



Spring  
2008

# THE NEWSLETTER

## REDSTONE LAKE COTTAGERS ASSOCIATION

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Redstone Lake Cottagers Assoc.  
Haliburton, Ontario

Website address:

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

**President's Message**  
**by**  
**John Anderson**

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As I write this column, the snow is still piled high, but the rain is falling so spring cannot be far away. I am sure that you as well as I look forward to being on the water again soon.

This will be my last message to you the members as your President, as my two year term will end with the AGM in July. Two years has gone by quickly, as have the ten years that we have now enjoyed as Redstone cottagers. Shal Gewertz has agreed to submit his name for your next President, and I know that Shal will do a great job. He has been a hard working Vice President, and I am sure that you will confirm his election at the AGM.

Your board has been active throughout the winter and I thank those board members who have really put out and make the job of President not only manageable but easy. Terry O'Loane is a real "beaver" as he has not only taken on the Lake Steward job, but also represents RLCA within the Trent Severn Waterway Review Coalition of Lake Associations. I hope we can all look forward to some success from the Coalition resulting in proper water management of our lake levels at some time in the not too distant future.

A new activity of the Board this past year has been in the area of "Municipal Liason" and Aline Huleva has been active keeping track of what has been going on with Dysart et al council. This is in addition to working along with Keith Beard on the Lake Planning issue.

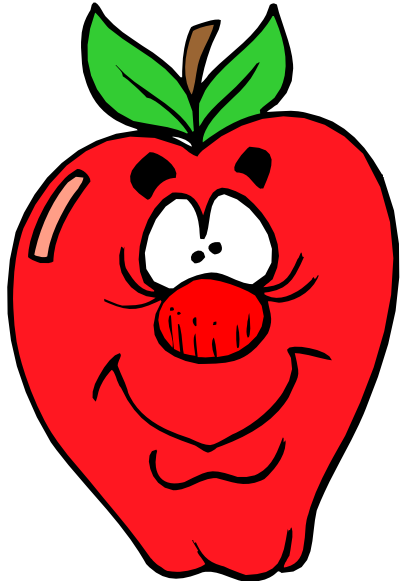
A big thank you also goes to Sue Armstrong who volunteered to take on the job of Treasurer and Membership chair. Sue does a great job and keeps us on a sound financial footing. Sue would especially enjoy hearing from you in the form of a cheque for your 2008 membership dues. You can not find better value than you will receive for your \$25 membership fee! And of course the other half of Team Armstong, Doug does a great job of putting all of our scribblings together into an enjoyable read.

You have a great, hard working Board of Directors and I thank them all for their strong contributions.

I have appreciated the opportunity to serve you, and I encourage all members to participate at some time if you can. It is not only a great way to meet more of your lake neighbours, but also the vitality of the Association relies on the contributions of new members with new and exciting ideas.

Thank you again, and I look forward to seeing you at the lake. And don't forget the AGM – mark your calendars for July 5, 2008 at the Forest Base Camp.

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## The Year the Docks Disappear – by - Keith Beard

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### 1942

North American industry is stocking the European allies with materiel for the approaching conflict. Operation Bolero is invented to ferry fighter planes and heavy bombers to England – a risky operation for reasons of weather and shaky supply lines. Nonetheless, many a ferry operation is successful from Goose Bay Labrador, thence to Greenland, thence to Reykjavik Iceland, thence to northern England and into the operating theater. The time flying over open ocean (try not to think that it is the North Atlantic) is less than the leap, distance, and risk alternative two provides – eastern tip of South America to western tip of Africa which exceeds the range of most aircraft – in-flight refueling not invented yet.



Early morning of July 15, two squadrons of P-38F Lightning fighters - battle ready, are to escort two B-17E heavy bombers to Iceland. Weather is mostly guess work by intrepid pilots. They depart BW-8, an airbase on the western shore of Greenland to fly southeast over the ice cap and mountains of the east coast of Greenland and then across the Denmark Strait to Reykjavik, Iceland. That is the plan. WWII fighters are Visual Flight Rule (VFR) machines, lacking icing equipment, instruments, are essentially day-time only weapons platforms. Ninety minutes from Iceland in the middle of the Denmark Strait North Atlantic, the formation of planes is swallowed by a growing mass of cumulus clouds – major storms on the way.

At 7:15 a.m. it is decided that the squadron should reverse course and return to BW-8, try again another day. At about 8:15 a.m. the crews make visual contact with the east coast of Greenland in deteriorating weather. They continue flying for another ninety minutes this way and that in solid cloud trying to find a hole to descend through to get them back to BW-8. Once again the crews see coastal mountains through a cloud opening but discover they are back again on the east coast of Greenland, hours away from any humanity. Out of options and low on fuel, all six P38's and two B-17's make forced landings onto a barren isolated ice cap.



