



*little silver and
rainbow lakes
property owners
association*

**MINUTES OF THE
52nd ANNUAL GENERAL MEETING**

JULY 5th, 2025, 10:00 a.m.

COFFEE & TREATS 9:30 A.M.

MEMBERS IN ATTENDANCE:

Sue Sammut	Russ Viire	Bruce McKeigan
Lynn Tarzwell	Marg & Bob Irwin	Jacqueline Prenevost
Alison Bentley	Nellie & Christine Gervais	Mark Peabody
Alissa & Mike Leering	Heather Dobroshinsky	Christine & Jim Walterhouse
Mike Moriarty	Margo Ayers	Brenda King
Stephen Katz	Helen Chambers	Ann Schulz
Christine & Dierdre Piper	Richard Mosley	Elaine & Stephen Scott
Christine Ormsby	Lorraine Touchette	Lynne & John Lang
Monica & Michael Poulin	Mike Johnson	

ASSOCIATION EXECUTIVE:

Frank Johnson, President
Carol Morgan, Treasurer/Area Rep
Frank Sammut, Lake Steward
Cathy Anderson, Secr./Area Rep
Tom Ellis, Area Rep/VP
Steve Hiltz, Area Rep

1. **REGRETS:** Steve & Debie Gemmell, Sandra & Mike Miskiman, Sharon Johnson, Janet Conlin, Janet Harley, Jean Hollebhone
2. **GUESTS:** We welcomed a number of guests from Maberly Pines, as well as Gordon Hill, Haley Matschke from the Rideau Valley Conservation Authority (RVCA), Michelle Lewin from the Federation of Ontario Cottage Associations (FOCA) and David Philipp from the BaSS Project.
3. **MINUTES FROM 2024 AGM:** Accepted as [posted on our website](#).
4. **WELCOME:** Frank Johnson welcomed us all. He extended thanks to the ABC Hall for hosting us, as well as to Sue, Lynn and Cathy for providing the refreshments.
5. **TREASURER'S REPORT:** Carol Morgan

a) Membership and Fees–

Carol noted that we currently have 74 Association members (down from 87 in the previous year), and that our bank balance as of July 1st is just over three thousand dollars. She explained that discussing our budget and membership can be confusing, as our “tax year” runs from January to December, but our memberships go from July to June. Area representatives on all three roads will be reaching out to those who have not yet paid their annual fees in an effort to increase our membership for the coming year. Carol indicated that we will most likely need to increase our membership fees, which she stated were still very low compared to most other neighbouring lakes. If there is an approved increase, she will justify directly with those who have already paid or have paid several years of their membership fees in advance.

b) Budget Approval–

Carol outlined our current budget, which was approved as presented.

c) CRA Tax Filing–

Accountancy fees were included for the first time in this year's report. Carol explained that although we had to pay a professional accountant to do our 2024 taxes due to the increased complexity with donations having been received for our OLT appeal, they should be much simpler in future. It is hoped that a member of our Association with a background in accounting may step forward with an offer to assist with tax filing going forward.

d) Calendars–

For the past few years, the Association has been paying for one calendar for every paid membership on the lake. Additional calendars were offered at a fee. A discussion amongst the membership present indicated that the costs of providing a free calendar to all Association members was prohibitive, especially since some members were not interested in receiving one. It was decided that, going forward, the Association would consider a partial subsidy of the calendar's production cost, which would hopefully be mostly recovered by members' purchase of additional calendars, or alternately would offer to produce the calendar at a fixed cost borne entirely by the purchasers.

Following her presentation, Carol Morgan asked Tom Ellis to address the membership about the need for Association insurance, which is tied to the proposed increase in membership fees.

