

THE TWIN SISTER LAKES  
RATEPAYERS ASSOCIATION  
"VIEW THROUGH THE CULVERT  
2004 EDITION"



**Paul Wilbur (8) and Eric Wilbur (7) show their 15 ½ inch Largemouth Bass caught at their cottage on the last day of their vacation to our lake.**

**The Twin Sisters Lakes Ratepayers Association annual newsletter is a combination of stories, items of interest, and snapshots of history of the Twin Sisters Lake community located north of Marmora, Ontario in Hastings County.**

## **Welcome from your President:**

I don't know whether it is a function of aging or just my becoming more aware of the unmistakable lure of cottage life but I just can't imagine life getting any better than what we all find at Twin Sisters Lakes.

The instant that I arrive at the lake the first chore is to open the front drapes to view this spectacular place. There is the rugged nature of the shorelines and the abundance of wildlife.

Every morning the lake springs to life with the chatter of birds, squirrels, chipmunks and the peaceful cry of the loons. At night, we settle in to the chorus of bullfrogs and whippoorwills. There is definitely no place quite like Twin Sisters Lake.

It seems almost sacrilegious to start up a boat motor or watercraft and break the peaceful silence but there is the "just for the moment" thrill for a young person who laughingly flies off a quick moving tube, a delight in hearing a young boy shouting "I've got a bite", or watching parents and grandparents teach the newest water skiers how to drop a ski and go slalom for the first time.

It is easy being the President of the Twin Sister Lakes Ratepayers Association. My primary focus is to make certain everyone and everything is predictably in it's place so we can all enjoy our cottage experiences.

With your support our Association monitors fishing populations, maintains safe water qualities, we try to keep lake

water levels as close to natural as possible and we constantly educate about the dangers of unwanted species of fish and zebra mussels.

In return your Association Executive does not ask for much. We just need your support in attending our Annual General Meetings, we need your fresh ideas and your help from time to time.

Oh yes, did I mention that small \$10.00 per family annual donation that is needed to make all of this activity happen?

The Twin Sisters Lake Ratepayers Executive astounds me with their fresh new ideas. Quietly they make certain that all of the important maintenance jobs are done such as posting signs at the public landing, maintaining and storing emergency oxygen bottles, completing and recording water testing reports, checking for water clarity, and constantly verifying our waters are free from unwanted species of fish and weeds.

All in all, I think they have done a great job in 2004!

Enjoy your time at the lake and respect each others use of the water but most importantly just have fun.

Jack Watkins  
President

**THE ANNUAL  
GENERAL  
MEETING IS  
SATURDAY,  
AUGUST 14<sup>th</sup>, 2004  
AT 10:00 A.M. AT  
THE POMEROY  
COTTAGE  
BETWEEN THE  
LAKES. HOT  
DOGS AND  
DESSERT WILL  
BE SERVED  
FOLLOWING  
THE MEETING.  
COME AND SAY  
HELLO.**

**REMEMBER  
YOUR LAWN  
CHAIRS**

**Feature Stories:**

**MYSTERY SOLVED!**

**By Barb Craig of the East Lake**

Since buying a log cottage many years ago we have had our share of challenges with the invasion of bats, ants, mice and even birds flying through our windows.

In the spring of 2003 we were confronted with a new challenge. We arrived at the cottage, unpacked the car, and immediately flopped on the couch. Suddenly, we noticed the windows were covered in a film of .....mud? The

windows looked as though there had been a mud storm. Perhaps a bear had wiped its big paws across the glass? There were big claw marks on the window sills as well. However bears can't fly so when we saw the bedroom window upstairs we knew it had to be something else.

After washing the windows from top to bottom, we were dismayed to find them just as dirty and just as muddy when we returned the next weekend. This time we noticed gigantic amounts of bird dirt on the deck, chairs and window ledges. As well, the screens on the front and back doors had been ripped apart.

Week after week, this scenario repeated itself. The mystery creatures also ate the wood and caulking from around the windows and even pecked little dents in the windows.