All crews survive, and for the most part so do the planes. The first P-38 lands with wheels down and flips over. The rest belly land and are relatively unscathed. After three days on the ice, a Morse code message is received. Next, surviving on air dropped supplies while a rescue ice cutter makes way to find them. Through overhead aircraft surveillance and dogsled teams from the cutter, the crews and the two removed B-17 Norden bombsights are rescued a week later and returned to new assignments. Salvaging the aircrafts is rejected since military production can replace them at less cost and risk. The 6 P-38F's and 2 B-17E's widely scattered on the ice shelf are left behind, and quickly forgotten.

## **1980's**

Fast forward many decades, first hand memories gone, people have passed, facts long ago filed away, leave a vacuum replaced with rife rumors and misplaced hope. WWII fighters, particularly the P-38, are historical artifacts almost extinct, now worth millions to grateful nations. Rumors circulate of a "Lost Squadron" of planes somewhere on Greenland. Some opine that the planes are "prob'ly right where they left 'em, still stuck in the snow and maybe even preserved in the cold – put some fuel in, change the batteries and start 'em up." In all, seventeen groups over three decades spend millions trying to find the rumored Lost Squadron – no hint of or trace is ever found of 8 aircraft, no piece, no debris field, not a bolt, nothing but ice. Year over year, the question continued to haunt; what happened to the Lost Squadron?

In 1985 using GPS with various mining technologies, one of the groups notices a trivial dot on a computer printout from a grid pattern surface scan. Whatever the dot if anything – a technological glitch maybe, is 258 feet straight down in solid ice – a skyscraper below. No one had considered such a staggering depth, what is it, could it be? The next expedition to again find the dot at that depth and to establish what it is if anything takes another 3 years – groups are under constant financial and regulatory stress. In the interim, new technology is developed to drill ice, remove huge amounts of water, and bore a straight hole. In 1988, a steam probe bores a hole on the same spot and crews anxiously await the excruciating 25 minutes to raise a drill core sample. The drill core reveals olive drab painted aluminum – the dot at 258 feet is indeed a B-17 – the Lost Squadron is found! Its condition is unknown but all aircraft will eventually be crushed into oblivion and disposed into the sea in time. On average, the planes are being covered / descending by over 5 feet a year. They have been descending since they landed. It would have taken only months and perhaps only one snow storm to obliterate any trace of their presence for all time.

## **1992**

A new decade, renewed hope, and major fundraising leads to the invention of new technology designed to retrieve one of the aircraft. Another expedition, the Greenland Expedition Society, returns and burrows with a steam gopher down now through 268 feet of ice to find the B-17 too crushed by decades of ice to merit retrieving. Deeply disappointed, they settle on the nearest P-38 to find and recover. After 4 months work on

the ice cap, one P-38 is dismantled in its ice cave and brought to the surface piece by piece via a 268 foot vertical shaft melted into the glacier.



The Treasure, P-38F Serial # 417630 in an ice cave at 268 feet, cannons still loaded.

Ten years later after thousands of hours of work the heavily damaged P-38 extricated from 268 feet of ice is restored. Aptly named "The Glacier Girl," she took flight again October 26th, 2002 and to this day is the most beloved airplane at every air show it attends.

## **2008**

The legend of the Lost Squadron came to mind while witnessing what is occurring here at Redstone – the docks are disappearing – slowly submerging in ice and snow. We have been here some 25 years and not seen this before. Cold snowy December followed by warmer weather in January and a significant amount of rainfall. The lake level is now at its highest for any winter I can recall - high enough that many of our docks have re-floated. By the end of January the weather was again bitter cold and the docks firmly frozen in place. Heavy with ice they are slowly submerging and are being covered over with new snow. We are nearing record snowfall levels, obscuring the docks further.

If you have not been up in a while, you might wonder where your dock went – down there might be the answer. We thank those who have staked where the docks went under, but in some areas, all one sees is ice and snow – your dock is down there somewhere, hopefully not too deep.

Predicting the thaw and what may occur is highly speculative, but there are some concerns worth passing along. The lake level is very high and likely to get higher – much higher. With the significant snow fall and the freshet to come, there may be no place to put the water – downstream communities are just as overloaded. We could see the lake level breach the vegetation line as it did in the flood year of 1983. Hopefully the levels can be managed to avoid this problem – we shall keep a close eye on this development.

The entrapped docks will be interesting to observe. Maybe nothing happens. We have seen docks crushed and splintered by ice, or misshapen to a variety of shapes, and they move. One year we saw an ice flow drifting through the narrows into Redstone bearing a frozen-in dock and there was nothing we could do but watch. You may be confronted

with a search and retrieve mission for your wayward dock upon freshet – to which I admit having done twice for mine and once for a neighbor.

