



# THE NEWSLETTER REDSTONE LAKE COTTAGERS' ASSOCIATION

Winter  
2009

## Inside this Issue:

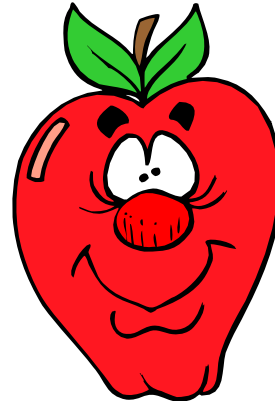
- 1 President's Remarks
- 2 Coalition of Haliburton  
Area Lake Associations
- 3 FOCA-HHSC  
Lake Planning Initiative
- 4 8<sup>th</sup> Annual  
Lakeland Conference
- 5 Shoreline Property Owners  
Site Visit Program
- 6 WRAFT/ CAPTR  
Fair Taxation
- 7 Appealing Tax Assessments
- 8 Membership Report
- 9 Financial Statement
- 10 Musings from the Bard of Pelaw



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## President's Remarks

At the Annual General Meeting (AGM) on July 5, 2008, you elected me President of the RLCA, and I am honoured yet humbled because I was not even present at the AGM. You see, while you, the members of RLCA, were attending the AGM, my wife and I were on a Baltic cruise celebrating our 41<sup>st</sup> wedding anniversary. Although the RLCA AGM is an important event where members have a right to expect full attendance from their Board, schedules and dates left my wife and me with no alternatives but to take the particular trip we took. So I hope you accept that celebrating our personal milestone did justify missing the AGM.

Nevertheless, for those of you who attended the AGM, you had a right to know a little bit about me, since you were being asked to approve this year's RLCA Board, including myself as President, so I asked that some remarks be made on my behalf in my absence. I understand that my picture was flashed on the screen just before the vote (but hopefully no darts were supplied). For those of you who were not at the AGM, let me say a few words about myself.

My wife, Margo, and I bought our winterized Haliburton home (we do not consider it a 'cottage') on Pelaw Lake in the Fall of 2001. I have been on the RLCA Board since 2004, and for the past year have been the Board's liaison with WRAFT. Although we are not full-time residents here, we do spend a lot of time in this wonderful part of Haliburton, particularly since my recent retirement. Simply put, we love it here. Hailing as we do from "the big smoke" otherwise known as Toronto, nevertheless Pelaw-Redstone is where we'd rather be.

A little bit about myself. I am a Professional Engineer educated at the University of Toronto. Early in my career, I worked at the National Research Council in Ottawa, but I spent the bulk of my career with the Ontario Government in the Ministries of Environment and Labour, in a variety of professional, technical, and managerial positions.

Having watched politicians in our just-concluded Federal Election waxing incessantly about what they will do for us, the last thing I want to do is emulate them. But I have thought about what I would like to focus on during my term as RLCA President, and I am happy to share the following as a statement of my goals with the help of my Board:

- I would like to consider ways to increase RLCA's membership so that our association represents a greater percentage of the Redstone-Pelaw community.
- The development of a lake plan is a key initiative for RLCA, and I will push for its completion during my term.
- I am interested in exploring ways of coordinating efforts with other Haliburton area associations to deal with the many areas of common concerns.

Of course, there are many other worthwhile initiatives, some already underway, which I am very interested in. The bottom line for me is to preserve what drew us all to this wonderful place, namely the beautiful lake and its environment.

Shal Gewurtz



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**The Following reports are from Aline Huleva, Municipal Liaison and Member of the Lake Planning Committee:**



## **Coalition of Haliburton Area Lake Associations**

An inaugural meeting of representatives from the various lake associations in Haliburton County was held on June 7<sup>th</sup>, 2008 at the Minden OPP detachment. We considered options for working more closely together by harnessing each other's experience, efforts and policy developments.

Since each association deals with a number of similar projects and most associations share similar priorities, a small group was formed to develop a draft mission statement for the proposed new group which would share information and resources.

The second meeting was held on Nov. 8, 2008 at the Stanhope Fire Hall and it was decided that a proposed mission statement be distributed to the lake associations for consideration by its membership. I will present this proposal to the RLCA Board in the near future.



## **FOCA-HHSC Lake Planning Initiative**

A half day Stakeholders Meeting was held on April 19, 2008 at the Haliburton Fish Hatchery with presentations by FOCA, HHSC, Municipality of Dysart et al, and Samantha Brown, Coordinator for the Lake Planning Pilot Project. Randy French gave an overview of the work he had done with other lake associations and will lead the detailed work in preparing the Handbook.

