

Shoreline News

Steenburg Lake Community Association

Fall 2008

Mission Statement

To source and make available relevant information to the Membership regarding political and environmental changes that impact cottage ownership and take appropriate action on behalf of the Association when deemed necessary by the executive; to promote, educate and encourage responsible lake stewardship and to provide opportunities to meet and socialize at events throughout the year with fellow cottage owners.

President's Message

Another busy year at the lake is nearing an end. Fall colours are outstanding as I write this, although the first hard frost is still a few days away. The hummingbirds around our cottage left about the usual time, but we saw others passing through as late as September 18, stopping at our feeders to tank up for the long flight south. Herons were plentiful this year, throughout this area, and we have had regular visits from them on the rocks out front. Blue Jays seem to have multiplied this year, but the usual hordes of grackles have been missing since early this summer.

I have been in regular contact with Tim Pidduck, Manager of Crowe Valley Conservation Authority, which owns and operates the McGeachie property, now totaling about 450 acres of woodland, marsh and lake. Tim and I hiked through a major part of the forest earlier in the summer, and he was interested in the idea of developing formal hiking trails such as you find in Algonquin Park along the Highway 60 corridor.

The property has many interesting physical features, including big rock outcrops, hills and valleys, open forest and dense growth. One of Tim's staff has done some work in the property with GPS equipment, and has agreed to extend the charted trails so they loop back to the start. I have spoken to the Administrator at Bancroft Ministry of Natural Resources, who says he can make a biologist available for a day or two next spring to assist in cataloguing plants, trees and interesting habitat along the trail, and the MNR Junior Ranger program will probably be able to supply help to build information stations at strategic locations along the trail, and to dress the trail with wood chips or other suitable materials where needed.

What is necessary is an official leader for this project. I will continue to try to put the pieces together to get this going, but I suggest that the Association make this its own project, so that there is continuity in the coming years. Crowe Valley would continue to own the property, of course, (which relieves the Association of most liability concerns) but they do not have the staff resources to maintain or improve the exhibit. Money is probably available from a couple of sources, so the Association may not have to fund anything. I believe that Hastings County would see this as an economic development issue which will promote tourism, and funds have been flowing to many similar projects throughout the County. Limerick Township may also be interested in contributing. There may be Trillium grants available as well. But we will need personal time and commitment.

There is a possibility for this initiative to take legs, too. Your Executive has talked about working to put together some of the history of the lake and the immediate area. The McGeachie property may be a natural place to exhibit those stories, and perhaps even some antiques. I hope that people will come forward to contribute their ideas and assistance in this effort.

On another note, altogether, government has your septic system on its radar. A program of inspections for all septic systems is coming, and everyone needs to plan for this so it doesn't cost each of us a small fortune to comply. While we won't see our lake directly impacted for about three more years, now is the time to act. If you wait for the government inspector, you won't have a choice, and once he starts making his rounds, costs to repair or replace are going to go through the roof, because all the local contractors are going to be in demand. If you

haven't had your system pumped in many years, you should spend a few dollars to get that done. Ask the expert on the "honey wagon" to give you an opinion about the condition of your system. If he says you don't meet current standards, you have a couple of years to plan for an upgrade. The "45 gallon barrel in the ground" that served you through many past years is not going to cut it with the new regulations. And if you have a current model septic system, but the disposal field is plugged with grease, you are going to have to repair it. Don't ignore this potential problem. Standards are going to get tougher, and thus it will get more expensive to bring yourself into compliance. Do yourself a favour, and do it now!

The bright side is that the lake will benefit. Water testing indicates that our water quality has improved during the last 30 years, but that is no excuse to become complacent. Water in general, and recreational lakes like our's in particular, are resources of inestimable value to us and our children. Just watch the evening news about the problems in the world, and you will see that water is becoming a scarce and valuable resource around this old planet.

May the winter be mild and gentle, may your health and happiness blossom, and may we see you all on a warm spring morning in 2009 waving to us across Steenburg Lake.

SUMMER 2008 AT STEENBURG LAKE

Road Clean Up, July 12th 2008

Many thanks to all who participated in the Annual Road Clean Up. Taking care of our cottage environment is our responsibility. Many thanks to the following people for taking the time to keep our road clean.

North Road: Kim & Jim Kerr and Kerr children - Kaelyn, Amy, Zachary; Zachary's two friends Andrew & Austin Baylis; Brian Bennett; Rob & Pat Sills and their two daughters; Pat & Ian Fraser; Ron & Marlene Pollard; Steve Brown, Greg Stolte and Judy Platt

South Road: Dave Golem; Glenda Opsahl; Dave McDonald and sons Hamish & Alastair

Regatta, July 12th 2008

The Regatta was once again, a huge success. Many thanks to all the cottagers who came out and participated in the events. It was lots of the fun. It couldn't have been done without the help of many people. Thank you to Wendy Butler, Amy Miller and Sue Bridger who helped record and organize the participants for the various events. Thank you to Dean Dobson and Chris Miller for organizing the boats at the starting line. Thank you to Dean Butler who produced an awesome Steenburg Lake T-shirt in many different sizes and colours. Many thanks to Carley Butler, Marlene Pollard and Glenda Opsahl for assisting with the sales. And what would a Regatta be without a BBQ???? Many, many thanks to Steve Churchill, and his trusty assistants, Rita Churchill and Rick Churchill.

**TIME TO THINK SNOW
AND
PLAN AHEAD FOR WINTER**

SNOW PLOWING

DRIVEWAY SANDING

ROOF SHOVELING

DWAYNE NICHOLSON

PHONE: 613-474-1122

AND THE REGATTA WINNERS WERE...

