



Shoreline News

Spring 2016

STEENBURG LAKE COMMUNITY ASSOCIATION NEWSLETTER

IN THIS ISSUE

President's Message

by Pat Stallaert

Little did I know less than 4 years ago when I first volunteered to serve on the SLCA Executive, that I would already be facing this staggering task of trying to lead it. Luckily, I had a great teacher, and we have a solid, though short-handed team to carry on.

It will certainly be tough to try to fill Anthony's shoes, as they say, even with my size 13 feet.

So what exactly have I gotten myself into? I look to our mission statement for some guidance.

"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."

Well, I think we do a pretty good job of getting information out there whether it's by these newsletters, the Steenburglake.com website, our membership packages, the General Meetings, local display cases or the occasional email notifications. It's a lot of work to keep abreast and make available, but we're managing...

I know that we have taken action from time to time, and worked with the local agencies and municipalities to put forward the communities' concerns and interests. Fortunately, we haven't had any major battles to fight in recent years, but we remain vigilant and prepared for any that may surface.

Where I'm not so sure is on the issue of social events. We have struggled to find enough interested parties to help host these events, and it just keeps getting harder every year.

Then it occurred to me: We're not here to entertain you, but to help you run the events that you want to see in this community. We can do this by helping to plan and promote events, and even help fund them, but the SLCA volunteers are not hired hands!

If you like the great events this community is accustomed to seeing, then I urge you to get involved, or risk losing them!



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Family Day - February 15, 2016

by Donna Cochrane



Mike and I would like to thank everyone who came out on Monday, February 15th for family day at our place. It was a rough start to the weekend, and we know there were a lot of people who would have joined in the fun if we could have had it on Saturday or Sunday. I haven't done a full count yet, but I would say we had at least 50+ people, which was a great turn out. To everyone who helped with the games, picture taking and cooking, to helping get things ready, a huge Thank you from Mike and me.

The lucky winner of the Leaf tickets donated by Terry Cattani & Maureen Sheahan, was Jason Post. The tickets donated by Jim & Pat Riches were won by Jason's wife Angie Post. Thanks to everyone who donated prizes, and gave cash donations. We had a great time! We will post some pictures shortly. Thanks again!



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Open Fire Regulations

by Don Mills

Having just watched reports of the inferno burning in and around Fort McMurray it seems appropriate to review the open fire regulations that apply to our two townships. No open fire day burning is allowed between 7am and 7pm from April 1 to October 31.

That includes the burning of yard cleanup waste such as leaves and brush. It also includes open camp fires. Burning is permitted between 7pm and 7am except in windy conditions. Burning is permitted during the day in a proper enclosed and covered incinerator device that is properly constructed to prevent the spread of sparks and ashes. The device must be approved by the Fire Chief and have such containment features as a screen of no larger than 5 millimetre mesh size in or covering the chimney. Such a device

should, be located at least 5 metres from any forest and at least 2 metres from any flammable materials. Burn barrels are also not a suitable device unless the top has screen cover of similar size (5 millimetres) covering the top. If a total fire ban is in place no burning of debris, no burning in an incinerator or no camp fires are allowed.

All of our cottages and homes on the lake are surrounded by bush. Sparks and ashes from burning leaves, wood and tree branches can spread quickly. Fighting grass or forest fires is difficult and very dangerous for our volunteer firefighters. These are our friends and neighbours and a sudden shift of wind or being trapped in a low lying area can be catastrophic.

Each year members of our Fire Department respond to complaints of open fires around

the lake. The usual action is to have the fire extinguished. If a fire gets out of control and requires firefighter intervention the entire costs associated with putting it out may be billed to the person responsible for the fire.

In the past some of the problems with day burning have been with cottage renters who are not familiar with the regulations. If you rent your cottage in the summer please inform the renters of the regulations or post a summary of the regulations where they will be seen in the cottage.

Cleanup around the cottage is an important part of spring or early summer activities. All of us need to keep in mind the importance of fire safety and prevention. None of us want a Fort McMurray type disaster on the shores of Steenburg Lake.

Social Corner

by Pat Stallaert

Are social events at the lake becoming a thing of the past, or is this just a natural evolution: Old, time-honoured events die off and new ones slowly take shape?

As you will see from our schedule of summer event (*see calendar on back cover*), we have far fewer events in the summer than we have had in past years, and a few that we have are in risk of being cancelled for lack of volunteers to help run them.

Last summer our Beach Regatta would have been cancelled had it not been for the courageous efforts of one of our young members, stepping forward at the last minute. These types of events are the life blood of a community and a big part of what shapes the memories we keep long into our lives. And as anyone who has sent a child to a summer camp will attest, they are an amazing bargain since the cost of participation is covered by your very modest membership fees in the SLCA.

But for fear of sounding like a broken record, a community such as ours can only survive if it has a strong base of volunteers. And speaking of volunteers, this position of **Social Committee Chair** is still vacant, as are the positions of **Vice President** and **Municipal Affairs**. In addition, we do not have volunteers to host many of the events we would like to have at the lake.

As anyone who has helped host an event in the past will tell you, it's not a huge effort or time commitment, and your SLCA Executive Committee is there to help every step of the way. So if you'd like to see these events continue, or if you have some ideas for new events, please contact any member of the SLCA Executive. We'd love to hear from you!

Please note...

The Steenburg Lake Community Association wishes to thank the following sponsors for their generous support:

- Bognar Tree Services
- Butler Marketing Services
- Century 21 – All Seasons Realty
- Community Care North Hastings Foundation
- Cosby's Small Engines
- Dwayne Nicholson
- Old Hastings Mercantile & Gallery
- RE/MAX Realty – Country Classics
- Tin House Wood Working

This newsletter and the SteenburgLake.com website would not be possible without their support.

Please give them the courtesy of your consideration the next time you are in search of these types of services in our community, and don't forget to let them know how much you appreciate their support if you do meet or speak with them.

Don't forget to mention them to any friends who may be up in the area visiting, or looking to move to our community.

What do we do in our retirement re: the cottage?

by Richard McCarthy

Many of us (if not all of us) have such a strong attachment to our cottages, that if we had to make a choice between keeping our cottage (summer home) or our home in the city, it would be a difficult choice. I thought I'd share some of my thoughts with you on this topic.

Some of us would prefer to spend a lot more time at the lake in our retirement, and have little attachment to our homes in the city. Others would have a hard time parting with their city home. Some might wish to keep both their city home and summer home right up until they have to move into a nursing home, and then leave their summer home to their children. Some might have to make a choice between one and the other because of the ever-increasing cost of carrying two properties.

