



# Horseshoe & Crotch Lakes Property Owners' Association Annual Newsletter

**In this year's edition of our Newsletter...** You will find updates from our Executives regarding the road work, finances, and interesting articles and links that we hope you will find informative. If you have suggestions regarding content for next year's newsletter, please email us at; [horseshoecrotchlakepoa@gmail.com](mailto:horseshoecrotchlakepoa@gmail.com). We wish you all a safe and happy cottage season!

## *2020 Annual General Meeting*

AGM Given the current situation and the likelihood of social distancing measures being in place for some time your Executive has taken the decision that there will be no face to face AGM. Rather we will do a virtual AGM via our new website. We will, starting July 19 and going to July 24, use the Website as a kind of forum for members to ask the type of questions that they might ordinarily ask at an AGM. Appropriate Executive members will respond to these within that timeframe. We will also post the most recent financial statements as of that date.

We will as well, within the same timeframe, post a list of Executive members to be elected for 2020-21, ask for any additional nominations and if anyone has objections to the list. While we realize this is a bit awkward and not a usual process, we felt it would meet the requirement of electing Executive members at an AGM. Of course if anyone wishes to put forth a nomination for the Executive before that date, please call your President, Catherine Lane or e-mail her at the coordinates given elsewhere in the Newsletter. All current Executive members have agreed to stay on for the next year. Your Executive did discuss trying to do an AGM via another platform such as Zoom but thought this was the best way, given we do not have emails for every member and the limits of access to internet in the area.

## *Message from Catherine Lane, HCLPOA President*

Whether you are at home on our beautiful lakes or river, or wishing you were there, or visualizing being there, it's great to connect again on behalf of your Association. Our big news this year is that we have set up a Horseshoe Crotch Lakes Property Owners' Association website. Look for: [hclpoa.ca](http://hclpoa.ca)

Many thanks to Brian Rutherford and his company 368 Durham for building it for us and for hosting it for a very reasonable sum. And how timely is it that we have it! You will find an article further along in the newsletter with more information about the website. Another innovation for the Association is that we now have signs you can put on your prop-

erty to indicate you are a member in good standing (i.e have paid your dues). They are very classy and beautifully made, thanks to Executive member Sil Jacobs who donated many hours to making them. She tells you more about them in an article later in the newsletter. Check out her business at Sil's Signs and Designs, on Facebook or Instagram.

Given the current situation with Covid 19, we are not sure where we will be with respect to restrictions around coming to cottage country if you do not live there. We all want to keep ourselves, our neighbours and our villages and towns safe. So please keep checking the Provincial website for updates and follow the rec-

ommendations; also the Central Frontenac Township website for the local situation and recommendations. The Federation of Ontario Cottagers' Association (FOCA) website as well has useful information re Covid 19 and cottage country. You will see these links elsewhere in the newsletter. Our usual activities such as the Canada Day flotilla and the AGM are of course affected due to social distancing measures, which are not expected to be lifted anytime soon. Hence, the Flotilla will not be held and the AGM will be held via the website. Again, check further in the newsletter for details on the AGM. As always I want to encourage all of you to pay your Associa-

tion fees. Certainly Covid has caused financial distress, but we still need to maintain the roads and the boat launch (even if fewer may be using them), pay our insurance, put in necessary road infrastructure, and the fees are very reasonable. Finally a huge shout out to each of your Executive members. They work hard for all of us. And a big thank you to you, our members, who are our neighbours and friends, and without whom we would not exist.

THANK YOU ALL.



## Shoreline Planting Message from Quinte Conservation

Neil Maxwell

### **GREETINGS FROM QUINTE CONSERVATION!**

We are looking forward to another year of supporting your lake group's goals for a healthy lake. From providing guidance on protecting lake water quality, to monitoring flood and drought conditions so that you and your property remain protected, our staff are here to help! Please don't hesitate to reach out to us with any questions or concerns you may have. Staff can be reached by calling the main office at 613-968-3434 or by email [info@quinteconservation.ca](mailto:info@quinteconservation.ca).