CANOE RACES

9 & Under

1. Cameron O'Rourke, Alyssa Judges & Jacob Skinner
2. Hamish MacDonald & Brendan Cameron
3. Hannah Lavalle & Jacklyn Edwards

10 - 13 years

1. Scott Bridger & Cody Bridger
2. Alasdair MacDonald & Sam Miller
3. Megan Dobson & Hanna Butler

14 - 17 years

1. Hanna Butler & Carley Butler
2. Sara Nagy & Sara Lavalle
3. Connor Miller & Jake Dobson

18 & Over

1. Scott & Deanna Bennett
2. Chris Langman & Maureen Edwards
3. Rob & Paula Sillers

PADDLEBOAT RACES

9 & Under

1. Cole Dobson & Sam Miller
2. Cameron O'Rourke & Jacob Skinner
3. Hannah Lavalle & Katelyn Kerr

10 - 13 years

1. Hannah Butler & Megan Dobson
2. Katie Anderson & Laura Anderson
3. Alana Cameron & Ashley Cameron

14 - 17 years

1. Jake Dobson & Connor Miller
2. Sara Nagy & Sara Lavalle
3. Zac Kerr & Andrew Baylis

18 & Over

1. Scott & Deanna Bennett
2. Dean Butler & Ken Karpa
3. Randy & Maureen Edwards

GIRLS SWIMMING

9 & Under

1. Lily Karpa
2. Laura Anderson
3. Hannah Lavalle

10 - 13 years

1. Alana Cameron
2. Katie Anderson
3. Hanna Butler

14 - 17 years

1. Carley Butler

18 & Over

1. Carolyn Dobson
2. Kim Fitzgerald
3. Chris Langman & Maureen Edwards

BOYS SWIMMING

9 & under

1. Hamish MacDonald
2. Scott Bridger
3. Cameron Birss

10 - 13 years

1. James Conquer
2. Alasdair MacDonald
3. Sam Miller

14 - 17 years

1. Jake Dobson
2. Drew Dawson
3. Connor Miller

18 & over

1. Rick Churchill
2. John Legere
3. Jeremy O'Rourke

FUN RUN, August 16, 2008

And then there was the Fun Run!!! Who would have thought we'd have such an amazing turn out for our first Fun Run!!! 59 entrants participated in the 1km walk or 5km walk/run!!! Again the event could not have taken place without our volunteers....Dean and Wendy Butler, Steve and Rita Churchill, Dave Golem, Joanne Boyce, Irene Horne, Judy Platt and Marlene Pollard. And special thanks to Steve Churchill for his support in getting the water and bananas donated.

AND THE FUN RUN WINNERS WERE...

FEMALE RUNNERS

13 & under

1. Hanna Butler
2. Emma McGinnis
3. Megan Dobson

14 - 17 years

1. Emily Anderson
2. Jessie Ward

18 - 44 years

1. Julie Anderson
2. Christine Genovese
3. Wendy Rudd

45 & over

1. Kim Fitzgerald
2. Mary Katherine Mehak
3. Diane Burke

MALE RUNNERS

13 & under

1. Thomas Withey
2. Peter Waywell
3. Hamish McDonald

14 - 17 years

1. Richard Withey
2. Tommy Stevens
3. Jordan Woodward

18 - 44 years

1. Eric Cranfield
2. Scott McGinnis
3. Adam Burke

45 & over

1. Dan Pollard
2. Rich Withey
3. David Langman

Thanks again to all who participate in these events.
I hope you had fun. Carolyn Dobson

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STEENBURG LAKE ACTIVITIES FOR SUMMER 2009

Road Clean Up

The annual road clean up is **Saturday, July 11, 2009 at 9:30am**. North Road meets at the Beach and South Road meets at the 1st "Y" in the Road.

Regatta & Barbecue

The Annual Steenburg Lake Regatta will take place **Saturday, July 11, 2009** at 11am, at the beach, followed by a Barbecue. **PLEASE BRING YOUR CANOES AND PADDLEBOATS!!!**

Annual General Meeting

The Annual General Meeting is **Sunday, August 2, 2008**. Coffee at 9:30, meeting commences at 10am. **NOTE A CHANGE IN THE AGM...**

The Executive has listened to number of members on the Association express an interest in gathering with fellow cottagers for a dinner. Recognizing that the barbecue at the Regatta isn't the perfect venue for relaxing chit chat, and there are only so many weekends in the summer, the Steenburg Lake Executive invites the Membership to a **barbecue dinner** to follow this year's Annual General Meeting. Please bring your children, as childcare will be provided. A series of games and activities for the children will be organized while the parents attend the meeting. Anyone wishing to get involved with the planning of this event, please contact me at 905-640-9305 or carolyndobson@rogers.com or contact Marlene Pollard at 613-474-2392, or rmpollard@xplornet.com.

PLEASE NOTE, ONLY COTTAGERS WITH ACTIVE MEMBERSHIPS AND WHO ATTEND THE ANNUAL GENERAL MEETING WILL BE INVITED TO JOIN FELLOW COTTAGERS FOR THE BARBECUE!!! FAMILY AND FRIENDS WHO MAY BE JOINING YOU FOR THE WEEKEND ARE WELCOME TO ATTEND, HOWEVER A FEE WILL BE CHARGED AT THE DOOR FOR YOUR GUESTS. EVERYONE MUST PREBOOK YOUR LUNCH TO ALLOW THE COMMITTEE TO PLAN

ACCORDINGLY. DETAILS TO FOLLOW IN THE SPRING NEWSLETTER.

Fun Run

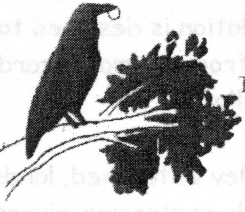
Okay...let's do it again!!! The Steenburg Lake Fun Run will take place on **Saturday, August 15, 2009** at 10 am at the South Road.

Waterfront Concert

The group "Claidhmor" will perform Scottish, Irish and east coast songs on **Sunday August 16, 2009** at 1:00 p.m. This waterfront concert will be held at the dock of Fred and Karen Cotie (across from the old marina). Feel free to anchor your boats out front and enjoy the entertainment. More details in the spring newsletter.

If anyone would like to lend a hand in any of the activities, please give me a call. I can always use the help...and its so rewarding to see the smiles on the faces of those who join in the fun!!! Have a safe and fun winter...see you in the spring.

Carolyn Dobson
Social Committee
carolyndobson@rogers.com



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From the Lake Steward, Rick Burke

Septic System Re-inspection Information

The Ontario Ministry of Municipal Affairs wrote a guideline for Septic System Re-inspection. As a result, some Ontario townships have instituted programs to identify: high risk, medium risk, and low risk properties in order to prioritize site visits by septic system inspectors. High risk sites include those with either no record of a septic system, or records indicate the septic system is greater than 20 years old. Refer to URL

<http://www.obc.mah.gov.on.ca/Asset4.aspx?method=1> for the ministry's document on septic system re-inspection. It is unlikely that a township inspector will show up at your door in the foreseeable future. However, keep in mind the definition of a "high risk septic system" and consider having your system regularly checked.

Working Around Water?

