

◆Shoreline News◆

Fall 1994

Steenburg Lake Community Association

F.O.C.A.

(Our
36th
Year

NEXT ISSUE OF SHORELINE

In the mail by mid May to your home. Deadline for submissions is April 7th. There is no charge for classified ads for Association members. Send your information to:
Tom Hughes
6 Highview Trail
Pittsford, NY
14534

Have a safe and enjoyable winter

Association Officers & Lead Directors

Officers

President - Tom Quinn
Treasurer - Colin Gaddas
Recording Secretary - Glenda Cox
Corresponding Sec. --Tom Hughes

Lead Directors

Membership - Barb Rockwell
Social - Rick & Diane Burke
Municipal Affairs - Tom Little
Natural Resources & Environment -
Griff Lloyd

What's In This Issue

◆
A New Face On The Lake
Proposed change to Association by-laws
Annual Financial Statement
Survey Questionnaire(Please complete)
Tax Information From Revenue Canada
78 Years On Steenburg Lake
Presidents Message
Update on Beaver Creek/Crowe Valley Sub-
Water Shed Study.

Proposed By-Law Change

With this newsletter is a proposed revision to the association by-laws relative to Associate members. The proposed changes are underlined and italicized. This change will be voted on at the 1995 annual meeting.

This reflects the Executives response to inquiries made by families not living directly on the lake, but within the lake drainage basin, to be a part of the Association

A New Face On The Lake Cottage #1 Changes Hands

On October 13, 1994 Ethel & Jack McGeachie donated their cottage and 350 acres to the Crowe Valley Conservation Authority. It will be developed as a Conservation Area and an Educational Center that will be unique to this part of the Province.

The ribbon ceremony for the formal opening will probably be July 1, 1995. It will be a major undertaking for the Authority to get the Center operational and they would welcome any volunteer assistance. The General Manager is Kelly Pender and he can be reached by telephone at 613-472-3137. The Authority's address is P.O. Box 416, Marmora, Ont., K0K 2M0.

Jack recently completed a historical accounting of Steenburg (Bass) Lake through the eyes of the Brett family. The book provides a good insite on the numerous inter-relationships of families still represented around the lake. Orders were taken for copies of the book this past summer at \$25.00 per copy. You may contact the Dafoes at 613-962-9896 to see if it is still possible to place an order. Only one printing is planned.

The McGeachies leave the lake and the area a great heritage through this generous donation. We can breath a little easier knowing that such a vast acreage will not be turned over to development, but rather nature trails, education, and conservation efforts.

Jack looks for the authority to put up Wood duck nests to assist in the re-establishment of this species in the area and for the reopening of his old cross country ski trails along with the development of nature walks. Thank you both, we hope we see you around from time to time.

78 Years On Steenburg Lake

By

Olive(Bird) George Jacoby
Viola (Bird) O'Krafka
Cottage # 182



This may not be of interest to all but we have tried to describe Steenburg Lake as we have known and enjoyed it for our lifetimes. We share this with any who are interested.

Olive and Viola Bird came from Trenton, Ontario with their parents in the summer of 1916 to Bass Lake. Our first trip was by train and we were met by Dick Brett, a year round resident of the lake. Dick met us with his horse and wagon, and took us to his home where he loaned us a boat to row to Power's Island. It was here that our father had rented a cottage from Bruce Powers. It was an exciting two weeks, enjoyed by the entire family.

The following summer 1917, we returned to Power's Island but this time father drove our Model T Ford. We again rowed to the island, but this time in a rowboat owned by Bruce Powers which was left for us at Mrs. Norton's.

In 1918 we came by car via the Hastings Road through Millbridge, Hole-In-The-Wall, to Murphy's Corners where we left the Hastings Road and went east to Dick Brett's - we had rented a cottage that year on the West Side Hill (since destroyed by fire).

In 1919 -1920 we stayed in the Thomas Goodsell cottage on the west shore. We believe this is now cottage #8.

In 1921 our father bought a lot from Dick Brett and built a new cottage (#12). Father left Trenton early in the morning on a spring day with a friend and a truck-load of building materials. By dark that day, they had erected a shelter that they slept in that night. The cottage was completed that spring and looked much as it does today. We spent several summers there, until our courting days when our interests were elsewhere. Father thought that we had lost interest in Bass Lake forever and impulsively sold the cottage to Mr. Ernie Allison in 1930. (Note: Ron Mathieson always claimed that the first electric lights on the lake were put in this cottage by our father, but we do not remember this.)

The Bird's were without their summer home on the lake they had grown to love, but we did not miss many summers, renting various cottages on the lake. Mostly we stayed at Sunset Point, owned by Goldie Fitzgibbon. We went to Sunset Point for many years before there was a road. We parked our cars at what was then known as Moore's Landing, near cottage #122. Goldie always left a rowboat for us and we rowed around Zylka's Point. At that time it was vacant property. In fact there was only the Landon Cottage (#139) between the Moore Landing and Sunset Point (#148).

