

◆ Shoreline News ◆

Spring 1995

Steenburg Lake Community Association

F.O.C.A.

37th

Year

NEXT ISSUE OF SHORELINE

Summer
i s s u e
delivered to
your cottage
mid August.
Highlights of
the annual
meeting will
be the main
topic

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
Historians - Sandra & Bill Dafoe

President Quinn's Message

In September of 1993, the Steenburg Lake Community Association retained professional planners to assist in the review and consideration of the Hastings Estates development proposal. Initially, the efforts of the association were directed to the identification of our concerns and the impact of this relatively large scale project on the environment and the character of our community.

Early in the review process it became apparent that it was not reasonable for the association to simply take the position that no further development should be permitted within the community. Such a position would be tenuous at best as it is not based upon a well informed decision-making process.

During the spring and summer of 1994, we worked closely with our Planning Consultant in relation to the need to advance a sound planning framework upon which to evaluate future development applications. As a result of the land use studies undertaken on our behalf by McDermott & Associates Ltd., we made a formal submission to the township of Limerick in June of 1994 with respect to the need to develop a well defined land use policy approach for the review and consideration of development applications at the county and municipal levels of government.

By way of our formal submission to the Township of Limerick, we suggested that an opportunity existed to develop a subwatershed plan for Steenburg Lake as part of the Beaver Creek Watershed Planning Process which was
(Continued on page2.....)

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Fun For All
Food For Thought

Obituaries

Mrs Arden Brown - Cottage #33. A cottager on Steenburg since 1968 passed away on March 5, 1995.

Helen Orme (Brett) Lloyd - cottage #17 died February 11, 1995 in her 92nd year.

Presidents Message continued.....

being advanced by the Crowe Valley Conservation Authority. The concept of a subwatershed plan for Steenburg Lake was favourably received by the Conservation Authority. As a result, we attended two meetings with staff of the authority and representatives of the Township of Limerick and the Township of Tudor and Cashel to discuss the extent of the work completed to date by our association, and the need to proceed with the subwatershed plan as an amendment to the Hastings County Official Plan.

In accordance with the directions received during the 1994 annual meeting of the Steenburg Lake Community Association, we worked closely with the Crowe Valley Conservation Authority throughout the following months in the development of the terms of reference for the Steenburg Lake Subwatershed Study. As a result of our efforts, the Crowe Valley Conservation Authority published the draft terms of reference for the Steenburg Lake Subwatershed study in November of 1994. The terms of reference incorporated many of our recommendations and requests, most notably with respect to representation at both the Steering Committee and Technical Support Committee levels.

There remains a need to continue our work with the Crowe Valley Conservation Authority with a view to providing for the preparation of the Subwatershed Plan for Steenburg Lake. The proposed goals of the Subwatershed Plan may be generally summarized as follows:

- Promote and enhance the environment of Steenburg Lake for the enjoyment of both the existing residents and future generations.
- Provide development guidelines in support of the protection and enhancement of the Steenburg Lake Subwatershed.
- Provide for future development, recreation and forestry in an environmentally sound manner and in accordance with the ability of the subwatershed to sustain such development.
- Provide for the implementation of the Steenburg Lake Subwatershed Plan through the County of Hastings Official Plan and local municipal zoning by-laws.

To these ends, the Executive has authorized me, together with our Consultant, to prepare and attend a meeting with the Crowe Valley
(Continued on next column.....)

Presidents Message Continued....

Conservation Authority on May 11, 1995. In addition, we have been authorized, and will endeavour to arrange, a joint meeting with the two township councils on the lake to solicit support for this very worthwhile undertaking. Further status at the annual meeting.

Natural Resources & Environment

by
Griff Lloyd

Water level - I have been trying to get some answers on water level control. Reeve Wilson is going in with me to view the abandoned beaver dam between Steenburg Lake and route 62. There is also a blockage east of route 62 which is accessible to remove but we are trying to find out who is responsible. Crowe Valley feels that they, the Limerick Township and the association should work together on this but the Crowe Valley Water Authority has not been much help to this point.