Ontario's Conservation Authorities are responsible for the administration of the (Ontario Regulations 159/06) Development, Interference with Wetlands and Alterations to Shorelines and Watercourses Regulation under Section 28 of the Conservation Authorities Act. The regulation is designed to protect life and property from natural hazards such as flooding, erosion and pollution.

Throughout the Crowe Valley watershed, lands located along features such as streams, rivers and lakes, lands with steep or unstable slopes, and wetland areas have been identified as regulated areas. Special attention is required when considering development within these regulated areas to prevent flood and erosion damage, prevent pollution of local water resources, protect the natural functions of wetlands and ensure safe access to and from development.

If you are proposing development within a regulated area, Crowe Valley Conservation staff will provide advice and can guide you through any required permits. Call Crowe Valley Conservation 613-472-3137 before you proceed with any proposed

development work located around or near water. The call may save you time and money and avoid unnecessary delays.

The placement of fill and alteration of existing grades within a regulated area requires a permit. Fill, such as sand, gravel or topsoil, either brought onto the site or moved within the property boundaries, is subject to the Regulation and requires a permit. Construction and renovations on property located within a regulated area may also require a permit.

Obtaining Approvals - Information Requirements

When applying for a permit under the Development, Interference with Wetlands and Alterations to Shorelines and Watercourses Regulation, you will be asked to provide specific information about your proposed work. This information will form the basis of the approval, therefore, always be sure to include the following information in your application to avoid delays:

- Property owner's name, mailing address, telephone number.
- Applicant name, mailing address, municipal address, telephone number(s)
- A map/sketch to your location including Lot/Concession/Ward/Township, and location of proposed work
- A dated site map, survey plan or detailed sketch indicating location of buildings, property lines, grade elevation above current water level and watercourse/lake/wetland location on or near the property
- A detailed description, intended location and dimensions of proposed fill, construction or watercourse alteration
- A cross-section of the proposed work showing existing grade and final grade and any building openings
- Once your application, and processing fee, have been received, the Regulations Officer will begin the review, which may include a visit to your property.

Failure to obtain a permit prior to undertaking development, interfering with a wetland or altering a shoreline or watercourse within a scheduled area is a violation of the Conservation Authorities Act. The violation carries a fine up to \$10,000. You may also be required to restore and rehabilitate the disturbed area or remove the illegal structure.

Other Permits you may Require... Before you build be sure to contact your municipal Building Inspector. If you are located within a regulated area you will require a permit from Crowe Valley Conservation in order to receive your municipal building permit.

A Word About Fish Habitat... Crowe Valley Conservation works in partnership with Fisheries and Oceans Canada (DFO) to ensure the protection of fish habitat in the watershed region (Section 35 of the Fisheries Act). When reviewing your permit application, Conservation Authority staff will consider the effect your proposed work may have on fish habitat and provide advice on minimizing any impacts. Where impacts on fish or fish habitat cannot be mitigated, the Authority is required to forward your file to DFO for consideration.

Find out more at:

http://www.crowevalley.com/5/5_2/GenRegs.htm, or email the CVCA regulations officer at parks@crowevalley.com.

Good Words about Dock and Boathouse Construction

(Department of Fisheries and Oceans)

Docks and boathouses are common features on the shorelines of lakes and rivers in Canada and are an important part of the recreational use of our waterways. This Operational Statement applies to docks which consist of floating platforms or those supported by pipes, poles, wooden cribs or cantilever arms. The shoreline area in front of your cottage or waterfront property is also important habitat for a variety of aquatic organisms, including fish. Fish lay their eggs, feed and hide from predators in these shoreline areas.

Building a dock or boathouse along your waterfront can impact this important habitat by covering spawning habitat, removing rocks and logs that provide shelter, causing erosion and sedimentation from bank disturbance, introducing deleterious substances if improper building materials are used and disrupting sensitive fish life stages.

Fisheries and Oceans Canada (DFO) is responsible for protecting fish and fish habitat across Canada. Under the *Fisheries Act* no one may carry out a work or undertaking that will cause the harmful alteration, disruption or destruction (HADD) of fish habitat unless it has been authorized by DFO. By following the conditions and measures set out below you will be in compliance with subsection 35(1) of the *Fisheries Act*.

The purpose of this Operational Statement is to describe the conditions under which it is applicable to your project and the measures to incorporate into your project in order to avoid negative impacts to fish habitat. You may proceed with your dock or boathouse project without DFO review when you meet the following conditions:

- you are not working within the following areas/water bodies where this Operational Statement does not apply: waters within areas under Parks Canada's jurisdiction, including the Trent-Severn Waterway and the Rideau Canal system,
- it is a new, repair or rebuild of a floating, cantilever or post dock or boathouse,
- it is a new, repair or rebuild of an open-faced crib dock or boathouse built entirely on natural bedrock or sand bottom with a total combined footprint (for both existing and proposed cribs) of 15 square metres (161 ft²) or less,
- the total surface area for the entire dock and boathouse, which occurs in a location below the ordinary high water mark (HWM) (see definition below), including both existing and proposed structures combined, does not exceed 50m² (538 ft²), unless the structure is built entirely over natural bedrock or sand bottom (not supporting aquatic vegetation),

- it is not made of concrete or steel sheeting or any other skirting that isolates the inside of the crib from the rest of the water,
- it does not require any dredging, blasting or infilling in the water body,
- the combined width for all existing and proposed shoreline improvements on land and in water (docks, boathouses and beaches) is less than 25% of the property's riparian area width (shoreline frontage width), and
- you incorporate the *Measures to Protect Fish and Fish Habitat when Building your Dock and Boathouse* listed below in this Operational Statement.

If you cannot meet all of the conditions listed above and cannot incorporate all of the measures listed below then your project may result in a violation of subsection 35(1) of the *Fisheries Act* and you could be subject to enforcement action. In this case, you should contact your Conservation Authority, or the DFO office in your area (see Ontario DFO office list), if you wish to obtain an opinion on the possible options you should consider to avoid contravention of the *Fisheries Act*.

You are required to respect all municipal, provincial or federal legislation that applies to the work being carried out in relation to this Operational Statement.

Measures to Protect Fish and Fish Habitat when Building your Dock and Boathouse

1. Use existing trails, roads, or cut lines wherever possible to avoid disturbance to the riparian vegetation (i.e., vegetation that occurs adjacent to the watercourse).
2. While this Operational Statement does not cover the clearing of riparian vegetation, the removal of select plants may be necessary to access the construction site. This removal should be kept to a minimum.
3. The construction of boathouses above the HWM is strongly encouraged in order to minimize impacts to fish habitat.
4. Floating, cantilever and post docks, and marine railways on posts for boathouse access, can be installed at any time.

