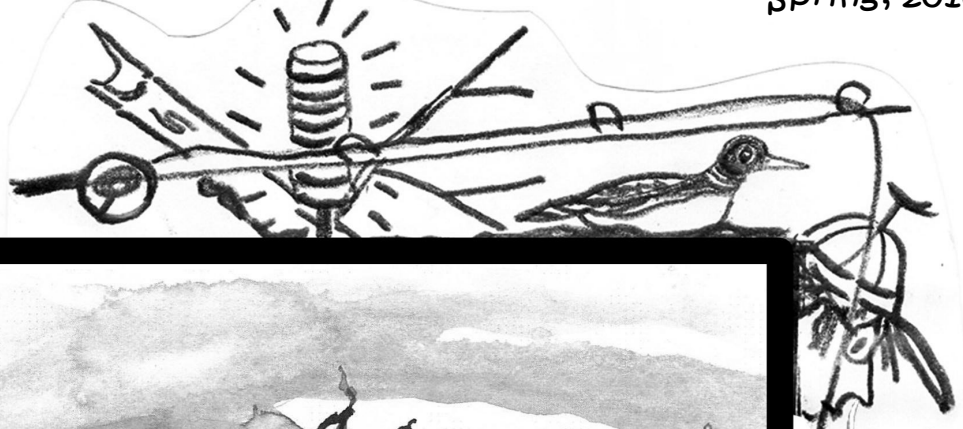


# TROUT LAKE CAMPER'S ASSOCIATION

SUDBURY DISTRICT

Spring, 2016

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President	vacant			
Vice-President	Debbie Lanktree	416-482-0028	Cell: 416-660-5343	dlanktree@hotmail.ca
Past President	Slobodan (Bob) Nikolic	705-857-2829	-	landbnikolic@gmail.com
Secretary	Linda Lachance	705-560-2919	705 857-3113	designer@northernpine designs.com
Treasurer	Dave Moxham	705-898-1326	-	davemoxham@live.com
Dir. Bulletin	Linda Lachance	705-560-2919	705-857-3113	as above
Dir. Environment/ Forestry	Bob Nikolic	705-897-2829		landbnikolic@gmail.com
Dir. Fishery	Larry Hewitt	519-344-8526	705-898-1180	larrydhewitt@hotmail.com
Dir. Membership	Vacant			
Dir. Safety	Barry Zettler	705-857-0238		barryzettler@gmail.com
Dir. without Port.	Jean-Yves Losier	705-805-0914		jjylosier@yahoo.com
Dir. without Port.	Richard Lanktree	416-482-0028	416-660-5343	
Dir. without Port.	Roy Bresnahan	705-857-2663		bresnahan.roy@hotmail.com
Dir. without Port.	Wlodek Kasprzycki	705-898 2994		info@happylandinglodge.ca
<i>Dir. Without Port.</i>	Ljuba Nikolic	705-857-2829		landbnikolic@gmail.com

### **AUDITING COMMITTEE**

Carol Munro	705-898-1016	Juliette Losier	705-805-0914
Jack Suski	705-857-5456	Lisa Zettler	705-857-0238

# A NOTE FROM THE VICE-PRESIDENT

Greetings fellow Trout Lake campers:

According to the calendar, spring is officially here but as I'm writing this it is -2 outside with a bitter wind chill. The snow birds are heading home and many camps are being opened up for another season. Some of the hardier souls have been at the lake all winter. I'm sure I'm not the only one looking forward to seeing warmer days soon.

During the winter I took the opportunity to attend a couple meetings of the Federation of Ontario Cottagers' Associations (FOCA). FOCA is a not-for-profit organization formed in 1963 to represent property owners on issues that affect our lakes and rivers. Their mission is to protect thriving and sustainable waterfronts across Ontario. Trout Lake Campers' Association (as well as each individual member of TLCA) is a member of FOCA. They have a very comprehensive website and I encourage you to check it out at [foca.on.ca](http://foca.on.ca) for information on water quality in Ontario, climate change, electricity pricing and more. (An article about their thoughts on Property Taxes is included in this bulletin.)

The first TLCA board meeting of 2016 was held on April 2<sup>nd</sup>. Dates/location were confirmed for the following and I hope you will note them in your calendar and plan to attend:

**Annual General Meeting:** Saturday, June 4<sup>th</sup> starting at 10:00 a.m. at Happy Landing

This is your association so please plan to attend this annual members meeting. There will be a **presentation by Emergency Medical Services personnel on emergency preparedness and protocols** before the meeting and a lunch will be available afterwards. The meeting itself will include election of Board members and Auditing committee members as well as reports from the various committees. Consider this your chance to start the camp season off by hearing what's going on with your association, meeting with old friends on the lake and maybe even making some new ones. If you are interested in running for election for any of the positions feel free to contact me for additional information.

