

# Haliburton Lake Cottagers' Association

INCORPORATED UNDER THE LAWS OF ONTARIO



APRIL NEWSLETTER 1994

What a summer!! The weather was just excellent for our 40th Anniversary celebrations. I hope everyone enjoyed a safe and healthy summer.

All our planned HLCA events were a success and very well attended by our members and lake guests. Our HLCA membership is now at an all time high; over 70% of the lake now belongs to the Association. A job well done by Norm Lyons, Director of Memberships.

Tuesday night Bingo for kids was very well attended, some nights we had over 500 children in attendance. Two new events this past summer, ADULT BINGO and CASINO NIGHT, were great successes. Next summer all these events will be held again, BIGGER and better. Again thank you to Dianne Kelly and Norm Waddingham for a job well done at both the children and adult bingo nights.

Even with our busy social calendar for our 40th celebrations, your Board of Directors managed to complete some of our scheduled work projects:

- . the roof on the back section of the hall was replaced
- . a new landing pit was installed under the slide at the public beach for safety
- . a new deck was installed at the front of the hall

Projects for 1995 include:

- . replacing the main beam across the back section of the Community Hall
- . adding to the playground equipment at the Public beach
- . repairs to both decks at the Public beach
- . completion of the kitchen area in the Community Hall

At this time I would like to officially welcome Brian and Carol, new owners of Fort Irwin Marina. We wish them all the best in their new venture. The changes they have made in their short time at the Marina look great and I'm sure appreciated by all on the lake. They will also assist the Association by having membership forms and fire permits available at the Marina.

(2)

The HLCA Poker Run, co-sponsored by The Racers Edge of Milton had very good participation. Thanks to Ron Wood & Kelly Poole on registration & pokers hands, Alyson Gillan for her help in the kitchen, Dave Freeman and Eric Kuiper on Poker runs. Many thanks on behalf of the Association, to Al Knight and Ned McFarlane of the Racer's Edge for their sponsorship and prizes. Next year plans are already in progress for another day of good sledding and more prizes. I hope everyone had a safe and healthy winter and on behalf of your Board of Directors look forward to seeing you Sunday May 22, 1994 at the General Memberships meeting.

Gary Shearer

HALIBURTON LAKE COTTAGER'S ASSOCIATION

1993/1994 EVENTS AND COMMITTEES

|                     |  |
|---------------------|--|
| Membership          | Norm Lyons   |
| Swimming            | Alyson Gillan  |
| Navigation          | Eric Kuiper/Stewart Stockman                         |
| Regatta             | Vince Hammond (Chairman)                             |
| Hall Maintenance    | Bob Lambe  |
| Social Director     | Dave Freeman   |
| Bingo               | Norm Waddingham/Dianne Kelly                         |
| Rotary Parade       | Vince Hammond  |
| Poker Run           | Mike Fimio/Eric Kuiper/Dave Freeman/<br>Gary Shearer |
| Rock Throw          | Ron Anderson   |
| Bake Sale/Book Swap | Debbie Lambe/Hilda Waddingham                        |
| Newsletter          | Dave Woodrow   |
| Casino Night        | Gary Shearer   |
| Corn Roast          | Don Barker/Gary Shearer                              |
| Ski Swap            | Chris Sutton   |

## A SPECIAL THANKS

Thank - you letters are one of the hardest to write because by the time you get around to writing it, you inevitably forget someone. If I forget you, it is not intentional and your support to this association is greatly appreciated. Thanks to: Dan Malloy for stopping at Hands Fireworks in Milton, Mitch and Leslie Sales for organizing and ordering the hats and jackets, Brent Devolin at Hyperformance Polaris in Haliburton for the loan of snowmobile for the Rotary parade and to Mike Fimio and Bob Lambe for towing our floats through the parade, to Stacey, Faye, Daniel Lucas, Stuart, Brent, Jessie, Dusty, Andy, Jay, Al jr, for manning the floats, Dianne Kelly and Norm Waddingham for the endless hours put into the bingo and Kids night at the hall which both drew huge crowds all summer long, Mike Fimio for plowing the church/hall driveway again this year, Bob Heinze for rescuing me when the plumbing was frozen in the hall at New Years, Pete and Judy Griswold and Dan Kay for the heating repairs and help at the New Years Dance, Jean Freeman and Rita Kuiper for the help with the food, Stacey and Brad for the music past and for the year to come along with Eric for the loan of the system to play the music, Joe and Gloria Kiteley, Linda and Dan Kay, Fort Irwin Residents Association, Theresa Feildhouse, Alison Stoneman, Rose Lewis, Mandy Fimio, Joyce Stevens, Betty and all the others who prepared food for the fire benefit dance for Bob, Debbie and Ashley Lambe on November 20th., Vince Hammond for the top soil and removing the docks at the public beach and the following for their support of the 5th. Annual Fort Irwin Poker Run; Don at The Butcher Block and Deli, Jean Freeman at The Canterbeary Collection, Wendy at County Commercial Printers, Dayco Canada, Mike at Eastons' Valumart, Brian and Carol at Fort Irwin Marina, Brent at Hyperformance Haliburton, Maple Lodge Farms, Produmax Oil Products, Al Knight at The Racers Edge, Bob Heinze at Re/Max Haliburton, Charlotte at Rips Sleepy Hollow, Brian at Sid Stamp Fuels, Marj at Silver Eagle Resort, Bob and Debbie Lambe, Alyson Gillan. Ron Noad, Kelly Poole, Brad Shearer, Stacey Kuiper, Al Knight jr, Jeff Griswold, Pete Griswold, Bill McLaughlan, Mike Fimio, Milan Gurin & Raymond Selbie Law Offices. David Bishop of Bishop and Rogers Law Offices and Don Scott of Deloitte and Touche Chartered Accountants. A very special thank you to Dave Kay (Dan and Jims' brother) from the Fort Irwin Volunteer Fire Dept. for the donation of the Firefighters coats, boots, and hose. Donations like these are invaluable.

