



Newsletter

May 2021 (June?)

President's Message

by Chuck Nichols

Is the pandemic over? That's the big question that SLA has been facing this spring with our annual meeting and summer social. Vermont's Governor on June 15th removed all Covid restrictions, therefore the annual meeting will be held in person. A decision on the social is still pending, so look for an email blast for our decision. Meanwhile, enjoy the beautiful weather we're having.

As you will see in the articles inside

this newsletter, Seymour Lake's water quality continues to be very good, the generosity of folks around the lake is wonderful, and hopefully we will have more smelt in the lake in a few years to make for better fishing.

This will be my last President's Message as I will be stepping down after the annual meeting. My successor who will be elected at the annual meeting, I have no doubt will provide excellent leadership and

energy going forward. I have so enjoyed my time as president. Meeting lots of Seymour Lakers and working with fabulous people on the board. We are all so lucky to have great people step up and volunteer their time, energy, experience, and knowledge to better this great place that we all love. My wife, Candy Moot, who was great support for me over the last seven years, and I hope to continue meeting new people around the lake. □

Boat Greeters

by Beth Torpey

The Greeter Program starts on Memorial Day week end with no danger of missing earlier milfoil. That is because most plant invasives have not started growing by June. The plants that are growing haven't grown tall enough yet to break into fragments and litter the access areas exit ramps, so we often don't find any viable fragments on trailers until closer to July.

For Zebra Mussels, the veligers (microscopic final larval stage) are not viable in water less than 50 degrees F. Also, the colder the water, the less likely viable veligers will be present.

The monitoring ends on October 31, when boat traffic is reduced, the end of fishing allowed, and a time of little danger from milfoil infestation. □

Lake Wise

by The Water Quality Committee

The most effective way to share in the effort to protect and preserve our lake is to participate in **Lake Wise**. As many of you are aware, this program has been going on for several years and Seymour Lake has been awarded the State's gold award for having at least 15% of lakeshore properties receive individual awards. We currently have almost 50 total.

While we are proud of this accomplishment, the program does not end here, but continues until most properties are in the program. The more properties in, the more benefit to our wonderful lake.

This year is on track to be extremely busy this summer. Amy Picotte of VT Department of Environmental Conserva-

tion and her summer intern; Meg Carter at Northwoods and her two summer interns, will all be conducting evaluations and re-evaluations this summer. We need to identify the following:

- Lake shore owners who would like their first evaluation.
- Properties with new owners since the property received the award to stress the importance of Lake Wise.
- Owners ready for re-evaluations after changes to their property.

The overall Lake Wise plan is for Meg to apply for a grant to fund conservation crews to install best management practices, as identified by evaluations, in a cost sharing program for those lake

shore owners who want to participate.

Please contact Peggy Barter to participate at sla.newsletter.wq@gmail.com □





This newsletter is a semiannual publication of the Seymour Lake Association, a 501 (c) (3) tax exempt organization dedicated to the protection and preservation of Seymour Lake and the surrounding locality for the benefit of lake users, property owners, and residents of Morgan, Vermont.



Seymour Lake Association

P.O. Box 36

Morgan, Vermont 05853

Telephone: (802) 766-8895 Website: www.seymourlake.org

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President:	Chuck Nichols	craynichols@me.com	cell 802-917-4282
Vice President:	Rhonda Shippee	rlshippee@gmail.com	802-895-4461 cell 802-249-8878
Treasurer:	Jean McKenny	jmckenny@together.net	802-895-2942 home 802-766-8895
Secretary:	Linda Buzzell	t-lbuzzell@comcast.net	802-895-4175 home 603-448-3245

