

May 2020

# HLCA news

Haliburton Lake Cottagers' Association

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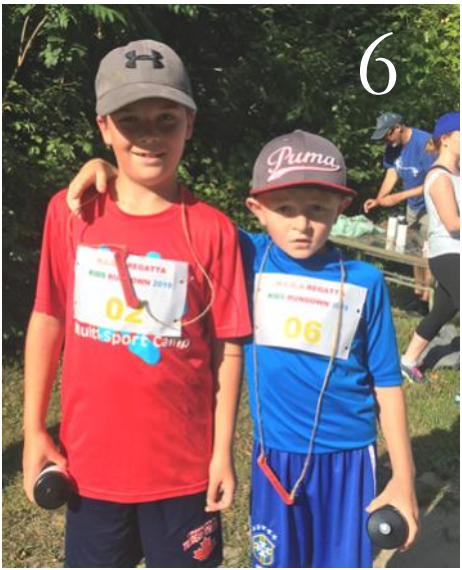
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## President's Message

Last year at this time I don't think any of us would have predicted that we would be living through the coronavirus pandemic, with physical distancing, self-isolation, schools and businesses closed. The essential employees are doing an amazing job for all of us! It is a strange coincidence that almost 100 years ago the world was battling through the Spanish Flu and was also practicing physical distancing. The simple message is we will get through this, and as a lake community we will adjust to the new normal. We have an article at the end of the magazine on COVID-19, a snapshot of how the virus is impacting us today. This summer will be different than past summers and your Board will keep you apprised of all relevant information and all Board decisions about summer activities. Since the AGM has been postponed and will not be taking place the May long weekend, the Board has decided to mail this year's magazine to all full members.

The focus of the magazine is to shine light on the successes of the HLCA and the community as well as focus on what goes on in the County. We hope you enjoy the 2020 version of our magazine and keep it on the coffee table for a quick reference, and even take it on vacation for a photo op! The magazine includes our events pages, articles on long-time families on the lake, the Woodlands Wildlife Sanctuary, Places for People, Camp Medeba and a long and detailed legal article on how to keep the family cottage in your family. This year we have an article on Watch your Wake - it seems to be getting more controversial every year.

As always, we need to mention the production of this magazine would not be possible without our advertising sponsors. Please buy locally, especially at these times. Our website, [www.Haliburtonlake.com](http://www.Haliburtonlake.com) has links to the sponsors' websites under "Support Our Advertisers" plus we have an electronic copy of this magazine on our website under "HLCA Magazine".

Our membership was up a bit from last year to 389 full and associate members out of 625 properties on the lake, this is amazing! The 2019 financial health of the organization was strong, details are at the back of the magazine.

We continued our strong partnership with the Fort Irwin Residents' Association (FIRA) with continued discounts for joint memberships. Again, this year we have been able to offer a free subscription to Haliburton Life magazine for those who are interested.

Regular HLCA e-mail updates continue to almost 575 subscribers with weekly publications – there has been lots and lots of positive feedback.

As always, last summer we continued the HLCA programs including the Regatta, Fireworks, Kids Bingo, Rock Bass Fishing Derby, Kids Baseball, Lake Navigation Program and Swimming Lessons. A big shout out and thank you to all our volunteers! Our fireworks were the first show of commercial fireworks in a long time and everyone loved it!

Do not forget about our Septic Tank Pump Out Contest – the winner gets a free pump out!

I would like to thank the other Board members: Candice Endicott, Nick Mezzapelli, Pat Berne, Owen Blackwell, Jill Macgillivray, Brent McLean and Connor Blackwell. Their support and work is very much appreciated.

To all our members, thank you for supporting the HLCA. Please practice physical distancing and self-isolation while supporting family, neighbours and friends. The HLCA will continue to be here for the community today and in the future as the new normal is defined.



**Glenn Scott**  
**President@haliburtonlake.com**



## Let's Bring Back the Wave

By Candice Endicott (Bradbury)

As times change in our crazy world, I think it's important to stay connected to your community. Growing up on the lake, everyone waved to one another whether you knew them or not. To me it symbolized a sense of community and welcomeness. I remember as a teen I had a friend up for the weekend and on a drive to the Marina (to fill up on candy and chips, no doubt) every car that we passed; we'd wave at each other. My friend said "Wow, you know a lot of people." and I simply replied, "No, it's just what we do around here!" Driving around on the roads the past few years, I have found no one waves anymore. Perhaps it is that properties have changed ownership over the years, people are visiting and or renting



and don't know many people. Or you are a lifer and feel weird waving to people that you don't know – this is me. I don't wave nearly as much as I used to for the fear people would think I'm silly for waving to people that I don't know! This is changing. I will be waving to people, all people, old and new and I invite you to do the same.

## What Our Members Say, when they register

Thank you so much to all the  
volunteers!

Thanks for everything you all  
do, we have a great lake  
thanks to an amazing asso-  
ciation.

All of Haliburton Lake cot-  
tagers are extremely lucky  
and privileged to have such a  
great Board!

We love the weekly updates!

Always a great job!

Thank you for all the ex-  
cellent work it is so much  
appreciated!

Thank you for your ef-  
forts on behalf of all the  
cottagers!

Thanks for all your time and  
hard work!

Keep up the good work!

Thanks for all the executive does. We  
appreciate the weekly emails, fantastic  
work!

Thank you for the Fire-  
works every year and the Re-  
gatta, great job always!



## Regatta

Serena Thompson with heavy help from Laura McLennan pulled off another wonderful community event for us. Thanks to the many many volunteers and folks that donated raffle prizes that makes this go! The Septic Pump Out Contest was won by **Hans & Sandra Messner**, Fort Irwin Rd who won \$200 to offset the costs of a pump out.

The winner of the glass duck for donating a raffle prize was **Kristen and Shaun Lizotte** plus our 50/50 winners **Riley Allen and Scott Anderson** walked away with the 50/50 draw winnings. The profits made from this event help offset our costs for programs such as Swimming Lessons and Kids Bingo. The HLCA also donated \$500 to the charity the Marina supported this year and that is Places for People.





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## 9

Horse Shoes	
1	Derek Hillaby and John Shaw
2	Gray Powell and Matt Collins

Volleyball	
1	<b>Lakers...</b> Sarah McLean, Lyndsey McLean, Carrie McLean, Brent McLean, Keaton Philips, Drew McKinnon, Colin McLean, Rob Newton, Erica Fisher
2	<b>Little Beaches...</b> Cody Hodgson, Clayton Hodgson, Ali Marquis, Sarah McGivrray, Caroline Hodgson, Ryan Carr, Breanne Wilson-Bennett

Regatta Rundown		
	Female	Male
1	Heather Dixon	Bayley Winkel
2	Danika Winkel	Tyson Dyck
3	Mikayia Winkel	Tyler Harnneyton
Poker Run Winner - Beth Creelman (4 Jacks)		





Swimming			
Boys	Girls	Boys	Girls

#### 4 & Under Years

#### 5 Years

1	Liam Beaudin	Madeline Lennox	Josh Belbin	Audrey Powell
2	Oliver Tibando	Evelyn Sgorian	Owen Pterson	Fiona Ryan
3	Tennyson Scott	Reese Barry		Olivia Lunshot

#### 6 Years

#### 7 Years

1	Beckett Gardener	Aubrey Paterson	Eagan Gardner	Lauren Bycok
2	Kalen Butler	Emily Suits	Matthew Marion	Mdeline McLennan
3		Libby Shelton	Zack Lounds	Riley Woodrow

#### 8 Years

#### 9 Years

1	Owen McGill	Noelle Collins	Mason Bycok	Sophia Bright
2	Braydon Russell	Briar Elliot	Cohen Elson	
3	Decklyn O'Neil	Brooke Wadham	Rhys Elliot	

#### 10 Years

#### 11 Years

1	Simon McGill	Kaiya	Gabe Sasseville	Summer Manuel
2	Josh Lewis	Tait McCann	Keegan Elson	Avery Kelly
3	James Bradbury	Tru Weber	Keiran Burton	

#### Boys 12 & 13 Years

#### Boys 14 Years

1	Maddox Macadruh	Shawn Lizotte
2	Jack Nichols	Matt Michelle
3	Lucas Whitaker	Rob Taylor

#### Sand Castle Contest

1	A Whale of a Time - (Keas)
2	Sand Troppers - (Taylors)
3	Team King George (Nuggets)

Kids Ballon Toss		Kids Egg Toss	
1	Josh Kierow	1	Audrey Aubrey
2	Hannah Emma	2	
3	Mathew Nathan	3	
4	Connor Beckett	4	

We apologize for the misspelling of any names.



## Swimming Lessons

Each year the HLCA operates a swimming program under the guidance of the Canadian Life Saving Society. This supports one of the association's strategic objectives of Safety and has been operating for many many years. The program offers parent and tot, preschool and swimmer programs. The program is operated at breakeven but many years run with a short fall which is covered off by HLCA membership fees. Our swim instructors last year were Sarah and Lyndsey McLean who did a wonderful job of leading the swimming lessons plus also managing to clean the beach area every morning. We had a record 124 successful



candidates in 2019 plus we had 3 candidates pass their bronze medallion. The program oversight is provided by Erin Scott and Kristin Hyslop. Week of swimming lessons costs \$40 for HLCA members and \$45 for non members.

Sessions run every week starting **Monday June 29** and the last week of lessons starts **August 10**.

If you are aware of anyone wishing to take swimming lessons they can register online at

<http://haliburtonlake.com/swimming-lessons/>

or show up Monday mornings at 9:00 am and register, all lessons are at the Public Beach. Any questions email [President@haliburtonlake.com](mailto:President@haliburtonlake.com)



## Kids Softball

Did you know that the HLCA also offers kids softball every Wednesday afternoon. At the Public Beach. This year it starts on **July 1 at 3 pm**. The HLCA provides adult oversight by our swim instructors, plus the equipment which includes balls, bats, bases and some gloves. Don't be shy please join in.







It never hurts to help...rural living, be it seasonal or year round can pose some challenges that are somewhat out of the ordinary. Whether it is ice on the eaves, alarms on various mechanical components

chirping or doors and windows that open easily in August but require a kick in May. Lets not forget about the pitter patter of little feet that you hear in the attic or walls at night.

Yes it is all part of cottage life. For the past 24 years HomePro Inspections has been troubleshooting these very problems, identifying the concern and providing the solution. Getting to the bottom of your problems is what we do, wood stove back-draft or in need of WETT certification. Oh, yes even the peculiar smell, or the slippery slope. With some 6000 home inspections completed we look forward to the problem we have not seen yet!



*Did you know?*

*Septic inspections are a necessary part of the operation and maintenance of a septic tank*

An optimal running septic system is undoubtedly the objective of every rural property owner.

However given the fact that the system is completely sub-surface, the ability to adequately access a septic system is virtually impossible for the home and cottage owner. Latent defects often can go unnoticed for months or even years, slowly contaminating the earth and water bodies' alike.

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## Canada Day Fireworks

The weather got a bit iffy with the storm going through north of us in Algonquin Park providing its own light show and then the winds picked up which delayed the start 10-15 minutes. Once it started it was amazing. Thanks to the team of Brendan McLennan and Moe Thompson that became certified Display Fireworks Supervisors plus our two new apprentices that have agreed to go through the training, funded by the HLCA, Al Beatty and Rob Newton, our setup help Greg Sutton and our two boat line monitors Andrew Westlake and Brent McLean plus Andy Valickis for perimeter bottle setup and breakdown. They went as far as coming back the next morning and cleaning the area! It can never happen without volunteers, thank you!

Here are a few of the comments we received ....  
...our family wanted to be the first to express our sincere appreciation to the firework team....the fireworks were beautiful...it was such a panoramic view of bursting colours and the grande finale was quite spectacular....many thanks for making it such a memorable event!!!!!!....

...Well done tonight! The finale was amazing. I agree with my son who said it was the best fireworks ever, and I have just a few years on him. They've always been good. Thanks for the effort. ...



The Set Up

....Attended the fireworks tonight at the beach and all I can say is WOW!!!! Congrats to all involved for the best show ever. Very professional!...

...for a number of years I have always donated extra to the fireworks display...because it was so brilliant and special some 10-years ago and I was hoping this could be replicated. CONGRATULATIONS!!! All the extra dough over the years...you and the team pulled together an incredible fireworks celebration...taken it to another level...it was exceptional...wonderful...I know how much stress, toil and organization must be required to change the complicated norm...and pull this off...well done! Wonderful!!!!...

The pictures below depict the infrastructure at the Beach with set up starting just past 5 pm and last part of wiring being completed just before 9 pm. There were 180 shots with 108 separate firings. This is the culmination of investments that have been made by the HLCA to make this show safe, professional, repeatable and staffed by certified members.



Firing team Moe Thompson, Brendan McLennan, Al Beatty, Rob Newton and Steve Searle



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## Kids Bingo

Kids bingo has been a weekly event at the HLCA for over 20 years. For the summer of 2019, it was no different as the hall filled with kids, lots of screaming and laughter every Tuesday with parents and grand-parents.