Hopefully, frozen and submerged docks become just amusing anecdotes, but I am thinking about buying futures contracts in lumber. And perchance if you have the time and a few million, the 5 remaining planes are still there and likely at about 370 feet.

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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.

We currently have 254 active members in our RLCA database. At the time of mailing for the current newsletter, 43 are still receiving their newsletter by 'snail mail' and the remainder by email (Note: When the last newsletter was sent out in the fall of 2007, 7 of these were returned due to the email address being no longer in effect). **It is very important that you notify me of any change of email address.** 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 fees. As a result of this policy, 36 members were deleted from our database at the end of 2007. Currently, 210 (83%) have paid their membership dues for 2007 and 76 (30%) for 2008. 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. Please complete the form on the next page and send it along with your cheque. This will ensure that our database content is up-to-date.

Thank you very much for your continuing support!!

**RLCA MEMBERSHIP RENEWAL/ NEW MEMBER FORM**

**ANNUAL DUES - \$25.00**

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## FOCA-HHSC Lake Planning Initiative by Aline Huleva

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In the Nov. 27, 2007 issue of the Haliburton Echo, there was an announcement as follows:

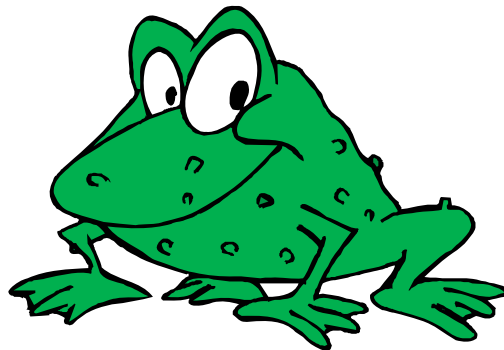
The **Federation of Ontario Cottagers' Associations, Inc. (FOCA)**, and **Haliburton Highlands Stewardship Council (HHSC)** are pleased to announce the launch of a new community outreach program for lake associations in the region.

Courtesy of a new \$104,700 grant from the Ontario Trillium Foundation (OTF), over the next 18 months FOCA and HHSC will be offering consultation and professional support for Haliburton-area lake associations to conduct lake planning and community consultations, in support of sustainable waterfront living.

The grant from OTF will allow FOCA and HHSC to provide advice, technical support and tools that community groups can use to build on local knowledge, and to put the vision for the area's future into practice.

The Ontario Trillium Foundation, an agency of the Ministry of Culture, receives annually \$100 million of government funding generated through Ontario's charity casino initiative. The Foundation allocates grants to eligible charitable and not-for-profit organizations in the arts and culture, environment, human and social services and sports and recreation sectors.

Aline Huleva, Member of the Lake Plan Committee, has contacted the HHSC and has volunteered to represent RLCA on a panel which will focus on water stewardship and the creation and implementation of lake plans. A coordinator has been hired to lead the panel and it is anticipated that work will begin shortly in order to meet the project deadline of 18 months.



Compliments of Cathy Lancia, Broker, Re/Max Haliburton Highlands Realty Ltd., Brokerage  
**“Serving the Redstone / Kennisis Lake Area ”**  
March 2008 Newsletter

Greetings Redstone Lake Area Landowners, Neighbors, and Friends,  
We are still in the midst of the most prolific winter in many years with no immediate relief in site. The conditions make hard work of trying to show properties, however, it is not slowing down traffic to find a cottage property here. This spells out the probability of another great Season of Selling. Prices have leveled out, but still remain high for the Haliburton Area.

**The Cottage Life Show** kicks off the “Spring Season” and if you are thinking about selling this year, you will get **Maximum Exposure** at the Show, if you list now!!! **Please contact me if you would like a Ticket. I have a limited number available.**

I have accumulated some Brochures and some Printed articles that may be of Interest for you. Please let me know by a call or Email if you would like me to send any of them to you.

**Staging:1) “Your Place or Theirs” Purging your stuff,, by Heather Millar**

- 2) “Secrets of the Home Show” now it’s time to sell...by Sharon Dunn, National Post
- 3) “Staging ... for a Faster Sale and Higher Price

Renos 1) “Smart Renos Pay Back” Maximize your Value Re/Max

- 2) “Smart Renovator” how to maximize your home renovation dollars Re/Max

Buyers: 1)“10 Deadly Mistakes” Buyers Make when Purchasing a Home Buffini & Company

- 2)“Buying a Home” What to Expect from a Realtor OREA Ontario Real Estate Assoc.