We consulted a pest expert, pulled down the blinds, removed the loon decoy sitting in the window, stained the window ledges, nailed plastic owls everywhere and tied plastic bags to the railings. We repaired the screens numerous times, at some expense, and finally we just took the screens out as they kept getting attacked over and over.

Very early one morning my suspicions were confirmed when I heard the familiar "wonk wonk" of the Raven and then the flap, flap of his enormous wings, as he flew away from the bedroom balcony.

Alright, now we knew it was a Raven attacking our place, but why just us? And why now after all of the years we have lived here? We know Ravens are very clever and devious, and they

generally don't like people, so we had to assume that this is why they only attacked our log home when we were away.

No one we spoke with had any answers or knowledge about our predicament.

Finally, at the end of summer, we consulted with the staff at Drummond's Hardware in Marmora. They suggested using the pricey red reflective tape used by some people to keep geese away from their shorelines.

On Labour Day weekend, with the help of our former neighbour, Moe McAteer, we strung the shiny red tape all over the windows like party streamers. In fact, many passer-bys in the lake asked why we had not invited them to our celebration!

Well, that was the end of the Raven attacks at our cottage. After we left for the city, our neighbours across the bay, Ray and Suzy, reported that all week a flock of Ravens circled our cottage but did not land. They obviously feared the reflective tape waving in the breeze. Now, a year later, we remain Raven-free.

While we know what it was that attacked our cottage, we will likely never know why.

**The theme of the 2004  
Annual General Meeting  
will be the Fairness of Lake  
Property Taxation:**

By Jack Watkins

Cottage Associations across Ontario have been asked to consider supporting the Federation of Ontario Cottage Associations (FOCA) drive to have the Ontario Government examine the fairness of the Current Value Assessment (CVA) system used by the Province in assessing taxes on properties.

Through FOCA there has been a sub-committee formed under the acronym of W.R.A.F.T. which stands for "Waterfront Ratepayers After Fair Taxation".

The movement originally started in the Muskokas where the absence of available waterfront properties and mass development of the existing lands have escalated the value of waterfront properties. Families, while not having any desire to sell their long time held family waterfront properties have been forced from the waterfront due to the escalated taxes that occurred when their properties were assessed at current market values.

This same scenario is played out in varying degrees in communities across Ontario. As more and more people look for waterfront properties (like our own) our property values go up as each new sale is recorded in the Land Registry Office. With few properties actually being available to purchase our cottage property values are increasing strictly on a limited supply and high demand economical basis. Consequently, our assessments will continue to rise as well even though we have no intentions of selling our cottages.

At our Annual General Meeting on August 14<sup>th</sup>, Reeve Terry Clemens, CAO

Frank Mills from the Township of Marmora and Lake and Christine Burden from the Municipal Property Assessment office in Trenton will discuss how assessments and tax billings are assessed in our community.

The membership will be asked to take a position following the discussions as to whether we join WRAFT or not. The fee for joining will be \$200.00

WRAFT has published a brochure indicating it's primary focuses as being to:

Develop broad understanding among waterfront property owners of the inequities in the present tax system

Build a strong and unified coalition of concerned waterfront associations across Ontario

Fundraise to provide the necessary resources for a full scale effort to convince Queen's Park of serious inequities in present pure assessment-based methodology for distributing property taxes.

Research alternate methodologies for distributing property taxes in Canada, the U.S. and Europe and evaluate the best alternatives for use in Ontario.

Engage professional lobbying and public relations expertise to tell our story to the government and the public.

Continue to press for removal of education assessments from seasonal property taxes.

Their website is [www.wraft.com](http://www.wraft.com).

I do feel that we need to continue to educate ourselves on property taxation and develop local strategies that would ensure our level of taxation remains fair.

Recently, everyone owning property on Twin Sisters Lake received 2004 tax bills from the Municipality. These billings contain the Current Value Assessment (CVA) impact. We are beginning to feel the upward pressure on property taxes from this assessment system.