In my years of discussing different strategies with people who want to try to make worthwhile investments in real estate and be in a good position when it comes to retirement, I have often suggested that if they own their own home where they live and have a rental property such as a duplex or triplex that is a really nice property that they could see themselves living in when they retire, and have both mortgages on the properties amortized over 15 years, then in 15 years they wouldn't know how much a dollar is worth or how much money their houses would be worth, but they would know that they could sell their house that was fully paid off, invest the money, and move into part of their duplex or triplex. No taxes would be owing on the sale of their principal residence, and they would be living in a portion of their income property with no mortgage on it, with a portion of their rental property becoming their principal residence.

There's a similarity to that scenario and our cottage situation. Most of us are aware and concerned about the capital gains tax we will have to pay when we dispose of our summer home, either voluntarily or when we die. Capital gains used to be tax free, and "Revenue Canada" as it was called back then started to tax capital gains. The date they started taxing capital gains was January 1st, 1972, with "V-Day" or valuation day being December 31st, 1971. They gradually increased the "inclusion rate" over several years, and it went as high as 70% of capital gains being subject to income tax. Much to the government's dismay, they realized brilliant inventors were moving to the USA (referred to at the time as "the brain drain"), for when these brilliant inventors joined companies that were just starting out and not able to pay substantial salaries, they were given "stock options" instead, enabling them to purchase shares at low prices once the companies became successful and to sell them, realizing a capital gain that was not too heavily taxed. 50%, or 1/2 of capital gains are now subject to income tax, and that appears to be where it might stay for years to come.

Marilyn & I were looking at a new rental complex that is being developed in our home City of Peterborough, and it made us realize the affect a change to our "principal dwelling" would have on the eventual taxation of our Steenburg Lake cottage when we eventually sell it, or leave it to our children.

All should realize that when a cottage is left to or gifted to their child or children, it still attracts income tax, as the government regards this as a "non-arms length" transaction, and even though no money is paid for the property, the government considers the transfer of property to have taken place at "fair market value". The years that your Steenburg

Lake home is your "principal residence", it is not subject to capital gains tax. Some families will have created a "family trust" to own the cottage in order to defer the income tax as long as possible.

Some of you will have applied for the "Home Renovation Tax Credit" in prior years when preparing your income tax returns, and will have noted that the renovations had to be made to your principal residence where you truly resided for the majority of the year, and unless you lived at your cottage pretty much year round, you couldn't claim the new deck on your cottage for that credit. From the time that capital gains were introduced until the beginning of 1982, a family could have two principal residences, with either the husband or the wife would consider their city home their principal residence and the other would consider their family cottage as the principal residence. From 1982 on, only one principal residence was allowed per family. Unlike the definition of principal residence for the Home Renovation Tax Credit, your principal residence does not have to be "ordinarily inhabited" by you during the year. Couples that rent an apartment, or don't feel that their "city home" is appreciating in value as much as their cottage property is appreciating, may choose to designate their cottage as their principal dwelling. If you have a change in use of your summer cottage from not being your principal residence to being your principal residence, you can declare the change in use on your tax return by recording the disposition of the property at its fair market value, supported by an appraisal of your property, or defer declaring anything to the tax department until you eventually dispose of the property. You would then allocate the use of the property at the time of disposition between the amount subject to capital gains tax, and the portion not taxable as your principal residence.

In summary, this is the main purpose of my message. Some may wish to sell their city homes and invest the money, having it available for their retirement living. If they rent a nice apartment and reside there for the majority of the year, they can still claim their Steenburg Lake residence as their "principal residence". When their Steenburg Lake residence is eventually sold, or left to the family, a portion of the capital gain will be non-taxable as your principal residence.

Anyone reading this should seek professional advice and/or research tax issues for themselves, and not depend on the above information.

It is my understanding that what you claim on your personal tax return as realty taxes or rent paid during the year on your principal residence for the Trillium Credit or tax grant determines what your principal residence is for that year. This only makes sense.

I hope this has encouraged some of you into spending more time at Steenburg Lake in your retirement.

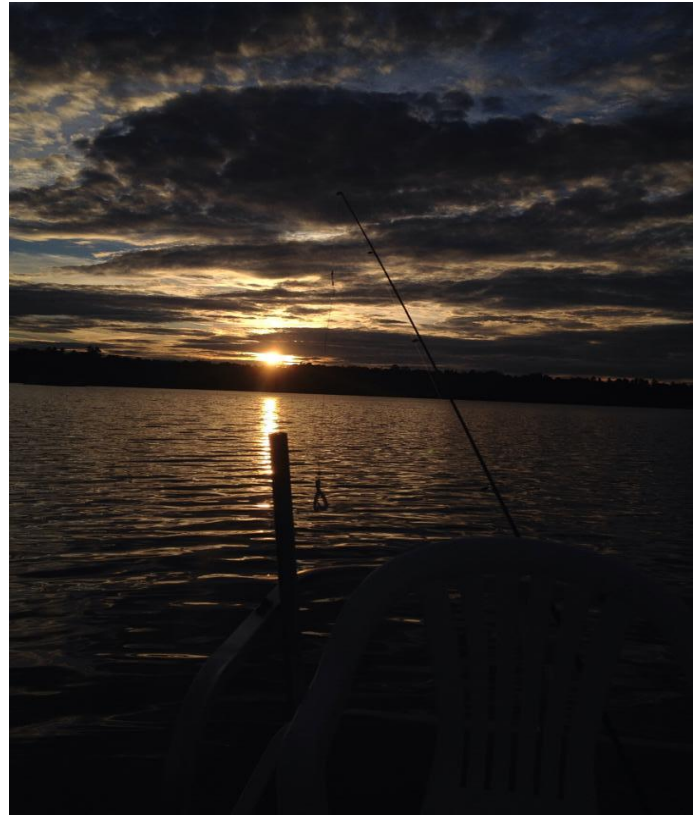


North Road Rehabilitation Project

The following notice appeared on the Limerick Township website:

Please be advised that the Township of Limerick has received funding under the second intake of the Ontario Community Infrastructure Fund's application-based component. The project, which will be constructed in 2017, is for the rehabilitation of Steenburg Lake North Road, from Highway 62 to Old Hastings Road. The project is being planned as a Schedule A+ Municipal Class Environmental Assessment, and is anticipated to include the following work as a minimum: ditching, culvert replacements, guide rail installations, and the installation of granular and asphalt pavement. The project is currently in the preliminary design phase with the completion of a topographical survey and culvert inventory expected to be completed in the summer of 2016.

Your SLCA has reached out to Limerick Township to understand more fully the extent of this project and what the impact may be to our members who use the North Road. We will keep you advised of any significant developments.



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Advice for Renters...

Renting out the cottage seems to have become a common practice around the lake, and who can blame people with the high cost of ownership and taxes in cottage country. But if you rent your cottage out, remember that responsibility for tenants' actions still remain with you. Make sure they are aware of regulations and best practices. The following link may provide some helpful tips for those looking to rent out their cottage:

<http://www.cottagetips.com/tips/renting-out-the-cottage/>

One of the best practices you can follow is to provide your renters a complete information kit: Information like where to go or who to call in an emergency, fire regulations, environmental best practices around the lake, water safety, nearby businesses where they might shop at while in the area, where to take their waste at the end of the week...