### **FLOOD FORECASTING**

Flooding may occur at any time and can happen when rivers and lakes swell to accommodate runoff caused by snow melt, rain, and storm events. Quinte Conservation aims to reduce the threat of loss of life and property damage caused by flooding through flood warnings, flood forecasting, and the operation and maintenance of flood control structures. Current water level data is available at [QuinteConservation.ca](http://QuinteConservation.ca). Residents can report flooding by calling the main office and listening to the prompts.

### **ADDRESSING DROUGHT**

Many extreme weather events, ranging from ice and wind storms to flooding and drought, have occurred throughout the Quinte region over the last decade. One of the worst droughts to impact the region occurred in 2016. During this time, residents who solely relied on wells had difficulty identifying alternative sources of water, farmers struggled to provide water for livestock or to sustain crops, water sources for fire management became compromised, and low water levels in rivers, inland lakes, and streams damaged important fish habitat. Measures were adopted to forecast, inform, and help protect the watershed's communities. A low water response team was established and includes Quinte Conservation staff, municipal and provincial representatives, and members from interested groups/organizations. This team is responsible for determining the severity of drought within the watershed as well as issuing drought condition statements.

Moving forward, Quinte Conservation has installed additional monitoring equipment to better predict future drought events and has secured funding to develop drought management plans for this watershed's municipalities. The plans will identify measures for preparing and responding to drought and include ways to maintain a level of water supply for residents, both human and animal. In addition, Quinte Conservation's monitoring network has been enhanced through the installation of automatic gauges that will record lake levels and transmit near real-time data through a satellite and will soon be available for viewing on Quinte Conservation's website.

### **ADDRESSING DROUGHT – HAVE YOUR SAY!**

Public Consultations for the Drought Plan will be conducted in 2020. To learn more about this project or to help guide the development of the plan, please visit [QuinteConservation.ca](http://QuinteConservation.ca). If you are concerned about the future security of your water supply or have experiences to share, please do not hesitate to reach out to Mark Boone at [mboone@quinteconservation.ca](mailto:mboone@quinteconservation.ca). A short landowner drought survey is now available at [QuinteConservation.ca](http://QuinteConservation.ca)

### **WHEN DO YOU NEED A PERMIT FROM THE CA?**

If you are planning some work or development on your property, you may require a permit from Quinte Conservation. Our staff can provide you with advice on permits, approvals, and information to help you best plan your project so that you are complying with provincial regulations. Some examples of development projects that require a permit include, but are not limited to:

- Any shoreline alterations or work along a watercourse or wetland including erosion protection and any in- water work
- Development adjacent to a slope/escarpment or on unstable soils/bedrock
- New construction/reconstruction of any kind, or placing a building or structure of any kind, or the change of use of a structure
- Site grading, whether importing fill or removing fill
- New infrastructure and infrastructure maintenance

You will require a permit if your project is adjacent to hazardous lands. Hazardous land is considered to be land that could be unsafe for development because of naturally occurring processes associated with flooding and erosion. Dynamic beaches or unstable soil (leda clay), bedrock (karst), and wetlands are all considered hazardous lands. Before you begin any development, make an appointment with a Quinte Conservation Regulations Officer by calling (613) 968-3434 ext. 129 or emailing [regulations@quinteconservation.ca](mailto:regulations@quinteconservation.ca)

### **NATURAL EDGE, SHORELINE PLANTING PROGRAM**

Quinte Conservation and Watersheds Canada invite waterfront property owners to take part in the Natural Edge Program. This program offers full-service shoreline restoration and includes a free (confidential) site visit, creation of a shoreline planting plan, and the ordering, delivering, and planting of native trees, shrubs, and wildflowers. In addition, funding is provided by the Ontario Trillium Foundation, therefore landowners only pay 25% of the total project cost, which will vary depending on the size of the property.

### **NATURALIZING YOUR SHORELINE HELPS TO:**

- Stabilize soil and slow the erosion of your shore
- Improve water quality through the filtration of water runoff
- Regulate water temperatures
- Provide important habitat for over 90% of aquatic wildlife

If you are interested in learning more about the program or would like to connect with project staff for a free confidential site visit, contact Watersheds Canada at [naturaledge@watersheds.ca](mailto:naturaledge@watersheds.ca) or call 613-264-1244.

