



HORSESHOE &

CROTCH LAKES

Property Owners' Association 2024 Annual Newsletter

MESSAGE FROM YOUR PRESIDENT:

DAVID SPARROW

As SPRING makes way for SUMMER, I'm sure we're all making plans for great times and new, exciting memories at the cottage. Your HCLPOA Executive has been doing their part to see the roads maintained, prepare the boat launch and dock, purchase Liability insurance to cover the use of those roads and the launch, monitor lake water quality and invasive species, liaise with local governments and the conservation authority, create government mandated bylaws, pay the bills and taxes, continue work on Boat Launch purchase and to maintain our membership in the Federation of Ontario Cottagers Association (FOCA), among many other measures to thoughtfully support our lakeside community.

IMPORTANT: The AGM will be held on Saturday, July 20, 2024 at 10:00 AM at the Boat Launch. The rain date is Sunday, July 21, 2024 at 10:00 AM, same place.

Many thanks to the Executive that are passionate about keeping the Horseshoe and Crotch Lakes community healthy, safe and fun for all to enjoy. Your volunteer work does not go unnoticed.

Thanks also to Glenda Baker who graciously puts this newsletter together to help keep everyone educated and informed.

Special Thanks to Tom Greenis for his many years of volunteer service to the HCLPOA! His work in support of the launch and the dock and in support especially of the water access cottagers has been exemplary. We wish him well. I have heard he is already seeking a new Executive Dock Steward.

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!



ANNUAL GENERAL MEETING

SAT. 20 JULY 2024 10AM

ELECTIONS

On adoption of the new bylaws at this year's AGM, a term for service and a new election format for HCLPOA Board Members will begin. Board Member candidates will run for two-year terms. In order to provide some continuity and overlap, in this first year half of the board candidates will run for a one-year term and half for a two-year term. In all subsequent years those candidates who are up for reelection based on their term in office, or candidates filling an existing position will run for a two-year term or for the remainder of the term of the board member spot they would be filling.

This first year, the candidate terms will break down as follows...

One-year term – (Tom Greenis), Doug Rutherford, Sil Jacobs, Neil Maxwell

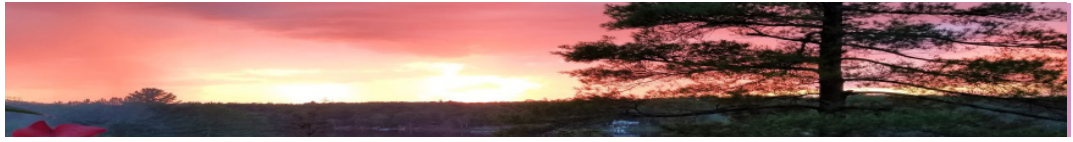
Two-year term – David Sparrow, Amanda Groves, Dave Johnson, Robert Paul, Geoff Michie

SECRETARY

WE ARE STILL IN NEED of some wonderful person to fill the role of SECRETARY on the HCLPOA Board. Some say it is the most EXCITING volunteer position at the lake! Some imagine the words they record going down in archival history as the Official Historical Record of the HCLPOA! Others recognize that having the President also play the role of Secretary during meetings is fraught with peril and confusion. Note: the HCLPOA board does not take verbatim minutes, but rather, ACTION Minutes. (These are shorter.) We don't attribute statements or musings to specific board members. Recordings only include the decisions made and the key points in the discussions that led to them. CAN YOU HELP OUT? Impress your friends and stand as an example to impressionable youngsters everywhere. STEP-UP to the position of Secretary at this year's AGM! You'll be glad you did!

INSURANCE

One of the important purchases your HCLPOA makes each year is liability insurance for our shared roads and the boat launch. This insurance is in addition to your own cottage insurance which covers incidents on your personal property and your auto insurance which covers incidents involving your personal vehicle. This insurance further covers all HCLPOA members in good standing, helping to protect their interests, legal and liability, should an accident take place or a lawsuit be launched in connection with our shared roads or the boat launch.



BYLAWS

Bylaws are the internal rules and regulations set by you, the HCLPOA members in good standing, for the purpose of self-regulation and governance. Some represent our practice while others are mandated by The Ontario Not-For-Profit Corporations Act (ONCA).

Attached to your annual invoice and this newsletter is the final draft version of our NEW BYLAWS. As a Not-For-Profit Corporation, we are required to have bylaws in accordance with ONCA. A vote to accept these bylaws will be held of the HCLPOA members in good standing in attendance at the AGM on July 20, 2024 (rain date July 21). Please review the document and come ready to vote in favour of acceptance of the new bylaws. These bylaws have been reviewed and unanimously recommended for presentation to the members by your elected Executive Board of Directors.