Roadside Clean-up

by Pat Stallaert

Ron and Marlene Pollard have again graciously offered to help organize this year's Roadside Clean-up on Sunday, July 10th, despite last year's rather dismal participation numbers, particularly on the South Road.

These events are a great opportunity to come out with your family and friends, to enjoy some typically beautiful weather, and meet up with your neighbours. It's an excellent way to give back to the community while demonstrating our passion and commitment for protecting our natural surroundings. And it's a good way for high school members to earn some valuable community service hours they need in order to graduate. And if you don't feel like walking all the way to the first "Y" in the South Road to meet up, you can just get together with your neighbours and walk a section of road near your own cottage.

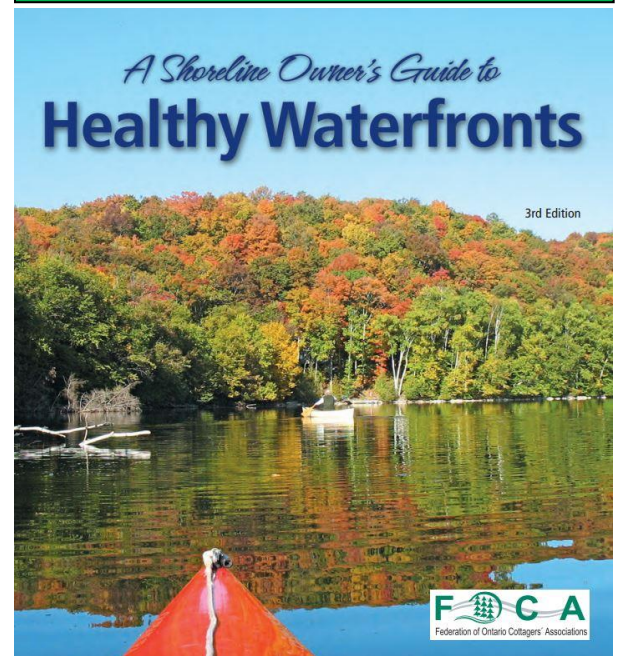
Taking the time to gather up a bit of litter shows that we take pride in our community, but on that note, it makes you wonder; is the converse not also true?

Why is it that we have all this litter along our roadways in the first place, and what does that say about us? I can almost understand that in the case of the North Road, maybe some of this litter comes from people and vehicles that are only passing through our community to points beyond, though I still find it hard to understand why. It's not just the occasional beer bottle or can tossed out of a passing car in the hopes of avoiding detection by police. And as a good friend and life-long police officer once told me, nothing draws a police officer's attention to a vehicle more, than to see something being thrown out a window...

What I have the trouble understanding, is why there is any litter along our South Road, a road that essentially is a dead end. Who would intentionally travel down this road, just to dispose of litter; surely not our own members?

FOCA have updated their popular publication, **A Shoreline Owner's Guide to Healthy Waterfronts**. It's packed with lots of helpful information to help us understand how we interact with the lake we love, and to minimize our impacts on it so we can continue to enjoy it.

Look for your copy of it in your 2016 membership package, hand delivered by your friendly canvassers.



OPEN DAILY

Victoria Day to
December 31
(Winter Weekends)
Mon to Sat 10-5:00
Sunday 12-5:00

**THE OLD HASTINGS
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local history, and
fun local events!

Visit historic 'downtown' Ormsby (Pop. 20), at the corner of Hwy 620 & The Old Hastings Road.



2012 & 2015 Hastings Tourism
'Business of the Year'



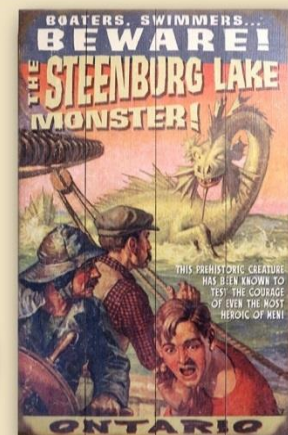
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Step back in time when you enter our 1890s general store. Discover room after room filled with fine Canadian arts & crafts, vintage toys, antiques, nostalgia books, cottage-themed gifts & clothing, country-themed merchandise... and penny candy!

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www.oldhastingsgallery.ca

Lake Steward's Report

by Don Mills

The winter has come and gone and I am sure all of us have started to look forward to the summer months. Unlike last spring, the pesky beavers did not block any water outflow from the lake this year and the water levels appear to be about normal.

It was somewhat of a strange winter on the lake. We had very little snow in December and as a result had a green Christmas with no ice on the lake. It did not freeze over until January 3rd. We put our ice fishing hut on the lake January 17 which was a week later than last year. Those of us, who live on the lake or spend time here in the winter, know that when the lake is making ice it makes a lot of noise – grumbling, gurgling and cracking sounds. Even though we had some very cold weather this year the lake remained quiet for most of the winter and never made the amounts of ice it has in the previous years that I have been here.

We participated in two monitoring programs last year to assess the water quality of Steenburg Lake. The first, the Lake Partner Program, is coordinated through the Dorset Environmental Science Centre and collects and analyzes water samples to assess the health and water quality of the lake. Of primary interest is the phosphorus level. In general, higher phosphorus concentrations tend to be associated with more algae growth. Lakes with levels below 10 micrograms per litre rarely experience nuisance algae blooms. The two samples submitted last spring showed levels of 5.8 and 9.6. These numbers are very similar to the ones taken in the past which shows that our lake is not changing much. Water clarity, which is determined by averaging the results of six measurements taken over the summer, was 4.4 metres which is also similar to that found in previous years. The calcium levels in the lake are also good. All of this seems to point to the fact that our lake is pretty healthy. If you would like to look at all the results from Ontario lakes participating in the Program they are on the Lake Partner Program website (www.desc.ca/programs/lpp).

The second program we were part of, is the Invasive Species Awareness and Monitoring Program. This Program has many sponsors including the Ontario Ministry of Natural Resources and the Ontario Federation of Anglers and Hunters to name a couple. Through the Program, collected water samples are analyzed to determine if zebra mussels or spiny waterfleas are present in the lake. Samples were taken in deep water out in front of the Marina, in the deep water at the east end of the lake and between the small island and the beach. All three samples came back negative for both zebra mussels and spiny waterfleas. This is really good news. The 2015 Annual Report for the Program will be available by the end of the month and available online (www.invadingspecies.com/get-involved) for those who are interested in the data from other Ontario lakes where monitoring is being done.

We will be participating in both monitoring programs again in 2016



Steenburg Lake Arts & Crafts Exhibition

Attention all artisans, craftsmen, painters, carvers, photographers and hobbyists of all kinds!

Please join us for an exhibition of the talent in the Steenburg Lake Community.