Our Association would be less than representative of your interests if we did not take some action on the controversial and complicated issue of seasonal property taxation.

I will need your input at the Annual General Meeting to make certain that the Twin Sister Lakes Ratepayers Association Executive is given a clear direction in representing your interests on this important matter.

At the Annual General Meeting we will also have a presentation by Ken Phillips of the Crowe Valley Conservation Authority speaking on a variety of topics including the work of the Conservation Authority, the identification of new invading species and vegetation and the processes involved for doing work in and around the waterfront. He is a very interesting and knowledgeable speaker.

**See you on August 14<sup>th</sup> at 10:00 a.m. at Pomeroy's Landing.**

## **Twin Sisters Lake** **Ratepayers Association New** **Website**

Thanks to the great efforts of Kirk Johnson of the West Lake we now have our own website at <http://www.tslra.org> . Kirk is building this site as a new means of communicating with our members on issues and developments affecting our lake community.

Thanks Kirk for your effort and we hope you enjoy our new website and visit the site throughout the year.

You might also want to check the website at [www.marmora.org/twinsisters.html](http://www.marmora.org/twinsisters.html). This site promotes the Marmora area for business and tourism. Thanks to Vic and Diane Provost for your work on this website.

### **Feature Stories:**

## **East Twin Sister Lake** **Development-1946 to 1964**

(By  
Charlie/Fred O'Neill-East Lake)

I have been asked to do a history of the development on the East Twin Sister Lake. I do qualify for this task as I first came to this lake as a 4yr old in 1946.

My father, Charlie O'Neill (who passed away in 1996 at the age of 93) originally owned the west 100 acres of Lot 29, 4<sup>th</sup> Concession, which encompassed 50% of the shoreline.

From the original 100 acres, he sold lake frontage, and in most cases with the option of constructing the proposed building.

As a boy growing up, I helped with the erection of most of these cottages built on the lake from 1951 onwards and including 1963. Listed below, in order of construction, are the cottages.

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McAteer- Dr Doug and Margery (1946) located at the east end of "O'Neills' Bay". Designed by the owner, it has a large stone fireplace in the center with a wrap-around screened porch.

Pollak-Frank and Myrtle/Westfall- Paul and Betty (1951) located at the edge of O'Neills Bay, south shore. Two bedroom and open kitchen/dining/living area plus front screened porch.

Charles O'Neill -my father (1953) located at the pine point of O'Neill's Landing. Standard 2 bedrooms, open living area and the obligatory screened porch across the front.

Note: We were the only farming family in the area who had a summer cottage. The farm was only 3 miles away. This cottage was moved along the beach in the 70's, rebuilt as a two storey 2 bedroom and now owned by my sister, Charlene O'Neill Morgan.

Young- Charlie and Joan (1954) One storey cottage erected by owner and nicely situated behind a grove of Norway pines.

O'Neill - Bill and Maureen (1956) One room cottage that grew into a full-sized cottage. Situated in the bay next to Young's' on the south shore. Built by owner.

O'Neill- Pat and Mary (1957) A cottage-style roof construction with future expansions. Built by owner next to his brother, Bill.

Heaven-Bill and Dorothy (circa 1956) Small boathouse built right on edge of south shore and used for many years. Still in good order. Builder/s unknown.

McCarthy -Dr Tom and Bonnie- (1956) Originally a large 3 bedroom building with two-sided screened porch also built very close to the shoreline. It has since been replaced by a 2 storey squared log building using the footprint of the original.

Gilgen- Russ and Anna Mae (1957) One storey 2 bedroom open plan, almost identical to Pollak/Westfall cottage. It is situated on the hillside and was renovated extensively when Russ and Anna retired. Now owned by their son, Russell and his wife Denise.

Potter-Ed (1958) Large one storey with cottage roof, similar to the McAteer roof. It had a kitchen, living room and 3 bedrooms. Now owned by the Heaven family.

Barry-Larry and Olive (1963) Sited on the top of the hill. Originally open plan concept with sleeping loft. Renovated by successive owners.