Again, if I missed anyone, please forgive me and be assured that your help was greatly appreciated.

David Freeman, Social Director

## CALENDER OF EVENTS

- MAY 21 : Open House at the Hall "Meet your Neighbour" 8PM  
(wine and cheese)
- 22 : General Meeting: "All Welcome" 3:00pm - Hall  
: Dance - 9:00pm - Hall
- JULY \* every Tues --> Kid's BINGO - 7:00pm - Hall  
July 5,12,19,26
- \* every Wed --> baseball - 3:00pm -public beach
- \* every Thurs --> Adult BINGO - 8:00pm - Hall  
July 7,14,20,28
- \* every week day --> swimming lessons
- 01 : Fireworks - 9:30 pm at Public Beach
- 02 : Drop-Off for bake/book sale - 9:30am - Hall  
Dance - 9:00 pm - Hall
- 03 : Bake Sale ( drop offs at 9:30am) - Hall  
: Bake/Book Sale --> 10:30am - Hall  
: Swimming Registration --> 10:30am - Hall  
: Ski Swap -->10:30am - Hall  
: Dance - 9:00 pm - Hall
- 09 : Rock Throw - Tentative (details to follow)
- 23 : Director's Meeting -10:00am -Hall  
(Regatta organization)  
: Fishing Rock Bass Derby - ALL DAY  
(weigh in 4:00pm at Public Beach)  
: Casino Night - 8:00 pm - Hall
- 30 : Regatta - 10:00am - public beach  
: Dance ---> 9:00pm - Hall
- 31 : Regatta (rain date)  
: Dance ---> 9:00pm - Hall
- AUG \* every Tues --> Kid's BINGO - 7:00pm - Hall  
Aug 2,9,16,23
- \* every Wed --> baseball - 3:00pm - Public Beach
- \* every Thurs --> Adult BINGO - 8:00pm - Hall  
Aug 4,11,18,25
- \* 02 to 06 --> swimming lessons
- 20 : Corn Roast - 8:00pm - Public Beach
- SEPT 01 : Adult Bingo - 8:00pm - Hall  
03 : Dance - 9:00pm - Hall  
04 : General Meeting at hall ---> 3:00pm  
: CASINO NIGHT - 8:00pm - Hall
- OCT 08 : Dance - 9:00pm - Hall
- DEC 31 : NEW YEARS EVE DANCE - 9:00pm - Hall
- FEB 04 : Poker/Radar Run - 9:30am - Hall

## MEMBERSHIP REPORT

We are very pleased to report that over 220 people have already signed up their memberships for 1994. This is just slightly below our record setting 1993 total at this time, but just the same, it's great to see such good support so far.

For those that have already joined, check inside the envelope that this newsletter was mailed in and you should find your card and sticker for 1994 in a small white envelope. Sending them along in this manner saves us a great deal of already expensive mailing charges.

The membership forms are included with this newsletter for full members, or even a friend. If you haven't already joined, please take the time to fill one out. It would be great to see us do just as well or even better in 1994 as we did last year.

Thanks for your support!!!!!!

Norm Lyons  
Director : Memberships

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# Haliburton Lake Cottagers' Association

INCORPORATED UNDER THE LAWS OF ONTARIO



## 1994 MEMBERSHIP APPLICATION ANNUAL MEMBERSHIP FEE \$20.00

NAME: \_\_\_\_\_

COTTAGE

ADDRESS: \_\_\_\_\_

LOT: \_\_\_\_\_ PLAN: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_ P.C. \_\_\_\_\_

TELEPHONE: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_

FOR ASS'N USE

MAIL TO: THE TREASURER  
HALIBURTON LAKE COTTAGERS' ASS'N.  
R.R. #1, P.O. BOX 56  
FORT IRWIN  
HALIBURTON, ONTARIO  
K0M 1S0

NO. \_\_\_\_\_

## 1994 ASSOCIATE MEMBERSHIP APPLICATION ANNUAL MEMBERSHIP FEE \$10.00

NAME: \_\_\_\_\_

COTTAGE

ADDRESS: \_\_\_\_\_

LOT: \_\_\_\_\_ PLAN: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_ P.C. \_\_\_\_\_

TELEPHONE: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_

FOR ASS'N USE

MAIL TO: THE TREASURER  
HALIBURTON LAKE COTTAGERS' ASS'N.  
R.R. #1, P.O. BOX 56  
FORT IRWIN  
HALIBURTON, ONTARIO  
K0M 1S0

NO. \_\_\_\_\_

## BAKE SALE

The HLCA Playground Equipment Fund made \$220 from the proceeds of last years Bake Sale. A warm thank your to everyone who donated and purchased baked goods.

