



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. We wish you all a safe and happy cottage season!

2021 Association Events

Given the ongoing pandemic lockdown, your Executive has taken the decision that there will again be no Association events for 2021, including the Canada Day flotilla, BBQ and face to face AGM. Rather we will again hold a virtual AGM via our website. We will, starting July 9 and going to July 12, use the Website for members to ask the type of questions that they might ordinarily ask at an AGM. Appropriate Executive members will respond to these. We will also post the most recent financial statements. We will post a list of Executive members to be elected for 2021-22, ask for any additional nominations and if anyone has objections to the list.

Message from Catherine Lane, HCLPOA President

The lovely greens of spring, tulips, hyacinths, other spring bulbs coming up mean the time is not far off, when cottagers will be back to spend more time at our lakes, joining our lucky members who enjoy them all year round. Will be great to be around each other, even if not always in person.

As I write this, am not sure what the gypsy moth situation will be. Thanks to the efforts of Barb Fernandez who spent much time last summer contacting people about spraying, and connecting with Zimmer Air, the destruction should be much less than last year. A big shout out to you Barb!

A large thank you also to the members of the Executive of your Association who do so

much to maintain our roads, the dock and the launch area, keep an eye on water quality, produce the newsletter, keep our website and Facebook pages refreshed, create our handsome HCLPOA signs, and undertake the gargantuan task of keeping our mailing list current so we can get invoices to you to keep solvent. Bill, Tom G, Neil, Glenda, Robert, Tom D, Doug and Sil-you are super volunteers!

And-more thanks. To each, and every one of you who have paid the Association dues. We had close to an 80% payment rate last year!!! WOW! I know from a number of calls I have been on with other lake associations that that rate is unusual. PLEASE keep it up, lets aim for 100%.

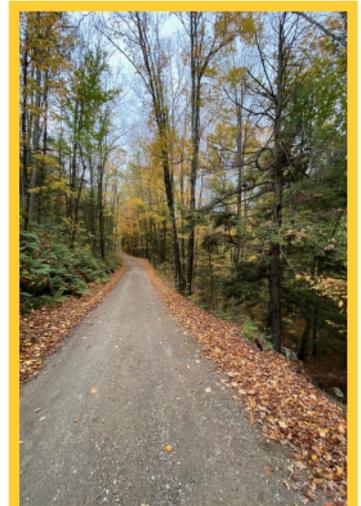
You will see elsewhere in the

Newsletter that we are again going to hold a virtual AGM, via our Website over the period of July 9-12. We have also decided-reluctantly- not to sponsor any communal activities so no Flotilla or BBQ.

Sil Jacobs has generously agreed again to make our very handsome HCLPOA signs to show you are a member in good standing -i.e. have paid your dues. Members of the Executive will be distributing to those who are eligible to receive and do not already have, and 2021 stickers to put on the signs to show payment for this year. Sil does custom work so check out her business at Sil's Signs and Designs on Facebook or Instagram.

Please do your part to keep everyone safe during this continuing

pandemic. Check the Provincial and Central Frontenac websites for updates and measures to be followed, as well as the Federation of Ontario Cottagers' Associations (FOCA) which has useful information re COVID.



Township of Central Frontenac News

Tom Dewey

During the covid 19 pandemic some of our processes/procedures have changed to maintain the health and safety of the public and our staff. For current information on changes, please visit our website at www.centralfrontenac.com. Since we are deemed an essential service, our staff are either working from home or performing their duties on a rotating basis in the office. Staff are continuing to maintain our service level to residents in a prompt and efficient manner while following covid 19 protocols. All Council meetings are still being held on a regular basis via zoom in order that the business of our municipality is continued in as normal a capacity as possible under the current conditions.

Amnesty Loads – Council voted to continue our amnesty program this year with some slight changes. Amnesty tickets are not included in your tax bills this year but can be obtained from the office by emailing your request to waste@centralfrontenac.com or by calling the office at 613-279-2935 Ext. 260 and speak to Heather Robinson. A ticket can be either mailed to your home address or emailed. Tickets can also be picked up at the office, but special arrangements will have to be made since we are not open to walk in traffic at the moment.

Amnesty dates this year are – May 22 – 28, July 17 – 23, and August 21 – 27.

Fire Permits – Burn permits are required year-round for all outdoor burning. Permits may be obtained on line by visiting <https://centralfrontenacfire.burnpermits.com/>. If you are unable to access this site or have any questions, please contact the office.

