

SPRING 2024

By Luke Mellors - President

President's Message Fall 2023

In a few days and weeks our community will be buzzing with another season of enjoyment for the cottages, residents and campers that visit and call Wollaston Lake their home.

Our lake is the centre of our community and the hub of our economic, social and recreation activity in the summer. With the spring and summer comes anticipation of the new season for our many seasonal businesses.

I want to encourage everyone to use our local businesses as much as possible – they are the heart of our community and an essential part of our township. Running a seasonal business cannot be easy and they rely heavily on our patronage during the summer to be able to thrive.

So whether it is Wally's Pub on Chandos, The Edge Café, The Barn Chefs or the Red Eagle to quench your thirst or fill your tummy please consider them in you summer plans. Beyond this you will see in our newsletter towards the back ads for many local business that offer a wide variety of services to support you and your family. Please use them and share them with your neighbours and friends. Keeping our community thriving is so important.



A lot of people dedicate tremendous effort to keep our lake healthy and I want to again thank all the volunteers who assist with the Milfoil Action Committee and

volunteering to support the harvesting and diver activities.

Once again this year we will be completing harvesting and



volunteer divers from Belleville will also be coming to help install benthic mats in some specific areas of the lake to manage some of the milfoil beds.

If you are boater, camper or cottager please help us in keeping our lake healthy. Removing loose milfoil on your shoreline and observing the yellow bouys that clearly mark milfoil beds are essential in managing the spread of this invasive plant.

I also want to remind everyone to be responsible especially when boating. Please be aware of boats and swimmers and reduce speed close to the shoreline and most importantly do not drink when operating a boat of any kind.

We have some great events planned for the summer and look forward to seeing you there.



Most of all this summer have fun with your friends and family.

Some of you may be aware of the new capital gains tax legislation that impacts some recreation property owners. The WLHCA has written to our MP and the federal government protesting this tax and the unfair impact it has on seasonal middle class property owners and their ability to keep cottages in their family as a result. Please see Natalie Baker's article in this news letter about capital gains.

We are also pleased in this edition to introduce a segment that asks our local councillors questions to get more insight in what is going on in the township so that members

can have more information directly from the people who have been elected to represent us.

Lastly I would like to once again thank all members and the community for their spirit of giving because of your donations we were able to donate \$1100 to the Coe Hill Food Bank this winter and this level of support is essential to support the needy in our township.



**Milfoil Harvesting –
July 18/19th**

**WLHCA Summer BBQ –
July 20th – Coe Hill Legion**

**Volunteer Divers Installing
Benthic Mats – July 27th**

Poker Run – August 4th

**WLHCA AGM – Aug 18th –
Coe Hill Legion**



By Fred McConnell - Lake Steward

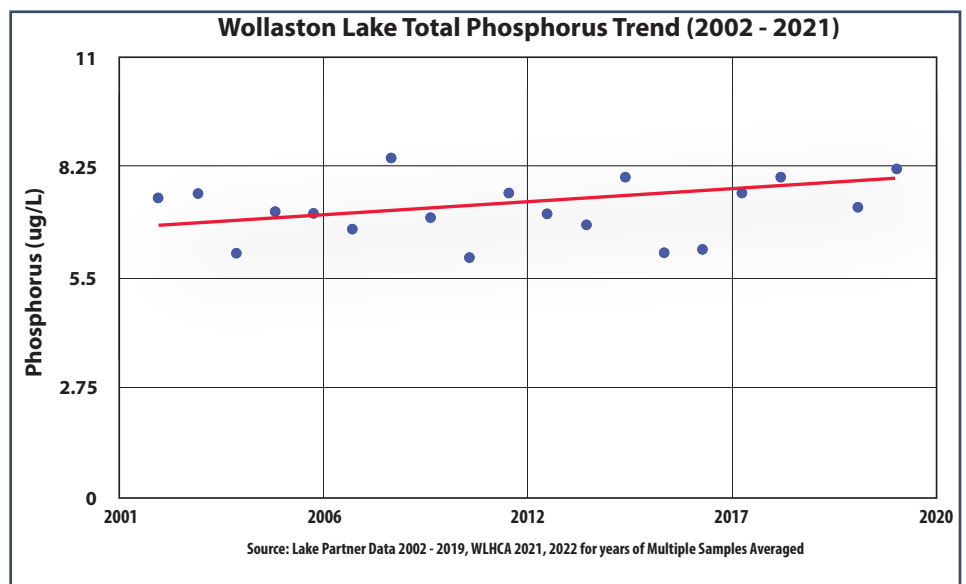
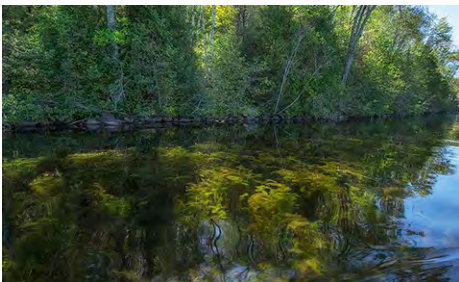
WLHCA Spring 2024 Newsletter Lake Steward's Report