**Picnic::** Sunday, July 31st

Once again the picnic will be held on the Sunday of the August long weekend (which this year happens to be July 31<sup>st</sup>) at Happy Landing. Bring your kids and grand-kids or just yourselves for an afternoon of socializing, games, races and a chance to win various prizes. A reminder to everyone to **please return your ticket stubs and payment by July 10th**, as well as any unsold lottery tickets that you will receive in the mail from the Association in June.

**Fish Fry:** Saturday, August 20th

The Fish Fry will also be held at Happy Landing. Tickets will be available at the picnic or from any Board member.

Please see reports from the various committees included in this bulletin to find out about our water quality, finances and much more and please remember to renew your membership for 2016. Renewal cards are being mailed out in May. Please make any changes to your address or other details and return payment in the TLCASD pre-addressed envelope. Please keep your email address current with us, so the Board can contact you if necessary. It only takes a few minutes to complete your membership and drop in the mail but it will save our Membership Director a lot of time in follow-up. We are proud to report that we have one of the highest percentage membership rates of any lake association in Ontario. Thank you for your ongoing support!

Debbie Lanktree, Vice President

## CREATION OF EMAIL CONTACT LIST

As a result of the problems getting the word out around the proposed tax increases, there was a discussion at the Board meeting about setting up an email group.

The Board would like to set up “contact areas” around the lake, each with it’s own co-ordinator. As a sub-committee of the Board, information would be sent out to each co-ordinator, who would then forward the email to their respective groups. Information coming back to the co-ordinators could be funneled back to the board.

This would allow us to reach most of our members very quickly, if necessary, and avoid the issues encountered when trying to send emails to large groups, using the limited internet capabilities at the lake. This could be used for share information such as the tax issue, or perhaps even be used in emergencies.

We are proposing that the following areas be set up, with one person volunteering to be the co-ordinator for each area:

### NORTH SHORE WEST TO EAST

Edith Lake (2), Villa Nova (17) and Key Largo Roads (3), Gov. landing (1)	22
Sauna (6), Pine Ridge (4) and Zettler Bay (23) Roads	33
King Fisher (3), Wiggle (8) and Cherriman (38) Roads	49
Lafrenierre Road	<u>21</u>
TOTAL	125

### SOUTH SHORE WEST TO EAST

Driftwood (3), Ed Claire (5) Roads	8
McKay (3) and Owl’s Nest West of and including Lodge Road (46)	49
Owl’s Nest (34) including Musky Bay (12) East of lodge Road	46
Silv’ry Moon (9) and Happy Landing (3) Roads	12
TOTAL	<u>115</u>
GRAND TOTAL	240

\*Gov. Landing property is actually on the South Shore but accessed from the North shore.

\*2 properties on Driftwood Road are accessed by water from Driftwood lodge.

**Therefore we would like campers in each of the areas listed above, to delegate one person to be the email “forwarder” and provide their email addresses to that person who will create the list for that area. That person should contact Linda Lachance to be added to the circulation list. Any emailing will be limited to activities related to the Camper’s Association, or of direct interest to property owners on the lake. They will not be shared, or used for any commercial purposes. If your area does not organize this, it will be excluded from the process. Anyone may choose not to participate, simply by not sharing their email address.**

## **DATES TO REMEMBER**

**Annual General Meeting  
Saturday, June 4th  
10 a.m.**

**Happy Landing Lodge**

**\*\*\*Presentation by Emergency Medical  
Services personnel  
Free lunch to follow**



**ANNUAL PICNIC  
Sunday, July 31st  
Happy Landing Lodge  
Games start at 1:00 p.m.**

## **FISH FRY**

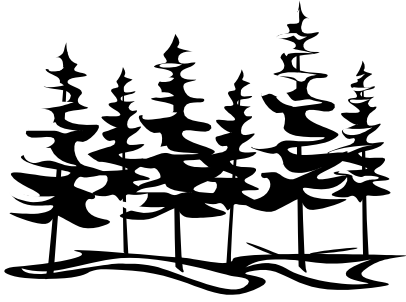
**Saturday, August 20, 2016  
Happy Landing Lodge  
4:00—7:00 p.m.**

**Tickets \$18.00 in advance**

**Extra pieces of fish \$5.00 each**

**\*See members of the Board for tickets**





## ENVIRONMENT & FORESTRY REPORT—

Bob Nikolic, Director



Greetings to all Campers!