As every summer, we had great participation every week and sometimes it became so popular, it was like a party for all the families around the lake with attendance reaching up to 80! Parents socialize and meet new cottagers around the lake while kids enjoy their time playing bingo with their friends; it's a fun time for the entire family!



In 2019 we came to an end of an era. Our long time bingo callers **Yazi Yilmaz and Olivia Feder** retired, life gets in the way sometimes, but we cannot thank them enough for all the fun created and they were having fun also just trying to scream the numbers above the crowd noise. Yazi and Olivia wrote us their Bingo Story, of course a line on a resume, this is their story....

*Ever since I was little, Tuesday's were always my favourite day during the summer because at 7:00pm it was Bingo!! I grew up playing the game with my best friend Yazi, and throughout the years we have made the best memories there. After a few years our Mom's took over the role as the bingo ladies, then it was my sister, Maddie and finally it was Yazi & I. While one of us were calling the numbers, the other one was playing the game, so*

*even though we were 17/18 years old, we still got to enjoy the game. Pizza Bingo was always a highlight! Everyone was always so generous with donations, and excited for the food and games! It's my favourite when we announce the game Last Man Standing; and all the kids cheer and get up on their chairs but once the first number is called, everyone cries "awww" and more than half the crowd sits down! It's always so lovely getting to call bingo and to see everyone from the lake, it continuously makes Tuesdays my favourite day during the summer. We have now passed the torch over to Allison and Julia Kea who we know will do an amazing job!*

*Thank you to everyone,*

As mentioned in Yazi and Olivia's Bingo Story they were able to find their replacement Allison Kea, with sister Julia helping from time to time of Rock Bass Fishing fame.

As a lake association we understand how important the Bingo's nights are. It is wonderful just to be an observer, not sure who is enjoying it more the grandparents or the kids. The HLCA plans to invest in a speaker system to assist in speaking over those loud grandparents.

This year bingo starts July 7 drop by Kids Bingo as a spectator or player and experience the fun and infectious laughter of the kids and meet your neighbours.

Hope to see you there!





*Thanks to Haliburton Lake Cottage Association  
& Fort Irwin Residents for your Patronage!*

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# Rock Bass Fishing Derby

Last summer was another wonderful Rock Bass Fishing Derby with oversight by Jay Kea. A big thank you to all who participated, namely, Sophie & Nate Lamb, Taylor & Shelby Newton, Alison & Julia Kea, Cole, Nolan & Lincoln Robinson, Jake Jamieson, Egan & Beckett Gardner, Liam & Hudson Panet, Rys & Briar Elliott, Connor & Oliva Lizotte, Joshua & Tyler Wedzinga, Ronin & Tennyson Scott and Hudson Wansbrough. Our apologies if we missed anyone.

Congratulations to all of you! We look forward to seeing everyone again this year and hope to see some new faces too!!



## Rock Bass Fishing Derby on Haliburton Lake

### Goals of the Fishing Derby:

1. Control the population of the Rock Bass to improve the Small Mouth Bass Population
2. Have a ton of fun fishing for this great sport fish
3. Attempt to win one of the three weigh-in prizes:  
**First** = \$15 gift certificate; **Second** = \$10; **Third** = \$5 (Gift Certificate is for the Fort Irwin Marina)

### Fishing Derby Plan:

1. Catch as many fish as you can over the course of the week
2. Place the fish in grocery bags in your freezer
3. Bring the bags of fish to be weighed in at the public beach on Sunday

### How to Identify Rock Bass

Red Eyes



Spiny & Smooth Dorsal Fins Combined

6 Spine Anterior Fin

Weigh in Sundays from 12:00-12:30 (July 22-August 13)  
near the play structure at the Public Beach (Hodgson Road)

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## 2019 Annual General Meeting

The 2019 AGM was well attended with about 150 folks standing room only. Lots of good speakers with John Smith talking about the Kennisis Lake experience with the septic inspection program, we also had Lisa Thompkins from the Haliburton Highlands Health Services Foundation talking to the role of the foundation in the community. Serena Bradbury talked about the upcoming Regatta. Andrea and Walt were in attendance bringing the messages from Dysart.

We used our newly purchased sound system which worked out really well plus the additional pop up tent for sun and rain protection.

There were lots of raffle prizes thanks to Barb Hammond and the Fort Irwin Garden and Cottage Center, plus the Hospital foundation put some honey on the prize table. The existing Board also agreed to stand for an additional year Nick Mezzapelli, Glenn Scott, Patrick Berne, Candice Endicott, Owen Blackwell, Jill Macgillivray and Connor Blackwell plus a new comer was voted on the Board Brent McLean, thank you Brent.





*Have a Great Summer!*



WOW  
That ain't  
honey!



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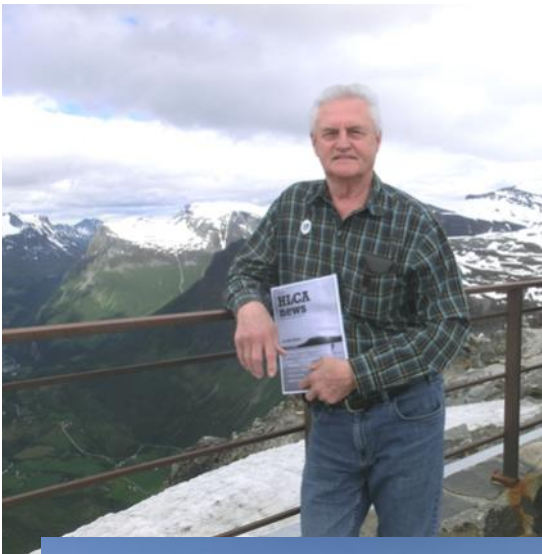
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## Fort Irwin Residents (FIRA)

By Carrie DiFrancesco

### Want to add to your Haliburton Lake Experience?

Fort Irwin Residents' Association (FIRA) is a local social club that provides activities all year long. We work closely with HLCA and membership fees are discounted if you join both associations.



Seasonal cottagers as well as full time residents are welcome to join and support FIRA. Many members are cottagers who spend extended time here and enjoy making new friends. Dive into the great community spirit of our lake and benefit from our many features and events: (For 2020, events at the hall are subject to Coronavirus situation)

- **Our hall**, located near West Bay boat ramp, has kitchen & washrooms and is available all year.
  - Available to rent with a discounted rate for members!
- **Group discounts** for oil, propane and septic pump-outs.
  - These discounts may cover your dues, depending on usage and market rate changes.
- **Fitness classes** available everyday except Wednesdays & Saturdays.
  - Fee-based aerobics class and free DVD classes for Zumba, Qi-gong, yoga & walking.
- **Wednesday Ladies' mornings** offer coffee and comradery as well as interesting projects, workshops, quilting and knitting.
- **Monday games** Mahjong in afternoons & Bid Euchre in evenings.
  - Newcomers will be taught how to play!
- **Happy Hours** (BYOB & snack to share) every Thursday from 4-6 pm (except winter).
- **Group Meals:** Monthly pot luck, Fall pig roast, Harvest Lunch, Christmas dinner dance
- **Special events for FIRA members**
  - Silent Auction, Casino Night, Christmas cookie exchange
- **Special Events for all in the community**
  - Kick the season off at our annual **Summer Fest** baked goods, craft sale & children's games (this event is canceled for 2020)

Fill your tummy at the annual **Pancake Breakfast on Saturday, August 15th.**

Enjoy music, pictures and local real maple syrup with your meal!

**To become a FIRA member or get more info, contact any Executive Board Member:**

President: Andy Valickis, 705-754-4706, [avalickis@outlook.com](mailto:avalickis@outlook.com)

Vice President: Bill Odell, 705-754-3281, [waodell.mac@gmail.com](mailto:waodell.mac@gmail.com)

Treasurer: Joe DiFrancesco, 705-754-4885, [firatreasurer@gmail.com](mailto:firatreasurer@gmail.com)

Secretary Carrie DiFrancesco, 705-754-4885, [firasecretary@gmail.com](mailto:firasecretary@gmail.com)

Check out our website [www.firahall.ca](http://www.firahall.ca) for calendar of events, etc.

(See our Event Pictures on next page)



## FIRA Events 2019



Annual  
BBQ



July  
Pie Sale

Christmas  
Dinner Dance





General  
Meeting



Pancake  
Breakfast

Pig Roast





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## Life Announcements



**Gordon McCullough**—passed away quietly at Scarborough Centenary Hospital on the evening of January 3, 2020 at the age of 91. The cottage was purchased back in 1954 and Gordon and his family spent many happy summers, and some winters, swimming, boating, fishing and many other activities at Haliburton Lake. Gordon is survived by his wife Margaret, his sons Bill and Jay, daughter Ruth grandchildren Lisa and Matt and great grandson Connor.

**Jacqueline Brown (née Carriere)** passed away at home surrounded by love on Thursday, January 17, 2020. She is predeceased by her husband Arthur Brown, survived by her brother Raoul Carriere and sister Jeanne Soutar and her daughters Arlene Fischer, Carolyn Rooke (Doug Labine) and Lisa Brown (Scott Douglas). She will be dearly missed by her grandchildren James, Rachel, John, Hallie and Emmalai, great grandchildren Sienna, Charlie and Kya and her many nieces and nephews. Last, but by no means least, she leaves behind her partner in both bridge and dancing and her soulmate Robert Clidero.



**Hodgson-McMahon, Katherine** (Resident of Lindsay, Ontario) Peacefully at Peterborough Regional Health Centre on Tuesday morning, October 1, 2019 in her 64th year, surrounded by her family. Cherished daughter of J. Douglas Hodgson (predeceased) and Barbara Hodgson-Medd and step-father, Bart Medd. Loving mother of Jamie (Dana), Sarah and John (Jacquelyn). Fondly remembered by her grandchildren Samuel, Benjamin and Katie. Dear sister of Chris (Marie) and Andrew (Anne). Predeceased by her brother John. Also lovingly remembered by many nieces, nephews, cousins and by her many friends. Katherine was a Social Worker for many years and most recently worked with the Kawartha - Haliburton Children's Aid Society. She enjoyed reading, family get togethers, and her trips to Haliburton Lake.



**Dave Auger** a long-standing South Bay cottager died peacefully on October 22, 2019 in Lindsay, ON. Dave's time at Haliburton Lake began in 1954, on South Bay, at the age of 11, when the adjacent cottages his father and great aunt had purchased in 1953 were completed. As a teenager he enjoyed summer vacations at the lake with his family and even worked at Russ Dart's store in Fort Irwin. Eventually, he took ownership of his great aunt's cottage in 1973 (dubbed Aunty's Shanty) and subsequently began contributing to the HLCA by serving on the board. In the 1980's, with a young family of his own, Dave enjoyed spending most of the summer at the cottage and keeping the boys busy with activities, including organizing corn roasts with Chet Mickelborough. At the annual regattas he was eager to challenge Bob Bevan in the canoe races. Well into his retirement Dave continued to paddle his favourite red Peterborough canoe to Fort Irwin at the crack of dawn and would be seen emerging from the mist returning to the cottage on South Bay with his daily newspaper. As is likely true for all Haliburton cottagers, the memories Dave made at the lake are countless and enduring.



**Roberta Evelyn Saunders (January 22, 1937 – October 19, 2019)**

It is with heartfelt sorrow that we announce the peaceful passing of Roberta Evelyn Saunders (nee Ecclestone), on October 19, 2019, in the Palliative Care Unit of the Trillium Health Partners - Credit Valley Hospital. Roberta was predeceased by her best friend and beloved husband of more than 65 years, David Thomas Saunders. It was 57 years ago that Dave and Roberta planted their Family roots under one of the largest Oak trees in Markland Woods, and never looked back. Roberta was a



wonderful mother to David (Uta), Peter (Alice), and Tim (Robin); and Nana to 10 beautiful grand children: Chadwick (Brooke), Monica (David), Jonathan, Evan, Paige, Annie, Mitchell, Thomas, Matthew, and Cameron. A loving and proud Nana, she took exceptional pride in every one of them. Her most cherished times were spending days with the grandkids on Haliburton Lake at the family cottage. She watched over them as they played on the beach, building magnificent sandcastles or frolicking in the water at all hours of the day and night. As a Family we enjoyed beautiful sunsets, great dinners and good discourse around the table until late into the night. She loved to listen to Neil Diamond, the Bee Gees and Rod Stewart and introduced the Grandkids to great genres of music with Big Band Saturday Night on Canoe FM. Roberta loved her time at St. Petes Beach and was an

active member of the Kingsway/Islington Probus Club for over 15 years. She will be fondly remembered for her Roberta's Corner column in the Probus Newsletter where she wrote about favourite family recipes and her wonderful personal stories. Roberta loved October baseball and will be watching the World Series with Dad once again. She will be greatly missed and lovingly remembered by those her life touched.



**Engagement** - Jenna , our daughter got engaged to Christian Nelson, he proposed on our dock.

**Jeff and Lisa Klossner**



New look deck last year, thanks to Mo Saunders for his help.





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# Lake History - DiFrancesco Family

By Joe DiFrancesco

My wife, Carrie, and I became proud permanent members of the Haliburton Lake community on May 7, 2016 when we made our property on West Bay our primary residence. However, our family story and love of “Cottage Country” goes much further back.