Wollaston Lake, like lakes within the region, is in a process of transition based on the effects of several stressors such as climate change, invasive species, shoreline and adjacent, development, increased short term rentals, increased angling pressure, and increased pleasure craft traffic (to name a few).

Wollaston Lake Water Quality 2023 Results

The Wollaston Lake, State of the Lake review highlights a potential negative trend toward higher nutrient levels overall with spikes at times over the summer and two hot spots (3rd lake and Inlet) occurring in 2022.

The State of the Lake Report below documents and summarizes relevant information and identifies possible trends on Wollaston Lake. Highlights from the report were reviewed at a public meeting in June 2023 and again in August 2023 at the WLHCA annual general meeting.





The following table indicates the phosphorus readings table for the 2023 season:

Total phosphorus ($\mu\text{g/L}$) is an important water quality parameter as phosphorus is a growth-limiting nutrient that supports algal biomass. Values below $10 \mu\text{g/L}$ are generally associated with good water quality and typically support low algal biomass.

Comparable Lake Trout Lakes (MECP LPP phosphorus data)

Feedback received at the state of the lake reviews in 2023 was that people wish to review data from similar lakes in the region.

Both lakes exhibit nutrient levels at the deep spot in the lake below Wollaston Lake's historic deep spot average and current year (2023) data, based on the available Ministry of the Environment Conservation and Parks (MECP) Lake Partner Program (LPP) data.

The following two lakes are similar in size to Wollaston Lake and are cold deep naturally reproducing Lake Trout Lakes:

	2022	Historical Average
Dickey Lake Deep Spot	5.7 $\mu\text{g/L}$	5.6 $\mu\text{g/L}$
Anstruther Lake Deep Spot	5.7 $\mu\text{g/L}$	6.1 $\mu\text{g/L}$

Total Phosphorus (filtered - all in micrograms per litre - $\mu\text{g/L}$)

Date (2023)	Lake Partner Program (MECP)	WLHCA Program (Caduceon)			
	Main Lake: Deep Spot	Main Lake: Deep Spot	Second Lake	Third Lake	Inlet
May 31	N/A	12	10	7	10
June 20	N/A	7	9	3	4
July 13	10.7	10	5	2	14
Aug 31	6.1	6	12	8	5
2023 Average	N/A	8.4	8.4	5	9
2022 Average	8.4	5.0	9.4	12	13.3
Historical Average: 1997 to 2017*	6.7				

Readings in the eutrophic (very high) nutrient ■

**The average was calculated using all of the data we have for each lake between the years of 2015-2021 which for most lakes is 4 or 5 sampling years. Wollaston historical average is 1997 to 2017 of Lake Partner sampling data.*



2023- 2024 Funding Applications

During the State of the Lake Planning Process, the question of funding opportunities outside of the WLHCA and Wollaston Township was asked. The WLHCA has a history of actively pursuing

funding opportunities with several successes. The 2023-2024 period is no different and includes major funding opportunities from the federal Department of Fisheries and Oceans and Ontario Trillium foundation. In addition, the Invasive Species Centre (funded in

part by the MNRF) has increased the funding amounts available from previous years. The following table summarizes the funding sources applied for and planned for the 2023-2024 timeframe.

