

January 7, 2026; Meeting of the Board and Executive Committee of the Crystal Lake and Community Association, 7:15 p.m. Zoom format

**Present:**

John Fernandes, President  
Chris Brickman, Vice-President  
Carol Ing, Treasurer  
Linda Mielewczyk, Membership Co-ordinator  
Sharon Brickman, Secretary  
John Hubbard, Past President/Board member

Absent; Rainey Weidauer, Board Member

John Fernandes called the meeting to order

**Minutes:**

-adoption of May 13, 25 minutes; moved by Sharon B. and seconded by Linda M. that the minutes be adopted. Sharon will send them to Jim for posting

**Financials:**

-Carol I. sent a 2025 draft financial statement in advance of the meeting (see attached). It was determined that everyone had reviewed the statement and had no concerns.  
-Sharon B. moved that the draft 2025 financial statement be accepted and that Carol send it to Terry McKinnon for review, Linda M. seconded this motion.  
-Carol advised that a draft 2026 budget will be available for the next meeting  
-At this time membership and sponsorship revenues have remained steady through 2025. After the 2026 sponsorship and membership renewal letters go out we will have a better sense of our 2026 financial supports

**Insurance:** there was a lengthy discussion related to cyber insurance;

-Carol advised that the cost has risen to \$600 which represents 30 memberships.  
-John H. advised that it is not just data that might be available through our website that could be exposed but any personal information ie; emails, names and addresses that may be maintained through dropbox, e-mails, etc. This type of insurance also protects each of us from liability as Directors of a not for profit corp. and any claims related to due diligence and privacy.  
-John H. is going to determine if there are savings related to a higher deductible and see if the cyber insurance expert would be available to provide a brief outline for the Board  
-John H. strongly suggested that maintaining this insurance is critical for the organization and for the Directors protection  
-it was generally agreed that this is an important expense and that we may have to look at other fund raising options to support this expense

### **Advertising/sponsorship promotion;**

- we currently charge \$275.00 for a year of advertising on the CLCA website which also provides the opportunity to post on the Crystal Lake and Community (CL&C) group facebook page
- some suggestions were made to promote additional advertising/sponsorships;
- Chris agreed that as the CL&C FB admin. she would promote our advertisers/sponsors when someone posts looking for services
- an advertiser/sponsor collage could be posted to FB a few times a year with a note ie; "don't forget to use CLCA advertisers/sponsors whenever possible"
- Carol will provide Chris with the wording that she uses for new advertisers/sponsors and ensure that it is in the 2026 newsletter
- John F. said if we had a promotional flyer he would circulate it to local businesses
- possibly put a shout out to all our advertisers/sponsors in the gazette?

### **Revenue generating ideas;**

- increase membership fees to \$25. At existing membership #'s this extra \$5 would cover the cost of cyber insurance
- if we were to initiate this change it would have to be done at the preceding AGM. Therefore, it was agreed that we would present a motion to the membership at the 2026 AGM seeking support to increase the membership fee by \$5 when the need is determined by the Executive, depending on revenue generation, in order to cover the rising cost of cyber insurance
- raffles and 50/50 contests; ie; guess the date that the ice goes out, guess number of docks that go loose around the lake in the spring. We all agree to give this some thought and come back with logistics and ideas at the next meeting

### **Membership; Linda Mielewczyk**

- there is a total of 249 for 2025.
- Linda will send out requests for membership renewals in late winter
- awaiting information from Cottage Life related to a promotion for 2026. Linda advised that many members took advantage of the show discount in 2025
- suggested that the prize for the annual Membership draw be a free membership for 2027
- looking for ideas on promotional "swag" for the 2026 membership drive; mugs, pens...?

### **Stewardship; Shawn Baldwin**

- the annual testing report from Paul Frost is expected in the spring
- Zebra mussels; we can't get rid of them, they go in cycles
- summer drought caused extreme low water levels that did not recover to average levels until early winter
- Parks Canada staff were diligent to try and conserve water in the reservoir lakes

### **AGM; June 14<sup>th</sup>, 2026**

- Sharon will send a note to Bill Lee to reserve the hall
- keynote; we did not discuss this (ideas; water levels, fire/emergency management)
- it was agreed that we would maintain the in-person format with possible hybrid zoom/in person option; would need to determine the logistics of this option
- a light lunch will be provided – menu to be determined
- 2026 will be an election year.
- 2025 AGM follow-up; Safe and Quiet lakes volunteer; Jenna?