Keep watch on the bulletin board at Trudys for the date for our Loosestrife clean up.

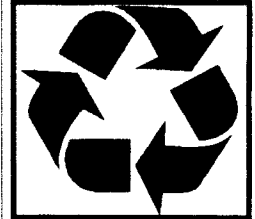
Around The Lake & Townships

Limerick Township Council has changed their meeting location on a trial basis starting with the April meeting to the Limerick Community Centre. Meetings are open to the public and are on the first Friday of each month starting at 7:00PM.

Community Watch Program - Veronica Michaud reports an excellent response. Cooperation is needed from all areas and volunteers are needed.

Loy Rosati is Block Captain from Highway 62 to Murphy's Corners and all of Steenburg Lake. As there are 10 permanent residents during the winter in this block, he states that they can handle it quite well. Loy plans to talk with Tom Little to set up something with the cottagers like sub-captains using cottagers who will be around all summer.

(Continued on page 3.....)



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

Around the Lake & Townships Continued....

Lake Levels - Over the winter it was very high but has settled down as not much runoff has happened over the spring melt. Some docks are damaged

Rate Payers Association - Limerick taxes are the highest in Hastings County and comparable with the city of Scarborough. Residents want to organize a protest as proposed tax increases amount to 10-15% over the next couple of years. Most other townships are not increasing their taxes or are actually lowering them. Local residents would like support from Limerick Township taxpayers on Steenburg Lake.. For more information call Loy Rosati (613) 474-2348 or Bill Lockhart in Ormsby (613) 337-5007. It is felt people are avoiding Limerick Township because of high taxes.

Fire Permit Issuers for Limerick for 1995:
Don & Kate Wood, Wes Moffatt, Barb McComb, Staff of Township Office, Cheri & Bob Boomhour, Doug & Sharon Boomhour, Don & Veronica Michaud

Limerick Community Centre
Summer Events
by Fran Downing

- June 10th Pot luck supper & dance
- June 24th St. Ola U.C.W. strawberry festival
- July 1st Canada Day
Yard/craft sale (rent a table & sell your treasures)
- July 22nd St. Ola U.C.W. anniversary smorgasbord
- August 5th Beef barbeque
- August 6th S.L.C.A. Annual meeting and dinner.
- Sept. 9th Family fun day & corn roast

The committee extends a warm welcome to everyone! We hope to see you there!

Association Picnic - July 15th
(flyer included)

The canoe and paddle boat races will be held in conjunction with the barbeque. There will not be a regatta this year as participation has dwindled to the point of it not being very competitive or interesting. Light winds may have been a contributing factor but we have no control over that.

Canoe races::

- Youth (up to 12 years)
- Junior (13 -21 years)
- Adult (22 - 45 years)
- Senior (over 45)

Paddle Boat Races::

- Junior (up to 12 years)
- Adult (13+)

All will take place at the public beach and trophies will be for 1st and 2nd place. All participants must wear a personal flotation device and be members of the association or their guests. Festivities will start at 1:00 PM. See you there!

Association Annual Meeting & Dinner
August 6th

Annual meeting will start at 3:00PM and end at 5:00 with a social period to follow and dinner served at 6:30. Door prize drawings scattered in here and there. Remember **no tickets sold at the door.** Signs around the lake will advise you of where you may purchase tickets. The price is the same, \$8.00 for adults, youths under 10, \$4.00. If you have guests that weekend please make the meeting. Your guests can get along without you for 2 hours. Shucks just give them the boat, they will have a ball.

**Don't delay buying
your dinner tickets.
Seating is limited to
125 at the
Community Center
and no tickets are
sold at the door**

A REMINDER

**You Can Be A
Big Help**

Fill out the
survey form
from the
Fall News-
letter

Mail it in and
include your
1995 dues
of \$20.00



CLASSIFIED

For Sale:

Black bearskin rug in excellent condition - \$500.00.