Funding Source	Funding Available	Application Deadline	Application Status	Amount Requested	Amount Received
Invasive Species Centre (Ontario)	\$200 Microgrant	May 31 2023	Approved	\$4000	\$4000
DFO Aquatic Invasive Species Prevention (National)	Maximum \$250,000 per year for up to 3 years \$8M pool	August 31, 2023	Project Approved not currently funded	\$640,000 over 3 years	
Invasive Species Centre (Ontario)	\$2500 Microgrant \$10,000 Acceleration	April 30, 2024	All submissions confirmed eligible, grants not yet awarded	\$5000 Microgrant \$10,000 Acceleration	
TD Friends of the Environment	\$1000 - \$5000	July 15, 2024	Application in Process		
Trillium Grow grant	TBD	November 6, 2024	Planned		





*By Mary Byrne - Director
of Memberships*

Municipal Update

Wollaston Township Municipal Council.

The last election was held on October 24, 2022. Elections for municipal government are held every four years on the fourth Monday of October. Ontario legislation (the Municipal Elections Act, 1996) also sets the length of terms in office for all elected municipal officials at four years.

Municipal government provides many services that are important to our daily lives. Roads. Waste management. Emergency response. Parks. Land use planning and development. Because municipal government is so important, we decided to check in with our elected officials and ask them how things are going.

On May 13, we sent three questions to the five elected officials – our Mayor Deputy Mayor and Councilors three – and asked that they respond by June 14. We advised that it was our intent to publish the responses in our newsletter. We asked for a response of no more than 1000 words. If we needed to edit the response for brevity, we asked a trusted citizen of Wollaston, Peter Lennox, to assist in the edits. All five responses were shared with Peter. None required an edit for length, and so,

This fall will be the halfway point in the four-year term of office of our



we here publish each response as it was received, with the caveat that as this document was assembled, there may have been slight alterations to format such as font or indentation.

The three questions we asked were:

Now that you have been in office for two years of the four-year term, what are your proudest accomplishments?

What have been the biggest obstacles you have faced?

What are your priorities for the next two years?

Response – Mayor Michael Fuerth

Good Day Mary,
Maybe I set my expectations to high in 2022, less than satisfied of the accomplishments in the past twenty months, missed opportunities. Only one major accomplishment the approval of allowing four new cell towers and updates to existing cell towers in Wollaston Township. The value of the Eastern Ontario rural network project over four million dollars fully funded by Federal and Provincial governments in collaboration with Rodger's. The new Fire Hall building was completed for occupancy during December of 2023, project approved under previous council.

During the next twenty eight months, I will continue to improve relationships with our neighbouring municipalities, upper levels of



government Hastings County, Provincial and Federal governments. On my radar since elected to council in 2014, community hub (library and community centre) of course depending on Provincial and Federal funding. Encourage council to establish a strategic plan, team building exercise setting out the vision and priorities of Wollaston Township establishing a framework that the municipalities operations, budget and asset management plan can align with. Continue to advocate openness, accountability and transparency in the daily operations of Wollaston Township. Thank you.

Michael
Mayor Wollaston Township
1:613:334:1292

Response – Deputy Mayor Paul Ordanis

1. Now that you have been in office for two years of the four-year term, what are your proudest accomplishments?

The work of the Council transfers from one term to another and can often dictate what gets accomplished. That certainly was the case with this current term beginning only weeks after the demolition of the old fire hall. Building a new fire station was going to limit this term of Council's ability to undertake new capital projects. Despite these challenges Council supported our new Chief Donnelly who has done an excellent job of working with Council to develop a professional

fire dept at the lowest cost to taxpayers. Our Fire Service is now fully trained to Firefighter 1 status as required by the Ontario Fire Marshall. In addition, Wollaston Township was able to procure 2 fire trucks well suited to our needs and difficult roads. This will help keep residents and visitors of Wollaston safe while they enjoy our beautiful township! Supporting the service reaching these levels has been my proudest accomplishment.

2. What have been the biggest obstacles you have faced?

The greatest challenge I have faced over the last 2 years has been to try and improve public areas while being financially restricted due to the construction of the new fire station.

