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RIVER TALK

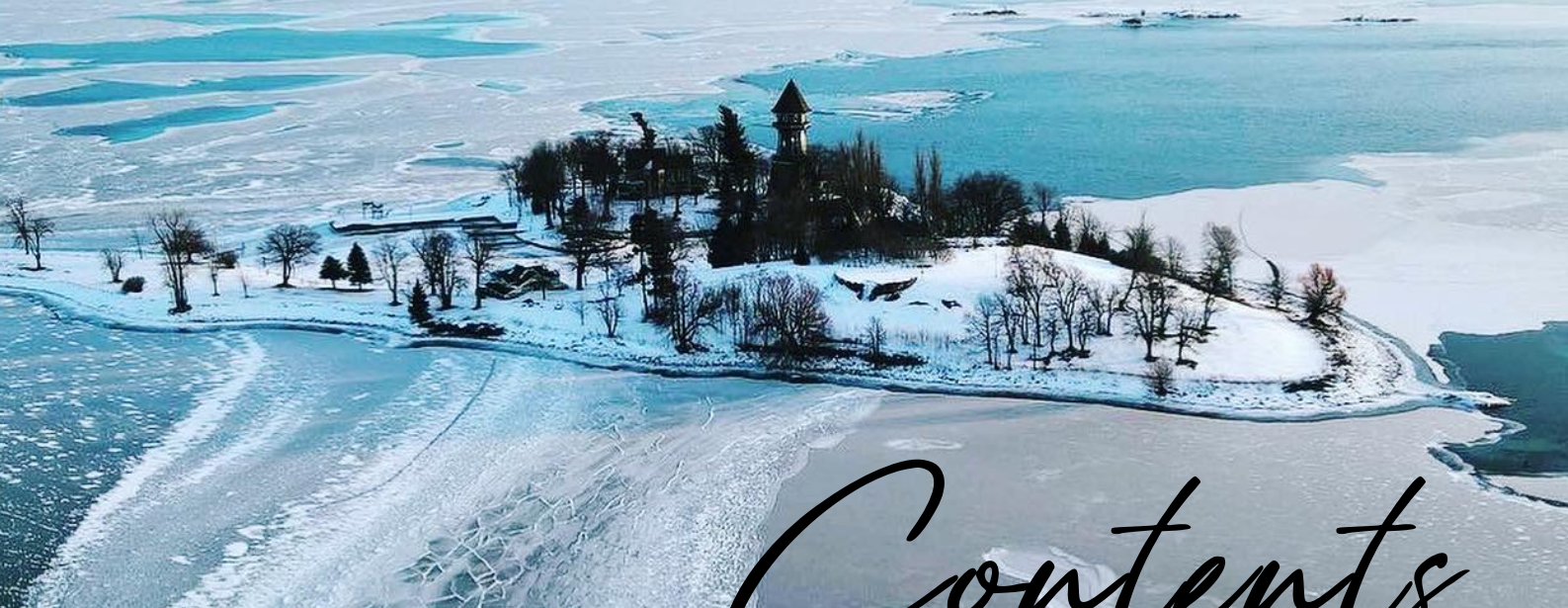


RIVER SAFETY

ENVIRONMENTAL
AWARENESS

COMMUNITY SUPPORT





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reminder!

Try clicking on a page to be taken to a
corresponding website!



President's Message



Peter Fitton

As we turn to the last page of the calendar, we ready ourselves for the 2023 horizon. A time to reflect on the past year, to gather our memories, and to make plans for the new year.

As the fall season ends and we prepare for winter it is a good time to remember your 2022 accomplishments and your quality time with family and friends. Out of sight is often out of mind, and I suggest printing some of those digital photos taken and share these memories.

After a two-year hiatus, TIA was able to convene its waterfront AGM with a tremendous turnout at the Gananoque Playhouse Theatre. From the live music, welcoming messages, a full course hot breakfast, to the TIA business meeting and entertaining speakers all attending enjoyed a return to the memories of the good old days. Go to our [website](#) to find video recordings of the day's events.

