

FIMLA Newsletter

Fourteen Island and Mink Lakes Watershed Association

www.fimla.ca

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2023 FIMLA Annual General Meeting

The results are in! Thank you to everyone who participated in the survey to pick a date for our Annual General Meeting. The overwhelming majority chose **Saturday, August 12th** as the preferred date. There will be socializing and coffee from 10:00 to 11:00 a.m., with the business meeting starting at 11:00 a.m. Hope to see you there!

We do not have a venue yet. If you would like to host the AGM, please contact me or any of the FIMLA board members. Contact information can be found on the last page of this newsletter.

Mary Rae



Message from the President

They say that April showers bring May flowers, so after a very soggy April, I am looking forward to the flowers and sun! The trilliums are already blooming, and we are starting to see more boats and people on the lake. I look forward to seeing you all at the lake this summer.

Dam Update

Behind the scenes work is continuing on the dam. At the Annual General Meeting last summer, the following motion was approved:

Be it resolved that the FIMLA President, or their designate, will, after receiving the dam safety assessment, send a letter to the

Township and/or other appropriate authorities, and if possible attend a Township meeting, to make them aware of the dam issue and to petition for the necessary funding to effect repairs to the dam on behalf of FIMLA.

I had a productive meeting with the Chief Administrative Officer of Quinte Conservation and presented to their Board of Directors on May 18, 2023. The Board passed the following motion:

THAT, staff prepare a letter of support for the Fourteen Island & Mink Lake Watershed Association identifying that Quinte Conservation will continue to collaborate with the association to develop a plan for future management of the dam, and

FURTHER THAT, staff be directed to investigate the long-term operations plan and capital investment required for the dam, and

FURTHER THAT, staff be directed

to draft the necessary agreements for dam operations, maintenance and access requirements and provide the information to the board for consideration.

I also met with the Mayor and CAO of the Township of South Frontenac and had a good discussion about our funding needs.

Currently, D.M. Wills Associates is working on the detailed design drawings and specifications for the dam rehabilitation.

Wills estimated that without rehabilitation, the dam may exhibit failure within five years. Rehabilitation will increase the life of the dam by 15 to 20 years. In their 2019 report, Wills estimated construction costs to be **\$141,000 plus HST**. This includes costs to improve the access, as well as a 20% contingency. They recommended that this work be planned for completion within five years.

Continued on page 2

President's Message continued

An estimate of Wills' costs to complete the safety assessment, detailed design drawings and specifications, secure the required permits and approvals, and retain a contractor to undertake the work is \$50,000 to \$60,000. Together with the construction costs, the total **estimated cost to rehabilitate the dam is around \$200,000**. These figures are from 2019, so it is likely that this estimate will be higher today.

For more details on the dam, see the updates in the newsletters of Fall 2019, Spring 2020, Spring 2021 and Fall 2021. Full copies of the Wills reports can be found on the FIMLA website at: <https://fimla.ca/documents/>.

Fundraising

Raising funds for the dam repairs remains a priority for FIMLA. FIMLA has raised over \$65,000 so far! This includes private donations from members and lake residents, \$5,000 raised through the 2022 golf tournament and FIMLA clothing sales, plus \$10,000 received from

the Township's Lake Ecosystem Advisory Committee.

While we are lobbying the Township for funds for the rehabilitation, we continue to rely on contributions from property owners around the lakes to raise funds for this work. Thank you to everyone who has already contributed. We cannot do this without you and appreciate your support! We are still a long way, however, from our estimated goal of \$200,000. It is more important than ever to continue our fundraising efforts. The proper functioning of the dam and maintenance of water levels affects us all as property owners in the watershed, and we continue to encourage ALL property owners to contribute to the fund for dam rehabilitation. For those who have not yet contributed, have you considered making monthly contributions? Many people have made a lump sum payment of \$1,200, but if \$1,200 in one payment is too much, consider committing to paying that amount over time: for example, a monthly contribution of \$35 per month over the next three years

would meet that target.

Your Board continues to seek out other funding opportunities as well. We have already applied for a grant from the Ontario Federation of Anglers and Hunters and will be applying again to the Township's Lake Ecosystem Advisory Committee. We will keep you posted on our fundraising efforts.

