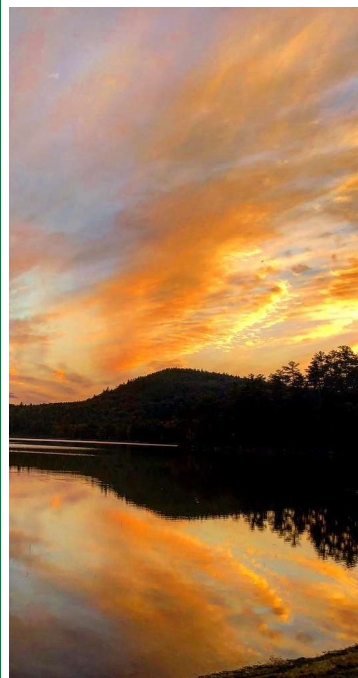




Annual Members Meeting

2026



Agenda

- Call to order
- Reports: Secretary, Treasurer, Membership, Merchandise, Communications, Water Safety
- Election of Board Members & Officers
- Scorecard for Maine Lakes
 - Water Quality: LEA Testing
 - Invasive Plants: Plant Patrol, CBI
 - Shoreland Condition: Regulations,
 - LakeSmart, Stream Project, Kedar Brook Improvement, Dam Management
 - Threats: Get Pumped!
- Events
- Member Questions & Introductions



Current Board Members

- Brenda Hambleton, President
- Jonathan Hasson, Vice President, Dam
- Liz Stockwell, Treasurer
- Riley Hasson, Secretary
- Arne Klepinger, Plant Patrol
- Al Struck, Regatta
- Joanne Eaton, Merchandise
- Andy Tabor, Water Safety & Loon Nest
- Melissa Tarbell, Social Media
- Tom Hammett, Watershed
- Jim Flynn, Watershed, Dam, Hot Spots
- Bill Robichaud, Boat Parade

- Retiring Members:
 - Charlie Tarbell
 - Ginger Eaton
- Nominated Members:
 - Bill Eaton, LEA Liason, Water Quality
- Committee Chairs:
 - Paige Nalipinski, Membership
 - Mike Nailipinski, Septic System Improvement
 - Robert Spencer, Newsletter Editor
 - Larry Griffith, LakeSmart
 - Adam Stockwell, Online Payment System



Financials – Liz Stockwell

- Financial update
 - 4k operating profit: strong cash balance
 - Operating expenses are back down to \$15,800
 - CBI (Courtesy Boat Inspector) costs were lower than budgeted
 - At the end of Q1, MCF had \$256,301, which is +10.9%YoY
 - Dam Liability Insurance quote is about \$500 higher this year
- The following 2026 grants were approved by the Board:
 - \$100 to the Waterford Fire Department
 - \$100 to Stoneham Rescue
 - \$100 to the Lake Stewards
 - \$100 to the Wilkins Community House
 - \$200 to Maine Lakes
 - \$1,200 to LEA
- Motion to approve 2025 minutes & Treasurers report

2025 BALANCE SHEET			
Assets		Liabilities & Surplus	
Cash - Key Bank	25,231.58	Reserves Payable:	
Investments:		Other Reserves	252,521.87
Maine Community Foundation	262,521.87	<u>Liability Provision</u>	<u>10,000.00</u>
		Total Liabilities	262,521.87
		Surplus	<u>25,231.58</u>
Total Assets	<u>287,753.45</u>	Total Liabilities & Surplus	<u>287,753.45</u>

INCOME STATEMENT			
	2025 YE	2024 YE	
INCOME			
Operating Income			
Dues, Donations, & Memorials	10,460.00	8,840.00	
Merchandise Sales	3,683.00	3,328.00	
Keoka Lake Book Sales	175.00	770.00	
Raffles	-	635.00	
CBI	5,400.00	5,250.00	
<u>Miscellaneous</u>	<u>-</u>	<u>-</u>	
Total Operating Income	19,718.00	18,823.00	
Other Income			
<u>KLASO Capital Campaign</u>	<u>100.00</u>	<u>1,825.00</u>	
Total Other Income	100.00	1,825.00	
TOTAL INCOME	19,818.00	20,648.00	
EXPENSES			
Operating Expenses			
Program Operations	2,096.81	2,768.94	
Merchandise	1,091.50	725.00	
CBI	9,328.63	10,276.75	
Insurance	1,210.25	1,151.54	
Grants	1,800.00	1,820.00	
<u>Miscellaneous</u>	<u>172.00</u>	<u>-</u>	
Total Operating Expenses	15,699.19	16,742.23	
Other Expenses			
<u>Transfer to MCF</u>	<u>100.00</u>	<u>1,875.00</u>	
Total Other Expenses	100.00	1,875.00	
TOTAL EXPENSES	15,799.19	18,617.23	
Operating Income/(Loss)	4,018.81	2,080.77	
TOTAL INCOME (LOSS)	4,018.81	2,030.77	



Membership – Paige Nalipinski

- 2025 dues and donations were at a record level - \$10,460 (135 members)
- So far in 2026 we have 61 members and \$1,160 in donations (behind 2025 of \$3,300 for the same time)
- Announcing the new, online payment system for dues and donations!

www.keokalake/membershipdues



Demo by Liz Stockwell

Keoka Lake Association

Join the Association

Step 1 of 3 — Choose memberships

Annual Membership 2026

Supports lake stewardship & community events



1



\$25.00

A \$1.00 processing fee per membership will be added at checkout to cover payment costs.

Each membership covers one individual. Use + to add more.

Continue



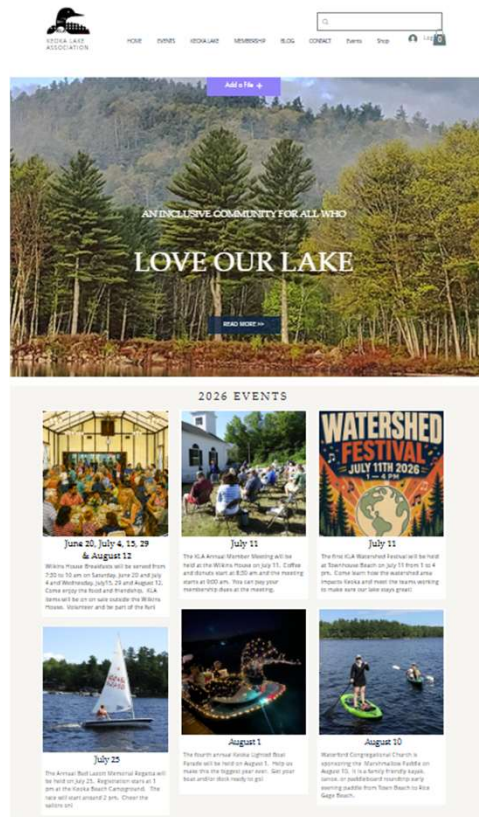
Merchandise – Joanne Eaton

- 2025 generated \$3,363 from merchandise sales



Communications — Melissa Tarbell, Bob Spencer, Brenda Hambleton

Website



Newsletter

KLA Spring Newsletter



www.KeokaLake.org

This newsletter goes to all members, including gift memberships, for whom we have email addresses. To renew your membership or add members, go to our [Membership](#) page. To update your email address, use our [Contact](#) form.