About 1955 the South Shore Road was built. The lots on the South Shore, owned by Dave Moore of Coe Hill were for sale. The O'Krafka's and the George's (ie. the Bird girls) decided it was time to own our own piece of property on this special lake. We bought lot #8 through agent Ken Matthews in 1957.

In July 1958 Olive's husband Frank, a friend and Viola's son Jim, (then age 15) built Questover (#182), completing the exterior work (roof, doors, windows, etc.) in less than a month. During that month the O'Krafkas and George's, stayed in the Utley Cottage (#183) which had recently been built by Mr. Francis, but never lived in. We came to Questover the next summer. By then most of

Our lake historians
Sandra & Bill Dafoe
urge you to recall
events of past years
around the lake and
jot the information
on paper and mail it
to them at 1366
Colonial Rd.,
Belleville K8R 1B8



Have a joyous &
safe holiday season

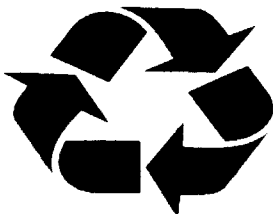
78 Years on Steenburg.....
 the interior work had been completed. Each succeeding summer since that time has been a succession of fun gatherings of family and friends, with celebrations of marriages, baptisms, anniversaries, homecomings, etc..

Olive has spent more time at the cottage in the summer, making many good friends in the lake community. Viola spent more time at the cottage in spring and fall weekends, living relatively near by in Trenton. Viola was a charter member of the Bass Lake (now Steenburg Lake) Association, and served for several years as Treasurer of the Association. She also acted as Social Convener for some of those years. Annual meetings of the Association were then held in the United Church at St. Ola. Dinner was always served by the Ladies Guild in the Fellowship Hall. This annual event was always looked forward to as a real family get-together and was much enjoyed. The problems of the Association were not as serious then as today, but at the time we felt it was necessary to have an active Association and are indeed happy that from a small beginning this organization has grown and become a vital institution.

Our children grew up spending their summers on Steenburg Lake. It was here that they learned to swim, water-ski, run motor boats, and enjoy the quiet of these surroundings, interrupted only by the cry of the distant loon. The boys attended Sunday School at both Mrs. Helleng's and Mrs. Jordan's cottages. Now the grandchildren, and great grandchildren when possible, enjoy the beautiful surroundings that have meant so much to us throughout our lifetimes, such as sunsets, swimming, boating, but most importantly the fellowship of family and friends.

Bass Lake - Steenburg Lake -WHAT IS IN A NAME??

We still love it - whatever.



**REDUCE
 REUSE
 RETURN
 RECYCLE
 FOR THE GOOD
 OF OUR LAKE**

**Cottagers & Their
 Toys
 by request**

How goes the saying ? *You can tell the men from the boys by the price of their toys.* A cottage on a lake, most certainly, to the majority of people, equals a power boat, a canoe and perhaps a sailboat of sorts. That is how it used to be, skiing, tubing, boarding, a quiet turn around the lake.

That scene seems to have been augmented by RTVs and Jet Skis, and that is where the rub starts. Not so much their presence but the lack of discipline, judgement and respect for neighbors that has been displayed in their use around the lake.

Jet Skis roaring up the shoreline at 35KPH at no more than 30 feet out (there is a law against that). Jet Skis up and down the lake at full throttle by the hour. RTVs, less mufflers, up and down the roads into the night displaying a reckless disregard for the peace and well being of cottagers up for a much needed weekend of rest and relaxation.

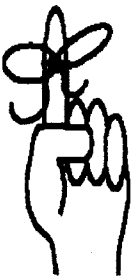
The scene described above cannot be attributed strictly to undisciplined teenagers. Many of the observed offenders have been young adults, who take immediate offense when criticised for such actions. The entire problem is really a judgement call, coupled with a lack of consideration for other people.

As a lake community, here for two months out of the year and wanting to spend as much time out-of-doors as possible, thoughtlessness on the part of a few can destroy the joy of many.

Good For A Chuckle

In the Garden of Eden, Adam asked God,
 "Why did you make Eve so beautiful?"
 "To attract your attention."
 "Why did you give her so sweet a personality?"
 "So you would love her."
 Adam thought for a minute. "Then why did you make her so dumb?"
 "So she would love you!"

A REMINDER
 Fill out the
 questionnaire
 Mail it in
 Include your
 1995 dues



Malcolm George McCarthy
Passed away January 23, 1994

Malcolm George McCarthy, an avid cottager for 40 years on Steenburg Lake (even when it was called Bass Lake), passed away on January 23rd of this year.

Mal was actively involved in the opening of Maple Landing to cottagers and the construction of several cottages in Austin's Bay.

Mal thrived on helping others all of his life and was never happier than when he was assisting with the building or renovating of a friends', neighbours' or sons' cottage.