In 1925, my maternal great grandfather, Fred Sims, sold a cottage he had in Muskoka, as it was becoming too crowded, and purchased 100 acres of water access only property on Limerick Lake, near the tiny Fort Irwin-like hamlet of St Ola, about 20 kilometers south of Bancroft. There he and his family hand-built an off-grid bare-bones cottage. As a child, my mother, Mary “Babe” Campbell travelled there with her mom and 4 older siblings from their home in London, sometimes camping in a field along the way due to the length of the trip over very rough roads, to spend the summer. With no hydro, they would hand pump water from the lake to a holding tank, heat and cook with wood, then spend their leisure time jumping off their slice of Canadian granite affectionately called “old baldy” to swim and play in the clear lake waters. They did this every summer until WWII when both her brothers went off to serve in the Canadian Army and Air Force and rationing for the war effort put a hold on cottage activities. However, the love of rustic cottage life had firmly taken hold of “Babe”. I am pleased to say that the Limerick Lake property is still in the family, now owned by cousins of mine.

Fast forward to the fifties and Babe found herself married to Mandy DiFrancesco from Hamilton who she met as an undergraduate at Western University in London while he attended medical school there. Mandy’s career took him to Buffalo, NY, even farther from the Limerick Lake property now owned by her oldest brother Jack. Babe and Mandy quickly had a family of 3 children, that ultimately

became 5. As karma kicked in, Buffalo area friends of theirs had just purchased a recently built cottage on Haliburton Lake and suggested they come up to check it out as another cottage was available next door. One summer of renting quickly turned into a purchase offer that was accepted by owner Burt Curry in October 1958.

Burt Curry was an early Haliburton settler who lived on a small peninsula facing east on the main bay, originally a family hunting lodge with an “Old Curry Place” sign by the water still marking the lot. He also owned lakefront lots in that bay he was selling, as well as back acreage in that area of the lake. The DiFrancesco cottage was on a small laneway off S Curry Drive called Andison Court, named after an early cottager and an avid fisherman from the village of Haliburton, Frank Andison. Years later when the 911 system was put in we were asked to rename the laneway to eliminate name duplications and, with neighbor approval, it was renamed Trisha’s Trail after my sister, Trishie, who passed in 1977 at age 22 in a car accident.

Trishie and I spent our youth picking raspberries in the laneway, hiking trails in the bush behind it. We would roughhouse in the water, knocking each other off floats while swimming, whether it be sunny days or a torrential rainstorm. She loved it here as we all did and am grateful the lane now bears her worthy name. Longtime resident and neighbor Bill Wakely later named our area “Heron Bay” due to the Herons that would often land in the swamp at the end of the bay.

With our Haliburton cottage, Babe was back to lake life, now with her own herd of kids to introduce to this special life. Her first summer at our cottage in 1959 was spent pregnant again with this story’s author, Joe, born in September of that year.





DiFrancesco  
cottage  
purchased  
1958

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My Haliburton cottage experience is older than my age as I spent time in the womb that summer swimming with my mom! Pictures of me making my way slowly down the stone steps in my diaper bathing suit holding a bottle foreshadowed days many years later doing the same holding a different kind of bottle. Our family footprint here expanded again when after driving all over with a realtor, my mom's sister Nancy and husband Doug made an offer on the spot for a cottage on Moose Lake in 1973. They were totally unaware that they were just a short paddle and portage up the Gull River to our cottage. Uncle Doug and cousin Rob later made that trip in a canoe, lamenting that it was a lot more portaging than paddling up the river! Many years later after my parents passed, Carrie and I spent countless special times with Doug and Nancy at our cottages as they became our cottage life mentors.

I am sure many long time cottagers on the lake can relate to the memories of my youth:

Rowing down the bay to my friends cottage every day in our Thompson wooden rowboat (does anyone row anymore?), exploring the vacant beach land near the swamp making playforts in the bush (where cottages now reside); discovering the freedom of exploring the lake in my tin boat with 9.5 Evinrude and skiing the glassy water shortly after the morning mist lifted. I recall many days playing on our large sandy beach, which unfortunately is mostly gone now due to erosion washing over a foot of our sand out into the bay over the years. With no TV, radio or internet to fill our heads and take up our time, rainy days were occupied with reading comic books, doing paint by numbers, or playing Rummy 500 (or Rummy 2000 on a rainy week). Evenings were Rummoli, listening to albums, hanging a sheet on the wall and watching home movies, most of which were of skiing, swimming and general clowning about around the lake. Unlike today's video, no sound on these films but my dad made sure to narrate every scene (as if we did not know what we were watching!)

Watching my dad and his brother, Uncle Ange, "relax" by doing project after project from building decks, stone steps, a boathouse, painting, etc, while I would pester him to take us skiing. Much later I learned to appreciate that cottage projects can be great therapy to wind down from the stress of business life or in my dad's case, a psychiatric practice.

When not staying in our bay, we could venture to Sand Bay, the rope swing on the second island, the cliffs or the public beach, run around in the old Hodgson sawmill, or head to the "Centre". For those that do not know, the "Centre" is the base of the lake mostly referred to now as the Marina. In the 50's, 60's, 70's, 80's(?) and maybe some of the 90's, it was simply the Centre. I am not sure when it lost that name, but back in the Lake's heyday when families spent longer periods of time here, the Centre had two restaurants, the Fort Irwin Grill (currently CC's) and Skitches family restaurant (where the Garden Centre is now), as well as Mr Frosty's ice cream with miniature golf behind it (where Dan Kay's shop and storage buildings are now). Russ Darts General Store (where the Real Estate office is now) had a good stock of groceries, CANDY and supplies, plus a butcher area, hardware and lumber, a laundromat and also served as the Post Office (as well as a general hub to pass messages). Freeman's Marina was the predecessor of the great Marina Brad and Maria operate now. There was a bulletin board where one could check the Molou and Beaver movie schedules, items for sale and other local postings. Some may even recall the tiny building in the centre of the "Centre" that served as a phone booth, complete with small waiting vestibule and private phone room. Very few people, if any, had a phone in their cottage so it was a much needed asset, and I must say, much more quaint than the glass phone booth across the street that later replaced it.

Other memories include summer street dances at the HLCA hall, visits to Kia-Ora for gas or candy, or walks to the nearby Bush Boutique





Joe's mom, "Babe" Campbell DiFrancesco loved skiing and her morning pre-dawn swims when the lake was most peaceful.



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Mid-summer, the regatta was a two day event. Day one was much like today's regatta with swimming, canoe races, beach games, horseshoe tournament and music, but also included sailboat races, waterskiing demonstrations, occasionally skydivers and ending with the big tug-of-war for bragging rights between the main lake and South Bay. Day two was boat races from under 10HP all the way up to open category with all kinds of high end speed boats descending on the lake for the competition and trophies. In our family cottage we still have a shadow box with swimming race ribbons from years gone by. Babe was a regular participant in the Marathon swim, winning at least once and regularly placing in the top 3.

These are all fun memories, but the simple joy of the sight of the lake, the smell of nature and peaceful sound (almost none) when first arriving at the cottage after a 6 hour drive on the QEW, 427, 401 and highway 35 (later 400, 11 and 118 when TO got too busy!) are etched in my memory forever. I especially recall the thrill of my first solo drive to the lake at 16, daydreaming about one day maybe living up here.

During my college and early work years when holiday time was scarce, lake time was unfortunately rare, but the years in my 20's introducing my kids, then my grandkids in my 50's (making 5 generations of family use) allowed me to relive many of my youthful memories all over again. Experiencing them have the same wonderful discoveries of lake life that I had was pure joy.

Besides immediate and extended family, guests have included two sets of "in-laws" and countless friends, all of whom treasure their visits with many continuing to visit us to this day. Hence, why I often say we are really running a lodge for a few weeks each summer.

After my parents passed in 1988 and 1994, my oldest brother Larry and I both wanted to keep the cottage in the family and purchased it from the estate. If you think the trip here from the Buffalo

area is long, Larry came from Anchorage Alaska where he worked as a pilot. A commute like that shows how dedicated he is to our family cottage. Soon it was Larry and I arguing with each other while working on cottage projects together (he was usually always right). Along the way, I was fortunate to get my private pilot's license and experience the wonder of flying here across Lake Ontario, clearing customs in Peterborough, then climbing over the Kawartha's into the Highlands and landing at Stanhope Airport. A short taxi ride to the cottage completed a trip a thousand times better than fighting the traffic and long customs lines. In 2001, Larry found me a Lake Amphibian in Alaska, a plane that lands on its hull-shaped belly with the engine over the cockpit. He helped train me for my seaplane rating and I could then fly up in about 90 minutes, land on the lake and put my hand in the water while taxiing in to dock 25 meters from shore. Although I made my last flight in 2012 and sold the plane, I am very thankful for the wonderful experience I had - as beautiful as the Haliburton Highlands are from lake level, they are also spectacular from a few thousand feet!

In 2004, after stumbling over visitors luggage, diaper bags, and coolers in the old family cottage, seeing the real estate prices rising and still having a hunger to one day be here all the time, Carrie and I decided to look for our own property that we could use year round before we couldn't afford one. After a short time, we found a house with a bunkie on the north end, originally thinking we would still mostly stay in the family cottage and use the house for guest overflow and periodic rentals. As it turned out, although the family cottage was still very special, having a place to totally make our own took a hold of us and it became where we always stayed. (One side note of living at the north end is people there mistakenly think the small northern island is the 1st island and the large southern island is the 3rd, when the truth is just the opposite!! We do agree on which is the 2nd island though!) We started driving up



regularly throughout the winter, even if just for a long weekend. Once internet service was available, I could even work from the lake on occasion. As my kids become young adults, having two properties became that much more valuable. In 2012, we got the bug to find our “perfect spot” that did not have a steep driveway requiring us to haul luggage and supplies up and down on a sled in the winter. After a couple failed offers, we ended up with a level property with a double lot on West Bay that actually was best suited to us, and sold our existing property to a neighbor. We fully expect this property to be our final place on the lake we love.

In 2016, I made the decision to retire and move up here full time. It was a lot of work getting proof of my Canadian Citizenship by my parent’s birth, getting Carrie’s Permanent Residency (about 2 inches of application documents!!) and settling matters in the States. But honestly, it was one of the easiest decisions I ever made. Even though I have lived in a dozen places over my lifetime, I have been on Haliburton Lake from the start and this has always been home to me and where my

heart is. We badly miss our kids and grandkids in the States, but they come up as often as they can. Plus, virtually all my other relatives are in southern Ontario so we have plenty of family around.

Over the years, Carrie became involved with FIRA, initiating the Zumba DVD exercise group and participating in other fitness classes offered there. With some gentle prodding from former FIRA board members, she became Secretary a few years back and I became Treasurer this past year. Carrie also helps out the HLCA board and Fort Irwin businesses with Facebook posts. Having achieved a dream I had as a teenager of living at the lake, we are happy to give a little back to the community that has given so much to enrich our lives. Being here all the time, we remind ourselves to not ever take it for granted. Besides the summer/fall fun, I am grateful to play hockey a couple times a week, ski at Sir Sam’s, snowmobile and enjoy the winter wonderland here. Mostly, we still amaze ourselves with the beauty around us each day, the wonderful friends we have and are thankful we live in one of the best places anyone could ever hope to live.



My sister Trishie and brother Larry in front of our Thompson rowboat in 1959



The Emporium general store at Fort Irwin (currently Remax office with apartment over it), probably around 1975, listed for sale at the time.

## Lake History - Millard Family

By Joan Millard

I am sure many long time cottagers on the lake can relate to the memories of my youth: My parents, Al and Helen Millard, purchased our cottage on Dart Drive in 1961. They had been renting cottages for a few weeks each year in the Peterborough, Bancroft area but decided they should try for ownership instead. They began their search in the area they were familiar with, but the realtors could not find them anything in their price range. They were gently told, "For what you can afford to spend, you need to move further north," So further north they went! Mom described the rough road and the remoteness of the cottage they found – "there were no roads north of the lake – we were about as far north as we could get" However, it fit the bill - the price was right, big enough for 4 kids and Dad saw a fixer upper that he could put his own mark on.

The offer to purchase was accepted in the fall but it did not close until the May long weekend. My parents told us about this great log sided three-bedroom cottage right on the water with a great beach.. We were so excited! When we arrived the seller was still there clearing out his possessions so we rushed to the front to see the beach. NO BEACH!! No one had told us about the fluctuation in the water level. Inside we found a sparsely furnished cottage and the owner apologizing because the propane heater was not working. There was snow on the ground! We didn't have any other source of heat. I can recall sitting beside the open oven door that evening. Thanks goodness the cottage came with three large down filled Woods sleeping bags. I'm sure my parents were a bit upset but all I can recall is the excitement of having our own cottage complete with a flat bottomed row boat!.

The cottage had no phone, no TV, many unfin-

ished walls, open ceilings, and curtains on the bedroom openings. However, my father was a talented handyman and happily spent years renovating, and added a boat-house/shop. My brother Doug became an electrician and rewired the cottage and did extensive renovations as well. Today it is a very different cottage but still a seasonal residence that I love.