5. Time the installation of crib docks to prevent disruption of sensitive fish life stages by adhering to appropriate fisheries timing windows (see the Ontario In-Water Construction Timing Windows).
6. Construct cribs in an open-faced manner and fill with large rocks that provide crevices for fish and other small organisms. Leave enough space between cribs (two metres) and locate them at least two metres from the HWM to allow near shore water to circulate.
7. Do not take materials (e.g., rock, logs) to build the dock from the shoreline, from below the HWM or from any water body.
8. If rocks, stumps or logs need to be moved on the lake or river bottom or shoreline to build the dock, they should be relocated to an area of similar depth and not removed altogether from the bottom or shoreline.
9. Install effective sediment and erosion control measures before starting work to prevent the entry of sediment into the watercourse. Inspect them regularly during the course of construction and make all necessary repairs if any damage occurs.
 - 9.1. Avoid doing work during wet and rainy periods.
10. Use untreated materials (e.g. cedar, tamarack, hemlock, rocks, plastic, etc.) as supports for dock structures that will be submerged in water. Treated lumber may contain compounds that can be released into the water and become toxic to the aquatic environment.
 - 10.1. Use only treated lumber that is environmentally-friendly (see definition below) for dock structures that are above water.
 - 10.2. Cut, seal and stain all lumber away from the water using only environmentally-friendly stains (see definition below). All sealed and stained lumber should be completely dry before being used near water.
 - 10.3. Ensure plastic barrel floats are free of chemicals inside and outside of the barrel before they are placed in water.
11. Wherever possible, construct the dock either from a barge or float on the water or through the

ice instead of using machinery from the bank of the water body.

12. Operate machinery on land (from outside of the water) and in a manner that minimizes disturbance to the banks of the water body.

12.1. Machinery is to arrive on site in a clean condition and is to be maintained free of fluid leaks.

12.2. Wash, refuel and service machinery and store fuel and other materials for the machinery away from the water to prevent any deleterious substance from entering the water.

12.3. Keep an emergency spill kit on site in case of fluid leaks or spills from machinery.

12.4. Restore banks to original condition if any disturbance occurs.

13. If a concrete abutment is needed to secure your dock to land install it entirely on land, above the HWM. The concrete is to be pre-cast and cured away from the water before use to prevent seepage of potentially toxic substances into the water body.

14. Prevent deleterious substances such as uncured concrete, grout, paint, sediment and preservatives from entering the water body or storm drains.

15. Vegetate any disturbed areas by planting and seeding preferably with native trees, shrubs or grasses and cover such areas with mulch to prevent erosion and to help seeds germinate. If there is insufficient time remaining in the growing season, the site should be stabilized (e.g., cover exposed areas with erosion control blankets to keep the soil in place and prevent erosion) and vegetated the following spring.

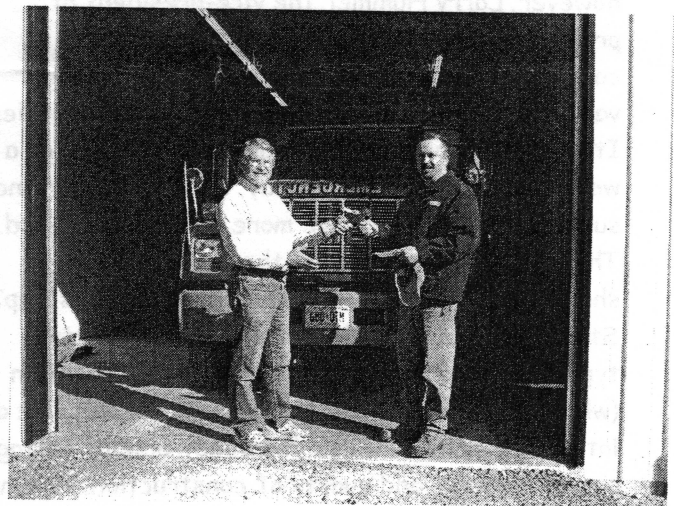
15.1. Maintain effective sediment and erosion control measures until re-vegetation of disturbed areas is achieved.

If you would like more detailed information on fish-friendly dock construction and maintenance practices to help you plan your project, please refer to the following document: The Dock Primer - A Cottager's Guide to Waterfront-Friendly Docks www.dfo-mpo.gc.ca/regions/central/pub/index_e.htm (Ontario Edition).

Definitions:

Ordinary high water mark (HWM) - The usual or average level to which a body of water rises at its highest point and remains for sufficient time so as to change the characteristics of the land. In flowing waters (rivers, streams) this refers to the "active channel/bank-full level" which is often the 1:2 year flood flow return level. In inland lakes, wetlands or marine environments it refers to those parts of the water body bed and banks that are frequently flooded by water so as to leave a mark on the land and where the natural vegetation changes from predominately aquatic vegetation to terrestrial vegetation (excepting water tolerant species). For reservoirs this refers to normal high operating levels (Full Supply Level).

SLCA Donation to Limerick Fire Department



The attached picture shows Jason Post, Limerick Township Fire Chief, receiving our cheque for \$500, while showing SLCA President David Golem the new nozzle it helped to purchase. This is a fog nozzle which disperses water onto a fire in a wider pattern (adjustable), and which operates at about 20 psi less than the original, thus making it easier to supply water that will be effective in quenching a fire.

Limerick Township is now supplying fire services for the north part of Tudor & Cashel Township, including all of Steenburg Lake. The Township is very grateful for this assistance.

Fighting your cottage property assessment

Who is MPAC, and how do they determine the value of my cottage?

By Christine Langlois

MPAC, established by the provincial government in 1998, is a non-profit corporation charged with putting a value on each of more than four million properties in the province, based on a current value assessment (CVA). Each municipality sets its tax rate, and then applies it to that assessed property value to come up with the property tax amount. So if MPAC assesses your property value at \$300,000 and your municipality sets its tax rate at one per cent, your taxes will be $300,000 \times .01$, or \$3,000.