Saturday August 9th, 2016

at the Cochrane's Boathouse

1035 Steenburg Lake North Road

Show runs from 11 am to 4 pm, rain or shine.

Free admission to all. Food and refreshments available at Mike's chip stand.

Contact **Lynn Rusaw** at (613) 474-3365 ASAP to register and for full details. Cut-off date is July 23rd.

Friends, mark this date in your calendars... Come see what your very talented friends and neighbours like to do with their time and passions.



Membership Report

by Diane Burke

First of all, let me introduce myself. My name is Diane Burke and I have assumed the duties of Membership for the Steenburg Lake Community Association from Marlene Pollard. I know that Marlene has done a fabulous job for many years and thank her for providing me with so much information to continue with our membership and canvassing activities. For those of you whom I have not met or know, I am married to Rick and am on the south road, lot 97 or 911 #900C. The Burke's have been on the lake since 1961 and I joined them in 1980. Our other home is in Pickering.

I have contacted most of the individuals who have canvassed in the past, and it looks like we may have a few openings this year. If you are interested in meeting new people on the lake and helping out the association with a few hours of your time, please send me an email at membership@steenburglake.com. Your assistance is greatly appreciated.

A warm welcome to Tim Leblanc and Gina McDonald, our newest members who joined the association in November 2015. Sadly, we lost one of our long time members this year. Karin Gaddas and her partner, Bradley Fee were both killed as the result of a car accident. Our thoughts are with her sons Shaun and Ryan. If I have missed anyone, please accept my apologies and if you have any updates on your fellow members, please be sure to let me know.

Don't forget that we also have a PAYPAL service available to you on our website for you to pay your membership dues. This year, for each cottage that pays through PAYPAL we will donate \$1 to our local Limerick Fire Department as our thank you to you and to them. If you choose to pay this way, your canvasser will still drop by and say hello and provide you with your 2016 information kit.

Have a great summer and I look forward to meeting you at our summer events.

Is your information up to date?

Please ensure that we have your latest mailing address, email, and phone numbers on file. This helps us to deliver important messages as well as this newsletter should you so choose, and as in the past, helps the OPP contact victims of vandalism and break-ins as quickly as possible. As always, your information is kept strictly confidential, and not shared with anyone or any other organization, other than the OPP as noted above.

You can easily update your information yourself by visiting:

<http://forms.steenburglake.com/AddressUpdate.html>

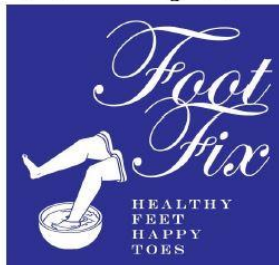
or by letting your canvasser know of any changes.

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&
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Thrift Shop
613-337-5274



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Brace Yourselves...

by Pat Stallaert

For any of you who have been keeping track, or just have your finger on the pulse of what's happening in this province, MPAC is preparing to send out their latest property assessments to us all, and if you thought their creative accounting was out of touch last year, just wait!

Just as in the past, the assessment you will receive will take effect in January of next year, and the amount your property value has increased will be phased in equally over the next 4 years. The township your property resides in will establish their budgets each year, and based on it, will come up with mill rates for each classification of property in the township.

In theory, just because property assessments increase from year to year (yes, they could also decrease, but let's keep this discussion within the realm of reality...), doesn't necessarily mean your taxes will increase, at least it shouldn't. But again, the cost of everything goes up in time, and that's true for municipalities as much as anyone else. They have to contend with aging infrastructure and equipment as well as rising costs of labour, materials and provincial downloads. Then there are the school boards and their ever spiraling costs, and those of the upper tier or County of Hastings in this case.

If you disagree with the assessment that MPAC provides you, and you believe you can justify your objection, you can ask to have your assessment reviewed through a process called a Request for Reconsideration, or RfR as MPAC likes to call it. If you choose to go this route, make sure you do your homework: Point out why you believe they are incorrect in their assessment (e.g., wrong size lot, wrong square footage or features of your residence, wrong classification of your property,...). Provide as many examples as you can of actual sales or listing data for comparable properties in the area. The website <https://www.aboutmyproperty.ca> can provide tons of useful information about your property and neighbouring properties, but be advised that MPAC only updates this data once a year, usually in the October timeframe. If you do not see the detailed or up to date information you are looking for, you can request it from MPAC in writing (there's a form for this on their website). Local real estate listings are also a good source of information

If, after filing an RfR, and receiving MPAC's response, you are still not satisfied with their assessment of your property, you can appeal their decision to a tribunal within 90 days of receiving the response from MPAC. There is a fee for doing this and the appeal involves appearing before the tribunal in person or through an agent.

Though I've never gone as far as an appeal, I'm told by some who have, that the system is heavily weighted in favour of MPAC's position. If you're going to go this route, make sure you've really done your homework and can support any arguments you're making. Documentation is key!

Despite what MPAC might like you to believe, their processes are cumbersome, convoluted, and clearly intended to discourage anyone from filing an objection. MPAC prides itself as being the largest property assessment agency in North America, and with that comes all the bureaucracy you would expect. Still if you do follow their processes, and you are successful in getting your assessment adjusted favourably, I can tell you that there are few endeavours in life more satisfying. Not only can you save money and take pride in having proven them wrong, but you can also say that you have beaten MPAC at their own game. Good luck to us all!



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Bancroftwaterfront.com



Financial Report - as of April 30, 2016

by Dave McDonald

ASSETS:	YTD 8 Mos.	2015	INCOME:	YTD 8 Mos.	2015
Bank Account	\$2,749	\$5,058	Membership Fees	\$390	\$4,785
PayPal	69	11	Advertising Income	325	850
GIC - 2.5 Yr 2.05% Apr 9 2015	0	0	Fundraising Income, Maps	0	0
GIC - 2.5 Yr 2.00% May 7 2015	0	0	Fundraising Income, Merchandise	0	2,404
GIC - 1 Yr 0.50% October 16, 2014 (Cashable)	0	0	Fun Run Entry Fees	0	345
GIC - 5 Yr 2.12% Laddered Dec 2 2020	7,430	7,308	Fundraising Sponsor/Donation	0	50
GIC - 5 Yr 0.75% Dec 3 2018 Cdn Equity	7,174	7,134	Interest Income	428	531
GIC - 5 Yr 2.30% Laddered Mar 15 2019	5,573	5,479	Total Income	\$1,143	\$8,965
GIC - 5 Yr 2.30% Laddered Oct 16, 2019	4,157	4,087			
GIC Cashable 1 Yr 0.15% Jan 27, 2016	0	0			
GIC - 5 Yr 1.40% Laddered Apr 21 2020	5,066	5,014	EXPENSES:		
GIC - 2.5 Yr 2.00% Nov 7 2017	2,680	2,641	Fundraising Costs, Merchandise	\$0	\$1,288
GIC - 1.5 Yr 1.50% May 27 2017	1,508	0	Fun Run Expenses	0	585
Prepaid Insurance Sep/14-May/15	0	1,236	AGM, Regatta	0	808
Inventory T-Shirts/Hoodies	567	567	FOCA Dues & Expenses	717	717
Total Assets	\$36,974	\$38,534	Insurance	1,236	1,573
			Newsletter Expenses	725	1,597
			Members Handout	0	0
			Bank, Paypal & Admin Charges	25	78
			Rock Markers, Fishing Derby	0	288
			Sign Maintenance	0	0
			Donations/Gifts/Memberships	0	484
			Web/Webcams	0	119
			Water Testing	0	0
			Total Expenses	\$2,703	\$7,537
			Excess (Deficit for Period)	(\$1,560)	\$1,428