Dart Drive is off Curry Drive and leads to an enclave of cottages opposite the North Island. Over the almost 60 years, I have enjoyed life on Haliburton Lake and the company of great neighbours. Most are long term residents - many like me, have purchased or inherited the family cottage. Nowak, Martin, Coates, Hague (McIntosh) all spent their childhoods on the lake. My immediate neighbours have been here for over 40 years. Life on Haliburton Lake obviously appeals.



A sketch of our cottage done by artist friend Lesley



Cottage as it was in 1961 when my parents bought it.



Me and my Dad Al Millard  
"please bring me a beer",  
mid 1960's



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# Lake History - Pickthall Family

By Dianne Kelly

In 1960 my mother and my father (Roy and Joy Pickthall) bought a cottage on Haliburton Lake. My sister Margaret and I were so excited. We loved the lake and within days had started to make new friends. We had been to the lake many times staying with Bruce and Ruth Wilkes and their daughters Sue and Debbie (a silver medalist in pair skating at the 1964 Olympics). My parents bought the cottage from Bill Emmerson for the grand sum of \$4,000. There was just the shell of the building and we all spent many a year finishing the inside. As well as fixing the eroding bank to the lake. For this we would row out into the lake and collect long logs that had floated away from the mill at Price Yards.

When Mom and Dad brought Grandma and Grandpa (Roy and Nellie Taylor) for their first visit, Grandpa walked to the front to look at the lake and exclaimed "Why this is Crooked Lake and I used to work at the logging camp up at that end of the lake."

Mom said, "There are thousands of look alike lakes around here and ours is Haliburton Lake, you are probably a bit mixed up."

A few days later we were shopping in the town of Haliburton. As we passed an elderly gentleman, he shouted "Shorty Taylor! What are you doing back up here?"

Grandpa replied, "My daughter has a cottage on Crooked Lake."

The gentleman laughed; "Oh they renamed it Haliburton Lake a few years back."

You can imagine how surprised Mom was.

When Roy was 18 years old, he went to work for the Mickle and Dumont logging company. He was the cook and bookkeeper for the summer camp on Haliburton Lake in 1910. It was located at the

north end of the lake on what became known as Price Yards. As bookkeeper he kept records of the number and kinds of trees that were cut, the men's work hours and of course the food supplies.

He also worked in the winter camp further down Haliburton lake by Fort Irwin where he took a more active part in the cutting of the trees as well.

On one occasion in winter, he broke his leg in several places. He had to be carried out of the bush, taken by horse and sleigh to the railway station in Haliburton and then by train to Lindsay. This whole trip took 3 days. It takes us an hour and a quarter to get to Lindsay today.

Grandpa loved being at the lake. He showed us how to use the big cross saw and the swede saw. He taught us how to identify the kinds of trees and the plants that grew around the cottage. He loved to tell us stories around the campfire of his colourful logging life.

Grandpa's favourite days were exploring the countryside with me once I could drive. (He never did learn to drive.) Many a time we would discover some kind of logging operation or sawmill and he would be in seventh heaven talking to the men about the times of days gone by.

It seems kind of fitting that Brian and I have retired to the cottage on Haliburton Lake. I have the 2 attached pictures of him hanging on the wall in the living room. In the summer camp he is the one in the white apron and fedora sitting on a stump. In the winter camp he is in the front with a fellow on his back.





Family pictures on the lake



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# A Place to Heal Woodlands Wildlife Sanctuary Quality

By Monika Melichar

Over the past 10 years, Woodlands Wildlife Sanctuary has saved the lives of 1000's of wild animals. From tiny, newly hatched birds, orphaned squirrels and skunks, to mangy foxes, injured turtles and porcupines, the volunteers at Woodlands Wildlife Sanctuary work tirelessly to ensure that each and every animal gets the best possible care.

This volunteer-based *Labour of Love* charity helps to rescue, then rehabilitates and finally releases orphaned, sick and injured wild animals back into their natural environment, where they can be wild and free again.

Last year, over 650 wild animals were treated at the sanctuary, and that number grows each year as more people discover this healing oasis in Minden Hills. Animals come from all over southern Ontario. Most are rescued in the Highlands but many come from as far away as Sudbury, Bancroft, Peterborough and Barrie.

Located on 45 acres in the Blairhampton Triangle, the sanctuary is home to Monika Melichar and her husband Whitebear. They opened their doors and their hearts to care for those without a voice, or a wallet. "We were so excited to find our own little piece of paradise here in the Highlands. When we moved up here in 2008, we never thought we'd be operating a wildlife rescue centre. I was a wildlife rehabber in Keswick, but on a much smaller scale. I had my own business to run, children to raise, many pets to tend to and life for us was hectic enough. We came here to retire, to relax and enjoy a simpler lifestyle, but it didn't take long for people to find us, reigniting my passion to help wildlife in need, and now we are busier than ever!"

Monika holds authorization from the MNR&F and the federal government to keep native wildlife in captivity for up to one year. This is usually more

than enough time to get them back on their feet again. Without proper training and government approval, it is against the law for the public to shelter a wild animal for more than 24 hours. It can also generate a hefty fine. This is why wildlife rehab centres are far and few and we are fortunate to have one in our area.

With spring just around the corner, the sanctuary is anticipating another busy rehab season and is always seeking the help of new volunteers. If you are interested in offering a helping hand, do reach out. They need volunteers to help care for the wildlife; to rescue and transport animals; to help with construction, fundraising and so much more.

"Spring is our busiest time of the year as there are so many orphaned animals in need of care. We find ourselves working long hours just to keep up with their demanding schedule. There never seems to be enough hours in the day. Keeping them well fed, clean, and healthy and happy is a full time job for one litter of babies...now multiply that by 20 or more", says Monika.



Barred Owl hit by a car



“We really need more volunteer drivers to transport the wild ones to us,” says Monika. “When it comes to an animal that was hit on the road or is in distress, it’s so important to get them into care as soon as possible. Unfortunately, many times the people that find an injured or orphaned animal cannot drive them to us, for whatever reason, so I shoot out a bulk email to everyone on our list and hope someone responds in a timely manner. Birds for instance will starve if they do not receive nourishment within 24-36 hrs. If they are nestling birds, they need to be fed every ½ hour to survive.”

The sanctuary does not receive funding from the government or any of its agencies and relies mostly on the kind donations from compassionate people and local business to make ends meet.

“We do have a few wonderful private donors, and some of our local business, like the Eagle Lake Country Market, donate fruits and veggies to us, but our greatest expense is the medical care needed for many of the more critical patients we re-

ceive. Surgeries, antibiotics, pain medications and other medical necessities are all quite costly, and although we are grateful to the Haliburton Vet Clinic in helping us keep the cost down, they do add up” says Monika. “We also go through nitrile gloves, paper towels, facial tissues, and bleach very quickly, especially during baby season”.

“We believe that **all life has importance**, and every animal deserves a second chance at a wild life,” says Monika. “Every year, more and more species are making their way up the **Species at Risk** list, especially our insect-eaters, and so we strive to give all our patients the best possible chance of survival, in hopes of making a difference now and for generations to come.”



Porcupine—Spike, admitted with deep infected wounds, severe dehydration and starvation



Margaret Cox changes bandages on Snapping Turtle



Porcupine-Spike being released back home

Here are a few pointers on what to do if you find a sick, orphaned or injured animal

Rescue an animal only if...

**The parents have been killed**

**The animal appears cold, weak or injured**

**It is in obvious danger**

Place the animal/bird inside a strong, well ventilated container suitable for its size & strength  
(cardboard box, recycling bin, pet carrier)

Provide bedding material such as shredded newspaper, fleece, or a tight-weaved blanket.

Place a hot water bottle wrapped in a towel inside the container. Cover the container securely & keep it in a warm, quiet area.

Do not “pet” them or attempt to feed them as this can cause additional stress. Always move slowly and talk in a low, calming voice.

Call WWS as soon as possible!

Use care and lots of common sense! Sick and injured animals can be unpredictable and may appear very “tame”. Always wear gloves and err on the side of caution!

If the animal is dehydrated (the skin "tents" when pinched; the eyes are sunken; the gums are pale), never give food but do **provide some form of re-hydration**. A salt/sugar solution, or unflavoured "Pedialyte" (available at drug stores) can be given in slow, small amounts. If the animal can lap from a dish...great! If not, then use a syringe or eye dropper and drip into the corner of their mouths, making sure they swallow it, not inhaling it.

#### Homemade Re-hydration Fluid

1/2 tsp salt

2 Tbsp. sugar

1 cup of warm water

The sanctuary is not open to public visitations, as this can cause undue stress to the animals in care. You can follow them on Facebook or watch their “Behind the Scenes” videos on YouTube.

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# Places for People

By Fay Martin

If there were homelessness in Haliburton County, where would you see it? Not pan-handling on the street. Not sleeping on a subway grate. In fact, you probably wouldn't recognize it when you do see it.

That's because, as in most rural communities, homelessness here is hidden. If you present to the authorities as homeless, you may be offered a few nights in a motel, and then you may be offered transportation to a shelter in Lindsay or Peterborough. The disruption to life is so dire that you are likely to find alternatives as long as you can. That may mean couch-surfing, bunking in with other households in over-crowded conditions, living in a hunt shack or tent, 'borrowing' an unused building, or living in your vehicle.

At its most genial, rural homelessness means putting up with the best housing you can find – paying more rent than you can afford, hauling water because the well water is not potable, ignoring the malfunctioning septic, disregarding mold and mice, fighting with hydro to extend payment deadlines, living without heat.

It's no way to live. For sure it's no way to bring up a family. The absence of secure, appropriate housing sucks the life blood out of individuals, families, communities.

In 2007, after two years of community consultation, Places for People was incorporated to address this need. It is a registered charity that creates and manages affordable rental housing in Haliburton County.

In the 13 years of its existence, Places for People has acquired five properties comprising eight rental units, two in each of the four municipalities. All but the last of these units are three- and four-bedroom family housing; the last apartment marks

the beginning of a pivot to providing housing for one- and two-person households.

All but one unit has a rent supplement attached. This guarantees that Places for People will receive the full amount of rent even if the tenant's ability to pay is undermined by illness or lost employment – very important in our seasonal economy. The way the supplement works is the municipality calculates the tenant's portion of the rent at 30% of their income (excluding Child Benefit) or the housing portion of social assistance. The difference is remitted to Places for People. In exchange for this reliable support, Places for People caps its rent at 80% of the Average Market Rent which is determined annually by CMHC. Our family units rent for between \$950 and \$1027 per month, depending on when they came on stream. The recently-added one-bedroom rents for \$692.00.

Even at full price, these are as affordable as any alternative in the area, particularly as they include utilities, which is often the money pit that renders a reasonable rent unaffordable. Our units are well-maintained; Places for People prides itself on being a responsive and responsible landlord. We have never had a tenant mistreat a property – wear hard or neglect a bit, perhaps, but never mistreat.







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When Places for People was being designed, there had been no new affordable housing built in the County since the early 1980s when governments got out of the business of housing. The founders determined that they would create housing without government input. Aside from rent supplements, which are considered a benefit to tenants rather than landlords, that is what we have done.

How have we managed that? Simply put, by harnessing the power of community: community members are our investors, our donors, and our volunteers, as well as our tenants. Until very recently, Places for People was a completely volunteer run organization. Our administrative overhead, with a part time Administrative Assistant joining the team in December 2018 to keep us on track and communicating clearly in a timely manner, is still less than 5% of our budget, a claim few charities can make.

Our business model to date has been to buy an existing property, renovate it using community volunteers to the extent possible, and rent it affordably to tenants who share our vision of using secure housing as a foundation for setting and meeting life goals. To that end, we make ourselves available, on request, to help our tenants address impediments to progress, by hooking them up with existing resources or leveraging our collective social capital to fill the gaps. Since February 2010, when our first two tenant families took occupancy, we have served 30 adults and 53 children. Five of the eight families who have moved on have graduated to home ownership. There are many other positive stories – which unfortunately are not ours to tell – and one or two situations that have tested our resolve.

About 20% of our operating budget each year comes from fund-raising. Our star event is the Highland Yard, a 10K 5K 2K race that takes place in Minden on Sunday of the August long weekend. This event, in various iterations, has taken place for 50 years, but we ‘adopted’ it in 2012 and have

gradually made it more family friendly (recruiting new runners) and focused on the cause of creating housing – “Highland Yard: a Home Run” is the tag line. Highland Yard depends on a year-round, hard working committee of volunteers, augmented by about 50 volunteers on the day of the event, but it satisfies heart and sole / soul on many levels.



Last year we also initiated a Sleeping in Cars event, where participants slept overnight in their car at the end of February. We combined it with a vigorous information campaign during what is often a slow time for local media. Because homelessness is hidden in the County, and winter is a time when people are open to understanding the seriousness of the problem, we are making this an annual event. This year's event was scheduled for March 27th, but was canceled because of Covid-19. It will continue to be a fundraiser for us in years to come.