How does MPAC really know what a cottage property is worth when each is unique and there are few comparables? Bob Topp is critical of the system in place, which requires MPAC to put a value on these difficult-to-assess properties using limited data; however, Larry Hummel, the vice-president of property values at MPAC, explains that the corporation assesses all properties by applying variables from a list of more than 200 possibilities. It's more complicated to figure out the value of a waterfront property than, say, a house in an inland suburb because there are more variables involved. They include, for instance, the quality of the shoreline: Is it rocky, weedy, gently sloped, steep? Still, 85 per cent of the value of any property is typically found in just five key variables: location (which includes the lake the property is on), size of lot (which includes water frontage), size of cottage, age of cottage, and quality of construction. Hummel is confident that MPAC gets it right most of the time. He says the question to ask yourself when you scrutinize your cottage property assessment this fall is: "Could I have sold my property for that price on January 1, 2008 (the current assessment date for all Ontario properties)?" If the answer is yes, then MPAC did its job.

Should you disagree with your assessment, however, you can request more information—MPAC has a new website where you can view your own and neighbours' assessments in detail—and you can appeal. But the rules have changed, and so have the dates - [click here for more information](#).

How to appeal your assessment: the rules have changed

By Christine Langlois

Keep watch for your notice of assessment. MPAC mailing them out over a 10- to 12-week period starting in early to mid-September 2008. You'll notice that it is more detailed than your last one. For one thing, it will include your previous assessed value so that you can tell at a glance how your assessment has changed.

If you haven't already done so, register on the [MPAC website](#) for AboutMyProperty, which will give you access to a more detailed profile report on your property, plus those of your neighbours for comparison. You'll be able to see the selling price of properties that have changed hands since they were last assessed, and the variables that MPAC used in their current assessment. The report will list such details as the square footage of the buildings, the water frontage, and whether a property is road or water access. Take note of any details about your own property that are incorrect—the report lists a garage, for example, and the garage has been torn down—then get on the phone to MPAC and ask for a correction. Simple adjustments can be made over the phone until the end of November, Hummel says.

But if, after studying your own and your neighbours' assessments, you feel MPAC has set your property's value too high, then you should file a request for reconsideration. (Call 866-296-6722 for the form or download it online.) This request must be filed by March 31, 2009. In a change from previous years, you must file a request before you will be allowed to appeal. No request, no appeal. Since municipalities don't set their tax rates and budgets until later in the spring, after they get the assessments, your request needs to happen before you even know how your assessment will impact your municipal taxes. Include in your request any information you think will support your case. This might be appraisal reports, photographs, or insurance inspection reports. "Make the job easy for the assessor to correct the value," Hummel says.

MPAC will send you back a response. If it adjusts your assessment and you accept the adjustment, then you will be required to sign a binding agreement to that effect; however, if you don't agree or if it won't adjust your assessment, you will need to file an appeal to the [Assessment Review Board \(ARB\)](#) within

90 days of receiving the response. You will then be sent a notice of when your appeal hearing will be held. The ARB, a provincial tribunal set up to hear property-assessment appeals, conducts hearings across Ontario. Submissions to include in your appeal are similar to what you prepared for the request for reconsideration. The vast majority of property owners choose to represent themselves at appeal hearings because potential tax savings generally aren't high enough to justify paying for professional help. An adjustment of \$50,000 at a tax rate of one per cent, for example, is a savings of only \$500.

Appeal rules have changed, too: Now the onus is on MPAC to establish that it has done a correct assessment. Seven days before a hearing, the corporation is required to share its case, including the comparables it used to justify the assessment, in a letter to the property owner. At a hearing, which will typically be in front of a single ARB panel member, the MPAC representative will present its case first. The property owner should be prepared to present any evidence that refutes that of MPAC and be ready to ask questions about the other side's case. Again, photographs and other materials that make the case for a lower assessment are helpful. In most cases, the ARB panel member will give his or her decision on the spot and make any assessment adjustments immediately. Any reduction that is applied to the current value is carried forward to the next taxation year or, if it is not, MPAC is required to explain why on the next assessment notice.

One seasoned cottager who is looking forward to the new disclosure rules is retired lawyer Robert Bombier, who owns a log building on Lake of Bays near Dwight, Ont. He has appealed his cottage assessments more than a dozen times, so he's familiar with the old system, in which property owners had to fight for every shred of information to understand their assessment. "Now you're entitled to full disclosure from MPAC," he says. "But the onus is still on the owner to demand it. If you don't ask, you don't find out."

Bombier had his first run-in with MPAC after the ARB awarded him a 15 per cent nuisance reduction for abutting Nor'Loch Lodge several years ago. But MPAC didn't apply the board's decision to his assessment in subsequent years, forcing Bombier to appeal again and again. Since then, he has also

appealed because MPAC made errors in the size of his frontage and acreage, and he's been successful each time.

In 2005, Bombier noticed a log premium of more than \$100,000 on his property-profile report. He requested evidence from MPAC that log construction is more expensive and therefore of higher value and, when he didn't receive a response, he did his own research. A log-home builder wrote a detailed letter on Bombier's behalf that said "a log home is no more costly to build than a custom-built frame home using high-quality material," and that there should be no assessed log premium. The board was convinced and reduced Bombier's assessment for the 2006 and 2007 tax years from \$737,000 to \$615,000. "You still have to be vigilant," he says, resignedly.

New Website www.SteenburgLake.com

The association has purchased the domain Steenburglake.com and is in the process of transferring it's website from www.steenburglakeassoc.ca. We have a new webmaster, Anthony Genovesea. We thank Susan Walsh for her years of support for the old site.

We are always looking for stories, pictures, and other "good stuff" that would be of interest to members.

Send submissions to

Questions, comments or news to share E-mail

Steenburglake@aol.com

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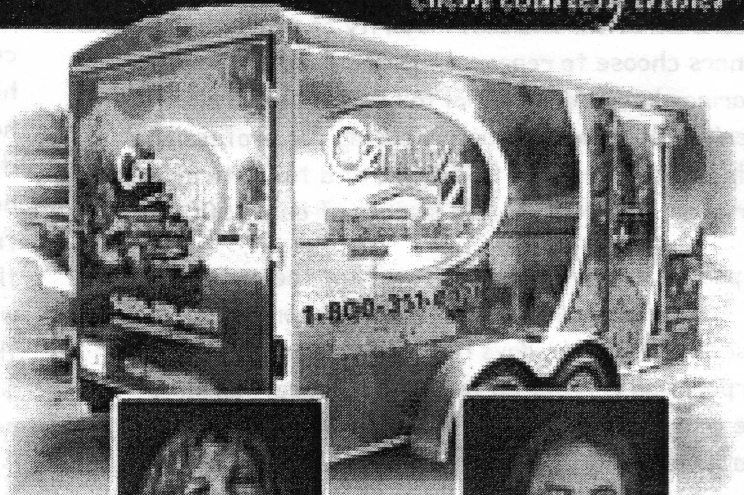
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MEMBERSHIP REPORT

OCTOBER 2008

FOR SALE

CD'S:- 7 CD's from the Lakeshore Concert featuring the Group " CLAUDHMOR " They are 10.00 each and all of the money goes to the association.

