



KLCOA ANNUAL MEETING

March 17th, 2026

(Meeting will commence at 7:00pm sharp)

KLCOA Land Acknowledgement



2026 Annual Meeting

The KLCOA respectfully acknowledges that the Kennisis Lakes are located on the ancestral lands of the Mississauga Anishinaabe and the Wendat and on the traditional lands of the Chippewa Nations, collectively known as the Williams Treaties First Nations.

The KLCOA specifically pays tribute to our Lake's namesake, Joseph Kenice and his ancestors of Rama Nation, who have had a long connection to this land.

The KLCOA recognizes that the Indigenous Peoples are the original stewards and caretakers of the land and water since time immemorial. The KLCOA will continue to educate and advocate for the ongoing stewardship of this land that we all cherish.

2026 Annual Meeting Agenda



2026 Annual Meeting

Time	Agenda Item
7:00pm	Call to Order Determination of Quorum Land Acknowledgement Technical Details Agenda Approval <p style="text-align: center;">Motion: To approve the 2026 Agenda for the KLCOA Annual Meeting</p> Minute Approval <p style="text-align: center;">Motion: To accept the Spring 2025 Member Meeting Minutes</p>
7:10pm	Introduction of KLCOA Board of Directors
7:15pm	Treasurer's Report 2025 Year End Financials 2026 Budget <p style="text-align: center;">Motion: To accept the 2025 financials and 2026 budget as presented.</p> <p style="text-align: center;">Motion: To waive financial audit and review engagement for 2026 financials.</p>
7:30pm	2026 Calendar of Events 2026 Programs and Initiatives What's on our Radar?
7:40pm	KLCOA Board of Directors Changes
7:50pm	Q&A
8:00pm	Adjourn



KLCOA Board of Directors

Executive



Deb Wratschko
Co-President



Scott Durie
Co-President



Grant DeMarsh
Treasurer



Jacquie Geall
Secretary



Joan Middleton
Vice-President



Jim Prince
Vice-President



Gino Ariano



Dawne Duckworth



Frances Duiker



Brian Evans



Tina Fagg



Larry Harris



Lynn Larson



Susan Marlow



Debi Musselman



Craig Sisson

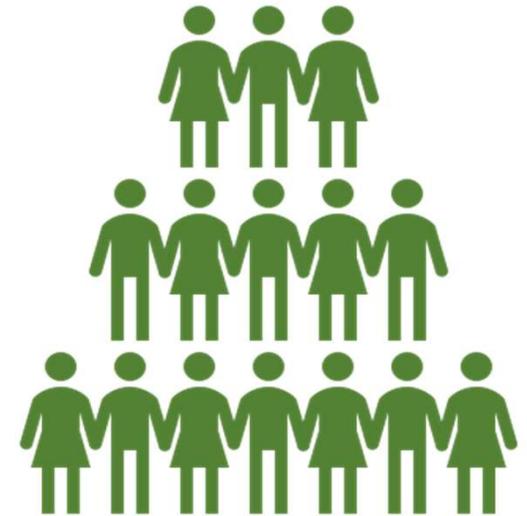
Membership



2026 Annual Meeting

2026 Paid Members To Date = 430
As of March 16th

Typically, approximately 60% of Property Owners on the Kennisis Lakes are KLCOA Members



Annual Stickers

Available at the marina store from the May long weekend until the Labor Day long weekend

**Thank you to Membership Director:
Joan Middleton**

2025 Financial Statements and 2026 Budget



- **REMINDER - KLCOA budget philosophy:**
 - Over time, surpluses and deficits should balance each other out. The goal is essentially zero-based budgeting.
 - During the budget process, we are typically conservative on revenue projections
 - Best practice is to have one year's operating funds as a reserve
 - **What did this mean for 2025?** A surplus from operations.
 - **What does this mean for 2026?** A planned deficit from operations (funded by prior years' operational surpluses, **not reserves**).

Thank you to our Treasurer: Grant DeMarsh

The 2025 Actuals were approved by the KLCOA Board on January 20, 2026 and the 2026 Budget was approved by the KLCOA Board on February 17, 2026.

