



Horseshoe & Crotch Lakes Property Owners' Association Annual Newsletter

In this year's edition of our Newsletter... You will find articles and reports from our Executives regarding our Annual General Meeting, Boat Launch, along with other 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!

2022 Annual General Meeting: 23 July 2022 10AM For our Members, Come One Come All

We are having the meeting this year IN PERSON!! Bring your own chair. As noted elsewhere in the Newsletter, date is July 23 starting at 10:00am at the Boat Launch. Rain date is July 24 at 2:00pm. So it better not rain that weekend!

Do plan to come to hear about what your Association has been doing for you. This year's meeting is particularly important as the main topic is to discuss what we do with the boat launch. The Association doesn't own the property-title now rests with the Crown. We do have an opportunity to buy it and need to talk to the membership-that's you!-about our options. See article in Newsletter with more information on this. Please remember that only members in good standing (i.e. those who have paid membership dues) may vote on any issue, and only one vote per household. **See you on the 23rd.**

Message from your President: Catherine Lane

As I write this, at over 30 degrees in Ottawa today, makes me long to be at one of our lakes or on the river, enjoying the water and coolth it brings and joining those of our members who live by it year round.

Hope the gypsy moth situation is more under control. Many of us again contracted to have spraying done to keep the critters at bay and preserve our trees. For those who didn't we certainly respect your decision.

As has become customary, I want to again thank all of those who have paid their Association membership. We were down last year in

terms of % of who paid; 73% vs 80% from 2020, but that was likely due to COVID related issues. We DO need those payments, to keep up our roads, the dock and the launch areas maintained (Bill See, Tom Dewey and Tom Greenis). Our Facebook and Website pages (Neil Maxwell and Glenda Baker); monitor water quality via the Lake Steward programme (Robert Paul); pay insurance to protect your Executive; create, and do the sticker updates for, our HCLPOA signs (Sil Jacobs); maintain our fee payment site; and keep our finances straight and our mailing lists

current so we can get invoices out (Doug Rutherford).

In addition, last year we contracted to have our roads brushed, a necessity to enable emergency vehicles to access residence's lots. Brushing also allows the grader to get down the roads.

And of course, producing this newsletter, which is always so full of useful information and links to other interesting sites- thank you Glenda!

Thanks to each of you; your Executive members who volunteer their time and advice

As well as paying your Association fees - did I already mention that?- you could also be

helpful in letting Doug R know if you change your address, either email or residence, and phone number. If you have new neighbours, put them in touch with one of us so we can tell them about the Association and how important it is.

Lastly, and with much excitement, want to let you know that we have decided to have the AGM IN PERSON this year! July 23 at 10:00 am at the Boat launch, 2:00 July 24 if rain. We have an important issue to discuss concerning the boat launch-see article elsewhere in the Newsletter- so please plan to be there.

Have a super summer all.

Township of Central Frontenac News

Tom Dewey

- ◆ Fire Permits can now be ordered **online** or in person at our Township Office in Sharbot Lake. Campfire permits are \$5.00 and Brush permits are \$10.00 for the year. Please check the Township website for a 'burn ban' and regulations around times of burning and size of a fire prior to igniting your fire.
- ◆ Amnesty days for the 2022 season are - May 21st to 27th, July 16th to 22nd, & August 26th to 29th. For more information regarding waste, recycling and amnesty kindly visit our Township website.
- ◆ Hazardous Waste is not accepted at our local waste site but can be disposed of at the South Frontenac Hazardous Depot located at 2491 Keeley Road. However, prior to going you must obtain an approval slip from the Central Frontenac office.
- ◆ Elections - This is election year for all Municipalities across Ontario and like in other recent elections here in Central Frontenac, property owners will have the opportunity to cast their ballot via 'electronic voting'. Unlike Provincial and Federal Elections, you are allowed to cast a ballot in any Municipality where you own property, so make sure you get to know your candidates in that Municipality and vote for the person you feel will look after your interests to the best of their ability. Just a reminder that you are only entitled to one vote per Municipal Candidate regardless of the number of properties you own in that jurisdiction.

If you are planning on doing any building or renovations to your property, make sure you contact the Township Building Department prior to commencing work as we have just passed the new 'Official Plan' for Central Frontenac and currently working on a new 'Zoning By-Law'.

Tom Dewey,

Councillor Ward 1, Central Frontenac www.centralfrontenac.com

Rafts and Swimming Platforms

HCLPOA

Each year more cottagers are adding rafts in the front of their properties. We need to make certain that our rafts do not interfere with the lake traffic.