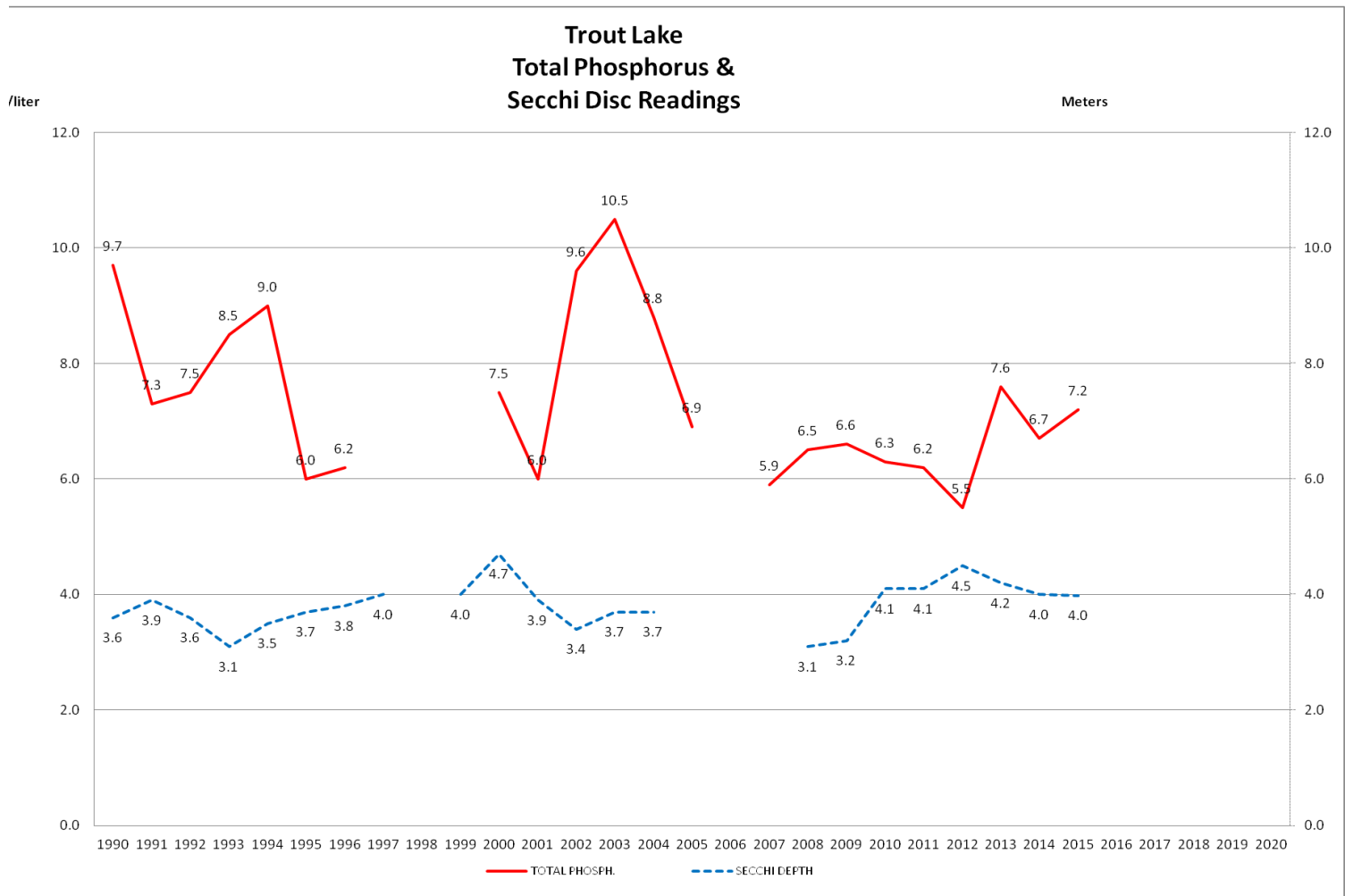
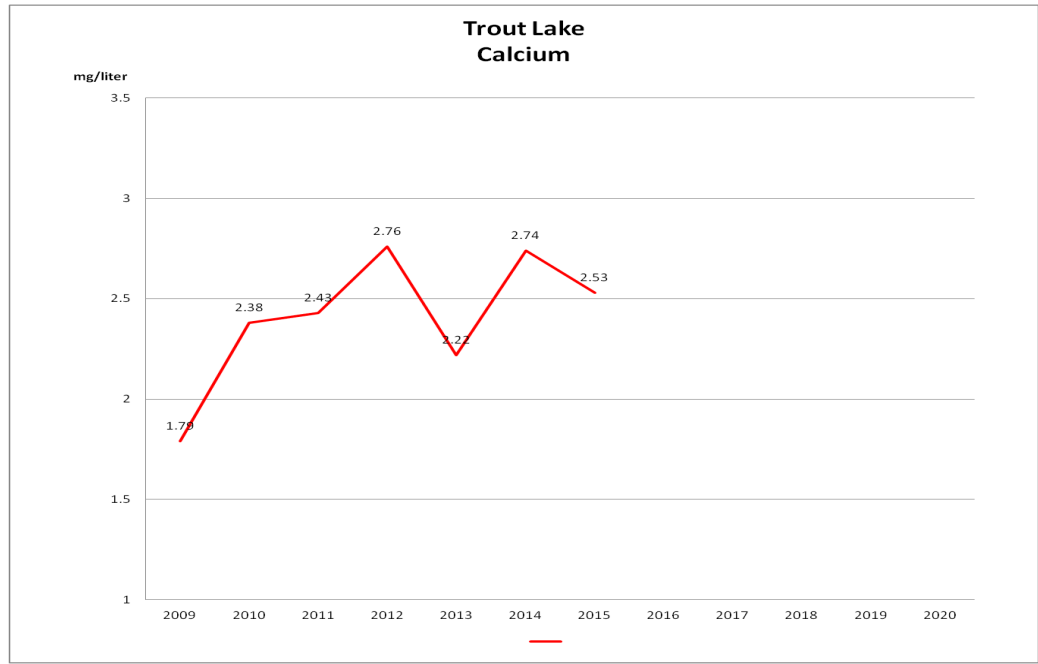
On the environmental front we have received 2015 Total Phosphorus, Calcium and Secchi disk values. You can see the sampling results on the graphs in this bulletin. Calcium values are pretty steady over last 6 years averaging about 205 mg/l (milligrams per liter ) which is well above the amount required for healthy crayfish and other aquatic organism's populations which depend on Calcium for survival.

