

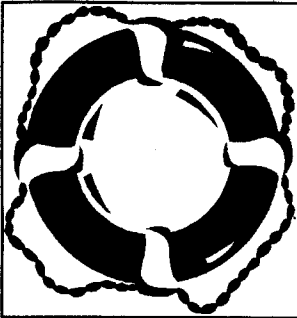
◆ Shoreline News ◆

June 1994

Steenburg Lake Community Association

F.O.C.A.

A Summer Of Safe Swimming And Boating



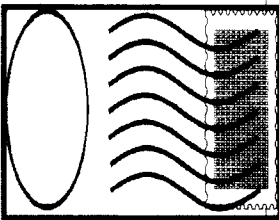
Swimming is a dangerous sport, follow the rules and avoid tragedy. Never swim alone

Finally all things have come together, the docks are in , the boat serviced and ready for the skiers. In the excitement of the moment let's not forget a few rules:

- Always a watcher looking back at the skier
- Review your hand signals between the skier and the watcher.
- Never come closer than 30 meters to the shore line.
- Watch out for the buoys marking rocks.
- Be sure everyone has on a PFD
- Check all your equipment from last year to be sure it is in tip top shape for the season.

If a young adult in your family will be given the responsibility for the first time of being the boat operator, be sure you have done your job in preparing that person to undertake the responsibility. A formal safety course is recommended.

Hastings Estates - "161" An Update & Status



Mail your check to Colin Gaddas and join your neighbors in funding a "Master Plan" to address future development.

The special fund that was established to underwrite our defense against "Hastings Estates" received prompt attention and support from about half the cottages around the lake. The rest appear to be banking that those that did contribute will be adequate to do the job. Don't be guilty of letting your neighbor carry you, do your fair share in this effort. It will benefit all of us and done correctly will be the last time this type of effort will have to be mounted. Let us hear from you. If you simply cannot afford \$100 at this time, just let us know.

There is much that has been done but there is alot more to do. Our planner Mr. McDermott will be at the annual meeting to explain.

FOCA Spring Seminar Draws Attention to Municipal Elections

Agenda:

- Fair Tax Forum
- Issues update:
 - Environment
 - Land Use Planning
 - Recreational Boating
- ◆ Birnbaum's Cottage Country Campaign
All you ever wanted to know about Municipal elections.
- ◆ Municipal Election Quiz
- ◆ 1-3 p.m. Lake Stewardship meeting



Consider the following and bring your ideas to the annual meeting . It is our only forum for discussing mutual problems, setting direction for Directors to take and it only happens once a year. Come and come prepared to air your opinions:

- ☞ Continued development around the lake.
- ☞ What should the lake height be?
- ☞ How best to combat Purple Loosestrife ?
- ☞ Fair taxation for seasonal residents.
- ☞ Resident fire boat on the lake, manned by cottagers and owned by the association?
- ☞ Shoreline preservation of natural state.
- ☞ Local elections in 1994. How to get out the vote to make our voice heard?

Municipal Affairs

by Tom Little

COTTAGE TAX AND ESTATE PLANNING DO IT NOW

Over the past two years you've probably heard something about this topical discussion - cottage planning. Perhaps it was brought to your attention by your newspaper, neighbor, or local cottage association. Whatever the medium, an essential question still remains - **Have you done anything about it?**

My experience tells me that most cottage owners (second property owners) have not seriously dealt with the issue at hand. The reasons are simple. Most people do not fully understand the forthcoming consequences and tax liabilities or they do not know who to turn to. This article will address these issues.

First let us look at the capital gains tax on cottages. Capital gains tax came into affect beginning January 1, 1972. Any gain on your property since this time must be taken into account for purposes of working out tax. Of course you are allowed certain deductions. These include certain capital improvements done and other expenses such as selling costs. The rules on Principal Residence must be considered, as well as the \$100,000 Lifetime Capital Gains Exemption (LCGE). The LCGE has now been abolished by the February 1994 Federal Budget. There is, however, a saving grace. This exemption may still be used if declared on your 1994 income tax return. If you plan on using some or all of your \$100,000 LCGE in 1994 then other factors have to be considered - such as the capital gains rules set out in the Federal Budget two years ago (Feb. 1992), any Cumulative Net Investment Losses you've accumulated over the years, and any tax credits or social benefits that will be affected by bringing capital gains into income in any year. Is this beginning to sound confusing? It is little wonder why most cottage owners have put this off.