Mal was the beloved husband of Helen, father of Jean and her husband Neil of Edmonton, sons John & wife Elaine of Toronto and Rich and wife Marilyn of Peterboro. Both sons have cottages on Steenburg Lake. His grandchildren number 9, (3 from Edmonton, 2 from Toronto and 4 from Peterboro.)

Association's Urban Planner
Submits Report

by Tom Hughes

The Limerick Township Council received McDermott & Associates Ltd. report on June 14, 1994 and Mr. McDermott presented an overview of the report at the annual meeting.

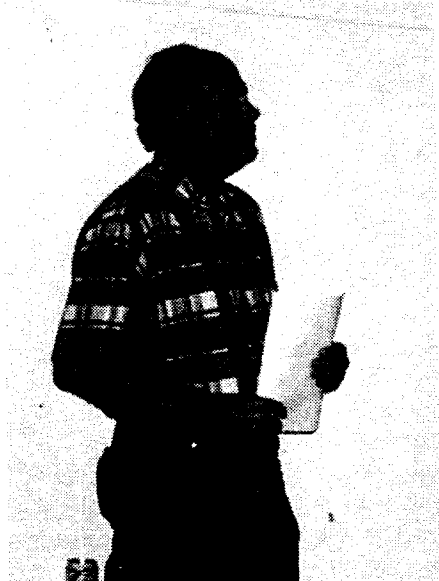
The initial concern of the Steenburg Lake Cottagers Association arises from the broad range of residential and non-residential uses permitted under the Rural designation. Specifically, the uses permitted include: residential development, commercial uses inclusive of resorts and highway commercial activities, and, industrial uses inclusive of waste management sites and manufacturing activities. The extent of possible development and the scope of non-residential uses permitted under the Rural designation may create potential land use conflicts given the established pattern of land use and development. A further concern exists in the context of the potential

Report submitted Continued.....

environmental impacts associated with the possible development of such facilities as industrial activities in the Rural areas without appropriate land use planning controls.

Report recommendations are basically three:

- 1- A need to refine the policy approach contained in the County Official Plan.
- 2- Provide refinement of the range of uses permitted under the Rural designation.
- 3- A structured approach to land use planning at County level involving the development of a well defined policy framework for the Shoreline Residential Areas.



John McDermott at SLCA annual mtg.

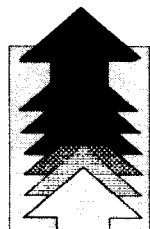
Editorial Note

Our concerns and actions resulting from the Limerick Estates proposal came at a apropos point in time. They dovetailed with a study that the Crowe Valley Conservation Authority was undertaking on water quality and watershed analysis. The Steenburg Lake Subwatershed will be a micro study within the total Beaver Creek watershed Study and become part of the total study. This will provide a higher degree of assurance that Steenburg Lake will benefit from the findings and actions that result from the study. The intent of pursuing a detailed analysis of the Steenburg Lake Subwatershed are as follows:

Continued on page 6.....



The funding of this effort urgently needs support from everyone around the lake.
Please mail in your
\$
NOW
Our expenses to date total \$13,975.14, of which \$8,600 has been covered by cottage contributions. As of this date we are overpent by \$5,375.



Limerick Fire Fighters Association

AUCTION REPORT

The auction sale held on August 20th, 1994 at Sam's Country Kitchen was a successful community and fund raising event. Both stores experienced good business during the sale and community members received approximately \$7,950 from items consigned to the auction.

The Fire Association did not realize as much from the auction as from the previous years yard sale. The Association grossed \$4,261.60 at the sale and netted \$1,883.08 after all expenses were paid.

Numerous suggestions for improving the effort surfaced from the post auction critique which should improve next years effort. The main one as far as residents are concerned was the possibility of a combined yard sale/auction .

The yard sale would consist of a lot of small table items (clothes, books, dishes, small tools, etc.) and all of the appliances and some large items. The yard sale would be on Saturday. The auction would be held on Sunday and would put up everything not sold at the yard sale plus all of the items advertised in the sale bill (equipment, vehicles, etc.). ♦

**SPORT FISHING
ON**

STEENBURG LAKE - 1994

Gene Tracy

The fishing was quite good during July and early August. There was quite a decline in the number of fish caught from mid-August on. A number of 4 lb. plus bass were caught. Pressure was fairly intense throughout the season.

Participation in the fishing census was very disappointing. Only three cottages turned in their summary of fishing activity for July/August. The tally for those summaries (continued on next column.....)

Fishing continued.....

produced an average of 2.94 fish caught per hour of fishing for all kinds of fish. Last year six cottages participated in the census which was an improvement over 1992. The form is distributed by the canvassers and will be each season. It is an easy task to forget but it is our only way of monitoring the productivity of our fishery.

There were no splake reported being caught, although several were caught through the ice last winter. With the cut-back at the MNR there is no monitoring or restocking being done. Those that have caught Splake praise their delicate flavor.