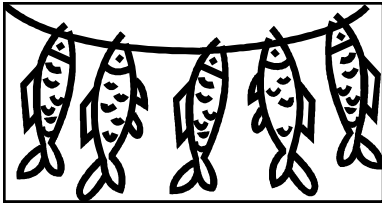
The total Phosphorus and Secchi disc values show that from the beginning of sampling in 1990 to now we have had three distinct periods. From 1990 to 2005 TP content shows very wide range from 6.0 to 10.5  $\mu\text{g/l}$  (micrograms per liter) averaging relatively high value of 8  $\mu\text{g/l}$ . This was probably and partially due to campers and others not being aware that the Phosphorus in cleaning products of the day was accumulating in water bodies. The period from 2007 to 2012 was characterized by the lowest Phosphorus content in the lake, averaging about 6.3  $\mu\text{g/l}$  and coincided with several dry years and low water level probably limiting TP input into the lake. There is also the fact that many new sewage treatment facilities were and are being installed by campers. For the last three years average TP is about 7  $\mu\text{g/l}$  and this appears to be our normal value for a normal year. It is a very good average indicating good water quality.

I want to remind everyone that TP levels over 15  $\mu\text{g/l}$  are **the cause of blue-green algal blooms**. Our Secchi readings are about 4 meters, indicating very good water transparency. As usual we will be taking water samples and Secchi readings in May and are also planning to measure dissolved oxygen in the lake. This should improve our knowledge of water quality required for healthy fish population.

As far as forestry is concerned there was no harvesting activity on the north shore of the lake last winter. The annual schedule had a plan for harvesting block #2010-075 north of Lafreniere Road but that has been postponed for this coming winter. The annual schedule for 2016/16 also includes Lahaie's #10-090 block close to the power line on the south shore and possibly Lahaie's #2010-069 block in the vicinity of Zettler Bay Road. I will be examining the annual schedule in detail and have maps as usual on display during the Picnic.

Slobodan ( Bob ) Nikolic, Director Environment/Forestry





## FISHERY REPORT—Larry Hewitt

We would like to thank the fisheries volunteers who need to be thanked for their future and past time and efforts. With these fine people we hope to have a good year in 2016 and raise some fish in our pond. The food is bought and things are getting ready to roll, and as of April 30th the traps are in the water trying to get us some spawners.

John Rodinski  
George Zanette  
Sylvia Tomlinson  
Bob Tuttle  
Ken Stonely  
Jimmy Ridsdale  
Dave Guay

Terry Gauthier  
Rich Saul  
Bill Tomlinson  
Tim Stiller  
John Rothery  
Art Wismer  
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# SAFETY REPORT—Barry Zettler

Welcome back everyone,

My safety tip for this summer goes out to all swimmers. Please have a boat beside you when swimming across the lake. Watercraft are getting faster every summer and they may not see a lone swimmer in the middle of the lake.

I would like to ask if all light stewards could please do their best to have their markers in for the May long weekend . Also to those with fire pumps, please have them out and check that they are in good running order. If anyone should notice faulty lights or markers, please contact me at 705 857-0238 .



## Board Vacancies

## IMPORTANT!!

There are two vacancies on the Board of Directors. We are seeking someone to be **Vice-President** and someone to take over the **Membership** position.

If you are interested in the longevity of this Association, please get involved. We would welcome new people with new ideas.

Please contact our Vice-President, Debbie Lanktree if you are interested.