Abstract water colour painting, size w/frame 12x 14, painting 5 x 7 - \$100
Cottage #105, 474-2262, Belleville 968-7454.

Wanted:

Cottage to rent - Young family for one week in August 613-968-7630.

Summer Help - Youth 16 - 24 to complete environmental survey of McGeachie Conservation Area. Forward resume to: **Crowe Valley Conservation Authority, P.O. Box 416, Marmora, Ont. K0K 2M0.**

Spring F.O.C.A. Meeting by Judie Hughes

The spring FOCA meeting was held April 22, 1995 at the Sheraton Hotel at Kennedy Road in Toronto. The meeting provided an abundance of information and new product ideas designed to make cottage life more enjoyable, safer, and more environmentally sound. We left the meeting with much to think about.

The meeting was opened by the President of FOCA, John Carter, who updated issues and accomplishments by FOCA since the fall seminar in November 1994. Among issues of particular interest to SLCA was the lack of action on the part of the Provincial Government concerning re-inspection of septic systems at the time of transfer of title by a cottage owner. Provincial support for that article in Bill 163 would have provided an added incentive for Steenburg Lake cottage owners to continue good efforts which have improved the condition of our lake water.
(Continued on next column.....)

Spring FOCA Meeting Continued.....

FOCA is persisting in its efforts to respond to requests from many cottage owners who are unhappy with the way Hydro has established its rates for seasonal residents and will report back, either in Cottage Life or at the fall seminar.

The major topic for the seminar was an update on the keeping of the cottage in the family now that the Capital Gains Exemption has expired. Peter Lillico, a lawyer, addressed the issue of the continued need for tax planning and legal planning if this dream is to be realized by families wishing to pass on to their children and grandchildren the cottage - the likes of which has become a finite resource. An overview of his address is being included with this newsletter should you care to pursue this matter.

An interesting presentation by Bob Johnson, curator of the Metro Toronto Zoo touched on wildlife in cottage country - especially amphibians (frogs, toads, salamanders), turtles and snakes. All of these are touchstones for the environmental health of lakes and wetland areas. The chirping you hear on a quiet spring night indicates a healthy environment. For those interested in bats and building bat houses for them (preferable to your cottage) Mr. Johnson has plans for building them. Write to Metro Toronto Zoo, P.O. Box 280, West Hill, Ont., M1E 4R5.

An update on Boating Safety revealed that ultimately the Federal Government has the constitutional authority to make laws governing boat activities. Prompted by several recent deaths resulting from boating accidents, the province is trying to achieve cooperation with the Federal Government to improve boating safety through proficiency standards for operation and licensing, similar to those needed to operate an automobile. As we entered the seminar we were given a survey form to complete on this issue.

The final presentation was regarding the First Nation Land Claims and their impact on cottage owners, which was an update by the Ontario Native Affairs Secretariat. By the number of questions at the completion of the talk quite a few areas are impacted.

These seminars are always a good opportunity to keep in touch with ideas and issues affecting
(Continued on page 5.....)



Spring FOCA Continued.....

cottage life and to exchange information with other cottagers from other lakes throughout the province. As we looked about we could find no one else in attendance from Steenburg Lake which was disappointing. Mark your calendar for November 25th for the fall meeting, I think you will find the topics quite interesting.

Toronto Star Delivery

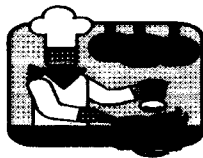
As far as I know no one has come forward to take over the weekend delivery of the paper. As stated in the fall newsletter, Liane & Sean van Dompsele have given up the route and asked anyone interested to call 705-799-5914. To my knowledge no one has called. Good way to make some money under pleasant circumstances.