For cottage owners who plan to keep their cottage for a lifetime and have it flow through their Will, then additional issues must be addressed. Why? The cost can be horrendous! First there
Continued on page 3.....

Natural Resources/Environment

by Griff Lloyd

Provincial Septic Program Proposed by FOCA

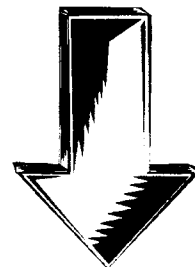
As announced by the MOEE at the FOCA's fall seminar, the **Cottage Pollution Control Program** has been canceled due to lack of funding. The program was established in 1970 in the Muskoka-Haliburton area to survey cottage waste-disposal systems and to enforce repairs to those found to be malfunctioning.

The MOEE proposals, for what they termed an "enhanced reinspection program", were rejected by FOCA. These proposals were considered, by FOCA's Board of Directors, to be unworkable and unreasonable since they would put FOCA, as a voluntary organization with no government funding, in the unrealistic position of administering the program. The MOEE also proposed that cottage associations develop "terms of reference" for their lakes and provide peer pressure to have abatement conducted. FOCA's Board concurred that most member associations would not be able or prepared to become the policing body for septic systems.

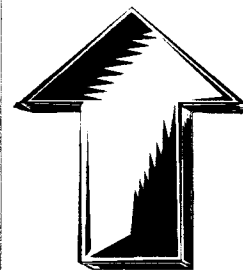
FOCA noted its objections in a December 17th, 1993 letter to the Honorable Bud Wildman, Minister of Environment & Energy, requesting to meet with senior MOEE staff to discuss the development of a province wide cost-effective septic reinspection program to be administered by the MOEE.

On February 1, 1994, FOCA's president, John Carter, and FOCA Executive members - Ambrose Moran, Jerry Strickland, and Valerie Charnish met with Ron Hore of the MOEE's Sudbury office, Florence Brill of the MOEE's Human Resources Branch and Yves Deschenes, Environment Youth Corps Program Coordinator.

The MOEE agreed to consider the proposals
(continued on page 4)



**S.L.C.A.
Annual
Meeting
& Dinner at
the Limerick
Centre, July
31st at 3:30 -
5:00. Mark
your calendar.**



Consider volunteering as a canvasser for 1994/95. A vital link in our lake community.



Estate Planning continued from page 2.....
 are probate fees to pay. That is, \$5.00 per thousand on the first \$50,000 and \$15.00 per thousand thereafter. This of course applies to all assets in your final estate when probate occurs. Secondly you have capital gains tax to pay. Remember that the \$100,000 tax exemption on capital gains has been wiped out. There are lawyers fees to pay - the larger the assets the larger the fee. Then there are executor fees. These are very common now especially with the time and work involved for executors as well as the legal liabilities they are susceptible to. Executor fees are commonly paid out at 5% of the estates value. Let's not forget other expenses such as accounting fees, tax returns, property fees and the like. It's enough to make you want to scream. How will your children ever be able to inherit the cottage?

Fortunately, for the time being, there still remains several financial planning opportunities available. They range from avoiding unnecessary tax or double probate to passing the cottage to the kids now, either in whole or part. But you must act quickly. Our government is planning on shutting the doors to many financial planning strategies. Under review is an inheritance or wealth tax. Family trusts are also being looked at, not to mention other studies which go beyond the taxing of the cottage. The government knows full well there is going to be a large bubble of cottages that are going to change hands in the next 20 years and it is the intent to pay off the national deficit with the proceeds of these taxes.

Ready for some help now?

The advice for addressing your cottage planning is to seek out the professionals who have dedicated themselves to specializing in cottage planning issues. These planning professionals should be asking you dozens of questions. They should be prepared to act as a mediator for family discussions. If they are really good, they will provide you with a written financial plan. This will allow you to fully understand both the immediate and long term affects of any recommendations. Cottage estate planning is not an independent single issue - *Continued on next column.....*

Estate Planning continued.....