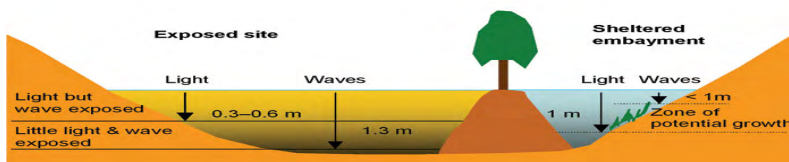
I represent the RLCA on the Pilot Group for the lake planning tool (Handbook). The Pilot Group held its first meeting on June 1, 2008 and a second meeting on Sept. 11, 2008 to review the first draft of the Handbook and work is ongoing by email correspondence to complete a second draft for the next meeting on Dec. 1, 2008. Everything is on schedule and progressing smoothly.

## **8<sup>th</sup> Annual Lakeland Conference**

This conference was held for the first time in Haliburton Village at Fleming College on Sep. 27, 2008. There were 7 excellent presentations, some of which are to be posted on HHSC's website:

<http://www.ontariostewardship.org/ontariostewardship/home/osHHSCIndex.asp>. This year's conference looked at strategies for shoreline naturalization techniques, septic systems, tools for lake associations, focusing on lake plans and the Trent-Severn Waterway Review Panel Report: "It's all About the Water".

Greg Bishop presented an assessment of the Trent-Severn Waterway from his perspective as a member of the TSW Review Panel. The findings of the panel report specify that a major commitment to infrastructure repair, combined with a significant detour into an evolved jurisdictional policy is needed, if the TSW is to cope with future stresses on the delicately balanced water system. In order to achieve this, a non-partisan caucus of MPs and MPPs from Peterborough, Kawartha Lakes, Haliburton, Simcoe North and Northumberland Counties was formed in May 2008. The Panel Report is being reviewed by Parks Canada prior to making recommendations to the Federal Environment Minister. He encouraged everyone to keep the issue alive with their MP and MPP. The Coalition for Equitable Water Flow also has an on-line petition on their website at: <http://cewf.ca>. The complete report is available at: <http://www.tswpanel.ca/>.



Barry Devolin, MP for Haliburton-Kawartha Lakes-Brock, reiterated his support for the recommendations of the Review Panel and subject to re-election (he was successful), he promised to follow them up, working with all three levels of government and the many agencies involved.

Rob Davis of EcoEthic Inc. gave an interesting talk on septic systems. Key messages:

- o Do not use water softeners, as the salts that are used will destroy the septic bed;
- o Do not use in-sink garbage disposals as the waste is ground so fine that it will float in the septic and flow out with the water, instead of sinking to the bottom of the tank. This waste then clogs the septic bed, eventually blocking it completely;
- o Use only licensed septic disposal services to ensure that the septic waste is not dumped illegally;
- o Go to their website: [http://www.ecoethic.ca/products\\_sp.html](http://www.ecoethic.ca/products_sp.html) to download a brochure on septics - "Septic Smart - septic system care & maintenance".

Barbara Elliot and Eric Sager, Professors of the School of Environmental and Natural Resource Sciences, Fleming College in Lindsay gave an overview of Ecology 101. Barbara's talk was based on her teachings and experience. She strongly emphasized the need and importance of maintaining natural and healthy shorelines. Eric discussed aquatic plants, both native and invasive and the effects caused by human activities.

The MNR Sciences Branch, Water Quality Management representative spoke about fisheries and the need for better water quality management in Ontario. He emphasized that lake stewards need to do more extensive water testing on their lakes to include bays and shorelines.

Samantha Brown of FOCA, in her role as coordinator, discussed the progress of the Lake Planning Tool in the context of sustainable waterfront communities.

## **Shoreline Property Owners Site Visit Program**

A Request for Proposals (RFP) from the Lakeland Alliance invited interested lake associations in the Peterborough, Haliburton, and Hastings Counties to submit proposals to have a shoreline advisor conduct site visits to individual shoreline property owners throughout the summer of 2009. The deadline for proposals is Feb 13, 2009. The RLCA Board agreed to submit a proposal, and John Anderson volunteered to put it together. The RLCA Board is seeking volunteers to assist Fred Saunders, who has offered to lead the project.



Note:

In preparing this report, I came across many interesting things on the HHSC and FOCA websites that are relevant to cottage owners. For example, the booklet "a Shoreline Guide to Lakeland Living" can be downloaded from:

[http://www.ontariostewardship.org/ontarioStewardship/dynamicImages/3357\\_Lakeland\\_Living\\_Guide\\_final.pdf](http://www.ontariostewardship.org/ontarioStewardship/dynamicImages/3357_Lakeland_Living_Guide_final.pdf)

and a series of "FireSmart" fact sheets at:

[http://www.mnr.gov.on.ca/en/Business/AFFM/2ColumnSubPage/STEL02\\_165412.html](http://www.mnr.gov.on.ca/en/Business/AFFM/2ColumnSubPage/STEL02_165412.html).,  
linked from the FOCA site: <http://www.foca.on.ca/>.

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Season's Greetings!! Redstone Property  
Owners, Friends and Neighbors,



Well it has been a challenging year with all the changes in the economy. The Good news is that many experts feel we should be in a recovery stage by this time next year. We are in the Midst of planning changes and upgrades to serve our Clients even better as we strive to do every Year.