♦♦♦♦

**Notes From The President
Tom Quinn**

Update - Beaver Creek Watershed Study & Hastings Estates

A copy of the Beaver Creek Watershed Study - First draft has been received from the Crowe Valley Conservation Authority for review and comments. The document includes the draft terms of reference for the Steenburg Lake Subwatershed Study prepared in cooperation with Limerick Township and Cashel Townships and the Steenburg Lake Community Association. The study also addresses the issues and concerns related to any proposed future development (e.g. Hasting Estates). I will be responding to the draft in its entirety by November 4, 1994. It is expected that a final report will be received before the end of the year. This document is extremely valuable for the protection of our environment now and for the future.

McGeachie Property

I attended a meeting on September 3, 1994 to review the proposed donation of the McGeachie Property to the Crowe Valley Conservation Authority. The property fronts on the north side of the Beach Road and is bisected by Bass (Steenburg) Creek which drains Steenburg Lake and flows into (continued on next page)

A Chuckle

The plumber had been working at the lawyer's home for only a short time when he corrected the problem and presented him with the bill. After calculating it the lawyer said "Why, that's over \$200 an hour. Even I don't make that!"

"I know" said the plumber. "I didn't like that either when I was a lawyer."



Notes from President continued..... Limerick Lake The total parcel is approximately 358 acres Situated on the property is a winterized home/cottage, cut and marked trails, timber reserves and wetlands. The acquisition of this property will be an asset to the Region as an education/resource centre and will provide preservation of the lands now and for future generations. It has been agreed that this property would not be utilized for tent/traler camping sites.

Barb Rockwell (Membership Director) and Bill Dafoe (Lake Historian) have been named to a Special Committee to represent the Steenburg Lake Community Association in the discussions with the Township and the Crowe Valley Conservation Authority. The development of an operating plan to satisfy all parties will be the first order of business.

The McGeachies have stipulated the property be named the "McGeachie Conservation Area". There are still various details surrounding the transfer of land, planning, establishing terms of reference, etc. to be reviewed at the Annual General Meeting and throughout 1995.

The acquisition of this property however, is a unique opportunity for the Cottage Association to become actively involved in the pursuit of preservation of our lake, lands, and environment. If you have thoughts in this area please put them down on a piece of paper and return it with your completed questionnaire and 1995 dues.

Winter "Cottage Watch"

If you are visting your cottage during the winter months, be a good neighbour and report any problems or potential problems. If you suspect a cottage has been broken into or if you notice any unusual activity please report it tothe O.P.P.

HAVE A VERY SAFE WINTER, DRIVE CAREFULLY!

THE VERY BEST TO YOU DURING THE FESTIVE HOLIDAY SEASON

Thomas J Quinn
President

Editorial note continued from page 4

- ◆ Provide a detailed planning framework which will address cumulative impacts and environmental impacts and environmental issues within a watershed context.
- ◆ Clearly identify development oppotunities and constraints.
- ◆ Develop consensus on major issues.
- ◆ Provide the mechanism to have the recommendations of the Subwatershed Plan translated to Official Plan and Zoning By-law status, where appropriate.

The above are in agreement with the three recommendations stated earlier in this article from the McDermott & Associates Ltd. report.

Toronto Star Customers
by Liane & Sean van Dompsele

Sadly, that old saying is quite true; all good things must come to an end. Summer is over as is our season of delivering your newspaper.

Unfortunately, this was our last summer that Sean and I will deliver the Toronto Star. We can't thank you all enough for your loyal support. Have a safe and happy winter.

Contact us at 705-799-5914 if you are interested in taking over the route.



Violet Mathieson, Cottage #20 (Hunters Point) a 50 year association member. Never misses the annual dinner or meeting



DIRECTORS PAGE

Municipal Affairs by Tom Little

Municipal Elections

By the time you read this, the November 14th elections in Limerick and Tudor Cashel townships will be completed. The election in Limerick will be over, with two candidates contesting the position of Reeve and nine candidates vying for the four councillor seats. In Tudor/Cashel, there was no need for an election as all positions were acclaimed. What an interesting contrast!

Candidates in Limerick were as follows:

Reeve: Clive Wilson and Wes Moffatt (incumbent)

Councillors: Richard Downing, Sharon Boomhour, Rita Evans (incumbent), Al Hill (incumbent), Trudy Heersink (incumbent), Barb McComb, Elfi Charles, Willaim Lockhart, and Roger Porter. Al & Roger are seasonal residents.

We will advise you of the results in our next newsletter.

OPP Patrols

Again this year we have requested the Ontario Provincial Police to patrol the lake properties through the fall and winter. We know that their presence is a deterrence to those who would break and enter.

Drinking Water

We continue to seek a local source of drinking water for lake residents. This topic is addressed on the survey form. Wollaston has an outside hose on their town garage and water is available throughout the summer at the Bancroft Post Office.

Lake Capacity Study

This study conducted by Limerick Township and adopted, as amendment #282 to the County Official Plan (By-Law #92-64) Nov. 26/92 is intact. Ministry of Municipal Affairs must still give final approval. Minor modifications by M.O.E. were adopted at the Sept. 7, 1994 County Council Session. M.O.E. recommended that future Lake Capacity Studies be done on a watershed basis rather than on an individual lake basis.