YOU MUST SEE THE BIG PICTURE!

The association is presently attempting to arrange a seminar on Estate & Cottage Planning by one of several professionals. At the date of the preparation this newsletter we are not sure who that will be, however, the plan would be to have the seminar prior to annual meeting on July 31st. Check the bulletin board at Trudys

The article that is reproduced here was prepared by Wayne McConnachie, CEP in Peterborough. His number is (705) 876 - 1282. At the FOCA meeting a copy of booklet on Cottage Trusts was obtained. Copies have been made but not enough for the entire lake. They will be available at cottage #30, please share the copy with your neighbors.

Loosestrife Elimination Party

by Griff Lloyd

Last year you were asked to keep an eye around your area for infestations of the weed Loosestrife. Much publicity has been give to this beautiful but harmful weed. The only way to get rid of it is to dig it up , carefully put it in a plastic bag for disposal.

That is exactly what I have in mind to do this season. Organize a work party on a designated day and go after those identified areas of infestation. More details on this effort will be posted on our bulletin board at Trudys so keep checking so you can participate in this effort. Many hands make light work and after the job is done we'll have a social get-together to celebrate.



Ummm Good!

Fair Tax System For Ontario Cottagers

This is a topic for another news letter, however, a few words now. Obtain a copy of **Fair Taxation in a Changing World, Highlights** from Publication Ontario, 50 Grosvenor St., Toronto, M7A 1N8. Phone orders 1-800-668-9938

You are encouraged to write and phone the Minister of Finance and ask what action can be expected in implementing recommendations made by the Fair Tax Commission. The Minister's address is: Hon. Floyd Laughren Minister of Finance Frost Bldg. South 7 Queens Parks Cres. Toronto, Ont. M7A 1Y7 Phone:(416)-325-0400 FAX:(416)325-0374

The squeaky wheel gets the oil. Flood him with inquiries. This is the only way he will know you care.

Septic program continued..... put forth by FOCA at the meeting. These proposals included the following points:

The need for a provincial septic reinspection program based on the principle of user pay.

The need for improved regulations and minimum septic standards that address, not just health issues, but such water quality concerns as nutrient migration to waterbodies.

The need to use EYC funds to employ students to conduct septic surveys until alternate funding arrangements are implemented.

The need for increased setbacks from waterbodies to more effectively contain nutrients.

Time limit need on use permits (10 years).

Property sales, building permits or rezonings should not be issued without current septic certificates of approval or use permits.

Regulations should be updated to recognize alternative septic designs.

MOEE should actively support research for improved septic designs and the development and distribution of educational materials.

The MOEE has agreed to continue this "dialogue" with FOCA at subsequent meetings. (per FOCA's Lake Stewardship Newsletter, Spring 1994)

Why The Name Steenburg ?

How do you really feel about the name Steenburg Lake? It certainly does not have a romantic ring to it, it doesn't conger an image of tall pines, shimmering water and the call of the loon. Why Steenburg? There is really very little logic in the reasoning behind utilizing that name other than Sidamer ran a boarding house for railroad workers, opened a general store and a post office. All that was back in the late 1880s.

Steenburg himself never had anything to do with the lake. The name Steenburg was applied to our lake some 50 years ago when a directive was issued by the Fire Prevention section of the then Dept. of Lands & Forests that decreed all duplication of lake names had to be attended to. Thus arbitrarily Steenburg.

Evidently there has been an on again off again effort to get the lake name changed officially through the Geographic Names Board to little avail. I don't think there has been a ground swell of people behind that based primarily on unawareness. With all the issues that all of us face daily, this issue probably rates quite low in the stack, none-the-less, I for one have never been enraptured with the name Steenburg and would support a name change.

According to Jack McGeachie, the Millers who operated the Marina for several years came up with the suggestion of Three Bay Lake, certainly descriptive. Jack suggests Townline Lake in honor of the the two townships that border the lake. Possibly you have some thoughts on the topic and would care to throw a name in the hat for consideration. If you have a name that you feel would be appropriate, let your canvasser know. The list can be published and then consensus obtained. With that in hand we might stand a chance of getting that Geographic Names Board to dispose of the Steenburg name and allow us the option of naming our lake in a manner that pleases us.