This News is exciting! Shirley Rule from Little Redstone and previously with Century 21 is joining our office starting Early in 2009. We welcome her input and I am certain she will be an asset to our Re/Max Cottage Country Haliburton Team.

Sue Drew and Nancy O'Loane will still be here to help make your transactions smooth and worry free. Please feel comfortable anytime asking for a Market Analysis or Referring your friends or Family to our Office. We welcome your input and will reward any referrals that come our way.

AS I stated earlier the experts from CMHC the Canadian Mortgage and Housing Corporation did a presentation recently in Haliburton and they indicated that while prices have dipped the adjustments were needed and should not continue after next Fall.

We certainly have begun an early Winter with about 2 ft of snow everywhere and the lakes trying to freeze along the bays. We are planning to snowmobile all over the province. We wish everyone a warm and cosy Winter with lots of time to Play in the snow.



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This notice is not intended to solicit properties currently listed.

In my capacity as the RLCA liaison on matters related to WRAFT, I have been forwarding WRAFT/CAPTR material to the RLCA email list. As has been my practice in past RLCA Newsletters (e.g. Fall 07 & Spring 08), I use this Newsletter to round out the forwarding of relevant information, and especially to reach RLCA members who do not have email.

Attached are 2 such WRAFT/CAPTR reports, both reprinted with permission from Mr. Bob Topp, chairman of CAPTR.

The first is the April 08 WRAFT/ CAPTR report asking all WRAFT members to sign a petition on the WRAFT/ CAPTR website. It reminds us that Ontario home and cottage owners will receive an assessment in the Fall of 2008 covering the past three years, and unless further reforms are introduced, this will again shift further taxes onto waterfront properties across the province.

The second, dated July 2008, is a request to members to visit and/or contact MPPs with regard to the property tax system.

Not only do these reports contain information of interest, but regardless of their dates, it is still worthwhile signing the petition and involving your MPP, if you have not already done so, as long as property tax assessments remain an issue of concern.

I will continue to provide updates in future Newsletters and at the AGM.

Shal Gewurtz

## **REPORT TO CAPTR/WRAFT MEMBERSHIP APRIL 2008**

### **GO TO OUR WEBSITES AND SIGN THE PETITION**

We last reported to you in January of this year. Since then it has become increasingly clear, from a meeting with an advisor to the Finance Minister and from recent comments in the House, that the Government has no intention of introducing further reforms to the property tax system. They are sticking with the four year assessment and phase-in program introduced in the 2007 Liberal budget. The 2008 Liberal budget confirmed the plan announced prior to last fall's election to provide an annual grant of up to \$500 to low income seniors. The Budget also stated that legislation would be introduced to implement the Ombudsman's recommendation to place the onus on MPAC to prove accuracy of assessments if appealed. Secondly the appeal and request for reconsideration system will be streamlined.

Other than those actions, we are clearly engaged in a major uphill battle to force the government to consider further changes, such as limiting assessment increases, which could stabilize the property tax system. Recognizing this, in the past few months your executive have put together an action plan for the balance of 2008. The plan was approved at a combined meeting of the WRAFT Board of Directors and CAPTR representatives on April 15. It contains the following steps:

### **Actions already taken:**

- We commissioned a report from Cushman & Wakefield Lepage which compares sales of properties in the last quarter of 2004 with the last quarter of 2007 for the City of Toronto and for Muskoka/Haliburton. The purpose of the report was to estimate impact of the 2008 assessment before notices arrive this fall. It shows that in Toronto, average inner city sales price increases exceeded outer city indicating a further shift of tax to the city core. In Muskoka/Haliburton waterfront increases are much greater than off water meaning an increase again in the share of tax paid by waterfront property owners. The report also compared assessments with sales prices for a number of properties sold near the end of 2007. There is a wide disparity from one property to another between the two numbers, suggesting considerable variance in the accuracy of assessments and in the impact of the 2008 assessment on individual properties
- We held a news conference on April 15 to unveil the report and to announce the initiation of a petition on the CAPTR and WRAFT websites. **Details of the report and petition are on both websites and we encourage all members to go to one of our websites, [www.wraft.com](http://www.wraft.com) and [www.captr.org](http://www.captr.org), read the material and sign the petition. Forward this report to your friends and neighbours and ask them to sign the petition.** As a control, the petition can only be signed by one person per email address. If you want a person with whom you share an email address to sign up have that person email me with their name and address and we'll add them on the petition..

### **Actions planned before assessments are issued**

- We will continue to liaise with representatives of both opposition parties who are actively pushing for meaningful property tax reform. Both parties were represented at our press conference and challenged the Finance Minister on the issue in the House later the same day.
- We will meet with representatives of Toronto City Council to make them aware of the impact of the upcoming assessment which covers three years of hot and volatile real estate markets in the city.
- We will seek out and publicize instances of hardship created by the present property tax system. Many home and cottage owners have been severely impacted by past assessment increases and will be hit again this fall. We encourage you to report to us your own experience with regard to past assessment and tax increases. With your permission we will use your situation to bring the unfairness of the system to the attention of Queens Park.