Tom Dewey,

Councillor Ward 1, Central Frontenac



HCLPOA Membership Signs

Created by Sil Jacobs

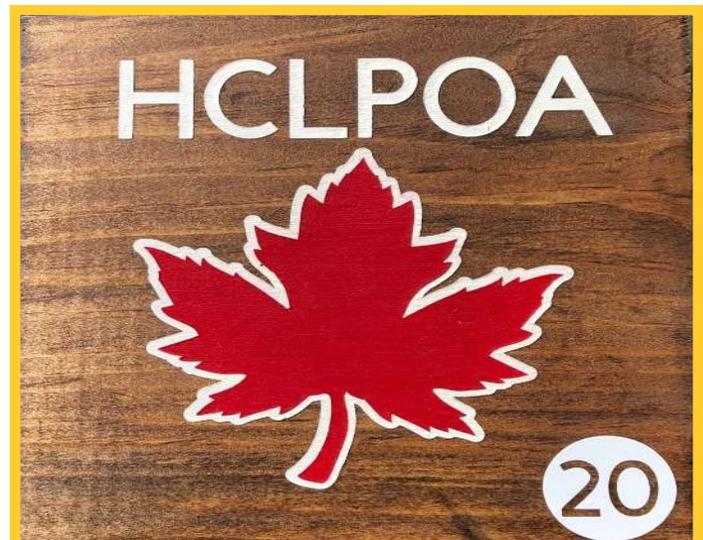
Hello Neighbours:

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. The signs do not have to be replaced annually. New stickers will be available for application on a yearly basis.

This year stickers will be distributed by the HCLPOA executive members to all sign owning members whose dues are paid-up.

If you're a new member and don't have a sign; we will gladly provide you with one.

Thank you for proudly displaying your sign in support of your cottage association.



Stay Connected!

Pay membership and get updates on our website.

You can now find up to date information on the lakes and our Association at <https://hclpoa.ca/>. Since launching it last year, it's proven to be a great way of communicating with you, our members. COVID-19 has made on-line communication even more important.

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 (well, there will be, once COVID is over!)
- *Environmental, road and boat launch updates
- *Links to information from other sites such as burn bans, water and snow levels
- *Financial statement

Neil Maxwell

- *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 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 his generous donation of time and patience to design and launch it.

Financial Report

Doug Rutherford

It sure has been a rough year to say the least and it looks like it's going to be awhile before life gets back to normal.

But on a positive note, 80% of the membership paid their dues in 2020, and that is awesome! Thank you, thank you.

The new payment option has been well received by the membership; 67 payments were made through the association website. If you are using this option for the first time it is easy to use. Just visit our website at www.hclpoa.ca. and on the right side of the home page click on Pay Online and it will walk you through the information required. It is important to have a good Internet connection and complete all the steps.

If you prefer to make your payment by cheque or cash these methods of payment are still very much appreciated as well.

Your support is so important. Some of the expenses have been consistent over the last few years but other expenses have gone up. Once the bills are paid there isn't a great deal left over for a rainy day. And as we all know we do get rainy days at the cottage.

Please continue to support our Association, we cannot do it without you!

Hope to see you on the lake this summer,
Doug

Membership Fees Received in 2020	\$9150.00
Private Donation	<u>\$30.00</u>
Total Income for 2020	\$9180.00
Expenses	
General Liability Insurance	\$1,488.24
FOCA Membership	\$510.00
Office Supplies	\$281.97
Postage	\$197.53
Printing (Newsletter)	\$376.56
Road Maintenance	\$2,214.80
Boat Launch	\$0.00
Boat Launch Signage	\$74.42
Property Taxes (Boat Launch)	\$855.70
Stripe Fees	\$167.20
Bank Service Charge	\$4.50
Website	<u>\$226.00</u>
Total Expenses for 2020	\$9040.15
Net Income	\$139.85
Chequing account balance as of December 31, 2020	\$5102.22
GIC	\$14,760.23

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. 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



Benefits of Belonging to Your Cottage Association

Knowing you are helping keep our roads and boat launch area in good shape.

Helping maintain the health of our lakes through the lake Stewardship Programme

Receiving the annual Association Newsletter that is full of helpful tips, information about upcoming events, useful linkages, super photos and so much more. The Newsletter, along with the Association's Website and Facebook page connect you to your neighbours.

Contributing to improving the Association's infrastructure. For example, new culverts, more parking at the boat launch, "dead end" and "yield" signs.

Keeping the boat launch area for Association use

Voting at the AGM, where you, as members, can raise concerns, vote on important issues, listen to interesting, invited speakers (when we can do that again), and elect your Executive.

Access to FOCA (the Federation of Ontario Cottagers' Associations) benefits. Each member of a FOCA Member Association, and your Association is one, can access special offers and member benefits such as: special pricing for Cottage Life magazine, and perhaps most important access to specialized cottage coverage (e.g.: overall cottage and watercraft, falling trees, septic back up, collapse due to snow load) at great rates through Cade Associates.

A huge benefit of being a "member in good standing" (having paid your dues for the year) is that you have liability coverage; in the event that you are named in a claim arising from an incident on your private or common access road. While some personal property insurance providers in Ontario offer this, not all do. Your Association has a FOCA insurance policy covering our private roads, which automatically includes this protection for the Association's "members in good standing".

And, most important, the knowledge that you are being a good neighbor and contributing to our community around the lakes and river.

Boat Launch Update

Tom Greenis

When the water is high as it normally is in the spring, it is best for the dock to be left in the normal water spot. The water levels will go down in a reasonable time after the ice has melted and this will prevent the dock from getting grounded. Early in the season it is suggested wearing a pair of rubber boots so you can easily get in and out of your boat from the shore.