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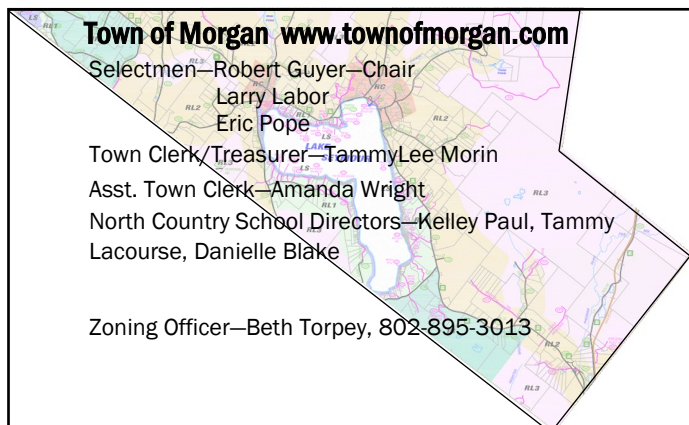
Bruce Barter	'21	Sean Selby	'22	Tim Buzzell	'23
Bonnie McWain	'21	Erik Lessing	'22	Tom Adams	'23
Charles Woods	'21	Frank Antonelli	'22	Bill Bilowus	'23

Committee Members

Activities.....	<u>Frank Antonelli</u>
Audit	<u>Doug Gimler</u>
Boating.....	<u>Tim Buzzell, Bonnie McWain</u>
Dam/Lake Level.....	<u>Tim Buzzell</u> , Ron Kolar, Chuck Nichols, Erik Lessing, Candy Moot
Fishing	<u>Charles "Woody" Woods</u> , Bill Bilowus, Ron Frascoia, Matt Shippee
Loons	<u>Charles "Woody" Woods</u> , Denis Fortin, Nancy Bowen, Eli Antonova
Maps	<u>Chuck Nichols</u>
Membership	<u>Tom Adams</u> , Bruce Barter, Tim Buzzell, Gerry Cahill, Erik Lessing, Ann Torpey, Chris Blais, Bonnie McWain, Brenda Wierschke
Milfoil	<u>Chuck Nichols</u> , Beth Torpey, David Wieselmann
Newsletter	<u>Erik Lessing</u> , Bruce Barter, Candy Moot
Nominating	<u>Tim Buzzell</u> , Bonnie McWain, Sean Selby
Water Quality.....	<u>Peggy Barter</u> , Frank Antonelli, Tom Emery, Bill Kilpatrick, Dan Barry, Gerry Cahill, Kenni Friere, Beth Torpey, Ron Kolar, David Wieselmann, Erik Lessing, Tracey Shadday, Rhonda Shippee, Charles Woods, Andy Barter
Volunteer Invasive Patrollers (VIP):	<u>David Wieselmann</u> , Ray Buldoc, Lee McLendon, Candy Moot, Janet Selby, Cindy Smith, Kit Walker, Betsy Walkerman, Gerry Cahill, Erik Lessing, Peggy Barter
WebSite:	<u>Karen Abada</u> , Candy Moot, Chuck Nichols, Erik Lessing, Andy Barter, Rhonda Shippee

Note: Name underlined is Committee Chair. Others are Committee Members.

Greeters at the Boat Launch: Bud Bergh, Kristchan Selby, Kim Hier, Steve Sheltry, Joe DeSena, Dave Siciliano, Dennis Ullery, Liam Torpey, May Hanlon



Recognition

The newsletter is paid in part with support from VT Department of Environmental Conservation funds. □

Shoreland Protection Permitting

For questions regarding Shoreland Protection Permitting, the contact person is Lindsay Miller who can be reached at Lindsay.Miller@vermont.gov and 802-490-6200. □

Relentless Generosity

by Candy Moot

If you already know David Wieselmann, as so many around Seymour Lake do, you'll already understand why he's so incredibly well liked. The words smart, talented, handsome, kind and funny come to mind. And if you don't know him yet, there's a treat in store for you when you do meet him!

David was first introduced to our membership in earlier SLA newsletters. David, his Mom and his sister have a camp in Seymour East, and David directs Seymour's Vermont Invasive Patrollers (VIPs) program, and those of us who kayak around the lake all summer looking for invasive species report back to him. David and his family have deep roots in the Kingdom...as a matter of fact, his grandfather was Harold Webster who built many camps on Seymour, was born in Morgan, and worked on the railroad in Island Pond. You may also remember that David is a paraplegic, having had a mountain biking accident at Burke about ten years ago, leaving him paralyzed from the chest down.