The pavilion requires improvements and an ice resurfacer would increase the quality of skating for residents. The town center park requires updating and accessibility improvements. With an increasing number of young people in our school and community we need to get this work completed!

3. What are your priorities for the next two years?

My priorities for the rest of term are to continue to work with staff to submit applications for grant funding to move these community improvement projects forward! In addition, supporting initiatives to deal with invasive species is also a

very important priority for the next 2 years as we have seen the damaging effects it can have on our lakes. Working with the WLHCA and other stakeholders to ensure we are doing what Council can to protect our environment for future generations is always a priority.

Paul Ordanis
Deputy Mayor

Response – Councilor Sheila Currie

Now that you have been in office for two years of the four-year term, what are your proudest accomplishments?

Early on we took a number of small but significant actions to improve public access to Council and information, e.g. reinstating Question Period at Council meetings, more detailed financial reporting, publishing draft minutes between Council meetings.

I'm proud that current Council voted unanimously in favour of keeping the Nellie Lunn property as an asset for the community, and grateful for the broad support it continues to attract. In early June I met a team of volunteers from Kijicho Manito Madaouskarini who offered their services to cut fallen trees on the access trail. The MNRF, MOE, and other local wildlife experts helped confirm the approach to minimize any impact on birds and turtles at this time of year. I'm excited about next steps to assess the trails,



necessary signage and other strategies for responsible public access, continuing to address concerns of adjacent residents.

In negotiating the agreement for the new cell tower locations, I'm proud Wollaston asked questions rather than accepting the initial proposal. We took some criticism for being challenging, but ended up with a better solution reflecting the needs and wants of various perspectives voiced by Wollaston residents. Meetings were well attended and residents participated in the discussion. It was a highlight of my Council experience to receive an email from residents for whom the final decision was not quite what they had hoped, yet: "Thank-you so much for all of your time and effort. We felt heard and represented and we appreciate your service. This experience has taught us that municipal government is meaningful, powerful, and important. We feel fortunate to be a part of this community."

Other accomplishments that come to mind include containing costs for completion of the firehall and temporary housing of emergency vehicles and equipment; revising the shoreline road allowance bylaw to better consider concerns of neighbouring properties; great community engagement in events such as the 2023 Santa Claus parade, 2024 Easter bunny egg hunt.

Note: we still have another 5

months before we're two years into our term, and I anticipate more developments between now and November. Maybe we can check back in then?

What have been the biggest obstacles you have faced?

Finances: Over the past few decades, the government funding model has shifted such that municipalities are faced with increased responsibilities and proportionally smaller transfer payments. As a rural township with a relatively small tax base and large financial commitment, Wollaston is particularly challenged. As discussed with Hastings County Warden and CAO at the June Council meeting, efforts are underway among municipal groups (AMO, FCM) to advocate for changes to the funding model. We need to keep speaking up about this, while continuing to improve our own efficiency and long-term financial planning.

What it takes to get stuff done: As a first-time Councilor I knew I had a lot to learn about municipal governance, and I've enjoyed the learning curve and building relationships with township staff. I've learned to manage my initial expectations about the speed at which changes can be made, and about the availability of information to support decision making. It has taken time and tremendous office staff effort to organize historical files and correspondence, seeking

to fill information gaps. Kudos to them for progress made, while implementing systems to manage information ongoing for easier access and use.

Communications: At times, information on local media/social media is incomplete or misleading, and this can lead to confusion or unwarranted concern on the part of residents until we connect for clarification. It's more a distraction than an obstacle, but posting or repeating posts without taking the time or care to check contents is essentially a disservice to our community. (For anyone who wants to ask what I'm thinking before they post about it, my phone number is 613-979-9052.)

What are your priorities for the next two years?

My vision for the remaining two and a half years is a Council united in ensuring township staff have the necessary resources and supports for efficient service delivery, while providing clear direction on priority areas to boost Wollaston's economic and community life. These include revenue streams, property taxation, bylaw enforcement, use of transfer station, and grants to support other programs and services (e.g. healthy active living, transportation).

There's much work to be done and we can build on the positives: our school is thriving, our community is showing up for events and for one another (Thrift Store Fundraiser



topped \$7800), new small businesses are cropping up and others are back open. The Community Garden plots are full and the pavilion is in regular use for tennis and pickleball. Completing negotiations with the school board to access the Community Gym is a priority by the Fall.