Well what can I say? Yes it was a wet one but so happy to see all the participation at the SLCA activities. More kayaks, sea do's, canoes, paddle boats and of course the pontoons. Yes we bought one and I must say I have never enjoyed the lake as much as this year. Mind you I have always enjoyed the lake but with a pontoon I can walk on and walk off my new boat. Oh yes and the lunches (just floating along). So if you see us on the lake eating and floating we are not in trouble just enjoying our wonderful Steenburg Lake.

GOOD NEIGHBOURS

Some of us live on the lake and others just visit all year long. When out walking or just going to Trudy's or going on your ATV down the road, keep an eye out for anything that just looks out of place at your neighbours. If you don't know how to contact them just give me a call and I will contact them. My phone number is 613-474-2392 or rmpollard@explornet.com Let us watch out for our fellow members and don't be afraid to follow our gut feelings. We have a great community here at the lake.

To date we have 170 members. I have sent 18 sorry we missed you letters and have heard from a few already. I would like to thank the following canvassers for all their help. They are as follows:- Ian Fraser, Lee Burton, Dave Anderson, Elaine McCarthy, Christina Candy, Ed Horne, Sue Jarson, Dave McDonald, Ralph Cole, Joanne Boyce, Alana Cameron, Amy Truscott, Garry Goodfellow, Eileen Walsh. Again THANK YOU for doing the canvassing. Without you all the job would be very difficult. There will be a couple of areas open next year so if anyone would like to get involved and meet members on the lake please let me know.

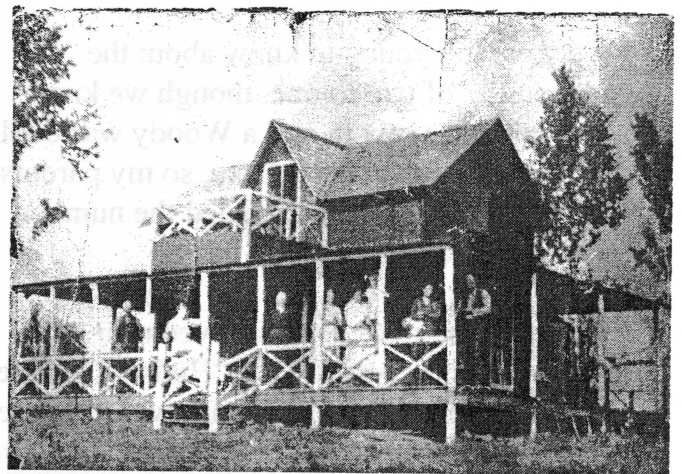
Donations

Thought I would mention the winners of the door prizes at the AGM. Dave McDonald won the walking stick made and donated by Tom Hughes; Steve Brown won the gardeners gift pack donated by Irene Horne; Gord Schad won the Steenburglake t-shirt donated by SLCA. We are always looking for door prizes for the AGM. If you think of it maybe more of our members could donate some prizes. It is always fun to go home with a surprise. RIGHT!!!!

I would also like to welcome our new members for 2008. They are as follows:- Membership # 36 Frank & Marina Pinder from Inverary, ON; #32 Wanda & Steve Hulcoop; #93 Brent Taylor from Frankford, ON; #111 Chris & Patricia Guernsey from Belleville, ON; #132 Doug & Kevin Whiteside from Scarborough, ON and #133 Rex & Michelle Loizos from Port Hope, ON. WELCOME TO THE LAKE.....

LOST MEMBER

On a sad note I was notified that Mr. Robert Johncox (member #29) at the age of 96 passed away in Binghamton, NY. He was one of our 50 year members of the SLCA.



Steenburg Lake's First Cottage: #197 about 1910. Bruce Powers (right) and family.

STORIES OF STEENBURG LAKE

Tom Little has answered my plea and Thank you Tom. A wonderful story!

If anyone else would like to send me a story, please do. My NEW email address is rmpollard@xplornet.com

It started with a mistake.

By Tom Little

The ad in the newspaper read Cottage for Rent - Bass Lake. Our family had rented a cottage the year before on Bass Lake. I was just six, and for some reason the one thing I remember was that we met a man who had a Ford station wagon with sides covered in real wood, something my younger brother and I had never seen before. Yes, that would be the Woody that Jan and Dean immortalized in Surf City:

*I bought a '30 Ford wagon and we call it a Woody
You know it's not very cherry, it's an oldie but a goodie
Well, it ain't got a back seat or a rear window
But it still gets me where I want to go
And we're goin' to Surf City cause it's two to one ...
Ya know we're goin' to Surf City gonna have some fun
Two girls for every boy.*

We were too young to know about the advantages of two to one, though we knew cool when we saw it, and a Woody was cool. We had had fun at Bass Lake, so my parents picked up the phone and dialed the number, with the idea we would go back.

Whoever had placed the ad lived near us in North Toronto, because the "Hudson" phone exchange was the same as our own. My parents arranged to drop by to see pictures. The drive from our house on Mt. Pleasant into Lawrence Park took only a couple of minutes. When they arrived at the front door, on a tree-lined street

too expensive for us to afford, they discovered that the other family was named Lloyd. Helen and Warren.

Wait a second, my dad said. The best man at my brother's wedding was Warren Lloyd. Is that you by any chance? It was. Warren and Ellie (also known as Tiny, which makes sense if you consider that our last name is Little and that Ellie was a pretty big guy), had studied engineering at university together, and had been close friends.

But, as well as things had started, when Helen got out the pictures of the cottage they had available, my parents realized something was very wrong. The scenes looked nothing like our Bass Lake of last summer. As the conversation continued, my parents were able to slide in the most important question. "Where is this Bass Lake?" "North of Belleville, between Madoc and Bancroft", was the reply. Ooops. That explained it. Our Bass Lake of the year before had been just outside Orillia.