### **Actions planned after assessments are issued**

- We will organize visits to Liberal MPPs by their constituents who have been negatively impacted by higher than average assessment increases.
- We will expand and publicize the list of hardship cases arising from the 2008 assessment
- We will present the petitions at Queens Park as evidence of the unfairness of the present property system
- **We will encourage our membership to get vocal. If we hope to get changes made we have to become a lot more activist or the government, which was reelected six months ago with another majority, will continue to think they have fixed the problem.**

We've come a long way in the past few years. Both opposition parties are willing to make real changes, the PCs to cap assessment increases and the NDP to freeze assessments until property sale. The Liberals instituted a two year moratorium on assessment and then brought in a four year assessment cycle with phase-in assessment increases over the subsequent four years. There have been meaningful changes to the assessment system, with help from the Ombudsman. We've had quite a bit to do with the improvements that have been implemented. Unfortunately we're not yet in a position where we can say that we have a stable and

predictable property tax regime. Our original supporters on waterfront across Ontario and our more recent allies, urban and seniors' groups, are still exposed to the impact of volatile real estate markets and a crude assessment system. With your support the battle continues.

On behalf of the WRAFT Board of Directors and our CAPTR partners

Bob Topp



## URGENT MESSAGE TO MEMBERS JULY 2008

**We need your help to convince the government that they must act now to stabilize the property tax system. We are asking you to visit your MPP and pass on this message.**

For the past decade, we've been working to get modifications to the assessment/property tax regime to make it more stable and predictable. So far we have been unsuccessful in achieving our primary objective, although we believe we have succeeded in making all politicians at Queen's Park and at the municipal level aware of the inequity in the system and the personal hardship that the system can create for countless taxpayers and their families. For a more complete report of our progress to date go to our website [www.captr.org](http://www.captr.org), click on News and read our spring report to members. While on the website please sign our petition.

For each of the four assessments carried out every two years during the last ten years, there has been a continuing shift of tax to waterfront and urban areas whose values have risen faster than average real estate prices in Ontario. Because it covers a longer three-year period and one of rising real estate values, the upcoming assessment this fall will continue to exacerbate that shift and result in major tax hikes for thousands of Ontario home and cottager owners. The only break taxpayers will get is that to the extent their taxes will rise because their assessment increase is higher than average, they will get to pay that tax increase in 'four easy annual installments'.

This fall, you will have received your assessment notice. It will reflect MPAC's estimate of the increase in value of your home over the years 2005 through 2007. From a real estate survey we commissioned we already know a few facts:

- Based on increases in sales prices, waterfront values were up on average 47% and non-waterfront 18% in the broad area of Muskoka/Haliburton.
- In Toronto, inner city price increases were much greater than in the suburbs with some urban neighbourhoods experiencing jumps of 50% to 100% compared to the average Toronto increase of 24%.
- A comparison of 2007 sales prices with 2005 assessments for a large number of individual properties in urban and waterfront areas showed a huge disparity with differences ranging from -5% to 102%. In other words averages don't tell the whole story. There can be huge variations in individual increases within neighbourhoods.

What is apparent is that large numbers of our CAPTR/WRAFT membership are going to be hit with substantial assessment related tax increases over the next four years.

**Now the next step is up to you. The only thing that will make the government think again is political pressure. That can only come from individual home and cottage owners going to see their MPPs.**

**If we fail it's because we have not protested loudly enough.**

Once the assessments are out, the government will be deluged with phone calls and emails but they are expert, as they have proved in the past, at keeping their heads down until the furor blows over. And guess what: with the new system of four year assessments, the next furor won't occur until after the next election.

So please go and see your MPP now, the one where you live and vote. If you can, take a neighbour or two with you. Tell your MPP how your taxes have escalated in the past and about your fears for this fall. These fears can be based on the statistics above as well as your knowledge of recent sales prices in your neighbourhood. Tell the MPP, if he or she is a member of the Liberal government, that we need a ceiling to be placed on assessment increases *now*, before the 2008 assessment wreaks havoc with home and cottage owners' budgets. If your MPP is a PC or NDP member, tell them to put pressure on the government, as they have in the past, to get the system fixed.

If you're unsure how to contact your MPP, go to [www.gov.on.ca](http://www.gov.on.ca), click on *MPPs* and then on *Constituency Offices*. If you don't know who your MPP is click on *Postal Code Search*. The MPP's job is to meet with constituents, especially when the house is not in session, so you will not be asking for anything that you don't have a right to expect. Your best approach is to call and make an appointment. We have suggested what to say but if you're still not comfortable, call or email us and we'll give you more ammunition.

Please email us if you're willing to meet your MPP and then let us know how that meeting went afterwards. Remember, time is of the essence. Its only three months until assessments start arriving. Thanks in advance for your help.