Membership by Barb Rockwell

Anita Waddell has cleaned up all the details from this past canvass and has left things in good shape for me. I thank her. All the canvassers are set for 1995, all that remains is for the data base to provide me with the most current listing of cottagers. If there are changes since the canvass you have the opportunity to provide me with the information on the survey sheet that is included with this newsletter.

Please take the time to fill in and mail the survey form back to me and please include your 1995 dues in that envelop. It makes the task of the canvassers much less complicated if they do not have to account for due money.

Association membership stands at 166 which represents about 83% of the cottages around the lake. The following cottage numbers are on the market: 5, 6, 73, 121, 130, 131, 137, 140, 148, 150, 181, 204 and lots 49B and 49C are also for sale.

Please consider being a canvasser. Each year there is a turnover of a few and it would be excellent to have a pool upon which to draw when someone can no longer take on that task. It is a fine way to meet your neighbors.

Natural Resources & Environment by Griff Lloyd

Not an awful lot to report for this issue

Loy Rosati will do the lake level readings up to freeze up and then again in early spring.

I plan to attend the November FOCA meeting in Toronto so that information will be in the next issue of the newsletter.

Continued on next page.....



Continued Natural Resources & Environment...

A reminder to mail in your fish recording sheet to Gene Tracy if you have not done so. There was alot of fishing done this past summer so either you did not record or you have not yet mailed the form in. Hopefully it is the latter. Put it on your "to do" list.

The proposal to initiate some type of interim fire control around the lake is worthwhile and the pumps we had demonstrated fullfill our specifications. The question is now put to you the members. Do you agree and are you willing to fund their purchase? That question is on the survey form and a one page brochure is included with this newsletter. Please evaluate and fill out and mail in the completed survey form.

HEARD AROUND THE LAKE

Shane Hannofeu , Grandson of Gene Tracy was married on Sept. 16th to Sherry Caul. They spent four days of their honeymoon at the lake. The couple will reside in Belleville.

Aldora Pucyk (#181) passed away this past August.

Audrey Savage had a knee replacement at the Belleville Hospital on October 5th. She is doing well at home.

The old marina has been sold but it is not known to what use the property will be put to. The owner is Mr. Conlin from Coe Hill.

Trudy's Store and a large 18 wheeler truck had a run in. It seems the trucker pulled in between pumps and the portico and pushed the roof partially into the store. The portico roof had to be completely removed. All this for a rest stop and a bag of chips.

Beaver/Public Enemy #1
by
Jack McGeachie

Beaver (overgrown water rats) have outgrown their welcome with their overpopulation and are now Pulic Enemy #1

Beaver - Continued.....

Local municipal governments are at their wits end as much of the municipal tax dollar normally spent on road maintenance is now being used to clear culverts of beaver workings that are replaced as soon as the road crew leaves.

At the present time there is a dam on Bass Creek that is causing extensive flooding. The area involved includes part of a cedar swap designated by the MNR as a prime winter deer yard. If these trees are destroyed it will take another 50 years to replace them. It also includes extensive prime wetland acreage and is part of the property donated to the Crowe Valley Conservation Authority for a demonstration Conservation Area that will be unique to this part of the province. The property where the dam is located is now owned by people who have, so far, refused to have the dam removed or the beavers destroyed. Legal opinion is that they will be liable for damages but that will take a minimum of two years for the case to work its way through the legal system. By that time the area in question will be a flooded wasteland and no amount of money would be adequate compensation.

Beavers are truly a renewable resource compared to the ersatz materials rendered from oil. The fur trade is the only effective economical means of control. The beaver survived periods of intensive trapping when their pelts were valued in hundreds of todays dollars. The humanizing of animals along with the animal rights activists have created a "Bambi" generation. They have used the media, fund raising techiques and political manipulations to achieve their ends. Extreme animal rights doctrine is nothing more than "eco-funfamentalism", a threat to real conservation.

With the lake as high as it ever has been the beavers you may be sure will be busy around the lake and numerous trees will be gnawed to the ground when you arrive next spring.



**Sappy New
Year
1995**

Steenburg Lake Community Association

Membership Survey

We've Got the Questions. You've Got the Answers!

Help your SLCA plan for the Summer Season, '95. Take a minute to give us your ideas, comments and information on the following issues. Enquiring minds want to know!!

FIRE PUMPS

Strategically install 1 to 3 fire pumps, around the lake, to be operated by designated cottagers to control fire outbreaks until the Limerick Fire Dept. arrives. Cost Approx. \$25.00/Cottage

Yes No

COMMENTS: _____

DRINKING WATER WELL

At an estimated cost of \$65.00/Cottage, arrange with the Crowe Valley Conservation Authority, to sink a drinking water well, for cottagers use, at the proposed McGeachie Conservation Site.(now being donated by Mr. McGeachie)

Yes No

COMMENTS: _____

PURPLE LOOSTRIFE CLEAN UP

Interested in participating in a Purple Loosestrife Clean Up Day the first Saturday/Sunday in August?