Social Media



2026 Keoka Lake Association Annual Members Meeting



2026 Keoka Lake Association Annual Members Meeting

Water Safety – Andy Tabor

- Deployed loon nesting platform and 5 loon nest warning buoys
- LEA thermal survey buoy already on station
- Installed the launch ramp dock, the swim area float, buoys, line & navigation buoys
- Deployed Stones Cove buoys & added the LED module to the LEA buoy
- Deployed island and dam hazard buoys



Elections

- Board Members seeking renewal:
 - Jim Flynn
 - Tom Hammett
 - Bill Robichaud
 - Elizabeth “Liz” Stockwell
- New, nominated Board Members:
 - Bill Eaton
- Officers to be elected:
 - Jonathan Hasson, President
 - Bill Robichaud, Vice President
 - Elizabeth (Liz) Stockwell, Treasurer
 - Riley Hasson, Secretary





Maine DEP Lake Scorecard



Maine DEP Lake Scorecard

- **Water quality** – monitored by LEA



Keoka Lake



Condition Assessments: ■ Good ■ Fair ■ Poor/At Risk ■ Unknown

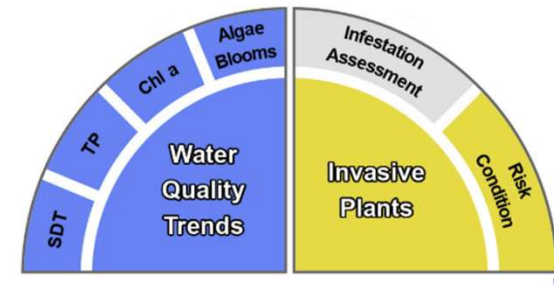


Maine DEP Lake Scorecard

- **Water quality** – monitored by LEA
- **Invasive plants** – monitored through Plant Patrol and CBI



Keoka Lake



Condition Assessments: ■ Good ■ Fair ■ Poor/At Risk ■ Unknown



Maine DEP Lake Scorecard

- **Water quality** – monitored by LEA
- **Invasive plants** – monitored through Plant Patrol and CBI
- **Shoreland habitat** – Stream Project, Kedar Brook Improvement, Watershed events, evaluated by PWD



Keoka Lake



Condition Assessments: ■ Good ■ Fair ■ Poor/At Risk ■ Unknown

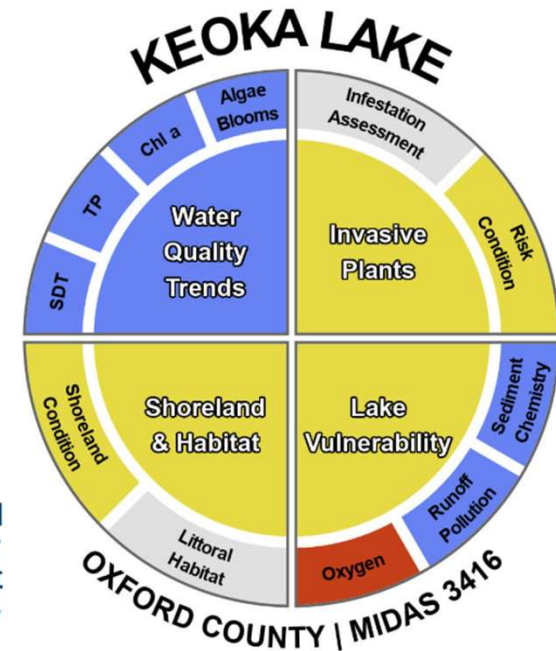


Maine DEP Lake Scorecard

- **Water quality** – monitored by LEA
- **Invasive plants** – monitored through Plant Patrol and CBI
- **Shoreland habitat** – Stream Project, Kedar Brook Improvement, Watershed events, evaluated by PWD
- **Lake vulnerability** – Septic systems, runoff from roads and agriculture

Details available at:

www.lakesofmaine/2025-scorecards

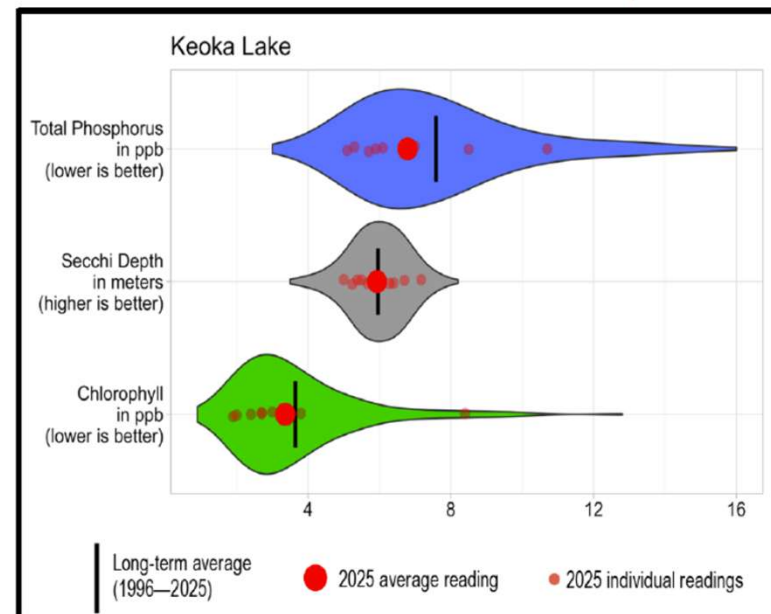


Condition Assessments: ■ Good ■ Fair ■ Poor/At Risk ■ Unknown



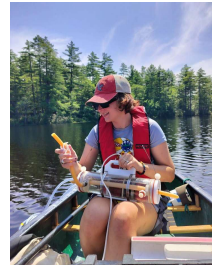
Water Quality

- Data is collected annually by LEA
 - Water quality monitoring buoy
 - “Hot spot” surveys
- Published annually on the KLA website under Water Quality
- Reading “violin charts:”
 - Vertical bar shows the long-term average
 - Big read dot is the annual average
 - Small red dots are individual readings
 - Phosphorus & chlorophyll:
 - Big dots to the left of the bar are good
 - Secchi depth:
 - Big dots to the right of the bar are good

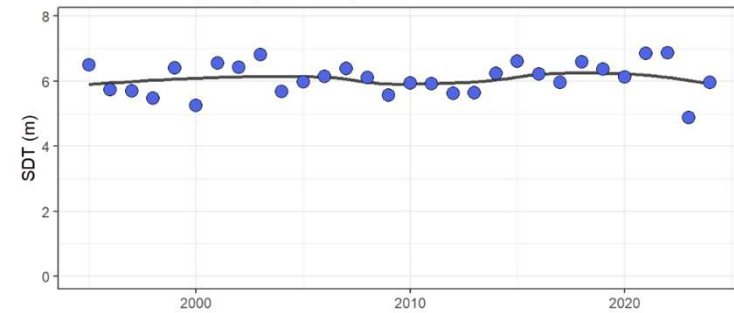


Water Quality

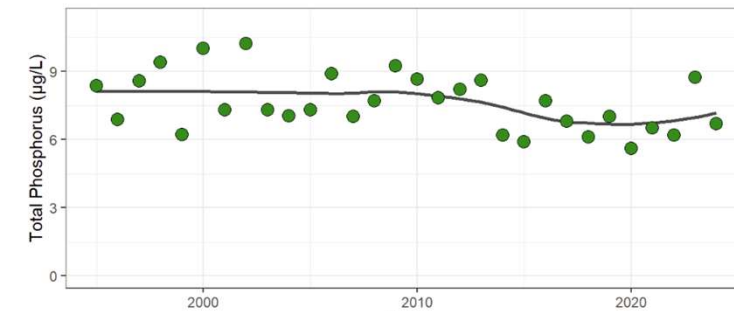
- Secchi Disk Transparency: *Good*
- Algae Bloom: no blooms *Good*
- Total Phosphorus: trend is *significantly decreasing* *Good*
- Chlorophyll-*a*: *stable or too variable to detect trend* *Good*