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Places for People is currently going through a fairly major re-orientation, designed to progress more quickly toward meeting the local need for affordable housing (County Council recently set the goal of 750 new units over the next ten years), and to focus on the size of unit most desperately needed. One- and two-person households comprise 75% of the population, but only 6% of the housing stock is one bedroom, 23% two bedroom. The need is very clear.

Places for People's new focus is to develop multi-unit new-build properties with one and two-bedroom units, with a combination of subsidized and market rents to support the creation of mixed communities. These developments will take advantage of any government funding that is consistent with our plan, but will depend in large part on the continuing investment of the community in creating the housing the community needs.

Places for People is built on community investment. Haliburton County Development Corporation holds our first mortgage, but all other mortgages are held by local individuals. We will build on this foundation by offering Community Bonds: that's where a group of investors can pool their resources to finance developments of the size required to meet the need. We are working with Tapestry Community Capital, a Toronto-based nonprofit, to provide the legal and financial expertise we need. We have a conditional offer on a property which, if it proves appropriate for development, will become grist for our first Community Bond offer. We're very excited to start writing on this brand new page.

Meantime, in order to honour our mandate to create housing throughout the County, and recognizing that big builds take a long time to complete, we continue to be open to simultaneously building or renovating properties of five or less units in other than Minden (which is the only settlement in the County to have both municipal sewer and water.) We are trying to balance the economies of scale

with the expensive water and waste-water regulations that kick in with developments of more than five units. We continue to focus on building in existing settlement areas, where life is possible if not convenient in the absence of private transportation. In a rural area, vehicles are a necessity that most low-income households cannot afford.

We invite you to be in touch to explore how you can be part of this organization as it makes its debut with a bigger bolder approach to helping to meet the housing needs of this community. Visit [www.placesforpeople.ca](http://www.placesforpeople.ca) or email us directly at [info@placesforpeople.ca](mailto:info@placesforpeople.ca).







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Hopefully business will continue. We will keep you posted on the HLCA Updates. Everyone be safe. If there is anything we can do to help you during these times we would be more than willing providing we can do so within government guidelines.

Thanks Vince Hammond

# Camp Medeba

By Steve Archibald, Exec Director

## Any Idea what that “Medeba” place is all about?

You may have asked this very same question as you have driven under Medeba’s pedestrian bridge on Kennisis Lake Road. It is my pleasure to provide a view into Medeba beyond what you can get from just driving by.

## We founded Medeba for young people!

Medeba was founded in 1952 by Stu and Jackie Wilson in Haliburton, Ontario, Canada because they had a deep desire to challenge young people to grow in all areas of life – physically, mentally, socially and spiritually. Stu and Jackie’s heart for young people and their Christian faith started Medeba on a journey that continues to this day nearly 70 years later!

## From Humble Beginnings

Those first years saw a few dozen children come to the site in West Guilford. Now, nearly 70 years later, Medeba hosts over 5,000 young people every year, through Summer Camp, Outdoor Education and Group Retreats.

In addition, over the last 25+ years, Medeba has trained 250+ young adults in our 10-month college level leadership training program called Proságo. Students have come from a dozen different countries around the world. After graduation they have gone on to serve young people in their communities, multiplying Medeba's impact on young people here and around the world.

## Medeba’s Mission

“To use adventure and community to challenge young people to continually say yes to God.”

## Quick facts about Medeba:

- Medeba was established in 1952
- We are a year-round organization that sees over 5000 unique visitors each year.
- 1100 summer campers
- 4000 students participate in Outdoor Education and Retreats
- Employs 14 fulltime year-round staff, 20 contract staff through the school year and 75 volunteers (because they are being paid a stipend we can’t actually call them staff) in the summer.
- Christian faith based organization
- Medeba runs a college level 10 month leadership development program called Proságo
- Medeba has 192 acres
- Our main programs are summer camp, outdoor education, youth retreats and leadership training.
- We have 200 year round beds
- Have extensive adventure activities and intentional community development
- Not for profit, charity
- All buildings and activity structures funded by donations

## Why Medeba?

There is a negative side of our culture that is robbing young people of the opportunity to realize their full potential. We understand that it can feel overwhelming and helpless, even to the point of hopelessness.

Under the care of trained leaders who want to see them thrive, young people need a supportive community and safe environment where they can experience adventure in the outdoors, have opportunities to challenge themselves and try new things.





Medeba intentionally uses adventure and community to provide catalytic experiences that challenge young people to thrive in all areas of life.

Catalytic experiences at camp stimulate personal growth in young people so they can thrive and have hope for the future.

### **How do we use “Adventure”**

Learning should be fun, and adventure is an ideal tool to make learning enjoyable! Adventure takes place when exciting, new experiences challenge you to push your personal limits. At Medeba, adventure learning occurs in small groups as trained leaders help guests learn from their experiences and apply the lessons to real life.

Challenges like white-water kayaking, ice climbing, and high ropes elements are custom-designed to teach life skills such as co-operation, communication, trust, and problem solving. At Medeba we encourage personal growth in all areas of life—physical, intellectual, social and spiritual.

We welcome and accept guests from all backgrounds without discrimination, and as Christians, we believe that having a relationship with God is the ultimate adventure. Medeba is a safe place to ask questions and explore faith, and care is taken to ensure young people are treated gently and appropriately when discussing spiritual matters.

### **How do we use “community”**

We are intentional about the use of community to foster friendship and allow individuals to safely explore and learn in a supportive environment of encouragement and acceptance. When arriving at Medeba, each guest will join a small community within the larger group for accommodation and then be guided by trained leaders throughout their stay.

Because we have designed our program and facilities to promote community, we desire each guest to disengage from their current communities, in order to fully engage in the temporary community they

join at Medeba.

## **Current development**

### **Journey On**

Medeba is currently undertaking capital development and a fundraising campaign to build two new buildings. The campaign is called “Journey On” and the fundraising goal is 1.3 million. At the time of writing this article about half of these funds have been raised.

The first building, called River House, is an accommodation building with 9 suites and a lounge space. This is a two storey 5000 square foot building. This building will be the main accommodations for teachers and youth leaders when we conduct outdoor education programs and youth retreats. This building was started the spring of 2019 and will be finished for the spring of 2020.

The second building is going to be called Trailhead Eatery and will consist of constructing a new commercial kitchen, an extension to our existing dining hall and a large lounge. This project will also be 5000 square feet and will replace our aging kitchen and dishroom housed in a building over 125 years old. It is our hope to begin construction the spring of 2021 and have it completed January 2022.

### **Treetops**

We are currently researching and planning to create a wilderness summer camp facility and program on our property yet separate from our main summer camp. This camp would be for 24-32 campers and would provide a more wilderness experience with rustic cabins in the trees, meals prepared over a fire and in a brick oven and have unstructured program guided and facilitated by our staff. This new initiative is being developed and could be up and running for the summer of 2022.



**Want to know more?**

Visit Medeba's website. We can be found on the web at [www.medebea.com](http://www.medebea.com) where you can learn more about Medeba, it's programs, current events and projects.

Join us for our open house. This summer it is July 11<sup>th</sup> 2020, take a tour try some adventure activities and enjoy lunch all complimentary.

Drop by for a tour. Give us a call ahead of time 705-754-2444 and come by for a tour, we love showing people around our facility.



Stu and Jackie Wilson are the founders of Medeba. They lived and worked in the West Guilford from the 40's to the 80's.



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# Keeping the Family in the Family Cottage

By Peter Lillico, Lillico, Bazuk, Galloway, Halka

**Editors Note–** This article was made available to us from our association with Federation of Ontario Cottagers ‘ Association (FOCA)

Dick Harrison’s fondest childhood memories centre on the family cottage. His dad taught him to canoe and fish. His mom watched him swim and played cards with him on rainy days. He was lulled to sleep by the call of the loon and the lap of the waves. His first romance was with a girl down the lake. He loves the cottage and the special summers there.

Harrison inherited the cottage when his parents died. He hoped his three children would also

enjoy the benefits of cottage life and to his delight, they took to it like ducks to water. Now a grandfather, Harrison is determined to keep the cottage in the family for the next generation. But he fears this may leave his children and grandchildren a legacy of problems. Aware of succession problems including tax costs on death, children squabbling over operating costs, disputes over use and the threat of forced sale, he asked me for advice.

I gave Harrison the good news: Selling is the last alternative, not the only one. I discussed with him the three principal challenges in planning for family cottage succession, then outlined a six-step plan to help it happen successfully:

## 1 Paying the Capital Gains Tax

The first challenge in changing the ownership of a cottage is the capital gains tax. This must be paid when the cottage is sold or transferred, during the parents’ lifetime or after their death. As the impact of this tax can cost tens or hundreds of thousands of dollars, many families are forced to sell the cottage as a result.

## 2 Keeping the Cottage Going

The second challenge is working out how the children will agree to use and operate the cottage. Among the questions to be answered are:

Can any child use the cottage any time, or will there be periods of exclusive use?

Who will open and close the cottage?

Who makes sure the bills are paid?

Who decides if improvements or additions are to be made?

When a child dies, does his or her share of the cottage pass to the spouse wife or to the children, or does ownership continue with the surviving siblings only.

Without good answers to these questions, many cottages become a source of strife and a bone of contention, not a family treasure.

## 3 Managing Expenses

The third challenge involves the children’s financial status. Usually siblings have different financial resources and abilities. Expenses are inevitable, whether it’s replacing the septic system, paying the municipal taxes or repairing the roof. If some of the kids can’t afford to contribute their fair share, then friction and stress are also inevitable.

## Six Planning Steps

The advice that follows gives you ideas on how each of these challenges can be dealt with. This information will help you make informed decisions, but once you’ve got a plan, it’s crucial to have it checked out by a professional who can make sure you haven’t overlooked any important considerations, financial and otherwise.



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## 1. Estimate the Capital Gains Tax

Before alternatives can be considered, the capital gains tax issue must be addressed, whether the cottage is gifted to the kids or sold to others at fair market value, either while the parents are alive or after their deaths. Talk to your chartered accountant.

## 2. Reduce the Tax Bite

Your goal is to pass the cottage over to the children without bankrupting yourself or your estate. There are legitimate ways to reduce the tax bite. Should you wish to transfer the cottage while you are alive, one valuable technique is to transfer it in stages, rather than all at once. If you transfer 20 per cent each year for five years, the capital gains taxes in each year will be much less.

If you're considering a transfer during your lifetime, check the effect on your Old Age Security. The transfer of a cottage, even as a gift, results in your income tax return showing half the capital gains tax portion as income. If your income exceeds a threshold limit, the government starts clawing back the OAS.

This clawback of your monthly OAS can be avoided or minimized. If for example you transferred half the cottage this year and the other half in January of next year, the total income level could be below the threshold that triggers the clawback. Without careful planning, you may lose as much in OAS clawback as you pay in capital gains tax!

If you leave the cottage in your will, then the capital gains tax is deferred until you die. However, the capital gains tax will be greater at that time, because the fair market value of the cottage will have increased during your lifetime.

Whether you transfer the property during your lifetime or in your will, an excellent technique to reduce the capital gains tax is to use the principal

residence exemption. Increases in value on a principal residence are exempt from capital gains. Usually we think of our house as our principal residence, not the cottage. Legally however you can designate either the city home or the lake cottage for the purposes of the exemption. Remember, you can only designate one property as a principal residence for each specified period to make maximum use of this valuable exemption. If you sell your city home and use the principal residence exemption on that sale to avoid capital gains tax, then moving to the cottage year round does not make the capital gain liability on the cottage magically disappear. The longer you use the cottage as your principal residence however, the more beneficial the capital gains tax treatment becomes.

## 3. Fund the Capital Gains Tax Liability

If you decide not to pass the cottage on to the kids during your lifetime, then it is important to identify funds to pay the tax so the cottage won't have to be sold. An obvious source is the sale of your city home. As a principal residence (unless you have designated the cottage as such), it is exempt from capital gains tax. Therefore all of the net proceeds from the sale of the house are available to pay the tax on the cottage. Other sources of funds include savings and investments. If these are not sufficient, then get creative. Even elderly parents in reasonable health can qualify for more life insurance coverage. If the premiums are too high for the parents to comfortably manage, then consider asking the children to share the cost. Splitting the premium among several people may make this an affordable alternative.

Perhaps you'd like to pass the cottage to your children during your lifetime but can't afford the tax, even if the transfer is spread over five years to minimize the annual impact. Consider asking the kids to share the annual tax consequences. If each year, the parents transfer 20 per cent of the cottage to their four children, and each transfer



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triggers \$40,000 of gain, then each child would have to pay no more than \$2,400 annually. This may be a small price to pay to know that they will eventually acquire the cottage and not have to deal with a much larger tax amount in a single year.

Another possibility, although not always practical or desirable, is to use the cottage value itself to fund the tax cost. If you have a large parcel of land, you may be able to sever a lot and sell it. And if there isn't enough cash after the death of the parents, the kids could put a mortgage on the cottage and pay that off over 5 or 10 years.