Also in an SLA email, we told you about our drive to design and raise money for a lift system so that David could independently get in and out of his kayak, and back into his wheel chair after his daily kayak rides around the lake. Thanks for the design of this structure go to our own Erik Lessing, with the main FLOE dock components supplied by Gervais Ace Hardware in Island Pond. I know with certainty that Erik alone put in hundreds of hours designing this lift. This project was Erik's brainchild, and few of us (including his wife, Rhealene) have seen little of him since its inception because it has been all-consuming. The actual building of the structure was done by Reno Gervais, Dan Brush, and Peter Goodell using Reno's large, heated garage. This project would not have happened without the three of them. These nearby photos show the shake down cruise of the structure on June 5th.

But the main purpose of this article is to thank all the unsung heroes of Seymour East, who enthusiastically and continuously for years and years, have lifted David in and out of his kayak. These families (men, women and adult children!) include but are not limited to the Emerys, Torpeys, Pratts, Rehors, Currans, Charvats, Bouchers, Greens,

Gobillots, Maizes, and also include returning renters like the MacLeays and Lockes. Although others around the lake have enthusiastically helped David when asked, and while nearly 100 SLA members contributed to the cost of this lift, it's The Unsung Heroes of Seymour East who quietly, repeatedly, and without fanfare or recognition, have helped their friend and neighbor.

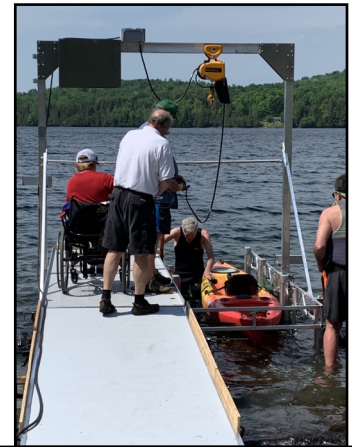
When you talk to David's friends and neighbors, they all sound like Peggy Curran Charvat. "It was a joy to help David," Peggy said. "It wasn't a chore ... we all took turns, and David would direct us. It was good for him and a true pleasure for us. In my family, we all helped: sisters, brothers, parents, and kids. And we all got pretty good at it," she noted proudly.

So, if you see David paddling around the lake, I have no doubt that he'll encourage you to join him. But take a minute to go back with him to his camp, and read the plaque on his lift that reads:

This structure is dedicated to the many unsung people in Seymour East, who, for many years, helped David pursue his favorite activity of kayaking on Seymour Lake.



Start of prototype day showing Chuck Nichols, David, Erik Lessing (bending), Dan Brush, and Chris Gobillot at the start of the prototype effort..



David, Chuck, Dan (hidden), Erik, and Chris working. Note the trolley and hoist hanging from the I-Beam.

Thanks to all who've worked to make this project happen. But especially to our good friends of Seymour East. Seymour Lake is truly a place of relentless generosity. □



David successfully in the kayak assisted by Chris Gobillot adjusting the hoist cables to the sling around David.



David and his mother, Joyce, surrounded by Erik Lessing and Dan Brush after the debugging of the prototype.

Save The Dates

July 3: Sat. 2PM. Boat Parade. **Rain Date:** Sun. July 4th, 2PM.

July 3–Aug 28 - Circle of Friends will be at the Newport Farmer's Market on Saturdays from 9 am to 2 pm selling Crafts and Raffle tickets for their annual quilt raffle. The drawing will be on Saturday, August 28 at 2:00 pm.

July 5: The Morgan Historical Society will be open on Monday, 9-12 and Wednesday, 1-3 from July 5 through September 30.

July 14: 11AM. The Morgan Historical Society annual meeting

July 24: Sat. 9AM. Seymour Lake Association Annual Meeting at Morgan Community House.

Date to be determined; Seymour Lake Association summer social.

August 7: Circle of Friends will be hosting a luncheon, bake sale and craft sale at the Morgan Community Center from 11:00 am - 2:00 pm. Raffle tickets for this year's quilt will be available.