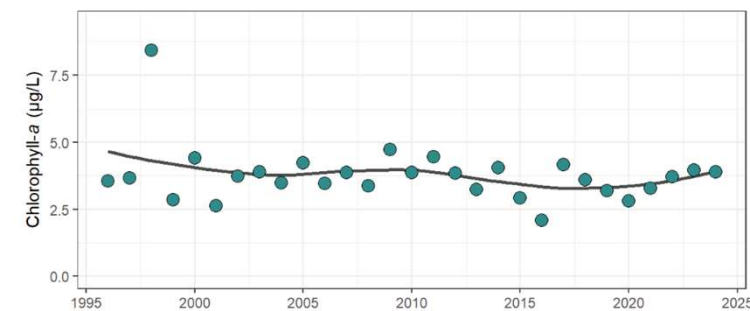
Transparency



Phosphorus



Chlorophyll



Invasive Plants

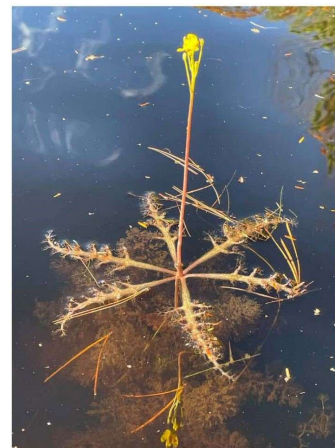
LEA survey done in 2024:

Common Native Plant	Inventory	Common Native Plant (cont.)	Inventory
aquatic moss spp.		spatterdock <i>Nuphar variegata</i>	
arrowhead spp. (submersed) <i>Sagittaria spp.</i>		spikerush spp. <i>Eleocharis spp.</i>	
Bladderwort spp. <i>Utricularia spp.</i>	X	sponge, freshwater spp.	
bulrush spp. <i>Schoenoplectus spp.</i>		sonewort spp. <i>Nitella spp.</i>	
bur-reed spp. <i>Sparganium spp.</i>		three-way sedge <i>Dulichium arundinaceum</i>	
cattail <i>Typha spp.</i>	U	water buttercup <i>Ranunculus spp.</i>	
coontail <i>Ceratophyllum demersum</i>		water lily, fragrant <i>Nymphaea odorata</i>	
duckweed, common <i>Lemna minor</i>		water lobelia <i>Lobelia dortmanna</i>	
duckweed, giant <i>Spirodela polyrhiza</i>		water marigold <i>Bidens beckii</i>	
golden pert <i>Gratiola aurea</i>		water parsnip <i>Sium suave</i>	
little floating heart <i>Nymphoides cordata</i>		water starwort, spp. <i>Callitriche spp.</i>	
mannagrass, northern <i>Glyceria borealis</i>		water milfoil spp. <i>Myriophyllum spp.</i>	
metaphyton (colonial algae "clouds")	U	watershield <i>Brasenia schreberi</i>	
muskgrass <i>Chara spp.</i>		waterweed, common <i>Elodea canadensis</i>	
naiad, slender <i>Najas flexilis</i>		waterweed, slender <i>Elodea nutallii</i>	
naiad, thread-like <i>Najas gracillima</i>		waterwort <i>Elatine minima</i>	
pickerel weed <i>Pontederia cordata</i>	U	wild celery (eel grass) <i>Vallisneria americana</i>	
pipewort <i>Eriocaulon aquaticum</i>	D		
Pondweed spp. <i>Potamogeton spp.</i>	D		
quillwort spp. <i>Isoetes spp.</i>			
rush, bayonet <i>Juncus militaris</i>			
rush, brown-fruited <i>Juncus pelocarpus</i>			

X= Presence

D=Dominant

U=Uncommon



Bladderwort



Pipewort



Pondweed



Cattails



Colonial Algae Clouds

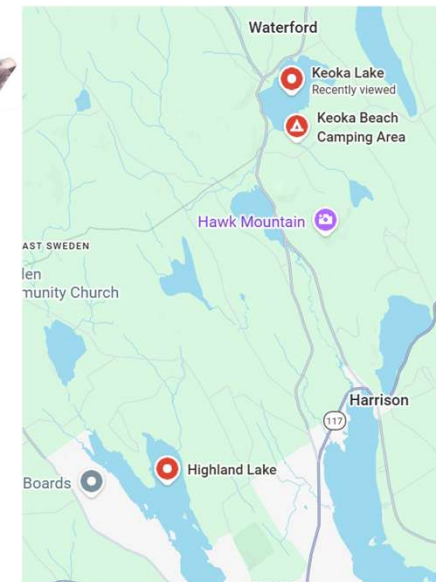
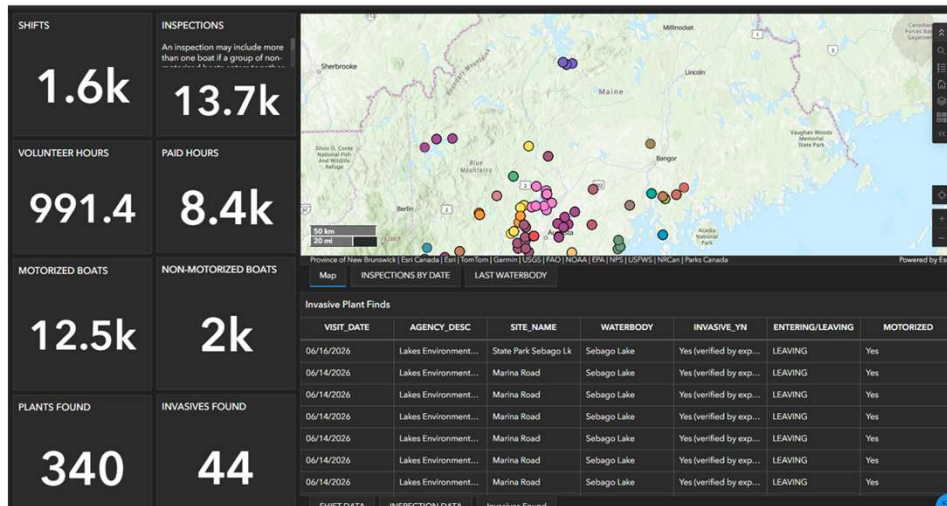


Pickerel Weed



Invasive Plants

CBI is finding more invasives this year than last.
Most come from out-of-state and fishing boats.

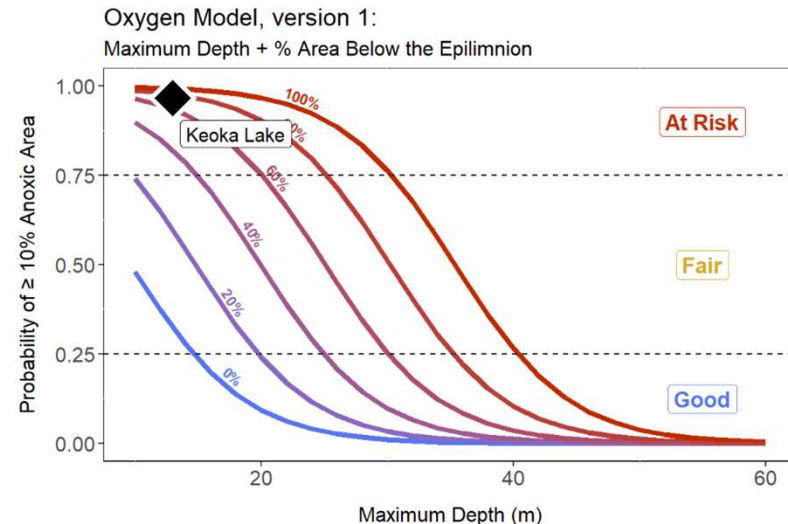


Lake Vulnerability

- **Lake vulnerability**

- *Sediment chemistry*: how likely it is that phosphorus is released from the lake sediment. **Good**
- *Runoff Pollution*: elements of the watershed or lake that make the lake more susceptible to the effects of pollutants in stormwater runoff. **Good**
- *Oxygen score*: how likely it is that the lake will experience naturally low dissolved oxygen conditions, which may affect fish habitat and internal nutrient cycling. **Fair**

The **epilimnion** is the upper, well-mixed, and warmest layer of a thermally stratified lake or body of water. Because it receives the most sunlight and wind, it contains high dissolved oxygen levels and is the layer where most aquatic plants and algae grow.