A number of years later, the provincial government would ensure such mistakes would no longer happen, by renaming all but one of the Bass Lakes. The "Bass" in the Lake located between Madoc and Bancroft became Steenburg, apparently for a railway worker who settled for a time in the area and started a store while he was there. Jack McGeachie, now deceased but a great defender of all things Bass Lake throughout his life, was infuriated by that decision, and continued to lobby Ministers and bureaucrats until his last days, demanding that they change it again, to anything but Steenburg. Jack, wherever you are, I'm with you on that one. We could enlist whoever came up with "Mephisto Lake" to help us.

Maybe it was the family connection. Maybe it was the warm hospitality the Lloyds had shown my parents. Maybe it was the pictures of what the Lloyds called the Jordan Cottage, the one that sat beside their own, and had been inhabited for many years by the Jordan family,

the one the Lloyds rented out each summer. Whatever the reason, we were off to another Bass Lake, this one east of Toronto rather than straight north, for two weeks in the summer of 1952.

The Jordan Cottage sat on the edge of a bay off the north road, a short distance from the Lloyd's cottage on the point. Both looked out at an island with a cottage that seemed to be bigger than the rocks it sat on. Even in those days the island cottage appeared to be slowly sagging, with the expectation it would eventually become one with the rocks below. What I remember most about the Jordan Cottage was that it had a wood cooking stove. What I don't remember is whether my mother ever used it in the two weeks we were there, although I assume she did because as the boy who preferred two breakfasts every morning, I don't remember starving.

There was a beach part way round the bay, and a boggy area that you passed on the way. The bog was full of frogs, and my brother and I spent many an hour catching the little critters and putting them in a small wood cask we had found. Against my parents' wishes, we took some of those frogs home with us when our time was up, but they never really adapted to city life. I like to think that when they escaped, some of them hopped their way back to the cottage, like the dogs you hear about that get lost and find their way home over hundreds of kilometers, after many harrowing adventures.

The next summer we returned to our newfound Bass Lake. The Jordan Cottage wasn't available, so we rented the McGeachie's, now part of the conservation area. The problem with it was that you had to cross the road to get to the water. Somehow that didn't seem "cottage-y" enough for us.

We had other commitments in 1954.

In the fall of that year Warren Lloyd called my dad to say the next cottage past the Jordan on

the other side was up for sale. The owner, Reverend Neil, had been willed a cottage farther down the lake by one of his parishioners, something more befitting, it appeared, and he didn't need two. My dad agreed to talk to him, and we were more than excited by the prospect, but came back with bad news. The Reverend, said my dad, was asking "way too much", and we put the idea aside. A few months later, Warren called my dad again, indicating the cottage was still available, and that the Reverend might be a little more flexible this time. So my dad rang him up again. Perhaps due to a little divine intervention, this time they were able to make a deal. Not for the exorbitant amount of \$3,500 the Reverend had initially suggested, but something my dad felt was fair. In 1955, we had a cottage of our own. The price: \$1,700.

I have never been sure what role Warren played in making this happen. Once you left the county road to reach both the cottage we purchased and a number of others further along, including the Jordan Cottage and the Lloyd's, you had to use a road that crossed Warren and Helen's property. So he may have been able to hold some sway with the Reverend over who the next owners would be. I think Helen and Warren put a lot of stock in having good neighbours, and perhaps they had determined that our family fit into that category. Regardless, my parents and the Lloyds became the best of summer friends, ties that lasted for many years.

For the princely sum of \$1,700, which I am sure we didn't have and which my dad would have had to borrow, we got a white building that was probably thirty feet across by twenty deep, with a porch along most of the front. The porch was separated from the rest of the interior by a wall with a door and windows in it. Inside was an open living room dining room with potbelly wood stove, a small kitchen at the back and three bedrooms along one side. The inside walls were made of smooth, milled cedar, and on them visitors had written their

names and dates when they had used the cottage. "Bill and Edna. Thanks for a wonderful time. July 1935". I think it came furnished, but with what I don't recall. The wonders of electricity had arrived just the year before, thanks to the line strung along the road behind us. Running water, and especially indoor plumbing, were still glints in my mother's eye, and we quickly learned the art of going "up the hill" whenever nature called.

In life, mistakes take many forms. You step on a stranger's foot in an elevator. "Sorry, my mistake", you say. You buy a sports car, used, and find that while your hair is blowing in the wind, something else is blowing under the hood, something that can only be fixed by ordering a part from Japan that will take two weeks to arrive. And of course that costs money. Lots of money. You date someone, break up, and years later think, "Damn, I wish I hadn't done that". These are mistakes of the regrettable kind.

What would have happened if my parents hadn't mistaken one Bass Lake for another? Our family would have missed out on:

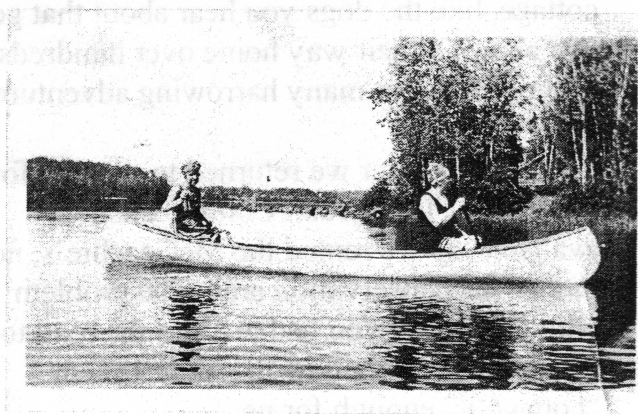
- Buying that cottage just around the bay from the Jordan cottage.
- Inviting people we hardly knew for a weekend the first year we owned that cottage, 1955, and finding that a hot summer can turn two families into one.
- Owning the third largest motor on the lake, a bronze Johnson Seahorse with white trim, right out of the carton, 10 beautiful horsepower, a motor smaller only than the Fitzgibbon's 33 H.P. green Scott-Atwater and the Bateman's 18 H.P. Johnson.
- Cottage friends.
- Arriving at the end of June and staying until Labour Day, successfully fulfilling a pledge to never use soap, not even once, cross our hearts.
- Walking to the store during the week because no one had a second car, and the dads needed the family chariots for work, in the city.

- Bonfires, and marshmallows roasted black on the outside, but gooey and irresistible on the inside.
- A bank robbery.
- Finding a man who had lived at the end of the lake all his life, and who could fix anything.
- A car crash heading to the Coe Hill Fair.
- Hammocks by the shoreline.
- Immersing a second generation, and now a third, in the best of cottage life.
- Chelsea buns.

Fortunately, there is another kind of mistake. The kind my parents made.