I hope you all have a successful year and that you are able to work with our office this Season. Are you aware of our **Annual Contest** that you can enter even if you only refer one client to me in 2008? If the referral becomes a listing or a sale, you get 2 more chances in our Elimination Draw. Of course anyone listing or selling through our office also is automatically entered 5 times in the Elimination Draw to be held in September 2008, at our Annual Fiesta. The chances average 1 out of 100 that you can win. This year the trip for 2 is to Vas Vegas or you can use the funds to plan your own trip. We are planning a Casino Night Sept 27/08 for our Client Appreciation Party and The Draw. I hope to hear from each of you throughout the year.

My Motto is **HONESTY, INTEGRITY, & PROFESSIONALISM.**

You can count on that!

Please take the time to check out my web page which receives **on average 9000 unique visitors per month or 2000+ / week.** It certainly has added to my sales numbers and Client Satisfaction.

I will be at the **Cottage Life Show** at the International Center in the Haliburton Re/Max Booth. I hope to see you there.



Cathy Lancia, Broker, Re/Max Haliburton Highlands Realty Ltd. Brokerage 705-754-4242

[www.cottagecountryhaliburton.com](http://www.cottagecountryhaliburton.com) E mail [cathy@cottagecountryhaliburton.com](mailto:cathy@cottagecountryhaliburton.com). This notice is not intended to solicit properties already listed. If you prefer not to receive these mailing please contact our office.

# **Report on the Dysart Et Al Visioning Exercise held on 14 Dec., 2007 at the Municipal office in Haliburton, Ont.**

**by  
Aline Huleva**

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The following summary was extracted from the Executive Summary of the complete preliminary report which can be viewed at: [http://www.dysartetal.ca/PDFs/ShapingOurFuture\\_Dec1407.pdf](http://www.dysartetal.ca/PDFs/ShapingOurFuture_Dec1407.pdf).

## **Summary**

The purpose of this day was to develop a common vision of what we want the Municipality to look like in the next 5-10 years and what we want to achieve in the remaining three years of the current Council.

In the morning, over 70 people attended a community forum with the following objectives:

1. Identification of unique strengths and assets of our Municipality;
2. Surfacing of longer term needs, gaps and issues;
3. Agreement on 4-6 priorities for the next 3-4 years.

The afternoon session with Council only had the following objectives:

1. Brainstorming of the draft elements of a long term vision for the Municipality;
2. Agreement on 5-8 priorities for the next 3-4 years;
3. Identification of key actions for each priority.

## **Unique strengths and assets (Community Forum)**

- Natural environment - trees, lakes, rivers, etc.
- Strong arts community - Gallery, artists, etc.
- Clean waters – headwater - top of watershed
- College
- Good health care
- Sense of community and collaborative spirit
- Location to GTA is just right
- Recreational opportunities e.g. ski, snowmobile, trails,
- Strong entrepreneurial spirit
- The people - committed folks dedicated to getting things done

## **Needs, Gaps and Challenges (5-10 years) (Community Forum)**

1. Protection of our environment - deal with the dump, septic ...
2. Affordable and moderately priced housing;
3. Development of strategic plan to identify vision, focus, and how we are unique;
4. Maintain and expand industrial space - creating jobs;
5. Expanding the college to provide more diverse programs;
6. Build on good beginnings and enhance available recreation opportunities for all;
7. Seniors population needs. Recreational, housing, health care
8. Providing more accessible transportation for everyone
9. Establish water & sewer system for Dysart.
10. Broad band internet access
11. Expand the existing creative community/economy

## Priorities for the next 3 years (Community Forum)

1. Complete strategic plan: Develop plan, report back to community and use a citizens council
2. Complete a housing plan. Create a task force to implement
3. Waste management plan - recycling, incineration. better policing
4. Downtown core. Introduce a site plan/building bylaw
5. Provide support and share of funding for existing cultural and recreation
6. Green Plan: A go green policy - re: pesticide, road salt, etc.
7. Commercial park - sever parcels, re-zone, build road, design
8. More effective use of transportation services
9. High speed internet
10. Establish more practical programs at the college

## Vision for Dysart et al (by Council)

### The 10 year vision for municipality includes the following elements:

- A new *library/museum* building is finished;
- *Healthy active* community: There are numerous culture and recreation choices available to everyone especially to our youth and seniors;
- Housing. There are *adequate affordable housing* options and seniors are able to stay in the community;
- *Managed growth*: There is smart development without overcrowding the area;
- *Environment*. The environment has been protected and all can enjoy;
- *Septage treatment* facility: We have embraced new technology to deal with sewage and hazardous waste;
- *Clean, light industry*. There are good paying light manufacturing year round jobs;
- We are a *leader in off the grid power* - green energy: Waste management, recycling, and landfill issues have all been resolved;
- *Clean well organized village*: The main street is thriving and viewed as a unique shopping destination;
- *Arts & culture*. The arts community has established a unique identify as a creative hub and is thriving and self sustainable.