e) Insurance– Tom Ellis

Tom has been consulting with Cade Associates, who are affiliated with FOCA, about the necessity of insuring the Executive in these increasingly litigious times. The representative from Cade reported that 85% of Cottagers' Associations carry insurance. He reported there are new cases continually coming to light in which cottage associations are being sued. These lawsuits could be internal (ie. launched by residents against the Association) or external (e.g. launched by the municipality in which the Association is situated or by contractors or others on site). He related one incident in which a cottager had sued their lake association because it published their deteriorating water quality online, complaining that as a result they had "lowered my property value." Having insurance for the Association would provide significant peace of mind. Without insurance, the basic cost of retaining a lawyer to defend against such lawsuits could be as high as ten thousand dollars. With insurance, the costs of defending would be covered even if unsuccessful. It was reported that there are some residents who choose not to join lake associations or to volunteer on the Executive due to lack of liability coverage. Further, lack of insurance has prevented the Executive of our Association from pursuing social activities for our community such as a Canada Day Boat Regatta, community barbecues, etc. due to concerns regarding incidents that might occur at those Association sponsored events resulting in possible litigation. It was proposed that the Association purchase an insurance policy through Cade Insurance with general liability coverage of \$2,000,000, and Directors and Officers liability coverage of \$2,000,000. The total cost of that insurance would be \$850.00 annually. To cover the associated costs, an increase in Association membership fees by \$15.00 annually was suggested, raising annual membership fees from \$20 to \$35.

A discussion followed, including questions about whether having insurance might open us up to lawsuits. Deductibles were also discussed. The possibility of calendar sales covering the insurance was raised as well, but was considered too unreliable.

Motion–

Motion was made by Carol Morgan, seconded by Jim Walterhouse, that the Association procure insurance from Cade Insurance, as outlined by Tom Ellis in his presentation. All in favour.

Motion–

Motion was made by Carol Morgan, seconded by Jim Walterhouse, that our Association membership fees be raised from \$20 to \$35 per year to cover those costs. All in favour.

6. **EXECUTIVE NEWS:** Frank Johnson

Frank has agreed to stay on in the position of President of the Association for one more year until the current ByLaw issues with TVT have hopefully been resolved.

Motion–

Motion was made by Frank Johnson, seconded by Steve Hiltz, that the position of Vice President be recreated in our Association's constitution. All in favour.

Tom Ellis was acclaimed to the Vice President position. Cathy Anderson agreed to take on the Secretary's position. Frank Sammut will stay on as Lake Steward, Steve Hiltz as Area Representative for Silvery Lane, and Tom Ellis as Area Representative for Rainbow Lane.

We also added two new Area Representatives: Jim Walterhouse for Rainbow Lane, and Margo Ayers for Silvery Lane. After the meeting, Richard Mosley volunteered to join the Executive as an Area Representative for Little Silver Lake Road.

All members of the Executive were approved by a show of hands.

We noted with many thanks the years of dedicated service by Lynn Tarzwell as Secretary, and Sue Sammut as an Area Representative for Little Silver Lake Road.

7. MUNICIPAL AFFAIRS: Frank Johnson

a) Ontario Land Tribunal Appeal–

Our appeal at the Ontario Land Tribunal has ended, at significant financial expense and through tremendous personal effort, particularly by Frank Johnson and Gordon Hill. To summarize, the outcome of the OLT appeal means that our property owners should encounter few if any difficulties obtaining permits from Tay Valley Township if their property is already developed. However, if a property is vacant, the property owners are not protected by TVT's new ByLaw. Association members were asked to contact our Association President Frank Johnson should they encounter difficulties obtaining permits. Following the OLT decision, a meeting with the Reeve and several Councillors was felt to be somewhat positive in tone. Subsequently however, TVT's CAO provided FOCA with contradictory information about the outcome of the OLT appeal and its implications, which was published on FOCA's webzine. Frank and others are working to rectify this misrepresentation of the OLT outcome.

8. LAKE STEWARDSHIP AND WATER QUALITY: Frank Sammut and Haley Matschke (Rideau Valley Conservation Authority)

RVCA have been working together with Frank and other volunteers on our lakes to monitor water quality. Water testing is completed four times a year. Haley Matschke reported in detail on the water quality of our lakes. Test results are available from 2001 to present day. 3179 water samples have been taken in those years. Little Silver Lake has 2 deep and 3 shoreline sampling locations, and Rainbow Lake has 1 deep and 1 shoreline sampling location. The results of the 2024 samplings indicated that the total phosphorus (TP) content is slightly elevated at one deep water test point on Little Silver Lake. Rainbow Lake's TP and nitrogen (TN) levels are both high as measured at the shoreline sampling location. Haley indicated that the most important measure of water quality for lake health is TP, and the most important measure for human health is E coli levels. Little Silver Lake is generally holding within provincial guidelines on all deep

water measurements of TP over time, but there are increasingly more outliers testing above these guidelines. Rainbow Lake's deep point measurements are trending higher overall with increased variability, and a slight increase in outliers is observed. These differences can be explained by different lake characteristics, Haley explained.