NET ASSETS REPRESENTED BY:	YTD 8 Mos.	2015
Reserve for Future Expenditures	\$20,000	\$20,000
General Fund, Unrestricted	18,534	17,106
Net Assets, Beginning of Year	38,534	37,106
Excess (Loss), Current Year	(1,560)	1,428
Net Assets, End of Year	\$36,974	\$38,534

We finished 2014-2015 with a profit of \$1,428, which was lower than expected due to some delays in collecting membership fees.

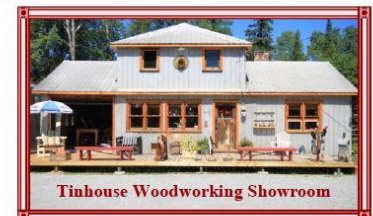
To date this year we are showing a loss of \$1,560, and this loss is due to the timing of revenues vs. expenses incurred. Many of the expenses for the current year have already been paid, while most of our revenue will not come in until the summer months. In all likelihood we should be in a profit position towards the end of the summer.



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The Cottage Bookshelf

Reviewed by Heather Stallaert

Alzheimer's Disease affects 1 in 7 Canadians aged 65 and over. There are few families spared from this cruel affliction. But as devastating as this disease is when it grips a person of senior years, nothing compares to the toll it takes on an individual and family beset by the early onset form of this disease. I know this, because our family is no exception.

The book, **Still Alice** by Lisa Genova (ISBN: 978-1-4391-0281-7) chronicles the life of a woman named Alice Howland, a brilliant cognitive psychology professor at Harvard University, her husband John, a research scientist also at Harvard, and their three grown up children. Though the characters are fictional, they couldn't be more real: A testament to the author's skillful composition and the depth of research undertaken into the subject matter.

The novelist herself holds a Ph.D. in neuroscience from Harvard, so the information and scenes are an incredibly accurate and believable portrayal of life in Boston and the effects of this crippling disease.

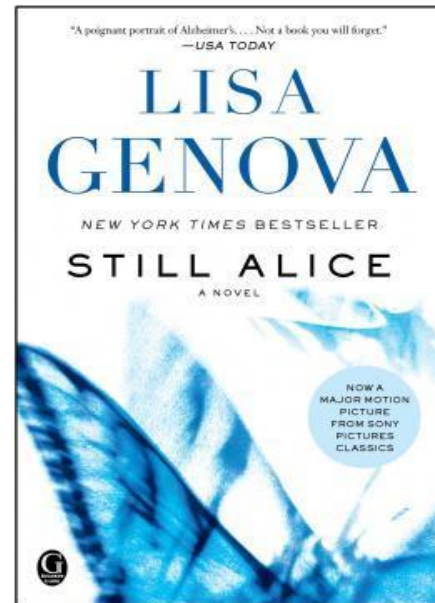
I don't want to give too much away, but the general plot follows Alice as she and her husband live their hectic lives in academia. Though only 50, Alice notices that she finds herself forgetting little things: Usually words, and that this is happening more and more frequently to the point that others, including her family, friends, colleagues and even students start to take notice. At first, Alice dismisses these events as normal signs of aging, or the effects of stress, not enough sleep, and what have you. As the frequency and severity of these episodes increase, she seeks the help of neurologist, and is diagnosed with early onset Alzheimer's Disease.

The rest of the story follows as she and her family deal with the disease and its rapid progression. All the clever ways she tries to exercise her dying brain, and to try to conceal and compensate for her memory loss. The stress it places on Alice and her family is so immense and crushing that you can't help but feel its weight yourself.

It's an incredibly well written book that is so gripping; it's hard to put it down. As tragic as the story is, it's also strangely uplifting and inspiring. Will it bring you to tears, you better believe it! Will it make you laugh, I guarantee it. Will it leave you better prepared to face this horrible monster of a disease should it ever come calling? I'd like to think so, but the fact of the matter is, nothing could prepare you or your loved ones for such an insidious fate.

And yes, if you think this book was also made into a recent movie, you are right. The movie by the same name starred Julianne Moore and Alec Baldwin. It won an Academy Award in 2014 for best leading actress as well as several other nominations. It's a great movie, but as is almost always the case, the book is even better.

The Cottage Bookshelf is a regular feature of your Shoreline News. Feel free to submit your own reviews and recommendations to Newsletter@steenburglake.com.



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Cottage Cookbook

by Judy Platt

It's Spring and it's definitely time to start thinking about great choices of new dishes to serve and savour at the cottage... Keeping easy in mind, I offer, for your consideration, two of my all-time favourites:

GUACAMOLE

Ingredients:

- 2 medium avocados, seeded, peeled and cut up
- ½ small onion, cut up
- 2 tablespoons lemon juice
- 1 clove garlic, minced
- ½ teaspoon hot pepper flakes
- ½ teaspoon salt
- ¼ teaspoon pepper

Directions:

In blender or small food processor, place all ingredients, cover and blend until well combined. Pulse blend if you want a chunkier version. Makes about 1 ¼ cups.

*Mexican Cook Book
Better Homes and Gardens
1977*

CREAM OF ASPARAGUS SOUP

Ingredients:

- 1 lb (500g) fresh asparagus
- 2 cups (500ml) chicken broth or water
- 1 small onion finely chopped
- 3 tablespoons (50ml) butter
- 3 tablespoons (50ml) flour
- 2 cups (500ml) milk
- Salt and pepper to taste

Directions:

Discard the white part of asparagus stalks: rinse well in cold water. Cut into 1" (3cm) pieces. Place in saucepan with water or chicken stock and onion, cover and bring to a boil. Cook until asparagus is tender, about 10 to 15 minutes. Reserve a few tips for garnish. Purée soup in a blender or food processor. Melt butter in saucepan, stir in flour and cook until smooth and bubbly. Add milk and seasonings, cook, stirring constantly until sauce thickens and comes to a boil. Add asparagus purée. Adjust seasoning to taste. Serve hot or cold, garnished with reserved asparagus tips. Note: if too thick when served cold, thin with additional milk. Makes 6 servings.