**PICNIC**—Planning for the picnic has already begun. If you are interested in working on the picnic organization, please come forward now. Have some new ideas for activities? We'd love to hear from you!

## TLCASD COMMITTEES

### AUDITING COMMITTEE

Jack Suski	jack.suski33@gmail.com
Carol Munro	wcmunro@gmail.com
Juliette Losier	jylosier@yahoo.com
Lisa Zettler	barryzettler@gmail.com

### ENVIRONMENT COMMITTEE

Dave Moxham	davemoxham@live.com
Barb Moxham	barbmoxham@hotmail.com
Bob Nikolic	landbnikolic@gmail.com
Ljuba Nikolic	“

### FORESTRY COMMITTEE

Bob Donaldson	rdrobert770@gmail.com
Dave Moxham	davemoxham@live.com
Barb Moxham	barbmoxham@hotmail.com
Bob Nikolic	landbnikolic@gmail.com
Roy Bresnahan	bresnahan.roy@hotmail.com
Kim Fyfe	705-857-1420

### FISHERY CONTACTS

Larry Hewitt	larrydhewitt@hotmail.com
Dave Guay	ddtiguay@sympatico.ca
Art Wismer	aswismer@hotmail.com
Bill Munro	wcmunro@gmail.com



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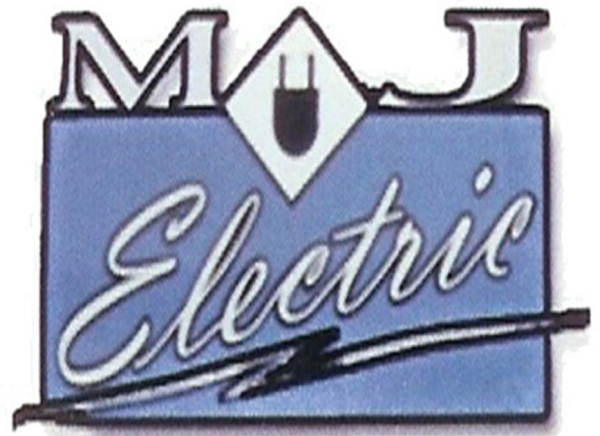
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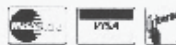
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Be sure to use phosphate free products whenever possible at your cottage or home. We don’t want to be feeding algae in the lake!





## MEMBERSHIP COMMITTEE REPORT

Hello, everyone.

Hope you enjoyed the milder winter and are going to be back enjoying Trout Lake. We, the snow birds are lucky that we can escape the winter. Last fall we had few members that had not paid 2015 dues and upon being reminded some did pay. As it happens every year in 2015 we had 5 new and returning members, however some members did not renew their memberships resulting in a net loss of 4 members. The final numbers for 2015 were 195 paid and 1 lifetime member for a total of 196.

I will be sending membership dues letter shortly and urge you to send in your dues as soon as you can so we can carry out our programs without interruption. I have resigned from Director Membership position year ago but keep doing the work until we find a replacement. We need younger talents in order to keep TLCASD strong. If you can help with Membership please contact me or anyone on the Board.

Hope you have a great summer,

**“ A GREEN LAWN CAUSES A GREEN LAKE”**

**REPORT FOREST  
FIRES TO 310-FIRE  
(3473)**

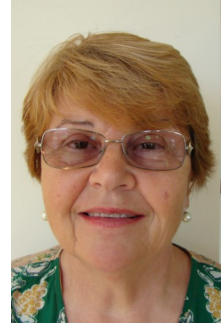
Please be pro-active in preventing fires around the lake and your camp or home. We have everything to lose.