## *Announcing our new Cottage Association Website Neil Maxwell*

Pay membership and get updates on our new website!

You can now find up to date information on the lakes and Association at; [hclpoa.ca](http://hclpoa.ca)

Your Executive is very excited that we are taking this step as an additional way of communicating with you, our members.

The Executive approved the project last Fall. Little did we know that COVID-19 would make on-line communication even more important.

And now we can accept on-line payments of your annual Association membership! At the bottom right of the homepage, you

will see "Looking to pay online?".

Just follow the links. Other helpful features are:

- Current and past newsletters and AGM minutes
- A calendar of events around the lake
- Environmental, road and boat launch updates
- Links to information from other sites such as burn bans, water and snow levels
- Financial statements
- History of the lakes and surrounding area
- Links if you need to contact us.

We encourage you to sign-up for website notifications. That way, when something important happens, you won't be left in the dark.

We hope you will find the website easy to navigate, fun and useful.

Special thanks to lake resident Brian Rutherford – owner of 368 Durham, a Website Design company --for suggesting we launch a website, and his generous donation of time and patience to design and launch it.

## *Financial Report*

We are pleased to offer a new payment option through the new Association website. If you prefer to pay with an alternate method you now can pay with a credit card, just visit our website at [hclpoa.ca](http://hclpoa.ca).

It is an easy process, on the right side of the home page click on Pay Online and it will walk you through the information required. But of course, we still take payment by cheque or cash.

In these uncertain times it is our hope that you can continue to support our Association, we cannot do it without you!

Stay safe,  
Doug

Membership Fees Received in 2019	<b>\$11,575.00</b>
Private Donation	<u><b>\$200.00</b></u>
Total Income for 2019	<b>\$11,775.00</b>

## *Doug Rutherford*

### Expenses

General Liability Insurance	<b>\$1,488.24</b>
FOCA Membership	<b>\$510.00</b>
Office Supplies	<b>\$109.59</b>
Postage	<b>\$165.71</b>
Printing	<b>\$348.93</b>
Road Maintenance	<b>\$2,214.80</b>
Boat Launch	<b>\$212.17</b>
Boat Launch Signage	<b>\$74.42</b>
Property Taxes (Boat Launch)	<b>\$829.86</b>
BBQ and AGM	<b>\$220.90</b>
Bank Service Charge	<b>\$7.00</b>
Membership Signs	<b><u>\$550.00</u></b>
<b>Total Expenses for 2019</b>	<b>\$6,731.62</b>
Chequing account balance as of December 31, 2019	<b>\$4,962.37</b>
Net Income	<b>\$5,043.30</b>
GIC	<b>\$14,657.71</b>



**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**

**[horseshoecrotchlakepoa@gmail.com](mailto:horseshoecrotchlakepoa@gmail.com)**



## ***THANK YOU FOR YOUR SUPPORT***

***SIL JACOBS***

Hi Friends:

New this year, beautiful signs to all paying Horseshoe and Crotch Lake Property Owners Association (HCLPOA) members.

Our handcrafted signs have been designed for outdoor displaying. Each sign is made from wood and has a varnish topcoat for added protection from the elements.

These signs will be distributed by the HCLPOA executive members to all members whose dues are paid-up. We hope you proudly display your sign in support of your cottage association.

The signs do not have to be replaced annually. New stickers will be available for application on a yearly basis (similar to applying a new sticker to your license plate).

When you pay your annual dues you are also;

- ◆ Helping keep our roads and boat launch area in good shape.
- ◆ Helping maintain the health of our lakes through the lake Stewardship Programmer
- ◆ Contributing to improving the Association's infrastructure.: culverts, signs
- ◆ Having access to FOCA benefits



If non participating individuals happen to ask you what the sign is for: perhaps you can take a moment to share the benefits of belonging to the association!

Thank you for being a good neighbor and contributing to our community around the lakes and river.