## Key Priorities (by Council)

Priority	Role for Municipality/Council
1. New library and museum constructed	Lead
2. Expand recreational opportunities for young and seniors	Lead
3. Waste Management Plan in effect	Lead
4. Maintain and expand industrial spaces creating jobs. (commercial park, sever parcels, re-zone, build road, water & sewer requirements	Lead
5. Plans to expand sewage facility and land fills - design and engineer septage treatment plant	Lead
6. High speed internet - continue work in progress	Support
7. Condo and senior housing development	Support
8. Work with college to offer more compelling, practical courses so young will stay.... expand trade/apprenticeship training	Support
9. Embrace, fund the arts community so their growth will help all	Support



**Granite Realty Group Inc.  
Brokerage**



Greetings Redstone Lake Neighbours,

Spring, 2008

This winter has certainly been one for the books. We can't recall seeing this much snow in the Haliburton Highlands for many years. The copious amount of white fluffy stuff made for lots of outdoor enjoyment for the winter enthusiasts. It certainly was a great winter for snowmobiling, skiing, snowshoeing, dog-sledding, tobogganing, and other various winter activities.

The Real Estate market for the 2007 season was encouraging, with an overall "waterfront category" increase of almost 9% over prices in the 2006 calendar year, according to the Muskoka Haliburton Association of Realtors statistics. While waterfront dwellings sold for just 3% over those sold in 2006, it is interesting to note that vacant waterfront property sold for 41% more than in the previous year!

Once again this year we are pleased to be participating in the *Century 21 Air Miles Program*. For 2007 we will be giving **Free Air Miles** to our clients involved in the successful purchase or sale of property.

As always, we are happy to provide professional, knowledgeable and *free Comparable Market Assessments* on your home, cottage and/or vacant property. Please contact us for the details.

Century 21 is the proud sponsor of *Cottage Dreams*, a cottage lending program that gives cancer survivors and their families a chance to get away to recover and reconnect in a natural setting. A portion of each of our sales goes toward this very worthy cause. If you would be interested in loaning your cottage or contributing to *Cottage Dreams*, please call 705-457-9100.

We are excited about the new look of our office which we've renovated and redecorated to reflect the upbeat outlook we have for this new season. Drop by to say hi and see what we have done to our "home away from home". We look forward to seeing you and offering you our 'professional, dedicated and trustworthy' real estate services. After all, "YOUR GOAL IS OUR GOAL!"

Sincerely,

Kerrie Farr and Shirley Rule

**Century 21**  
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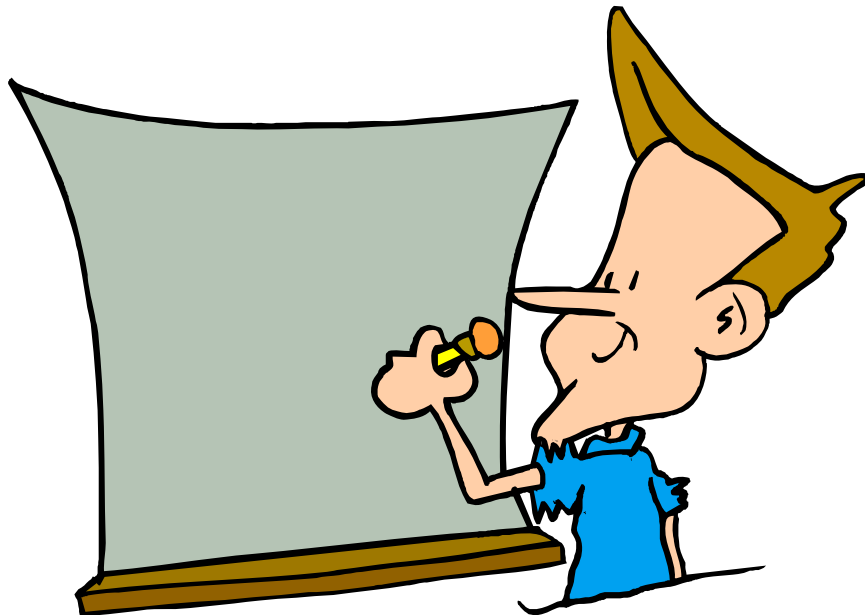
NEW LAKE MAP COMING  
by  
Terry O'Loane

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Over the years, RLCA members have on occasion asked for a detailed map of our lake system. A few years ago we did produce a rough version, which provided general reference points and features of Redstone. I am now pleased to report that we will this summer have a high quality map available to us that will be provided to each RLCA member and it will also be on our website.