(Part Two will cover development from 1964- 1984. Stay tuned for the 2005 Newsletter edition!!)

## **OXYGEN BOTTLES RELOCATED TO SUMMER STORAGE UNIT BETWEEN THE LAKES**

As of the Victoria Day Weekend the First-Aid Oxygen Bottles have been placed in the white refrigerator storage unit on the north side of the Culvert between our two lakes. The oxygen bottles are available to all cottagers in an emergency and any cottager wanting a key for the storage unit is asked to contact Charlie O'Neil, Director of the Twin Sister Lakes Cottage Association (Phone: 613-472-1541).

Charlie is responsible for the oxygen bottles. The Oxygen Bottles are easy to use but they do take some understanding. Charlie O'Neil would be glad to demonstrate the use of the Oxygen Bottles for any lake members at our Annual General Meeting.

If you are not able to be at the meeting please contact Charlie O'Neil at his cottage on East Twin Sister Lake for a demonstration or key.

## **PHOTO CONTEST TO HAVE AN EASIER SUBMISSION PROCESS**

This will be our second year for the Twin Sister Lake Ratepayers Association to operate a photo contest. The submission criteria are simplified for this years contest. In 2004 you can

submit your photos on either a 4X6 or 5X7 format (computer generated but not enhanced photos are fine) and you can submit your photos as late as the morning of the Annual General Meeting. Our Director, Bonnie Danes, will be receiving your photos and placing them in the correct categories for judging. They will be judged by Bonnie, Mrs. Pomeroy and a non-participating judge appointed at the meeting.

We need you to submit your best photos in one, two, or each of the following three categories:

- **FUN AT THE LAKE**
- **PETS OR WILDLIFE AT THE LAKE**
- **SCENIC VIEWS OF THE LAKE**

The way the contest works is as follows.

The winning photos in each category will be chosen at the Annual General Meeting. One of the submitted photos will be chosen as “Best Over-All Photo for 2004” and that photo will be reproduced on a photo plaque frame and a recognition plate will be mounted under the frame.

The photo plaque will be given to the winner for hanging at their Cottage to show the winning entry in our Lake contest and for your lake visitors to enjoy for years to come.

Like all endeavours, this will only work if you participate. The photos must be taken in the current 2003-2004 year. You cannot submit photos from previous years.

Photos can be submitted to our Newsletter Editor Jack Watkins at 762 Pinewood Drive, Peterborough, Ontario K9K 1L4 or you can drop the photos off if you can catch him or Janet at their cottage on the south shore at the west end of the West Lake.

You can also bring your photos to the Annual General Meeting on August 14<sup>th</sup> where they will be judged.

Have fun and don't be camera shy.

## **LAKE WATER LEVELS WERE ARTIFICIALLY ADJUSTED TWICE IN JULY**

**BY: Jack Watkins**

Everyone, and certainly those of us from the City of Peterborough, will be aware of the unseasonably large amount of rainfall we have had for July. This precipitation level has naturally produced high water levels on our lakes.

The first major rain storm came on July 15<sup>th</sup> when the Peterborough area was declared a “State of Emergency” due to flooding as 8 inches of rain fell on the City of Peterborough in 1 ½ hours.



Homes in Peterborough lie in a river of rainwater on July 15th

While the rains that struck the Twin Sisters Lake area on July 15<sup>th</sup> were not anywhere near the 8 inches in Peterborough there was still a substantial downpour.

Cottagers coming to the lake the next day to enjoy their weekend found high water levels in both lakes. They began to ask for lake water level lowering immediately to make their docks and waterfronts more accessible.



**A low cement dock structure on the West Lake that was under water on July 18<sup>th</sup>, 2004.**

There was an artificial change to the lake level on July 21st that was successful in lowering the lake by about 1 inch. However, the very next day the lake received more than 1 inch in a downpour early on a Thursday morning and the effect of this first lowering could no longer be monitored.