Yes No

COMMENTS: _____

ANNUAL MEETING

Is the Sunday of the August Civic Holiday Weekend still a good choice for our Annual Meeting/Dinner? If not, please comment:

Yes No

Date: _____
Time: _____
COMMENTS: _____

MEMBERSHIP SURVEY

VOLUNTEERING

Yes No

Interested in Helping the SLCA organize, plan, help with activities or be on the Association Board?

Social Committee _____ Canvass _____
Membership _____ Environment _____
Officer _____ Other _____

COMMENTS: _____

CHANGE OF ADDRESS OR NEW OWNERS

If you have changed your address or have sold your Steenburg Lake Property, please complete the following for our files.

NAME: _____

NEW ADDRESS: _____

TELEPHONE: _____

NAME: _____ COTTAGER #: _____

Please mail in your Survey before March 15, 1995. Thanks A Million!



Membership Dues 1995

Help out your Association Canvassers!
Mail in Your 1995 Membership Dues with this Completed Survey
Still a Bargain at \$20.00 per Year

Name: _____ Cottager #: _____

Please Send Your Completed Information to:

**Barbara J. Rockwell,
Box 325, R.R. #2,
Gilmour, Ontario K0L 1W0**

TREASURE'S REPORT FOR
4th NOVEMBER 1994

Balance: \$6,412.33

<u>Income:</u>	Memberships (154)	3,080.00
	Donations to the Association	55.00
	Sale of T-shirts & hats	583.73
	Profit from bar at annual dinner	57.31
	Interest	155.78
	1 1995 membership	20.00
	<u>Total</u>	\$3,951.82

<u>Expenses:</u>	Shipping & Postage (including newsletters)	287.00
	Phone Calls	38.65
	Copying & Printing	198.24
	Stationery	45.17
	F.O.C.A. Memberships	300.00
	Attendance at F.O.C.A. meetings	30.00
	Hall rentals for meetings	100.00
	Prizes for Fishing Derby and regatta	283.45
	Rock marker installation and removal	200.00
	BBQ expenses	111.71
	Association Insurance	509.76
	Registration of Assoc. with Prov. Government	25.00
	Annual dinner tickets for John McDermott's family	28.00
	Travelling expenses for Hastings	28.78
	Estates development meeting	
	Shoreline News delivery	60.00
	Bank Charges	11.68
	Payments for Hastings Estates development fight	4140.02

Total \$6,387.46

Balance: \$3,976.69

I sign this as being an accurate statement



Colin Gaddas

Homeowner's Fire Protection Package



CAN YOU

Afford not to have a fire-protection package which consists of the following?

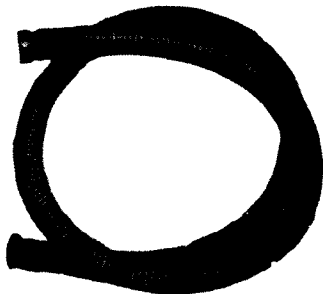
A fire pump, suction hose, foot valve, nozzle, two lengths of 1-1/2" x 100' discharge fire hose, quick connect couplings and a canvas carrying/storage bag?

This is a fact sheet on the fire pumps reference in the first question on the questionnaire. This pump was demonstrated at the public beach on the day of the canoe races and barbecue. Their performance was quite impressive.



WAJAX Mini-Mark, a lightweight 7.5 kg. pump

Complete cottage kit order number (mini-mark CK)



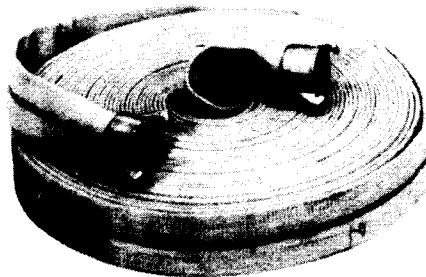
Light-weight suction hose (8'0" - 2,4 M) with reinforcement coil. (MK-150-8)



Combination spray (fog) and straight stream nozzle (W-225B MI)



Foot valve (A-7012)



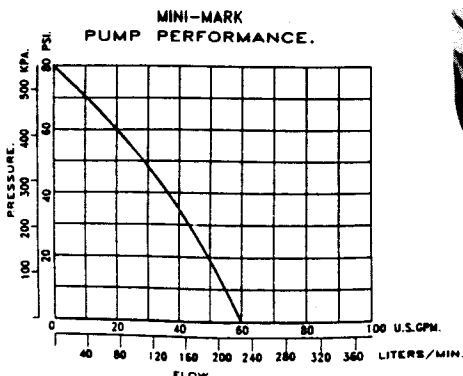
LS 300 - Spec 2250 - Forestry Hose (2265-100 inst)



F-4 Female adaptor



Carrying/Storage bag (MK-166)



WAJAX MANUFACTURING LIMITED
1100 NORMAN, SUITE 200, LACHINE, QUÉ. H8S 1A6
TEL.: (514) 637-5572 FAX: (514) 637-3985

Tax Changes Affect Cottage Owners

If you own a cottage you should take note of a recent tax change. This year's federal budget eliminated the \$ 100,000 lifetime capital gains exemption. That's the exemption you could claim to reduce the taxes you'd have to pay on your capital gains.

