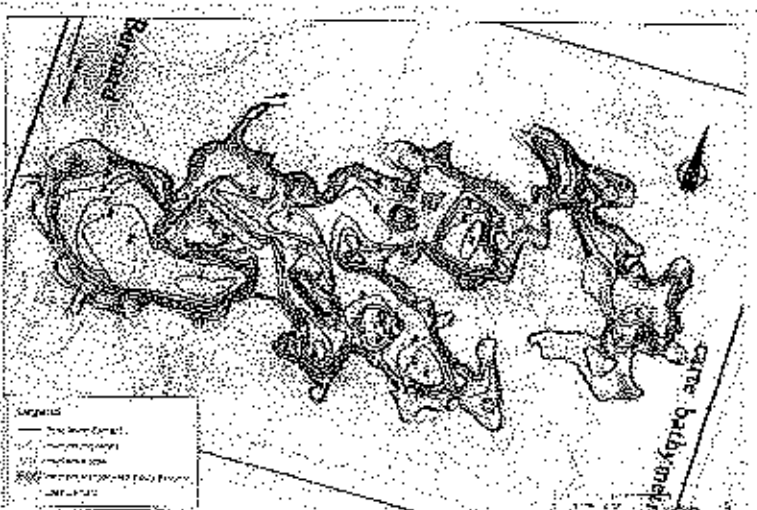
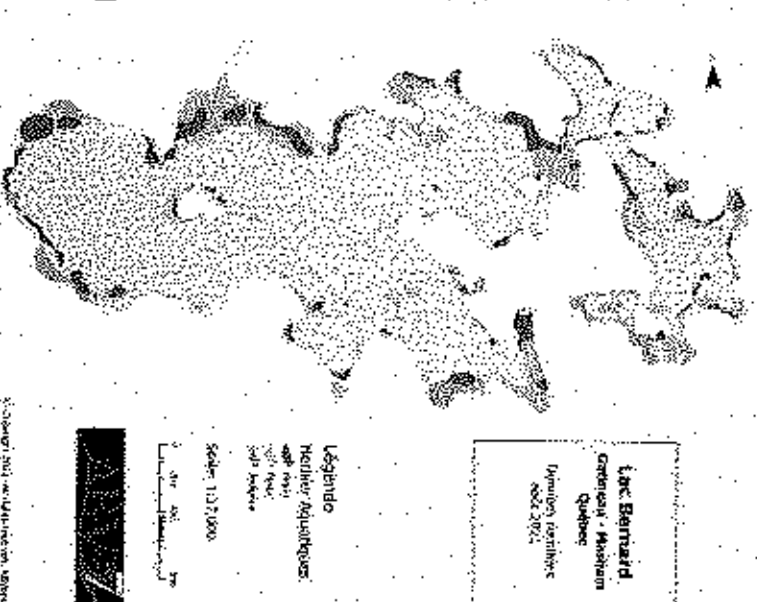
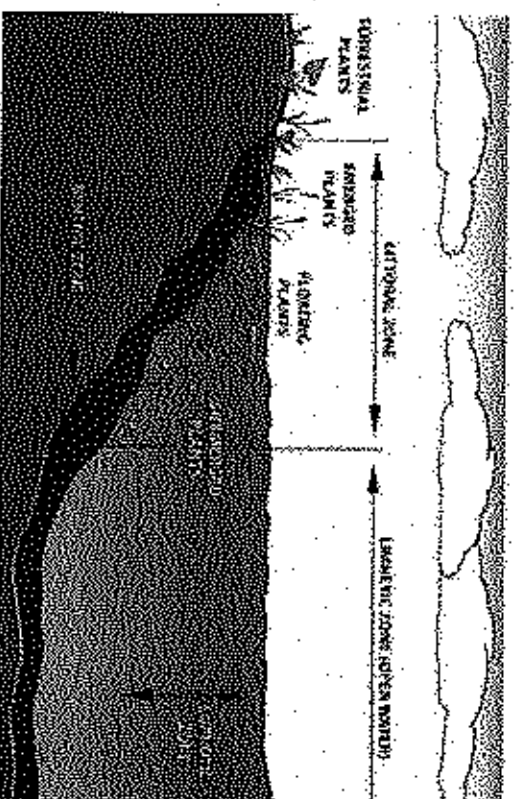


FIGURE 4: ZONES D'HERBIÈRES AQUATIQUES DENSES AU LAC BERNARD (MCCLELLAND, 2012)



