



# Leech Lake **Cottagers' Association** **NEWSLETTER**

Canada Day 2024

## Annual Meeting

We had a good, efficient annual meeting over Zoom on Wednesday, June 12. Our president for the last three years, Susan Baskin, stepped down from that role as of the meeting. Her love of and commitment to the lake and the association are deep. We send her a huge thank you for all of her efforts for the LLCA and Leech Lake over the years.

The rest of the executive has agreed to stay on for another year and we will carry on, but it would be best for the association and the whole lake community if an LLCA member would step up and volunteer to fill the president role.

Draft minutes from the annual meeting are attached, and will be posted on our new website.

## Save the Date

Bug Count (benthic monitoring)	Sunday July 21
Photo Contest	Entries due by Thurs July 18
Leech Lake Regatta	Sunday August 4 noon-3
Bottle Drive	Every Sunday in August

**We need volunteers for all of these events – please contact [leechlakesecretary@yahoo.com](mailto:leechlakesecretary@yahoo.com) and we'll get you organized to help out.**

## Road Work Ahead

**Road grading - Early July**

**Culvert resets - Mid / Late July**

**Additional gravel on North and South roads - Mid / Late July**

**Road edge brush clearing – Mid July**



Reach out to our roads team at [leechlakeroads@gmail.com](mailto:leechlakeroads@gmail.com) if you would like to lend a hand or two.

## The 16<sup>th</sup> Annual Leech Lake Bug Count is Coming!

When? Sunday July 21st @ 10am

Where? 1037 Lakeshore Drive North

What? Leech Lakers join together to count some creepy crawlies. This is an important part of monitoring our lake health. Great fun for kids and adults alike!

What else? BBQ Lunch & Prize draw – and voting for your favourite photos in the photo contest!

RVSP to [leech.lake.stewardship.committee@gmail.com](mailto:leech.lake.stewardship.committee@gmail.com)

## Leech Lake Photo Contest - July 2024

We're holding a photo contest for nature and wildlife photos that you've taken around Leech Lake. Join the fun – your photos may win prizes, and may go on our new web site!

Here are the details:

- Send your photos to [leech.lake.stewardship.committee@gmail.com](mailto:leech.lake.stewardship.committee@gmail.com) by July 18.
- Photos will be voted on by Leech Lakers at the Bug Count on July 21.
- There will be different categories for the photos i.e. kids/adults/wildlife/nature
- Photos will be displayed on the web site over the summer.
- DEADLINE FOR SUBMITTING PHOTOS: THURSDAY JULY 18

## Will You be an LLCA Road Champion? – by Blair Clark

As a lake community, steep increases in contractor prices for both labour and equipment have made the role of volunteer contributions more important in keeping our dues increases modest while still keeping our roads in excellent condition. Some are able to donate their time and the equipment at their disposal to fill potholes, dig out rocks, etc. Special mention to our venerable road chair, Guy Pattison with his ATV and trailer, Lloyd Watson with his tractor, Al Rolin with his ATV and trailer, and Ian Stewart with his tractor for their contributions to both routine and emergency work. They are our current LLCA Road Champions. Not all of us have either the time, the equipment or the expertise to contribute to this endeavour.

For this reason, we want to introduce another way that some of you can contribute and also be LLCA Road Champions, and that is by donating a load of gravel to our roads. This requires neither time nor equipment, but will make a huge difference in the maintenance of our roads, and will free up our budgeted funds for the larger projects that require us hiring our contractor and using much larger equipment.

There are three levels at which you can contribute and be an LLCA Road Champion:

**Gold** - a hopper trailer of gravel is 28-30 tons of gravel and can be purchased for \$1,100

**Silver** - a tri-axle dump truck carries 18-21 tons of gravel and can be purchased for \$800

**Bronze** - a double axle dump truck carries 15-16 tons of gravel and can be purchased for \$600

If you would like to become an LLCA Road Champion and contribute gravel, it's as easy as sending an email to [leechlakeroads@gmail.com](mailto:leechlakeroads@gmail.com) stating what size load you want to donate and how many, and then send an e-transfer of the amount required to [leechlaketreasurer@gmail.com](mailto:leechlaketreasurer@gmail.com)

In subsequent newsletters, we will list all of our LLCA Road Champions and thank each of you for your contributions to maintaining our roads. Thank you for giving this opportunity your consideration.