If you sell your cottage for more than it cost you, the difference is considered to be a capital gain. You will have to report this amount on your income tax return.

You don't even need to sell your property to realize a capital gain. If you give your cottage away, Revenue Canada considers you to have sold it and, if it's worth more than you paid for it, you'll still have to report any capital gain on your income tax return. Although the budget eliminated the exemption for property sold after February 22, 1994, if you haven't already used up your \$100,000 exemption, you'll have one more chance to benefit from it. You don't have to sell or give away your property to do so.

You can file an "election" with your 1994 income tax return to report the capital gain that you earned on your cottage before March 1, 1992. The 1992 budget had already eliminated the exemption for capital gains on cottages.

Should You File An Election

Basically, by filing an election, you're reducing any capital gain that you may have when you eventually sell or give away your cottage. As a result, the income tax you'd have to pay in that year would also be reduced.

It is important to note that if you do file an election, the amount of capital gains you report will be added to your 1994 net income. If the unused portion of your \$100,000 exemption is more than the gains you elect to report, you will usually not have to pay tax on this amount.

However, filing an election may reduce the amount of your benefits and credits which are based on net income. These include the Child Tax Benefit; the Goods and Services Tax Credit; the guaranteed income supplement; provincial tax credits; and some non-refundable tax credits such as the age amount and medical expenses.

It may subject you to minimum tax, increase some provincial taxes, and require you to repay all or part of any social benefits you received in 1994 such as Old Age Security pension benefits. You may also have to pay your 1995 income tax by instalments.

You should compare the amount you will lose in benefits and credits over the next year to the amount you will save in income tax when you eventually dispose of your cottage. If you rely heavily on benefits and credits, you should review your personal situation and decide what is more favourable to you before filing the election. Remember that if you choose not to file the election, when you do eventually sell your cottage, your benefits and credits may be affected and you'll likely have to pay tax on the capital gain at that time.

If you think you might want to file an election, you can pick up an information package which includes the election form from your local income tax office in late December, 1994. In the meantime, there is something you could do now to make filing the election easier.

Estimating The Value Of Your Cottage

You'll need a reasonable estimate of what your cottage could have sold for on February 22, 1994, if it had been for sale. You should get this estimate as soon as possible since this may become more difficult as time passes.

You do not need to obtain a professional appraisal of your property. Instead, you can find this information in real estate pamphlets or newspapers which list the prices of similar cottages in the same area. Provincial land registry or land title offices could also provide information on actual sale prices of similar properties. You should keep a record of the information you used to estimate your cottage's fair market value, or a copy of the professional appraisal in case Revenue Canada asks to see it.

If you need more information on capital gains and your cottage, please call Revenue Canada for help.

GENERAL ENQUIRIES:

Toronto District Office
Local: (416) 869-1500

Mississauga District Office
Local: (905) 566-6700
Toll Free: 1-800-387-1700

North York District Office
Local: (416) 221-9309
Toll Free: 1-800-387-1700

Scarborough District Office
Local: (416) 296-1950
Toll Free: 1-800-387-5229 (905)
1-800-387-5183 (519 & 705)

STEENBURG LAKE COMMUNITY ASSOCIATION, INC.
BY-LAWS

This organization shall be known as the Steenburg Lake Community Association and is organized for the following purposes, to wit:

A. To protect the interests of Steenburg Lake property owners and to foster co-operation with township officials.

B. For mutual assistance of its members and to better social relationships.

1. **Membership**

Membership in the Association shall be available to all property owners and their immediate families whose property borders on Steenburg Lake.

2. **Associate Membership**

a) Dwellings within the drainage basin of the lake but not located directly on the lake may apply for Associate Membership by directing a written request for this status to the current Lead Director for Membership. Unanimous board concurrence is required. If approved, status becomes effective with the payment of that years's dues.

b) Individuals and their families who rent cottages on Steenburg Lake and are interested in the aims and objectives of the association may apply for Associate Membership after 3 years of consecutive summer residence (two weeks per summer minimum) at Steenburg Lake. A letter of request shall be directed to the current Lead Director for Membership. Unanimous board concurrence is required. If approved, status becomes effective with the payment of the that year's dues.

3. **Honorary Membership**

By action of the Executive Committee, honorary membership may be awarded to a member of the association who, in the opinion of the Executive Committee, has rendered valuable assistance or worthy enterprise to the lake community, or who has been in residence for 50 consecutive years(two weeks per summer minimum).