In terms of priorities directly affecting Wollaston Lake and environment, Council approved \$5,000 this year to support the Milfoil Action Committee. (Being married to the Lake Steward, I recused myself from that Council discussion.) Council has received correspondence and had some discussion about short-term rentals, and I'm watching with interest the actions of neighbouring areas and potential for provincial guidelines. (Note: The FOCA website is an excellent source of news about STRs.)

Meanwhile, I'm considering motions for Council to consider new/revised bylaws on shoreline alteration/clearing, docks, noise/fireworks. Some of the concerns about STRs apply to everyone (noise, carelessness about fires, etc.) and bylaws promote responsible behaviour by all.

I welcome hearing from you about these and other topics of concern about your use and enjoyment of your Wollaston property.

Response – Councilor JD Fentie

Response to Wollaston Lake Home and Cottage Association Questions 2024.06.14

Thank you for the opportunity to share my thoughts with your readers. It's hard to believe that we're already coming up on the half-way mark in our term.

Now that you have been in office for two years of the four-year term, what are your proudest accomplishments?

Council works as a team, so I don't claim the following as my personal achievements. They are what I'm most proud of Council having achieved.

Highlights include progress in developing the Township's operational capability during very difficult circumstances, limiting the impact on taxpayers of the 2.7-million-dollar fire hall loan and making progress on Nellie Lunn Park.

We improved operational capability by hiring a new Office Assistant and Clerk and bringing in a very experienced CAO/Clerk to address the issues arising from the independent investigation of the Mayor.

Repayment of the fire hall loan alone would have required a 9.5% increase in taxes. Through careful analysis of the

financial requirements of the Township, Council managed to keep the increases to less than 10% at a time when other townships were having similar increases simply due to inflation.

After years of neglect, closure and a failed attempt to sell Nellie Lunn Park, Wollaston Township has taken concrete steps to develop a plan for the park's rehabilitation and ongoing operation. A survey of the road allowance that the access trail follows is in place and confirms that the trail is entirely on Township land. A recent partnering with the Kijicho Manito Madaouskarini Algonquin First Nation provided for the clearing of derecho damage along this access trail at no cost to the Township. This will enable authorized personnel to access the park to prepare a site assessment, an important input to any planning for the park and its ultimate re-opening.

We have also set up a Nellie Lunn Park Reserve Account at the Township to allow for tax-deductible contributions. For your members that would like to donate to the rehabilitation of Nellie Lunn Park, please contact OFFICE@WOLLASTON.CA or call (613) 337-5731.

2. What have been the biggest obstacles you have faced?

Going into office I thought we would be able to move much more swiftly than has been the case.



Procedural constraints meant to protect the democratic nature of municipal business account for some of this. While necessary and beneficial to the interests of the public, they slow things down. Coming from a business environment this has been an adjustment.

More significantly, organizational effectiveness wasn't what I had expected. After our first year in office the Clerk decided to move on, and a new Clerk was hired. The relationship between the Mayor and the new Clerk became problematic, and an interim Clerk was hired on a contract basis to manage the situation and the office. An independent investigation found the Mayor guilty of harassment. The legal, operational, and investigative time required to address this issue had a negative impact on service delivery. We are still working through the impact of this on the team and how to move forward.

The impact of the fire hall loan on the finances of the Township shouldn't be underestimated. A little under 10% of revenue is committed to repayment of this 30-year loan, for a building and price that many feel is beyond what was necessary. A more conservative approach to replacing the fire hall would have left the Township with significantly more financial flexibility.

There has been a concerted effort by a very small group of individuals to prevent any progress on opening Nellie Lunn Park. This has led to

delays and costs, such as having a survey done to address a trespassing claim that was proven baseless.

3. What are your priorities for the next two years?

Looking forward to the remainder of our term, my focus is on organizational and financial soundness along with Nellie Lunn Park.

An effective and efficient organization can most effectively meet the needs of the Township. This can be developed through training, hiring and bringing in outside consulting resources for specialized expertise as required.