Our next BAKE SALE will be held on July 3/94 at 10.30. Any one interested in donating baked goods and/or time, please contact Hilda Waddingham at 754-2074 or Debra Lambe at 754-3458.

All proceeds will again be donated to the playground.

Hilda & Debra

## CASINO NIGHT

A new event for 1993, Casino night went very well and generated a lot of fun for those who attended. Casino night will be held again in 1994 with more fun and games. Thank you to all those people who participated as dealers, wheel spinner and money collectors.

## ADULT BINGO

A new event for 1993, BINGO was very well attended by lake residents and lake quests. This year Bingo will again be held on Thursday nights with a larger card of games and more \$ \$ \$ prizes. The new Bingo Ball dispensing machine was purchased for \$300.00 and was paid for after one night of Bingo. Hope to see all you Bingo fanatics each Thursday night and bring your friends. Thanks again to Norm Waddingham and Diane Kelly for their participation in making this event very successful for the Association.

## CRAFT TABLES - REGATTA

Once again alimited number of vendor tables will be available for rent at the REGATTA. Last year this was a big success and we are hoping to expand our area for the coming regatta.

Anyone interested in renting a table, please contact Dianne Kelly at 754-3009 after July 1st. The cost is \$25.00 per table.

# CENTRAL ONTARIO SECURITY SYSTEMS

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VIRGINIA O'DONNELL  
DANNY O'DONNELL  
OWNER / MANAGER

**NO CHARGE DIAL**  
**(705) 878-2334**



## CURRY DRIVE WINTER COTTAGERS

Once again, Mark Metcalf and Paul Wilson would like to thank all those residents of Curry Drive who contributed to the annual "CURRY DRIVE SNOW PLOWING FUND". Participation was again excellent this year and we were able to meet our 50% commitment with no trouble. Although snowfall amounts were well down this winter, the extreme cold and frequency of snow presented a formidable challenge to our road crew, Dan Kay. Our thanks to him for a job well done!

The money we all spend here is truly a "BEST BUY" when traded for the convenience of drive to your door winter cottaging! For those of you who didn't contribute but would like to, please feel free to call us at 754-2462 or 754-2113. We tender for the 94-95 season in Aug and will be around to see everyone in October, usually Thanksgiving. See you then!

Mark & Paul

**THE CANTERBEARY  
COLLECTION**

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KITS, DAILY CRAFT  
CLASSES, TEDDY BEAR &  
ANIMAL KITS IMPORTED  
FROM ENGLAND  
HOME OF HALIBURTON  
LAKE MAPLE SYRUP  
OPENING : SATURDAY  
MAY 21st - 10:30**

**JOIN ME FOR COFFEE - SEE WHAT'S NEW  
THIS YEAR**

*JEAN FREEMAN*

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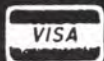
HUSQVARNA



Maple Avenue, Haliburton - 1 Block North of the Lights



**457-1550 FAX 457-1520**



## FIREWORKS

Outstanding! Better than last year! The best yet! This is what I heard from those who were fortunate enough to be present for the Canada Day Fireworks display last year and I hope the feeling was mutual for everyone. This year again we will be holding a Canada Day celebration at the public beach, on Friday July 1st and hope that even more can attend. A special thank you to those who made a financial contribution to help defray the costs

## HALL RENTAL

Since last fall, I am happy to announce that the hall has been rented MANY times. Each of these were in the winter months.

If anyone would like to rent the hall for special occasions, please call me. The hall is functional all year round. Cost is only \$75.00

Call for reservations.

Dave Freeman



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:COLLECT AND DEPOSIT ALL FEES-

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HALIBURTON

705 457 - 2629

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STATEMENT OF INCOME AND EXPENSE  
1993 WITH COMPARATIVE FIGURES OF 1992

| INCOME                  | 1993     | 1992     |
|-------------------------|----------|----------|
| -----                   | -----    | -----    |
| MEMBERSHIP FEES         | 6455.00  | 6630.00  |
| DANCES                  | 1065.00  | 1546.00  |
| REGATTA DRAW            | 961.00   | 1319.00  |
| FOOD                    | 882.00   | 968.21   |
| EVENTS                  | 257.00   | 279.31   |
| TABLE RENTAL            | 100.00   |          |
| ADVERTISING             | 1545.00  | 550.00   |
| SWIMMING                | 2930.00  | 2350.00  |
| GARAGE SALE             | 495.00   | 226.00   |
| FIREWORKS               | 169.00   | 170.00   |
| BOOK DONATIONS          | 60.00    |          |
| DONATIONS               | 23.00    |          |
| HALL RENT               | 75.00    | 280.00   |
| BAKE SALE               | 119.00   |          |
| BINGO                   | 1161.50  |          |
| JACKET AND HAT SALES    | 371.00   |          |
| CASINO NIGHT            | 453.85   |          |
| POKER RUN               | 473.00   |          |
| INTEREST FROM TERM DEP. | 218.75   |          |
|                         | -----    | -----    |
|                         | 17813.25 | 14318.52 |