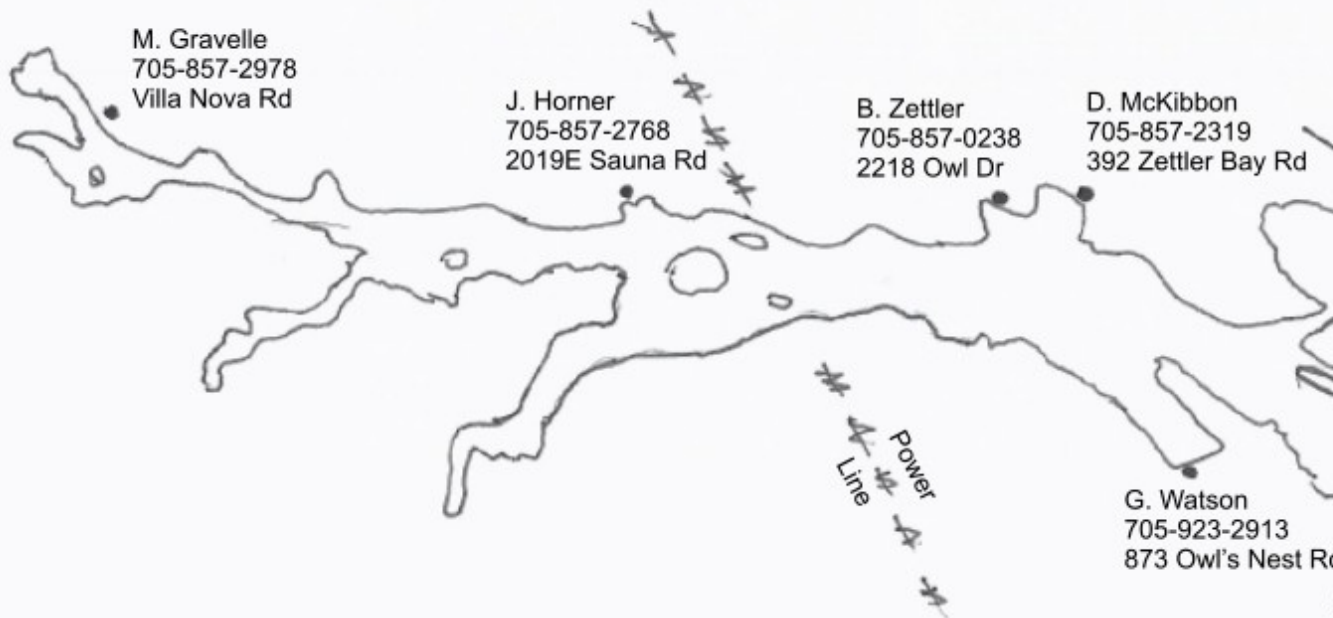


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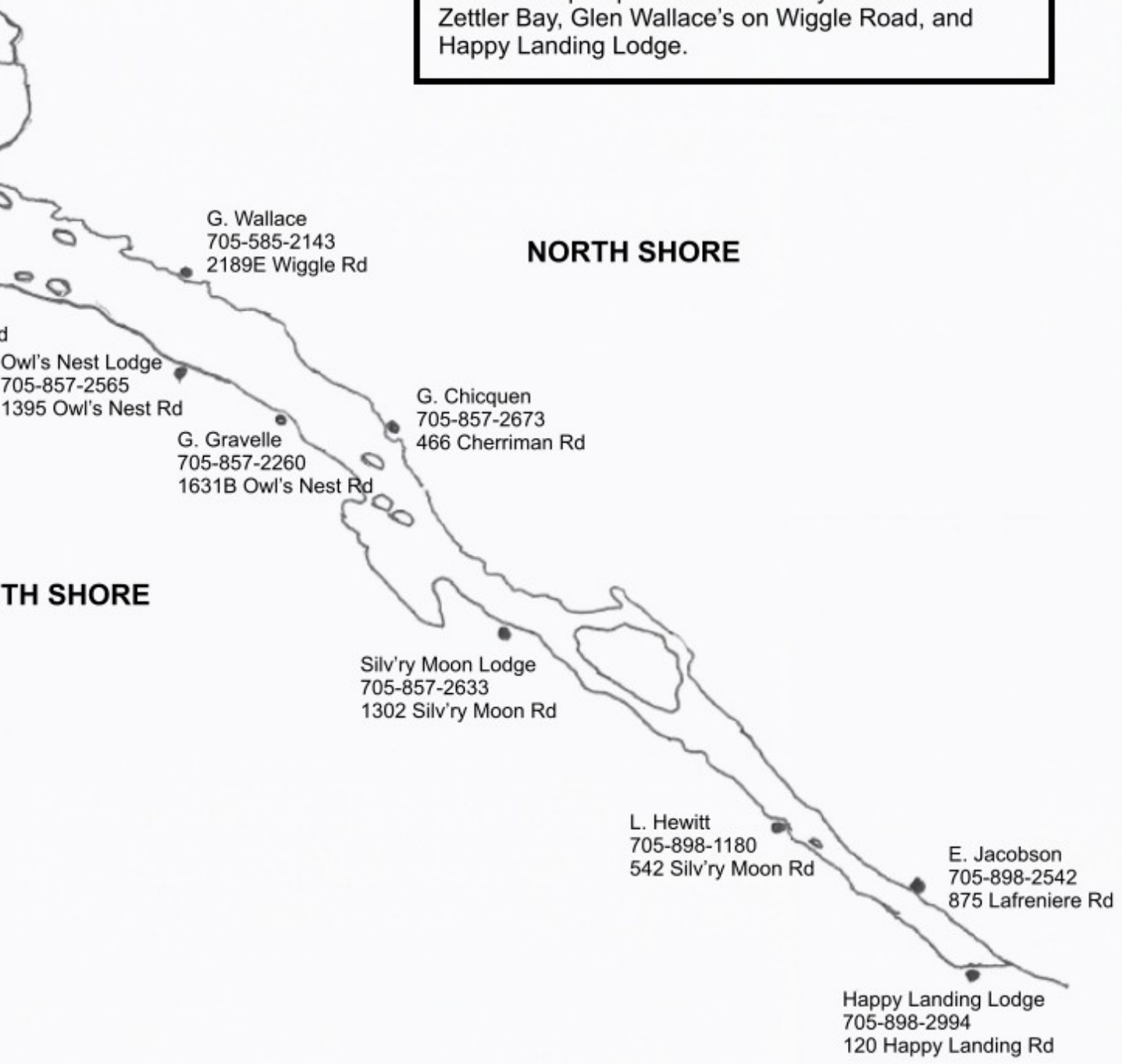
**Call 911 to report all fires.**