Treasurer's Report: 2025 Year End – Statement of Operations



2026 Annual Meeting

KENNISIS LAKE COTTAGE OWNERS' ASSOCIATION					
STATEMENT OF OPERATIONS FOR THE 12 MONTHS ENDED DECEMBER 31					
	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
REVENUES					
Memberships	28,600	28,815	22,805	22,075	20,090
Sponsorships	10,350	9,760	11,830	11,300	7,238
Community Builder Revenue	2,300	-	-	-	-
Interest on Reserve Funds	1,184	739	630	175	152
Total Revenue	42,434	39,314	35,265	33,550	27,479
EXPENDITURES					
Programs and Events	20,420	15,655	7,042	16,126	9,439
Membership	16,247	18,393	21,251	19,462	18,503
Total	36,666	34,048	28,293	35,588	27,941
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	5,768	5,266	6,972	(2,038)	(462)
Transfer To (From) Reserve (Note 4)	-	10,000	-	-	2,660
OTHER CONTRIBUTIONS and OUTFLOWS					
Art On The Dock Event Contributions	8,090	7,518	6,525	7,200	8,461
Art on the Dock Donations and costs	(8,090)	(7,518)	(6,623)	(7,200)	(8,461)
Total	-	-	(98)	-	-
Annual Surplus (Deficit)	5,768	(4,734)	6,874	(2,038)	(3,122)

Treasurer's Report: 2025 Year End – Use of Funds Detail



2026 Annual Meeting

KENNIS LAKE COTTAGE OWNERS' ASSOCIATION					
PROGRAMS AND EVENTS EXPENDITURE DETAIL FOR THE 12 MONTHS ENDED DECEMBER 31					
	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
Fireworks (incl event insurance)	8,000	5,262	-	5,705	4,683
Regatta	1,911	2,971	1,970	1,684	133
Buoy Marker Program - Mtce.	646	-	660	-	1,051
Children's Water Festival	-	1,400	-	-	-
Sailing Regatta	560	-	-	-	43
Fishery - Rock Bass Derby and GTLO	201	387	187	172	205
Invasive Species	2,515	80	1,265	1,804	-
Water Testing program	1,346	1,272	1,014	2,247	1,974
History Book	-	82	378	116	-
Traditional Rights of Way	55	797	542	904	1,349
Roadside Clean-up	59	-	25	30	-
U-links Program Support	1,000	1,000	1,000	2,000	-
Abandoned Docks	500	-	-	1,465	-
Lands Committee	226	-	-	-	-
Family Fun Day	1,000	2,404	-	-	-
Education - Workshops and Webinars	101	-	-	-	-
Ladies of the Lake	-	-	-	-	-
Lake Plan Update	-	-	-	-	-
Mapping Project	-	-	-	-	-
Shoreline Restoration Plants	-	-	-	-	-
Community Builder Projects	2,300	-	-	-	-
Total Programs and Events	20,420	15,655	7,042	16,126	9,439

Treasurer's Report: 2025 Year End – Use of Funds Detail



2026 Annual Meeting

KENNISIS LAKE COTTAGE OWNERS' ASSOCIATION					
MEMBERSHIP EXPENDITURES DETAIL FOR THE 12 MONTHS ENDED DECEMBER 31					
	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
General Membership	1,209	3,349	4,008	2,429	2,480
Technology	2,686	2,659	2,015	2,207	2,099
Memberships FOCA	3,560	3,560	2,853	2,525	2,525
Memberships CEWF	200	200	200	200	200
Memberships CHA	350	350	300	65	50
Insurance	3,858	3,815	3,051	2,993	2,752
General Expenses	-	-	-	-	-
Marina Facilities Contribution	1,000	1,000	750	750	-
PayPal fees	556	680	524	615	605
Property Taxes	1,617	1,460	1,564	689	1,816
Community Support	1,100	1,200	1,000	-	1,000
One-off Initiatives	-	-	4,877	6,882	4,887
Bank Fees	111	120	109	108	89
Total Membership	16,247	18,393	21,251	19,462	18,503
Transfer To (From) Reserve Fund	-	10,000	-	-	2,660

Treasurer's Report: 2025 Year End – Stmt of Financial Position



2026 Annual Meeting

KENNISIS LAKE COTTAGE OWNERS' ASSOCIATION					
STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31					
	ACTUAL 31-Dec 2025	ACTUAL 31-Dec 2024	ACTUAL 31-Dec 2023	ACTUAL 31-Dec 2022	ACTUAL 31-Dec 2021
ASSETS					
Current Assets					
Cash and Cash Equivalents	\$ 27,363	\$ 22,866	\$ 25,956	\$ 16,478	\$ 4,952
Short-term Investments (Note 1)	\$ 38,789	\$ 37,605	\$ 26,866	\$ 26,236	\$ 43,552
Accounts Receivable	\$ -	\$ -	\$ -	\$ 3,529	\$ -
Prepaid Expenses	\$ -	\$ -	\$ 321	\$ 1,623	\$ -
Total Current Assets	\$ 66,152	\$ 60,471	\$ 53,143	\$ 47,866	\$ 48,504
Capital Assets (Note 2)	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ 66,152	\$ 60,471	\$ 53,143	\$ 47,866	\$ 48,504