Septic Issues Addressed by Real Estate Services

Royal LePage Real Estate Services asks the following questions regarding septic in their "Property Owners Statement of Disclosure": Has the septic tank been pumped in the past 6 months?; Any problems with the septic system?; Is there a septic certificate?

This initiative by this Realtor supports FOCA's long held view that there should be septic recertification at the time of resale.

This information was provided by Barbara MacLeod, FOCA V.P., Finance and President of the Leech Lake Cottagers Association. Article appeared in the Spring 1994 issue of FOCA's Lake Steward's Newsletter.



The 3 "R's"
Reduce
Reuse
Recycle



STEENBURG LAKE WASTE DISPOSAL SURVEY SUMMARY

Systems Surveyed: 183 (8/94)

'Types and number in use

Septic	Privies*	Holding Tank	Chemical	Other
145	19	13		4
	System upgrades under consideration			18

'Routing of Kitchen Waste

Septic	Dry Well	Lch Fld.	Sand Bed	Hold Tank	Other
121	24	10	7	9	4
Septic systems installed prior to EPA (1974) :					29

* Privies used on a regular basis, not as back up
183 cottages surveyed out of a total of 201 = 91%

Shoreline News Addendum

The Waste Survey report did not reproduce well in the newsletter, see above.

In the Presidents message there is reference to notes of a presentation by Mr. McDermott that are available at cottages 15, 26, and 30. Those notes are included with your newsletter.

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Presentation to The Steenburg Cottagers Association

Opening Remarks

Good Afternoon Ladies and Gentlemen

- It is a pleasure to have this opportunity to speak to you today in relation to the initiatives of your Director's with respect to the future of Steenburg Lake.
- Today I would like to introduce you to the land use planning process in Ontario, and, the need for this Association to maintain an active role in municipal affairs.

The Official Plan

- Legally defined as ... "a document approved by the Minister of Municipal Affairs, containing objectives and policies established primarily to provide for the guidance of the physical development of the Municipality ... while having regard for relevant social, economic and environmental matters".
- The official plan is therefore the document upon which the Municipal Council relies when making decisions with respect to land use and development issues.
- The official plan provides an overall policy framework for the future orderly development and growth of the Municipality in accordance with generally accepted land use planning principles.
- The policies should be responsive to the needs of the community, as a whole, not those with simply pecuniary interests associated with the development of lands.
- The plan should serve to reduce the uncertainty for both the public and private sectors as has arisen in the case of Steenburg Lake in terms of the speculation of future land use alternatives and development initiatives.
- The plan should provide for a reasonable degree of compatibility between dissimilar uses seeking locations in clear proximity to one another which exhibit different priorities for the use of lands.
- In summary, an Official Plan should be directed towards minimizing potential land use conflicts and to the maintenance and reinforcement of the established community structure having regard for the way of life while, at the same time, providing for the needs of both present and future residents.

County of Hastings

- Steenburg Lake is within the Township of Limerick and the Townships of Tudor and Cashel in the County of Hastings.
- Responsibility for municipal planning has typically rested at the County level of government since 1971.

- In 1973 - 1976, the County of Hastings prepared and adopted an Official Plan to guide development throughout the entire County. This Plan, with amendments, is the Plan which is in effect today to guide the future development and use of lands adjacent Steenburg Lake and the area municipalities.
- The Plan was well prepared with a view to serving the needs of both local government and residents of the area in a reasonable manner. However, given changing socio-economic factors, inclusive of the identification of alternatives to the treatment of sewage and increasing pressure for development the appropriateness of the County Official Plan is brought under scrutiny.
- Land use planning decisions are governed by the policies contained in the County of Hastings Official Plan and the land use schedules applicable to the Township of Limerick and Tudor and Cashel.