*Milk Calendar
Sometime in the 80's*

Steenburg Lake Photo Contest is Back!

Categories:

- Photos by kids aged 11 and under
- Photos by teens 12 – 15
- Action
- Landscapes
- Nature
- Life at the cottage

New category for 2016 – Best Lake Video (2 mins max)...

Photos or videos to be emailed to:

photocontest@steenburglake.com

Or mailed to:

Steenburg Lake Photo Contest

Box 307, Gilmour Ontario, KoL 1Wo

with name of photographer, age, membership/cottage number.



Deadline: October 1, 2016

Winners will be announced in the Fall 2016 Shoreline News

Sorry, contest open to SLCA members only.

Submit your cottage recipe ideas to:

Newsletter@steenburglake.com

Municipal Affairs Report

by Pat Stallaert

It has been difficult to try and keep on top of the goings on in our county and two host townships for the past year, in part because we no longer have a Municipal Affairs Director, so it falls on the same few people to do this job as well as the other jobs we are covering, but we'll do our best to let you know what is happening and how it may affect you. It's also more difficult because unlike Limerick Township who go out of their way to make sure people are aware of the business of the township with email notifications of meetings and advanced copies of Council Packets, Tudor-Cashel does very little to keep their residents informed. Packets are only printed out and available at Council Meetings and minutes of meetings, are not posted online. Those of you in Tudor-Cashel Township may want to call up your local Councillors and Reeve and ask them why they are not more open like their neighbouring township.

Here are some highlights of what has been happening and is planned for the townships:

North Road – Limerick Township has successfully received funding from the province to help rehabilitate Steenburg Lake North Road. The project is still in the planning stages and work will not start until 2017.

In the meantime Limerick Roads Committee and Council have been discussing speeding concerns along the North Road, and have requested a Speeding Spy camera from the OPP to be used on the North Road to collect data that could be used in the engineering redesign of the North Road in an effort to discourage speeding along that road.

Speed Limit Bylaw - Limerick has drafted a new by-law allowing the Township to set and enforce its own speed limits on roadways within the township, under the authority of the Highway Traffic Act. Many local roads will see their speed limits reduced.

Building Inspectors – Limerick has a new Chief Building Inspector, Frank Mills. Some of you may remember Frank was the CBO for Limerick several years ago before taking on a contract as the CBO for North Hastings/Bancroft. Ken Buxton is still the CBO in Tudor – Cashel.

Buffer Zones – The County of Hastings is working to increase the natural vegetation buffer zone around waterways from 15m to 30m to better coincide with the Ministry of Natural Resources recommendations. As a reminder, the Township of Tudor – Cashel passed a by-law years ago mandating the requirement for preserving a natural vegetation buffer zone along lakes. In Limerick, this is still only a recommendation.

Trailer Permits – Limerick Township is working on a new by-law regarding trailers and mobile homes, restricting the storage of these items on private properties, and requiring the issuance of permits for short term parking of same.

McGeachie – The Crowe Valley Conservation Authority is working to develop some new trails at the McGeachie Conservation Area. This new trail will open up a whole new area to the east of the property. Everyone is encouraged to support and visit this natural wonder in our community.

Township Dumps – Both now only accept waste in clear garbage bags with no recyclables inside. Translucent green and blue bags are still accepted. Make sure your renters are aware of the regulations.

Logging – There has been more logging activity around the lake this past year and it seems to be expanding. Truckers seem to have ignored local road weight restrictions in effect until the first of May.

Boat Houses – A Supreme Court decision earlier this year with respect to boat houses built on crown lands and specifically over water, means that townships cannot abdicate their responsibilities under the Ontario Building Code and other related legislation, and that the Ministry of Natural Resources and Forestry need to clarify their position and guidelines with regards to these structures (*see page 17 for more details*).

Trailer and Tent By-law - Limerick has drafted a new by-law that will restrict use of trailers, motorhomes and tents on any private property other than for storage or sale. It seeks to limit these fixtures to no more than 7 days per calendar year, otherwise a permit must be applied and paid for. Further restrictions apply as to the number, size location, distance from property lines and visibility of these structures from adjacent properties. Note that the licensing fees are very high, starting at \$100 per tent, up to \$600 for large trailer or motor home. Fines are also quite hefty. Clearly, the intent is to discourage any such structures from appearing in the township.

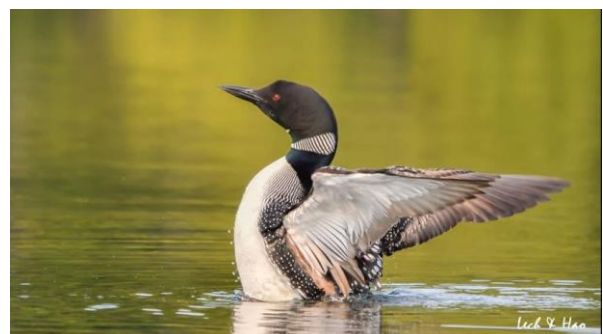
Shipping Containers – Limerick Township has proposed a by-law to prohibit the placement of shipping (cargo) containers on any properties other than commercial, industrial and agricultural.

Bill 8 to Amend the Ombudsman Act and the Municipal Act 2001 -

This proposed legislation would give the Ontario Ombudsman more powers to investigate municipalities and their boards, and require municipalities and their boards to keep and retain records of all meetings as a public record, even if meetings are closed to the public under section 239 of the Municipal Act, as is often the case at our township council meetings. Interesting to note is that the term meeting does not only apply to a physical gathering, but can also extend to communications such as video and telephone conferences, emails and sequential telephone calls in which the business of a township or board is discussed and exercised.

This should be a welcome change to ensure that all business of a township or its boards are recorded and available for review whether public or in private, at least by the ombudsman's office or an appointed investigator.

Limerick Township has drafted a by-law to address how they will comply with the changes to the above regulations. It will be interesting to see if these new regulations do anything to curb the number of closed meetings that our townships frequently enjoy.





SLAPP – Protecting Public Participation

UPDATE November 3, 2015 – Ontario now has a law in place to address the problem of strategic lawsuits against public participation (SLAPPs). Bill 52, Protection of Public Participation Act, 2015 (anti-SLAPP law) came into effect today.

SLAPPs are legal proceedings with the primary purpose of silencing public discussion or input on matters of public interest. The purpose of a SLAPP suit is to intimidate and silence defendants, forcing them to spend an enormous amount of time and money to defend these meritless lawsuits.

Ontario's new legislation will help to safeguard and enhance public participation in the democratic process, and should be good news for lake associations or individuals who seek to speak up and participate in public decisions affecting them and their lakes.