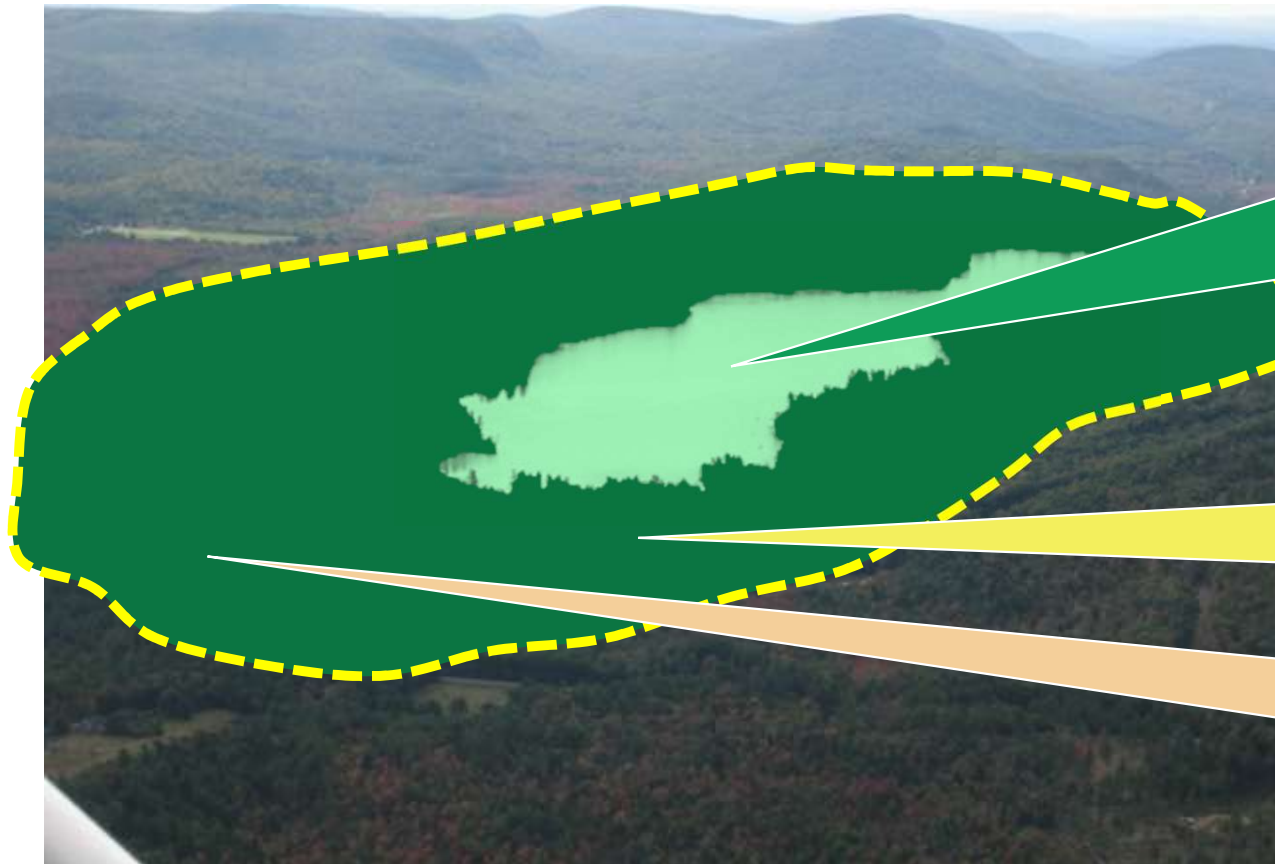


PWD Subwatershed Assessment

- Status of lakes in the Sebago lake watershed (1/6 of Maine's water supply)
- Major variables:
 - Water Quality
 - Subwatershed Land Cover
 - Subwatershed Land Conservation



Evaluation



Water Quality

Existing



Trending



Land Cover

Existing



Trending



Land Conserved

Existing



% Change



Interpreting the Scores

5	Best	Excellent/Improving
4	Favorable	Above Average
3	Neutral	Stable/Average
2	Unfavorable	Below Average
1	Worst	Poor/Declining
ID	Insufficient Data	Assumed Average



PWD Subwatershed Assessment Results



	LITTLE MOOSE POND	INGALLS (FOSTERS) POND	PEABODY POND	BEAR POND	COLD RAIN POND	CRESCENT LAKE	HIGHLAND LAKE	SEBAGO LAKE	RAYMOND POND	WOODS POND	PANTHER POND	THOMAS POND	PAPOOSE POND	MCWAIN POND	PLEASANT POND	LONG LAKE	KEOKA LAKE	STEARNS POND	TRICKEY POND	BRANDY POND	SONGO POND	CRYSTAL LAKE	ADAMS POND	ISLAND POND	OTTER POND
Existing WQ Score	5	4	5	3	2	4	4	5	3	2	4	4	1	4	5	4	3	3	5	4	1	3	5	3	1
WQ Trend Score	3	2	3	3	3	3	5	3	3	3	3	3	3	1	3	3	3	3	3	3	3	3	3	3	3
Existing Land Cover Score	5	5	5	5	5	4	4	3	5	5	4	4	3	4	4	4	4	5	3	2	5	3	3	4	4
Land Cover Trend Score	5	5	5	5	5	4	3	4	5	4	4	5	5	3	3	2	2	5	4	1	4	2	2	3	3
Existing Land Conservation Score	2	5	4	2	5	3	3	4	2	2	2	2	3	2	2	3	3	1	2	2	2	2	1	1	1
Land Conservation Trend Score	5	3	2	5	3	5	4	3	3	5	3	2	5	3	4	3	3	1	1	5	2	3	1	1	1
Total Score	25	24	24	23	23	23	23	22	21	21	20	20	20	19	19	19	18	18	18	17	17	16	15	15	13