Thanksgiving for Canadians and Americans is a traditional time for families and friends to gather and be thankful for having one another, for what we have, and for living in the free world. As we approach the festive season make friendship and good will toward our fellow man a priority - life is too short not to do so.



TIA's mission is river safety, environmental awareness, and community support. We are thankful for the endorsement and support we receive from our membership, our business sponsors, and our charitable & community grants to remain sustainable. Please note TIA has launched its Annual Appeal to its membership and community to enable TIA to continue and grow. All donations from Canadians and Americans receive an on-line tax receipt.

Now, for making 2023 plans - a new year and a new you! Whether it's improving your fitness, spending more time with family, or taking up a new hobby make some resolutions investing in your health and happiness. [CLICK HERE](#) to get tips for making New Year's Resolutions and how to keep them! [CLICK HERE](#) to learn about how different countries ring in the New Year and make some traditions of your own!

On behalf of our Board, I wish you all Seasons Greetings and a healthy New Year!



From the Editor

Allison Burchell-Robinson

First, let me start off by saying there are ten provinces in Canada. Thank you to those who corrected my error in the Annual Appeal letter. My sincere apologies for a blunder that will not be repeated.

Yes, we are in the midst of our fourth Annual Appeal, one that has seen significant growth over the years and become a mainstay of our support. It is truly rewarding to see the response. Thank you to those of you who have already made a contribution. We hope the remainder will soon join their ranks.

River Talk is published eight times a year beginning with a January/February edition followed by March/April, May, June, July, August, September/October and November/ December. If you would like to become a contributor or have an idea for an article, please let us know via thousandislandsassociation@gmail.com. Your suggestions and input keep River Talk going.

Two of our Business Sponsors have contributed articles for this edition. Georgina Ratcliffe's "our Rolling River" contains pertinent and interesting information as does Heather Caird's Succession Planning. You'll find reading both informative. TIA appreciates the support of our Business Sponsors and encourages members and friends all to support them as well.

The Water Levels Committee informs us that the low water is actually five inches below average. It certainly seemed much lower than that this summer when trying to navigate a dignified exit from the boat without the benefit of a ladder.

Discussions of water levels has certainly taken on a high priority in recent years. There have been theories, explanations, justifications and rationalizations coming from a variety of venues. TIA's response to the growing concerns was to form a Water Levels Committee whose purpose was to bring you concise, pertinent and helpful information over the past years. Thank you to Chair Ken White, Vince Barton and Ross Stewart for taking on this task and providing the actual data needed to make knowledgeable decisions.

Winter has arrived and the holidays are here which means it's time to send good wishes for health, happiness and joy to each and all. We can also wish for a little less snow in certain regions.

Getting Into the Green Scene:

The Devil's in the Details



Janet Smith-Staples

Now more than ever it's important to dive into the data, read and reread the tables, the graphs and the paragraphs because informed people make informed decisions.

Environmental advocacy is about understanding the issues and following the science, being proactive in your community, fighting for the wildlife and the vegetation they survive on. It sometimes feels like the David and Goliath scenario, yet to stay silent or remain uninformed is more dangerous than you may think.

The struggle to maintain the natural preserve of Blind Bay in the face of the proposed 10,000 sq building for U.S Customs and Border Patrol (CBP) is still very much an ongoing issue. Fishery and water quality damage, biodiversity and economic impacts are all science-backed factual concerns affecting our communities.

There are alternatives to the Blind Bay site, yet CBP continues to push for this parcel of land. Stay vigilant and keep informed; the future of this environmental treasure depends on it. Please [click here](#) for more information.

On the Canadian, the environmental struggle continues with the proposed Bill 23 which contains significant implications for land use planning and development. The following is an excerpt from The Cataraqui Conservation website:

Proposed changes in The Bill will have foreseeable consequences within our watershed by:

- *Weakening the ability of Conservation Authorities to mitigate risks and continue protecting people and property from natural hazards (e.g., flooding).*
- *Placing new responsibilities on municipalities related to natural hazards, natural heritage (e.g., woodlands, wetlands), water quantity and water quality, that they are unprepared and under-resourced to manage.*
- *Diminishing the ability to protect critical natural infrastructure like wetlands that reduce flooding and protect water quality in lakes and rivers.*

Conservation Authorities across the province have been working together to discuss and understand the impacts Bill 23 will have on our watershed communities, municipalities, and the work we do to fulfill our mandate of protecting people and property from natural hazards. Proposed changes need to balance growth with the environment, public health, and safety; one is not at the expense of the other.