Be sure to join us on **Saturday, July 29, 2023** for the Second Annual "Damn the Dam" tournament! Golf starts at 1:00 p.m. at Rivendell Golf Course. Dinner and a silent auction will follow at 6:00 p.m. at the Verona Lions Hall. If you do not golf, you can still come for dinner. It's a great opportunity to socialize with your neighbours and friends from around the lake. To sign up for golf and/or dinner, please visit the FIMLA website page at: www.fimla.ca. All proceeds from the tournament and dinner will be donated to the dam restoration fund.

I hope that all of you and your families are staying safe and healthy and look forward to seeing you soon.

Mary Rae



Winter Scenes 2023 - Mike Fisher

Lake Ecosystem Advisory Committee

“Share your Talents”, “Join a Committee”

If you pay attention to this sort of thing, you might have seen these headlines on the ad from South Frontenac Township that Mary Rae circulated to the FIMLA Facebook group in January. Since I retired a few years ago, I have really missed committee work (sarcasm!), but I looked further into the situation anyway. It turned out that the Township was looking to fill vacancies on several of their Advisory Committees.

This one committee in particular piqued my interest. The Lake Ecosystem Advisory Committee needed several new members representing Lake Associations in the Township. I’m a Physical Oceanographer by training and worked in environmental science for much of my professional life, so this committee sounded like a place where I could make a useful contribution. I discussed the situation with Mary, and she wrote a kind letter to the Township, giving FIMLA support for my application for membership on the committee. To my surprise, the Township accepted my application, so now I am your representative on this committee for the next two years.

There are ten members on the Committee: six from Lake Associations, two from the general public, and two Township Councillors.

So, what does this Committee do, and is it of any relevance or significance for us?

Here’s the official mandate from the Township website:

“The Lake Ecosystem Advisory Committee is a Committee of Council that was formed in 2020 to support the health and welfare of the Township’s lake ecosystems and the enjoyment and use of lakes by residents, visitors and future generations.”

There are three significant activities that this Committee is tasked to do:

- Prepare input to the annual Township budget on matters within the Committee’s mandate
- Evaluate applications for funding to the Lake Study Grant program. This is the program that gave us \$10,000, for the Scoped Dam Safety Assessment that we had done last year.
- Host an annual Lake Associations Forum where members of local Lake Associations and other lakeshore residents can network with one another, share best practices, voice common concerns, discuss emerging trends, and provide feedback to the Committee regarding Township policy, strategic plans and budgets.

Other than that, the Committee is expected to provide advice on, or carry out research on, any lake associated matter that the Township requests.

How is this working in practice? Quite well it seems. In the past two years, the Committee established the criteria for the Lake Study Grant fund and evaluated applications to it. It also had significant input into the new draft Township Official Plan, specifically into Policy Bro-

chure #3, Lake Ecosystems. This document is definitely worth a read, since it details both the Township’s and our responsibilities for our lakes. You can find it here.

<https://engagefrontenac.ca/23862/widgets/96626/documents/63576>

With much of the current membership of the Committee having just been appointed, it is too early to tell. We have had only one meeting so far, and that was mostly an orientation meeting for the new members. However, a sub-committee has been formed to evaluate applications for Lake Study grants. Since FIMLA will be applying this year for funding to continue our Dam restoration, I specifically did not ask to be put on it.

Here is the Township website for more information on this Committee and its workings.

<https://www.southfrontenac.net/en/town-hall/lake-ecosystem-advisory-committee.aspx>

As the Committee begins to actually do things that may impact our lakes, or are of some interest to us, I’ll report in subsequent FIMLA Newsletters.

If you have any comments or concerns about our lake environment and its maintenance for us all to enjoy, please feel free to talk to me about it. My email is profjoe4476@gmail.com.

Happy Summer to all.

Cheers

Joe Buckley

Underused Housing Tax Act (UHTA)

This program of the Canada Revenue Agency (CRA) commenced in year 2022. The purpose is to tax underused residential properties owned by non-Canadians. In the rule, there are a host of definitions regarding: “owners”; “residential” and “underused”. A brief outline of the program follows, provided to me by Susan Pine, as written by a Canadian accounting firm....

The government passed the Underused Housing Act in 2022 which is also effective for the 2022 calendar year. Very generally, it is intended to apply a 1% tax based on the value of underused residential properties owned by non-Canadians. Unfortunately, the legislation is very broadly worded and applies to many property owners that may not expect they have to file a return. Failure to follow this new and complex legislation can lead to significant penalties, starting at \$5,000.