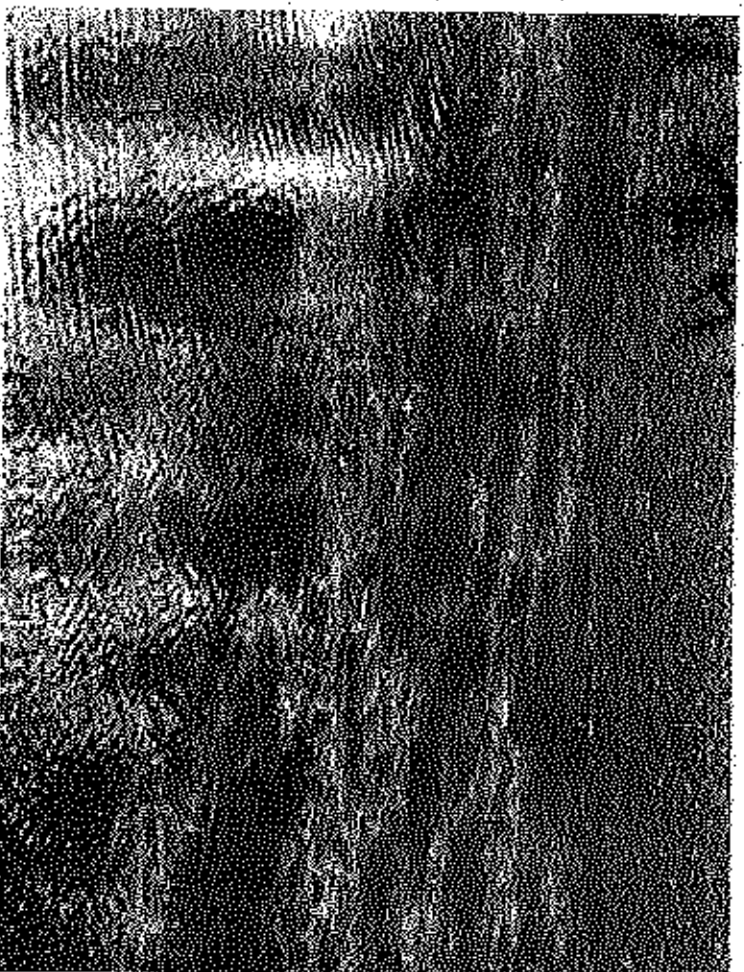
Eurasian Milfoil

- Eurasian milfoil now dominates the littoral zones of Lac Bernard with up to 100 plants per m².
- The littoral zones are the most productive areas of a lake i.e. the water depths down to 4m.
- It can take over a lake eg. Lac-a-la-Tortue, near Shawinigan is now 80% covered with milfoil. Lac des Loups is 50% covered.
- Eurasian milfoil will destroy fish habitats and biodiversity.
- Milfoil will pump phosphates from the lake's benthic layer (sediment surface) back into the lake
- Phosphates can contribute to the growth of blue-green algae.
- Signage installed this year to try to get boats to stay away from the milfoil beds



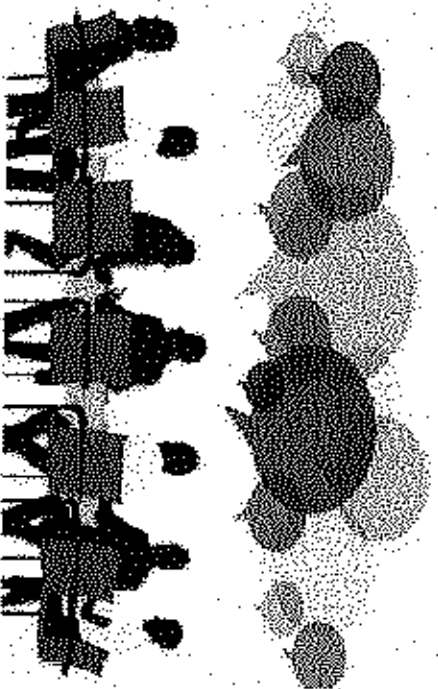
What is the Association Doing?

- We have submitted application for Federal funding of up to \$750,000 over the next 3 years to deal with our mitfoil problem
- The application is supported by the research conducted since 2011 by ABV des 7.
- It is based on technology developed by Block-Aid (commercial application of burlap).



Environmental Summary

- Our milfoil problem is not going away any time soon. The Association has taken action to reduce the spread of this invasive species
- The best we can accomplish is controlling and slowing the spread
- Beaver issues at the inlet will be an ongoing problem. Working with the Association of Lac Notre-Dame and the MRC to correct the issues
- Water quality last year was generally good but levels of phosphorous are a concern
- If we work together, as a community, we can continue to improve water quality and leave a proud legacy for generations to come



Election
Lac
Bernard
Representative
Serving until May 2025:

Kevin Radford
Don McLean
Glynis French
Jeff Stubbins

Standing for re-election in May 2024:

Wendy Carr
Colleen Foer
Brad Sweeney
Blair Patcair

Departing Member of Board:

Paul Saunders will be stepping down after 8 years
of service in May 2024.

