



Horseshoe & Crotch Lake Property Owners' Association Annual Newsletter

In this year's edition of our Newsletter...

You will find updates from our Executives regarding the road work that has been done, how our finances are doing and the costs we incurred last year, and an interesting article from Cade Associates Insurance Brokers Limited regarding cottage insurance tips.

Our newsletter also features updates from our President, Lake Steward and Dock Sheriff, as well as an update on our annual photo contest where we announce the winners and showcase their winning photos.

We also have updates on our Association Facebook page.

If you have suggestions regarding content for next year's newsletter, please email us at horseshoecrotchlakepoa@gmail.com.

2017 Annual General Meeting

This year's Annual General Meeting will be held on **Saturday, July 22nd from 10am to 12pm**. Rain date is Saturday, July 29th at 10am. The AGM will be held at the boat launch on Horseshoe Lane. Make sure to bring a lawn chair and bug spray.

Please plan to come. It is your chance as Association members to raise and discuss issues. Feedback from last year's meeting was that you liked the lineup of guest speakers. We will aim to have interesting ones again this year. If you have any suggestions for guests, or items for the agenda, please let me or any of the other Executive members know.

During the AGM we will discuss a number of topics, including an update from the Executives on the Association's finances, lake health, road maintenance, election of new Executive members and an open discussion with our Association members.

We hope to see you all at this year's AGM.

Report from Catherine Lane, HCLPOA President

It's celebration time! I know we all celebrate each day on and around our wonderful lakes, but this year is extra special.

The Association Executives thought it would be fun to have our own celebration in honour of Canada's 150th anniversary. Read page 4 for more on our plans for July 2nd.

We also want to continue to engage our members, so, building on the popularity of our photo contest, we are launching a recipe contest. See page 3 for details.

This report wouldn't be complete

without a plea-and it really is a plea- for everyone to pay their Association dues. A huge thank you to those who do. To those who don't, please consider how unfair it is for your neighbours to be carrying expenses that should be paid by all. Just over 50% are paying, which means that half of our members are carrying the other half. You will see from our financial report in the Newsletter that the bulk of our expenses are for maintaining the roads, including the boat launch area. This is a non-

discretionary expense and EVERY ONE of us benefits from their upkeep.

I am also asking for volunteers to join our association. Cheryl Cyopeck, our Secretary and Philip Cyopeck, our Treasurer will be stepping down this year.

Cheryl and Philip have done a super job filling these positions over the past four years, and they have really enjoyed their time with the Association.

These are critical roles for us, and only require a few hours of your time each year. They are

a great way to get to know your cottage neighbours and learn more about our lakes and association history.

Please let me or any other member of the Executive know if you are interested in taking on one of these volunteer roles.

As always, I want to acknowledge the work of your Association Executive members and to thank them for all the work they do on behalf of everyone.

Photo Contest Winners

By Cheryl Cyopeck

We held our second annual Horseshoe & Crotch Lake photo contest last year! From stunning lake views to colourful sunsets, we are surrounded by nature at the cottage & sometimes we are lucky enough to capture this beauty by camera.

We are excited to report that we received three times the number of photo contest entries as our first year. There was such a high number of submissions, it took our Executives several rounds of voting to narrow down our finalists and finally select the overall winners.

The first place winner for best photo is Miriam Murphy-Accardo (shown below). Miriam's photo of the translucent bonfire was stunning.

Coming in at a close second is Shelley Lynn Passfield (shown on the right). Shelley Lynn captured a beautiful pink & purple sun-



set on the water.

In third place is Catherine Lane's serene photo of a child and dog relaxing and enjoying the lake view from the dock on Crotch Lake (found on page 4).

In fourth place is Joan Vallyly with her photo of Horseshoe Lake thawing on Easter 2016 (pictured on the top right of page 5).

Tied for fifth place are Denyse Denny & Shelley Lynn Passfield. Denyse's photo captures a raccoon swimming across Crotch Lake (found on the bottom of page 5). We are still wondering if he made it to the other side. Shelley spotted a fox while out for a walk on Crotch Lake Trail (found in the middle of page 5). It looks like the fox might be interested in buying some real estate in the area.