One concerning issue is that there is less oxygen in the lake at depths. The layers do not interact during the summer after the lake has "turned over", so the bottom layer is not getting oxygen.

On the plus side, both lakes generally have good natural shorelines that buffer runoff. The RVCA offers many useful resources, including a [Native Plant Guide](#) and advice on [Reducing Runoff](#). As well, they have funding for Shoreline Naturalization, the Rural Clean Water Program and the ALUS Lanark, the environmental stewardship program for farmers. RVCA can send experts to visit properties and offer advice. There have been fifteen naturalization projects on Little Silver and Rainbow Lakes, including naturalization projects with plantings and clean water projects.

9. **FOCA PRESENTATION ON SOURCE WATER PROTECTION:** Michelle Lewin representing Terry Rees

Terry Rees is currently working on a pilot study for source water protection. Little Silver Lake is one of three lakes in Ontario selected for participation in the study and we are fortunate to have been included. Most of our members have a well, although some continue to draw water from the lake for personal use. Therefore, we are all significantly impacted by the health of our source water and should be invested in its protection. FOCA has developed several surveys to be completed to aid in FOCA's study. Our Association will assist in making those surveys accessible by providing the access code to FOCA's website (upon request to Carol Morgan, our Treasurer),

There is a new edition of the Lake Planning Handbook available on FOCA's website, along with a wealth of other publications of interest to our Association's property owners, whose annual Association fees provide FOCA membership and access to many benefits.

10. **BASS SPAWNING SANCTUARY PROJECT (BaSS):** Frank Sammut and Dr. David Philipp (Fisheries Conservation Foundation, an NGO running out of the University of Illinois and affiliated with Carleton University (Steve Cooke)) www.fishconserve.org — slides can be found [here](#).

Three years of serious poaching and overfishing of adult bass on Little Silver Lake has raised serious concerns about the health and continuity of the bass population in our lake. Conservation authorities are overtaxed and are not available to respond. OPP are unresponsive to complaints of poaching. Angling during the nesting season reduces reproductive success and the population cannot replenish if that continues. There is a five week period during which male bass protect nests. Unfortunately, angling is happening prior to the opening of bass season. Anglers fishing for other breeds are catching adult bass. When adult males are unavailable to protect the nests, even for as little as 10 minutes, predators take half or more of the eggs. Even those who do survive through hatching, through the fry stage and into the juvenile stage are seeing dramatically decreasing populations. The BaSS study seeks to provide a protected nesting environment

to promote an increase in successful reproduction, recruitment (independent fry), and juvenile bass. Bass populations in Lake Opinicon and Charleston Lake have been studied over years and that data provided the original proof of concept for this study. Bass levels in both lakes were dropping significantly. Hook wounds and other factors, along with the fact that those drops lessened during COVID when fishing activity diminished, convinced the Ministry to fund the study. 2024 results from those test lakes show lower hook wounds, higher nest success, higher successful fry for areas inside the protected environment established through the BaSS project. However, fishing season can be open while bass are still spawning, and males are guarding fry, which leads to lessened reproduction. This is a big concern for the health of the bass population.

Beta testing is now being expanded to 22 additional lakes. The BaSS project will involve forming lake diving teams, who will visit lakes with the aim of eventually setting up sanctuary sites, assisted by a number of volunteers from our Association membership (Frank, Sue and Bruce, and possibly others). Divers will collect baseline data, carry out aggression testing (checking males to see if they bite tag on nest or snorkeler), perform a recruitment assessment, and will take sample scales for measurement of age and growth. There is an expectation of 4-10 times improvement in protected areas.

Immediate next steps for the study coordinators will be to make a presentation to the Ministry to seek continued funding for this research project. Efforts are being made to secure stakeholder support. There will be a public comment process and a public education campaign. The BaSS study needs Associations to be on board and supportive of this initiative. As property owners, we want to leave our children and grandchildren a thriving bass population. However, in the last 50 years, human activity has threatened that. Humans have become super-predators. Participation in this study will strive to correct that situation.

Question: Is the goal to push back the opening day of bass fishing season? Yes, the hope is to move it back past spawning time.

Question: How does our area compare with the Kawarthas? Although that area hasn't been studied, anecdotal evidence indicates that bass populations are diminishing in size and number throughout the province.

11. ADJOURNMENT:

The AGM was adjourned at 12:00 noon.