Notes to Financial Statements:

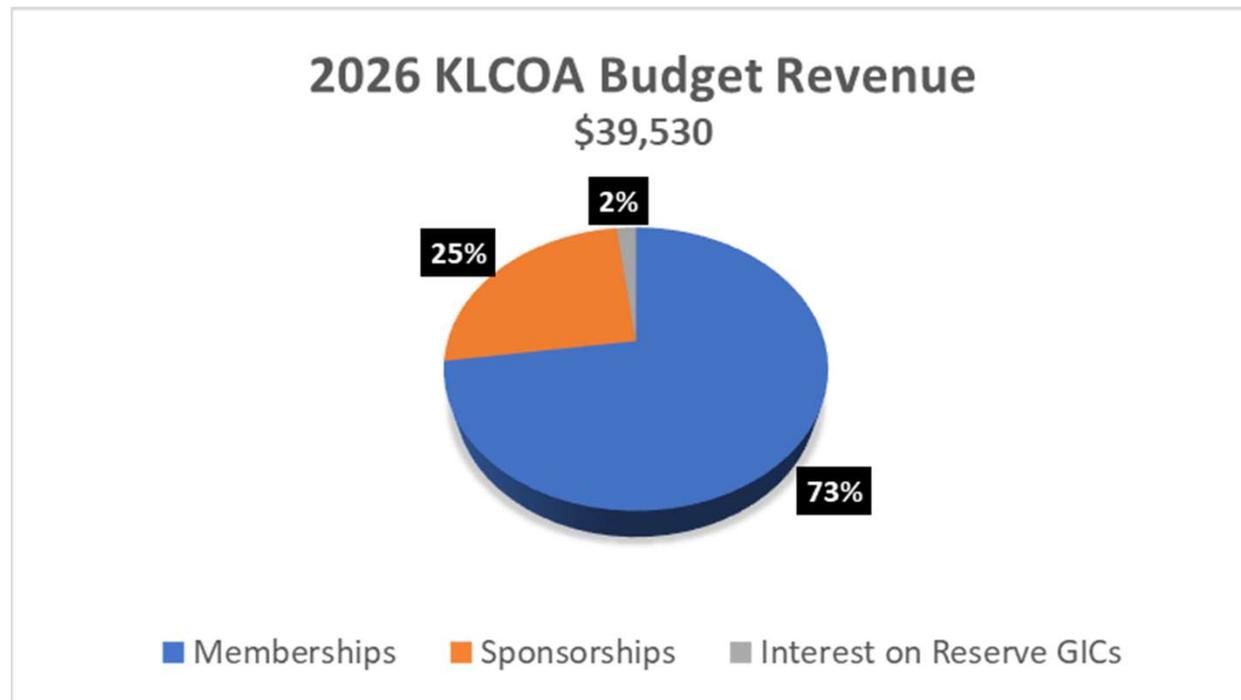
1. Short-term investments consist of cash which is surplus to current needs. They are held as GICs at CIBC.
2. KLCOA owns seven separate parcels of real estate for the use of its members. All properties have been donated to the Association. No value has been assigned to these properties. Property taxes are paid on three (3) of the properties with the other four (4) being tax exempt.
3. Deferred Member Revenue consists of future year member contributions collected prior to year-end.
4. Consistent with best practices, KLCOA maintains a general reserve to cover future uncertainties including unexpected expenditures. The reserve approximates one year's operating revenue and been built up over a number of years.

KENNISIS LAKE COTTAGE OWNERS' ASSOCIATION					
STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31					
	ACTUAL 31-Dec 2025	ACTUAL 31-Dec 2024	ACTUAL 31-Dec 2023	ACTUAL 31-Dec 2022	ACTUAL 31-Dec 2021
LIABILITIES AND NET ASSETS					
Current Liabilities					
Accounts Payable	\$ 1,000	\$ -	\$ -	\$ 2,000	\$ 1,200
Deferred Member Revenue (Note 3)	\$ 6,263	\$ 7,350	\$ 5,288	\$ 4,885	\$ 4,285
Net Assets					
Net Assets Held as Reserve (Note 4)	\$ 38,789	\$ 37,605	\$ 26,866	\$ 26,236	\$ 26,142
Unrestricted Net Assets	\$ 20,100	\$ 15,516	\$ 20,989	\$ 14,745	\$ 16,877
Total Liabilities and Net Assets	\$ 66,152	\$ 60,471	\$ 53,143	\$ 47,866	\$ 48,504