Individual Canadian Citizens and Permanent Residents are exempt from the tax and filing requirements.

Canadian private corporations that own residential property must file these returns even if the tax will not apply because they are wholly owned by Canadian Citizens or permanent residents.

Properties owned by entities subject to the tax may be excluded due to sufficient residential use, unavailability for use due to renovation, seasonal access or disaster.

Fortunately, I have been aware of this program since it was first introduced, and had been following it through to the rule making process. **Unfortunately**, it has been very poorly communicated by the CRA and I presume that many affected owners will miss a critical April 30th deadline, which is a filing of the UHTA tax form for 2022.

In this filing, non-Canadian property owners must either calculate and pay the tax due on their property for 2022, or file an exemption from owing tax. Failure to file can be a penalty of \$5,000, in addition to any taxes due. As stated above, the filing must be submitted by April 30th.

As part of the UHTA filing, a non-Canadian owner of a residential property must have an Individual Tax Number, which can be obtained through a separate filing. Yvonne and I applied for our ITNs in early March and received our numbers in less than a month. As part of the ITN filing, CRA also sent us codes to use for our 2022 and 2023 online UHTA filings.

A few more things that might help you if you are a non-Canadian property owner:

- As equal owners (live in North Carolina, US) of our cottage, Yvonne and I had to file separate UHTA returns, and, of course, needed individual ITNs
- We claimed an exemption for our cottage, which is not inhabitable for year-round use
- Residential seems to have a very broad definition, and apparently includes seasonal recreational properties such as cottages.
- There are both excluded owners, and exemptions for properties. Read the law carefully for personal pertinence
- <https://www.canada.ca/en/services/taxes/excise-taxes-duties-and-levies/underused-housing-tax.html>

Although it seems reasonable for the CRA to give some grace to affected owners in this first year, I have no idea if they will. I have spoken with them on the phone and they seem to be aware that there is a lot of confusion about this new tax, who is/is not affected, and who has to file and can claim an exclusion or exemption. The Township of South Frontenac did not have any information and referred me to CRA. If you think you are affected, I would recommend calling CRA ASAP.

Cheers and see y'all soon. Happy Spring.

Tom Bourne

We Need Your Help!

FIMLA will be holding a silent auction following the golf tournament on July 29, 2023 and we are looking for items for the auction. If you have a new item to donate, please contact Susan Pine or Claire Zanetti. Their contact details can be found on the last page of this newsletter.



A Tribute to Dan Gilbert

This 2022 has been a sad year for our community.

On November 27, we lost Dan Gilbert at the age of 65.

We first met Dan and his delightful wife Deb at Barb and Gord Rodger's home. Barb and Gord had already made their presence known for their welcoming hospitality and community activism. Then along came Barb's sister Deb and her husband Dan, building their dream home on Little John's Sister Lake, and becoming our neighbours.

You can't say Dan's name on its own. It was always Deb and Dan. Their BBQ's, dinner parties and morning coffees were filled with superb menus, ready laughter, impolite politics, sports criticisms and neighbourhood building at its best.

Dan was a valued member of the Fourteen Island and Mink Lakes Watershed Association board. His business background always made us stand back and listen carefully. Mary Rae, the FIMLA president, wrote that she truly appreciated his business acumen and practical advice matched by the mischievous smile and twinkle in his eyes. When his eyes started to roll over a financial quote, we knew the community was in good hands. He was also the lake report volunteer responsible for water testing on Little John and Little John's Sister lakes throughout the year.

Dan left us as a young man and we are the poorer for it. We will all miss his presence in our lives.

Deb will also be leaving us this spring and our hearts go out to her as she builds her new life without Dan's caring presence. We will miss her and wish her all the best for her future.

John McDougall



Deb and Dan Gilbert



Deb and Dan Gilbert with Deb's sister Barb Rodgers

A Tribute to Marjorie Peart

Marjorie first set eyes on Fourteen Island Lake 45 years ago. She had been invited to visit some American friends' tiny cabin on the west shore and to make herself at home whenever she wanted to visit and/or stay over. This she did and she fell in love with the lake. Five years later, while canoeing with her husband and one of her daughters, she saw a 'For Sale' sign on what is now known as Split Rock Island. She and Peter bought it the next week. August of this coming summer will be the 40th anniversary of that purchase.