In January Aline Huleva and I met with Stephen Foster who you might remember as the former manager of Dysart et al's 911 committee. Stephen is doing a new project that is designed to convince the municipality to provide cottagers with more services since we are paying seventy-five percent of the property tax dollars that fund those services. As a graphic illustration of where the money is coming from, Stephen has developed a detailed map of each lake in Dysart et al showing among other things the population density, all roads, etc. He is also adding public access points (boat launches) and fire pump locations. Another nice feature of the maps is that they will also show topographical features of the land and lake bottom contours for you fishermen. We saw a sample map of Halls Lake and I can tell you that it was very complete and a nice piece of work.

I am currently working with Stephen to develop the RLCA version and we expect to have everything ready for the RLCA annual meeting in July. Our plan is to have a hard copy for everyone.



## **Easy Come. Easy Go.**

Do you look forward to coming to your cottage to relax & enjoy everything Haliburton has to offer ...but don't want to give up precious time shopping for groceries & other essentials?

*Easy Come Easy Go* takes care of all of your shopping before you arrive – & stocks your fridge & cupboards! If you are hosting a special occasion or party, or simply want to give yourself a break, please contact us ... we are here to help!

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## TRENT SEVERN WATERWAY PROJECT STATUS

by  
Terry O'Loane

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I am assuming that you have been following this project in the Spring and Fall 2007 RLCA newsletters so I won't repeat myself here. If you haven't then please see those newsletters for background information.

The original schedule of events established by the Trent Severn Waterway Panel (TSWP) called for all stakeholder organizations to submit their recommendations by Sept 31, 2007. The Coalition for Equitable Waterflow - Haliburton Sector (CEWF) of which the RLCA is a member, met the deadline with a formal submission with a number of well-researched recommendations. The TSWP was to review all stakeholder submissions and then present their recommendations on how to proceed to the federal Minister of the Environment John Baird on December 31, 2007. Unfortunately that didn't happen and in fact the new date for the submission is March 31, 2008. It is hoped that stakeholders will have an opportunity to review the TSWP recommendations sometime shortly after the date of submission.

You can review the CEWF submission to the TSWP on the following web site:

[www.tswpanel.ca/english/submissions.asp](http://www.tswpanel.ca/english/submissions.asp)

You can view the CEWF website, which is hosted by the environmental group Environment Haliburton, at:

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

Enter the website and click on the CEWF icon at the top of the page.

An interesting sideline to this ongoing story is that a gentleman in Norland decided that he had had enough with low water conditions after his boat and dock were damaged. He successfully sued the Trent Severn Waterway in small claims court and was awarded a settlement of \$9,500.00. This case was precedent setting and so you may see more law suits in the future, however not likely this year as the water levels should be very high judging by current snow levels.

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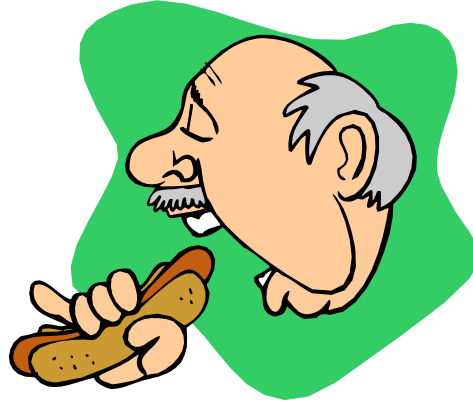
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February 2008

UPDATE on WRAFT

or

Why Increases in Your Tax Assessments will Decrease Taxes on Non-Waterfront Properties (even those which increase in value)

By Shal Gewurtz

If you were inclined not to read an article with a boring title "UPDATE on WRAFT" but the subtitle above caught your eye, read on.

As I write this article, on Friday February 1<sup>st</sup>, a blizzard is raging outside which, of course, will be a distant memory by the time you read this in the RLCA Spring 08 Newsletter. But as I nurse my Glenfiddich single malt scotch whiskey and wiggle my toes in front of a warm fire, the image of biting snow mixed with freezing drizzle in a cold wind seems to be an apt metaphor for my topic, namely property tax assessments coming our way later in 2008, courtesy of our friendly Ontario Government and its strong-arm agency, MPAC, alias the Municipal Property Assessment Corporation.

You don't like my imagery so far? Well let me try another one on you – I feel like a radar operator on the Titanic frantically trying to pass warnings about the impending collision with a massive iceberg most of which is invisibly submerged beneath dark silent cold foreboding depths. I don't think radar existed in 1917, but who cares about historical accuracy – the main thing is, DO YOU GET THE PICTURE?