Congratulations to all of our winners, and to all contest participants! We had so many great photo submissions, that we have included as many as we could throughout our newsletter.

Thank you to all of our contest participants.

Cottage Insurance Tips from Cade Insurance

No two cottage insurance policies will be exactly alike, but the following are some important considerations for you to review to make sure that your cottage and your family are properly protected, courtesy of Cade Associates Insurance Brokers Limited.

Rebuilding Values

The purpose of an insurance policy is to repair or rebuild your cottage in the event of a loss. The limit of insurance shown on your policy should reflect the cost to completely rebuild your cottage following a total loss.

While many of us made additions and changes ourselves to our cottage, when rebuilding after a loss your Insurer must

make use of local contractors to complete the work. In most cases, policies will provide a 'replacement cost' coverage, which commits the Insurer to rebuild the cottage with materials of a like kind and quality, and without deduction for depreciation.

Cottages accessed only by water face even higher costs of construction when factoring in the rental of barges and specialized equipment. Considering these expenses, a sufficient limit of insurance is critical. To ensure your policy provides sufficient coverage, cottagers are encouraged to obtain a rough estimate from a local contractor of the cost to rebuild their own cottage. Market

valuations, such as real estate estimates or tax evaluations are not reflective of rebuilding values.

Coverages

Not all cottage insurance policies are created equal. There is a wide range of products in the industry from very limited coverage to very broad coverage. When a policy provides "All Risk" coverage, it is very broad, limited only by the specific exclusions within the wordings.

By contrast, "Named Perils" coverage specifically lists those perils against which the policy provides protection. All policy holders should take time to read through their policy to ensure

they understand the coverages provided.

In particular, cottagers should look for policies that provide coverage from perils such as: Falling trees and other objects; Vandalism & malicious acts; Theft; Building collapse; and Damage caused by bears, in addition to those more common perils, such as: Fire; Lightning; and Smoke.

Liability

Liability insurance responds to claims of bodily injury or property damage suffered by third parties arising from your personal actions or the ownership and use of your property.

(Continued on page 6—see "Cottage Insurance Tips")

Calling All Cottage Cooks!

By Catherine Lane

Our photo contest was so popular last year we are instituting a recipe contest this year for Association members.

We are looking for cooks of all ages and skills levels to share their favourite cottage recipes.

Recipes can be posted on the Association's Facebook page.

We are accepting entries in four categories:

Appetizers/soups, main course, dessert and vegetarian.

One entry per category per person please. No exotic ingredients or complicated recipes please-we want to keep it simple at the cottage! Let's face it, ingredients can be sparse up here.

Winners to be announced in next year's Newsletter, with accompanying recipes.

To get your juices flowing, here is a recipe, thanks to a cottager friend from another lake!

Guiseppe's Yummy Chicken, Serves 8

- 1250 grams boneless chicken thighs
- 1 tsp salt
- ¼ tsp pepper
- 1 Tbsp butter
- 250ml black olives sliced/pitted
- 250ml chopped sundried tomatoes in oil

Dressing:

- 8 Tbsp balsamic vinegar
- 4 Tbsp honey
- 4 Tbsp oil
- 2 minced garlic cloves

Topping:

- 600ml arugula
- 300ml coarsely grated parmesan cheese
- Preheat oven to 375 degrees, salt and pepper chicken, sauté in butter till lightly browned. Place in 13 x 9in. greased pan and bake for 30 minutes. Remove from oven, add olives and tomatoes. Bake another 10 minutes. Whisk together vinegar, honey, oil and garlic. Add arugula and cheese, pour over dressing. Can be served with oven-roasted veggies (squash, purple onion, potatoes and asparagus).

Financial Report from Philip Cyopeck

Thank you to all members who paid your annual dues, your assistance during 2016 was very much appreciated. Our Executive continues to utilize different methods to promote and encourage more members to pay their association dues in order to cover our operating expenses. Unfortunately some members still do not remit annual payments.