Low Fat Benefits

A low fat diet has many benefits. Not only does it help to keep your weight down, but it also helps lower your cholesterol and keep your arteries clean. This in turn prevents the development of cardiovascular diseases, and other health problems. Not only does a healthy diet prevent the progression of these conditions, but a reversal in the disease process has been shown to occur.

Because most health problems, specifically heart disease - take place over time, it is important to eat right, especially as we get older. In addition, eating a healthy low fat diet is important because the aging process can slow metabolism, which easily leads to weight gain.

Following is a recipe which contains no fat (< 1 gram per serving) which was taken from **500 Fat-Free Recipes — A Complete Guide To Reducing the Fat in Your Diet by Sarah Schlesinger**. It will help reduce the amount of fat in your diet for a healthy heart and a trim waist line.



CARROT CAKE

YIELD: 12 servings - Preparation Time: 20 minutes - Cooking time: 45 minutes

1 1/3 cups pitted prunes
6 tablespoons water
4 cups grated carrots
1 cup brown sugar, firmly packed
1 cup sugar
1 cup juice-packed crushed pineapple
4 egg whites, lightly beaten
2 cups cake flour
2 teaspoons baking soda
1 teaspoon ground cinnamon

1. Preheat oven to 375 degrees. Use nonstick 9 by 13 inch baking pan or line a baking pan with a baking pan liner or lightly spray with vegetable cooking spray.

2. Place prunes and water in a blender of food processor and puree.

3. Combine prune puree, carrots, brown sugar, sugar, pineapple, and egg whites in a mixing bowl

4. Combine cake flour, baking soda, and cinnamon in a separate bowl.

5. Add wet ingredients to dry ingredients and stir until well combined

6. Transfer batter to baking pan. Bake for 45 minutes or until a wooden pick inserted in center of cake comes out clean.

7. Cool on a wire rack. Slice into 12 pieces.

Variation

Mix confestioneers' sugar with orange juice for a butterless frosting.

Calories Per Serving: 248

Fat .3 g

Cholesterol: 0 mg

Protein: 3 g

Carbohydrates: 60 g

Dietary Fiber: 2.5 g

Sodium: 175

**A Reminder - Send in your dues.
Complete your survey form also.**

Good
opportunity



McGeachie Conservation Area **reported by Barb Rockwell**

The McGeachie Conservation Area Steering Committee has been established, to assist the Crowe Valley Conservation Authority, to develop the Mission, goals, programs and funding needed to fulfil Jack & Ethel McGeachie's wish that their donation be used as an Outdoor Education and Recreational Area for Hastings County.

The Committee has met numerous times to begin this planning process. A draft proposal has been written for presentation to the JobsOntario Capital Fund. An initial meeting was held with JobsOntario on Jan. 27 and the consultant, Bjorn Neilson, was positive in his comments on the need for capital funds for the project and for Limerick Township. The Committee sees the following PROPOSED uses for the Area:

Educational Tours for School Children & Teens to include:

Survival, Science Labs, Living Museum, Maple Syrup Demos, Timbersports Competitions, Leadership Classes, Sports Camps, Art and Music Camp, Youth Groups, Curriculum Studies.

Post Secondary Studies for: Queen's, Loyalist College, Trent University, Sir Sandford Fleming College, and others.

Other Activities may include: Cutting Demos, First Aid/CPR, Dog Sledding, Community Meetings, Cubs/Scouts/Brownies, Trapper's Course, Professional Development Days, Trail Riding, Trails (Hiking and Cross Country Skiing)

School programs would run from September to June. The waterfront area would **NOT** be used during this School season (weather and bugs!) and the Schools are **NOT** prepared to offer high risk programs, in the water, that increase the liability and supervision ratios. **HOWEVER**, the Crowe Valley does hope that, in the future, project specific programs for the

summer may be offered at the waterfront for cottagers and local residents. These might include:

Swimming Certifications, Ont. Recreation Canoe Association (ORCA) lessons, etc. The Crowe Valley have assured the Township and the SLCA that the public beach area will not be used and that any proposed water activities will be discussed thoroughly with the Township and SLCA.