Bob Topp - CAPTR and WRAFT

**The following report to the WRAFT membership is reprinted in the RLCA Fall Newsletter with permission from Mr. Bob Topp, chairman of CAPTR. It was sent to all WRAFT-affiliated associations with a request that it be distributed as soon as possible to the membership, and as the WRAFT liaison, I think the Fall Newsletter presents an excellent opportunity to do just that.**



**Note the date of the WRAFT Annual Meeting. WRAFT is hoping for a good turnout to express as strongly as possible the concerns with the existing property tax system. There is also information regarding the timing of the assessments on your property. If you wish to know when you will receive your assessment notice go to the MPAC website.**

[http://www.mpac.ca/pages\\_english/municipalities/notice\\_schedule.asp](http://www.mpac.ca/pages_english/municipalities/notice_schedule.asp)

**Shal Gewurtz**

**A MESSAGE  
TO ALL HOME AND COTTAGE OWNERS IN ONTARIO  
FROM  
COALITION AFTER PROPERTY TAX REFORM  
AND  
WATERFRONT RATEPAYERS AFTER FAIR TAXATION**

September 30, 2008

Over the next few months, all Ontario property owners will receive their 2008 assessment notices.

The impact of any assessment-related increase or decrease in property tax will be reflected in the second half of your 2009 tax bill. When you open your assessment notice, you will learn what your increase is, and how it compares to the average increase for your municipality. If you want to find out when the assessments for your area will be mailed go to

[http://www.mpac.ca/pages\\_english/municipalities/notice\\_schedule.asp](http://www.mpac.ca/pages_english/municipalities/notice_schedule.asp)

By going to the Municipal Property Assessment Corporation (MPAC) website, [www.mpac.ca](http://www.mpac.ca), you can now get a detailed profile report on your property as well as that of your neighbours. If there are errors in the profile report or if you simply believe your assessment is too high, you may want to file a Request for Reconsideration (RFR). This must be done by March 31, 2009. (The deadline is unfortunately before you know the tax impact of the new assessment.)

The deadlines for filing both RFRs and appeals have changed. Also you must file an RFR if you subsequently want to file an appeal to the Assessment Review Board. If you are unsatisfied with the response to the RFR and decide to appeal this must be done within 90 days of receiving MPAC's response to your RFR.

**How do you estimate the impact of the 2008 assessment on your 2009 taxes?** It's not easy. If you are in a single tier municipality and your increase exceeds the average municipal increase, you will have an assessment-related tax increase. If you are in a municipality which is part of an upper tier district or region you will not have the information available to determine the impact of the new assessment on your tax bill.

Also, remember that around one-third of your tax bill covers education. The impact on the education portion of your tax depends on how your assessment increase compares with the provincial average increase. Having said all of that, those on waterfront and in inner city areas, in most cases **will experience an assessment-related tax increase as well as their share of the actual spending increase for their municipality.** We know this because these are the areas which experienced the greatest jumps in real estate value over the past three years.

There is a bit of good news. Under the new provincial rules, the assessment increase you receive will be phased in over the next four years. As a result, the tax impact of the increase will, in effect, be paid in installments over the years 2009 through 2012. You will not be assessed again until 2011. This makes it essential that you make every effort to get your assessment reduced if you feel you have good cause to do so.

## What lies ahead?

**CAPTR and WRAFT continue to believe that the Ontario tax system is highly flawed and unfair to thousands of property owners who are victimized simply by the location on which their properties exist.**

We will continue to lobby for a limit to be placed on assessment increases in order to reduce the volatility and unpredictability inherent in the existing assessment/property tax regime in Ontario. This has consistently been our objective and while we have yet to achieve it we have made some tangible progress. We can take some credit, along with the Ombudsman, for the two year freeze in assessments in 2006 and 2007. That, combined with the new four year phase-in, will have saved an average of in excess of \$1000 for each waterfront property owner. The higher your assessment, the greater your probable saving. We do not have information available to make a similar calculation for urban dwellers.

**You can help us in our efforts to make the Ontario Government listen:**

- **sign our petition on [www.captr.org](http://www.captr.org) or [www.wraft.com](http://www.wraft.com). We'll take it to Queen's Park when we have sufficient numbers.**
- **visit your MPP and tell him or her that the system is broken. Show your MPP your new assessment.**
- **if you have received a major assessment hike, and you believe your taxes will be impacted, send us the details. We need examples of the hardship created by the present system in order to drive the message home with the present government.**

## WRAFT Annual Meeting

WRAFT will hold its Annual Meeting at 3:00 PM on November 22, 2008, at the Sheraton Parkway North Hotel (Highway 7 and 404) immediately following the FOCA Annual Meeting at the same location. You will have received your assessments by then. At the meeting, we plan to strongly express our views about the inequities in the system. **Please plan to attend.** All recipients of this report are invited to the meeting. We want to send the strongest possible message to Queens Park that the property tax system is broken and is creating financial stress for large numbers of Ontario property owners.