Our association provides a number of value added services at a very low annual cost. Please find below a brief summary of the services provided for the low annual cost:

- * Road maintenance and repair
- * Liability insurance
- * Property taxes for the boat launch
- * Usage of the private boat launch
- * FOCA membership and access to member discounts
- * BBQ and AGM
- * Association Facebook page and related updates
- * Annual Association newsletter

Our most significant expenses in 2016 were liability insurance, road maintenance (including road signs), and property tax for the private boat launch.

Our Executive decided to reduce our operating expenses for 2016 in preparation for the boat launch acquisition once the not-for-profit legislation has been proclaimed. We did this by cutting back on our road maintenance.

Here is a breakdown of the 2016 Expenses:

2016 Financial Statement

2016 INCOME	
2016 Invoiced	\$11,550
Less unpaid invoices	(\$3,560)
Net Income	\$7,990
2016 EXPENSES	
Property Tax	\$913.03
FOCA Membership	\$472.75
Liability Insurance	\$1,431.00
Office supplies	\$389.82
Roads (Includes road signs)	\$1,173.67
BBQ & AGM	\$108.41
Trappers Council	\$350.00
Total Expenses	\$4,838.68
2016 YEAR END	\$3,151.32

Celebrating Canada's 150th birthday in style!

By Neil Maxwell

The Horseshoe and Crotch Lake Property Owners Association invites members to join our Canada 150 Regatta on Sunday July 2nd at 11am (rain or shine).

The flotilla will begin at the Association boat launch on Horseshoe Lane. We will tour the two lakes and return to the boat launch for a BBQ and refreshments.

Anything that floats and can take part in the tour. We are encouraging members to decorate their watercrafts with Canadian flags

and other Canadian memorabilia. The more imaginatively decorated the better!

Since we are celebrating Canada's 150th birthday, any antique or unusual boats would be especially welcome.

Don't forget life jackets and required boat safety equipment. We want to keep everyone safe!

The speed will be leisurely so that paddlers can keep up.

If you are boatless, come anyway and we'll find you a ride.

For property owners unable to attend, please consider decorating your waterfront to celebrate the Regatta and Canada 150.

A special highlight of the event will be as we pass under the bridge on Salmon River between the lakes. It is being newly decorated to commemorate Canada 150, as part of the Association's contribution to

its membership.

For more information, please contact Neil Maxwell at neilrjmaxwell@rogers.com.



Please inform us of any changes to your home mailing address, phone number & email address, along with any corrections to your 911 number & cottage address so we can update our files.

Please remember that the Association has a mailbox where you can drop off your cheque payments, and save yourself a stamp. New resident addresses can also be emailed to horseshoecrotch-lakepoa@gmail.com

Protect Against Forest Fires

Forest fires are a fact of life in Ontario, and our members can be among those who are potentially at risk from the threat of fire.

It is important for rural and woodland residents to learn about and understand their risks, and to take proactive steps to make their families and their property safer.

Every homeowner can do something, and at different times of the year they have different opportunities to make a difference. FOCA encourages landowners to plan ahead to protect their homes from the risk of forest fires and follow safe burning guidelines for brush and campfires.

Stay alert for wildfire warnings and take action to protect yourself and your family from wildfire smoke.

To Report a Wildfire:

Central and South Ontario— call 911 or your local municipal fire department

Northeastern Ontario – Call 310- FIRE (3473)

Content of this article was taken from the Federation of Ontario Cottagers' Associations (FOCA) website www.foca.on.ca.

Facebook Update

By Cheryl Cyopeck

Last year we created a Horseshoe & Crotch Lake Property Owners' Association Facebook page, as a way to connect with our association members.

We have seen a large number of people visit our Facebook page so far. Most visitors use our Facebook page to post photos, including submissions to our annual photo contest. Visitors also post updates on events and news taking place around our lakes.

Some post photos of their catch of the day, and others post updates on water levels, road/ice conditions.

If you have not visited our Facebook page before, what are you waiting for? This is a great way to stay connected with what is happening on our lakes, including weather updates, colourful photos, etc.