The capital funds from JobsOntario would be used to construct 4 Adirondack like structures and 3 cabins, one to be used as a gate house/office/visitors centre/comfort station/tuck shop, ideally located off Hwy #62.* The other structures will be used for overnight camping, will house up to 60 people (2 school bus loads) and will be reserved on an application basis only.

Therefore, the McGeachie Staff will exercise discretion as to who utilizes the facilities and determine appropriate supervision needs etc. They will be situated well back in the woods of the property. There are **NO** plans to offer any other overnight facilities. The trails will be groomed, expanded and signed, docks will be upgraded over the creek and the ideal hope is that the adjoining property to the north, soon to be offered for donation by Mr. Dave McCann, will provide a direct entrance to the Area off Highway #62.* This will alleviate any traffic problems at the current McGeachie site. The Township is excited by the opportunities that this Area may bring. The Steering Committee has received draft approval from the Crowe Valley Board and JobsOntario will be reviewing the application on April 19, 1995. Currently, the Steering Committee is working to raise our share of the JobsOntario grant funding through Monetary or "In Kind" donations. Any assistance would be greatly appreciated.

If you have any questions, concerns or would like to donate, please contact Barb Rockwell at (613) 474-2348.

Development Proposed For Limerick Lake

by Dorothy Parshall

A exploratory meeting was held at the Limerick Community Centre to give Limerick Township Council an opportunity to hear about and respond to a proposed development on Limerick Lake.

Trident Members, Incorporated owns 290 acres between Limerick and St. Ola Lakes, with frontage on each, on which they propose a 145 lot development with built in open space, community centre and dock facilities. None of the lots would be on the lakeshore.

Michael Michalski, biologist, represented Trident in making the presentation. Michael Michalski Associates of Bracebridge offers environmental planning, biophysical analysis, lake capacity assessment and resource management.

The group has already attended regular council meetings in December and January. It was felt necessary to have a special meeting to cover the plan in depth and receive feedback from council.

Apparently, a plan of subdivision was submitted, and approved, for this property in the late seventies but the plan did not proceed. In the late eighties, a by-law was passed deeming the plan to no longer be in effect. The property is now under new ownership and council will be expected to pass the deeming by-law if all the studies regarding water, septic, storm water, impact on the lake, recreational boating, etc. "pass muster".

The Limerick Waterways Ratepayers Association is opposed to the subdivision. With only 128 cottages on the lake at present, the addition of 145 would be a considerable change.

Michalski explained the geography of the property which has over 600 feet frontage on Limerick Lake. He explained the work that has been done in developing a biophysical analysis of the property, studying the bedrock levels, vegetation, slopes, drainage, and adequate water supply.

The full colour plan on display was based on the 1978 plan, with lots having an average size of 1 acre. Some are within 1000 feet of the lake. Michalski expressed awareness of the importance of ensuring these do not affect the lake trout environment of the lake.

The development is to contain no commercial aspect: no convenience store, marina or other commercial entity. It would be strictly residential. The community centre, shown near the lake, would serve the development, known as Limerick Lake Estates. A corporation of the landowners would own the docking area, recreation hall, roads, etc. and maintain them.

Roads would be constructed to township standards at the developer's expense and maintained by the developer, remaining private roads. The plan shows two possible tile bed sites for each property.

Michalski has done considerable research on boat usage on lakes and stated that only 10% of the possible boats are used at any given time although there are generally an average of two boats at each cottage, one motorized.

The plan considers that the corporation would buy and maintain 15-20 motor boats for the common use of the residents. There would also be parking space at the docking area for 20 vehicles to bring transient boats. There was some discussion about this topic and the over-use of the public boat launches on Limerick Lake. Council was not satisfied with these ideas.