Within the financial effectiveness of the organization, it is important to have a proper financial asset management planning process that monitors key financial expectations looking forward 20 years. This will allow the Township to provide the legally mandated services/infrastructure with a reasonable budget and taxation policy.

Wollaston Township deserves to have a clear strategy for Nellie Lunn Park along with a sustainable operating model, safeguarded in perpetuity, as per the intent of the gift over 50 years ago. As the only significant non-motorized green space in Wollaston Nellie Lunn Park is a key component of the recreational portfolio of the Township along with the public beach, the pavilion, the children's

playground and the multi-use Wollaston Rail Trail.

Response – Councilor Wendy Mortimer

Proudest Accomplishment?

Survival. It is not easy to “let the process play out” when speculation is running wild and we are not able to set the record straight due to privacy and confidentiality constraints on our communications. (See the Township's May 14 press release for details.) The overwhelming support of the residents of Wollaston has been reassuring, and the return of public interest in municipal issues and community well-being bodes well for the rest of our term.

Biggest Obstacles?

While our neighbouring townships saw tax increases approaching 10% this year due to inflation, Wollaston had to start off with such an increase just to pay for our first full year's repayment of our 30 year, \$2.3 Million loan for the new firehall. This left us no budget room to account for inflation, much less any new initiatives. The firehall is an important asset for Wollaston and a huge improvement for the firefighters, but the last council's commitment to this expensive design, construction and payment plan was out of scale with the size of Wollaston's tax base.



What Priorities?

We have a backlog of work in the administration office that is frustrating to residents and councilors are hearing about it! Now that many issues are getting resolved (see above), we are prioritizing; hiring to replace retiring staff, better use of technology to free up human resources; cutting unnecessary tasks and associated expenses, and improving the budget process to keep tax increases manageable.

Wollaston's landfill site is now closed, and we operate a transfer station only. This means that we collect the waste that people bring in and segregate it according to how the township can get rid of it. Some materials can be left by residents without charge, while clear bags cost \$1.50 each. The township manages the various bins and piles, and we pay for the hauling away and disposal through contracts with companies and other municipalities. The Waste budget this year is about \$300,000, including the mandated costs of monitoring the old, closed, landfill portion of the site.

In 2025, recycling materials will become the responsibility of the producers, which will result in some changes to our old ways, although the details of the new arrangements are not settled. The popularity of short-term rentals has brought new issues around garbage management for non-residents to

the waste site and we need to develop policies to help everyone understand proper handling requirements, while ensuring that costs are appropriate, and fairly distributed.

I hope to see many improvements made to the public's use and access of township facilities such as the Peter Lake boat launch for non-motorized craft, the community centre and the pavilion. I also want to update the website and improve the ability for the public to attend council meetings and consultations.