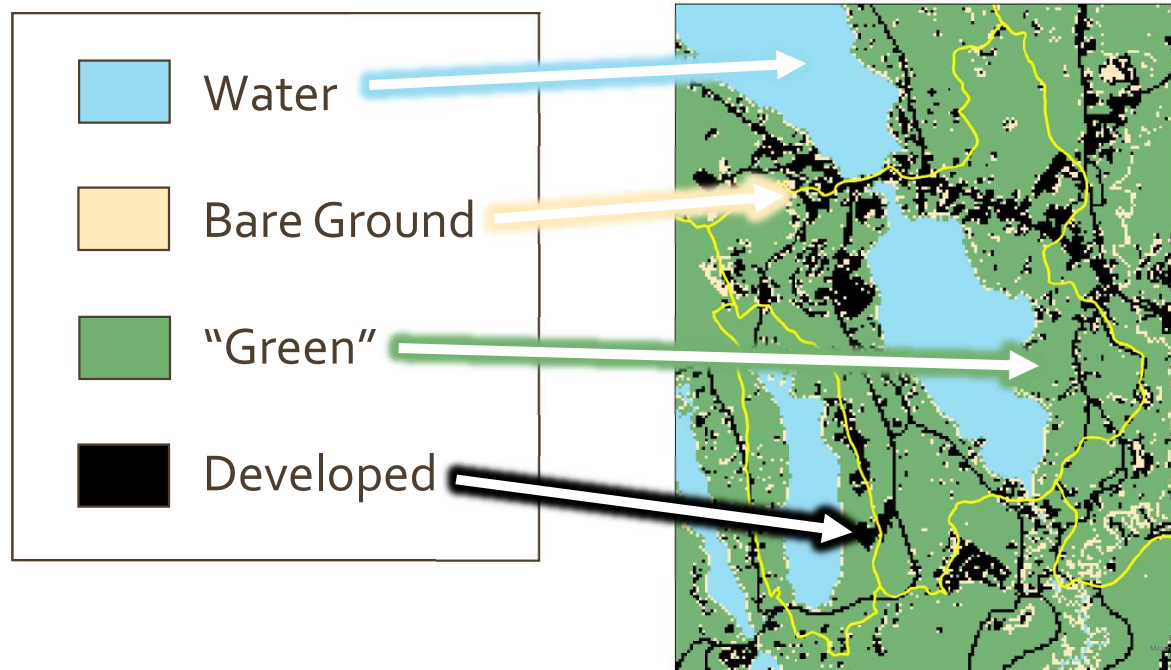
Higher scores are better. 18 is considered neutral.



Shoreland Assessment

Subwatershed Assessment

Existing WQ Score	3
WQ Trend Score	3
Existing Land Cover Score	4
Land Cover Trend Score	2
Existing Land Conservation Score	3
Land Conservation Trend Score	3



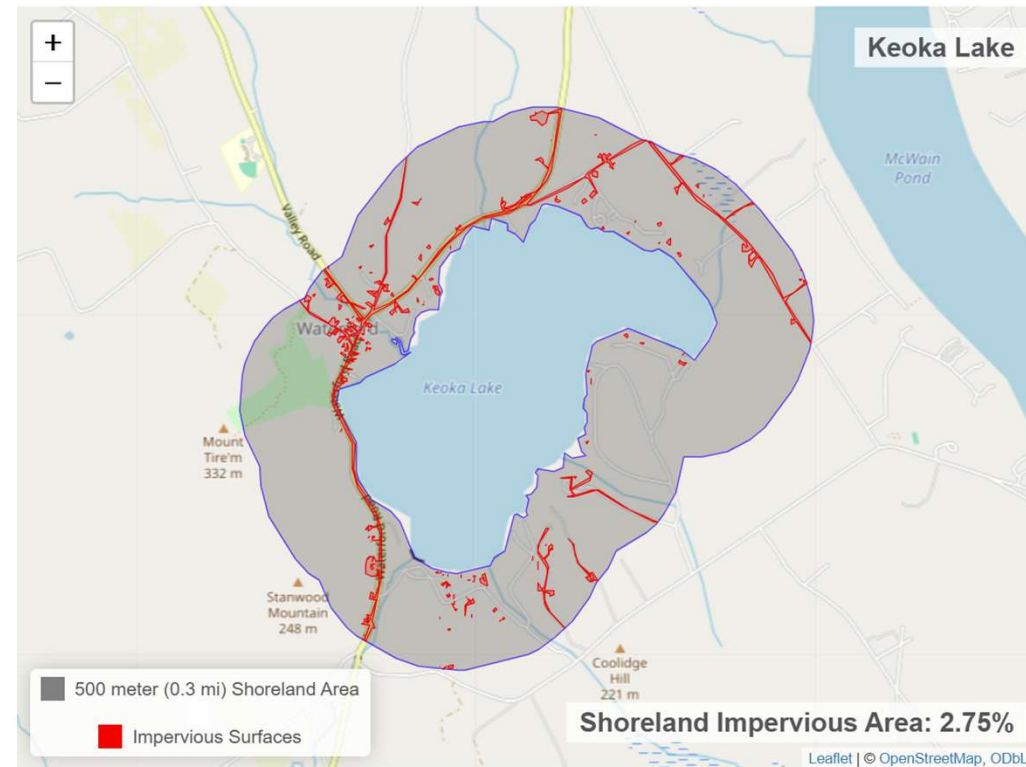
% green based on digitized satellite images from 1987 to 2024

Existing Land Cover score	% Green in 2024
5	90+
4	85-90
3	80-85
2	75-80
1	<75



Shoreland & Habitat

- **Shoreland Condition** - Scored by measuring the percentage of impervious surface within a 500 m shoreland buffer area around the lake. Impervious surfaces include areas such as roads, driveways, and buildings increase stormwater runoff volume and energy by preventing water from soaking into the ground slowly. *Fair for Keoka.*
- **Habitat** assessments have not yet been conducted for Keoka.



State & Town Regulations Protect the Shoreland Zone

The Natural Resource Protection Act (NRPA)

First 75 feet from a lake or pond (or other resource)

Permit-by-rule required for disturbing soil

Exceptions for maintenance, existing structures/uses and more

Enforced by Maine Department of Environmental Protection (DEP)

Shoreland Zoning Law (Chapter 1000)

-250 feet from lakes, ponds, rivers, and wetlands
-75 ft from streams

Permission from code enforcement office

Exceptions for maintenance, safety, and existing structures

Enforced by the municipality (town) or LUPC (land use planning commission)