Blair Clark, LLCA Roads Committee Vice-chair

## **Septic System Pump-outs**

Our service provider will be onsite Mid to late July to pump out resident septic systems.

For septic systems of 600-1000 gallons their 'all in' pricing is \$462.17. Systems that are over 1000 Gallons will cost more to be pumped out and you will be invoiced accordingly.

Contact [leechlakeroads@gmail.com](mailto:leechlakeroads@gmail.com) for more info and to book your spot.



## **Canada Geese at the Leech**

We seem to have a number of Canada geese – the scourge of birds – at the lake this year. Guy counted 30 the other day! Canada geese are bold and pushy, and they have been known to kick loons off of the lakes where the loons have made their seasonal home. Hopefully that doesn't happen here!

Not only are the geese cocky and bold, they produce a ton of goose poop that nobody wants on their property or in the lake.

It seems they just take over wherever they want to be – what can we do to make our little paradise less desirable to them? Take heart, there are things we can do. There are a couple of good resources [here](#) and [here](#).

## **Leechlakercottagersassociation.ca website is live!**

Thanks to the great support of volunteer Rebecca Waters (1076 South) we now have a website – check it out [here](#)! It is a work in progress, but it's great to have our own presence on the internet. These newsletters are found there, along with lots of other great information. There's also a photo gallery, feel free to send your photos – and any suggestions - to [leechlakesecretary@yahoo.com](mailto:leechlakesecretary@yahoo.com).

## Fish Stocking

2024 is a fish-stocking year. We will be introducing fish to the lake in September – October. This timing gives the new fish the best chance of avoiding predators.

Prices have gone up tremendously, and supplies have decreased. This means we will likely have fewer new fish to add than in some years.



## Periwinkle is Pretty, but... - by Leslie Wood



When we purchased our cottage 11 years ago there was a lot to learn, including the huge variety of plants on our property. We were part of the group shoreline assessment visits that Rebecca from the Muskoka Watershed Council did last fall, and it was very educational. One thing she suggested is that we remove the periwinkle ground cover. We had no idea it is not native to this area, that it is actually an invasive species. It certainly does grow quickly! Check [here](#) for additional information about periwinkle and how to remove it.

## Leech Lake Needs You! to Help with the Lake Partner Program

We need a volunteer to step in and collect Leech Lake water samples to be included in FOCA's Lake Partner Program (LPP).

We had a member collecting for many years but it fell by the wayside; we'd like to restart the program. It is more important than ever now that the Fleming program is gone. LPP sampling allows us to see changes over the summer, year-over-year and relative to other lakes. The two-decades-long LPP dataset can assist in the early detection of changes in the nutrient status and/or the water clarity of the lakes, due to the impacts of shoreline development, climate change and other stresses. The more information we have, the better we can protect our lake.

The volunteer would collect a water sample and take six water clarity observations over the summer. This [link](#) explains more and has a great video on sampling.

If YOU would like to participate in the LPP on behalf of The Leech, please reach out to Lake Stewardship chair Valerie McCoy at [leech.lake.stewardship.committee@gmail.com](mailto:leech.lake.stewardship.committee@gmail.com).



## Summer in Muskoka: Come out and Play! – by Guy Pattison

**Happy Birthday Canada:** It is Canada's 157th Birthday! Spend some time July 1st in Downtown Bracebridge from 4:00 pm to 9:30pm. Check out the sidewalk sales, Downtown Art Project, Live Music and Cottage Games that will include PickleBall, Badminton, Cornhole, Yardzee, Fireworks and more.

**The heart of Rock n Roll is still beating:** Summer concerts are back again in Muskoka, with too many to list. There is something for everyone, check it out [here](#).

**For the crafters and knitters:** It all started back in 1963 and this year 300+ artists from all over the country will be showcasing their works. One of the largest craft shows in North America. Find out more [here](#).

**It's a wild life:** Looking for some hands-on animal education? Book yourself a tour [here](#) where you can see Muskoka wildlife up close, very, very up close.

## **Keepers of the Lake**

It takes an army of people to build community. We know there is lots of helping and kindness that goes on around Leech Lake, and we want to call out some of our helpers in each newsletter. If you know someone you'd like to have recognized for something they did, please email [leechlakesecretary@yahoo.com](mailto:leechlakesecretary@yahoo.com) and we will get it in our next newsletter.