EXPENSES

|                         |          |          |
|-------------------------|----------|----------|
| MEMBERSHIPS             | 385.55   | 403.21   |
| DANCES AND MEETINGS     | 691.51   | 887.00   |
| HYDRO AND HEATING OIL   | 394.27   | 630.69   |
| BANK CHARGES            | 64.50    | 70.50    |
| TELEPHONE               | 28.82    | 166.27   |
| HALL RENOS & EQUIPMENT  | 3121.63  | 686.90   |
| NEWSLETTER PRINT/MAIL   | 1774.66  | 1043.12  |
| 40th ANNIV. CELEBRATION | 2136.36  |          |
| REGATTA DRAW            | 104.93   | 150.00   |
| FOOD                    | 563.00   | 862.98   |
| EVENTS                  | 456.26   | 611.59   |
| 1ST PRIZE               | 600.00   | 600.00   |
| SKI COURSE              | 64.20    | 260.74   |
| SWIMMING                | 1910.15  | 1723.61  |
| INSURANCE               | 1830.28  | 1390.00  |
| OFFICE SUPPLIES         | 218.22   | 106.34   |
| FIREWORKS               | 960.78   | 830.36   |
| FOCA DUES               | 415.16   | 413.02   |
| OUTHOUSES AT BEACH      | 636.65   |          |
| CASINO NIGHT            | 55.20    |          |
| BINGO                   | 350.00   |          |
| MISC.                   | 220.72   | 445.92   |
|                         | -----    | -----    |
|                         | 16982.85 | 11282.25 |

INCOME OVER EXPENSES                   830.40                   3036.27

Note: Investment of \$3500.00 matured with \$218.75  
accrued interest for a period of one year.  
Actual bank balance as of Feb. 14, 1994 is \$5740.46 .

The following is a breakdown of some of the previously mentioned accounts :

#### HALL AND EQUIPMENT

-----  
TABLES AND CHAIRS \$630.00  
TOPSOIL FOR SEPTIC BED \$250.00  
PLAYGROUND EQUIPMENT \$750.00  
HEATED WATER LINE TO WELL \$406.00  
NEW FRONT DECK AND MAIN BEAM  
UNDER CHURCH/HALL \$700.00

#### SWIMMING

-----  
WAGES TO INSTRUCTOR \$1530.00  
BONUS TO INSTRUCTOR \$100.00  
NEW KICKBOARDS \$162.00  
ROYAL LIFE SAVING SOCIETY \$99.00

#### INSURANCE

-----  
IN JANUARY I INCREASED THE BUILDING AND CONTENTS PORTION OF OUR INSURANCE POLICY TO REFLECT THE WORK DONE IN THE BUILDING OVER THE PAST FEW YEARS. THIS AMOUNTED TO AN INCREASE OF \$139.00 BRINGING THE OWNED ASSETS PORTION TO \$827.28 . THE MEMBERSHIP PORTION IS BASED ON A FLAT RATE FOR THE FIRST 100 MEMBERS AND \$2.00 FOR EACH MEMBER AFTER THAT TOTALING \$864.00. (NOTE THAT THE INSURANCE POLICYS ARE ALSO SUBJECT TO THE GOODS AND SERVICES TAX.)

THE \$636.65 FOR OUTHOUSES IS A ONE TIME CHARGE AND THERE WILL BE LITTLE MAINTENANCE COSTS ABOVE THE PREVIOUS ONES.

THE 40TH ANNIV. CELEBRATIONS INCLUDED THE PRINTING AND PREPARATION OF THE BOOKLET, THE LOONS PRESENTED TO THE PAST PRESIDENTS, AND THE JACKETS/HATS FOR THE DIRECTORS AND FOR SALE.

THE \$350.00 IN BINGO EXPENSES ARE NOTHING IN COMPARISON TO THE INCOME DERIVED FROM THIS GREATLY SUCCESSFUL EVENT. \$300.00 WAS SPENT ON THE AIR DRIVEN BINGO MACHINE AND \$50.00 ON SUPPLIES.

THE NEWSLETTER PRINT/MAIL WAS UP PARTLY DUE TO THE SIZE OF THE NEWSLETTER AND THE INCREASED WEIGHT OF THE BOOKLET.

NEW DATE FOR SUMMER SALE

SUNDAY, JULY 31, 1994

10:00 AM - 2:00 PM

FORT IRWIN RESIDENTS ASSOCIATION

CRAFTS                      BAKE SALE                      BOOKS

YARD SALE SPACE WILL BE AVAILABLE FOR RENT IN OUR PARKING LOT FOR TRUCK 'N TRUNK SALE. OUTSIDE GROUND AREA WILL ALSO BE AVAILABLE IF YOU WISH TO SET UP YOUR TABLE TO DISPLAY ARTICLES FOR SALE.