On behalf of CAPTR

Bob Topp  
[captr@sympatico.ca](mailto:captr@sympatico.ca)

On behalf of WRAFT

Terry Rees  
[trees@foca.on.ca](mailto:trees@foca.on.ca)



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## Appealing Tax Assessments

By Shal Gewurtz

As you know, I have written about matters related to property taxes in previous RLCA Newsletters because such matters are clearly of interest, if not outright concern, to RLCA members. In my capacity as the RLCA liaison on matters related to WRAFT, I have been forwarding WRAFT/ CAPTR material to the RLCA email list for more than a year, and just in this issue of our Newsletter, you will find several WRAFT/CAPTR reports, reprinted with permission from Mr. Bob Topp, chairman of CAPTR. What I want to do here is draw your attention to the October 2008 issue of Cottage Life which has an informative article on how to fight your property assessment. The title of the Cottage Life article is “My cottage is worth *how* much?”, and it is written by Christine Langlois.

Without permission from Cottage Life, it is not possible nor do I want to reproduce any portion of its article. Suffice to say, however, that if you are not aware of the Cottage Life article, you may want to check it out for information to understand the property tax assessment issue, the experiences of others in appealing assessments, and most importantly, tips on how to handle your tax assessment after you get it.

As I have written before in previous issues of our Newsletter and in my previous emails to the RLCA membership, the Municipal Property Assessment Corporation (MPAC) is the agency that sets property tax assessments, and its website, [www.mpac.ca](http://www.mpac.ca), is the first place you should go to for getting information. You can send MPAC an e-mail at: [enquiry@mpac.ca](mailto:enquiry@mpac.ca). If you do not have internet or email access, MPAC can be contacted by phone:

- For customer service, contact MPAC at, Toll Free number: 1 866 296-MPAC (6722)
- Access for the Deaf, or Hard of Hearing is available by calling, 1 877 TTY-MPAC or through the Bell Relay service.
- You may also fax MPAC at: 1 866 297-6703
- Extended hours for MPAC’s toll-free customer service are 8 a.m. to 6 p.m. Monday – Friday (From September 15 – November 28, 2008)

If you are calling MPAC with regard to your specific assessment, you should have your 19-digit roll number available when you call.

From MPAC, you can now get a detailed profile report on your property as well as that of your neighbours. If there are errors in the profile report or if you believe your assessment is too high, you may file a Request for Reconsideration (RFR). It is very important to note that there are deadlines, both for filing the Request for Reconsideration as well for appealing of assessments. For example, the Request for Reconsideration (RFR) form must be filed with MPAC by March 31, 2009. You can get the RFR form by calling MPAC at the numbers provided above, or downloading it from the MPAC web site.

If you file a Request for Reconsideration, MPAC will send you a response. If you do not agree with MPAC’s response, you will have the option to file an appeal with the Assessment Review Board (ARB). Again there is a deadline involved, and your appeal to the ARB must be filed within 90 days of receiving the response from MPAC. ARB’s website is [www.arb.gov.on.ca](http://www.arb.gov.on.ca), and ARB can be contacted as follows:

- By Mail or In Person: 655 Bay Street, Suite 1500, Toronto ON M5G 1E5
- Telephone Numbers: Province-Wide Toll-Free Number: 1-800-263-3237

- Automated Information Number: (416) 314-6900
  
- Fax Number: (416) 314-3717
- Toll Free Fax Number: 1-877-849-2066
- Email: assessment.review.board@ontario.ca
- Office Hours: Monday-Friday 8:30am-5pm (Excluding statutory holidays)

One extremely important point must be emphasized. The Request for Reconsideration is the first step in the appeal process, and it must be done. The Cottage Life article conveys this very well through the caption “No request, no appeal”.

Good luck.

Shal Gewurtz



## **Update on Fire Pumps**

**By Shal Gewurtz**

At the meeting of the RLCA Board on May 3, 2008, several Directors expressed concerns about the Fire Pump Service involving the RLCA. The RLCA Directors agreed that there is too much liability and it is too difficult to educate the membership on how to use the equipment, where it is, and how it should be used. There is a general misconception that the fire equipment could be used to fight cottage fires, and we have no liability coverage for that. Accordingly, the RLCA Board decided to disband any organized fire equipment involving the RLCA, and this involved the auctioning of the 3 fire pumps and sheds, installed quite a number of years ago at various locations. The auction was announced and kicked off at the Annual General Meeting (AGM) on July 5, 2008.

The auction process took place over the summer months under the dedicated leadership of John Anderson, ably assisted by Aline Huleva. Not being directly involved, I apologize for not mentioning others who may also have assisted. The auction went very well. All 3 fire pumps and sheds were sold, with the funds deposited in the RLCA bank account. Details will be provided in the annual financial statement that will be tabled at the 2009 AGM.