For more information about Ontario's anti-SLAPP law, please see this analysis of Bill 52, Protection of Public Participation Act, courtesy of our colleagues at Canadian Environmental Law Association:

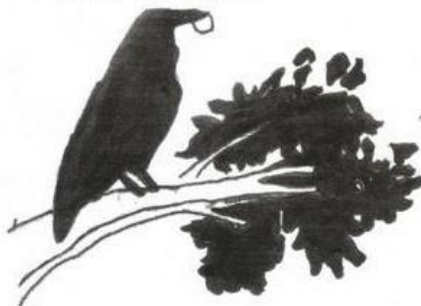
Bill 52 – an analysis and background

Source: <https://foca.on.ca/slapp-protection-of-participation-act/>

Note: This is great news for small non-profit organizations like the SLCA in that it protects our rights to conscientiously object and raise concerns about projects and developments that may impact our interests and those of the community and environment.



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Special Guest Appearance at AGM

We are delighted to announce that we will be featuring a special guest appearance and presentation by our own **Lech & Hao**, two highly regarded naturalists and wildlife photographers and videographers who have been visiting Steenburg Lake for over 20 years. Some of their works have been presented on *youtube* and a few examples of these breathtaking photos are included in this newsletter, just to whet your appetite.



Join us on Sunday July 31st at the Limerick Community Centre to see more of their amazing work, and to hear first-hand their experiences and impressions of the lake we love so much.

Hydro One Seasonal Rates Being Eliminated

by Pat Stallaert (with information provided by Hydro One Networks)

Last year, we tried to explain how Hydro One calculates your Distribution charges and told you about some important changes coming to a hydro meter near you, thanks to some decisions by the Ontario Energy Board (OEB). The Seasonal Rate that most cottagers have paid for years is being eliminated, and transitioning to a Fixed Distribution rate. These changes have already started to take effect as of January 1, 2016, but the full impact will be phased in over the next 8 years.

How will this affect customers?

Well, as you'd expect from your friends at Hydro One, it's complicated. The answer is, it depends on how much electricity you consume. Seasonal customers consuming around 400 kWh/month will not see a significant change in their distribution rate. Customers who use very little electricity per month, will see the highest percentage increase in their distribution rate, and customers who use a lot of electricity per month will actually see a lower percentage increase in their distribution rate.

The following table helps illustrate the impact of these distribution rate changes in 2016:

Change in 2016 seasonal customer distribution charges				
Monthly use	Including the phase in to a fixed rate *		Excluding the phase in to a fixed rate	
	\$	%	\$	%
Low – 50 kWh	\$3.40	10.1%	\$1.32	3.9%
Typical – 400 kWh	\$2.73	4.5%	\$3.00	4.9%
High – 1,100 kWh	\$1.40	1.2%	\$6.36	5.5%
* Total impacts from all distribution rate changes, and including the 8-year phase in to a fully fixed rate ordered by the Ontario Energy Board's 2016 Decision.				

Bear in mind that this does not include other factors contributing to increases in distribution rates. The net result however is that low volume consumers will be hit hardest by the combined increases, and high volume consumers will be hit less.

Does this seem contradictory to all the rhetoric preaching conservation and energy efficiency?

You Bet!

So how does your hydro usage compare?

Hydro One provides the following table for comparison:

Service Type	Low 10% of customers consume below this amount per month	Typical 80% of customers have monthly consumption in this range	High 10% of customers consume above this amount per month
Seasonal	50 kWh	50 kWh to 1,100 kWh Average = 400 kWh/month	1,100 kWh

What other factors will influence the amount you pay for Hydro this year?

Effective January 1, 2016, a number of changes beyond the changes to Distribution rates are impacting a customer's total monthly bill. These changes include:

- 1) elimination of the Debt Retirement Charge for residential customers (a good thing)
- 2) elimination of the Ontario Clean Energy Benefit (a bad thing)
- 3) introduction of the Ontario Energy Support Program charge of \$0.0011/kWh (a bad thing)
- 4) an updated Wholesale Market Service Rate of \$0.0036/kWh (a bad thing)

So how much more is all this going to cost you?

The following table serves to illustrate the total 2016 bill increases including all the changes mentioned above, based on the same three levels of consumption given by Hydro One:

2016 Total Bill Impacts for Hydro One Seasonal Customers				
Service Type	Consumption Level	Monthly Consumption	Increase in Total Bill (\$)	Increase in Total Bill (%)
Seasonal	Low	50 kWh	\$8.20	19.3%
	Typical	400 kWh	\$13.59	11.3%
	High	1,100 kWh	\$24.39	8.8%

How will the amounts former Seasonal customers have to pay, compare to existing classes of Residential customers?

The following table from Hydro One helps compare the typical bills of former Seasonal customers to existing Residential customers for 2016, broken down by the same three tiers of consumption:

Monthly Consumption (kWh)	Service Type		
	R1	R2	Seasonal
50	\$45.38	\$59.55	\$50.73
400	\$110.47	\$130.96	\$134.41
1100	\$240.65	\$273.78	\$301.79

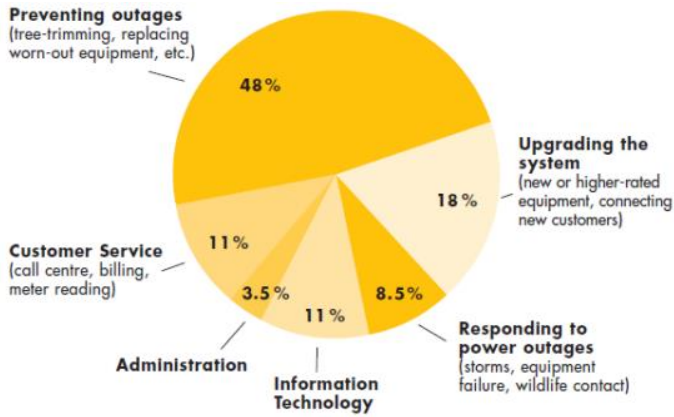
*Based on no Ontario Electricity Support Program (OESP) credit, time-of-use pricing, and a consumption pattern of 64% off peak, 18% mid peak, and 18% on peak.

What does this Distribution Rate pay for?

The following Hydro One pie chart shows how the Distribution rate is spent:



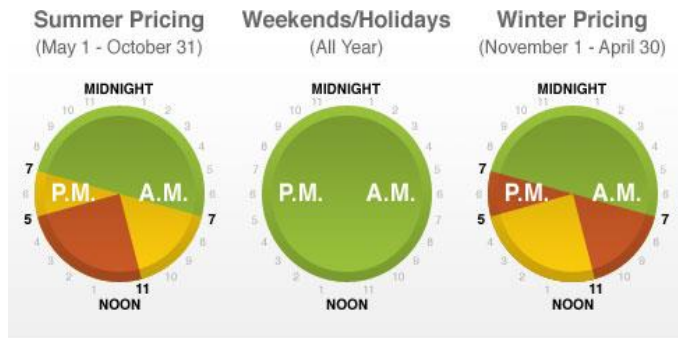
(Continued on page 16...)