WE WELCOME ALL TO PARTICIPATE

SPACE MUST BE BOOKED IN ADVANCE

BOOK NOW - CALL 754-3019

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***LAKE ASK FOR MIKE 754-3226***

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*FOR A WORRY FREE WINTER . . .  
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We Have a Complete Line  
of Snow Removal Equipment

From Shovelling Your Roof  
to Plowing Your Driveway

**WE CAN DO IT ALL!!!**

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**CALL MIKE: 705-754-3226**

*If You've Been to the Rest . . . Then Come To **THE BEST**  
. . . **PRICE & SERVICE***

## OBITUARIES

### H.L.C.A. Loses 2 Founding Members

---

During the summer of 1992, Mr. Ed Brown (South Bay), passed away. He was one of the original founders of the H.L.C.A., a former president and a long-time supporter of the association.

In May 1993, Mr. Eliot Auger (also of South Bay) passed away. He too was a member of the association since 1955, a former director and long time supporter of the H.L.C.A.

The presence of both these gentlemen will be missed at the lake all who knew them.

Mrs. Nadine Coome, (former H.L.C.A. swimming instructor) daughter of Art and the late Yvonne Morris of Morris Lane, passed away this past September. In 1991, Art (past Treasurer and Secretary of the H.L.C.A.) suffered a serious stroke and had to be admitted into a nursing home. The Morris cottage has now passed to Nadine's husband William and will hopefully remain in the family for many years to come.




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## 1993 REGATTA

Our 40th Anniversary annual Regatta was another great success. The weather was super, the attendance was good and the food, fun and games were excellent. I would like to take this opportunity to especially thank Christopher Sutton, Director and Regatta Chairman for another Regatta well done. Chris is stepping down from these positions for 1994 and has handed over his duties to Vince Hammond. I know we all wish Vince well in his new duties and will help him to make his first Regatta a success. I would also like to thank all those who helped at last years Regatta to make it an enjoyable day for all ages. Special thanks to my food crew, Al Knight, Ray Beace, Dick Bryant, Larry Tupling, Bill and Sandy Berry. The fries will be ready in another 10 seconds.

Gary Shearer

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## RULES OF THE LAKE

The following is a list of items to keep in mind when you are enjoying your cottage life. For those of you who rent your cottage this should be placed in a prominent position, as many renters are unfamiliar with some of unique conditions surrounding country property.

### (1) WATER QUALITY

- (a) Never attempt to kill weeds in lake with any weed killing agent or chemical. This is a crime under the Fisheries Act, and carries a stiff fine.
- (b) Don't use soaps, shampoo or detergents in lake
- (c) Don't use fertilizers on lawns or gardens near the lake
- (e) Don't pour fuels near water or on the dock.
- (f) Don't idle boat motors when not necessary.

### (2) BOATING SAFETY

- (a) Keep a bailer, oars, and lifejacket for each passenger in the boat at all times, and at night carry a flashlight (or use your runninglights).
- (b) Observe the 5MPH SPEED LIMIT under the bridges and through the channels.
- (c) When water skiing wear a life jacket, have a spotter in the boat, keep clear of swimmers, and stop your motor when taking skiers aboard.
- (d) Swimmers in open water must be accompanied by a boat.
- (e) Replace worn or leaky fuel lines.
- (f) It is illegal to consume any alcoholic beverages in a boat. Driving a motor boat while impaired is a criminal offence.

### (3) COTTAGE SAFETY

- (A) Remove your valuables, guns and liquor from the cottage when closing for the season
- (b) Identify your valuables with an engraver (available from DPP in Minden) by placing a distinguishing mark in an inconspicuous place.
- (c) Keep a supply of candles and flashlights on hand in case of a blackout.
- (d) Keep a first aid kit on hand. Replace consumed items and be sure to check the expiry date.
- (e) In the winter don't park on ploughed roads.



(4) ENVIRONMENTAL PROTECTION

- (a) When using the dumps make sure all the garbage goes entirely over the hill. Messy dumps have been closed by the Municipality in the past.
- (b) Put ONLY household garbage in the dumps. NO BRUSH, BOATS, FURNITURE, ETC. ONLY IN DESIGNATED AREAS. If you are doing renovations, use a dumpster and tell your contractor not to put wood, shingles etc. into the dump.
- (c) Please keep our public beaches, lake, and roadsides clean. Put garbage in the cans provided.
- (d) Don't peel bark off, or otherwise mutilate living trees.
- (e) Remember to recycle bottles, cans and newspapers. Recycling bins available beside Rob Pooles at Fort Irwin Centre.