Michalski stressed that local contractors would be used for all the work - unless landowners chose to have a modular or prefabricated house. He also stressed the importance of maintaining the open space where trails are planned into the plot plan. It was pointed out that the minimum lot size in Limerick Township is one acre. Michalski said it would be no problem to increase the size of lots.

Getting into discussion of where problems might lie, there was considerable concern about the number of lots. The idea of starting the development in phases was given consideration.

The idea of exclusivity was deemed a negative aspect which could cause hard feelings in the rest of the community. Concern was also expressed that these "300 more people would be at council meetings asking for something. The plan is frightening to me. It is too big," said Reeve Clive Wilson.

There are only about 400 households in Limerick Township. The proposed development would be an almost 30% increase. Wilson suggested half as many lots, twice the size. Concern was expressed for waste disposal; the current site has only seven years left.

Barb McCaw, fire chief, asked about the access for fire trucks, year round. This is one thing Michalski had not thought of but he promised to do so.

Roger Porter, vice president of the Limerick Lake Waterways Association, asked for a copy of the report. Michalski offered to send it as soon as it was ready and repeated that the deeming by-law would not be requested rescinded until everyone is satisfied with the plan.

Porter was concerned that there is no pre-development agreement with council, which would require a financial commitment to cover the expenses of council in dealing with the requirements of holding meetings and making phone calls. He commented that his tax dollars are being spent to further this proposed plan. He was not pleased.

It was asked how much the Township would benefit from this development. This was, at present, an unanswerable question. The sale of lots would gross in the vicinity of \$2 million but there were no figures available on what this would mean to the tax base.

Michalski indicated he will be returning with a plan revised to meet the concerns of Council expressed at this meeting. Then, perhaps it will be time for a new pre-development agreement to be considered.

FOOD FOR THOUGHT

Prepared by: Sandra Burgett, R.D.
Consulting Dietitian

RISE AND SHINE IT'S BREAKFAST TIME

Breakfast is the most important meal of the day. Select nutritious, high-fiber, low-fat foods. These types of foods will help you lose weight by starting the body's metabolism. It gives you energy to think and work efficiently until lunchtime.

★ Skipping breakfast signals your body to start fasting. Even short term fasting slows the rate at which calories are burned. For those who are weight conscious, fasting tends to allow the body to stockpile calories for the next energy shortage. A good breakfast keeps the body working and satisfied until lunch, so you are not tempted to snack.

★ Starting your day with good nutrition is important. Many common breakfast food choices supply important nutrients which are not as easily obtained in other meals.

1. Vitamin C is found in oranges, cantaloupe, strawberries and kiwi.
2. Calcium is plentiful in low-fat milk, yogurt and cottage cheese.
3. Complex carbohydrates are abundant in whole-grain cereals, and breads, enriched bagels, muffins, waffles and pancakes.

★ Breakfast can be the easiest meal at which to eat low-fat foods. Also, some foods may be lower in sodium, sugar, fiber and calories, which are all bonuses.

Here are some suggestions:

◀ Most cereals are low in fat with the exception of granola. Whole-grain varieties such as bran, shredded wheat and oatmeal have more fiber than corn and rice cereals. Presweetened cereals provide large amounts of sugar - often more than you would add to unsweetened foods so you may want to avoid them.

◀ English muffins, bagels and toast are lower in calories, fat, sodium and sugar than croissants, biscuits, muffins, doughnuts and sweet rolls. Whole-grain breads provide more fiber than those made with white flour.

◀ Fruits and juices provide vitamins and minerals for fewer calories and contain no fat or cholesterol. Fruit is a good source of fiber, especially those with edible seeds and skins.



Peter B. Lillico, B.A., LL.B.
Stephen G. Bazuk, B.A., LL.B.
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FAMILY COTTAGE CONTINUITY

Keeping the family cottage in the family is a complex task. In order to accomplish your goal, you must plan for many contingencies. The planning points to consider are the "Four C's".