[Click here](#) for more details.

We can pontificate all we want but if we don't DO then we are left with Goliath.

Noteworthy

Jim Côté



Updates on TIA's 2022 shoal marking program

It's been an eventful year for TIA's shoal marking program. I'm happy to report on several recent initiatives we've undertaken to address problems associated with markers breaking loose from their anchors, thereby leaving shoals unmarked for extended periods.

The first is the use of pre-numbered stickers on markers that also have TIA contact information for reporting those that have gone adrift and are found by someone downriver. When the markers are put in each spring, the location of each marker is recorded using these numbers, along with the GPS location of the associated shoal. These stickers also have a dedicated email address listed on them--markerwatchers@gmail.com--with which to report the found marker. And, to make reporting easier, a QR code is provided on the sticker that links to a pre-worded email sent to that address reporting the found marker.

The second is the Marker Watchers program, wherein volunteers keep an eye on marked shoals and report to the dedicated email address when they notice that a marker is missing from a shoal or if they see a marker adrift or washed up somewhere.

Currently, about 50 TIA members volunteer for this program, some of whom help in retrieving markers.

With these two programs, this past summer we have been able to reposition adrift markers in a timely manner, often within 48 hours.

The third, and most recent, initiative is the use of bumpers that are attached with carabiners to the anchoring chain when markers are removed for the winter. This not only helps to reduce the chances that the chain and anchor will be lost over the winter, but it also safeguards that each shoal has some sort of marker on it year-round. This winter we are using an assortment of old bumpers donated by members (thanks!) and new ones. Each bumper has a TIA sticker attached explaining its use and stating that it be left in place. Two photos show close-ups of these bumpers, one with a carabiner that clips to the anchor chain and one of a labelled bumper in place on a shoal.

Rest assured that we will continue to work on ways to keep the most dangerous shoals reliably marked each year.

Wildlife Corridor:

Where have all the frogs gone?

Stuart Arnett



Although we had an amazing Fall; probably one of, or the warmest, Autumn that I can recall, Winter IS coming and our animal friends have to prepare now.


Some fly south to warmer climates, others like the fox or the wolf, grow thicker winter coats. The beavers ensures that their home under the water is well insulated with additional mud and branches along with a fresh supply of food. Muskrats complete similar tasks, whereas the Mink stays active all winter hunting and foraging to survive.

Our amphibians however go about surviving our cold Canadian winters in a different fashion. Amphibians and reptiles are cold blooded animals and cannot produce their own body heat so they must hibernate. Ontario has many species of frogs, 13 in Ontario and 25 in Canada and even one that is poisonous.

Frogs have the ability to breath or absorb oxygen through their skin, so frogs like the Bull Frog, Green Frog, Mink and Pickerel Frog (the poisonous one) hibernate in the water. They do not bury themselves into the mud, since they would simply run out of oxygen. Water that is very cold but still a liquid, actually holds more oxygen than warm water, so these frogs will simply lie exposed on the bottom nestled amongst the rocks and debris.

Toads, our land dwelling “frogs” must escape below the frost line so they dig. They have special adaptations to their hind feet that help them dig, sometimes well below the two foot mark, where their body temperature drops along with their heart rate. This is also why it is important to leave our autumn leaves on the ground to help insulate our amphibians over the winter.

Ontario's Wood Frog and our three species of tree frogs are “freeze-tolerant”. This means that once the temperature dips below -5°C , tiny ice crystals form in the body. Up to 40% of the body's water content freezes. Once the freezing starts, the frog no longer breathes, no blood flows and there is no heart beat. In the Spring, like everything else they simply thaw out and go about their business, singing happily that they along with fellow frogs and toads have survived another cold Canadian winter!



In Case You Were Wondering:

Flag Etiquette



**Dave McWilliam &
Alec Turner**

What do you do if you left the Flag up at the cottage over the winter? In Canada that is OK, as the Canadian ensign can fly 24/7. However, if it has become tattered and torn, then you must take care of it properly.