As cottagers arrived to the lake for the second weekend of high water levels at the lake the President of GEMM Corporation, who oversees the property where the Beaver Dams are located, began to receive calls from cottagers for a further reduction in the lake levels. Despite the fact that the lake was showing signs of making it's own adjustments the Beaver Dam was opened for a second time on July 24<sup>th</sup> to satisfy these property owners.

Adjusting the lake levels at the Beaver Dam is a delicate issue. The approach we have taken is to try to open the dam in the least disruptive areas and with the least impact on the mud and stick base that makes up the dam structure.

We have experimented with the best way to artificially lower the waters in our Lake but you have to realize that any unnatural lowering of water levels is the least desirable approach. Lake levels would naturally adjust if we are patient and allow a few rainless days to occur.

I must also state that a part of this problem is that permanent docks and other lakeside structures have been built without fully taking into account the high water levels.



**An area of reclaimed waterfront will often experience flooding unless substantial shoreline protection features are built into the design.**

We will never be able to adjust the Lake levels to the satisfaction of everyone and we will use our good judgments in establishing when and how the water is to be adjusted. There is always a risk that a wet period in July could be followed by very dry periods in August and September and that will bring criticism if low water levels develop and people will be equally upset that we touched the Beaver dam at all.

High water is a less dangerous condition for cottagers than low water levels. Low

water levels bring about increased exposure of rocks and make boating more dangerous. It can also lead to a situation where docks and swim platforms become less useable.

Three of us have been appointed by GEMM to make these decisions and we will continue to strive for natural water levels unless it becomes absolutely necessary, as it has in July 2004, to make artificial adjustments.

As a little side note, on July 15<sup>th</sup> Janet and I were confronted with 18 inches of raw sewage in one of our Peterborough homes as a result of the sudden rainfall and flooding on July 15<sup>th</sup>.

Most of our Peterborough city residents sustained losses similar to our own when the pressure of water in the sewer system backed up the flow emptying raw sewage (and I mean raw sewage) into their homes. Other homes were destroyed by fast flowing flood waters that turned city streets into rivers.

I can only encourage everyone in our lake community to examine their own property insurance policies and make certain you do have sewage discharge and content insurance coverage. Flooding of the land by rain or other natural causes is generally not covered by most home insurance policies.

The sewage clean-up and reconstruction of our home in Peterborough is estimated to cost between \$40,000 and \$50,000. Please check your policies to make certain you have the coverage to protect your own properties from this type of loss. Fortunately Janet and I had placed sewage discharge on our home

owner's policy. It costs about \$100.00 extra per year.



Some of the losses at one of our homes following the July 15<sup>th</sup> flood in Peterborough, Ontario.

## **SUPPORT THE LOCAL SPONSORS WHO ARE IMPROVING OUR COMMUNITY:**

### **The Porch and Parlour Shoppe in Marmora**

Again in 2004 the Julie Maynes family has continued with the beautiful renovations of their businesses on the Village of Marmora's main street. The Porch and Parlour is a unique shopping experience offering very classy home and garden decorations and gifts of distinction that would enhance any home or cottage décor.



The front façade is beautifully designed with large windows and fancy wood trim complete with very tastefully painted

colours to give a great appearance to this store.

These major improvements by the Maynes family to their stores on the main street demonstrate an obvious sense of pride in the community. We can acknowledge the Maynes family for their contribution to revitalizing Marmora by dropping into the stores and personally thanking them for their investment in our community. You will enjoy the shopping experience at the Porch and Parlour and you will be amazed at the unique selection.

### **New Mac's Milk is a Canadian Signature Series Store.**

As you enter Marmora on Highway 7 visitors are now greeted by an ultra-modern Mac's Milk/Subway store that is a Signature Series store in the Mac's Milk chain in Canada. The beautifully constructed store provides a full Subway Sandwich outlet and a large variety of stocked items in the Mac's store. You can pick up everything you need from matches to milk, from bread to bandages as you head on up to the cottage. There are aisles of items, quick hot and cold snacks and great coffee available as well.