So, I congratulate and thank all the dedicated folks who ran the auction with such success. I also want to thank all RLCA members who participated in the bidding.

This update serves as notice that the RLCA is no longer involved with any fire equipment.

Shal Gewurtz

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# Membership Report

## By Sue Armstrong

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### Membership and Newsletter Mailing Policy



As always, we encourage all members to keep us up-to-date with any change of address, phone numbers and **particularly** email addresses. Our current practice is to send as many newsletters as possible by email in order to cut costs. If you have received this current newsletter by 'snail mail' and have an active email address, PLEASE notify me at your earliest convenience so I can update your records for future mailings. You can reach me at [csfa@sympatico.ca](mailto:csfa@sympatico.ca).

We currently have 256 potentially active members in our RLCA database. At the time of submission for this newsletter, 216 are receiving their newsletter by email and only 40 by 'snail mail'. **It is very important that you notify me of any change of email address.** Again, you can reach me at [csfa@sympatico.ca](mailto:csfa@sympatico.ca). According to previously decided upon policy, any member whose newsletter is sent by email and the email is returned as undeliverable, will NOT then receive one by regular mail.

### Membership Dues Status

As outlined in previous newsletters, our current policy is to delete past members from our database after a lapse of two years of non-payment of membership dues. In early August, I sent reminders to members whose dues were unpaid. Currently, 214 (84%) have paid their membership dues for 2007, 206 (80%) for 2008 and 24 (9%) for 2009. At the time of submission for this newsletter, 24 members owe dues for 2007 + 2008 and therefore have been put on our inactive list. I would encourage everyone to send their dues as soon as possible and also to include past dues if applicable. If you are unsure of your current payment status, please contact me and I will be happy to check on it for you.



### RLCA Signs

All paid members are entitled to two signs. If you have not yet received signs, please contact me and I will arrange for you to pick them up.

Thank you very much for your continuing support!

## RLCA MEMBERSHIP RENEWAL/NEW MEMBER FORM

ANNUAL DUES - \$25.00

[www.rlca-haliburton.com](http://www.rlca-haliburton.com)

NAME \_\_\_\_\_

ADDITIONAL NAME (if applicable) \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ POSTAL CODE \_\_\_\_\_

HOME TELEPHONE \_\_\_\_\_

BUSINESS TELEPHONE \_\_\_\_\_

CELL PHONE \_\_\_\_\_

COTTAGE ROAD ADDRESS \_\_\_\_\_

COTTAGE TELEPHONE NUMBER: \_\_\_\_\_

IF NEW MEMBER, PREVIOUS OWNER'S NAMES \_\_\_\_\_

E-MAIL ADDRESS (please print clearly) \_\_\_\_\_

ADDITIONAL EMAIL ADDRESS (if applicable) \_\_\_\_\_

Please make cheques payable to:

“Redstone Lake Cottagers Association” or “RLCA”

And mail to: Redstone Lake cottagers Association

c/o Sue Armstrong

1097 Rattlesnake Rd.

Haliburton, ON

K0M 1S0

Contact information for Sue Armstrong:

E-Mail: [csfa@sympatico.ca](mailto:csfa@sympatico.ca)

Phone: (705) 754-1237

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# RLCA Financial Statement April 1, 2007 to March 31, 2008



**By Sue Armstrong**

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**Bank Balance April 1, 2007** **\$5038.78**

**Income:**

Membership Dues	4595.52
Advertising	1250.00
Clothing	350.00

<b>Total Income</b>	<b>\$6195.52</b>	<b><u>\$6195.52</u></b>
<b>Total Funds Available</b>		<b>\$11,234.30</b>

**Expenses:**

RLCA Newsletter Printing & Postage	399.04
RLCA Web Newsletter/ Web Hosting	1191.44
FOCA	752.07
AGM	283.03
Bank fees	19.40
Haliburton Health Services	250.00
Invoicing Expenses	36.43
CEWF (Trent Severn Coalition)	1200.00

<b>Total Expenses</b>	<b>\$4,481.41</b>	<b><u>\$4,481.41</u></b>
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**Bank Balance March 31, 2008** **\$6752.89**

## Musings from the Bard of Pelaw

(aka Shal Gewurtz)

### The Good



If we shadows have offended,  
Think but this, and all is mended,  
That you have but slumber'd here,  
While these visions did appear.  
And this weak and idle theme,  
No more yielding but a dream,  
Gentles, do not reprehend: If you pardon, we will mend.  
Give me your hands, if we be friends,  
And Robin shall restore amends.

W. Shakespeare  
A Midsummer Night's Dream,  
Act V, Scene II

### The Bad



#### *Cottage Golden Rule – “Only Flush What You Ate”*

Only flush what you ate,  
Anything else will surely break,  
Our septic tank and toilet.

Ignore this rule at your peril,  
We don't want a huge repair bill.

So please be a kind and considerate guest,  
For non-biologicals, use the trashcan, we suggest.