Treasurer's Report: 2026 - Budget Revenue



	BUDGET 2026	At Dec 31 ACTUAL 2025
REVENUES		
Memberships	28,750	28,600
Sponsorships	10,000	10,350
Community Builder Revenue	-	2,300
Interest on Reserve Funds	780	1,184
Total Revenue	\$ 39,530	\$ 42,434



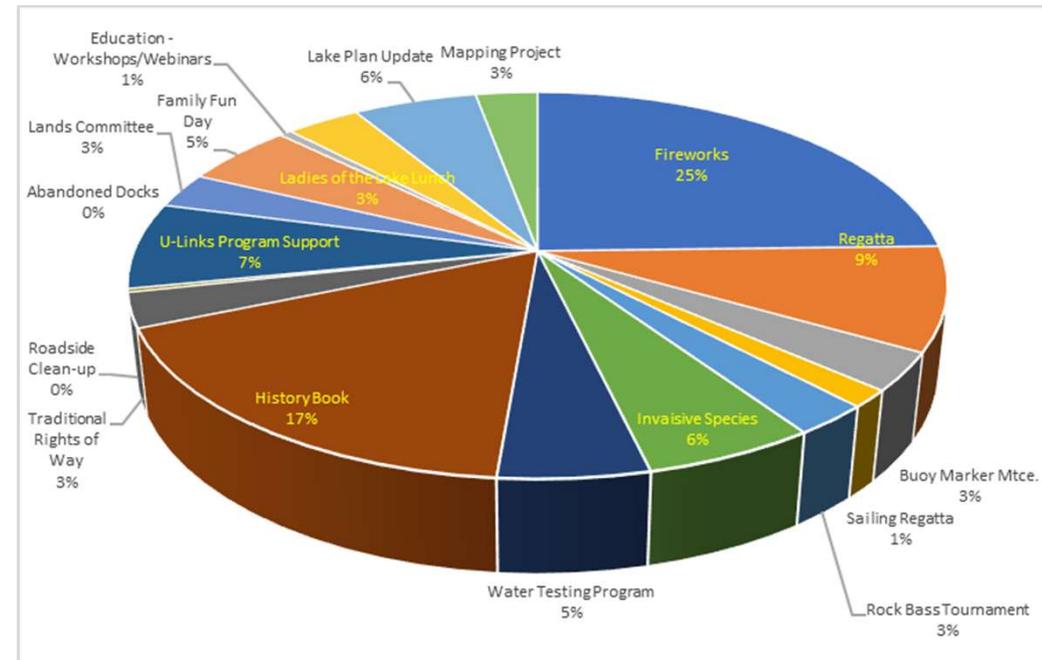
Treasurer's Report: 2026 - Program/Events Expense Budget



2026 Annual Meeting

	BUDGET 2026	AT Dec 31 ACTUAL 2025
Fireworks (incl event insurance)	8,500	8,000
Regatta	3,000	1,911
Buoy Marker Program - Mtce.	1,100	646
Children's Water Festival	-	-
Sailing Regatta	500	560
Fishery - Rock Bass Derby and GTLO	900	201
Invasive Species	2,000	2,515
Water Testing program	1,750	1,346
History Book	6,000	-
Traditional Rights of Way	1,000	55
Roadside Clean-up	100	59
U-links Program Support	2,500	1,000
Abandoned Docks	-	500
Lands Committee	1,025	226
Family Fun Day	1,800	1,000
Education - Workshops and Webinars	200	101
Ladies of the Lake	1,200	
Lake Plan Update	2,000	
Mapping Project	1,000	
Shoreline Restoration Plants	-	
Community Builder Projects	-	2,300
Total Programs and Events	\$ 34,575	\$ 20,420