September 9: FOVLAP Annual Meeting, in person, location TBD, but tentatively planned at Lake Morey Resort, Fairlee, VT. Regis-



One of a number of rain gardens at the boat access built by SLA members

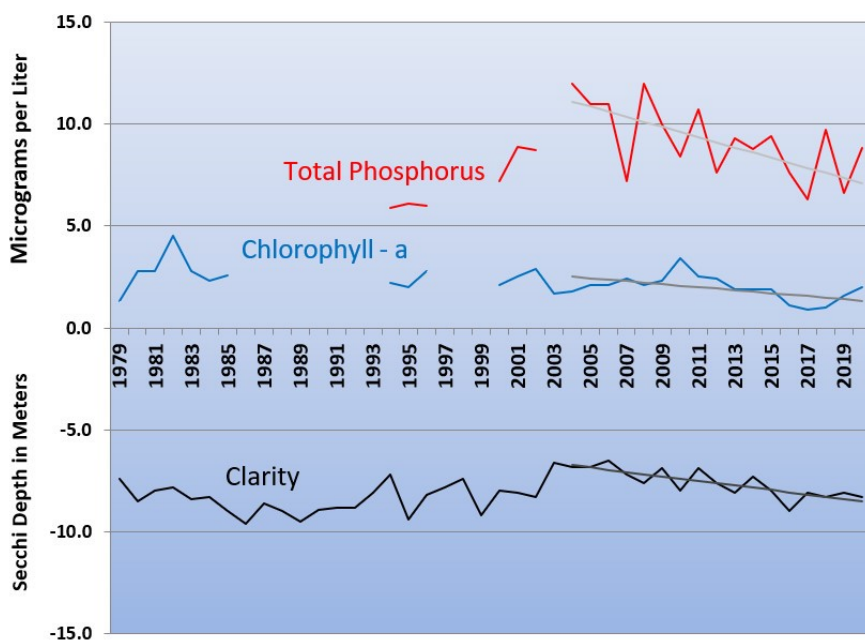
House Ages Correction

The last issue of the newsletter contained errors in the listings for homes' ages on Rte 111. The correc-

900-3604	1962	900-6057	1989	900-6706	1923
900-4495	1949	900-6111	1802	900-6716	1928
900-5171	2004	900-6138	1979	900-6722	1926
900-5173	1921	900-6157	1961	900-6738	1930
900-5175	1960	900-6179	1964	900-6746	1950
900-5315	1926	900-6197	1964	900-6766	1962
900-5317	1951	900-6227	1880	900-6796	1937
900-5389	1926	900-6241	2008	900-6798	1930
900-5532	1984	900-6249	1907	900-6802	1960
900-5593	1974	900-6269	1878	900-6816	1985
900-5629	1917	900-6309	1910	900-6840	1967
900-5656	1800	900-6324	1860	900-6858	2007
900-5665	1971	900-6374	1880	900-7339	1910
900-5719	1950	900-6375	1953	900-7363	1965
900-5721	1950	900-6376	1840	900-7375	1930
900-5827	1957	900-6399	1985	900-7389	1935
900-5835	2005	900-6437	1870	900-7449	1924
900-5905	1987	900-6507	1930	900-7497	1936
900-5908	1850	900-6531	1966	900-7831	1950
900-5925	1990	900-6539	2006	900-7833	2001
900-5977	1922	900-6541	1962	900-7978	1870
900-6009	1978	900-6569	2003	900-8101	1976
900-6048	1976	900-6682	2001	900-8119	1981
				900-8190	1830

Lay Monitoring Report

by The Water Quality Committee



The Lay Monitoring data for 2020 shows not only slight increases in Total Phosphorus and Chlorophyll -a, but a slight increase in clarity due to the greater depth one can see. The trends for the last 17 years for which we have total data, do not change much due to the addition of only one data point, but the good news continues, shown by the downward sloping trend lines.

We track results for 4 other large lakes in Vermont with the highest water quality, Echo, Willoughby, Caspian, and Maidstone, all in the Northeast Kingdom. In 2020 for Total Phosphorus (TP), Seymour is in the middle, and for Clarity, we are second best but the only one with a downward trend in TP. We should be proud of this, but must be ever vigilant with our properties.

Please thank Tom Emery for the work he does each summer to gather this important data on the health of our lake. □

Understanding Your Property Taxes

by Rhonda Shippee

No one likes to pay taxes. Unfortunately in Vermont understanding how the property tax for your home, land or business is determined can be a daunting task. It can be especially confusing for property owners who live in another state. What follows is an attempt to help you better understand your property tax bill.

What do my property taxes pay for?