Erosion and Sedimentation Control Law

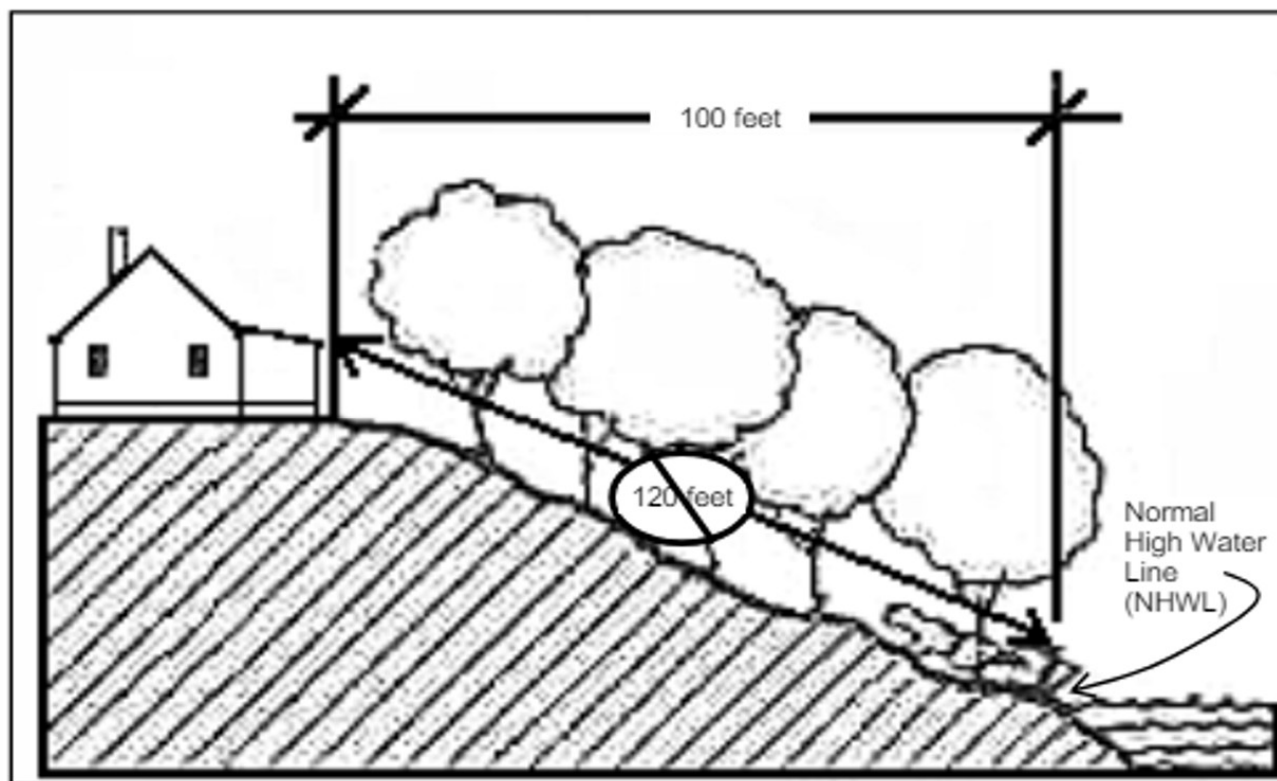
Everywhere

Landowners are required to prevent erosion of soil off of their property, or into resources.

Typically relevant during construction projects.

Enforced by Maine Department of Environmental Protection (DEP)





Measuring setbacks from great ponds.



Example: Failing Retaining Wall Needs Repair

- This project will require permits from Maine DEP and the town
- Can't be larger, or closer to the lake
- Erosion control measures must be taken during repair

New retaining walls are not allowed.

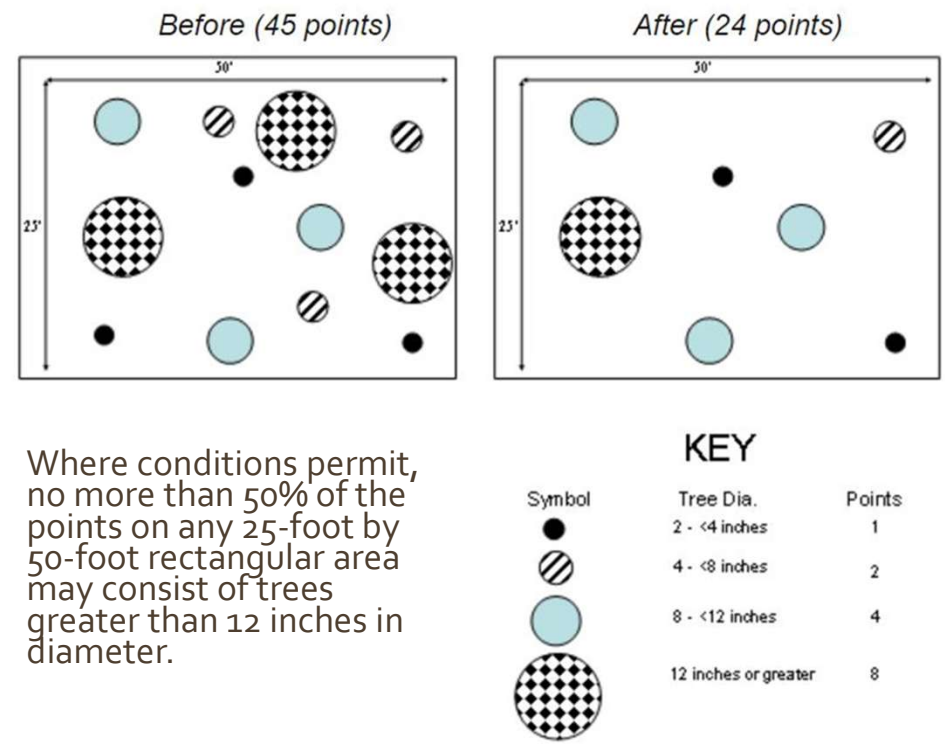
Vegetation is the preferred method to stabilization, then rip rap, then retaining walls.



Example: Vegetation Removal within Shoreland Zone

- Vegetation under 3 feet in height is protected
- Branches on the lower $\frac{1}{3}$ of the tree can be trimmed
- New view corridors are not allowed, nor is reopening closed ones
- No disturbance of the duff layer

For tree thinning, projects must be approved by the CEO and meet point system



Example: Installing Paths

- Paths count as “structures” in the shoreland zone
- New paths require a DEP permit by rule (PBR)
- Limited to 4 ft in width (6 ft clearing stem to stem)
- Required to be winding
- One path per 200 ft of shoreline (in most towns)



Example: New Structures

- Allowed: water dependent uses, temporary structures, often with a permit
- New structures that are not allowed: fire pits, sheds, tree houses, platforms, decks wider than 4 ft
 - Existing non-conforming structures are grandfathered in and can be repaired/maintained
- Some new structures that are often allowed with permits: handicap access, docks, floating docks, paths, temporary structures



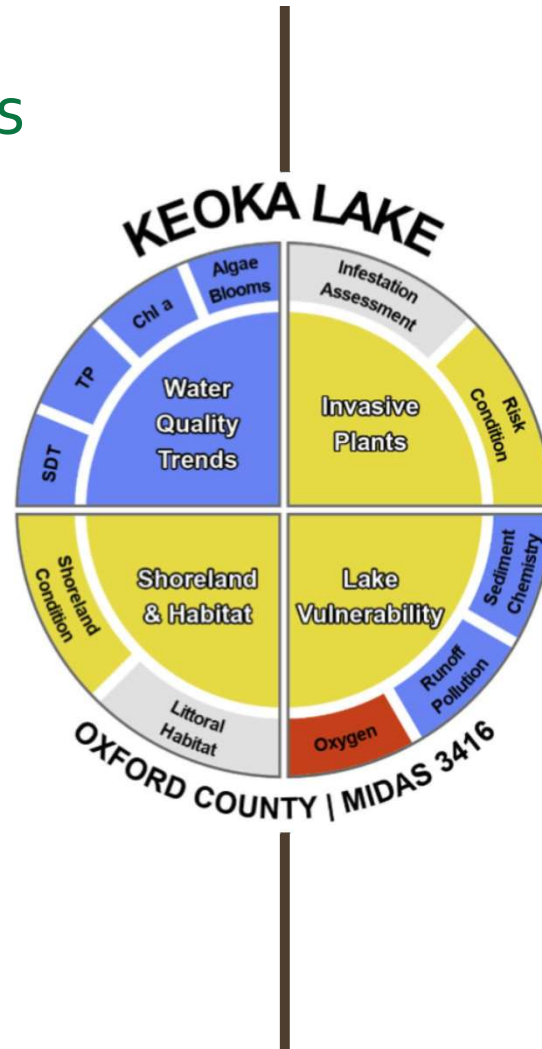
Current Activities

- LEA monitoring:
 - Algae sampling
 - Winter monitoring
 - Temperature buoy
 - Fluorometric chlorophyll analysis

- KLA Stream Project
- Stream Surveys
- Dam management

- Courtesy Boat Inspections
- Plant Patrol
- LEA "hot spot" monitoring

- LakeSmart
- Runoff improvement
- Get Pumped! Campaign
- Kedar Brook Improvement Plan
- Watershed Festival