The first is CONVEYANCING: you must decide the best manner to convey the cottage to your heirs. For some, this will be during your lifetime, while for others it will be preferable to transfer it by way of Will.

The second is COST EFFECTIVENESS: techniques to avoid or minimize the payment of capital gains tax and probate fees must be included in your planning.

The third is CO-ORDINATION: Joint Ownership Agreements ensure that the children are provided with a workable organization for cottage ownership once the parents are no longer available to provide the structure. Testamentary trusts permit you to provide financial assistance to ensure that the many costs of cottage ownership do not become a timebomb destroying family harmony.

The fourth is CONTROL: mechanisms must be included to keep the cottage safely in the family. You need to include protection from the unintended loss of the cottage if you lose mental capacity; exempt the cottage from claims by divorcing in-laws; make certain that the death of a child does not result in cottage ownership defaulting to non-family members; and maximize the chances of your children in turn passing the cottage on to their children.

I JOINT OWNERSHIP AGREEMENTS

When the parents are alive and active, it is relatively simple to apportion the many cottage responsibilities among the children. When the parents are no longer available to act as mediators and facilitators, far too frequently sibling strife breaks out.

- * Who is to open and close the cottage?
- * Who is responsible for organizing the payment of bills?
- * Should the cottage carrying costs be shared equally, or proportionately by income, or in relation to use?
- * Is the cottage equally available at all times for all siblings, or are they to take turns having exclusive possession? If so, then how are the turns to be decided, and who gets first crack at the long weekends? Are invited guests permitted?
- * What happens if a major expense like a new septic system is needed, and one or more of the siblings are unable or unwilling to provide their share of the costs?

Some of these issues may sound trivial, and some second generation families may navigate through by the seat of their pants. Unfortunately, many other families hit deadheads. The result can be that the cottage and its use become a bone of contention, rather than a focus of family fun. Sadly, it is not uncommon for the cottage to be sold in these circumstances. A joint ownership agreement, negotiated while the parents are still alive and able to assist, can be invaluable in retaining family harmony and enabling successful second and third generation cottaging.

II FAMILY LAW PROTECTION

According to Statistics Canada, for every 100 marriages in 1990 there were 38 separations or divorces. While we hope that this would never happen with our siblings or children, it would be negligent to exclude the possibility when making plans to keep the cottage for a family asset for future generations. A divorcing spouse can exert considerable financial pressure upon a child or sibling. This can impact detrimentally on the other family owners and the cottage, perhaps even forcing its sale. Proper planning by parents can exclude the value of the cottage from claims by divorcing inlaws. This helps the child with marital problems, but also insulates the rest of the family and the cottage from the consequences of a marriage breakdown.

III CAPITAL GAINS TAX CONCERNS

As we all know, the \$100,000 lifetime capital gain exemption that has been crucial to the effective passing of a cottage from one generation to the next is extinct. Clever cottagers will have used their exemptions by now, to reduce the tax liability from date of acquisition to 1994. However, as waterfront property increases in value over the lifetime of the owners, so does the capital gains tax liability. There are several techniques available to provide assistance in dealing with this potentially catastrophic problem. These include joint ownership; the use of trusts; transfers to the children now with life interests retained; and the use of insurance on the life of the owner to provide a source of funds to pay the tax, instead of the sale proceeds of the family cottage.

IV TESTAMENTARY TRUSTS

When a cottage is passed to the next generation, it is inevitable that the financial capacities of the children will differ. One may be well off, and easily able to afford his or her share of the cottage upkeep. Another may be hard pressed to meet her or his own housing expenses, much less those of a second property. These problems are intensified when a major expenditure is needed, whether this be a septic system, new roof or structural repairs. Nothing is guaranteed to frustrate family harmony faster than money disputes. A solution with considerable merit is for the parents to leave a certain sum of capital in their Wills in trust, to be used exclusively for cottage purposes. This enables all or a significant part of the operating costs to be paid from the trust, rather than from the children's own pockets, which will be of varying depth. As well, if there is a need for a substantial expenditure, then the trust capital can be encroached upon for that purpose. In this way, the differences in economic positions of the children will be minimized, to the benefit of all.