In the US, the Flag should be flown from sunrise to sunset, unless illuminated during darkness, and should be taken down over the winter, if left unattended. The US Flag should not be subject to weather damage, so it should not be displayed during rain, snow and wind storms unless it is an all-weather flag.

When a Flag becomes tattered, soiled or faded, it should be disposed of in a dignified manner, preferably by burning. The original tradition, when flags were made of wool, burying was easy as the wool would eventually disintegrate. Now with most flags made from synthetic fibres, you can use the suggested method of disposal outlined below:

1. The Flag should be folded in its customary manner.
2. The fire should be of size and intensity to completely burn the Flag.
3. Those involved can come to attention, salute the Flag, recite the Pledge of Allegiance for the US flag, and have a brief period of silent reflection...
4. After the Flag is completely consumed the ashes can be buried.

When flying the flags of Canada and the USA, the Canadian ensign should be on the left, and the US ensign on the right. Why on the left? Is it because your heart is on the left side? There is no official explanation for "why left". The "right" as the position of honor developed when the "right hand" was the "weapon hand". The right hand raised without a weapon was a sign of peace.

On your boat, tradition generally has it that the Flag being flown at the stern of your craft is only flown from 0800 to sunset or when underway. This location and timing is open to some interpretation with the variety of boat designs and usage currently in place. Should the stern not be available then the flagstaff should be located to starboard of the centerline which may result in the flagstaff located amidships on the aft part of the cockpit or cabin. What is important, is that the Flag is always treated with respect, and adherence to etiquette is attempted.

If you are flying a flag on your boat size matters! On your boat the standard is one inch per number of feet of your craft, thus a 24-foot boat needs to fly a 24-inch flag. Oddly, many flags available commercially do not adhere to this ratio.

Historically, during naval conflict and piracy, enemy ships deceived their adversary by flying the colours of allied nations before hoisting their proper identifying flags at the moment of attack. This may have given rise to the expression “to show one’s true colours”. Flag etiquette, although sometimes protected by law such as the US Federal Flag Code, is often about tradition, established practice, and convention. The National Flag of any country stands for their nation and its history, pride, principles and commitments of their people. When the Flag is properly displayed, it signals our respect for everything it represents.



CPS-ECP: How to fly flags (2005) : Available free

Govt. of Canada: Ceremonial Folding of the National Flag of Canada:

Govt. of Canada: Rules for flying the National Flag of Canada

USPS: How to Fly Flags: Available at a cost

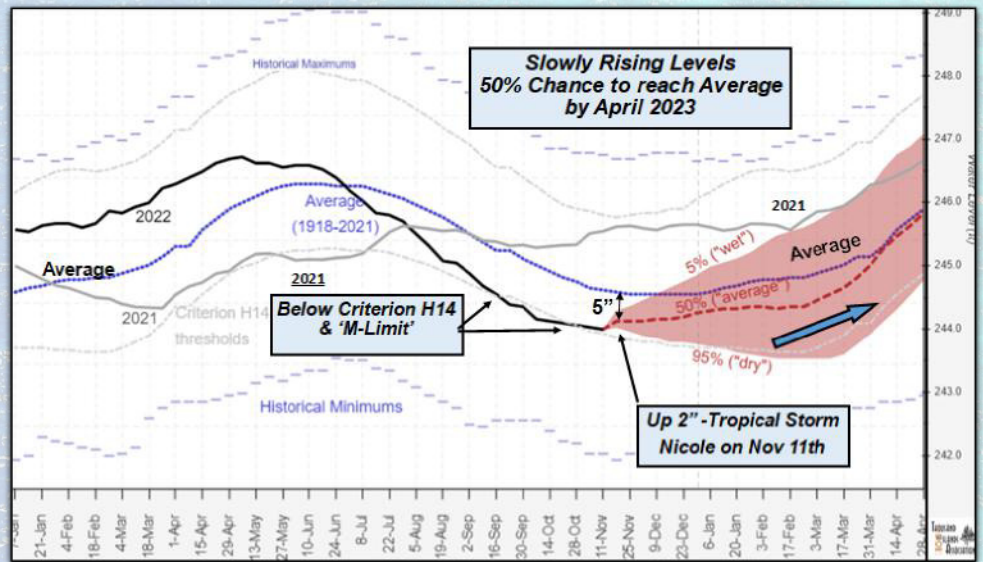
Correct Method of Folding the United States Flag

