

# Shoreline News

Steenburg Lake Community Association

Spring 2006

## 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

As the saying goes: "If we didn't have bad news, we would have no news at all."

The bad news is taxes. If you have been watching the Association website ([www.steenburglakeassoc.ca](http://www.steenburglakeassoc.ca)) over the winter, you will know already about the huge spike in assessed values for lakefront property in the township. To repeat, lakefront seasonal residential properties in Limerick Township were up, on average, 52% since last year. The average increase in Tudor & Cashel was a little bit less, but individual properties may be up as much as 95%.

All of this is the result of the figures generated by the Municipal Property Assessment Corporation (MPAC). Your Township has no control over the assessment from MPAC. Some of you will be aware of the Ontario Ombudsman's report on MPAC's practices, which was released about the first of April. That report was extremely critical of MPAC's methods, and may result in changes that benefit all of us. However, the Ombudsman had no authority to deal with the basic premise of market value assessment, which is one factor driving the rapid increase in assessed values here in North Hastings.

So, back to taxes. About half of your property tax bill is money that goes directly to the County and the Province: a combination of County expenses, and school tax. Because the change in assessments was so large in cottage country, the impact of the County and school levy is also greater here, because those levels of government calculate it from costs averaged over the whole County. As a result, there will be an increase in taxes for many people, even if the Township holds its expenses to the same dollars as last year. The larger your assessment increase, the larger your resulting increase in taxes.

As a result of the Ombudsman's report, and the many ordinary taxpayers who have complained to Queens Park, the government has extended the deadline for appealing your assessment to the end of June, this year. So if you haven't done that already, do it now.

Your Association has been doing what it can. SLCA joined WRAFT last fall. This offshoot from FOCA has been lobbying the government to take action to make property taxation fair in cottage country across Ontario. At present, they are working to promote a Private Member's bill in the legislature, which would cap tax increases at 5 percent in any year. They also are trying to convince the government to roll back the 2006 assessments, although we believe this is not likely to happen. WRAFT is asking for you, the taxpayers, to assist them by writing your MPP, and by donating money to fight this injustice.

There is no doubt about the result of the changes in assessment: the burden of taxation is being shifted from the general population onto the lakefront property owners.

## Official Update From W.R.A.F.T.

We are encouraged by the indications coming from Queen's Park of late that the Liberal government is beginning to pay attention to the growing chorus of concern regarding CVA and the property tax system. The combined impact of the Ombudsman's report; the PC private members Bill (approved for second reading with all parties in favour including the majority of Liberals present in the House); the ongoing support of the mayor of Ottawa for property tax reform; the recent announcement of the formation of CAPTR, a coalition of 700 member associations across Ontario as well as considerable favourable media attention have all contributed to the apparent change in attitude of the party in power. There is now talk of an assessment freeze and formation of a study group but it is still talk. We need to keep our concerns front and centre and need your help to do that. We are asking you and your membership to do four things:

- Keep writing letters and emails to your MPP. It makes a difference. The Premier is quoted as saying all MPPs are receiving "calls, letters and emails" from constituents unhappy with the system. Go to [www.wraft.com](http://www.wraft.com) for names and addresses.
- If your association has not sent a donation equivalent to your membership fee, as earlier requested, please do so. Also if your association is prepared to request donations from its membership, please contact our Director Scott Mortimer at [scott.mortimer@cibc.ca](mailto:scott.mortimer@cibc.ca) for further details. We need to strengthen our treasury for the work ahead.
- The second installment of your 2005 property tax will arrive this summer and will include the full impact in the 2005 assessment increase. This will be a huge hit for most of us. At your association annual meeting or when the tax bills arrive in your area, have a tax protest meeting. You could join forces with other associations within your municipality. Invite the media and local politicians. For further ideas contact us at [wraft@sympatico.ca](mailto:wraft@sympatico.ca).
- Circulate the following petition to your membership, have it signed, send it to us at WRAFT 131 Bloor St W Suite 200 Box 263 Toronto M5S 1R8 and we will forward it to the Finance Minister. Feel free to add any other language you wish.

To Finance Minister Dwight Duncan:

Whereas the volatility of current assessed values and the consequent unpredictability of property taxes is unacceptable; and

Whereas the annual shift of the tax burden to "hot" real estate properties reflects neither the use of services nor the ability to pay;

Therefore we petition the Provincial Government to cap increases in assessed values at 5% per year. We ask that the 2004 assessment be used as a base because the 2005 assessment has been discredited by the Ombudsman's report.