(5) SEPTIC TANKS

- (a) Septic tanks can handle all household wastes, including those from toilet, sink, showers, baths, washing machine and garbage-grinder. The amount of grease, household cleaners and disinfectants ordinarily encountered the household kitchen will not have any detrimental effect.
- (b) DON'T allow any paper towels, disposable diapers, sanitary napkins, tampons, cigarette and cigar butts, newspapers, wrapping papers, or rags to enter into tank. They are difficult to decompose and can clog the system.
- (c) Don't add any chemicals to the tank. No products are required to clean the tank or accelerate or improve it's action. All necessary bacteria are present in the tank and once the anaerobic process beings, nothing special needs to be added.
- (d) DON'T OVERLOAD YOUR TANK. If you are having a party, be sure you know the capacity of your tank.
- (e) Don't let any water from roof drains, foundation drains or any other source of runoff, enter your septic tank.
- (f) Inspect your tank annually to see if cleaning is required. If so, call a reputable pump-out service. Regular cleaning will save you money in the long run.

If everyone takes heed of the above rules our properties will keep there high value both in dollars and in beauty for many generations to come.

## SWIMMING LESSONS

The 1993 swim program was a popular feature of the Lake's social program. Thanks to Shelley Hucal's instruction, participants had a wonderful time improving their swimming skills.

Lessons are planned for five weeks with the possibility of a sixth week in August if there is sufficient interest. Lessons will take place the weeks of July 4th, 11th, 18th, 25th, August 2nd and August 8th (tentative).

Registration will take place at the H.L.C.A. Church/Hall on Sunday July 3rd from 10am thru 12 noon. The Bake Sale/Book Swap will also be on at the same time, as well as membership sales.

Please have your H.L.C.A. membership paid up or an additional \$10.00 will be charged for non-members.

Please note: Examination fees will be charged for the following levels:

|                  |         |
|------------------|---------|
| BRONZE MEDALLION | \$10.00 |
| BRONZE CROSS     | \$15.00 |
| LIFESAVING 1 & 2 | \$ 3.50 |
| LIFESAVING 3     | \$ 4.50 |

## SWIM FEE SCHEDULE

| No. of children | 1 wk | 2 wks | 3 wks | 4 wks | 5 wks |
|-----------------|------|-------|-------|-------|-------|
| 1               | \$20 | \$40  | \$55  | \$70  | \$70  |
| 2               | \$40 | \$80  | \$110 | \$140 | \$140 |
| 3               | \$55 | \$80  | \$120 | \$150 | \$150 |
| 4               | \$65 | \$105 | \$130 | \$160 | \$160 |

Week 6 (tentative) will be \$20 per student for interested participants.

Looking forward to a wonderful summer,

Alyson Gillan, Director, Swim Program Coordinator

Swim Results for 1993.

Aqua-Jackie Dunham

-Craig Dunham  
-Samuel Legge

Yellow-Julie Johnson

-Darren Johnson  
-Jessica Maier  
-Craig Prestidge  
-Travis Reinbergs  
-Ryan Harrington  
-Eric Worm

Orange-Patrick Dunne

-Owen Blackwell  
-Christine Woodrow  
-Brian Dunham  
-Andrew Armstrong  
-Ashley Parks

Red-Patrick Dunne

-Owen Blackwell  
-Christine Woodrow  
-Stephanie Prestidge  
-Katlyn Lormier  
-Graham Aikenhead

Maroon-Kyle Gaic

-Morgan Clarke  
-Glen Candy

Blue-Katrlyne Travis

-Gabrielle Scariata  
-Kevin Woodrow  
-Nathan Jones  
-Robyn Cousinteau

Green-Bill Hilton

-Shelly Melanson  
-Jenson Clarke

White-Nicole Cousinteau

-Connor Blackwell  
-Kelly Lahti

Lifesaving one-Adam Bright

-Margaret Mede  
-Connor Blackwell  
-Paul Sutton  
-Peter Grahm

Lifesaving Two-Alexandra Gillan

-Joanna Mitchell

Lifesaving Three-Alexandra Gillan

-Joanna Mitchell  
-Sean Rowsame

Bronze Cross-Stacey Kuiper



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## WEED CUTTING

Gary Shearer is our weed program co-ordinator. If you wish to participate, fill out the following form or contact Gary Shearer.

---

### H.L.C.A. 1994 WEED CONTROL APPLICATION

I would like to participate in the 1994 weed control program. Enclosed is my cheque, made payable to the Haliburton Lake Cottagers Association. I understand that if there are not enough participants my money will be refunded. I further understand that the HLCA can not be held responsible for damages caused by the weed control operation to my property or person on my property.

Name \_\_\_\_\_

Address (Home) \_\_\_\_\_

(Cottage) \_\_\_\_\_

Telephone No. ( Home) \_\_\_\_\_

(Cottage) \_\_\_\_\_

Lot \_\_\_\_\_ Plan \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

---

Mail to : The treasurer, Haliburton Lake Cottager,s Association  
Box 56 RR#1 Haliburton, Ontario KOM 1S0

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The following 2 articles are provided to HLCA for your information only and are intended to be used as a guide:

1. Protecting Your Investments - a lawyers view
2. The Budget & Your Second Property - an accountants view

①

### PROTECTING YOUR INVESTMENTS

In today's economic and political climate, both the federal and provincial governments are looking for ways in which to obtain a greater tax base.