For this edition, we want to call out and give a big thank you to an amazing Keeper of Leech Lake:

**Lloyd Watson** - who spent a few days grading portions of our roads due to the water damage from the Thursday June 15th storm. We are blessed to have him.

## **The Sky is Not Falling** – contributed by Guy Pattison

Some clarity around the updated / proposed changes to Capital Gains taxation.

### What is changing?

In Budget 2024, the federal government announced changes to capital gains taxation to make Canada's tax system fairer.

Starting June 25, 2024, the capital gains inclusion rate will be increased from one-half to two-thirds for capital gains of over \$250,000 per year for Canadians, and on all capital gains for corporations and most types of trusts. An increased Lifetime Capital Gains Exemption would ensure most middle class entrepreneurs won't pay more tax because of these changes, and the new Canadian Entrepreneurs' Incentive would encourage entrepreneurs to invest in capital-intensive and high-growth sectors. These changes will make Canada's tax system fairer by making taxation more income-neutral—these changes narrow the tax advantage between capital gains and other forms of income, particularly paycheques.

### What is not Changing?

A fair and predictable taxation environment is important for Canadians planning for retirement and for businesses planning to invest in Canada.

To that end, the government is clarifying that forthcoming legislation and Budget 2024 changes to capital gains do not include:

- Changes to the principal residence exemption. The government is maintaining the principal residence exemption, to ensure Canadians do not pay capital gains taxes when selling their home. Any amount you make when you sell your home will remain tax-free.

- Tax elections or on paper realizations. A capital gain is normally realized on the disposition of a capital property. With limited exceptions this requires the taxpayer to legally transfer their interest in the property to another person. The current income tax rules do not permit taxpayers to elect to realize a gain or loss on their property without an actual transfer and the government does not intend to introduce such an election.
- Capital gains averaging over multiple years when the \$250,000 annual threshold for individuals has been exceeded. Under the new rules, Canadians with up to \$250,000 in capital gains from January 1 through December 31 of each tax year will not pay any more tax; individuals will only pay more tax on capital gains above \$250,000. Capital gains cannot be averaged over multiple years to stay under the \$250,000 annual threshold.
- Splitting the individual \$250,000 annual threshold with corporations. Under the new rules, individuals cannot share their \$250,000 annual threshold with corporations they own. This benefit is strictly for individual taxpayers. Corporations and most types of trusts must include two-thirds of all their capital gains as taxable income.
- Exemptions for specific assets or corporations. No specific assets or corporations will be exempt from the two-thirds inclusion rate. The two-thirds inclusion rate applies uniformly across all sectors, ensuring fairness and preventing preferential tax treatment.
- Time-based or other distinctions. There will be no special rules based on how long an asset is held, or other such criteria. The same inclusion rate will apply for all capital gains, regardless of the type of asset or the length of time it was held before selling. These clarifications ensure that measures to improve tax fairness do not provide new loopholes or uncertainties about the tax system.

All of this information comes from the Government of Canada website.

## **FOCA Log-in Change**

FOCA has informed us that they have a new log-in system for members (LLCA is a member). In the FOCA member area there is a ton of great info. Watch our members-only FB group for specific info on how to access this FOCA members-only area. If you are a member of the LLCA but not part of our FB group, you can email [leechlakesecretary@yahoo.com](mailto:leechlakesecretary@yahoo.com) and get the new log-in information that way.

## **Bits 'n Pieces**

1. **FOCA Alert:** the most recent Federation of Cottage Associations newsletter is full of great [information](#).
2. **Turtle Season:** It's turtle time again! Please watch the roads carefully. If you see a turtle on the road, help it along in the direction it is going. Sometimes standing behind it is all the motivation it needs. Sometimes, a gentle prod with a stick or foot will do the trick. If you're feeling like a turtle hero, you can gently pick it up by both sides of the shell and carry it to the shoulder of the road.
3. More info on Friends of the Muskoka Watershed (FOTMW) can be found here – <https://fotmw.org>. For the kids, check out how you can become a Citizen Scientist with FOTMW.

## LLCA Contact Information

<b>President</b> - vacant	<b>Vice-President</b> - Robert McGill <a href="mailto:rob@ramlaw.ca">rob@ramlaw.ca</a>
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