2026 Program/Events Expense Budget



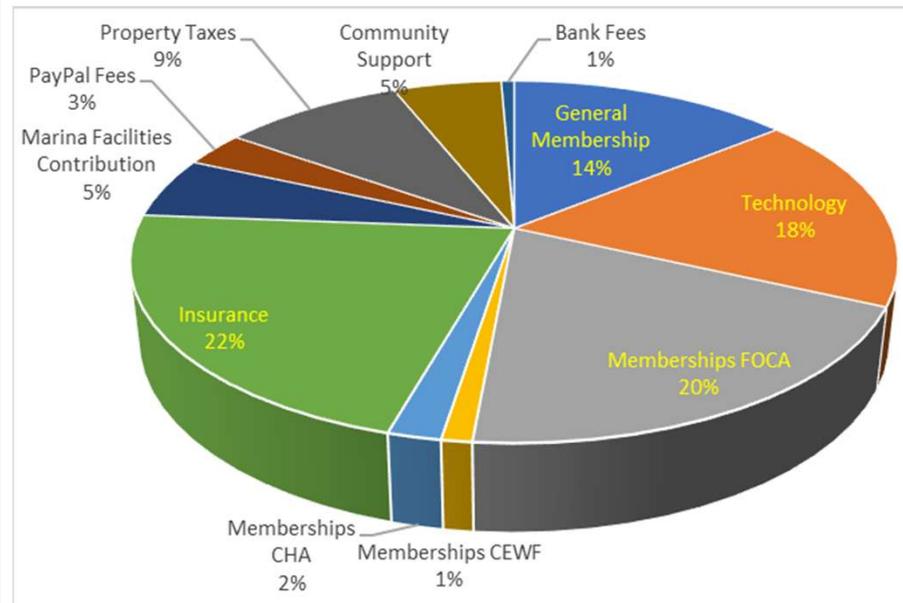
Treasurer's Report: 2026 - Membership Expense Budget



2026 Annual Meeting

	BUDGET 2026	As at Dec 31 ACTUAL 2025
General Membership	2,600	1,209
Technology	3,250	2,686
Memberships FOCA	3,600	3,560
Memberships CEWF	200	200
Memberships CHA	350	350
Insurance	4,000	3,858
General Expenses	-	-
Marina Facilities Contribution	1,000	1,000
PayPal fees	575	556
Property Taxes	1,675	1,617
Community Support	1,000	1,100
One-off Initiatives	-	-
Bank Fees	120	111
Total Membership	\$ 18,370	\$ 16,247

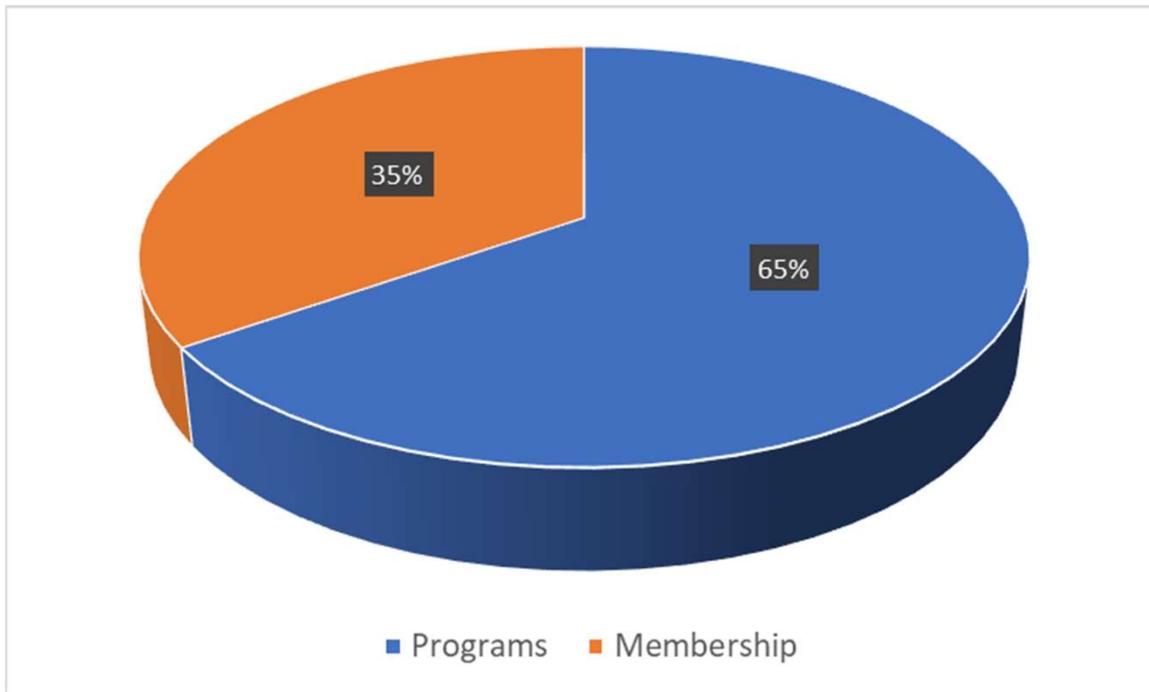
2026 Membership Expense Budget



Treasurer's Report: 2026 – Budget – Programs vs. Membership



KLCOA PROGRAMS and MEMBERSHIP BUDGET 2026 (\$52,945)



Reminder: “keeping the lights on” at KLCOA – in addition to our many programs, events and initiatives, running the KLCOA takes 35% of our revenues to pay for expenses related to: general membership, technology, FOCA, CEWF, CHA, insurance, etc.