Shal Gewurtz, Pelaw 2003

The Ugly

Reports that Say that Something Hasn't Happened Are always Interesting to Me Because,  
**As we know, there are known knows;**

These are things we know we know.

**We also know there are known unknowns;**

That is to say we know there are things we do not know.

**But there are also unknown unknowns;**

The ones we don't know we don't know.



The Funny

**US Defence Secretary, Donald Rumsfeld**

**2003 Winner of the Foot in Mouth Award**

***I NEED TO KNOW,***

I need to know everything! How else can I judge whether or not I need to know it?

And that means I need to know things even when I don't need to know.

I need to know them not because I need to know them, but because I need to know whether  
or not I need to know.

And if I don't need to know, I still need to know, so that I know there is no need to know.

**Yes, Minister... British TV Series**

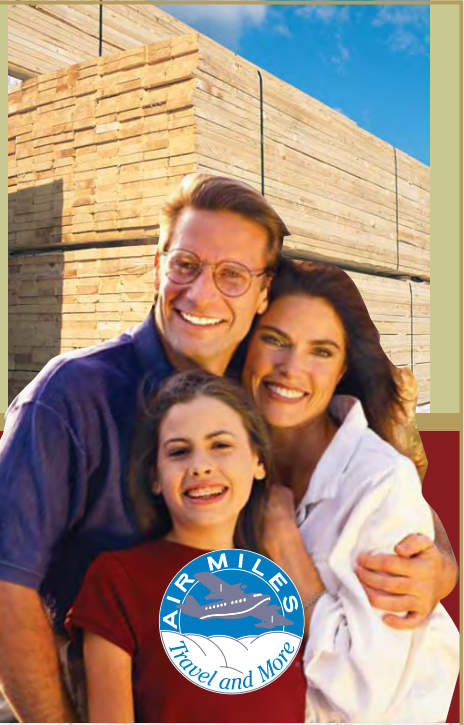
**RLCA BOARD OF DIRECTORS - (2008-09)**

<p><b><u>President</u></b> <b><u>Shal Gewurtz</u></b> <a href="mailto:shal.gewurtz@gmail.com">shal.gewurtz@gmail.com</a> Home: (416) 226-2247 Cottage: 754-2248</p> <p><b><u>Vice-President</u></b> <b><u>Larry Cousins</u></b> <a href="mailto:larrysusi.cousins@sympatico.ca">larrysusi.cousins@sympatico.ca</a> Home: (519) 856-4712 Cottage: 754-1381</p> <p><b><u>Secretary</u></b> <b><u>Cathy Lancia</u></b> <a href="mailto:cathy@cottagecountryhaliburton.com">cathy@cottagecountryhaliburton.com</a> Home: 754-3336 <b><u>(Changed)</u></b></p> <p><b><u>Treasurer &amp; Memberships</u></b> <b><u>Sue Armstrong</u></b> <a href="mailto:csfa@sympatico.ca">csfa@sympatico.ca</a> Home: 754-1237</p> <p><b><u>Newsletter Editor</u></b> <b><u>Theresa Kim</u></b> <a href="mailto:tjkim@sympatico.ca">tjkim@sympatico.ca</a> Home: (416) 495-0227 Cottage: 754-9985</p> <p><b><u>Advertising &amp; Merchandising</u></b> <b><u>Judy Cole</u></b> <a href="mailto:bobcole@idirect.com">bobcole@idirect.com</a> <b><u>(Changed)</u></b> Home: 754-1825 <b><u>(Changed)</u></b></p> <p><b><u>Municipal Liason</u></b> <b><u>Aline Huleva</u></b> <a href="mailto:peter.minaki@rogers.com">peter.minaki@rogers.com</a> Home: 754-2863</p> <p><b><u>Lake Steward</u></b> <b><u>John Jackson</u></b> <a href="mailto:zenithal_22@sympatico.ca">zenithal_22@sympatico.ca</a> Home: 754-9536</p>	<p><b><u>Directors-At-Large</u></b></p> <p><b><u>John Anderson</u></b> <a href="mailto:mary.anderson@sympatico.ca">mary.anderson@sympatico.ca</a> Home: (905) 642-1044 Cottage: 754-3896</p> <p><b><u>Al Cole</u></b> <a href="mailto:judithann@sympatico.ca">judithann@sympatico.ca</a> Home: 754-1448</p> <p><b><u>Keith Beard</u></b> <a href="mailto:keithbeard@rogers.com">keithbeard@rogers.com</a>  Home: (416) 489-6196 Cottage: 754-3050</p> <p><b><u>Fred Saunders (Changed - New)</u></b> <a href="mailto:efsaunders@rogers.com">efsaunders@rogers.com</a> Home: (416) 222-6424 Cottage: 754-4519</p> <p><b><u>Debbie Wright (Changed - New)</u></b> <a href="mailto:debra.a.fearn-wright@grace.com">debra.a.fearn-wright@grace.com</a> Home: (905) 725-4940 Cottage: 754-1913</p>
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