#### **4. Select Your Preferred Plan**

Now that you know what the capital gains implications are and have some ideas on how this can be funded, you're ready to formulate a plan to transfer ownership of the cottage. There are a variety of options, including:

##### **Gifting the cottage to the children now.**

Gifting is simply transferring an interest in the cottage without requiring payment. It uses the same deed form, but no value of consideration is specified because no money is involved. You cannot save on taxes by gifting. For tax purposes, the property is deemed to pass at fair market value. You must report the gift transfer on your next income tax return as a taxable disposition using the fair market value (FMV), even though you actually received no money. This is one of the impediments to cottage succession—even though the parent may choose to give the cottage away, the tax costs are the same as a real sale, and the parent does not have sale proceeds to pay the tax.

##### **Selling the cottage to the children at market value or less now.**

Even if you sell the cottage to your children for less than market value, you still must report the sale at FMV for tax purposes. Be warned however, if you "sell" at a discounted value you still pay

tax as though it was sold for full price, and the risk of double taxation will occur without clever planning by your lawyer or accountant.

##### **Retaining a life interest for parents,**

Whether gifted or sold if a parent transfers the property he or she may be wise to retain a "life interest" in the cottage by specifying this on the deed of transfer. If the children are buying the cottage, then they must either agree to the life interest or the sale will not take place.

##### **Leaving the cottage to the children in your will.**

This is still the most common way in which ownership of the cottage passes to the children, whether as an informed choice or simply not implementing other options during the parents' lifetimes.

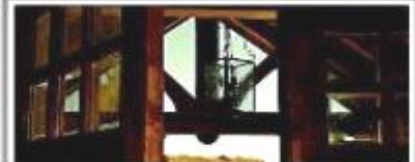
##### **Use of a Cottage Trust**

It is becoming increasingly popular, whether the cottage passes to the children during the parents' lifetimes or following their deaths, for the ownership to transfer into a Cottage Trust under the control of the children. For up to 21 years after the transfer, the Cottage Trust ensures that the cottage will be exempt from claims by creditors of a child, and even against matrimonial home claims made by a divorcing in-law. As well the Cottage Trust provides for "generation skipping" of capital gains tax should the children choose to transfer ownership after 21 years to their children rather than themselves. When the Cottage Trust terminates after 21 years, whether ownership goes to the children or the grandchildren, there is no capital gains tax payable at that time even though the cottage value may have increased several times over that period.

Each of these options (there are more) will have advantages and disadvantages as to amount and timing of tax liability, loss or retention of control, exposure to claims by divorcing in-laws and other



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consequences. At this stage, it is almost certainly best to involve professional advisors such as a lawyer and/or accountant to properly weigh the benefits, accurately predict the costs, and avoid unpleasant surprises.

### 5. Cottage Sharing Agreements Avoid Adversity

Once you have decided on a plan, your task is not over. Cottages that survive the shoals of succession to safely reach the next generation now must run the dangerous rapids of family dynamics. These can be even more complicated than tax rules, and are certainly less predictable!

While parents are alive, they may make most of the cottage decisions. From habit and respect, children generally follow their parents' lead. What happens after the parents are no longer involved? Maybe your children always agree, but most families will run into serious challenges among themselves sooner or later. Some of the issues will be mundane, others will be major. All these considerations have the potential to create friction:

- Can a child in need of money force the others to buy his or her share?
- Can a child sell the share to a third party without the consent of the other siblings?
- Can a child apply to a Judge for a court ordered sale?
- What happens if a child/owner dies? Does the share go to the surviving spouse, who may later remarry?
- Who will open and close the cottage?
- Should the ongoing costs of the cottage be shared in proportion to usage by kids, or split evenly?
- Who decides if improvements or additions will proceed?
- How are differences of opinion or disputes to be resolved in a fair and non-contentious man-

ner?

- Who is responsible for making sure the utility bills, municipal taxes and insurance premiums are paid on time?
- Can all children use the cottage all the time, or will there be periods of exclusive usage for each child? Who decides those periods?
- Can children bring friends as guests to enjoy the cottage, or is it restricted to family members only?
- Can a child rent the cottage during his or her turn, if he or she cannot use the cottage personally?

These are serious issues, and many family cottages only survive a few years before the accumulated stress turns the cottage into such a bone of contention that it is listed for sale.

The solution is a written Cottage Sharing Agreement. You can create this as a family with the assistance and guidance of a lawyer with expertise in this area. As a written contract the agreement will be legally enforceable. The details should be worked out and agreed upon by the family before the children take over. The parents can serve a leading role in encouraging the creation of this cottage saving device, and in facilitating compromises. Some matters may be dealt with by a simple majority. This would work well for decisions such as redecoration or usage. Others may require unanimous approval, such as additions to the cottage or a sale to nonfamily members.

With an agreement, most issues can be resolved before they become problems. Although every child may not be happy with the each outcome, he or she will accept the result because all agreed beforehand on the method of resolution.

A Cottage Sharing Agreement is the best insurance policy against loss of family harmony and the



cottage itself. If it's left for the kids to work out after the parents have died, it may never be accomplished.

## 6. Level the Financial Playing Field

In every family, there will be differences in incomes and wealth among the children. Some kids will be struggling with mortgages and grandchildren's educational costs, some will have a nice nest egg already set aside.

What happens if one of the cottage co-owners cannot come up with his or her share of the taxes, the insurance, or the cost of replacing the septic system? Do the septic repairs wait a few months or years until all can contribute equally? Do the more affluent carry the burden for the less fortunate? Any of the above can create serious stress on shared cottage ownership and family harmony.

There is an excellent solution. Parents can set money aside in their wills for a Cottage Operations Trust. This money is invested and administered by the cottage owning children, and is reserved for cottage uses only. The investment income can be used to contribute towards the annual carrying costs of taxes, insurance and electricity. This contribution reduces the amount that each child has to dig out of his or her pocket each year.

When a major problem arises, like replacing that pesky septic system, the Cottage Operations Trust again comes to the rescue. If one or more of the

children cannot come up with an equal share of the cost, then the repair is paid out of the capital of the trust. True, this leaves less money next year to produce income, so each kid will have to dig a little deeper to come up with the portion of the carrying costs. However, conjuring the thousands of dollars required for the septic system may be impossible, while finding a few hundred for annual costs may be merely inconvenient.

## Safe and Sound!

You can develop the cottage succession plan that best suits your family situation, work with your children on a Cottage Sharing Agreement that anticipates, avoids or resolves inevitable issues.

Then you can sit back, like Dick Harrison on his deck chair, and admire the splendid scenery, secure in the knowledge your family will enjoy the same lovely view for generations to come!

*Before planning the succession of your cottage, be sure to get professional advice from your lawyer and chartered accountant. This article may help you plan for family cottage succession. It is not intended to be a comprehensive discussion of all of the tax and legal issues and may not be appropriate for your specific circumstances. It is not a substitute for professional advice.*

*Peter Lillico is a lawyer who specializes in Cottage Succession and estate planning. For more information please visit his website [www.lbghlaw.com](http://www.lbghlaw.com)*



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HLCA thanks Parker Pad & Printing for their support and printing of the 2020 HLCA magazine and membership letter

# Haliburton Lake Water Quality

By Lindsay Bevan

In October of 2019, the Haliburton Lake Cottagers Association (HLCA) participated in a Community Benthos Biomonitoring project. The project was led by the U-Links Centre for Community-Based Research and funded by the Ontario Trillium Foundation. This project involved undertaking benthic sampling at two sites on Haliburton Lake to understand the status of the water quality, the results and interpretation of which are summarized in this article.

Benthic macro-invertebrates, commonly referred to as “benthics” or “benthos”, are aquatic, spineless organisms that live on the bottom of water bodies. This broad grouping of organisms includes insects (e.g., mayflies, caddisflies, stoneflies, true flies, beetles and butterflies), snails, freshwater clams and arthropods (e.g., crayfish, “pill-bugs”). Benthics have been used as biological indicators for common aquatic pollutants as they spend part or their entire lives in the water. Due to this long-term contact with the water around them these organisms are exposed to compounds that are dissolved in the water. Certain groups of benthics are

more sensitive to stressors such as organic pollution (including excess phosphorus and nitrogen). The presence, absence or comparative number of each grouping in a body of water is a measure of the water quality. The use of benthics as an indicator of water quality has been used throughout Ontario since the early 2000s.

The benthic sampling on Haliburton Lake was conducted by Environmental Technologist students from Fleming College’s School of Environmental and Natural Resource Sciences. The students were in the process of obtaining their Ontario Benthos Biomonitoring Network (OBBN) certification and were supervised throughout the sampling and analysis processes by an OBBN certified expert from U-Links and a member of the HLCA. The students used a sampling protocol developed in partnership with faculty at Fleming College and the Ontario Ministry of Environment, Conservation and Parks.<sup>1</sup>

The results from their work provide our association with important baseline information on the current water quality for future comparisons.

## Results <sup>2</sup>

	Site 1	Site 2
<b>Water chemistry</b>		
Water temperature (°C)	12.6	13.2
Dissolved oxygen (mg/L)	10.13	10.55
Conductivity (µS/cm)	40.2	37.5
pH	7.23	7.18
<b>Benthic analysis</b>		
Number of benthos found	98 – 99	88
Dominant substrate	Gravel	Sand
Sub-dominant substrate	Sand	Cobble
Water quality (modified Hilsenhoff Biotic Index value)*	Fair – <u>fairly poor</u> (5.68 – 6.18)	Fairly poor (6.05)

\* This value represents the level of organic pollution based on the presence of certain groupings of benthos.<sup>3</sup> The value range is: 0.00 – 3.50 (excellent), 3.51 – 4.50 (very good), 4.51 – 5.50 (good), 5.51 – 6.50 (fair), 6.51 – 7.50 (fairly poor), 7.51 – 8.50 (poor), 8.51 – 10.00 (very poor).<sup>3</sup>





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## Interpretation of the results <sup>2</sup>

The water chemistry values collected during sampling are fairly standard for a near-shore ecosystem during the fall. Water temperature at both sites was just above 10 degrees Celsius, which is expected as air temperatures begin to decrease in October. Dissolved oxygen readings at both sites were good and are expected considering the time of year and wave action on the day of sampling. Conductivity values are around where they should be for a Canadian Shield lake. Very few ions that would allow for the conduction of electricity through the water are dissolved from the hard igneous and metamorphic rock that Haliburton Lake rests on. pH values taken during sampling are slightly basic, but not outside of the normally expected range. Canadian Shield lakes are sensitive to acid precipitation due to their low buffering capacity (i.e. ability to resist changes in pH) compared to lakes located further south. These values indicate that Haliburton Lake can most likely resist acidification to some degree.

The benthic analysis values indicate that the water quality of Haliburton Lake is similar to that of the other lakes in the Haliburton region. The modified Hilsenhoff Biotic Index (mHBI) values indicate that there is some form of disturbance impacting both sites. This disturbance is likely from organic pollutants such as excess dissolved phosphorus and nitrogen. When the mHBI values of Haliburton Lake are compared to the other regional lakes sampled in 2019, Haliburton Lake ranks slightly inferior to the average but well within the normal range. These results are expected as Haliburton Lake has been developed for many decades. The number of very sensitive benthic groups of mayflies, stoneflies and caddisflies observed at both sites on Haliburton Lake were above the average across the other sampled lakes. This indicates that the water quality remains good despite these disturbances.



## Conclusion

With this important baseline understanding established, the HLCA hopes to continue to collect and analyze this information on an annual basis going forward. Measurement of water quality and species diversity trends over time will enable us to understand whether the health of our lake is stable, improving or declining.

## References

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- 2- Martin, B., Gentile, J., Williams, H., Barrie, S., & Herault, J. (2020). Haliburton Lake community benthos biomonitoring project 2019: Report prepared for the Haliburton Lake Cottagers Association.
- 3- Hilsenhoff, W.L. (1988). Rapid field assessment of organic pollution with a family-level biotic index. *Journal of the North American Benthological Society* 7 (1): 65-68.



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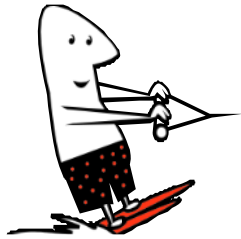


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# Watch Your Wake

Courtesy of the Pike Lake Community Association



Cottagers derive a great deal of enjoyment from a host of boating activities ...

Those of us with our pleasure craft licence studied specific rules of the water geared to safe & responsible boating; most of us are familiar with general boat safety & etiquette. We may not be as familiar with the impact of boat wake.

## Impact of Boat Wake

- The larger the wake, the greater the potential for undesirable side effects
- Loons, & other birds that nest along the shore, choose locations that are protected from waves generated by the prevailing winds. However, boat wake, which can come from any direction, can & does drown the nests & the young, particularly in May & June.
- Inexperienced swimmers & young children are not usually in the water when wind-driven waves are high. However, they can be topped by the size & energy of boat wake.

- Boat wake & prop wash can churn up sediments in shallow water which releases dormant nutrients that promote weed growth & algal blooms.
- Boat wake can cause erosion.
- Boat wake can cause docks & moored boats to rock severely & pull mooring hardware.