### **2026 events;**

- CLCA Events Committee recommendations for 2026;
- Canada Day Flotilla – July 4<sup>th</sup> – switch the route to include more people and areas of the lake ie; rotate annually to various bays and parts of the lake
- Name That Tune; Carol will ask if the person who did Name that Tune is also able to add some general trivia type questions (ie; advertising jingles, TV show theme songs, movie sound tracks)
- Haunt the Docks
- Music in the park. Carol has requested (Yvette) that CLCA be given the opportunity to sponsor Jeff McGinnis' group if they are coming back in 2026
- the events committee is working on some additional ideas and will advise shortly

### **Buoys;** Chris Brickman

- finalized map sent out the updated Buoy map in the fall of 2025 to the executive team
- there is an outstanding request to have a buoy located at the mouth of Ironmine Bay

### **-Welcome signs ;**

- The Crystal Lake Welcome Sign was repaired in 2025
- Mike Leblanc feels he will be able to make the necessary repairs to the Galway Road/Hwy 121 sign.
- The Galway Road/Clear Bay sign does not require immediate repair

### **2026 Newsletter;**

- Chris is seeking input/ideas

### **Next meeting; February 18/26; 7:15**

Outstanding item; that we were unable to cover Jan 7<sup>th</sup>/2026

Discuss making a donation to Kawartha Highlands Monitoring (see email sent out)

**On-going Items - provide updates as needed;**

**Advertising:**

-no update

**Emergency equipment/training:**

-no update

**Policies:**

-Chris and Carol have developed an accounting and travel policy which Chris that has been shared with the Exec./Board– we will move this forward to a future meeting

**Library Box:**

-consider south shore location in future (ie; store, boat launch)



CLCA  
 FINANCIAL SUMMARY  
 FOR THE YEAR 2025  
 AS AT DEC 31, 2025

	AS AT DEC 31, 2024		AS AT DEC 31, 2025		Budget 2025	
	TOTAL		TOTAL		TOTAL	
	DR	CR	DR	CR	DR	CR
<b>INCOME</b>						
MEMBERSHIP		\$ 5,020.00		\$ 4,940.00		\$ 5,000.00
ADVERTISING REVENUE		\$ 3,467.50		\$ 3,330.00		\$ 3,300.00
DONATIONS		\$ -		\$ -		
COMMUNITY EVENTS		\$ 1,626.40		\$ -		
LOGO REVENUE		\$ 70.00		\$ 70.00		
DANCE REVENUE		\$ -		\$ -		
<b>DISBURSEMENTS</b>						
ASSOCIATE MEMBERSHIP	\$ 1,757.85		\$ 1,676.35		\$ 1,800.00	
MAILINGS	\$ 8.12		\$ 23.57		\$ 50.00	
COMMUNITY SUPPORT	\$ 3,980.60		\$ 1,977.90		\$ 2,200.00	
WEB MAINTENANCE	\$ 707.00		\$ 707.00		\$ 800.00	
NAVIGATIONAL AIDS	\$ 45.18		\$ -		\$ 500.00	
SIGNS/MAINTENANCE	\$ 1,137.06		\$ 2,113.40		\$ 2,200.00	
NAME CHANGE EXPENSE	\$ 130.00		\$ 130.00		\$ 130.00	
DEPRECIATION EXPENSE	\$ 298.10		\$ 238.48		\$ 238.48	
	\$ -		\$ -			
INSURANCE	\$ 2,938.68		\$ 2,705.40		\$ 3,000.00	
PAYPAL FEES	\$ 149.61		\$ 137.90		\$ 200.00	
BANK CHARGES	\$ 21.00		\$ 15.01		\$ -	
BALANCE	\$ 11,173.20	\$ 10,183.90	\$ 9,725.01	\$ 8,340.00	\$ 11,118.48	\$ 8,300.00
PROFIT/(LOSS)		\$ (989.30)		\$ (1,385.01)		\$ (2,818.48)
<b>BALANCE SHEET</b>						
TD BANK - Dec 31, 2025	\$ 14,973.91		\$ 13,543.19		\$ -	\$ 12,155.43
A/R PAYPAL - Dec 31, 2025	\$ (0.00)		\$ (0.00)		\$ (0.00)	
INVENTORY - PRIZES	\$ -		\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 4,300.00		\$ 4,320.00		\$ 4,300.00
PREPAID ADVERTISING		\$ -		\$ 275.00		\$ -
FIRE PUMP Gross	\$ 2,587.70		\$ 2,587.70		\$ 2,587.70	
Fire PUMP Depreciation 20%	\$ (1,395.30)		\$ (1,633.78)		\$ (1,395.30)	
ACCOUNTS PAYABLE		\$ 579.19		\$ -		\$ 579.19
NET WORTH		\$ 11,287.12		\$ 9,902.11		\$ 8,468.64
<b>TOTALS</b>	<b>\$ 16,166.31</b>	<b>\$ 16,166.31</b>	<b>\$ 14,497.11</b>	<b>\$ 14,497.11</b>	<b>\$ 13,347.83</b>	<b>\$ 13,347.83</b>