With respect of cottage property, in the past, there has been an opportunity for an owner of such type of property to realize on the sale of the same, either on untaxed or lessened tax bases with respect of the gains made on the sale of the property.

Under present legislation the opportunity to receive these gains untaxed or under lessened tax has been shut down as to new purchases and is being eroded with respect of purchases made prior to March of 1992.

The opportunity to realize on an actual gain in value on a cottage property that has been owned prior to March of 1992 in a lessened tax basis will be gone as at the end of 1994.

If I own a cottage which I purchased in the late 1960's or 1970's that is paid for and to date has a value of \$115,000.00, and which I paid \$15,000.00 for, then there is a paper gain of \$100,000.00.

Until March of 1992, if I had never used any portion of my once in a lifetime capital gain exemption any sale or disposition of that property that created a gain of \$100,000.00 was non-taxable.

Since March of 1992 the amount of untaxable gain has been reducing on a monthly basis, based upon the number of months that I owned the property prior to March of 1992 and the number of months past since March of 1992 to the date of disposition.

In recent years owners of cottage property have been trying to protect as much as possible the tax-free portion of a gain in value of cottage property.

One scenario was to actually transfer the cottage from the parents to the children at a nominal or "gift" value. The transfer is deemed to be made at value and the parents utilize their unused portion of the declining once in a lifetime capital gain allowance.

The effect of this transfer is to put the cottage property in the hands of the children at a new adjusted cost base so that taxable gains will now be the difference between \$115,000.00 and whatever it sells for in the future.

There are arguments against taking these steps and some of them are as follows:

1. Mom and Dad lose control of the cottage.
2. The increased value in the cottage may be an asset that Mom and Dad need for their senior years.
3. All of the children might not get along and share the ownership of the cottage in an equitable manner.
4. The children might not be judgement proof and the cottage asset could end up being attached by the creditors of the children.

To avoid some of these concerns parents often reserve a life interest in the cottage or take back a full lease on the cottage from the children for their joint lifetimes or an extended period of time.

Unless, however, Mom and Dad have a fair bit of money to look after themselves, some of the pitfalls as above outlined still exist.

Under the new budget it appears that there is a method to realize on the remaining unused portion of the once in a lifetime capital gain with respect of real estate without actually transferring the title to the property.

It appears that in 1994, and on the 1994 tax return, the parents as owners of the cottage can file a declaration in their return utilizing the balance of undeclared capital gain allowance as to real estate and get what is called a new adjusted cost base on the cottage property effective for 1994.

This methodology should be pursued, in my submission, by owners of cottage property that have had substantial enhancements of value and that were purchased especially in the 1950's, 1960's, 1970's and up to the late 1980's.

If you don't use it, you lose it.

The utilization of the balance of capital gain allowance is something that should be discussed particularly with a tax accountant and requires appraisals of the property as to present value and the value at the time of acquisition or January 1, 1972, whichever date is earlier.

These are only some suggestions and are not given as expert advice.

There is another reason to consider transferring the cottage property to children. Our governments will be on the look-out for additional areas to gain tax revenue. In the past there has been what is called "inheritant taxes" imposed by both the provincial and federal governments. These taxes have not been imposed in recent years. I would suggest, however, that it is very likely that they will return and it will be an imposition of tax on the amount of value of wealth in the hands of the deceased person at the date of their death.

Unless you are cash rich, or have covered off the value of your assets with life insurance policies, the intention of passing your wealth to your children or just passing the enjoyment of the cottage property to your children could be frustrated by the tax that would be applicable to the value of the property.

The cottage may have to be sold just to pay the tax.

These are generalities and the statements are offered to point out that it is a good idea to take a look at your actual situation and discuss it with solicitors and accountants first, and then with the family.

A further protective step to take is to have your lawyer prepare for your signing an "enduring" power of attorney appointing a person in whom you have trust to be in charge of your affairs and your person in the event that you are under a disability to do so yourself, whether physical or mental.

The preceding information was made available to the HLCA by David Bishop, a lawyer with Bishop & Rogers - Barristor & Solicitors and is only intended as a guide. For more information, we suggest you contact the above mentioned firm or your personal lawyer.

2.

## THE BUDGET and YOUR SECOND PROPERTY

The \$100,000 lifetime capital gains exemption (LCGE) is no more, and that may have a big impact on any second property you may own. However, if you have not used all of your LCGE, you will get one last chance to do so when you file your 1994 personal tax return.

### CHANGING RULES

In the June 1992 and 1993 issues of TAXBREAKS, we described the changing tax rules and some planning options with respect to capital gains on second properties, that is, properties other than your principal residence. Second properties include a cottage or country retreat, a ski chalet, a condominium in Florida or Hawaii, a hobby farm, or even a rental property. The new tax rules that flowed from the February, 1992, federal budget, which eliminated real estate not used in an active business from the list of assets eligible for the \$100,000 LCGE.

If you acquired a second property before March 1, 1992, and realize a capital gain with respect to it on or after that date, a transitional measure contained in the 1992 budget allows you to shelter only a prorated portion of the gain under your LCGE. The allowable portion is based on the number of months you owned the property after 1971 and before March, 1992, compared to the total number of months that you owned it.