Connecting is as easy as typing "Horseshoe and Crotch Lake Property Owners Association" into the search bar on Facebook, and you've arrived!

If you like what you see, make sure to "Like" us!



Lake Steward Report from Dave Johnson

The HCLPOA has been participating in the Ministry of Environment's Lake Partner Program since 2004. Our participation in this program determines the concentration of total phosphorous in the waters of Horseshoe and Crotch Lakes. This now gives us over 12 years of data to interpret trends for nutrient loading within our lakes, and by extension, the overall health of our lakes.

The program which was developed through Ontario's Minis-

try of Environment and Climate Change, supports lake stewardship activities and promotes education about water quality and lake health.

Analysis of water samples taken from our lakes reveal that nutrient loading within Crotch Lake has remained steady over this twelve year period, showing total phosphorous concentrations either slightly below or slightly above 10 ug/l. In Horseshoe Lake concentrations have been consistently at or below 10 ug/l. There ap-

pears to be a downward trend in total phosphorous concentrations in recent years (2013 – 2015). This speaks well of the overall health of our lakes.

If you'd like to view the test results of total phosphorous concentrations in our lakes, and perhaps compare the concentrations in other lakes across Ontario that participate in the program, or to learn how the program promotes good water quality and good lake health, please visit the web address:

<http://desc.ca/programs/LPP>



Roads Report with Tom Dewey and Bill See

We will be grading the roads this year as usual in the spring, and again in the fall if required. We will be dressing our cottage roads with crushed gravel and/or granite depending on availability.

A culvert off of Astor Drive has collapsed so it will be replaced this year. We have several other culverts that will need to be replaced in the fu-

ture, but they should function properly for a while.

You may have noticed the old faded stop signs were replaced last year; which completed our roads signage project.

The amount of brush along our cottage roads is still a major problem. Emergency vehicles, trucks, grader, etc. have trouble travelling on some of

our roads. The brush is getting so dense along some roads that these vehicles may not be able to navigate them.

We ask all members to do their part and trim the brush at the road's edge along their property.

We are still waiting for the Ontario Not for Profit Act for Corporations to be proclaimed,

to allow the Association to assume ownership of our boat launch.

We have the funds to complete the boat launch acquisition. We have been paying the property taxes for over twenty five years now and have a vested interest in the future of this property. We will provide further updates once available.

Boat Launch Update from Jim Mehta

Each year we like to take the opportunity to remind members about boat launch etiquette:

* Please use appropriate vehicles to launch and haul boats. If you don't have one, there are usually a few cottagers around with a pickup truck that wouldn't mind lending you a hand.

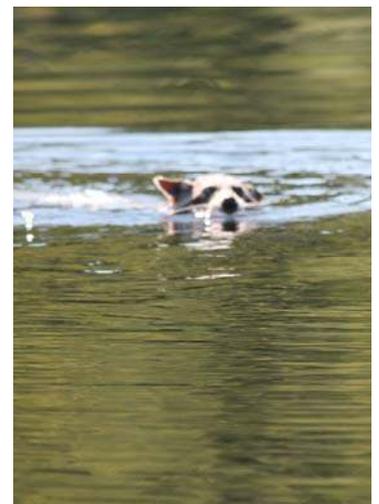
* Please do not adjust the dock (in/out) to suit your needs. It will be done by authorized volunteers at the appropriate time.

* Remember the boat launch is the only place for water-access cottagers to park and space is limited especially on long weekends. Please park your

trailers and guest cars on your own property.

* Please pick up your garbage.

The boat launch dock may need some additional cleats and a few boards replaced this year, depending on how harsh the winter weather was to the dock.