Thanks for your help. Keep an eye on our websites, [www.wraft.com](http://www.wraft.com) and [www.captr.org](http://www.captr.org) for latest developments.

## WHAT HAPPENED LAST SUMMER AT THREE MILE LAKE

By now most cottagers are aware of the environmental catastrophe that plagued Three Mile Lake in the Muskoka Lakes region late last summer. Pictures detailing the havoc were circulated around the internet and a prominent article was featured in the April/May issue of Cottage Life magazine <http://www.cottagelife.com/htm/mag/threemile.asp> . For those of you without access to the internet or who do not subscribe to Cottage Life the following is a surmise of the article as well as steps to take in order to avoid the same disaster befalling Steenburg Lake.

Blue-green algae, or cyanobacteria was at the centre of the controversy surrounding Three Mile Lake last summer. Given the right conditions, this usually inconsequential organism undergoes explosive growth – it “blooms,” cloning itself to emerge as a real-life water-quality ogre. While other freshwater algae cause a nuisance by making the water murky, cyanobacteria can poison people and animals, **making lakes temporarily off-limits for most human activities and menacing property values.**

The hardest hit end of Three Mile Lake “looked like pea soup, with bits of algae floating in the water, sort of like chunks washing up on shore,” says Township of Muskoka Lakes mayor Susan Pryke. At times, the scum was accompanied by a stench like “garbage that had been left sitting out too long.” As the lake's water turned emerald green, health unit staff (later assisted by township firefighters) went door to door distributing notices advising cottagers **against** “swimming and other water sport activities” and using lake water for drinking, showers, laundry, dishwashing – virtually everything but flushing the toilet. The advisory stayed in place from late September until December, when tests found the water was safe.

The source of the trouble is a group of tiny critters whose flowery scientific names belie their poisonous potential. *Anabaena planktonica* resembles a short strand of hair and clumps together in colonies. *Aphanizomenon flos-aquae* forms colonies that look like grass clippings. Each can produce a nerve toxin. *Planktothrix agardhii* is a slender rod able to release microcystin, a liver toxin. In small numbers these organisms are no big threat, but when there's enough to form a scum, it could mean trouble. Dogs and cattle have died after drinking fouled water in Canada. Swimmers have developed everything from mild allergy-like reactions to skin rashes, aching joints, cramps, vomiting, diarrhea, and respiratory problems. And while human deaths are extremely rare, they have happened in other countries.

The organism is found in environments as different as stagnant farm ponds and Antarctic waters. It's probably present in small numbers in most Ontario lakes and given the right circumstances – often shallow, soft-bottomed lakes with limited water movement and balmy weather – cyanobacteria are primed for rapid growth. **Their only additional need is phosphorus, and humans do a good job of supplying it.** Phosphorus comes from animal and human waste, lawn fertilizers, and whatever ends up in septic systems, including automatic dishwasher detergents and household cleaners. We also help the nutrient get to the lake by clearing land and replacing the tangle of shoreline vegetation with lawns and imported beaches.

Residents of Three Mile Lake responded with an emotional and physical outpouring that has led to the development and implementation of several strategies (including the revitalization of their once defunct cottage association) to help deal with their situation. We as responsible cottagers on Steenburg now need to turn our attention to our lake and do what we can to protect her; not only for our future enjoyment but for our financial investment as well.

## How you can stop your lake from turning blue-green:

- Scrap the lawn in favour of natural groundcover. Don't use fertilizers or pesticides.
- Help keep nutrients out of the water by maintaining natural vegetation along the shoreline (on land and in the water) and keeping your property well forested.
- Use phosphate-free detergents and cleaners. (Be especially vigilant if you run an automatic dishwasher, since most of those detergents are high in phosphorus. Use phosphate-free products like EcoEthic or Nature Clean.) Never use *any* soap or shampoo in the lake itself.
- Maintain the septic system and have it pumped regularly. Avoid bleaches and anti-bacterial soaps, which disrupt septic-system function.
- Minimize boat wake. Try not to churn up lake sediment.
- Reduce hard surfaces around the cottage to cut storm-water runoff. Opt for more permeable stone and gravel instead of concrete and asphalt. Choose meandering routes for paths or lanes. Incorporate swales and "rain gardens" (depressions with moisture-loving plants) to slow rainwater and help it infiltrate the soil.
- Support your cottage association and/or lake stewardship group.