**Yes folks, massive increases in tax assessments for waterfront properties are definitely coming.**

In the Fall 2007 RLCA Newsletter, my first article since I became the WRAFT contact on your behalf, I reviewed the mandates of WRAFT (stands for WATERFRONT RATEPAYERS AFTER FAIR TAXATION) to which the RLCA belongs, and its sister organization, CAPTR (stands for COALITION AFTER PROPERTY TAX REFORM). With last Fall's provincial election underway, I passed to you WRAFT's summary of where the 3 parties stood on the issue of property taxes assessments. I also summarized for you what several newspaper columnists wrote about this issue, and specifically their warnings that this issue was going to hit Ontario property owners hard once the freeze on assessments was lifted in 2008. But the only issue to emerge during the election campaign was faith-based schools, to the exclusion of anything else, and the Liberals were re-elected with a majority. Since the Fall RLCA Newsletter, I forwarded 2 WRAFT reports to all members on the RLCA email list.

Before I summarize these WRAFT reports for the benefit of RLCA members who do not have email or who have become members only recently, **let me (a) summarize a recent article which provides a fascinating insight into the lunacy of the market value assessment system, and (b) provide my own commentary about the unfairness of this system.**

**In a January 15, 2008 article in the Globe and Mail, John Barber called the property tax assessment a "ticking assessment bomb" now threatening to blow up so many settled Ontario homesteads - a policy nobody paid the slightest attention to six months ago, when it could have made a difference". Mr. Barber states that "the message is not new. But people don't listen to anything they're not ready to**

hear. They weren't ready last fall. Now they are ....especially, with tax bills landing in mail boxes". Mr. Barber goes on to say that tax increases will not hit everybody, but "**Ground zero, unquestionably, is cottage country**, a sprawling landscape comprising dozens of tax jurisdictions marked by a sharply bifurcated property market - one for waterfront, another for everything else. The new assessments will inevitably show waterfront properties appreciating much faster than those inland, with the **ultimate result being double-digit tax hikes for them** and **discounts for their landlocked neighbours**. This will happen automatically, no matter what local councillors might do about property tax rates, as a matter of provincial policy."

**I bet many of you didn't realize that not only will taxes go up for waterfront properties, but that taxes for village properties might actually go down**. Mr. Barber explains how such a stupidity is about to happen and apparently it's all in the law of averages. You see, there is a theory behind provincial tax policy which assumes that, "the assessment of every property in an individual municipality will vary at or near an average rate, with little or no effect on individual tax bills. Indeed that's the law: When assessments increase a certain amount, provincial law requires municipalities to discount their tax rates accordingly. Thus the province ensures local government reaps no benefit from increased assessment."

But this theory behind provincial tax policy breaks down in the real-world where there are uneven market value assessments in a jurisdiction. Mr. Barber calls these "lumpy tax jurisdictions, where average assessment jumps - and corresponding tax-rate discounts - are just disembodied numbers". He says that the theory underlying provincial tax policy does not acknowledge the existence of such lumpy jurisdictions.

What does all this mean to you and me? Mr. Barber explains that, in the context of a city like Toronto, "Every percentage point a house increases in value over the citywide average since the last assessment becomes a percentage point increase in its tax bill - on top of whatever rate hike council might settle on. And every percentage point less than the average increase translates into a corresponding tax discount. Even though such houses also increase in value over years during which tax rates climb, their tax bills often drop."

Translating this to the Haliburton area, and remembering that Mr. Barber calls cottage country "Ground Zero", it means that the high increases in the market value of our waterfront properties, which we have always known will result in tax increases for us, will also have the effect of boosting the average for the whole of Haliburton county. Thus non-waterfront properties, whose values have also gone up but with increases that are below the county average, will pay less tax.

Mr Barber finishes his article by saying that "The McGuinty government spared its flock from such worrisome realities by postponing the scheduled reassessment till after its re-election - a cynical ploy that worked marvelously well. But there's nothing holding it back now."

On such an unhappy note, **let me provide my own commentary on market value assessment**. There is no question that the issues regarding property taxes are complicated. I have heard people say that our homes and cottages are worth more than what the government assessment usually comes in at, so why complain about the assessment system. Some people say that the real issue is the mill rate, and that

regardless what the government says our homes and cottages are worth relative to what they are likely to bring on the real estate market, the municipalities will just adjust the mill rate to what they need. Others question what owning a house has to do with funding certain programs such as welfare, currently funded by municipalities, since property taxes are the only way for municipalities to raise revenue. All these questions are legitimate and I don't pretend to have the answers. One only has to open any newspaper to read about deteriorating infrastructure and the impossible financial burdens of municipalities to appreciate that the tax system is broken and badly in need of an overhaul.