USPS: United States Power Squadrons Operations Manual: PROTOCOL, ETIQUETTE AND FLAG CODE

US Dept. Of Veterans Affairs: Guidelines for Display of the Flag

Water Level Updates:

Going UP & Slowly Rising For The Next 6 Months



Lake Ontario Water Level Forecast

Edits by TIA

Ken White

Observations, Data & Perspectives – Levels ARE FINALLY IMPROVING

- We're now only 5" below the 100-year average (for this time of year)
- River levels have held at + ~0.5 feet above datum for about 4 solid weeks
- Lake Ontario was at 244.16' on November 19th. It sure feels extremely low... but for comparison's sake, here are some levels on November 19th over the last 25 years:

- 2014 – 244.19'
- 2012 – 243.73'
- 2007 – 243.70'
- 2002 – 243.96'
- 1999 – 244.16'
- 1998 – 243.90'

- Over the last 25 years levels were lower or about the same – nearly one quarter of the time! These painfully low levels are NOT UNUSUAL
- Outflows since October 7th have varied from 6,380 m³/s to 6,840 – far lower than the 8,000 m³/s and higher we saw in July and much of August. This is good news!
- **For the FIRST Time since January 2016 (that's almost 6 years), the monthly outflow from Lake Ontario and the River in October 2022 was just slightly below average**
- Recent outflows from Lake Ontario have been set mostly by the L-Limit in Plan 2014
- What kind of impact can a single really big storm have? Tropical storm Nicole dropped a full 1.00" of rain across the Lake Ontario basin on November 11th – as a result, Lake Ontario rose approximately 1 ¼" from November 11th to the 12th!
 - Until Nichole, fall 2022 has been unusually dry throughout our region
 - All Great Lakes received below average precipitation with Lakes Erie and Ontario experiencing roughly half of their October historical averages!

Want to read more, including why evaporation is higher in the fall than the summer? [Click here](#) for our full article!

What's Happening:

CRCA Permitting Update

Peter Fitton

In July TIA alerted its membership that the Cataraqui Region Conservation Authority (CRCA) initiated a 5-year review of its regulatory document: Guidelines for implementing Ontario Regulation 148/06 (Guidelines). As part of this process CRCA posted a policy document with proposed changes and a comment form on its website and requested input from the public and stakeholders during a consultation period from July 4 to July 29, 2022.

As a result of significant public feedback, CRCA held a virtual “Regulation Guidelines Engagement Session” on September 15 that was attended by approximately 150 participants. [Click here](#) to view the session recoding.

A CRCA [Status Report](#) dated October 17, 2022, including a five-page Consultation Comments Summary Table, was then prepared to update their Full Authority Board and the Planning & Permit Ad Hoc Committee (PPAHC) on the comments received during both the consultation period and the engagement session.

Going forward, CRCA staff is preparing a second draft of the proposed substantive changes to bring to the PPAHC at a subsequent meeting – recommended in early 2023.

Following any necessary changes through discussion with the PPAHC, staff then propose to undertake a second round of public and stakeholder consultation.

The second round of consultation is proposed to be scoped to those members of the public that have provided comments to date or have expressed a desire to participate in further review, along with member municipalities and partner agencies.

Once the second round of consultation is complete and the substantive changes finalized, staff will seek approval from the PPAHC and adoption by the Full Authority Board. It is expected that this will occur in the first half of 2023.

A fundamental goal of CRCA is to implement policies that will protect life and property from natural hazards such as flooding and erosion, which is important to the river community for environmental preservation. However, many proposed substantive changes have crept into the territory of property rights, municipal zoning by-laws, and building design and permits affecting how a growing river community of residents and local businesses live.