Thanks for asking.
Wendy

*Submitted by Joanne Pozniak,
MAC Chair*

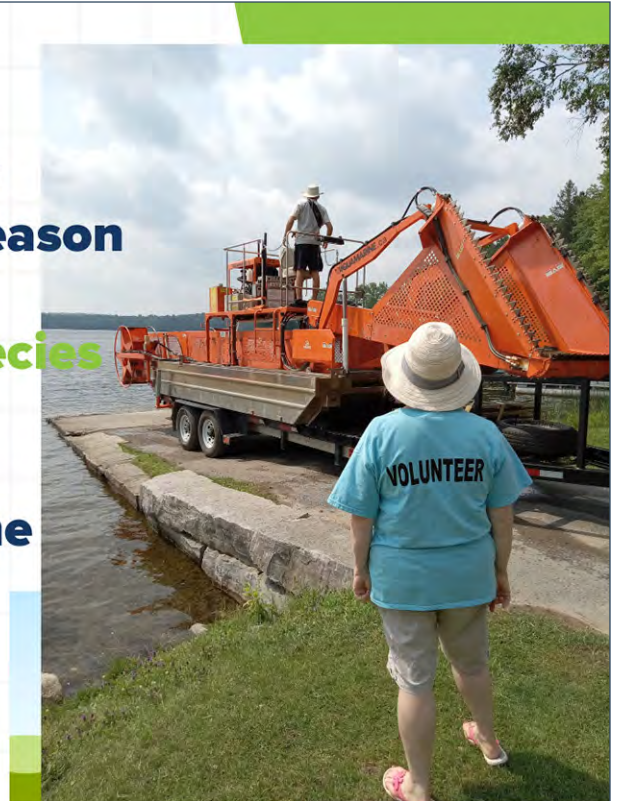


Milfoil Action Committee

Well the Milfoil Action Committee has been hard at work for another season, collaborating on continued projects, such as the mechanical harvest, benthic mat installations and yellow milfoil markers but also some new ones! This season the Bancroft OPP Community Officer will be conducting a Water Safety and Invasive Aquatic Species presentation at Coe Hill Public School. We also hope to host a small but effective Snorkel and Hand Harvest event in the channel between Ferguson Bay and Deer River in an attempt to spread the action projects to different parts of Wollaston Lake. The rocky “narrows” is a beautiful place but is now in need of extra community care too! Over the last few years E. Milfoil is closing in creating unavoidable fragmentation with the high weekend boat traffic through the area. The tentative date is Monday, July 15 OPENING DAY for WORK IN THE WATER or Tuesday, July 16 (stay tuned for more details).

Fundraising, specifically GRANT WRITING, is something that this season’s committee is particularly excited about too! This season, the grant writing team (Fred McConnell and Tracy McNaught) were awarded \$5000 in Ontario Grants with one more in the works this season! We would also like to acknowledge Wollaston Township for granting \$5000 to this year’s continued lake

**We’ll be out
more this season
managing
invasive species
in our
community
thanks to the**



health initiatives. We look forward to the delegation July 9th to share this seasons project plans and spreadsheets ;-)

If you are interested in getting involved with this committee or other related topics such as lake health, educational resources, community events and contests THIS SUMMER please contact us @ WLHCA.news@gmail.com visit the W.L.H.C.A. website Social Media to get intouch with us!

After 4 months of meetings, here are the 2024 M.A.C. Action Items:

Education:

- OPP and M.A.C.: Water Safety and Clean, Drain, Dry presentation @ Coe Hill Public School June 26th
- @ the W.L.H.C.A.. Annual BBQ
- @ the W.L.H.C.A.. Annual General Meeting (AGM)
- Coe Hill Fair Grounds August 25, 2024



- *Information available throughout Coe Hill (library, grocery store, post office, township office and website, community news board)

Fundraising (Grants, Cash and In Kind):

- Wollaston Township: \$5000 Granted this season!
- Ontario Grants: Aquatic Invasive Species Centre; \$5000 Granted!
- *More grants to be written throughout the summer, such as the TD Friends of the Environment Grant
- Personal donations to be put towards Milfoil Action Mitigation Efforts: bank transfers to WLHCAMemberships@gmail.com, please indicate M.A.C. donation in the memo
- Looking for: food donations for the Scuba Divers Volunteer BBQ; cinder blocks & rope; pontoon boat drivers needed and more for this year's community events! Look for the post on social media for more details!

ACTION Projects and Volunteer Opportunities:

- Mechanical Harvesting July 18 & 19:
- *Volunteers to help at the boat launch or from your own boat collecting milfoil on the lake!
- Bellville Scuba Dive Team installing Benthic Mats, Saturday, July 21
- *6 Pontoon Boats and people are needed to move dive

equipment and volunteers and project materials such as mats and stones for the installation of 6 benthic mats (4 in the big lake and 2 in Ferguson Bay).

- NEW: E. Milfoil Snorkel and Clean Up in the "Narrows" (Tentative date Monday July 15 or 16th)
- *hand removal and cutting of E. Milfoil in the narrows between Ferguson Bay and the Deer River (3rd lake). Bring your googles, weed razor, rake and nets!!
- Poker Run, Sunday August 4th
- *docks and participants needed!
- Funds generated go towards lake health and M.A.C action items around the lake!
- Coe Hill Fair, Education Booth, Saturday August 24th
- *handout and share lake health information, handout FREE stuff, enjoy the fair!

CLEAN, DRAIN, DRY your watercrafts or we will have bigger problems than E. Milfoil in Wollaston Lake!!! Be on the lookout for these...



