



Est. 1890

NEWSLETTER

We're dedicated to keeping Charleston Lake beautiful in every way !

Winter 2008

The Year 2007 in Review

From all reports it was another great Summer and Fall at the lake. Whether it was watersports, boat cruises, fishing , swimming etc, everyone seemed to be having a great time.

Our Youth Programs continued to be a real success story. Participation in our Environmental Youth Camp, our Swimming Lesson Program and the Regatta again increased.

The Doug Hale Memorial Golf Tournament 2007 was a huge success. Please mark your calendars for August 9th 2008 and get your teams together. We can continue the success in raising funds to keep Charleston Lake environmentally sound.

Over 30 members participated in the Association sponsored seminar on Tax and Estate Planning for the Family cottage. Plans are to hold a similar seminar this July. Please also refer to the information on page 7 of this newsletter; Cottage Succession Planning: Some Basic Questions.

Weed Growth across the lake this Summer continued to be a major concern. The contributors to the weed growth and what must be done to arrest this growth is receiving the full attention of your Directors. Please refer to the articles on page 5 of this newsletter.

The United Counties of Leeds and Grenville carried out extensive work on the shoreline of the County Park. The work was to arrest serious erosion problems and employed state of the art shoreline restoration technology. The County Council extends an invitation to Charleston Lake residents planning shoreline work to examine the shoreline rehabilitation work carried out at the County Park.

A Spectacular View - many members are walking up Blue Mountain to see the scene below which is indeed spectacular. If you have not already been to the top of the mountain-mark your calendar to do so this Summer or Fall. It is an experience that you and your family will thoroughly enjoy and remember for years to come.

Again this year George Bellisle and his team managed our Marker Buoy program. Thanks George and team --you play a major role in ensuring that our lake is safe for boaters.

On the Drawing Board for 2008

Enlisted will be your support to **ban the use** on Charleston Lake of cleaning products containing phosphates. To assist you in this regard we will make available a full range of Nature Clean Products. Please refer to the article on page 5 of this newsletter - Quebec to Ban Phosphates.

Planned are free septic and water workshops, to be held at the North and South ends of the lake. These workshops are aimed at increasing public knowledge about water and wastewater in cottage country. More information on these workshops will be provided in our Summer (June) newsletter.

The spot light will be placed on **boating safety**. Visualized is a program involving education and training rather than on enforcement. In this regard we have met **with** the Brockville Power Squadron and will meet in the near future with the Ontario Provincial Police (OPP).

Strong financial support will continue to be given to the Charleston Lake Watershed Stream Restoration Project. Please refer to the article on page 4 of this newsletter.

The need for members to become Directors of the Charleston Lake Association has now become a **priority one**. Please refer to the Presidents Message on page 2 of this newsletter.

PRESIDENT'S MESSAGE - Succession

Dear Members,

Any organizations ability to perform consistently and meet changing needs depends on **succession**. This succession is critical to meeting current and future challenges.

A number of Charleston Lake Association Directors are desirous and deserving of retiring effective this years Annual General Meeting. When you have been a director for many years there comes a point when you know your creative juices are drying up and it is important to bring in new blood. New people with lots of energy and lots of capacity to take our association to its next level. On the flip side of the coin, during this year if members with these credentials do not step up to the plate and become Association Directors, I believe the association will rapidly commence a period of decline ultimately leading to its demise. **This simply cannot be allowed to happen.**

To be a Director is not only challenging but it is also most rewarding. The association has eight Directors and each Director chairs a major committee. **Meetings are very few** as much of the association's day to day business is managed via email.

I know of a number of association members with lots of energy and lots of capacity to take the Charleston Lake Association to its next level. I ask these members to ensure that the Association continues to remain the largest Association in Eastern Ontario, and highly respected due to its pro-active programs designed to protect Charleston Lake. I ask these members to become Directors of our dynamic association.

For additional information please contact me at (613) 924-1598 or via email at don.curry@sympatico.ca

Don Curry

President-Charleston Lake Association.

Tip of the Hat to the " World of Web Design" (WOW DESIGN) , a group of senior Athens District High School students whose goal is to produce the best publication products for organizations such as our CLA. WOW DESIGN is updating our www.charlestonlakeassociation.ca website so that it becomes user friendly and make it our major tool for communicating with it's members. If you have any ideas please pass them on to Chris Cook, Design Specialist at 196565@usbcd.on.ca or to Bill Borger,CLA Director.

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While the Association makes every effort to ensure the accuracy of information contained in this newsletter, it cannot accept responsibility for errors and omissions. Readers are urged to obtain professional advice before acting on the basis of the material contained in this newsletter.

This newsletter is published regularly By the Charleston Lake Association for its' members and those persons interested in Charleston Lake. Comments and/or submissions are welcome and should be forwarded to The Secretary, Charleston Lake Association, P.O. Box 609, Athens, ON, K0E 1B0

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**For Membership
Information
Call 613-924-2809**

Official Plan Township of Athens

We are working closely with the Council Township of Athens in the preparation of their revised Official Plan.

What is an Official Plan?