Your support is appreciated

## ***Amnesty & Household Hazardous Waste***

### **AMNESTY \*NEW PROGRAM**

Please note that through Resolution of Council, all Central Frontenac property owners should have received an "Amnesty Load Ticket" with their tax bills this year with details outlining this years' program.

Amnesty loads will be received during the following weeks:

- ◆ Week One: Monday May 23rd - 29th, 2020
- ◆ Week Two: July 18th - 24th, 2020
- ◆ Week Three: Aug 22nd - 28th, 2020

Please **DO NOT** misplace your ticket, as only one is issued per property and there will be **NO** replacements.

Property owners in the Township of Central Frontenac may dispose of a single load of household refuse at no charge (up to \$40.00 limit) to the Olden or Oso Sites.

Please be advised that large items and construction waste are **ONLY PERMITTED AT OLDEN WASTE SITE.**

\* Please note that shingles are **not accepted** as part of the Amnesty Program.

### **HOUSEHOLD HAZARDOUS WASTE**

Currently residents of Central Frontenac can dispose of their Household Hazardous Waste at the City of Kingston.

Please visit <http://www.southfrontenac.net/en/living-here/household-hazardous-waste.asp> for more information.

## ***Boat Launch Update***

***Tom Greenis***

Please remember to keep the dock area clean and do not leave garbage for others to clean up. Maybe a special reminder to your guests as well as they may not be as conscious of being a good neighbor.

This year, in response to concerns raised, your Association has purchased and put up a sign indicating this is private property.

Hopefully this will deter people who are not Association members from using the site.

When the water is high as it certainly is this spring, it is best that the dock is left in the normal water level spot. The water levels go down within a reasonable time after the ice has gone and this prevents the dock from getting grounded. Early in the season, even though a bit of a pain, wearing rubber boots will mean it is easy to get in and out of your boat from the shore.

## *Township of Central Frontenac—2020 Update Tom Dewey*

The Mandatory Septic Re-Inspection Program is cancelled for 2020.

The office at the Township is currently closed to the public but staff are still working as Municipalities in Ontario are considered an essential service, we must continue to provide and maintain our level of service to the rate payers, all be it in a slightly different method of operation in order that we maintain 'social distancing' and keep our staff and residents safe.

Taxes can be paid either by mail, direct deposit or dropped off at the mail box at the Township office. There is no penalty at the moment for late payment of taxes during the months of April, May and June.

At the moment the Township beaches are open, but there will be no swim program at any of our lakes this summer.

The Township plans on putting in their docks mid May.

There will be no Canada Day celebration in Sharbot Lake this year and at the moment there has been no decision with respect to opening the Sharbot Lake beach park to anything other than casual walking. It will depend entirely on the advice received from our Medical Officer of Health, Dr. Moore. The public washrooms will not be open to the public this year.

The Farmers Market will not be setting up at the beach this year but will be discussing some form of distribution of their products from their respective gardens.

Some of the Township projects may have to be deferred, but with the Governments announcement on May 4th, Municipalities can commence doing some of the necessary road projects and other capital projects approved in their budgets, but with some very strict conditions.

Council is still holding regular Council meetings by way of Web-X. Bills have to be paid and work has to get done so we are doing the best we can at the moment.

If possible, please buy your garbage bags at the waste sites.

I am sure everyone will agree that this year will not be like any other that they have ever experienced in their life time and as things start to open up across the Province and we are given the approval by the Chief Medical Officer to relax some of our restrictions we will do so, but with some very strict guidelines.

Please check Central Frontenac's website for current COVID-19 Central Frontenac Updates: [www.centralfrontenac.com](http://www.centralfrontenac.com)

Thank you

**Due to Covid-19; the province is enforcing a burn ban for much of the province and some municipalities are also taking steps to stop fireworks displays. Please check Central Frontenac's website for current Burn Status updates; [www.centralfrontenac.com](http://www.centralfrontenac.com) before burning or using fireworks.**

### *Roads Report with Tom Dewey and Bill See*

We don't anticipate any problems with the roads this year. We will still have culverts to replace as they rust out but the problem culverts have been replaced. We couldn't gravel any roads last year because the crushed stone was not available. We will gravel/grade as much as we can afford this season. We graded all roads last fall and this helped.