Marjorie's love for the island and its surrounding lake was deep, and this affection spread to her children and grandchildren as well as to the many friends and relatives who visited over those many years. She loved to kayak, canoe, paddle board, swim, sunbathe and read near the water. As her grandchildren grew, she became an accomplished boat driver, patiently towing these youngsters on water skis, tubes and boards.

Age did not diminish Marj. In her 80th year she was hugely involved with Hospice Kingston and a variety of activities with different organizations in Kingston. She laughed at her approaching birthday and to celebrate it she purchased a Jet Ski (much to the delight of her grandsons).

Sadly, Marj was diagnosed with ovarian cancer in late September of 2022 and died on January 6th, 2023. She will be sorely missed by her family and her many friends on Fourteen Island Lake.

Peter Peart



Susan Pine and Marjorie Peart



Grandson Henry and Marj

We Want to Hear from You!

We want to hear your stories about life on the lake: what you love about the lake; how your family settled here; wild-life that you've seen on the lake; or just interesting events or activities. And we'd love to highlight your photos. If you have stories or photos to share, please contact me at: mary.rae@14island.ca.

Once again, we would like to thank **Mike Fischer**. You may recall that Mike has posted a number of amazing images on the FIMLA Facebook site and we continue to publish them in our newsletters. Thanks Mike!



Images by Mike Fischer, 2023



2022 Financial Report & Proposed 2023 Budget

Included in the Fall 2022 edition of our newsletter were the financial statements from 2021 and the 2022 budget.

These statements were approved at last summer's Annual General Meeting and were reported in the minutes of the AGM. The following are the financial statements from 2022 and the proposed 2023 budget. These will be brought forward for approval by the membership at the 2023 AGM.

Please renew your membership today (\$50/year) and contribute to the dam rehabilitation fund. Thanks!

Karen De Luca (Treasurer)

FIMLA - 2022 Financial Report & Proposed 2023 Annual Budget

	2022 Budget	2022 Actuals	2023 Budget	Notes
Opening Bank Balance (2022-01-01)		37,702.21		
REVENUE				
Lake Association Fees	1,300.00	2,820.00	1,300.00	Association Fees Paid by FIMLA members
Township Lake Ecosystem Advisory Grant		7,500.00		
Golf Tournament		3,675.00	5,000.00	
Refund from FINSPA (website)		66.44		
Donations to Gord Rodgers FIMLA Reserve*	-	13,518.52	-	Private donations made to the Gord Rodgers FIMLA Reserve
	1,300.00	27,579.96	6,300.00	
EXPENSES				
Website - Domain Name	12.00		12.00	Annual domain name renewal
Website - Internet Service Provider	160.00	177.74	160.00	Payment for internet services
AGM Expenses	-	190.66	55.37	Annual General Meeting expenses
Post Office Box	-	-	-	Payment for Post Office Box services (to be discontinued in 2022)
Bank Fees		1.50		
Federation of Ontario Cottagers Assoc. Membership	300.00	157.00	200.00	Annual FOCA membership
Boat Launch Insurance	250.00	250.00	250.00	Liability Insurance for use of boat launch and dock
Boat Launch General Maintenance		-	279.62	Miscellaneous maintenance - boat launch and dock
Engineering Consulting Fees - 14 Island Lake Dam	11,780.00	17,854.88	33,075.10	Drawn from the Gord Rodgers FIMLA Reserve
Postage	-			
Incorporation Fees		190.66		Fees for incorporation of FIMLA
	12,502.00	18,822.44	34,032.09	
Closing Bank Balance (2021-12-31)		46,459.73		
Gord Rodgers FIMLA Reserve	5,313.70	18,832.22	12,427.64	
Operating Funds Available		27,627.51		

*the Gord Rodgers FIMLA Reserve was established at the 2018 AGM, in memory of Gord Rodgers, for future projects for preservation of the watershed.



Fishing Seasons and Regulations

The Napanee watershed, which includes the 14 Island and Mink Lakes watershed, is in Ontario Fisheries Management Zone 18.

Possession limits for species commonly found in our lakes are summarized in the accompanying table. Catch limits are shown separately for holders of a Sport Fishing Licence or a Conservation Fishing Licence. Please note the size restrictions, as well as the aggregate limits for some species.