I think that, as responsible citizens, all of us are willing to bear the burden of paying for infrastructure and services provided the tax system is fair and equitable. But using market value as a basis for assessing property taxes is unfair because it leads to unfair tax burdens on individual homeowners. There have been numerous stories in newspapers about homeowners hit with tax increases of 20%, 30%, 40%, 50% or more. And it is even more unfair when you consider that basing property taxes on what the market might dictate is, in itself, unfair, because **it uses a benchmark, namely what your property might fetch if you were to sell it, even though you haven't sold it. It's like charging you for the capital gain as your property has appreciated, even though you haven't sold your property to earn that capital gain.** It's important to remember that market value for a property that has not been sold is **unrealized gain**, and therefore using market value assessment as a benchmark for determining property taxes is wrong. For example, a senior living in the same property for 20 years isn't richer simply because the market around that senior has increased in value, yet the market value assessment charges that senior more in taxes because it deems him or her to be "richer". Market value assessment leads to unfair tax increases, such as we see in the disparity between waterfront and village properties. In many cases, especially on seniors, it leads to huge tax increases that are impossible to bear. That's why it is a lightning rod issue.

Now that I have thoroughly depressed you, let me summarize the 2 WRAFT reports which I forwarded to all members on the RLCA email list since the Fall RLCA Newsletter.

**The November 2007 WRAFT Report** referred to the Ontario election outcome as disappointing to say the least, from the point of view of property tax reform. It stated that even a minority government would have given us a good shot at getting an assessment cap in place. The WRAFT report cautioned that, with a Liberal majority and their belief that they have dealt with reform by the combination of the four year phase-in and seniors grant, it is going to be a challenge to make real progress in the year ahead. WRAFT stated the belief that the upcoming assessment, covering the three year period 2005 through 2007 will represent yet another opportunity to demonstrate the critical need for reform. Property owners will receive their 2008 assessments beginning next September. Given the strong real estate markets throughout many parts of Ontario over the past three years there is no question that there will again be a huge disparity in assessment hikes which will result in major tax increases for hundreds of thousands of property owners and massive shifts in tax load from one area to another.

The November 2007 WRAFT report also reported on fundraising efforts that have totaled more than \$100,000, and on its efforts in 2006 and 2007, such as input to the Ombudsman's report, as well as various discussions it had with Government officials. Plans for 2008 include an intention to continue to

lobby for a cap on assessment increases. In WRAFT's view, the government's return to a four year assessment and phase-in cycle does not deal with the volatility which remains the major flaw in Ontario's assessment-based property tax regime. WRAFT sees four periods over the next year and a half when there will be opportunities to raise the issue with the media, the government and the public:

- At present there is some media interest in property tax reform as one of the outstanding issues to be dealt with by the Liberal government.
- A report on municipal tax is due early in 2008 and will again highlight problems with the property tax regime and in particular the downloading of social service costs onto the property tax bill.
- Issuance of assessment notices next fall will raise serious concern once again about the current system's volatility and the general concern with the assessment process.
- Receipt of tax bills in 2009 will drive the message home again.

**In the January 2008 WRAFT Report** , the following points were outlined:

- In its 2007 budget, the Liberal government tried to make tax burden more predictable in the short run. The 2008 increase, which reflects the rise in real estate values for the years 2005 through 2007, will be phased in over the next four years. Any resulting tax increases will accordingly be phased in over the years 2009 to 2012. Then we will get assessed again in 2012.
- Unfortunately this reform does not bring stability to the property tax system. Assessments will be carried out every four years and will still be subject to the vagaries of the real estate market; the inadequacy of sales transactions and lack of comparability in many areas; and the imprecision that is built into the assessment process. On top of that, less frequent assessment means that property owners in hot urban markets and in many waterfront areas will be clobbered when market highs coincide with the four year assessment cycle.
- 2008 assessments will come this Fall, and WRAFT plans to attempt to determine in advance the impact of that valuation in a few urban and waterfront areas. With that information, WRAFT will make every effort to convince the Ontario Government that further steps are essential to bring stability and long term predictability to the property tax regime. WRAFT continues to hear that municipalities need more funding to maintain infrastructure and tax increases are inevitable. In WRAFT's view, Ontario homeowners cannot be expected to cover these cost increases and at the same time be exposed to assessment related tax shifts based purely on the vagaries of real estate markets.

Let me end, as I always do by inviting you to go to the WRAFT and CAPTR website for more information and to continue to do so regularly for updates. The web sites are:

❖ **For WRAFT**, Web site ([www.wraft.com](http://www.wraft.com) ).

❖ **For CAPTR**, Web site ( [www.captr.org](http://www.captr.org) ).

You might also be interested in having **MPAC's** website ([www.mpac.ca](http://www.mpac.ca) ).

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