Your property tax includes two taxes: **Education** which covers Pre-K through 12 public education for all of the town's students (which numbered 64 as of the most recent Town Report) and **Municipal** which covers all other municipal services. This typically includes road/bridge construction and maintenance, fire and ambulance services, police/sheriff, cemeteries, transfer station/waste disposal and general town administration. In many Vermont towns, Morgan included, annual appropriations are also made to local non-profit organizations such as libraries, social service providers, historical societies, senior centers, etc. SLA is fortunate that the town also contributes to the cost of our boat inspection program. The town is the official recipient of the state grant which has historically covered 50% of costs and they share equally with SLA the remaining 50%. I encourage all Morgan property owners and residents to obtain a copy of the annual Town Report. It is a wealth of information related to Morgan's town services.

As the Education and Municipal taxes are separate, they also have separate tax rates. Some history is needed here. In 1997 as a result of a VT Supreme Court decision, the state passed Act 60 in an effort to equalize education funding across the state. Before Act 60, the amount a town could raise to fund its schools was limited by the amount of assessed property value in the town. Because of that, levels of school funding and therefore education opportunity varied widely across the state. Act 60 shifted education funding to the state level, creating a statewide education property tax rate and a state "Education Fund" to collect the revenue. As a result, all town education taxes collected are forwarded to the state education fund and redistributed to the school districts.

How is the tax calculated? The amount

of tax charged to a property is based on its assessed *value*. The assessed value (divided by \$100) is multiplied by the *tax rate* (both education and municipal) to determine the taxes due.

How is the assessed value determined?

The assessed value is either determined by a team of town "listers" who are trained to assess property values or by a professional assessment firm. Morgan recently converted to contracting with a professional firm. Because the education tax is now a statewide tax, it is important that assessed values reflect as close to current market values as possible in all towns across the state. The state closely monitors the accuracy of town assessments by annually comparing the ratio of the assessed value to the sale price for all arms-length sales over the prior 3-year period. If the grand list values are generally less than sale prices, the town will end up with a *Common Level of Assessment* or *CLA* less than 100%. If grand list values are generally more than sale prices, the town will end up with a CLA of more than 100%. If a town's CLA falls below 85% or above 115%, the state will mandate a town-wide reassessment. Morgan's CLA for 2020 was 99.08%.

How are the two tax rates (Education and Municipal) determined?

The municipal tax rate is quite simple. The projected town budget for those expenses is divided by the total assessed value (the Grand List) times \$100 to determine the tax rate. The rate is the same for all taxpayers. In Morgan for the 2020/2021 tax-year it was **\$0.3532 per \$100** of property value.

The education tax rates are not so simple! In developing the statewide education tax program, the state created two education tax rates; 1) a *homestead* rate which is charged to year-round VT residents on their principal residence and the land around it (up to 2 acres) and 2) a *non-homestead* rate for second homes, businesses and vacant land.

The non-homestead rate is established by the legislature every year and is based on the total projected education expenses statewide based on approved school budgets at town meetings in March. For Morgan's recent tax

bill the statewide non-homestead rate was \$1.594 per \$100 of property value. This rate is adjusted in each town by its CLA. Because the Morgan CLA is slightly less than 100%, our non-homestead rate for the 2020/2021 tax year was slightly higher than \$1.594 at **\$1.6431 per \$100** of property value.

The homestead rate for a given town is determined by a complicated formula (completed by the state education fund) that factors school district spending, equalized pupil counts, per pupil spending and a proposed dollar equivalent yield to determine a school district homestead tax rate. If a town sends students to more than one school district (i.e., elementary and secondary), the different rates are weighted to come up with an overall homestead rate for the town. That rate is then adjusted by the town's CLA, just as is done for the non-homestead rate. Morgan's recent homestead rate, after adjusting for our CLA was **\$1.3488**

Don't some full time Vermont residents pay their tax based on income rather than the value of their property?

Yes, but indirectly. Resident households with household income under roughly \$140,000 may be eligible for an education tax credit. Households with income less than \$47,000 may also qualify for a municipal tax credit. The maximum education credit is \$5,600 and the maximum municipal credit is \$2,400. Because the credits are paid by the state directly to the town, there is no adverse impact to the town if resident(s) are receiving credits. Credit amounts are determined by filing additional forms with the state income tax return. Because of the different timeframe between income tax and property tax bills, credits for a tax year are based on income from the prior year's tax return. Approximately 68% of Vermont resident property owners qualify for some level of credit.