Note: the percentage Membership spending has been trending down over the last few years. This reflect the Boards ability to focus a greater percentage of our spending on programs and initiatives.

Treasurer's Report: 2026 - Budget Summary



2026 Annual Meeting

KENNIS LAKE COTTAGE OWNERS' ASSOCIATION						
STATEMENT OF OPERATIONS FOR THE 12 MONTHS ENDED DECEMBER 31						
	BUDGET 2026	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
REVENUES						
Memberships	28,750	28,600	28,815	22,805	22,075	20,090
Sponsorships	10,000	10,350	9,760	11,830	11,300	7,238
Community Builder Revenue	-	2,300	-	-	-	-
Interest on Reserve Funds	780	1,184	739	630	175	152
Total Revenue	39,530	42,434	39,314	35,265	33,550	27,479
EXPENDITURES						
Programs and Events	34,575	20,420	15,655	7,042	16,126	9,439
Membership	18,370	16,247	18,393	21,251	19,462	18,503
Total	52,945	36,666	34,048	28,293	35,588	27,941
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(13,415)	5,768	5,266	6,972	(2,038)	(462)
Transfer To (From) Reserve (Note 4)	-	-	10,000	-	-	2,660
OTHER CONTRIBUTIONS and OUTFLOWS						
Art On The Dock Event Contributions	6,500	8,090	7,518	6,525	7,200	8,461
Art on the Dock Donations and costs	(6,500)	(8,090)	(7,518)	(6,623)	(7,200)	(8,461)
Total	-	-	-	(98)	-	-
Annual Surplus (Deficit)	(13,415)	5,768	(4,734)	6,874	(2,038)	(3,122)

MOTION: To accept the 2025 financials and 2026 budget as presented.

Motion to Waive Audit and Review Engagement



2026 Annual Meeting

- The KLCOA has annual revenue of less than \$100,000 and we are not a Public Benefit Corporation therefore the Ontario Not for Profit Corporations Act (ONCA) allows us to waive both an audit and a review engagement.
- Approval to waive both an audit and review engagement requires an **extraordinary resolution**, which is approval from at least 80 per cent of the votes cast at an annual or special meeting of members.
- The cost to do a review engagement or audit can range anywhere from \$2,000 to \$4,000 and up.
- The KLCOA's annual total revenue for 2025 was \$42,434 and 2026 budgeted revenue is \$39,530.

MOTION to waive financial audit and review engagement for the 2026 financials.



2026 Annual Meeting

2026 Programs, Events and Initiatives



2026 Save the Date – Events Calendar



2026 Annual Meeting

- **Spring Special Meeting – May 16, 2026 - in person at HF Seminar Room**
- **Spring Roadside Cleanup – 2026 date to be determined**
- **Webinar – Aquatic Plant Inventory/Invasive Aquatic Species – June 10, 2026**
- **Ladies of the Lake - Wine and Cheese Social – June 28, 2026**
- **KLCOA Fireworks – June 27, 2026 (Assuming no weather or fire ban restrictions)**
- **Rock Bass Fishing Derby – July 4, 2026**
- **Art on the Dock – July 18-19, 2026**
- **Annual Regatta – August 1, 2026**
- **Annual Sailing Regatta – August 2, 2026**
- **Dark Sky Event – details TBD**
- **Family Year End Wrap up Event – details TBD**
- **Dysart Council Candidate Virtual Town Hall - TBD**



Watch for eblasts and check www.klcoa.org for more details.

2026 Programs and Initiatives



2026 Annual Meeting

- **Group Buy Programs**
 - Propane
 - AED's
- **Abandoned Docks**
- **Hazard and Navigation Markers**
- **Fisheries**
- **Invasive Species**
- **History Book**
- **Traditional Rights of Way**
- **Water Quality Testing**
- **Road Repairs and Maintenance**
- **Shoreline Restoration and Education**
- **Sponsorship**