Upcoming Community Events - 2017

* Dark skies platform in Plevna, North Frontenac (star gazing) northfrontenac.com/recreation.html

* Visit one of the several Provincial Parks that are close-by, such as Frontenac or Bon Echo ontarioparks.com/en

* Quinte Conservation - visit their various Conservation areas quinteconservation.ca/site

* Sharbot Lake Farmers Market-every Saturday at the beach

centralfrontenac.com/FestivalsEvents.html

* Frontenac Farmers Market-every Saturday frontenacfarmersmarket.ca

* HCLPOA Canada Day Regatta—July 2nd at 11am

* Township Hazardous Waste Day, July 15th, 9-3pm at Hwy 7 & Rd#38

* HCLPOA Annual General Meeting - July 22nd at 10am-12pm

* Central Frontenac Amnesty Loads— May 13 to Sept 10th— for details visit <http://www.centralfrontenac.com/Waste.html>

Cottage Insurance Tips

(Continued from page 2)

Cottages, with their natural terrain and easy access to water, are more likely than urban homes to be linked to a liability claim. Increased liability limits are encouraged for cottage property owners.

Cottages and seasonal properties are most vulnerable to thieves, damage or vandalism in the off-season, especially if the owners are not using them regularly.

It is critical that cottagers ensure that adequate watercraft liability insurance is in place to respond to injury to third parties related to their watercraft.

Fire Protection

Insurance companies often use terms like 'semi-protected' and 'unprotected' on their policy

documents to indicate how a cottage is rated and what coverage is afforded as it relates to the distance by road from your cottage to accessible, professional and/or volunteer fire hall protection.

It is important that your Insurer's understanding of your cottage's proximity to fire protection is correct.

Woodstoves & Cottage Heat

Cottagers often enjoy the heat of a woodstove in the colder months of the year. Whether your cottage uses wood as its primary source of heat, auxiliary heat, or simply for ambiance, Insurers vary as to their approach to woodstoves.

Proper risk management and steps to maintain your woodstove will help make it easier to

arrange insurance for your cottage.

Woodstoves should be professionally installed by a WETT-certified technician and have a metal plate with the mark of a regulatory body (eg. ULC, CSA, etc.).

Have your chimney cleaned each year. Keep a fully charged Class A fire extinguisher nearby and be sure to test all smoke and carbon monoxide detectors regularly.

Use properly dried hardwoods as fuel for your fire, such as maple, beech, ash, hickory, or oak.

Ashes should not be allowed to build up in your stove. Ash buildup can eventually block the air intake from the draft registers and reduce the efficiency of your woodstove.

Even if you take all of these precautions, over time burning

wood leads to the buildup of Creosote. Creosote can take the form of a sticky liquid, a flaky, black deposit, or a hard tar-like substance. It is a highly combustible and unsafe substance which, if left untended, can lead to a chimney fire. The only line of defense against Creosote is regular woodstove maintenance and chimney cleaning.

If you are an HCLPOA Association member in good standing, you have access to CottageFirst, a cost effective insurance solution for cottage owners, designed with an attractive FOCA membership discount applied to each of your bundled home, cottage, watercraft, auto & other personal insurance policies.

Visit our website our call our team at: www.cottagefirst.com or call 1-844-223-3178 (CADE-1ST).

Want to contact your Association?

R.R. #2, Arden, ON K0H 1B0 or horseshoecrotchlakepoa@gmail.com

2017 Executive Members:	
President	Catherine Lane 613-335-3883 / 613-729-9760/ irlcl@magma.ca
Treasurer	Philip Cyopeck Cyopeck@yahoo.com
Secretary	Cheryl Cyopeck C.denny2@gmail.com
Roads	Bill See 613-335-2786 Tom Dewey 613-335-2834
Water Steward	Dave Johnson 613-532-2204
Dock Sheriff	Jim Mehta Plusgeneral@rogers.com
Members at Large	Neil Maxwell Neilrjmaxwell@rogers.com Clarence Duncan Raildawe@xplornet.ca

The Horseshoe and Crotch Lake Property Owners' Association was founded in the 1970's to look after the interests of individuals owning property on the two lakes and along the banks of the Salmon River located between them. An Annual General Meeting is held each July, and at that meeting a Board of Directors is elected from amongst the members. This board contracts for road maintenance, arranges for collection of annual dues from its members, oversees the upkeep of the boat launch and dock area, keeps members informed of its actions and deals with any other issues that may affect property owners.

Enclosed is your annual invoice for the 2017 year.

Prompt payment is appreciated.