The stakeholders of this river community need to stay involved with the CRCA proposed substantive changes process. Bookmark the [CRCA website](#) and monitor for 2023 opportunities for public engagement and feedback. More to follow in future River Talk issues.

What's Happening: *Border Talk*

W. Ormond Murphy

In the last River Talk, I mused about the future of the ArriveCan application. Shortly thereafter the Canadian government terminated the mandatory requirement of the application. This coincided with the termination of vaccinations, testing and quarantine and isolation requirements.

Strangely, the ArriveCan app is being promoted by the Government in conjunction with a new digital Advance CBSA Declaration. The official website suggests:

“Early usage data shows that it is 30% faster at the kiosk when travelers use the Advance CBSA Declaration feature to declare in advance instead of declaration upon arrival.”

But in my experience time at the kiosk is not the hold up in the system, it is the waiting time to make the declaration to the officer. It should also be noted that the Advance CBSA Declaration is only available at five major international airports.

Many members complained about the ArriveCan system when they entered Canada in 2021. It was clearly an impediment to coming across the border. But what was the benefit from the system? Did it make entry faster and more efficient? I seriously doubt it. I also doubt that the Government will do any sort of analysis to see if the program was worthwhile. As we all know, governments do not want to be told that they made a mistake.

TIA's Fourth Annual Appeal was launched in tandem with Giving Tuesday, a national movement designed to encourage people to give back in whatever amount they can to make a difference and impact on their community. Thank you for your continued support of TIA's appeal which makes possible our work in River Safety, Environmental Awareness and Community Support. We can't do it without you. **[Click here](#)** to donate.



Spotlight:

THE TOWN OF GANANOQUE

Amanda Trafford



Nestled in the heart of the 1000 Islands, Gananoque is internationally recognized as one of Eastern Ontario's most stunning waterfront communities. A world-class destination for visitors, businesses and residents alike, Gananoque has room to grow; combining rich, rural roots with global access. Known as the Gateway to the 1000 islands, Gananoque [Gan-a-nock-wee] is a Haudenosaunee word meaning town on two rivers, meadow rising out of water or water flowing over rocks. Gananoque is rich in history and culture, with unique heritage buildings and architecture, and unsurpassed landscapes and natural assets.

Gananoque offers the pace of quiet rural, living with the amenities of a larger urban centre and is home to scenic trails, stunning waterfront vistas and pristine beaches. It's also home to thriving industry in the midst of a vibrant arts and culture scene where innovation blooms alongside an abiding respect for heritage and community. One visit, and you'll want to come home to Gananoque too.

We are a place steeped in creativity with a vibrant spirit, engaging culture, a place where we work collectively to preserve, encourage and foster our culturally-rich region. Also home to many cultural events including 1000 Islands Writer's Festival, Music in the Park & Culture Days.

Enjoy breathtaking views from all angles and discover the warmth and hospitality of the people that call this place home. Whether you are artsy with a twist of outdoorsy; a bucket list traveller in need of a dash of adrenaline; there is never a shortage of things to do, places to visit, and memories to make.

The Town of Gananoque is located quite conveniently on the Highway 401 corridor and centrally located between urban centres such as Toronto, Montreal, Ottawa and Syracuse, New York. It's merely minutes away from the US border.



Old Man River: *He just keeps rolling along*

People often ask me about what's new on the river. The answer is, "it just keeps rolling along", with the odd milestone along the way. Many of you reading this have been on the river for years. We are a family of "River Dwellers" that have been fortunate enough to see our river community grow and evolve. Some of the evolutionary events have been more noticeable than others. Since 2000 some of the more impactful ones included:

2000 – Mainland Year Around Homes. Aging Baby Boomers began buying mainland waterfront to build year around homes.

2001 – 9-11. Crossing the border now required "real" documentation not just a driver's license.

2008 – Financial Crisis. Buyers of recreational properties moved to the sidelines.

2013 – Buyer Preferences. After 2008 buyer preferences began to change. Both winter and summer holidays became more popular and seasonal cottages became less of a "fit" as many young families had 2 working parents.

2015 – Demographics. The tail end of the baby boom generation hits 60 and properties that had been in families for years begin to change hands. The river welcomed new families.