(refer to overhead)

- The difficulties now facing the property owners in the vicinity of Steenburg Lake arise largely as a result of the official plan policies and structural framework.
- As is apparent from Schedule "A11" to the County Plan, the majority of the lands in the vicinity of Steenburg Lake, and, for that matter, the whole of the Township of Limerick and Tudor and Cashel are designated "Rural".
- Under the Rural designation, which is very generalized and permissive, a broad range of uses and activities were permitted inclusive of residential development.
- Refer to O.P. Policy Slide, re. Sec. 7.0.
- Section 7.3 of the Plan sets forth various policies concerning the development of lands adjacent a Water Body.
- Specific policies require that application be reviewed by Ministry of Natural Resources, Ministry of Environment and the Conservation Authority having regard for the ability of the water body to support additional development.
- The plan provides for development on the basis of conventional private sewage treatment systems and communal water supply systems.
- Other matters to be addressed include water quality monitoring programs, provision of public access to water bodies.
- A review of Section 7.4.1 indicates that, by virtue of the reference to recreation as a permitted use under Section 7.0 "recreation resorts", the uses permitted include residential development, tent and trailer parks, marinas and other similar uses.
- The Plan is permissive in that it allows for various other forms of land use in the Rural designation subject to the developer meeting the requirements of the Provincial Government.
- What the O.P. does not do is address the "principle" of development. For example it does not recognize specific forms of land use as permitted versus those which would require an amendment because the use is not in keeping with the designation of the lands or the permitted form of land use.
- As was evident from our initial review of Section 7 of the Plan, the uses permitted in the areas designated as Rural vary from residential to commercial - industrial and in the worse case scenario waste management uses, inclusive of a landfill and sewage treatment works.

- Once an application is filed, as in the case of Hastings Estates, it has status by virtue of the permissive nature of the Plan. It follows, therefore, that the onus is upon the public to determine whether the use is appropriate and to appeal decisions concerning the implementation of amendments to the local Municipal Zoning By-laws.
- As you may appreciate, such an approach to land use planning is in favour of development interests over those of the general public. Once O.P. conformity is established by a proponent, the horse is out of the barn so to speak.
- The issues facing the Steenburg Lakes Cottager's Association and other areas throughout the County is not Hastings Lake Estate, but rather the very permissive approach to land use planning at the County level of government. There remains a need for groups and organizations, such as this Association, to require County and Local Government to re-evaluate the land use planning framework to address the future development and use of lands throughout the area having regard for the natural environment to sustain development and the socio-economic impacts upon the Municipality and the ratepayers.
- To this end, on behalf of the Steenburg Lake Cottager's Association, submissions have been made to both the Township of Limerick and the Township of Tudor and Cashel concerning the need to address this problem.
- As part of this process we contacted the Crowe Valley Conservation Authority. The Authority is presently involved in the preparation of a Watershed Plan for the Crowe River Watershed. This is a relatively large watershed which extends from Crowe Lake in Peterborough County to the headwaters north of Limerick Lake in the Township of Cashel to the east.

The Watershed Plan

- The Crowe Valley Conservation Authority is proceeding with the preparation of a Watershed Plan. The draft document is to be available for public review and comment in August or September of 1994.
- The Conservation Authority intends to promote the adoption of the various goals and objectives of the document under the County Official Plan.
- This is an essential and necessary step in establishing the future land use planning framework for this area. Unfortunately, the Watershed Plan is very generalized and will not be effective to provide the more detailed planning framework necessary to address development proposals such as Hastings Estates.

(refer to the overheads)

Subwatershed Plans

- Given the need to provide for more detailed land use planning within the vicinity of Steenburg Lake, we undertook to define the Steenburg Lake Watershed, a subwatershed within the headwaters of the Crowe River Watershed.
- Accordingly, we contacted and arranged a meeting with the Crowe Valley Conservation Authority. This meeting was attended by Kelly Pender, General Manager, Mr. Wes Moffatt, Reeve of Limerick Township, Tom Quinn and Tom Hughes of the Association and John McDermott to review and discuss the need to proceed with the subwatershed plan for Steenburg Lake.

- Our submissions were well received and a subsequent meeting to discuss the need for a Subwatershed Plan has been scheduled for Wednesday, August 3, 1994. This meeting is to be attended by the Councils of the Township of Limerick and the Township of Tudor and Cashel and the Executive of the Conservation Authority.
- The Conservation Authority is prepared to support the initiatives of the Steenburg Lake Cottager's Association in relation to the development of a Subwatershed Plan for Steenburg Lake and considers this watershed to be an excellent opportunity to advance the first Subwatershed Plan in the County of Hastings for a recreational, rural resource area.