Please note that this table is believed to be accurate, however, authoritative information can be found on the Government of Ontario website:

https://files.ontario.ca/on-con-188/ONCON-188_MNRF_CR_ontario-fishing-regulations-summary-v2.pdf

Species	From	Through	Limits	Sport	Conservation	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Walleye & Sauger	Jan 1	Mar 1	40-50cm	4	2												
Walleye & Sauger	2 nd Sat in May	Dec 31	40-50cm	4	2												
Largemouth & Smallmouth Bass	3 rd Sat in June	Dec 15		6	2												
Northern Pike	Jan 1	Mar 31		6	2												
Northern Pike	2 nd Sat in May	Dec 31		6	2												
Muskellunge	1 st Sat in June	Dec 15	>91cm	1	0												
Yellow Perch	Open all year			50	25												
Crappie	Open all year			30	10												
Sunfish	Open all year		Only 30>18cm	300	15												
Brook Trout	Open all year		Species Agg. Limit	5	2												
Brown Trout	Open all year		Species Agg. Limit	5	2												
Rainbow Trout	Open all year		Species Agg. Limit	5	2												
Lake Trout	4 th Sat in May	Sep 8	Species Agg. Limit	2	1												
Splake	Open all year		Species Agg. Limit	5	2												
Pacific Salmon	Open all year		Species Agg. Limit	5	2												
Atlantic Salmon	Closed all year			0	0												
Lake Whitefish	Open all year			12	6												
Lake Sturgeon	Closed all year			0	0												
Channel Catfish	Open all year			12	6												

FIMLA is your organization!

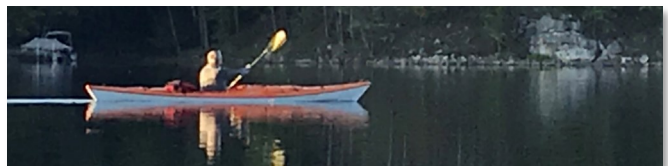
Please join or renew your membership.

The Fourteen Island and Mink Lakes Watershed Association (FIMLA) is a volunteer association of property owners in the FIMLA watershed area working for both seasonal and permanent residents. FIMLA plays an active role in maintaining and enhancing our local environment and the quality of life on Fourteen Island, Mink, Little John, Little John's Sister and Buffy Lakes. FIMLA also represents the interests and welfare of our members to the Township of South Frontenac, the County and other agencies and organizations.

See our website at www.fimla.ca for more information about the association.

Please pay your annual membership fee of **\$50 (CAD)**:

- on-line at: www.fimla.ca;
- by e-Transfer to: treasurer@fimla.ca; or,
- by mailing to: The Treasurer, FIMLA, 3037 Old Fourteen Island Lane, Hartington, Ontario, K0H 1W0



Willy's Lane Boat Launch

For those who are not aware, the 14 Island Lake boat launch is located, courtesy of the Trousdale family, past the Willy's Lane gate. We ask for a \$35 contribution per year to the Willy's Lane Road Association from those who use it. This goes towards upkeep of Willy's Lane. It is also worth noting the WLRA placed a load of gravel on the short stretch of road rising up from the ramp as it had become deeply rutted from the heavier traffic, boats and trucks using the launch.

The boat launch has required some maintenance over the past several years resulting in extending the pavement of the ramp, providing a gravel turn about, and repairs to the dock itself. Some of those repairs, done two years ago to the legs and decking, gave way and last fall new pipe legs with mud plate footings were installed to keep the dock from falling in the water. This Spring that work will be revisited to reinforce the installation and perhaps raise the dock to keep it above the high water / ice limits.

The boat launch is a simple yet critical piece of infrastructure to the boating residents of 14 Island Lake. Your continued support to WLRA and FIMLA ensures that we can continue to keep this as a functional asset. If you have any questions or suggestions, please feel free to contact Richard Nageleisen or any other Board Member.