Brush is still a major problem along most roads. The cottagers on Winding Trail did a great job brushing their road but didn't brush high enough for a dump truck to unload. We are planning to use smaller 1 Ton trucks to add gravel this year..... they pay their dues each year but the brush has stopped the trucks from getting in.

There is still a concern that emergency vehicles won't go in some of the roads because of the brush. We need more road brushing!

Our road signage is complete. We replaced the sign that was stolen from Crotch Lake Trail....very costly! The sign at the boat launch has made a few outsiders think twice. Our launch is not a public access and you must be a property owner in the subdivision or be an association member in good standing to have use of the launch. There are cottages on the lakes that are not part of the subdivision so these people need to be association members in good standing.



## Links of Interest

**Glenda Baker**

\*Province of Ontario Government Covid-19 updates:  
<https://covid-19.ontario.ca/>

\*KFL&A Public Health:  
<https://www.kflaph.ca/en/index.aspx>

\*Quinte Conservation - visit their various Conservation areas:  
[quinteconservation.ca/site](http://quinteconservation.ca/site)

\*FOCA, Federation of Ontario Cottagers' Association Covid-19 Update:  
<https://foca.on.ca/covid-19-update-from-foca/>

\*Flood Forecasting and Warning Program  
Ontario.ca is the official website of the Ontario Government:  
[https://www.ontario.ca/law-and-safety/flood-forecasting-and-warning-program?utm\\_source=FOCA+Elert+March+2019&utm\\_campaign=Elert+Mar27+2018&utm\\_medium=email](https://www.ontario.ca/law-and-safety/flood-forecasting-and-warning-program?utm_source=FOCA+Elert+March+2019&utm_campaign=Elert+Mar27+2018&utm_medium=email)

\* Birds of Ontario: [https://inaturalist.ca/check\\_lists/588415-Birds-of-Ontario](https://inaturalist.ca/check_lists/588415-Birds-of-Ontario)

\* Fishing in Ontario: <https://www.ontario.ca/page/fishing>

\*Dark skies platform in Plevna, North Frontenac (star gazing): [northfrontenac.com/recreation.html](http://northfrontenac.com/recreation.html)

\* Invasive Species - Association about Asian carps and tips for preventing the spread of invasive species:  
<https://foca.on.ca/asian-carp>

\* Visit one of the several Provincial Parks that are close-by, such as Sharbot or Bon Echo:  
[ontarioparks.com/en](http://ontarioparks.com/en)

\* Sharbot Lake Farmers Market-every Saturday at the beach:  
[centralfrontenac.com/FestivalsEvents.html](http://centralfrontenac.com/FestivalsEvents.html)

\*Frontenac News: <https://www.frontenacnews.ca/central->



### 2019 / 2020 Executive Members:

President	Catherine Lane 613-335-3883 / 613-729-9760 <a href="mailto:jrlclane@gmail.com">jrlclane@gmail.com</a>
Treasurer	Doug Rutherford <a href="mailto:fishrutherford@gmail.com">fishrutherford@gmail.com</a>
Secretary	Glenda Baker <a href="mailto:glenda.gardener@gmail.com">glenda.gardener@gmail.com</a>
Roads	Bill See 613-335-2786 Tom Dewey 613-335-2834
Lake Steward	Robert Paul <a href="mailto:rpaul@centennialcollege.ca">rpaul@centennialcollege.ca</a>
Dock Rep	Tom Greenis <a href="mailto:tom.greenis@sympatico.ca">tom.greenis@sympatico.ca</a>
Members at Large	Neil Maxwell <a href="mailto:Neilrjmaxwell@rogers.com">Neilrjmaxwell@rogers.com</a> 613-302-1732
Members at Large	Sil Jacobs <a href="mailto:sntjacobs@aol.com">sntjacobs@aol.com</a>

The Horseshoe and Crotch Lakes 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 2020 year.***

***Prompt payment is appreciated.***