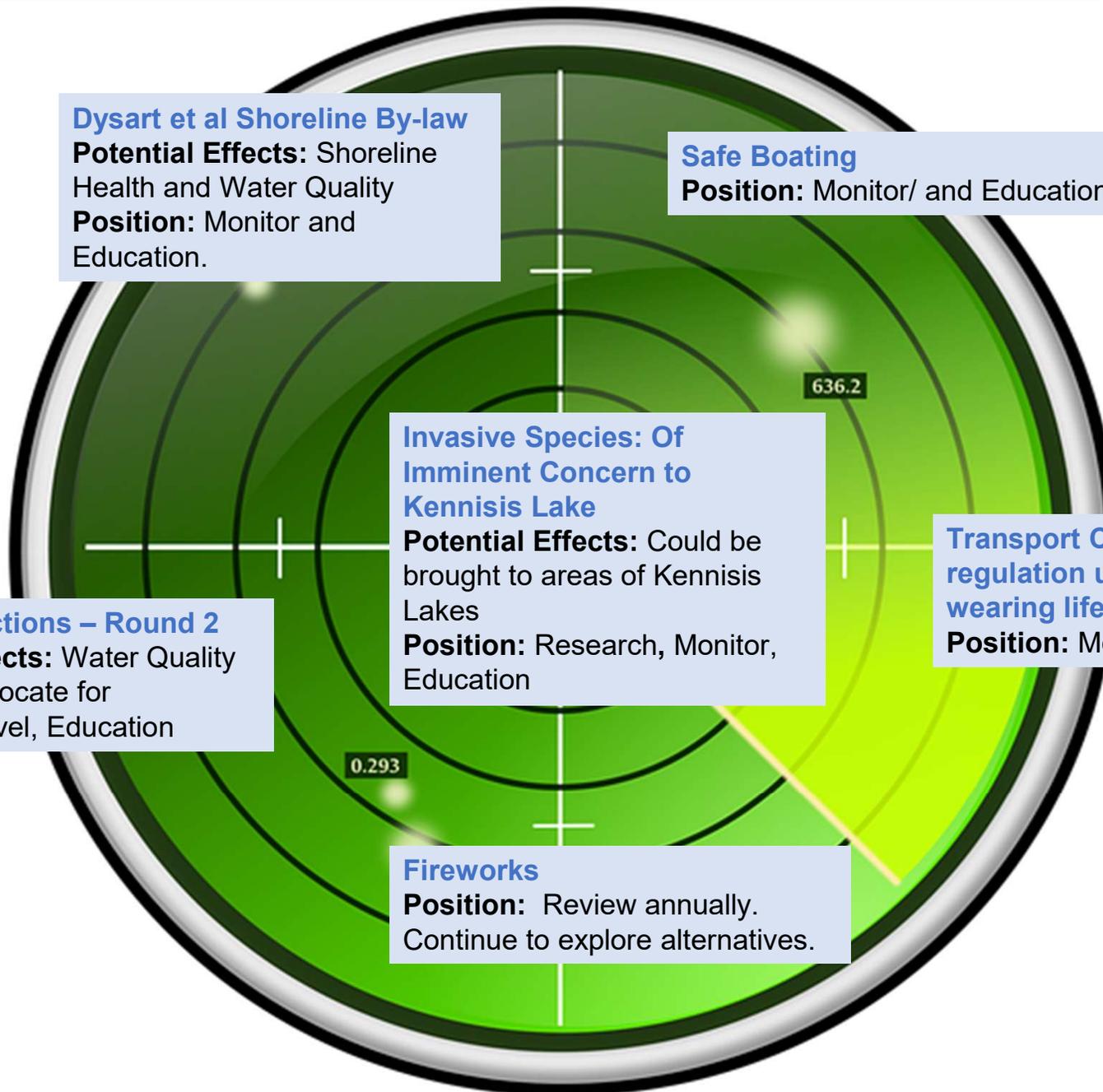
**Watch for eblasts and
check out
www.klcoa.org for
details**





2026 Annual Meeting

What's on our Radar!



Dysart et al Shoreline By-law

Potential Effects: Shoreline Health and Water Quality
Position: Monitor and Education.

Safe Boating

Position: Monitor/ and Education

Invasive Species: Of Imminent Concern to Kennisis Lake

Potential Effects: Could be brought to areas of Kennisis Lakes
Position: Research, Monitor, Education

Transport Canada Boating regulation update including wearing lifejackets:

Position: Monitor, Education

Septic Inspections – Round 2

Potential Effects: Water Quality
Position: Advocate for appropriate level, Education

Fireworks

Position: Review annually. Continue to explore alternatives.

Departing KLCOA Directors



2026 Annual Meeting

**Thank you for your passion, commitment,
energy and time.**



Susan Marlow



Debi Musselman

KLCOA Directors Changing Roles



Thank you!



Jacquie Geall
Co-President



Deb Wratschko
Past-President



Lynn Larson
Secretary

2026/2027 New Directors appointed to vacancies on the KLCOA Board



Welcome!