If you have any specific concerns with or questions regarding the bylaws document ahead of the meeting, please send them via email to David Sparrow (HCLPOA President) at dsparrow1082@gmail.com

Many THANKS to Catherine Lane, David Sparrow, Geoff Michie, Doug Rutherford and the Board for their exhaustive efforts in putting this important document together.

David Sparrow HCLPOA President

SOME RANDOM THOUGHTS...

GEOFF MICHIE

How prepared are you for an emergency situation? It is important to remember that Police, Fire Services, Ambulance, Paramedics etc will take longer to respond to your call than you would likely experience in the city. The nearest hospital is at least 45 minutes away. Take some time and have a plan.

- As mentioned in this newsletter, we have seen an increased risk of forest fires across Canada. In our heavily forested beautiful area we are at risk! Only a few of us are still on the lake that experienced the fire about 50 years ago, started by an individual burning leaves. It was an awful experience trying to put it out, and easily could have destroyed a number of cottages and the forest. Get your fire permit, check the Township website for conditions, and burn safely.
- Many individuals ask about events, where to find services, what is happening in the community etc? There is a tremendous website entitled “Everything Frontenac” which you may want to explore and bookmark.
- As a paid member of the Association, you become a member of FOCA (the Federation of Ontario Cottagers Association). They have a vast wealth of information available to you, and excellent monthly newsletters to keep you informed. Take the steps to access this information.
- The Quinte Conservation Authority will be approving revised Flood Plain Mapping likely in May. We encourage you to visit their web site before you do any changes on your property to determine whether you will require their approval by obtaining a permit.
- This summer, be “Water Safe”! Please be responsible in all your boating and water activities.

STAY CONNECTED WITH OUR WEBSITE, FACEBOOK GROUP AND EMAILS!

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.

We can accept online payments of your annual Association membership. At the bottom right of the <https://hclpoa.ca> 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 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.

You can also subscribe to our email notices on the website. We know that people get swamped by emails, so we send them out when there is important information that our members need to know.

We also keep our Facebook page updated, since many of you prefer to get information that way. Search on Facebook for “Horseshoe and Crotch Lake Property Owners Association”. Members should feel free to submit anything of interest on our Facebook page—some of our most popular posts and photos are from lake residents.

BOAT LAUNCH SIGNAGE

Note: new signage will be placed at the Boat Launch Dock.

A “NO DIVING // Use at your own risk. HCLPOA Members Only.”

This signage is required by our insurance company to better protect us all.

Please be careful at all times.



FINANCIAL REPORT

DOUG RUTHERFORD

JANUARY 1, 2023 - DECEMBER 31, 2023

Although we didn't experience a harsh winter, I have to say "Bring on summer". I can't wait for the nice weather.

The number of membership payments has stayed consistent over the last few years at around 75%. Our expenses for 2023 dropped from the previous year notably because of road maintenance charges and some charges associated with the boat launch. Costs for road maintenance will fluctuate from year to year depending on several different reasons. I have included in the report a break down of the charges and services provided for Road Maintenance last year. Expenses that have increased from the previous year are General Liability Insurance, the FOCA Membership and property taxes on the boat launch.

At the 2023 AGM an increase of \$15.00 was approved by the membership. As things continue to increase in cost it's important to keep up with inflation.

I would also encourage anyone who hasn't provided their email address to do so. It helps reduce the cost of printing and postage of this Newsletter and it allows us to notify you when there is important information to pass along.

Membership dues can be paid through our website @ www.hclpoa.ca or by cheque or cash. **Breaking News - WE HAVE E-TRANSFER!!!** At long last, you can pay your annual member dues by e-transfer. Simply e-transfer your \$100 payment to horseshoecrotchlakepoa@gmail.com. Please include your name, lot # and/or your lake address in the memo section.

Important: You must choose a Question and Answer/Password to allow the HCLPOA to complete your e-transfer. Please send your e-transfer ANSWER/PASSWORD in an email to horseshoecrotchlakepoa@gmail.com.

So, in closing thank you for your continued support and if you have any questions feel free to contact me.