## Waves

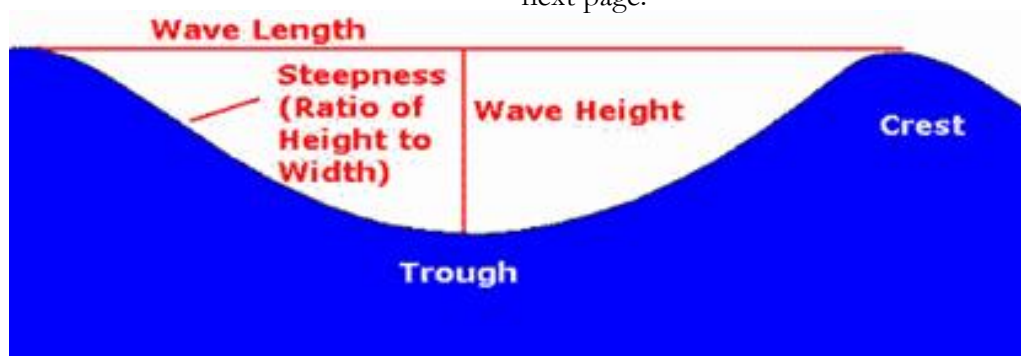
Three factors make up wind-driven waves: the speed of the wind, the length of time the wind has blown, & the distance of open water that the wind blows over called the fetch. Waves are measured by

- Height (from trough to crest)
- Length (from crest to crest)
- Steepness (angle between crest & trough)
- Period (length of time between crests)

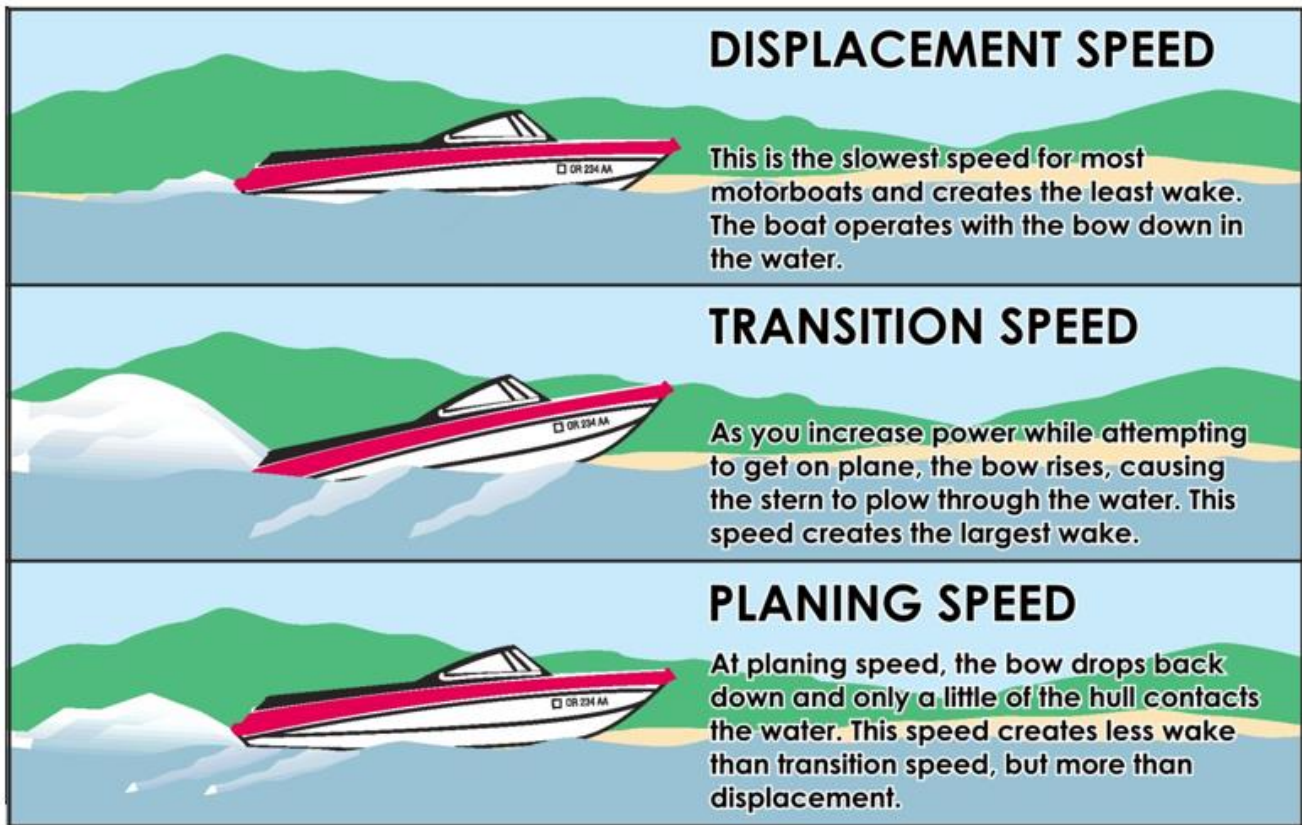
Diagram below - Source: Understanding & Utilizing the Secrets of Waves

Boats moving through the water create waves, commonly known as wake.

Observations made by the Oregon State Marine Board have shown the effects of three speed zones: displacement, transition & planing. These three zones are shown on the diagram on the next page.

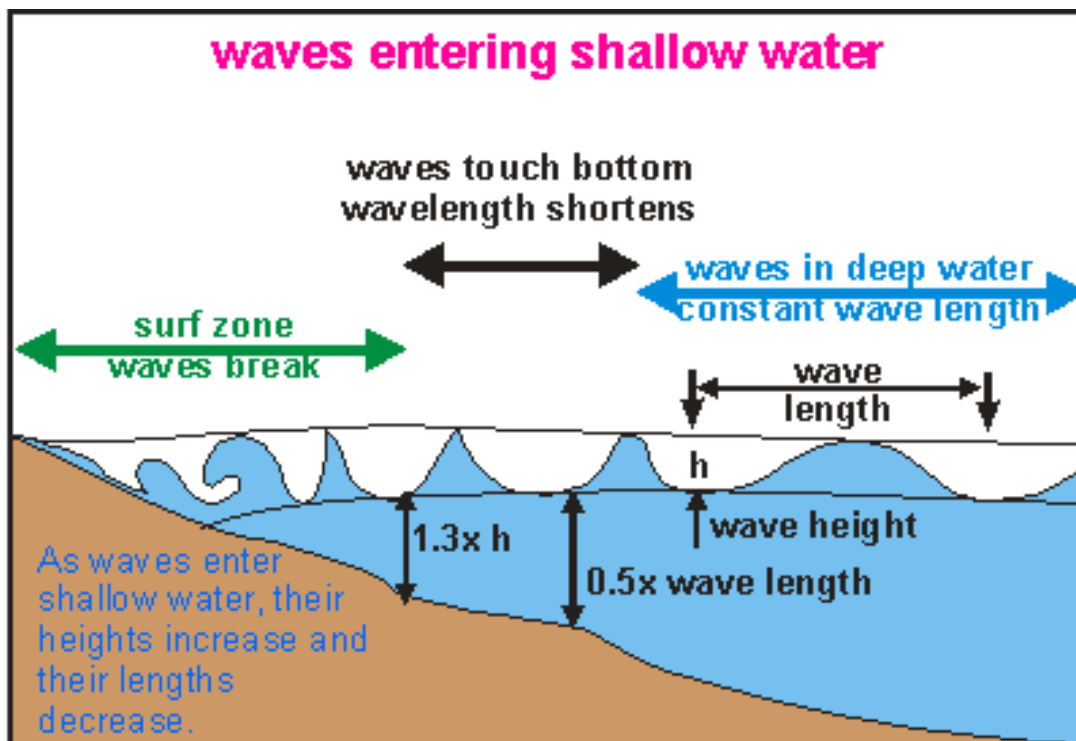






As waves enter shallow water, they slow down, grow taller & change shape. (Source: *Oceanography: waves, theory & principles*)

The movement of the particles along the bottom of the body of water can disturb the sediment on the bottom &, thereby, release nutrients



## Waves & Erosion

Natural causes of shoreline erosion include wind-driven waves, water levels, ice, slope of the bank, & the absence of vegetation.

Human causes include the removal of rocks, trees, shrubs, & other vegetation along the shoreline, retaining walls, & wave action from passing boats.

The size of the watercourse affects the potential for erosion to occur. The greater the distance the waves are generated from shore, the more opportunity they have to dissipate before reaching shore.

Wave height is one of the most important factors in shoreline erosion. Observations made by the Minnesota Department of Natural Resources have shown that

- a wave that is 12.5 cm high (the height of a compact disk case) when it reaches the shore does not cause significant shoreline damage. Waves this high are created by boats operating at speeds under 10 km/h – a speed that is generally considered reasonable when operating close to shore
- a wave that is 25 cm high is four times more destructive than a 12.5 cm wave
- 62.5 cm high waves are 25 times more destructive (Source: Shoreline Erosion caused by Boat Wake)

Runabouts & waterski boats produce a 25 cm high wave at the stern of the boat when at planing speed.

Wakeboard boats create a wake of half a metre or more.

The large waves produced by wakeboard boats don't always have the distance needed to dissipate before reaching shore on many of our lakes in eastern Ontario. Hence, they can create a greater negative impact than other boats.

However, all boaters need to be aware of the size of wake they create.

## Legislation & Recommendations

The Small Vessel Regulations stipulate that the legal speed limit for all motor boats is 10 km/h within 30 metres of any shore.

Waterski & Wakeboard Canada strongly recommends that wakeboard boats stay a minimum of 50 metres from any shore & in a minimum of 2 metres depth of water to reduce the effect of shoreline degradation & turbidity.

A number of governments & government agencies, as well as local organizations in Canada & the US are struggling with how to deal with the erosion & safety issues associated with wakeboarding. For example,

- The Safe Quiet Boating Association in the Muskoka Lakes area is working to change the legislation so that wakeboard boats operate 100 metres from shore.
- The District of Lake of the Woods Cottagers Association has recommended that wakeboard boats operate 300 metres from shore to allow waves to lose their energy before reaching shore.



### How You can be Wake Wise

1. Be aware of the size of your wake during displacement, transition & planing speeds.
2. Position your passengers through-out the boat in order to reduce the time spent in transition speed.
3. Look behind you to see & understand the impact of your wake on shorelines, docks or other structures. Adjust your speed & direction to minimize the impact.
4. Respect the shoreline zone. Reduce your speed to less than 10 km/h within 30 metres of any shore including the narrow channels between islands.
5. Water-ski, tube, & wake-board well away from all shorelines. Try to make use of the entire length of the lake.
6. Consider the size of the wake produced when purchasing a new boat.

## Septic Pump Out Contest

All you have to do is provide us a copy of your receipt for the septic pump out at your cottage that has occurred in the last three years. So any pump out from August 1, 2017 to August 1, 2020 will be eligible to have the HLCA cover the costs of the pump out to a maximum of \$200. Email to [President@HaliburtonLake.com](mailto:President@HaliburtonLake.com) or mail to 5041 Haliburton Lake Road, Haliburton, K0M 1S0 or drop off at Marina. Winner to be drawn at Regatta. If you have already submitted your receipt last year it automatically is included this year. Last year's

winner was Hans & Sandra Messner. The great news is Shepard Environmental is sponsoring this year's contest.



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## Annual Haliburton Lake Calendar

Maggie Lawrence every year produces a yearly calendar of our beautiful lake and surrounding area of scenery, wildlife and what ever else captures her eye, and she does have a good eye for pictures. These calendars are of high quality and are printed in the Haliburton Highlands to support our local economy. A portion of her proceeds go to Woodlands Wildlife Sanctuary in Minden and to Minden Cat Angels two rescue groups that do a lot for our area and wildlife. This year she will also be making a donation to whomever the Fort Irwin Marina is collecting for this year. You can advance order your calendars by sending her an email to

[maggie.may1957@hotmail.com](mailto:maggie.may1957@hotmail.com) with the word calendar in the subject line. These make wonderful gifts and look great in your home or cottage.



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# HLCA Financial Position

## Statement of Financial Position (HLCA)

### Statement of Operations

	2019	2018
Membership \$	22,430.00	\$ 21,675.00
Regatta \$	5,715.00	\$ 6,590.00
Advertising \$	4,620.00	\$ 5,500.00
Swimming \$	5,473.00	\$ 4,295.00
Fireworks \$	4,480.00	\$ 4,650.00
Hall / Equipment / Mtce \$	1,600.00	\$ 1,346.43
Major Projects \$	3,085.00	\$ 2,105.00
Clothing \$	472.00	\$ 470.00
<b>Revenue \$</b>	<b>47,875.00</b>	<b>\$ 46,631.43</b>
Newsletter & Members Letter \$	4,542.54	\$ 5,563.90
Regatta \$	2,958.58	\$ 1,528.17
Swimming \$	6,739.70	\$ 5,435.98
Fireworks \$	6,727.00	\$ 5,500.00
Hall / Equipment / Mtce \$	3,538.92	\$ 2,457.27
Navigation \$	-	\$ 202.10
Bingo \$	431.54	\$ 453.94
Meetings / Sp Events / Rock Bass \$	1,160.14	\$ 1,069.19
Bank Charges (incl PayPal) \$	367.43	\$ 376.60
Utilities \$	742.64	\$ 614.68
Office / Website \$	864.72	\$ 2,287.70
Insurance \$	4,328.64	\$ 3,819.96
Bursary / Donations \$	1,100.00	\$ 700.00
External Memberships \$	1,889.50	\$ 1,785.00
Clothing \$	254.46	\$ 663.67
Major Projects \$	2,973.96	\$ 5,192.37
Property Taxes \$	413.68	\$ 369.35
<b>Expenses \$</b>	<b>39,033.45</b>	<b>\$ 38,019.88</b>
<b>Net Income \$</b>	<b>8,841.55</b>	<b>\$ 8,611.55</b>

### Statement of Cash Flows

	2019	2018
Opening Cash Balance \$	44,864.61	\$ 36,253.06
Change in Cash \$	8,841.55	\$ 8,611.55
Ending Cash Balance \$	53,706.16	\$ 44,864.61

**Transactional Review:**  
The HLCA 2019 transaction schedule was reviewed by Keith Clarkson, HLCA member and former FIRA Treasurer.