Starry Stonewort (SSW) in Stoney Lake and Trent-Severn Waterway Macroalgae, thin stems/branchlets

similar to thick fishing line, white, star-shaped bulbils at the nodes, 3-6 mm wide and can reach heights up to 10 meters in the water column. Reproduce by transfer of small fragments.* "Pillows" of SSW

can restrict recreational activities entirely!



Water Soldier in the Trent River Long, thin, serrated leaves in a rosette

formation, flowers rise above the plant, have three white/green sepals and three white petals. Water Soldier can be submerged up to 5 m but floats to the surface in summer. This poses a threat to summer recreational activities such as fishing, boating, and swimming. Boat motors can break up plants allowing them to spread and invade new areas.



Spiny Water Flea found in all of the Great Lakes and smaller lakes in Ontario

Spiny Waterfleas is an invasive zooplankton that form large, jelly-like masses that can spread to other water bodies on commercial and recreational fishing equipment. The Spiny Water Flea outcompetes native species for food, which can have cascading impacts to the entire food web.

Before launching, and before leaving...CLEAN and DRAIN...IT IS NOW THE LAW!



By Natalie Baker

Capital Gains Increase: Are you affected?

Dear fellow cottagers, As you may be aware the Government

just released their latest budget. In this budget is a proposed increase in the capital gains inclusion rate that is scheduled to come into effect on June 25th, 2024.

While this tax increase is supposed to be targeted at only the very wealthy, it could affect cottagers who may have bought many years ago and are now faced with a sizable increase in value from their existing purchase. Capital gains on a property happen when someone sells (or gifts) the property for more than they purchased it. Under current regulations, Canadians are taxed on 50 per cent of that capital gain, whereas the new regulation would see this percentage jump to two thirds (66.7%) on any gains over \$250K.

Does this affect you? Well, if you bought your cottage recently then you are probably ok. And remember, if you bought your cottage jointly with your spouse or partner then you actually split the gain. If you are one of the many who have owned your cottage for many years then you may very well be affected. Let's look at an example.

Under current regulations, If you sold your cottage for \$1M but purchased it for \$200K, you'd be on the hook for paying taxes on



\$400K - half of your \$800K capital gain. Essentially that \$400K would be added to your income and you'd be taxed at your marginal tax rate. If the cottage is jointly owned then each of you would have \$200K added to your income in the year that the cottage is sold.

Under the new proposed rules all capital gains above \$250,000 are taxed at two-thirds (about 67%) so using the same example from above assuming joint ownership, you're taxed on 50 per cent of the first \$250K (amounting to \$125K), and two-thirds, or about 66.7 per cent, on the remaining \$150K (amounting to \$100K). Your total taxable amount? \$225K, an increase of nearly 12.5%. Obviously the problem is bigger if the potential gain is bigger and/or the cottage is only in one person's name and the problem is lessened by joint or multiple ownership as the gains get spread amongst the owners.

If you're like me you were probably

already thinking about what to do about these gains before this proposed tax hike reared its ugly head and this may be the nudge we all needed to do something. "You'll never pay less capital gains than you will right now", says Peter Lillico, a lawyer and cottage succession expert in Peterborough. No, this doesn't mean you need to sell, but maybe this is a good time to look at different tax strategies to pass the cottage on to the kids. Other strategies might involve making your cottage your principal residence but talk to an expert first.

If you were thinking of selling anyway, then this may be the impolite nudge needed to move sooner than later.

If you need my help to understand your current value or want to jump into the market I'm here to help!

Kind regards,
Natalie Baker

WLHCA Advertisers

OPEN DAILY
May 1 to
December 31
(Open Weekends
through the winter.)

THE OLD HASTINGS MERCANTILE & GALLERY



Award-winning,
with 11 rooms
to explore!

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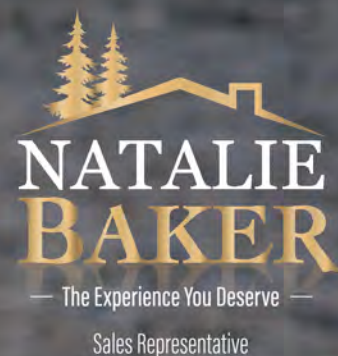
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Wollaston Lake Locations or Private on your Dock

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