SOU

Thank you to all pump stewards!  
Your commitment to the safety of the lake  
is greatly appreciated.  
If you require supplies, please call  
Bob at 705-857-2829 or Barry at 705-857-0238.

# ● FIRE PUMP LOCATIONS

Note: New pump locations at Barry Zettler's in Zettler Bay, Glen Wallace's on Wiggle Road, and Happy Landing Lodge.



## Moose Facts



- Moose are the largest member of the deer family.
- The flap of skin that hangs beneath a moose's throat is called a bell.
- Only males have a rack of antlers. They are flattened and range from 120 to 150 centimetres across and weigh 20 kilograms. Their antlers may have as many as 30 tines (or spikes).
- Each year, antlers are shed in November or December and another, slightly larger set begin to grow the next midsummer.
- Moose live in every Canadian province.
- Moose are very good swimmers and can easily swim 16 kilometres.
- Moose can run faster than 50 kilometres per hour.
- Having poor eyesight, moose rely on their keen sense of smell.
- A male moose is called a bull and a female moose is called a cow.
- The word moose comes from the Algonquin word *mooswa*, which means "twig-eater."
- Moose eat willow, birch and aspen twigs, horsetail, sedges, roots, pond weeds and grasses, leaves, twigs, buds and the bark of some woody plants, as well as lichens, aquatic plants and some of the taller herbaceous land plants.
- Moose can feed under water.
- Moose can dive more than five metres for food on a lake bottom.
- It is estimated that there are between 500,000 and 1 million moose in Canada, although a significant decline has been experienced in Manitoba and eastward into Ontario. The causes are unclear.
- Male moose weigh over 550 kg (1200 lb) on average, and females are often more than 400 kg (880 lb). Calves weigh around 15 kg (33 lb) at birth but quickly increase in size. Height at the shoulders generally ranges between 2.1 to 2.3 m (6.5 to 7.5 feet). Only the males have antlers, averaging 160 cm (63 in.) across and 20 kg (45 lb) in weight with a broad, flattened palmate shape fringed in up to 30 tines.
- They can run up to 35 miles (56 kilometers) an hour over short distances, and trot steadily at 20 miles (32 kilometers) an hour.

Charlie and I saw at least 20 moose during our drives this winter. While some may have been the same moose, it's still indicative of a healthy moose population.

Having encountered many moose in my daily commutes to Sudbury, they are quite impressive, when coming towards me while I'm sitting in my car!



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**TROUT LAKE CAMPERS ASSOCIATION FINANCIAL STATEMENT \$ 2,015.00**

**ALL ACCOUNTS**

General \$ 2,974.68  
 Lottery \$ 1,375.83

**BANK BALANCE AS OF DECEMBER 31, 2014 \$ 4,350.51**

<u>REVENUE</u>	<u>2015 BUDGET</u>
----------------	--------------------

Administration	\$ -	
Advertising	\$ 2,685.00	\$ 2,800.00
Bank Interest	\$ 43.20	\$ -
Clothing	\$ 2,440.00	\$ 1,500.00
Donations	\$ 811.00	\$ 900.00
Grants	\$ 1,000.00	\$ 2,000.00
Lottery	\$ 3,158.00	\$ 3,000.00
Fish fry	\$ 2,043.50	\$ 2,500.00
Membership	\$ 4,975.00	\$ 5,000.00
Merchandise	\$ 278.00	\$ -
Miscellaneous	\$ -	\$ -
Picnic Revenue	\$ 355.50	\$ 500.00

**Total Revenue \$ 17,789.20 \$ 18,200.00**

**EXPENSES**

Administration	\$ 3,847.97	\$ 3,200.00
Bulletin	\$ 4,092.91	\$ 4,500.00
Clothing	\$ 2,765.11	\$ 1,000.00
Environment	\$ -	\$ 1,000.00
Fishery	\$ 1,164.18	\$ 1,000.00
Forestry	\$ -	\$ -
Lottery	\$ 870.66	\$ 1,500.00
Fish fry	\$ 1,791.15	\$ 1,800.00
Membership	\$ 49.95	\$ 100.00
Merchandise	\$ -	\$ -
Picnic	\$ 1,851.02	\$ 2,300.00
Safety	\$ 1,485.59	\$ 2,000.00