4. **Privileges**

a) Any member of the family of a property owner shall be eligible for any office in the association, save that of President. This office shall be held by a property owner. Property owners shall have the only voting rights but may confer proxy privileges on a member of their family or may express their wishes by mail to the Recording Secretary when a vote is scheduled. Associate Members do not have voting privileges, nor may they hold an elected office.

b) In all other respects the entire membership shall enjoy equal privileges.

5. **Officers**

a) The officers of the association shall be President, Recording Secretary, Corresponding Secretary, Treasurer and Lead Directors.

b) Any officer may be suspended for cause by a two-thirds majority vote at any general meeting of the association.

c) There shall be four standing committees, each chaired by an elected Lead Director. Membership on those committees shall be composed of volunteers from Association members. and Associate members. Committee size shall be determined by Lead Director of

Future Generations

See Page 19



Ethel and John (Jack) McGeachie in front of the very same fireplace where the water stayed frozen for three days!

A Gift For Conservation!

The Board of Directors of the Crowe Valley Conservation Authority has announced, with pleasure, their acceptance of the donation of 358 acres of land on the north shore of Steenburg Lake, Limerick Township, County of Hastings, by John B. McGeachie and Ethel T. McGeachie. The property includes: all of Lots 24 and 25 Concession 3, all of Lot 23, Concession 2 and Part of Lot 24, Concession 2, Limerick Township.

This beautiful property contains acres of wetlands, a creek, beaver ponds, mature forest, nature trails plus an historic homestead built in the 1860's. Formally dedicated as the McGeachie Conservation Area, the property will be preserved for the enjoyment of citizens and future generations of the Crowe Valley Watershed.

John and Ethel McGeachie have been active contributors to the Steenburg Lake Community for many years. In fact, John McGeachie has been living on Steenburg Lake for much of this century.

The McGeachie's love of North Hastings County, as well as their respect for nature and history has guided their lives. The Crowe Valley Conservation Authority is committed to continuing with the tradition started by John and Ethel McGeachie. This generous donation will remain an act of kindness to be remembered for generations to come.

The Authority will now commence the process of developing an operating plan for the property

which will ensure ongoing protection and enhancement of the environment. Citizens or groups interested in the McGeachie Conservation Area and conservation principles are invited to contact the Authority office.

For further information regarding the McGeachie Conservation Area please call, Kelly Pender, General Manager, at the Authority office in Marmora [613-472-3137].

Wedding Present - Gift To Future Generations

By Dorothy Parshall

When interviewed by the Bancroft Times, the first thing Jack McGeachie wanted to make clear is that the name of the lake is Bass, not Steenburg. He caught his first bass in Bass Lake in 1918 and why anyone changed the name to Steenburg is beyond him. The creek, from Bass/Steenburg Lake to Limerick Lake is still known as Bass Creek.

Jack McGeachie has been a part of the Bass Lake community since he was about two years old - in 1914. Born in Trenton, he came to live with his grandparents in 1920, after his mother passed on. He attended SS#1 Limerick for four years and then went to Trenton for high school. He later did a degree in electrical engineering at the University of Toronto [U of T] and has lived in Toronto most of his adult life - 54 years of it with his wife Ethel Morgan McGeachie, formerly of Lindsay.

But the Bass Lake area was, and is, part of his heritage. When he and Ethel were married in 1940, they were given a parcel of land, 358 acres with an old log cabin, across the road from Bass Lake, as a wedding present. It is this wedding present that the McGeachie's have now passed on to the Crowe Valley Conservation Authority [CVCA]. And these modest folks wonder why anyone would make a fuss over it!

The McGeachie's have had a long, and happy life. Jack recalls working for Philco Radio after he graduated from the U of T - for 28 cents an hour! It was the depth of the depression - 1935 - and he was fortunate to have a job at all.

In 1937, when things started to improve, he was offered three jobs but he went back to Bell Canada, where he had worked before going to university, and asked for a job.

After six months on trial as a temporary lineman - and him weighing

in at 118 pounds - he was moved to the engineering department where he spent 36 years. He has many interesting stories to tell about this part of his life.

In the early forties, when Jack had a seven week holiday, he and Ethel left Toronto in February to spend some time at the Lake. Embarking by train from Toronto, the conductor expressed surprise that they were planning to take the trunk-line to St. Ola. "I'd better wire ahead so it will wait for you," said the conductor.

The train waited an hour for the McGeachie's to make their connection. There was half a car for passengers and several cars, and a half for freight! There was now a bus Bancroft from Belleville, taking the business from the rail line.

On arrival in St. Ola, they borrowed a wagon to get to the cabin, arriving late at night in 20 below zero weather. There was no wood on hand for the fireplace so they raided his uncle's wood pile - not too far away. What a time! They can laugh about it now but youthful energy was certainly necessary at the time. It was three days before water on the fireplace mantle thawed!

This is just one of the many stories Jack and Ethel have to tell about the "good old days"! Stories told with cheerful energy that belies their eighty years of life's experiences. These are people who glow and sparkle with the joy of living. The light of their lives enriches those who meet them.

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