An Official Plan describes the Townships policies on how land in the Township should be used. It is prepared with input from Township residents and organizations and helps to ensure that future planning and development will meet the specific needs of the Townships community. Excerpts from the Charleston Lake Associations input to the members of the Townships Official Plan Steering Committee are as follows:

- The primary objective of the Charleston Lake Associations is to preserve Charleston Lake for generations to come.
- We have prepared our own Official Plan published as the Charleston Lake Management Plan. In this plan we outline our action plan and numerous tasks and strategies to work towards our guiding principle which is to *guarantee the right of future generations to enjoy the lake as we have, undiminished in any way.*
- Much of this we can accomplish on our own but for the rest we need the help of others. Of the outside help required, a great deal will have to come from the municipality.
- There are two aspects to the help and support we are seeking. The first is based on the fact that Charleston Lake has been declared an *at capacity lake* by the Provincial Government. This designation emphasizes the need to be diligent in our approach to further development on the lake. Especially concerning restrictions affecting lot size and set backs. It also brings a clear warning that we must be proactive in our approach as well. This concern is more broadly covered in our Charleston Lake Plan of which you have a copy. Please refer to Section 3, pages 49-53, to which we draw your particular attention.
- We are therefore asking you to consider some minimum standards for new development on the lake. We are suggesting a minimum size of 1 ha (2.5 acres), a minimum frontage of 60m (197 ft), and a minimum set back of 30m (98 ft).
- We encourage you to ensure the municipal runoff is controlled where possible, where eventual seepage into the natural water flows will damage the lake. We are in addition, seeking your support in providing a septic system Re-Inspection program, particularly with respect to lake front properties. The second aspect is with respect to consistency.
- We on the lake consider ourselves as one community. We work together through one association. It would therefore be beneficial if the rules that impact us were the same. It is for that reason we ask you to consider, in so far as they apply to lake front properties, that the zoning and other relative by-laws, be wherever possible, the same as those for the other township on the lake.

These are our concerns. We would be pleased to elaborate on any and all of them. We are also willing to work with you in any way that you think is appropriate in the development of your Official Plan.

John C .Swift
Chairman--Municipal Affairs Committee



Charleston Lake Watershed Stream Restoration Project

The Charleston Lake Environmental Association (CLEA) provides funding to the Leeds County Stewardship Council (LCSC) for projects to improve water quality on the Lake. One of the objectives of the Charleston Lake Plan is to reduce excessive nutrient supply to the lake from all sources to prevent further enrichment and loss of oxygen. There can be a varying degree of nutrient runoff into the streams which feed Charleston Lake, depending upon the kinds of agricultural use.

This work started in 2003 and 2004 with projects on four farms along Fosters Creek. The projects included a variety of techniques to limit cattle access to the stream, provide an alternative source of drinking water, and rehabilitate the riparian area. One kilometre of fencing was constructed, four alternative watering systems installed, and over 5,000 trees planted.

Following on the success of the Fosters Creek project, LCSC received additional funding from the Greencover Canada Program and Eco-Action (Environment Canada) to implement projects on Beales Creek. The Greencover program is designed to create demonstration areas on farm properties of best management practices for water quality protection. The Eco-Action project also includes work on some hobby farm or non-farm properties. By the end of 2008, projects on 9 properties will result in the construction of over five kilometres of fencing, installation of four alternative watering systems and six new or improved water crossings, and the planting of over 10,000 trees.

The projects are well-supported by the community. Project partners include the landowners, CLEA, Cataraqui Region Conservation Authority, Ducks Unlimited, Eastern Ontario Model Forest, Frontenac Arch Biosphere Reserve, Human Resources and Skills Development Canada, Leeds Federation of Agriculture, Leeds Soil and Crop Improvement Association, Ontario Ministry of Natural Resources (CWIP), Trees Ontario, and the Wetland Habitat Fund.



New page-wire fencing protecting eroded creek bank on Elbe Creek



Cattle drinking from solar watering system on Foster's Creek

For Your Information

Information from the Ministry of the Environment (MOE) Concerning the Recent Algae Bloom Outbreaks in Ontario

Ontario experienced a 10 fold increase in the blue-green algal outbreaks in 2007

Also noted was an increase in conjugating algae (spirogyra) -big balls of fluff, and chrysophytes-looks like pollen.

It is believed that the filamentous algal blooms may be increasing due to Zebra Mussels taking up nutrients and depositing them close to shore.

Although blooms are generally occurring on the higher phosphorous lakes, there have been some unexpected blooms in low productivity lakes on the shield such as Bagot Long lake.

Explanation - perhaps the weed situation is due to the drastic change in the climate. Winter ice was at record lows last year, and lake temperatures were at record highs this summer.

Recommendation - best recommendation is to continue to try and control phosphorous levels through a variety of programs.

Quebec to Ban Phosphates

As part of its plan to combat Algae, Quebec is planning to ban phosphates in all cleaning products. Fortunately for us at Charleston Lake we have a full range of Nature Clean products. Nature Clean offers non toxic environmentally safe alternatives for household cleaning, laundry and personal care products. Your association strongly encourages the use of these products. They are available at the following locations.