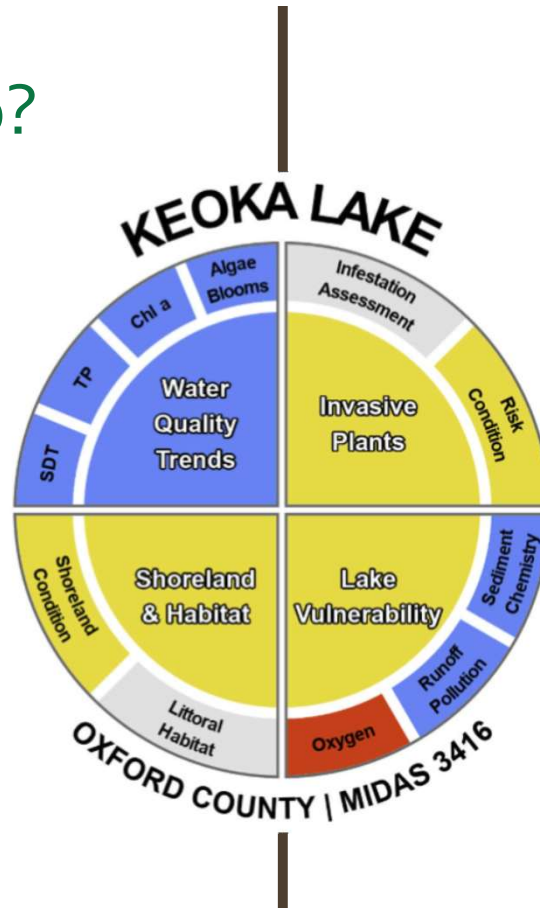
What can you do?

- Renew memberships and donations so that we can continue to fund monitoring

- Volunteer for Plant Patrol with Arne Klepinger
- Be on the lookout for invasives

- Volunteer for the Stream Project with Mark Lennasi
- Rekindle the Stream Surveys

- Participate in LakeSmart
- Join Jim Flynn in runoff improvement
- Participate in the Get Pumped! Campaign with Brenda Hambleton
- Come to the Watershed Festival organized by Tom Hammett & Jim Flynn



Join the Communications and Education Committees!
Support KLA & LEA



Year-Round Lake Monitoring



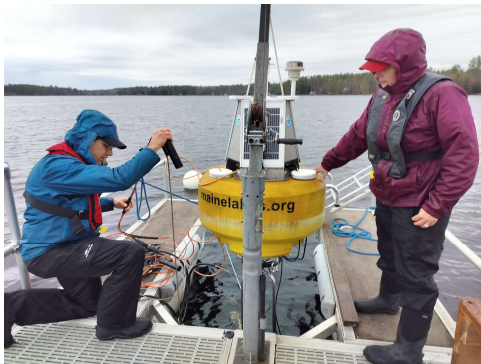
Watershed-Based Education



Aquatic Invasives Control



Advanced Lake Testing



Aquatic Invasives Prevention



Maine Lake Science Center



Land Preserves



Stream Restoration

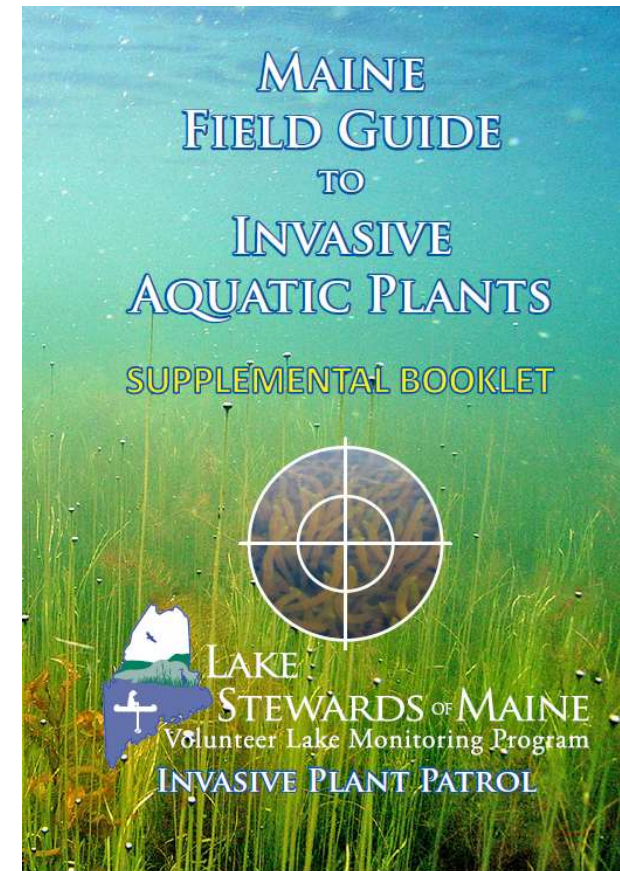
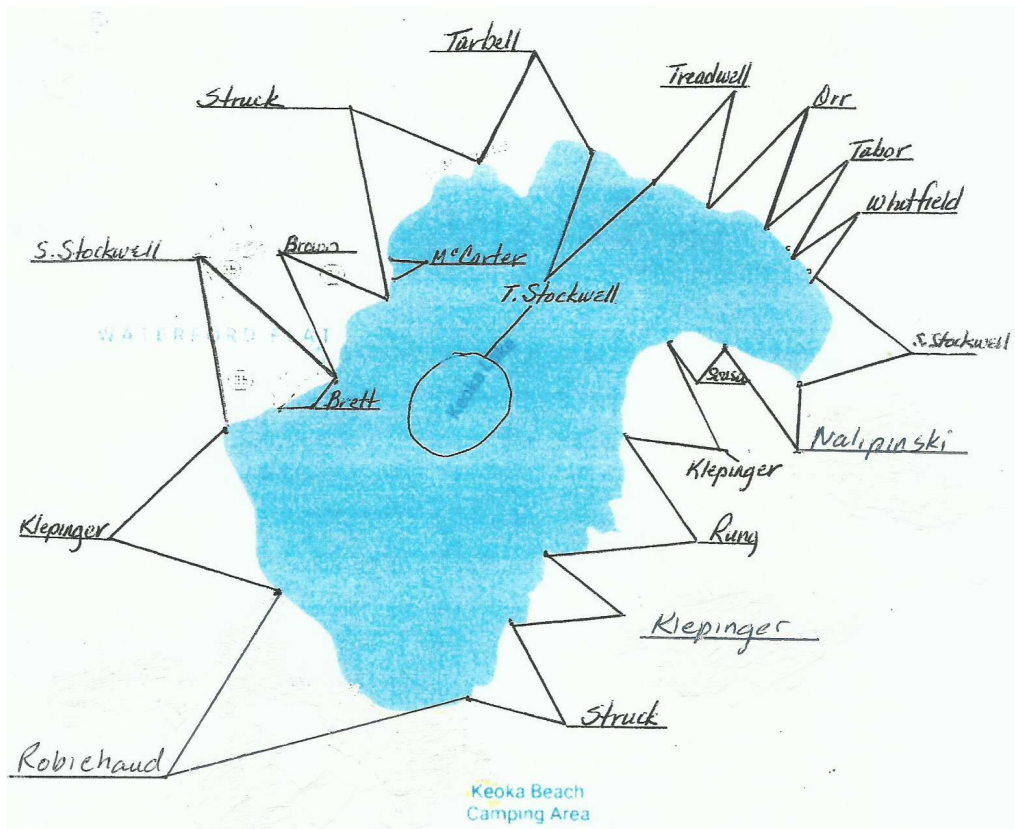