If a boat collides with a floating raft and damages occur either to a boat or perhaps personal injuries the person who owns the raft is totally responsible for all damages.....costs could be very high.

Please use common sense when positioning a raft so we can all enjoy the lake safely!

HCLPOA



Stay Connected!

You can find up to date information on the lakes and our Association at <https://hclpoa.ca/>. Since launching it in 2020, 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

*Environmental, road & 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 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.

And we also are keeping our Facebook page updated, as some prefer to get information that way. Search on Facebook for "Horseshoe and Crotch Lake Property Owners Association"

Financial Report

Once again, I would like to take this opportunity to thank the members who paid their dues last year. It is my hope we can count on your support again this year and for those that didn't pay last year you will consider it this year.

As you will see in the report, we had a loss of over \$1000.00 last year. The combination of less revenue from the previous year and higher expenses has contributed to the loss.

To continue to keep up with rising costs we have raised the membership fee to \$85.00. The last time there was an increase in membership dues was 2013.

An increase in the FOCA membership fee last year and this year's liability insurance premium has gone up. We are now clearing brush on the roadways to ensure emergency vehicles can safely locate and access properties. The cost of road maintenance has steadily increased to the point that it's getting difficult for the Roads Committee to do the necessary maintenance and repairs with the money that is available.

We continue to offer a few different payment options. I talked to the bank again this year about being able to receive e-transfers. Initially I was told it was now available to us. This was great news as every year I receive requests from members about this payment option. We made the necessary arrangements with the bank to get it setup. To make sure there were no issues I attempted to pay my dues by e-transfer and discovered there was a problem. After numerous conversations with the bank, I was told that e-transfers will not work for our account. Disappointing to say the least but because we are a business account that requires two signatures on a cheque we are not able to do e-transfers. The good news is we offer a payment option through our website @ www.hclpoa.ca or if you prefer to make your payment by cheque or cash these methods of payment are still very much appreciated as well.

As life slowly gets back to normal it sure will be nice to get together once again at this year's AGM. I look forward to seeing everyone there. Doug

Doug Rutherford



January 1, 2021 – December 31, 2021

Membership Fees Received in 2021	8700.00
Addition fee paid	25.00
Total Income for 2021	8725.00

Expenses

Bank Service Charge	0.00
Boat Launch	0.00
FOCA Membership	565.00
General Liability Insurance	1488.24
Gypsy Moth Spray Program	71.17
Office Supplies	42.14
Postage	72.77
Printing (Newsletters)	198.30
Property Taxes (Boat Launch)	858.42
Road Maintenance	6165.55
Stripe Fees (Payments received through website)	176.08
Website (Hosting Fee)	158.20
Total Expenses for 2021	9795.87
Net Income	-1070.87

Chequing account balance as of December 31, 2021	3956.35
GIC	14,797.33

To Buy or Not to Buy the Boat Launch Property

**The main issue for discussion at this year's AGM is what to do with the boat launch property.
Following is background to inform our discussion.**

Current Status

- Lakecrest Summer Properties was the original owner, long gone
- Assets of said company went to the Province, as per the Forfeited Corporate Properties Act
- the Horseshoe Crotch Lakes Property Owners' Association (HCLPOA) is not a legal entity so cannot hold property
- as a precautionary measure, the Association has been paying taxes to the township on the property for many years even though we are not the legal owner
- a number of cottages have right of way in their deeds, for parking for 2 spaces at the launch and to access the lake (about 21 cottages have this); these easement rights exist in perpetuity no matter what happens to the property
- property has limited to no value, and no one can build on it given the easements (deeded access)

Benefits to buying property

- allows all cottagers access to it not just those with deeded access
- allows us to have complete control over property
- would avoid a situation in which the municipality no longer accepts HCLPOA paying taxes as we aren't the legal owner and then takes it over and maybe sells it by way of a tax sale. This is not likely but a possibility
- Association could recoup three years back taxes (approx.\$2400)

Considerations

- no issues have arisen over the past many years so why change the current situation
- members might expect HCLPOA to take on more maintenance/improvements if it owned the property
- our insurance provider has indicated that there would be minimal change to costs in our policy should we purchase the property, as for the most part it is covered in our current policy

Process to buy property:

- get an appraisal so province has parameters of what to charge for purchase: DONE -appraised value=\$10972.00
- once have appraisal apply to Province to purchase
- cost for filing for purchase is \$1334
- Province decides what purchase price will be

Options for holding boat launch property:

- fractional interest by each cottage/property owner
- x number of trustees hold property in trust for all (this is structure often used by churches and cemeteries). Could be difficult to find people to act as trustees, given liability issues, and is a hassle when trustees change.
- create not for profit corporation, the purpose of which is to administer the parcel of land for the members. This is our lawyer's preferred option. The corporation is a separate legal entity with a minimum of 3 Directors elected by members; liability to members is zero; liability to directors limited but would have to continue to purchase liability insurance for Directors; reporting requirements under new ONCA (Ontario Non Profit Corporations Act) not onerous; no formal audit required, and need for a financial review can be waived annually by members; could morph the existing organization into a not for profit corporation;

Costs:

- dependent on what province agrees to sell it for
- if decide to go incorporation route, cost of setting this up.

Where we are now

- in order to have as full information as possible to put before members at the AGM, the Executive has asked our lawyer to proceed with an application to purchase the property. As part of the application, we have instructed him to offer to buy the property for the cost of filing (\$1334) and a consideration of \$1, and see what the response is.
- the Executive is recommending that, if we do proceed with purchase, establishing a not for profit corporation is the best option for holding the property

Decisions/Direction

- decision to purchase the property or not rests with the members to be decided at an AGM
- If it is decided to purchase the property, the structure established to hold the property (fractional interest, trusteeship, non profit corporation) would be decided by members at an AGM
- it is hoped that enough information is available for members to make a decision at this year's AGM; if not, then members may wish to give the Executive some direction re next steps

A Healthy Lake Starts at the Shoreline

Robert Paul

A new water weed is trying to get established in our lakes.

Eurasian Milfoil is a very invasive plant that, like most water weeds, easily spreads by rooting itself when cut. Boaters have probably seen the thick floating mats of Milfoil in Crotch Lake and the south end of Horseshoe. I have seen more Milfoil along my shore over the last few years.

There is not much that can be done now with the weeds that are established, however we as cottage owners can directly impact the spread of all weeds. When clearing the weeds off your beaches and from swimming areas do not just pull them out and leave them to float away. Gather as much as you can and throw them as far away from the water as you can. I put mine in the flower gardens as a good mulch.

Remember the weeds along the shore help prevent waves from washing excessive dirt into the water, are homes for frogs and fish, help clean the water and add oxygen to it. Water plants are an important part of the lakes ecosystem. Only clear what is absolutely necessary.

Other things we can do to help include:

When fishing if you pull up weeds with your line leave them in the boat and throw them up away from the water back at the cottage.

Avoid fertilizing your lawn and clean up after your dogs. Have your septic tank checked to ensure it is working properly.

If we all do our part we can help prevent the overspreading of all water weeds.



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 out near its 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 clean and remove all garbage from the boat launch area that you may have from your cottage. Please remind all guests to remove their garbage as well.



We haven't had a lot of rain this year, so things are fairly stable and the water level is dropping rapidly.

Here are a few suggestions to help users out.

When parking at the boat launch please try and park without leaving large gaps that will not fit another 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 it 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 after launching.

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.

I hope all using the boat launch and dock have a safe and wonderful cottage season travelling back and forth.

Links of Interest

- * Turtles of Ontario: <https://ontarioturtle.ca/turtles/>
- * Birds of Ontario:
www.forestsontario.ca/en/resource/bird-identification-guide
- * Fishing Licence Online Ontario:
www.ontario.ca/page/fishing-licence-canadian-residents
- * Boat Licence <https://www.boaterexam.com/canada/>
- * Dark skies platform in Plevna, North Frontenac (star gazing):
<https://naturallyla.ca/explore/dark-sky-viewing-area-lennox-addington/>
- * Frontenac News:
<https://www.frontenacnews.ca/central-frontenac-news>
- * KFL&A Public Health:
<https://www.kflaph.ca/en/index.aspx>

Glenda Baker

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



Roads Report

Tom Dewey and Bill See

We don't anticipate any major issues with the roads this year. As this newsletter goes to print we are waiting for road grading to be completed. Gravel will be added later. We tried using a few loads of crushed granite (as MTO uses on highway shoulders) with excellent results. The crushed granite held better than the crushed gravel. All roads were brushed completely last year for the first time and brushing will be done again this year. Emergency vehicles will have an easier time accessing our properties and further brushing this year will greatly improve access. The cost is minimal....monies well spent!

Several road signs are damaged and will need to be replaced. The boat launch area needs to be brushed regularly since the trees are closing in and may scratch vehicles.



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 2022 year.

Prompt payment is appreciated.