### **\*INCREASE TO ANNUAL MEMBERSHIP FEE\***

Due to expenditures for the 2005 fiscal year (see expenses on the SLCA financial report) we are currently operating at a deficit and will have to access monies from the GIC's to cover the operating expenses for the SLCA. The executive discussed several options for raising enough funds in order to avoid accruing further debt and it was decided that a minimal increase to the annual membership fee was necessary. Effective immediately the fee for membership will rise from \$25.00/year to \$30.00/year. The executive would like to thank the membership for their continued support of the Steenburg Lake Cottage Association.

### **What does one get for their membership to the SLCA?**

- our membership in FOCA allows South Road to get insurance for snowploughing
- SLCA has been successful in stopping further development on the lake
- membership in FOCA, membership in W.R.A.F.T.
- preservation of the lake ie. supporting the protection of known Loon nesting sites and monitoring of the water quality
- placement and maintaining of rock markers throughout the lake
- social activities, newsletters, annual meeting
- allows everyone to have a voice

Looking for ways to help protect our environment on  
**Steenburg Lake?**

One way is to use "Nature Clean" products, now available at **Trudy's**. These products are environmentally and septic safe. By using non-toxic cleaning and laundry alternatives you'll help preserve your lake for future generations!

**Your SLCA  
Board**

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Dave Golem –  
President

Steve Brown –  
Social

Marlene Pollard –  
Membership

Garry Goodfellow  
– Municipal  
Affairs

Glends Opsahl –  
Treasurer

Rick Burke – Lake  
Stewardship

Kim Kerr and  
Barb Lavallee –  
Secretaries and  
Editors

**NATURE CLEAN**



**All Natural**  
**Household Cleaning,**  
**Laundry & Body Care Products**

**Executive positions up for re-election!**

Interested in being part of the executive for the SLCA? The positions of President and Membership are up for re-election. Please attend the Annual General Meeting to show your support. Nominations welcomed.

# Limerick Township Fire Department

**To Steenburg Lake Cottage Association:**

**Here is a list of Smoke Alarm tips that may help your association members comply with the new Smoke Alarm laws.**

**Homeowners:**

It is the responsibility of homeowners to install and maintain smoke alarms on every storey of their home and outside sleeping areas.

**Landlords:**

It is the responsibility of landlords to ensure their rental properties comply with the law.

**Tenants:**

If you are a tenant of a rental property and do not have the required number of smoke alarms, contact your landlord immediately. It is against the law for tenants to remove the batteries or tamper with the alarm in any way.

**FAILURE TO COMPLY WITH THE FIRE CODE SMOKE ALARM REQUIREMENTS COULD RESULT IN A TICKET FOR \$235 OR A FINE OF UP TO \$50,000 FOR INDIVIDUALS OR \$100,000 FOR CORPORATIONS**

**Here are some helpful Smoke Alarm tips on maintaining and installing smoke alarms:**

- When installing smoke alarms, refer to the manufacturer's instructions for information about correct placement.
- Test your smoke alarms every month using the test button
- Replace smoke alarm batteries at least once a year, and whenever the the low-battery warning chirps.
- Smoke alarms don't last forever. Replace smoke alarms with new ones if they are more than ten years old.
- Steam from the shower or cooking in the oven, stove or toaster can cause smoke alarms to activate. **DO NOT REMOVE THE BATTERY.** Instead, try moving the alarm to a different location, or purchase a smoke alarm with a hush feature that will temporarily silence the alarm. For further information about dealing with nuisance alarms, visit the OFM website: [www.ofm.gov.on.ca](http://www.ofm.gov.on.ca)
- Do not paint over smoke alarms

**FOR FURTHER INFORMATION YOU CAN CONTACT THE TOWNSHIP OFFICE AT  
(613) 474-2863**

**\*\*\*The Limerick Fire Department is selling smoke detectors for \$6.50/unit.**

## MEMBERSHIP REPORT MAY 2006

Spring is here and so are the BLACK FLIES. A few cottages have changed hands this winter. I will be posting the new cottagers in the fall newsletter after the canvassing is completed.