**The new Mac's Milk store is a beautiful store both inside and out. The Signature Series Store is a welcome site when entering Marmora.**

The interior of the store is more remarkable than the exterior. Here you will find a large selection of area and period antiques that quite amply captivate the earlier years of Marmora as a mining, logging and trapping Village. The antique displays in the upper shelves of the store will bring back memories and lend witness to the ruggedness of the Village in the late 1800 and early 1900's century.

This massive collection is worth a visit in itself and it provides a contrasting background of the Village. As we enjoy the conveniences of the new store we are surrounded by the articles of a much harder lifestyle in the Marmora area.

The next time you need milk, ice, a bite to eat or you just want to see a great antique display why not take a few minutes and drop in to the new Mac's Milk store on Highway 7 at the edge of the Memorial Park in Marmora.

### **Water Testing and Analysis Report:**

At the 2003 Annual General Meeting it was announced that the Executive would be conducting an analysis of the lake water in both the East and West Twin Sisters Lakes. The analysis was conducted in mid-August 2003 to be consistent with the testing times of previous year's analysis.

Our Vice-President Kirk Johnson and John Boivin collected a number of water samples from both lakes and submitted them for analysis to Lakefield Research laboratories. Kirk filed the report that follows on the next two pages. Thank you Kirk and John for your good work.

# Lake Water Testing and Analysis Report

By Kirk Johnson

As a follow-up to recreational water quality testing that was conducted in 1997, we have once again tested the water in our lakes to check how safe they are for swimming, and to compare our results with those previously obtained. *Please note: We did NOT test drinking water. Only surface waters were tested. All untreated surface waters are considered unsafe for drinking.*

E. coli is the bacteria of choice for testing because it indicates fecal contamination from warm-blooded animals such as birds or mammals (including humans) but does not reflect decomposing plant life. Since it is present in fecal material in very high numbers, it is easier to detect than most other “less-plentiful” bacteria. Furthermore, the presence of E. coli can be dangerous. Although most strains are harmless, some can cause serious disease. This is why we treat E. coli as if we were dealing with the harmful strain when testing.

The chart below shows the results of our testing compared to the results from the 1997 tests.

TSLRA Lake Water E.Coli Testing Results  
**Comparison Chart**

Samples taken by:

West Lake: Kirk Johnson

East Lake: John Boivin

|                     |    | <u>2003</u> | <u>1997</u> |                     |    | <u>2003</u> | <u>1997</u> |
|---------------------|----|-------------|-------------|---------------------|----|-------------|-------------|
|                     |    | cfu/100mL   | cfu/100mL   |                     |    | cfu/100mL   | cfu/100mL   |
| West Lake location# | 1  | 11          | 2           | East lake location# | 1  | 13          | 2           |
| West Lake location# | 2  | 4           | 1           | East lake location# | 2  | 0           | 15          |
| West Lake location# | 3  | 7           | 1           | East lake location# | 3  | 2           | 2           |
| West Lake location# | 4  | 1           | 2           | East lake location# | 4  | 7           | 0           |
| West Lake location# | 5  | 20          | 0           | East lake location# | 5  | 3           | 1           |
| West Lake location# | 6  | 0           | 1           | East lake location# | 6  | 4           | 5           |
| West Lake location# | 7  | 1           | 2           | East lake location# | 7  | 1           | 7           |
| West Lake location# | 8  | 20          | 4           | East lake location# | 8  | 1           | 0           |
| West Lake location# | 9  | 1           | 0           | East lake location# | 9  | 2           | 0           |
| West Lake location# | 10 | 20          | 2           | East lake location# | 10 | 1           | 1           |
| West Lake location# | 11 | 1           | 0           | East lake location# | 11 | 0           | 0           |
| West Lake location# | 12 | 20          | 4           | East lake location# | 12 | 0           | 0           |
| West Lake location# | 13 | 1           | 2           | East lake location# | 13 | 1           | 3           |
| West Lake location# | 14 | 3           | 1           | East lake location# | 14 | 7           | 5           |
| West Lake location# | 15 | 20          | 0           | East lake location# | 15 | 2           | 0           |

**How to use the chart and maps attached:** Find your property (or closest proximity) on the attached maps and note the nearest testing location number # .Then return to the chart above and compare the value from 2003 to the value from 1997 to see if the E. coli in your immediate area has gone up or down.