The February 22, 1994, Federal budget eliminates the \$100,000 LCGE for gains that accrue after budget day (but note that it makes no change to the \$500,000 LCGE for farm property and qualifying small business shares). Capital gains accruing up to budget day remain eligible for the exemption under the existing pre-1994 budget rules. That means that the proportion rule for second properties remains in effect.

### HOW IT WORKS

To claim the exemption for the eligible portion of accrued gains, you will have to file an election with your 1994 tax return. You will then be treated as having disposed of the property for the amount you elect. This amount cannot be less than the property's adjusted cost base, or greater than its fair market value on budget day. The election will be available for all assets formerly eligible for the \$100,000 LCGE, including the portion of gains that remained eligible after the changes announced in the 1992 budget.

That may sound complicated, but the following example illustrates how the new rules will apply to second properties.

Assuming that you purchased a cottage March 1, 1988, for \$100,000 and that its fair market value on market day (Feb. 22, 1994) was \$145,000 for a total capital gain of \$45,000 accrued up to budget day. When you file your 1994 tax return next year, you will calculate the portion of your capital gain eligible for the LCGE under the following formula:

Capital Gains " X " (number of months held before March 1992, divided by the Total number of months held until February 1994)

...2



= ELIGIBLE GAINS

Applying the formula based on the holding period results in \$30,000 of your gain being eligible for the LCGE (assuming that you have that much room remaining in your LCGE)

$$\$45,000 \times (48 \text{ divided by } 72) = \$30,000$$

You then file an election with your 1994 return electing \$145,000 (the fair market value on budget day) as your proceeds of disposition. This allows you to maximize the exempt portion of your gain. You thus recognize a total gain of \$45,000, of which \$30,000 is your pre-March 1992 gain.

You complete your capital gains exemption form in the normal manner. Assume that this reveals your exemption to be the full \$30,000.

When you complete your 1994 tax return, your net income increases by the taxable portion (75%) of the eligible accrued gain of \$30,000 (calculated as the \$45,000 accrued gain, less a special deduction for the \$15,000 gain attributed to the period after February, 1992). You then claim an offsetting capital gains exemption of 75% of \$30,000.

In this example, your election of \$145,000 as your proceeds of disposition does not increase your 1994 taxable income. The \$15,000 gain is attributed to the post-February 1992 period is not subject to tax until the year in which you dispose of the cottage.

The adjusted cost base of your cottage will be increased by the exempt portion of the gain, in this case \$30,000. Whenever you actually dispose of the cottage, you will calculate your gain using your new adjusted cost base of \$130,000, being the combination of your old adjusted cost base of \$100,000, plus the \$30,000 of your elected eligible gain.

BE CAREFUL

The calculations will be different in each case, of course. In addition, your ability to benefit from the election can vary with a host of factors, including the extent to which your \$100,000 LCGE had been used up in the past, the size of your cumulative net investment loss, if any, and the fair market value of the property on budget day.

Remember also that making the election will increase your net income, even though it may not increase the tax you pay. It could, however, affect the calculation of such items as the Alternative Minimum Tax, the Child Tax Benefit, the Goods and Services Tax Credit, the Guaranteed Income Supplement, and the Old Age Security clawback.

Don't forget about the election, but if you do elect, don't be lulled into a false sense of security that you have thereby solved all the future tax problems with respect to your second property.

Questions about when and how to transfer the property to the next generation, and the resulting tax implications, will not go away simply because you make the election. You will still have to come to grips with some serious issues so that your future plans for the property can be put into effect at minimal tax cost. In fact, you may decide that now is the best time to shift future capital gains and the resulting tax liability to the next generation.

Added complexity arises from the fact that you may be in a position to make the election on your city home or on a vacation property. These are several factors to consider in making this choice, and you should definitely run through the calculations for both properties.

The election may look good initially, but there are a number of pitfalls to be avoided. Professional advice is recommended to ensure that all the possibilities are considered, and that the course you ultimately select is the right one for you and your family.

The preceding information was made available to the HLCA by Mr. Don Scott, cottager on Haliburton Lake and an accountant with the Toronto firm of DELOITTE and TOUCHE CHARTERED ACCOUNTANTS and is only intended as a guide. For a more indepth and/or personal view, we suggest you contact the above mentioned firm or your personal accountant.

## POKER RUN



The 5th. Annual Fort Irwin Poker and Radar held FEBRUARY 12th. was a huge success. As this was the first year we sponsored this event, I can only say how pleased we were with the response and participation that we had. As you can see from the thank you list it takes a great number of people to run such an event. The weather co-operated and in all 70 riders took part in both the Poker Run and Radar Run. 22 prizes in all, valued at over \$1100.00 were distributed at the dance which followed. The winner of the Poker Run was Vince Hammond from South Bay, who walked away with the 50 / 50 cash prize of \$350.00 .

Thank you again for your support,  
Dave Freeman, Eric Kuiper, Gary Shearer

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