Land Use Planning and Mitigation



Lakes Environmental Association
Funded by Members
www.mainelakes.org

Plant Patrol – Arne Klepinger



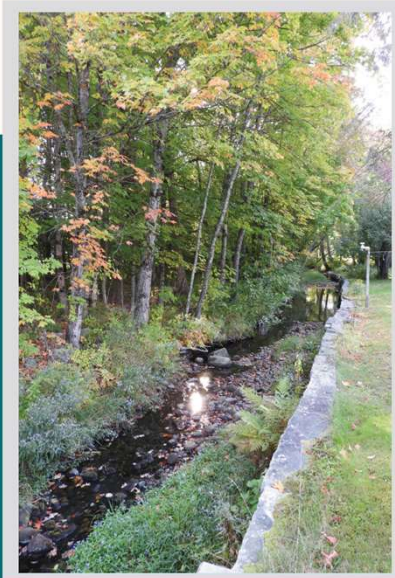
Stream Project – Mark Lenassi

- Sent letters to 26 people who own property on streams going in or out of Keoka encouraging them to:
 - Build a better buffer
 - Minimize disturbance
 - Get help for bank erosion
 - Control and direct runoff
 - Allow streams to naturally meander
 - Eliminate straight paths to the water
 - Push stormwater into woods not the stream
 - Maintain and regularly check for erosion
- Follow-up letters will be sent this year



Keoka Lake
Association

STREAM PROTECTION PROGRAM



Dam Management — Jonathan Hasson, Nick Archer, Jim Flynn, Bill Robichaud

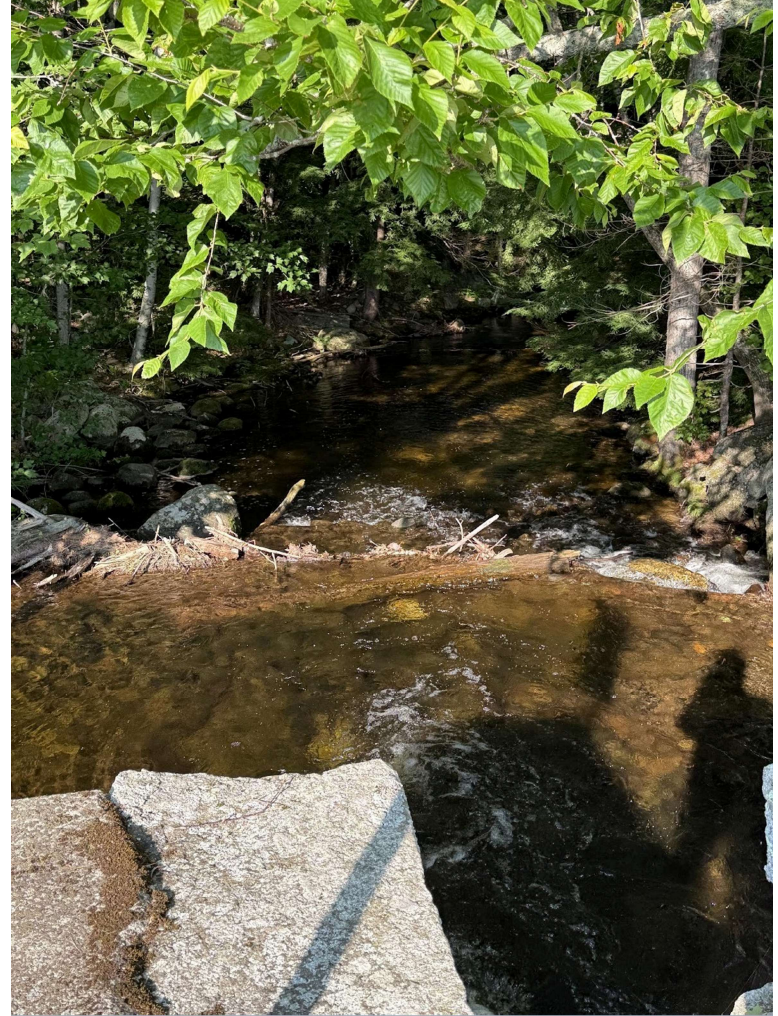
- Flush fall and spring /debris
- Winter drain
- Maintain level 6-12" below spillway
- Periodic check for debris
- Adjust per weather
- Cannot close fully (dewatering not legal per state law)
- Dam evaluation and maintenance
- Bear Pond





Kedar Brook Improvement – Jonathan Hasson





LakeSmart – Larry Griffith

- **Free** property evaluation. The evaluation involves a volunteer walking your property with you, looking at different criteria that affect lake health.
 - Is there erosion on the driveway?
 - How often do you pump your septic system?
 - Are pathways limited and protected with mulch or other stable ground cover?
 - How thick is the vegetated buffer between the house and the lake?
 - Is there erosion on the shoreline?
 - Is the leach field healthy? (No woody plants or obvious malfunction)

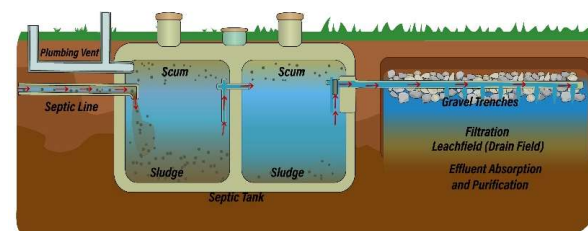




– Mike Nalipinski, Brenda Hambleton

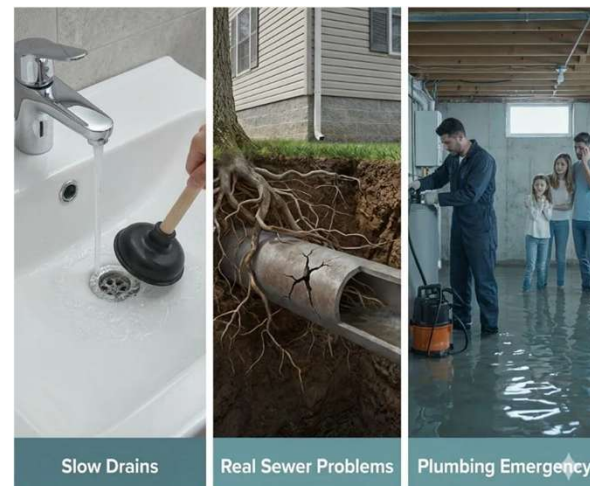
GOAL

- Help Waterford protect the lake and property values by ensuring septic system maintenance
- Create a database so KLA can track aging systems
- Develop programs to help property owners ensure their systems working



ASK

- Have your septic tank serviced every 3-5 years
- Send the receipt to KLA via post or email



Watershed – Tom Hammet

- Attended Landowner Appreciation Day, Fryeburg Fair, and the Common Ground Fair to gather information and contacts
- Met representatives of Maine Audubon, Loon Echo Land Trust, Sebago Clean Waters, Friends of City Brook, Western Foothills Land Trust, Portland Water District, and the Maine Forest Service
- Organized Watershed Day



Events



Watershed Festival Today! 1-4:00 pm Townhouse Beach

Come see what's happening in your watershed and why it matters to you. Talk directly with local experts about water, land, and community issues. Learn more and be part of protecting what we all share and value.



KBC & KLA Boat Parade August 1 Start at Townhouse Beach Finish at KBC

The fourth annual Keoka Lighted Boat Parade will be held on August 1. Help us make this the biggest year ever. Get your boat and/or dock ready to go!



Bud Lazotte Memorial Regatta July 25, 1 pm Registration Keoka Beach Campground

The Annual Bud Lazott Memorial Regatta will be held on July 25. Registration stars at 1 pm at the Keoka Beach Campground. The race will start around 2 pm. Cheer the sailors on!



Waterford Congregational Church Marshmallow Paddle August 10, 5:30-7:00 pm Start at Townhouse Beach

Waterford Congregational Church is sponsoring the Marshmallow Paddle on August 10. It is a family friendly kayak, canoe, or paddleboard roundtrip early evening paddle from Town Beach to Rice Gage Beach.



Member Questions & Introductions