Kerin Harding¹



Janis Parker²

Notes:

1. Kerin Harding was appointed by the Board of Directors at its February 17th, 2026 Board Meeting, to be effective at the conclusion of the March 17th, annual meeting.
2. Janis Parker was appointed by the Board of Directors via e-vote on February 27th, 2026 and will be read into the Board's minutes of the meeting on April 21, 2026, to be effective April 1, 2026.



2026/2027 KLCOA Board of Directors

Executive



Scott Durie
Co-President



Jacquie Geall
Co-President



Grant DeMarsh
Treasurer



Lynn Larson
Secretary



Joan Middleton
Vice-President



Jim Prince
Vice-President



Gino Ariano



Dawne Duckworth



Frances Duiker



Brian Evans



Tina Fagg



Kerin Harding



Larry Harris



Janis Parker



Craig Sisson



Deb Wratschko - Past-President

KLCOA Partners – Advocacy, Research and Support



2026 Special Meeting

FOCA



Federation of Ontario Cottage Associations

<https://foca.on.ca/>

CHA



Coalition of Haliburton Property Owners' Associations

<https://www.cohpoa.org/>

U-Links/WWEW



U-Links Centre for Community Based Research
Woodlands and Waterways EcoWatch

<https://www.ulinks.ca/>

CEWF



Coalition for Equitable Water Flow

<https://www.cewf.ca/>

THANK YOU TO OUR 2025 KLCOA CORPORATE SPONSORS!



2026 Annual Meeting



Haliburton Forest
& WILD LIFE RESERVE LTD



Where Great Ideas Soar!

FOUNDED IN 1946

PARKER PAD PRINTING

153 Mallard Road, Haliburton | 705.457.2458 | www.parkerpad.com

The advertisement features a textured, light-colored background with faint gear patterns. On the left, there are two photographs: one of a person in a field at sunset and another of a child holding a paper airplane. The central text "Where Great Ideas Soar!" is in a teal, cursive font. To the right, the company name "PARKER PAD PRINTING" is displayed in a bold, black, sans-serif font, with a stylized logo above it. The bottom of the ad is a dark red banner with white text providing the address, phone number, and website.

KLCOA THANKS OUR SPONSORS WHO HAVE SUPPORTED US FOR THE 2025 SEASON!



2026 Annual Meeting

THE PUMP SHOP
Life's short, soak it all in!
1101 County Road 11, Haliburton, ON N0G 1A7
www.thepumpshop.ca

GARDENS
We invite you to explore...
www.gardens.ca

ACM Designs Inc
Haliburton's top best-of-bowling team
www.acmdesigns.com

Drew & Kristin Bishop
Exceptional Reach Extraordinary Results
www.drewandkristin.com

Boshkung Tree Service
• Dangerous Tree Removal
• Pruning • Stump Grinding
Fully Insured - FREE ESTIMATES
(705) 489-2580
John Fedeski, Arborist

CRESTLINE FARM
Call Greg today for a free, no obligation, opinion of value
www.crestlinefarm.com

COTTAGE RENTALS
Call Terry 705-754-1586
www.cottagerentals.com

NORTHLINE
www.northline.com

CENTURY 21
MEET THE TEAM
www.century21.com

CURRY CHEVROLET
100 YEARS

Redstone Rentals
LET YOUR COTTAGE EARN MONEY FOR YOU!
www.redstonerentals.com

MYERS CHIMNEY
www.myerschimney.com

DOCK HARDWARE & ACCESSORIES
www.dockhardware.com

PAINTING
www.painting.com

RPM MOTORS
www.rpm-motors.com

TROY AUSTEN REAL ESTATE TEAM
705.455.SOLD (7653)
www.troyausten.ca

TEAM Cottage Country
www.cottagecountry.com

HALIBURTON Custom Canvas
www.haliburtoncanvas.com

Sherwin Williams
www.sherwinwilliams.com

Is Your Cottage Getting You?
www.isyourcottage.com

Moving to Highlands
www.movingtohighlands.com

WOODS TREE SERVICE
www.woods-treeservice.com

Walker's
www.walkers.com

NORTHERN HVAC
www.northernhvac.com



Questions, suggestions and comments



2026 Annual Meeting

Any questions that we do not have time to answer this evening will be answered and published some time next week in an eblast.

Thank you for joining us tonight!



2026 Annual Meeting



Picture thanks to David Moon Photograph

**Join us In-person
at the Haliburton Forest
on Saturday May 16th, 2026
Spring Special Members Meeting**

**Detailed Events, Programs, Issues and Initiatives Updates
Guest speakers**

Watch your eblasts for registration details