I am looking for a few canvassers. Please call and get to know your neighbours on the lake. My number is 613-474-2392. Looking forward to hearing from you. If you have any suggestions or comments please feel free to contact me. See you at the annual meeting.

Marlene Pollard  
Memberships

## STILL LOOKING FOR PICTURES AND STORIES

I put a picture and story in our Fall newsletter. Lots of members thought it was a great idea. The only problem is that I only received one story. Yes one story. I know we are all busy and hopefully this summer will give us all a little time to write our stories. RIGHT!!!! Please take the time to tell your story and send it to me.

Marlene Pollard at Box 326, Gilmour, ON K0L 1W0 or email to [rmpollard@bancom.net](mailto:rmpollard@bancom.net).

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*"Your Full Service Representative"*  
*Re/Max Country Classics Ltd.*  
*1-877-670-SOLD (7654) or 474-SOLD (7653)*

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If anyone has any suggestions or concerns that you would like the SLCA Board to address at the Annual Meeting you may do so by contacting:

Dave Golem at [dgolem@fyrelytte.net](mailto:dgolem@fyrelytte.net)

or

Marlene Pollard at [mpollard@bancom.net](mailto:mpollard@bancom.net)

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## **Family Health Team in Bancroft**

Finally, it is happening.....almost!

Starting in March this year, the Ministry of Health has begun to fund the new health clinic in the Old Manor building, opposite the Hospital in Bancroft. It has been a long and winding road for the group of community volunteers who have worked hard to reach this point. The space is ready and equipped, and a small core group of staff is beginning the work of improving healthcare in North Hastings.

Now the big challenge is to attract and hire two Doctors, as well as other treatment professionals. Your help is needed in this regard. Many of you know Doctors, and perhaps even are related to Doctors, who might be interested in coming to Bancroft. Please talk it up with anyone you think might be interested, or who might know someone who is interested. This project has only been possible because of the caring effort from a lot of people in this community, so give this project one more boost by adding your voice to the pleas. Your health may depend upon it.

This is a unique opportunity, especially for a young Doctor who is starting out, because there is no investment needed for him/her to start practicing. The premises are fully equipped, and the clinic provides all the support services, at no charge to the Doctor. Even established Docs, who are tired of managing their own practice, might be interested in a new start, with fewer hassles, and some time to play. This is a salaried position, with a broad range of benefits, managed hours and even paid vacation. Either full time, or part time openings are available, and there is opportunity to do supplemental work in the Emergency Department at the hospital. If the Doctor is interested in excellent working conditions, and an outdoors lifestyle, this is the place to come.

Contact the recruiting committee by calling (613) 332-5692, fax at (613) 332-5749, or email at [nhhealthclinic@bellnet.ca](mailto:nhhealthclinic@bellnet.ca)

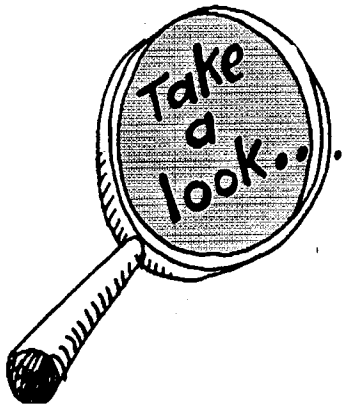
## **NOTICES**

### **VIOLET MATHIESON 1909-2006**

Violet Mathieson, longtime summer resident of Steenburg (Bass) Lake, died in her 97<sup>th</sup> year at the Parrott Centre in Napanee on January 17, 2006. Violet was predeceased by her parents; Dr. Lily B. Mathieson (family Physician) and Dr. Will Mathieson (dentist), her sister Mary and her brother Ronald.

The family spent every summer at the cottage (#20) on Hunter's Point after it was purchased in 1914. Violet will be sorely missed by her sister-in-law Mary, her nephew Will and his wife Heather and daughters Vicky and Jackie who were also "Bass Lakers" until the property was sold in 2001. They will always have happy memories of the lake and their summer friends there.





## LAKE WEB SITE

Make sure to check out our web site. We now have a **PHOTO ALBUM** section and a **BULLETIN BOARD** which has important news and up dates.

[www.steenburglakeassoc.ca](http://www.steenburglakeassoc.ca)

Please contact Susan Nevins at [steenburglake@aol.com](mailto:steenburglake@aol.com) if you have any suggestions or comments.