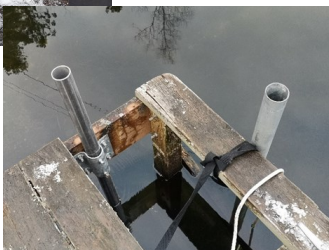
Richard Nageleisen



Images

By

Richard Nageleisen



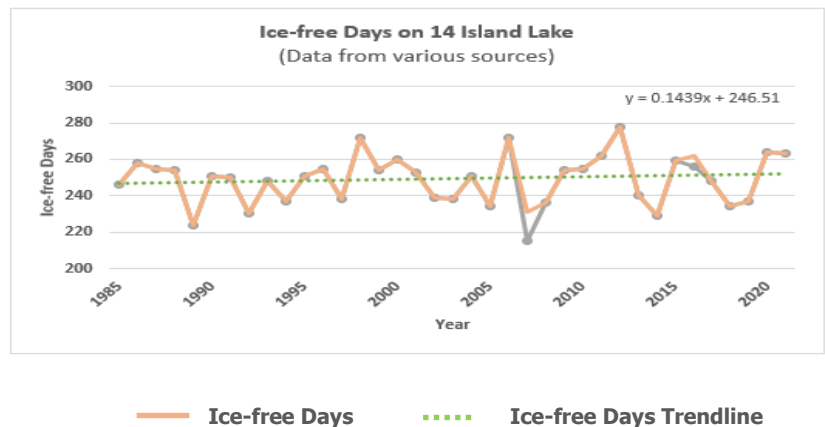
Ice In/Out on 14 Island Lake (1985 to 2021)

Year	Ice-out Date	Freeze-up Date	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1985	1985-04-14	1985-12-16												
1986	1986-04-02	1986-12-16												
1987	1987-04-05	1987-12-16												
1988	1988-04-06	1988-12-16												
1989	1989-04-19	1989-11-29												
1990	1990-04-11	1990-12-18												
1991	1991-04-09	1991-12-15												
1992	1992-04-23	1992-12-09												
1993	1993-04-14	1993-12-18												
1994	1994-04-19	1994-12-12												
1995	1995-03-26	1995-12-02												
1996	1996-04-17	1996-12-28												
1997	1997-04-23	1997-12-17												
1998	1998-04-02	1998-12-30												
1999	1999-04-12	1999-12-22												
2000	2000-03-24	2000-12-09												
2001	2001-04-17	2001-12-26												
2002	2002-04-09	2002-12-04												
2003	2003-04-15	2003-12-09												
2004	2004-04-07	2004-12-14												
2005	2005-04-11	2005-12-01												
2006	2006-04-04	2007-01-17												
2007	2007-04-17	2007-12-04												
2008	2008-04-16	2008-12-08												
2009	2009-03-31	2009-12-10												
2010	2010-03-29	2010-12-09												
2011	2011-04-11	2011-12-29												
2012	2012-03-22	2012-12-25												
2013	2013-04-17	2013-12-13												
2014	2014-04-22	2014-12-07												
2015	2015-04-17	2016-01-07												
2016	2016-03-28	2016-12-15												
2017	2017-04-10	2017-12-14												
2018	2018-04-19	2018-12-09												
2019	2019-04-17	2019-12-10												
2020	2020-03-30	2020-12-19												
2021	2021-03-29	2021-12-17												
2022	2022-04-10	2022-12-14												
2023	2023-04-10													

Ice Cover

Open Water

Freeze-up dates for 1985-1988 were not available. Long-term average was used for these years.



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FIMLA Newsletter

Published occasionally by the Fourteen Island and Mink Lakes Watershed Association.

Inquiries, suggestions, corrections, and contributions may be sent to:

fimla@outlook.com

Lake Partner Program

The Ontario Ministry of the Environment, Conservation and Parks in partnership with the Federation of Ontario Cottagers' Associations run this volunteer-based program to monitor the quality (nutrient status and clarity) of water in Ontario's lakes. Data from the province's lakes can be found on the LPP website:

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

Thanks to our water testers:

14 Island Lake: Sue & Brian Grigg

Mink Lake: Joe Buckley

Buffy Lake: Timothy Lloyd

Little John & Little John's Sister: John McDougall

Willy's Lane Boat Launch Dates

The following are the opening dates for the 2023 season:

Spring:

April 15 to May 29

Labour Day:

September 2 to September 5

Fall:

September 16 to October 22

Please note:

Permission only applies to paid-up FIMLA members for 2023.

Gates will be locked at all other times and boats cannot be taken in or out except in an emergency. In an emergency, please contact one of the FIMLA executive to make arrangements. Those using the launch are requested to make a donation to the Willy's Lane Road Association of \$35. **Payments can be made by Electronic Funds Transfer (ETF) to:**

willyslane14@gmail.com

or

r.nageleisen@gmail.com

Please remember that the launch is on private property and its use is through the generosity of the land-owner.



Image by Mike Fischer