V PROBATE FEE AVOIDANCE

The Ontario Government tripled probate fees in July 1992. These fees are based on a percentage of the value of assets in the estate of a deceased person. If the cottage must pass through the Will to a spouse or children, thousands of dollars can be lost to the family. Techniques such as joint tenancy and revocable trusts can be implemented to minimize or avoid this expense.

VI PLANNING FOR FUTURE GENERATIONS

Parents who have put considerable thought into planning to pass the cottage on to their children in an effective manner are entitled to be congratulated. However, they should not rest on their laurels too soon. If the children are to become owners of the cottage, whether by a transfer during the parents' lifetimes or through their Wills, the cottage may still be at risk. A child who dies will typically have a Will leaving all to the spouse, including the interest in the cottage. The spouse may well remarry, involving a whole new gang of non-family members in the picture. If the former inlaw dies, then the interest in the cottage may pass completely outside the family. In these circumstances, not at all uncommon, a family cottage can shortly become simply a tourist haven. The manner of passing title on to the children can avoid this problem. So can ensuring that the children's own Wills contain appropriate protective provisions. As well, leaving the cottage to grandchildren, subject to life interests for children can defer these types of problems for decades, while achieving valuable capital gains tax deferrals.

SUMMARY

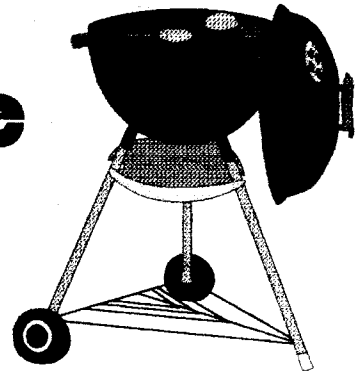
We all hope to have an infinite amount of time to deal with the many planning issues. The reality is that financial reverses, health crises, mental incapacity and death may thwart our best intentions. You should GET PLANNING now.

No one can adequately do all of the planning entirely by themselves. Solutions that seem attractive may backfire because of unforeseen pitfalls. Techniques that your friends have employed may be completely inappropriate in your situation. GET PROFESSIONAL GUIDANCE from lawyers, accountants, insurers and others to determine and carry out your planning decisions.

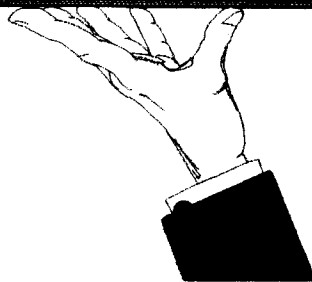
All the planning and advice in the world will be of no avail unless put into effect. You should not wait until a perfect, comprehensive plan is fully developed. The most difficult step is often the first one. GET STARTED with the implementation of your planning soon to ensure the family cottage is kept in the family!

**Mark your
calendars now!**

**Beach Barbeque
and Races
Saturday July 15
Canoe and Paddle
Boat Races,
Hotdogs, Pop
Games for Kids**



**Annual Meeting &
Dinner
Sunday August 6**





Tom & Judie+ Hughes
6 Highview Trail
Pittsford N.Y.
14534 USA

Steenburg Lake Community Association
RR#2, PO Box #32
Gilmour, Ont. K0L 1W0

Limerick Township Fire Fighters Association 1995 Events

Sunday - May 14th Annual Mothers Day Pancake Breakfast Limerick Community Ctr.
10:00AM - 2:00PM

Friday & Sat. May 19 & 20 Roadway Toll Booths Your contributions gratefully
received at the booths.

August 12th & 13th at Sam's 3rd Annual Combined Yard Sale & Auction 9:00AM - 4:00PM

August 26th Drawing For Raffle Winner Coe Hill Fair