So should I still try to scrimp on my Hydro, try to use less and worry about Time-Of-Use charges?

Absolutely! The more power you consume, the more you'll pay. Besides, it's the environmentally right thing to do. There is no advantage in wasting anything in life, certainly not electricity.

Keep in mind, the cheaper times...



And of course, all this is taking place while the Liberal government in Ontario continues to sell-off at fire sale prices one of Ontario's greatest assets, Hydro One and the electrical distribution grid, despite warnings from even the Auditor General of the province. Go figure!

Fun Run Entry Form

August 13th – Registration at 9:30

Race starts at 10:00

Please drop off the entry form below with Payment to Wendy at (613) 474-0668 or email :

wendy@butlermarketing.com

by July 31st.

Entry fee is just \$5

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Municipal authority over boathouses

April 25, 2016 – Following up on our increasing concerns about MNRF's approach to managing / approving DOCKS and BOATHOUSES, **FOCA has requested a meeting** with Minister of Natural Resources and Forestry, Bill Mauro, to undertake the policy changes to clarify the Province's approach to this essential waterfront infrastructure.

April 4, 2016- **Dock building and repair just got bogged down in red tape** (Huntsville Doppler)

From the February 24, 2016 FOCA Elert: Property owners should take note that– according to multiple MNRF sources, including mnf.approval@ontario.ca –the current rules require authorization under the Public Lands Act to construct or place a dock or boathouse that occupies (i.e., that is on or above) more than 15 square meters of shore lands. The area of shore lands occupied by a dock or boathouse will typically be calculated based on the perimeter of the structure.

Individuals who wish to construct or place docks or boathouses that occupy more than 15 square meters of shore land should contact their local MNRF District Office to initiate the formal application process. Local District office contacts can be found here: <https://www.ontario.ca/page/ministry-natural-resources-and-forestry-regional-and-district-offices>
See also, the required [application form](#).

HOW BIG IS 15 SQ. M.?

August 2015 – Crown Lands Policy branch has informed FOCA that the Superior Court ruling (see below) will be eliciting a response and possible policy changes at MNRF – some interim, and then eventually more permanent, to address the shortcomings/inconsistencies related to MNRF's requirements to issue permits for in-water works. (The judge ruled that pursuant to the Regulations under the *Public Lands Act*, a permit is required for anyone building a dock or boathouse over Crown lands (aka lakes) larger than 15 square metres). FOCA is awaiting further details and will be providing updates as they become available.

June 18, 2015 – Municipal jurisdiction, and ability to pass by-laws related to on-water structures (e.g. boathouses) was the subject of a lawsuit and subsequent decision rendered by the Ontario Superior Court of Justice on this date.

At issue was the position taken by two eastern Ontario municipalities (North Kawartha, and Havelock-Belmont-Methuen) that their planning authority, bylaws and permitting rights and obligations **did NOT extend to matters of "in-water" development.**

Among other important aspects of this decision was Justice J. Perell's statement that "*I cannot reasonably interpret the bylaws that would allow the municipality to abdicate its governance responsibilities over zoning or the Building Code Act...*"

The decision states that: "*The Township of North Kawartha is, therefore, mistaken in thinking that simply because Crown Lands are involved it cannot enact or enforce its by-laws over the Crown Lands,*" citing numerous other instances and municipalities where this authority has been used, and upheld.

Read the full decision at <https://foca.on.ca/wp-content/uploads/2015/06/Boathouse-in-water-jurisdiction-DECISION.pdf>

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"Let's Talk Real Estate"

What do YOU Call it???

by Pat Stallaert

For many of us, our favourite place on earth is the cottage, but for many Canadians, the term cottage rarely figures into their vocabulary. It seems the word used to describe these small buildings in the wilderness varies widely, and that much of this is regionally based.

A McGill University linguistics professor named Charles Boberg conducted a survey from 1999 to 2005, and found that what people call their retreats in the country, varies greatly from one part of the country to another. He found that in Newfoundland, the majority of people surveyed said they call it "camp", as do 72 percent of respondents in the Vancouver-Victoria area. Camp also featured prominently in Northwestern Ontario such as the area around Thunder Bay.

The term "chalet", as one would expect, is the predominant word used in the province of Quebec, but few places elsewhere.

In Prince Edward Island, Nova Scotia, and Eastern and South Western Ontario, "cottage" was the preferred term by most respondents. Some in Ontario also responded significantly with the term "the lake" which was also very popular in Manitoba.

And in Alberta and Saskatchewan, the most common response was "cabin".

So whether you call it the camp, the chalet, the lake, the cottage or even the "summer home", we all recognize it as a special place we love to be and where life-long memories are made.

Just a reminder to place your orders for some great **Steenburg Lake Merchandise** in time for Summer. Hats, T-shirts, hoodies and more... These quality items make great gifts, and each item purchased helps support your community and the important work the SLCA performs.



Visit: www.steenburglake.com/Merchandise.html



Summer Events

July 2 Canada Day Fireworks

(Tentative - no volunteers have stepped forward as of the time of this writing.)

July 9 Regatta

(Tentative - no volunteers have stepped forward as of the time of this writing.)

Time: 11:00 am @ The Beach

Come and meet your friends and neighbours at the Regatta!

Bring your own kayaks, canoes, paddles and life jackets. Medals will be awarded for 1st, 2nd and 3rd place finishers. BBQ to follow. Steenburg Lake merchandise will be on sale.

July 10 Roadside Clean-up

North Road – Meet at the Beach

South Road – Meet at the first Y in the road

Garbage bags will be provided. Please try to bring your own work gloves. Refreshments will be served following the event.

Reminder to high school aged students: *Participation in this event can be applied towards community volunteer hours.*

Bring your forms!!!

July 31 Annual General Meeting

Continental Breakfast: 9:30 am **Meeting:** 10:00 am

Location: Limerick Community Centre, Highway 620, east of Coe Hill.

With special guest speakers and presenters, **Lech and Hao**, naturalist photographers and videographers.

All members are encouraged to attend. Get the latest updates on issues facing our community, and what your SLCA is doing to protect our lake.

Have your say and cast your vote on any SLCA motions or Executive elections.

Come meet with friends and neighbours, enjoy some treats and refreshments and have chances to win some great door prizes! Steenburg Lake merchandise will be on sale.

August 6 Artisans of Steenburg - Arts & Crafts Exhibition

Location: The Cochranes' boat launch at 1035 Steenburg Lake North Road

Time: 11 am to 4 pm

Contact: Lynn Rusaw @ (613) 474-3365 to register as an exhibitor

August 13 Steenburg Lake Fun Run

Registration: 9:30 am

Race starts: 10:00 am

Awards will be handed out to the top 3 Male and Female finishers in each age group.

Fee: \$5 – includes a Fun Run T-shirt, drink and a snack

Contact: Wendy Butler (613) 474-0268

Please register in advance to reserve your size T-shirt!