Charleston village end of the lake

---Charleston Lake Associations Information Centre

---Dockside Restaurant

---Kelseys Marina

---Lake Line Lodge & Marina

Outlet-Lansdowne End Of the Lake

---Lansdowne Freshmart

Well Aware

This is a voluntary, confidential, non regulatory service delivered by REAL / LL Green (Rideau Environmental Action Committee/Lanark and Leeds Green Community). Well Aware guided self assessments conducted by trained and certified Water Guides help rural well owners identify priorities for action to protect their drinking water source. Best of all it's FREE. Contact REAL /LL Green at 613-283-9500 or www.wellaware.ca. If you have concerns about your well water quality, give them a call and arrange for a visitation.

FOR YOUR INFORMATION

COTTAGE SUCCESSION PLANNING: SOME BASIC QUESTIONS

Will I pay taxes when I sell my cottage or change ownership?

Yes. For most people the cottage is their secondary residence. It is only the sale of the primary residence that is not taxable. If the value of your cottage has increased since it was purchased, then there will be taxes owed on the gain in value. A change of ownership to someone other than your spouse will be deemed a sale, and will also trigger potential taxation.

Can the taxation from the sale of the cottage be avoided?

No. It is difficult to avoid paying taxes from the sale of the cottage, but there are ways to reduce or compensate for the effect of taxes. Keeping receipts for all capital improvements or gifting early --taking the tax hit now as opposed to later is one way to reduce taxation. A Life Insurance policy can offer a way to provide for a pool of funds to assist with the effect of the taxation. The policy could be used to pay the taxes.

Should I give the cottage to the kids now ?

Possibly. There are a great number of issues to consider in giving the kids the cottage now. You need to know if the children actually want to own the cottage. There will be some income tax implications. You will be giving up your right to ownership. If you pass the ownership to your children, you need to consider how to keep the property in the family, not in the spouses family, in case of divorce.

These are just a few of the financial planning issues that need to be considered when the time comes to sell or pass the cottage to the children. You need to talk to your children to truly understand their wishes. You want to make sure that their wishes coincide with your wishes. You need to work with professionals such as lawyers and financial planners so that all of the legal and taxation issues have been appropriately considered.

If you have further questions about cottage succession planning--please do not hesitate to contact Director Bill Borger at (613) 924-2809 or by email at borgew@ripnet.com.

ARE YOU MOVING ?

Make sure your newsletter moves with you!

Take a moment to provide us with your new address so that we can ensure uninterrupted delivery of your Association Newsletter

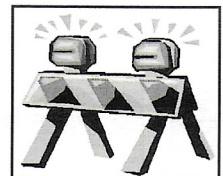
3 easy ways to do it

Phone:
613-924-2010

E-mail:
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Athens, ON K0E 1B0

**PLEASE
ERECT
PROPER
WARNING
SIGNS**



If you create open water on the ice this winter,
REMEMBER...
you could be held responsible!

FOR YOUR INFORMATION

Vision for Charleston Lake

The Charleston Lake Associations, their partners, lake users and property owners share in the following vision for the future of Charleston Lake:

We are committed to maintaining:

- the highest possible water quality
- pristine landscapes and beautiful vistas
- all of the fish, wildlife, birds and plants that belong here and the opportunity to see them in nature
- tranquility, peace, privacy and an ambiance that enhances the spirit
- a sense of community, family roots and traditions
- commercial and recreational uses that benefit the local economy without hurting the natural integrity of the lake
- a safe lake with public accessibility for all to enjoy

Our guiding principle is to guarantee the right of future generations to enjoy the natural heritage of the lake as we have, undiminished in any way.

Charleston Lake Environmental Association (A Charitable Trust Foundation)

Mission Statement

The Charleston Lake Environmental Association, (CLEA) is a separate and distinct organization from the Charleston Lake Association (CLA).

The principal function of CLEA is to act as the fund-raising wing or component of CLA and to assist that organization, and others, which engage, or may engage from time to time, in programs relating to the ecological environment of the Charleston Lake area and watershed.

CLEA will seek individual donations and grants of funds which will be passed on, as directed by the Board of Directors of CLEA and as mandated by the Federal Government Offices of Customs and Revenue. CLEA is authorized, under its Constitution and By-Laws, to acknowledge any receipt of gifts by issuing receipts for the purpose of Tax Deductions.

A secondary function of CLEA is to assist in the development and physical maintenance of the "Conference Centre and Offices" to serve both organizations, CLEA and CLA.

Yes!

I / We wish to help keep
Charleston Lake Beautiful
and Healthy

Enclosed is my / our
tax deductible donation of:
\$25___ \$50___ \$75___
\$100___ Other \$___

Make cheques payable to C.L.E.A.

Mail to:
CLEA, Box 609, Athens, ON
K0E 1B0

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**Charleston Lake Association,
P.O. Box 609,
Athens, ON, K0E 1B0**

Winter 2008

Charleston Lake Association



**For 118 years now, keeping Charleston Lake
beautiful in every way**