Unregrettable.

This was written by Tom Little, and is intended to be the first of several about his family's experience at Steenburg Lake. Only a concerted writ in campaign to Marlene Pollard saying "enough already", can prevent him from subjecting you to more.

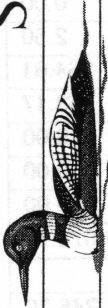


Good Times in the 1920's. Looking West towards the Marina. The canoe is heading between Birch and Crystal Island.

SLCA FINANCIAL REPORT

Steenburg Lake Community Association						
Financial Report as at August 31, 2008						
	2008	2007	2006	2005	2004	2003
Assets:						
Bank BNS #62422 002 00957 88	4,395.84	5,878.51	4,179.46	3,473.38	2,556.64	3,772.35
GIC - 1 Yr Cashable @ 3%	4,134.54	1,007.29	0.00	1,055.57	2,045.12	870.00
GIC - 18Mo Non-redeemable 4.4%	12,672.31	12,176.47	12,672.70	12,466.05	12,300.00	12,000.00
Prepaid Ins Sep\07-May\08	985.49	969.34	969.34	0.00	0.00	0.00
Inventory - T-Shirts	370.00	0.00	0.00	0.00	0.00	0.00
Total Assets	22,558.18	20,031.61	17,821.50	16,995.00	16,901.76	16,642.35
Net Assets represented by:						
Reserve for Future Expenditure	12,000.00	12,000.00	12,000.00	0.00	0.00	0.00
General Fund, Unrestricted	8,031.61	5,821.50	4,995.00	16,901.76	16,642.35	16,395.65
Net Assets, Beginning of Year	20,031.61	17,821.50	16,995.00	16,901.76	16,642.35	16,395.65
Excess (Loss), Current Year	2,526.57	2,210.11	826.50	93.24	259.41	246.70
Net Assets, End of Year	22,558.18	20,031.61	17,821.50	16,995.00	16,901.76	16,642.35
INCOME:						
Membership Fees	4,740.00	4,590.00	4,845.00	4,067.00	3,778.00	3,295.00
Advertising Income	158.50	275.00	0.00	0.00	0.00	0.00
Fundraising Income, Maps	50.00	320.00	29.00	0.00	0.00	0.00
Fundraising Income, T-Shirts	1,605.00	1,700.00	0.00	0.00	0.00	0.00
Fundraising Income, Fun Run	290.00	0.00	0.00	0.00	0.00	0.00
Fundraising Income, CDs	60.00	0.00	0.00	0.00	0.00	0.00
Fundraising, Donations	45.00	0.00	0.00	0.00	0.00	0.00
Interest Income	623.88	441.45	216.97	181.50	686.96	22.44
Total Income	7,572.38	7,326.45	5,090.97	4,248.50	4,464.96	3,317.44
EXPENSES:						
Fundraising Costs, Maps	0.00	324.90	0.00	0.00	0.00	0.00
Fundraising Costs, T-Shirts	904.64	811.68	0.00	0.00	0.00	0.00
Fundraising Costs, Fun Run	415.84	0.00	0.00	0.00	0.00	0.00
AGM, Regatta, Meetings	385.89	360.89	457.38	607.42	845.86	1,021.36
FOCA Dues & Expenses	603.39	508.26	489.53	489.53	386.87	0.00
Insurance	1,301.45	1,296.00	1,732.60	1,863.00	1,431.00	896.40
Newsletter Expenses	386.78	765.21	682.66	455.48	557.30	232.70
Members Handout	83.04	128.63	104.78	123.63	562.23	0.00
Bank Charges, Cheques	13.75	30.93	5.00	15.72	1.25	2.50
Rock Markers, Fishing Derby	325.03	601.63	314.12	297.73	371.04	264.61
Signs/Decals	0.00	0.00	0.00	0.00	0.00	653.17
Donations\Gifts\Memberships	500.00	0.00	350.00	135.90	50.00	0.00
Web	126.00	169.49	128.40	166.85	0.00	0.00
Water Testing	0.00	118.72	0.00	0.00	0.00	0.00
Total Expenses	5,045.81	5,116.34	4,264.47	4,155.26	4,205.55	3,070.74
Excess for period	2,526.57	2,210.11	826.50	93.24	259.41	246.70

Steenburg Lake SHIRT Order Form



Once again, in the true tradition of Cottage life at Steenburg Lake, we can proudly wear some great clothing. Brought to you by the Steenburg Lake Cottage Association.

We are now able to offer a few more colours for our T shirts.

Please make cheque to Steenburg Lake Association

IMPORTANT: Please circle the appropriate size and choice of colour and quantity
 Note the youth sizes. **S(4-5), M(6-8), L(10-12), XL(12)**

Description	Colour	Size	Quantity	Cost	Total
T - Shirt Adult	Brown, Navy, Texas Orange	S M L XL XXL XXXL		X \$20.00	
T - Shirt, Adult LONG Sleeve	Texas orange, Navy,	S M L XL XXL XXXL		X \$25.00	
T - Shirt Youth	Cardinal, DenimBlue, Brown	S M L XL		X \$20.00	
T - Shirt Ladies	Brown, Navy, Violet	S M L XL XXL		X \$20.00	

(to view these shirt colours go to www.technosport.com, click catalog, go to page 5 to view)

of items ordered _____

taxes included Total

Take \$5.00 off the price of each shirt when you order 3 or more!

Puffed (raised, printed)

pick up location:

Dean and Wendy Butler
 56 Splendor Drive
 Whitby, Ontario,
 L1P 1X5

(905) 444-9665 Dean's office fax is (905) 683-3456. email: dean@butlermarketing.com

This is for winter only. We will ad summer pick up...next spring!

Call us to arrange for shipping if necessary.

We have some in stock printed, so ask about other colours. Some camo left!!

Enjoy your Fall and Winter

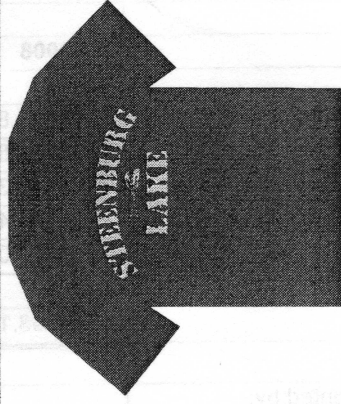
Paid by:

NAME

ADDRESS

PHONE

Cheque _____
 Cash _____
 Not Paid _____



10