## FOR SALE

Used AMF Alcort Sunfish Sailboat  
Yellow and Red: Good condition

Almost new Kneeboard  
\$ 75.00

Both available after July 1<sup>st</sup>.  
Contact Eileen Walsh by email [EWalsh1370@aol.com](mailto:EWalsh1370@aol.com)

## LIKE NEW

White NFLD. fibreglass sailboat  
Asking price \$1,000.00

Contact Dr. Charles Bateman # 613-474-2424 or # 905-885-5885

Did you know that Cottagers can get their name on the Voters list  
by  
calling 1-866-296-6722?

**POST THIS AT THE COTTAGE  
SOCIAL NEWS  
2006 SUMMER ACTIVITIES**

**ROAD CLEANUP AND SUN & FUN AT THE BEACH**

**SATURDAY JULY 15, 2006  
RAIN DATE JULY 23, 2006  
TIME 9:30 A.M.**

**MEET AT THE BEACH FOR THE NORTH ROAD  
MEET AT THE FIRST FORK FOR THE SOUTH ROAD**

**CANOE RACES WILL FOLLOW AT 11:00 A.M. AT THE BEACH  
BRING CANOES, PADDLE BOATS, LIFE JACKETS AND YOUR APPETITE FOR  
FUN!**

**ROCK BASS DERBY**

**SATURDAY, August 5, 2006 ALL DAY  
OPEN TO CHILDREN 12 AND UNDER. IT IS A CATCH AND DISPOSE PROGRAM  
MEANING ROCK BASS CAUGHT DOES NOT GO BACK IN THE LAKE. RESULTS  
TO BE REPORTED TO THE BURKE COTTAGE (474-2254) BY SATURDAY  
EVENING AT 8:00 P.M.**

**ANNUAL MEETING**

**SUNDAY August 6, 2006  
Meeting will begin PROMPTLY at 10:00 A.M.  
MUFFINS, COFFEE, TEA AND JUICE  
WILL BE PROVIDED  
At 09:30 A.M.  
PLACE: LIMERICK CENTRE**

**\*A bulletin was issued from the Department of Health re: guidelines for temporary food services. The end result of this bulletin means that we will be unable to offer hot dogs and hamburgers at the canoe races from this point on. In lieu of a BBQ, soft drinks and snacks will be offered.**

**STEENBURG LAKE COTTAGE ASSOCIATION  
INTERIM FINANCIAL REPORT**

Assets:	Year To Date - May/06	2005	2004
Bank BNS #62422 002 00957 88	736.71	3,473.38	2,556.64
GIC - 1 Yr Cashable @ 1.3%	13,620.73	1,055.57	2,045.12
GIC - 1 Yr Cashable @ 1.3%	-	12,466.05	12,300.00
<b>Total Assets</b>	<b>14,357.44</b>	<b>16,995.00</b>	<b>16,901.76</b>
<b>Net Assets, Beginning of Year</b>	<b>16,995.00</b>	<b>16,901.76</b>	<b>16,642.35</b>
<b>Excess, Current Year</b>	<b>(2,637.56)</b>	<b>93.24</b>	<b>259.41</b>
<b>Net Assets, End of Year</b>	<b>14,357.44</b>	<b>16,995.00</b>	<b>16,901.76</b>

INCOME:			
Membership Fees	200.00	4,067.00	3,778.00
Interest Income	99.34	181.50	686.96
<b>Total Income</b>	<b>299.34</b>	<b>4,248.50</b>	<b>4,464.96</b>

Financial Report continued...

EXPENSES:			
AGM, Barbeque, Meetings	-	607.42	845.86
FOCA Dues & Expenses	489.53	489.53	386.87
Insurance, (to May 31\06)	1,405.94	1,863.00	1,431.00
Newsletter, Postage\Supplies	311.78	579.11	557.30
Members Handbook	-	-	562.23
Bank Charges	1.25	15.72	1.25
Rock Markers, Fishing Derby	250.00	297.73	371.04
Decals	-	-	-
Sign Maintenance	-	-	-
Donations\Gifts\Memberships	350.00	135.90	50.00
Web	128.40	166.85	-
Total Expenses	2,936.90	4,155.26	4,205.55
Excess (Deficit) for period	(2,637.56)	93.24	259.41