**What does it all mean?** Overall, our lakes are considered “very clean” in that the E. coli levels never exceeded 20 E. coli per 100 ml (cfu/100ml). Lakes that register 100 cfu/100ml or higher are considered unsafe for swimming or bathing. However, as you can see some areas are on the rise. If your local value has increased, you may want to look at what factors may be contributing to that increase. E. coli typically comes from three categories:

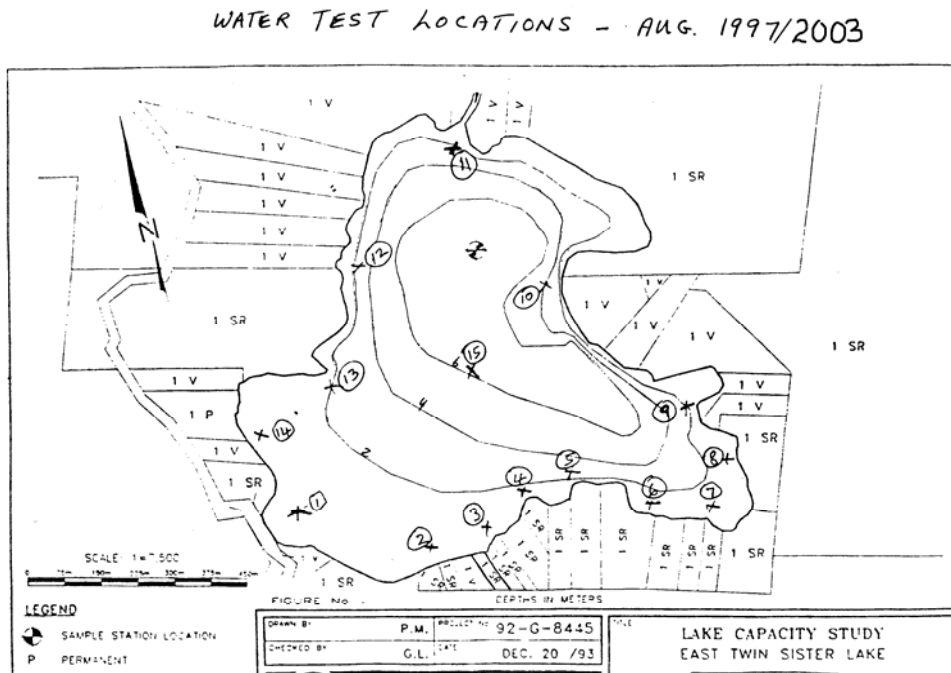
- a) **agricultural** i.e. manure/fertilizer on crops
- b) **animal** i.e. ducks, geese, wildlife
- c) **human** i.e. excrement, sewage

Ask yourself these questions: Is your property close enough to a farm to be getting contaminated runoff ? OR Are you close to areas where ducks or geese gather regularly? However, if you answered no, to those questions, then it may be time to start looking at whether your holding tank or septic bed is doing the job. A leaky holding tank, or septic bed located too close to the water, can contribute to increased E. coli content in our lake water.

At present, we are extremely fortunate that our lakes are very clean, but it is all of our responsibility to ensure that they stay that way. We need to work together to ensure our lakes remain clean for our families, and the generations to come. If anyone has further questions, please feel free to contact me on the West Lake at 81 MacGregor Lane, at home at 705-750-0021 or using the contact form on the website [tslra.org](http://tslra.org).

*\*Special thanks to John Boivin for collecting the samples on the East Lake.*

**Figure 1: EAST LAKE**



**Figure 2: WEST LAKE**