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 neighbour.

Just a few ideas to help maximize parking space at the boat launch. It seems that we have had more people using the boat launch this past year and parking seems to be at a premium. Here are a few suggestions to help users out. When parking in the lot please take a moment to make sure you are not wasting space by leaving large gaps that can not fit a vehicle. Parking is available on horseshoe lane adjacent to the lot if needed. Please try to park perpendicular to the road if possible. It is recommended that trailers used for a secondary larger boat be taken away until the season is over if the boat is staying. (they take up valuable space). If you have more than one boat at the launch please leave one at your cottage. If any of the road access cottagers are using the boat launch to put their boats in the water please take your trailer back to your cottage.

Please note that the boat launch is a private boat launch for Horseshoe and Crotch lake property association members only. The launch is not open for the general public to use.



Watch the Wake

Robert Paul

With the summer boating season around the corner it is time to think of safe and courteous boat operation.

As everyone knows boats run at high speed or creating large wakes close to shore can cause shoreline damage and erosion. This erosion washes away sand and damages the plants and weeds that help hold the shoreline soil in place. The results are increases in the turbidity of the water and the development of floating weed mats that end up on our beaches. Both of these are detrimental to the long term health of our lake system.

These large waves can also damage docks and boats possibly creating very dangerous floating debris.

Our beaches are not the only things that get damaged by the excessive wave action against the shore.

From the middle of May Loons build their nests close to the water edge. These nests are usually only a few inches above the water level among the reeds hidden from view. Young Loons will frequently use the nest throughout the summer as place to rest and hide from predators. A large wake will easily flood or wash away the nest killing the eggs and young chicks.

Fish spawning areas are also damaged. Bass spawn in the shallows and stay with the eggs and fry for a few weeks as they grow. Large waves against the shore stir up dirt and silt damaging the nests and killing the eggs and fry. Silt and weeds are also clogging up the few remaining Walleye spawning areas on the lake.

What can you do?

Slow down, and avoid driving conditions that create large wakes when traveling close to shore, going through the narrower parts of the lake and through the rivers.



Roads Report

Tom Dewey and Bill See

We don't anticipate any major problems with the roads this year. We still have culverts to replace as they rust out but the problem culverts have been replaced. A section of See Drive had to be graded using a tractor because of the early spring weather. The tractor couldn't cut the potholes out like the grader would and we're hoping this will hold until we gravel and grade. We graded all roads several times last summer because of the heavy rains; this depleted our road monies. There was a problem obtaining crushed gravel last year but a supply problem is not anticipated this year.

Brush is still a problem along some roads. The property owners on most roads have helped by brushing a little but more needs to be done to keep ahead of it. The Boat Launch needs brushing as well; the trees are closing in again.

There is still a concern that emergency vehicles won't go in

some of the roads because of the brush.

Our road signage is complete and no signs more signs have been stolen!



Links of Interest

Glenda Baker

* Turtles of Ontario: <https://ontarioturtle.ca/turtles/>

* Frontenac News:

<https://www.frontenacnews.ca/central-frontenac-news>

* Birds of Ontario:

www.forestsontario.ca/en/resource/bird-identification-guide

* Province of Ontario Government Covid-19 updates:

<https://covid-19.ontario.ca/>

* Fishing Licence Online Ontario:

www.ontario.ca/page/fishing-licence-canadian-residents

* KFL&A Public Health:

<https://www.kflaph.ca/en/index.aspx>

* Boat Licence <https://www.boaterexam.com/canada/>

* Hydro One Outage Map <https://www.hydroone.com/power-outages-and-safety/stormcentre-outage-map?bodyOnly=true/>

* Dark skies platform in Plevna, North Frontenac (star gazing):

<https://naturallyla.ca/explore/dark-sky-viewing-area-lennox-addington/>

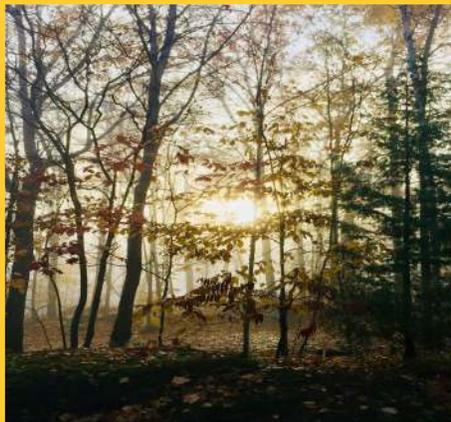
* Quinte Conservation: www.quinteconservation.ca

* Township of Central Frontenac

www.centralfrontenac.com

* Summer Fun in Eastern Ontario; <https://www.summerfunguide.ca/eastern-ontario/attractions.html>

* Ticks <https://www.ontario.ca/page/lyme-disease>



2020/ 2021 Executive Members:

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

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 2021 year.

Prompt payment is appreciated.