Doug

MEMBERSHIP FEES RECEIVED IN 2023	10,205.00
Total Income for 2023	10,205.00

Expenses

FOCA Membership	661.05
General Liability Insurance	1632.96
Office Supplies	91.46
Postage	44.07
Printing (Newsletter)	173.10
Property Taxes (Boat Launch)	898.02
Road Maintenance	2542.50
Stripe Fees (Payments received through website)	254.24
Website (Hosting Fee)	158.20
Total Expenses for 2023	6455.60
Net Income	3749.40

Chequing account balance as of December 31, 2023	6509.78
GIC	15,354.21

Road Maintenance Breakdown

May 11, 2023 - Grade Road	904.00
August 8, 2023 - Brushing, 2 loads of gravel and level	1638.50
Total	2542.50

ESTATE PLANNING

AMANDA GROVES

A question that comes up a lot with estate planning is: Can I add my kids on title to my cottage? While the simple answer may be “yes, you can”, the better question is should you do it. Before you do, ask yourself three things:

Firstly, do you have a mortgage or line of credit on title? If you do, and you add another person onto title, this may upset the bank and force a refinance. With bank interest rates right now, that may be a costly mistake.

Secondly, is your child married? If your child and their married spouse spend time at your cottage, if your child later gets divorced, your cottage may be subject to a matrimonial claim from the divorcing spouse.

Thirdly, is your cottage your child’s primary place of residence? If your child owns another house and lives elsewhere and if you put your child on title, your child may pay more taxes in capital gains than your estate would save in probate fees.

So before you turn your “you-owned” cottage to an “inter-generational-owned” cottage and to make it easier for your executors, talk to your bank, talk to your lawyer, and talk to your accountant.



BOAT LAUNCH REPORT

TOM GREENIS

Another season is upon us, and every new season seems so different from the last. This year the water level was low after the ice melted. With the high winds and the last ice moving the boat launch dock broke free. Dave Sparrow, Lewis Reda, and I were able to recover the dock undamaged from the event.

Remember to always be safe when on the dock and please warn family and friends of this as well. New signage will be coming soon regarding some safety warnings.

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

Parking is limited with the number of owners using it so please park responsibly so there is enough room for all to park. Eg. Vehicles with an empty trailer attached parked in the boat launch and road parking area take up too much parking space. Please remove the trailer from the vehicle and park according to the posted signs.

The boat launch is private property to be used by Horseshoe and Crotch Lake association members only. The launch is not open for public use. I would also like to thank those who regularly keep an eye on the boat launch area to help protect our boats and equipment throughout the year. I hope all using the boat launch and dock have a safe and wonderful cottage season.



As our members may recall from the 2023 AGM, Bill See and Tom Dewey are stepping down as the Roads Executive. Bill and Tom have been maintaining and repairing our private, cottage roads for some twenty years; and they've done a tremendous job! Thank you, Bill and Tom.

We appreciate all your hard work and dedication as volunteers; taking care of our private transportation network, including our access to the boat launch. Well done.

As the incoming Roads Executive, I recently made a tour and review of our private roadways, together with our incoming President, David Sparrow. Thanks to the efforts of our previous Roads Executive, the review was straightforward, and revealed that we won't need to do a lot of work this year. As usual, general grading of the roads is required to maintain the standard of repair to which we've become accustomed. I've reached out to G. E. Matson to secure his continued support. Glen advises that his crew(s) will be able to carry out general grading on all of our roads in April. During the month of May some select areas that are experiencing pot holes will receive some additional gravel to build up and strengthen these isolated areas. There are also a couple of areas located on steep slopes that will receive crushed stone to maintain the integrity of the existing grade.

During our review, drainage on all of our roads appeared to be satisfactory, and all of the existing culverts appear to be in good condition. Barring an unforeseen culvert failure, there is no need to replace any culverts this year.

Please be courteous and responsible while using our roads: we're all neighbours; we all need to use the roads, and; it's our membership fees that pay for roadway maintenance. Thank you.

LAKE STEWARD UPDATE

ROBERT PAUL

It's the last weekend in April as I write this. It seems the water level has peaked and I, like you, am eager to get the boat out on the water.