As noted by Keith “ I have reviewed the cash transactions as reported on the Statement of Operations for the calendar year 2019. The amounts of the cheques, bank debits and deposits agree to the bank statement and the details provided. This statement reflects the prior reported January 1, 2019 and the December 31, 2019 bank balances.

I could not review the allocations of revenues and expenses to the detail reported. There is minor difference. The detailed inflows are \$85.43 less than the report. The detailed outflows are \$85.43 less than the report. The net difference is insignificant, less the 0.2 of 1 %.”



## 2019 HLCA Summary Statistics Report

### Membership Report

	Full	Associate	Total	Year Over	# Donated	Revenue
2019	347	42	389	9	177 (46%)	\$ 22,430
2018	347	33	380	36	166 (44%)	\$ 21,675
2017	322	22	344	2	159 (46%)	\$ 19,445
2016	314	28	342	58	148 (47%)	\$ 19,240
2015	268	16	284	96	123 (43%)	\$ 17,270
2014	172	16	188	-34	77 (45%)	\$ 12,220
2013	203	19	222	-10	99 (48%)	\$ 13,610
2012	210	22	232	----	117 (50%)	\$ 14,475

### Membership Communications

	Advertise Revenue	Ltr & Mag, Decals, Post	Net
2019	\$ 4,620	\$ 4,542	\$ 78.00
2018	\$ 5,500	\$ 5,563	\$ (63.00)
2017	\$ 4,663	\$ 4,729	\$ (66.07)
2016	\$ 4,180	\$ 3,888	\$ 292.00
2015	\$ 2,350	\$ 3,644	\$ (1,294.00)
2014	\$ 2,150	\$ 3,209	\$ (1,059.00)
2013	\$ 1,573	\$ 3,060	\$ (1,487.00)
2012	\$ 1,810	\$ 1,630	\$ 180.00

### Swimming

	Revenue	Costs	Net	Participants
2019	\$ 5,473	\$ 6,739	\$ (1,266.00)	129
2018	\$ 4,295	\$ 5,435	\$ (1,140.00)	105
2017	\$ 4,740	\$ 5,475	\$ (735.00)	112
2016	\$ 5,656	\$ 5,953	\$ (297.00)	129
2015	\$ 5,659	\$ 6,220	\$ (561.00)	125
2014	\$ 5,134	\$ 5,573	\$ (439.00)	108
2013	\$ 4,751	\$ 6,498	\$ (1,747.00)	105
2012	\$ 5,165	\$ 6,786	\$ (1,621.00)	----

### Regatta

	Revenue	Costs	Net
2019	\$ 5,715	\$ 2,958	\$ 2,757.00
2018	\$ 6,590	\$ 1,528	\$ 5,062.00
2017	\$ 4,825	\$ 2,085	\$ 2,739.83
2016	\$ 5,745	\$ 2,569	\$ 3,176.00
2015	\$ 5,260	\$ 1,875	\$ 3,385.00
2014	\$ 3,751	\$ 1,650	\$ 2,101.00
2013	\$ 3,822	\$ 1,899	\$ 1,923.00
2012	\$ 3,559	\$ 1,771	\$ 1,788.00

### Fireworks

	Revenue	Costs	Net
2019	\$ 4,480	\$ 6,727	\$ (2,247.00)
2018	\$ 4,650	\$ 5,500	\$ (850.00)
2017	\$ 4,775	\$ 6,050	\$ (1,275.23)
2016	\$ 3,485	\$ 5,119	\$ (1,634.00)
2015	\$ 3,159	\$ 4,070	\$ (911.00)
2014	\$ 1,955	\$ 5,041	\$ (3,086.00)
2013	\$ 2,583	\$ 5,772	\$ (3,189.00)
2012	\$ 3,300	\$ 4,985	\$ (1,685.00)

### Operational Account

	YE Amount	Year Over Year
December 31, 2017	\$ 53,706	\$ 8,841
December 31, 2018	\$ 44,864	\$ 8,612
December 31, 2017	\$ 36,253	\$ 4,951
December 31, 2016	\$ 31,302	\$ 11,058
December 31, 2015	\$ 20,244	\$ 8,547
December 31, 2014	\$ 11,697	\$ (2,159)
December 31, 2013	\$ 13,856	\$ 313
December 31, 2012	\$ 13,543	

### Financial Metrics (Year over Year)

- Net Income virtually the same year over year
- Revenue up due to membership, swimming and projects donations offset by reductions in the Regatta
- Expenses higher due to increase in fireworks, swimming, insurance

### Highlights

- Membership increased slightly by 9 members
- Swimming participation up by 25% or 24 candidates
- Major Projects expenses for 2019 included
  - Fireworks Mounting Racks \$780
  - County Lake Health Magazines \$1,580
  - Replace Hall Deck \$430

### **HLCA Board**

**Glenn Scott** - President

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president@haliburtonlake.com

**Nick Mezzapelli** - Webmaster

webmaster@haliburtonlake.com

**Connor Blackwell** - Director

**Owen Blackwell** - Director

**Candice Endicott** - Director

**Patrick Berne** - Director

**Jill Macgillivray** - Director

**Brent McLean** - Absent



### **The HLCA – Supporting Members and the Community**

#### **What we do:**

#### **Operate and subsidize community events;**

- The annual children's swimming program HLCA hires and pays the instructors
- The Canada Day Fireworks - HLCA matches the donations made by members
- The Lake Navigation Marker system – HLCA maintains and places the markers on Haliburton Lake.
- The Kids Bingo – HLCA provides the prizes and the Hall
- The Rock Bass Fishing Derby – HLCA administers the weighing of the fish and provides prizes
- The weekly baseball – HLCA provides equipment and organization of event
- The street lighting in front of the HLCA hall HLCA pays the electricity
- Giving Back initiatives through the year
- A Community Watch program, keeping you informed what is happening on the lake and potentially at your cottage if the need arises

#### **Undertake major improvement projects;**

- The ongoing revitalization of the public beach and hall.
- The naturalization of the shoreline at the Public Beach
- Remote automated fireworks ignition system and training for Fireworks Operator Certificate

#### **Support our members, local associations and local business through,**

- Membership in associations such as Federation of Ontario Cottagers Associations, The Coalition for Equitable Water Flow and the Coalition of Haliburton Association.
- Communication of local events, useful information, community buy and sell and links to local businesses via year-round e-mails, the HLCA website, [www.haliburtonlake.com](http://www.haliburtonlake.com) and the annual HLCA magazine.
- Advocating on issues of importance to Haliburton Lake residents such as the environment, roads, landfill, etc.
- HLCA Hall Rental
- Joint FIRA/HLCA discounts



## COVID-19 Spring 2020 - Where are we? by Elizabeth Johnston

While the HLCA annual magazine is intended to celebrate “Life at the Lake”, this year the world has been plunged into a pandemic the likes of which haven’t been seen in 100 years. The following is what is known about COVID-19 and its impact on Canadians at the time this magazine went to print.

**What is COVID-19?** COronaVIrus Disease-2019. A mild to severe respiratory illness that is caused by a coronavirus (Severe acute respiratory syndrome coronavirus 2 of the genus Betacoronavirus), is transmitted chiefly by contact with infectious material (such as respiratory droplets), and is characterized especially by fever, cough, and shortness of breath and may progress to pneumonia and respiratory failure.

International travel contributed to the rapid transmission of the virus. As of April 30, 2020, over 185 countries have reported positive cases of COVID-19. As of the publishing date over 4.4 million confirmed cases worldwide and over 300,000 COVID-19 related deaths have been reported.

On January 25, 2020 **Canada confirmed its first case of COVID-19 related to travel in Wuhan, China.** A man in his 50s who arrived in Toronto from Wuhan, China, the epicentre of the outbreak, became the first “presumptive” case of the new coronavirus in Canada. Additional cases occurred gradually from January to late February. On February 20, 2020 **Canada confirmed its first case of COVID-19 related to travel outside mainland China.** These early cases were among travelers returning to Canada from countries (China, Italy and Iran among others) where outbreaks of COVID-19 were already occurring. The number of cases in Canada increased sharply in March as the virus began to spread from one person to another in Canadian communities. Canada reported the first death attributed to COVID-19 on March 9, 2020. An 80 year old man living in a Long Term Care (LTC) facility in BC died of COVID-19. Residents of LTC facilities accounted for over 75% of the COVID-19 deaths in Canada.

Coronaviruses are a common cause of colds and other upper respiratory infections, but the COVID-19 pandemic involves a strain of coronavirus that is new to the world's human population. Due to a lack of immunity in the human population, we are seeing a widespread transmission. The World Health Organization (WHO) declared the outbreak a pandemic on March 11, 2020, citing the spread of the new virus to several countries.

### **How serious is the pandemic?**

Major sporting events worldwide - NHL, NBA, Major League Baseball, 2020 Tokyo Summer Olympics, Boston Marathon were all postponed due to the virus. Live theatres and movie theatres across North America - all closed, live concerts cancelled. Toronto Pride Parade, Calgary Stampede and Wimbledon all cancelled this year.

In March the Ontario government ordered all publicly funded schools to be closed, declared a State of Emergency banning public events and large gatherings, and announced the mandatory closure of all non-essential workplaces.

The Canadian federal government closed the Canada/US land border crossings to all non-essential traffic. All federal political parties came together to quickly pass the COVID-19 Emergency Response Act March 25. The Act was designed to make available financial aid to Canadians who had been laid off or were suffering a severe downturn in their businesses.



### **How did Canadians respond?**

“Flatten the curve” became Canada’s collective mission to slow the spread of COVID-19 cases. Canadians were asked to stay home and avoid in-person social interactions. “Social-distancing” or “physical-distancing”, was urged by all levels of government. 2 meters was recommended as a safe distance to remain apart, and in true Canadian spirit, the length of a hockey stick was used as an example for those that weren’t sure what 2 meters looked like!

“Stay home”, while not a mandatory order in Ontario or Canada, was strongly recommended to stop the spread of the virus. While spring time is upon us, this recommendation has become difficult for many Ontarians to comply. Trips to the cottage are pitting residents of cottage country against seasonal residents. Medical facilities and grocery stores in cottage country are not equipped for a pandemic plus an influx of seasonal residents and the risk of travellers unwittingly bringing the virus with them has caused great concern. As of the publishing date, Haliburton County has had only 7 confirmed cases, only one hospitalization, no deaths and all 7 are resolved.

With Ontario child care centers, elementary and secondary schools closed teachers were working with students via the internet to provide e-learning opportunities. Parents were quickly introduced to e-learning and the joys of encouraging their children to concentrate on school work each day.

Canadians are thankful for front-line health care workers, the transportation industry that is keeping food and supplies arriving at stores, and the grocery and pharmacy staff that are keeping their doors open. Restaurants that remain open are limited to take-out only.

Again, in true Canadian fashion, Canadians stepped up in many ways:

- manufacturing plants across Canada re-tooled to produce Personal Protective Equipment (PPE) such as N-95 masks, face shields, gowns and ventilators
- entrepreneurs with 3D printers started producing face shields
- distilleries and breweries suspended their production and began producing hand sanitizer
- and don’t forget the average Canadian with a sewing machine, churning out non-medical grade face-masks for non-health professionals to wear

### **The global impact:**

The pandemic has resulted in widespread job losses, economic activity stalled and stock markets worldwide have tumbled.

Industries, transportation networks, and businesses have closed resulting in a drastic drop in industrial activities that rely heavily on coal, oil, domestic traffic and global airline traffic – the result - air pollution levels dropped significantly in the first four months of 2020. Improved air quality, reduced greenhouse gas emissions are being recorded world-wide.

Stay safe and be kind, this will pass and lessons learned world-wide will be used to help future generations.

## **HALIBURTON LAKE COTTAGERS’ ASSOCIATION (HLCA)**

The Haliburton Lake Cottagers’ Association founded in 1953 incorporated in 1958 under the laws of Ontario as a not-for-profit with members on Haliburton, Oblong, and Ross Lakes.

HLCA 5041 Haliburton Lake Road, Haliburton, Ontario, K0M 1S0 ([haliburtonlake.com](http://haliburtonlake.com))