Are some properties valued at less than fair market value? Use Value Appraisal, or "Current Use" as it is commonly known, is a property tax incentive available to owners of agricultural and forestry land in **Vermont**. Eligible landowners can enroll in the program to have their land appraised at its **Current Use**

(Continued on page 8)

Thank You to the Following Seymour Lake Association Members for Your Support in 2020

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Understanding Your Property Taxes, (continued)

by Rhonda Shippee

(continued from page 5.)

(farming or forestry) value rather than fair market value. This method of appraisal results in significant property tax savings to the land owner in every year that the land remains enrolled in the program. While enrolled, the land cannot be developed and, instead, must remain agricultural or forest land. If the land gets developed, then the landowner will lose the favorable tax status and pay a financial penalty. In 2021 there are 50 properties in Morgan that are enrolled in the Current Use Program. Of those, eight are properties on Seymour Lake

How do Morgan taxes compare to other Vermont towns? Obviously, the majori-

ty of any total tax rate is the education rate. Morgan tuitions their students to the Derby Elementary, and North Country Jr. High and High Schools. A statewide map at the following link: <https://tax.vermont.gov/property/education-property-tax-rates#map> compares homestead and non-homestead education rates by town. You will see on this map there are six categories of rates and Morgan falls into the second lowest category. Most communities in the lowest category are those that have few residents such as Averill, Ferdinand, and the Gores. The recent issue of the Kingdom Guide provides total tax rate information for the 2019/2020 tax year. A review of the 18 towns in Orle-

ans County indicates that Morgan's homestead and non-homestead tax rates are the third lowest in the county! Only Coventry (home of a large landfill) and Lowell (home of the largest wind development in VT) are lower. Morgan taxes are lower than all towns in neighboring Caledonia County. **In summary, Morgan's taxes are VERY reasonable on both a statewide (for education) and within the Northeast Kingdom (for municipal and education combined) comparison.**

In a follow up to this article our next newsletter will provide information regarding how the lister/appraiser determines the value of a property. □

Request for help

Looking to employ Boat Greeters to the end of October. Help keep invasive species out of Seymour Lake! \$12/hour, weekend work will likely be required.

Contact Beth Torpey at bethyl1@gmail.com or (802) 895-3013. □

Sharing The Edge

This most marvelous brochure is now available from the State of Vermont Website. In a succinct informative format you can learn more about how your lakeshore living area and interface to the water can help maintain Seymour's high water quality.

In your browser, type in "Vtdec sharing the edge"

your search should then show the link to the brochure. □



Update on Smelt

by Bill Bilowus

This has been a difficult spring for the "smelt runs" this year in the donor brooks in Vermont that have been supplying the smelt eggs for Seymour Lake. First, we had a late icing of Seymour Lake and the other lakes and an early melting of the ice on the lakes due to the warm temperatures in the 70's this spring. This caused Seymour Lake and other donor lakes to be warmer than usual in late March and early April and the brooks to be low. Second, the snow came a couple of times in April and lowered the brook tempera-

tures and raised the water level in the brooks and the lakes. This caused confusion for the smelt spawning and set everything back a couple of weeks. Then the suckers had their spawning run which has always been a few weeks after the smelt spawn. Well, we had 6 burlap bags of smelt eggs in our brooks before the snow came and the sucker run and put 13 more burlap/smelt eggs in after the snows came and the two-day sucker run. You can't beat Mother Nature, but I think Pete Emerson and crew of Vermont Fish and Wildlife did a

good job putting the smelt eggs into our brooks. Our SLA Smelt Committee worked hard monitoring the burlap/smelt eggs during the snow, cold water temperatures, and the high and muddy waters. Overall, we put 19 burlaps with smelt eggs into brooks as compared to 10 burlaps last year. Next Spring we will be in the third and final phase of our smelt restoration. We will put in smelt eggs again and hopefully the ones we put in our first year, will be big enough (5 to 6 inches) to come up our streams and spawn. □