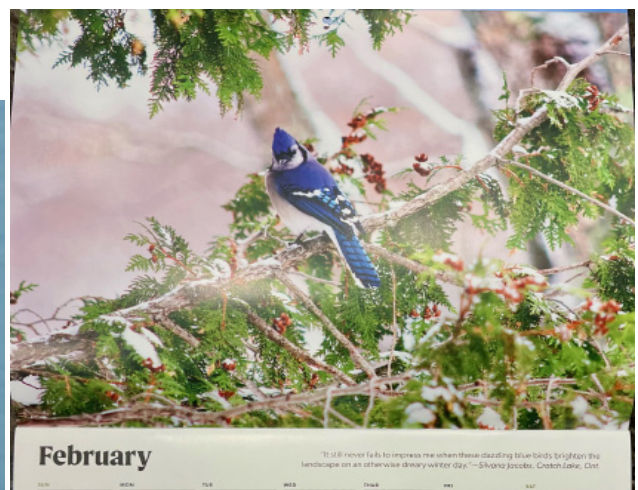
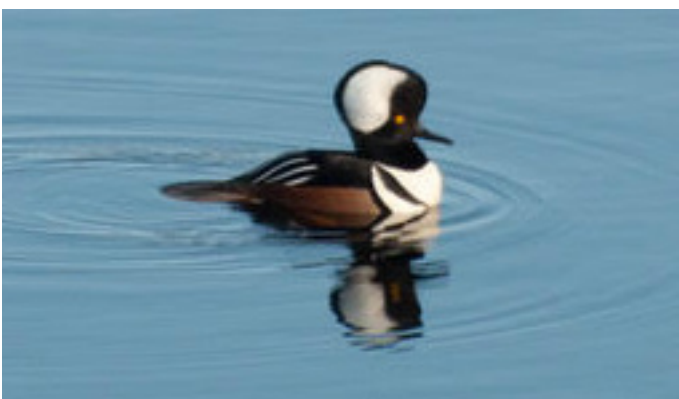
Last summer I signed up to test the water in our lakes for European Water Chestnut and Water Soldier. These are two invasive water plants that are now spreading in Ontario.

The Invasive Species Center along with IsampleON sent me specific kits to take samples of the water in Horseshoe Lake. Late August I took multiple water samples near the boat ramp to be tested for the DNA of the plants in the water.

I am happy to report that the tests came back negative for both. Knowing these plants are in other lakes we need to do our due diligence to ensure that these do not get into our lakes. Once they are in a lake there is no way to remove them.

The most common way for these to spread to a new lake is by moving a boat from an infested lake into another. It is your responsibility to ensure that boats being brought by friends, family and renters into our lakes have been thoroughly checked and cleaned. Even we need to be careful if we take our boats out to another lake for a day or weekend we can bring back some of these species.

It is best to power wash the boat and then leave it in the sun for at least a week before launching. Make sure that engines are well drained along with live wells, bilge and transom wells.



Over the past 10 years, Canada has witnessed a serious increase in wildfires. Our area is not immune, they can happen anywhere and anytime. By then it is too late to do much to prevent threats to life, property and the natural beauty we love.

Tips to FireSmart Your Home

Taking action to FireSmart your property will dramatically decrease the risk of wildfire damaging your home. The best part is, it's surprisingly easy to do.

- Clean under your deck to remove any combustible material. Establish a 1.5 metre non-combustible zone around the perimeter of the house and deck.
- Clean and maintain gutters and roofs. Keep decks and balconies clear of leaves and debris.
- Keep grass and weeds cut below 10 centimetres.
- Have a wildfire evacuation plan and make sure everyone in your household knows what to do.
- Download the FireSmart home assessment and do a self-assessment of your home and property.
- Hold sheds and other structures to the same standards as your home.
- Relocate propane tanks 10-30 meters from your home, and keep combustible vegetation a minimum of 10 metres from propane tanks.
- Move firewood and lumber 10-30 meters away from home.
- Prune trees to create a two-meter clearance from the ground to the lowest branches.
- Add non-combustible 3 millimetre screens to external vents (except dryer vents).
- Reduce the flammability of your landscaping and plant wildfire resistant vegetation. Learn landscaping.

FireSmart, Intelli-fu and other associated Marks are trademarks of the Canadian Interagency Forest Fire Centre.

BRITISH COLUMBIA **FireSmart**[™]

Learn more at [FireSmartBC.ca](https://firesmartbc.ca)

For more information, please visit: <https://firesmarcanada.ca/>

LINKS OF INTEREST

- Fishing Licenses Online Ontario: <https://www.ontario.ca/page/fishing-licence-canadian-residents>
- Boat License: <https://www.boaterexam.com/canada/>
- Dark skies platform in 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>
- Hydro One Outage Map: <https://www.hydroone.com/power-outages-and-safety/stormcentre-outage-map?bodyOnly=true>

2023/2024 EXECUTIVE MEMBERS

President	David Sparrow dsparrow1082@gmail.com
Treasurer	Doug Rutherford fishrutherford@gmail.com
Secretary	
Roads	Dave Johnson dajwings@gmail.com
Lake Steward	Robert Paul rpaul@centennialcollege.ca
Dock Rep	Tom Greenis tom.greenis@sympatico.ca
Members at Large	Neil Maxwell neilrjmaxwell@rogers.com Amanda Groves amanda.l.groves@gmail.com Sil Jacobs sntjacobs@aol.com Geoff Michie geoffmichie@yahoo.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.