2020 – 21 – COVID. This created a strong demand by Canadians for properties where families could avoid health risks and travel restrictions. The river was only "half full" as borders became impassible for most.

2022 – World Events. The impact of the current financial crisis, interest rates and political instability around the world has, as in 2008, moved the buying of recreational properties to the sidelines.

2023 – Non-Resident Buyers. Starting January 2023, the Canadian Government has placed, with a few exceptions, a prohibition on non-residents buying real estate in Canada. This prohibition will be in effect for 2 years at which time it will be re-visited.

What's next? Cottage transition. Cottage transition can be a difficult and sometimes "thorny" subject. Other times it is a smooth passage. Some cottages will transition to the next generation while others will be sold. If you have questions about this transition please call me. I would be happy to talk about options.

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Sponsor's Words

Vacation Property Succession Planning



Heather Caird

Certified Financial Planner with IG Wealth Management in Gananoque, where she has spent the past 14 years providing retirement, tax and estate planning services to families in the 1000 Islands area

Tax liability at the time of death

The first hurdle to overcome when leaving an asset to your children is to make sure that there are sufficient funds in your estate to pay any tax liability that may arise at the time of your death. Many individuals do not realize that the increase in value of their vacation property since the time it was purchased may result in a tax liability for their estate. This is because upon death, there is a “deemed disposition” of all of a person’s assets, unless the assets are transferred to their spouse or common-law partner. A deemed disposition means that all of your assets are deemed to be disposed of for fair market value. Therefore, upon the death of the last spouse, there may be tax owing before the assets can be transferred to the next generation. The danger in failing to do estate planning is that you may need to sell some of the estate’s assets (including the vacation property) in order to pay the tax.

Principal residence exemption

One possible way to reduce the tax liability is to designate the property as your principal residence for tax purposes, and thus exempt some or all of the capital gains on the disposition of the property from taxation. However, families can only designate one residence as their principal residence for any given year. If you have owned more than one personal use property during the same period of time, then the calculation of the principal residence exemption can become quite complicated. For example, if you have owned the family cottage for the last 20 years, but during that same 20 years you have bought and sold several “city homes” and

exempted the gains on the sales of those city homes, you will not be able to shelter the entire gain on your cottage. You do not have to designate a property as your principal residence until you actually sell the property or you are deemed to have sold it (as you would be in the year of death). At that point in time, you (or your executor/liquidator) should speak with your financial and tax advisors to determine how to use the principal residence exemption to your best advantage. If you are interested in more information on this topic, ask your IG Consultant for a copy of the article entitled “Claiming the principal residence exemption.”

Preserving the adjusted cost base

Another option for minimizing the taxable capital gain is to ensure that all additions to the adjusted cost base or “ACB” of the property are fully accounted for. This is important because capital gains are calculated by subtracting the ACB of the property from its fair market value, so the higher the ACB of the property, the lower the gain which must be recognized. The ACB of the vacation property is not just the amount you initially paid for it. Many people pour thousands of dollars of capital improvements into their vacation properties over the years, thereby increasing the ACB. However, the ACB is not increased by sweat equity, only out- of-pocket expenditures. You should keep the receipts for the improvements that have been made in order to justify these costs in the event you are (or your estate is) audited by the Canada Revenue Agency or Revenu Québec. Many property owners also had their properties appraised in order to use the \$100,000 lifetime capital gains exemption which was eliminated for real property in 1992. In order to claim the exemption, an election would have been made on your tax return by the 1994 deadline or such extended date as allowed at the time (all allowable extensions have now passed). If you made such an election, be sure to keep copies of the relevant documentation and the tax return on which you made the election so that the capital gain reported by your estate is accurate.



In Memory Of

Arthur William Merkley

1942-2022

Rockport, Ontario



Thousand Islands Association (TIA)

Due to seasonality, varying water levels, vandalism and equipment failure, the Thousand Islands Association (TIA) disclaims any liability for the absence of any of its shoal markers from time to time.

The Thousand Islands Association (TIA) is a not for profit organization that is proactive in addressing safety on the river, promoting environmental preservation and supporting the interests of the Community for the benefit of the 1000 Islands region of the St. Lawrence River.

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