**Total Expenses \$ 17,918.54 \$ 18,400.00**

**Treasurer float**

**\$ -**

**BOOK BALANCE AS OF DECEMBER 31, 2015**

**\$ 4,221.17**

**BANK BALANCE AS OF DECEMBER 31, 2015**

**\$4,221.17**

**12 MONTH GIC - CAISSE POPULAIRE**

**\$ 3,000.00**

**TOTAL FUNDS**

**\$ 7,221.17**

# TROUT LAKE CAMPERS ASSOCIATION FINANCIAL STATEMENT

First Quarter 2016

## ALL ACCOUNTS

General \$ 1,778.35  
 Lottery \$ 2,442.82

**BANK BALANCE AS OF DECEMBER 31, 2015 \$ 4,221.17**

<u>REVENUE</u>		<u>2016 BUDGET</u>
Administration	\$ -	
Advertising	\$ 110.00	\$ 2,800.00
Bank Interest	\$ -	\$ -
Clothing	\$ -	\$ 2,000.00
Donations	\$ -	\$ 800.00
Grants	\$ -	\$ 1,000.00
Lottery	\$ -	\$ 3,200.00
Fish fry	\$ -	\$ 2,500.00
Membership	\$ -	\$ 5,000.00
Merchandise	\$ -	\$ -
Miscellaneous	\$ -	\$ -
Picnic Revenue	\$ -	\$ 500.00
<b>Total Revenue</b>	<b>\$ 110.00</b>	<b>\$ 17,800.00</b>
 <u>EXPENSES</u>		
Administration	\$ 607.75	\$ 4,000.00
Bulletin	\$ -	\$ 4,500.00
Clothing	\$ -	\$ -
Environment	\$ -	\$ 500.00
Fishery	\$ 1,068.44	\$ 1,000.00
Forestry	\$ -	\$ -
Lottery	\$ -	\$ 1,600.00
Fish fry	\$ -	\$ 2,000.00
Membership	\$ -	\$ 100.00
Merchandise	\$ -	\$ -
Picnic	\$ -	\$ 2,200.00
Safety	\$ -	\$ 1,500.00
<b>Total Expenses</b>	<b>\$ 1,676.19</b>	<b>\$ 17,400.00</b>
<b>Treasurer float</b>	<b>\$ -</b>	
<b>BOOK BALANCE AS OF MARCH 31, 2016</b>	<b>\$ 2,654.98</b>	
<b>BANK BALANCE AS OF MARCH 31, 2016</b>	<b>\$2,654.98</b>	
<b>12 MONTH GIC - CAISSE POPULAIRE</b>	<b>\$ 3,000.00</b>	
<b>TOTAL FUNDS</b>	<b>\$ 5,654.98</b>	

## **AUDIT COMMITTEE REPORT**

**FOR THE SIX MONTHS ENDED June 30, 2015**

On Sept.15, 2015, the Audit Committee (see list below) reviewed the books and records of TLCASD for the six months ended June 30, 2015. This review included the books and records and bank statements for both the lottery account and the general account. We checked that all revenue and expenses were recorded correctly including allocation to the correct category. This was done by matching the ledger, bank records, deposit slips and receipts. We also checked the bank reconciliation. At this time we found that everything was in good standing and all items were accounted for and reconciled. The TLCASD Treasurer, Dave Moxham, continues to do an excellent job of keeping the records in order.

The next review will be conducted in the spring of 2016 to review the books and records for the year ended December 31, 2015.

Audit Committee Members in Attendance:  
Juliet Losier  
Carol Munro  
Jack Suski

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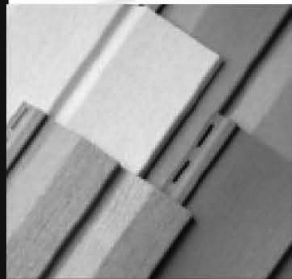
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## COTTAGE WATCH Program

We were approached about setting up a “Cottage Watch” program on the lake. This is similar to “neighbourhood watch” and is a program co-ordinated by the O.P.P. The board felt each area of the lake should take this on to organize amongst neighbours to keep an eye on each other’s properties. Many of you do this already. This program would just formalize it. The O.P.P. will make presentations to groups interested in setting this up.



We do have a manual available to assist with organizing. We’ll see that it is posted on the [www.tlcsd.ca](http://www.tlcsd.ca) website so it can be easily accessed.

In light of a series of break-ins which occurred at properties on Owl’s Nest Road, in March, this might be a good idea.

In addition, we recommend installation of game cameras in discrete ways, on your property. These can be very effective in showing who is coming and going.



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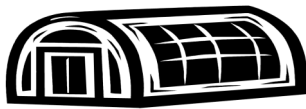
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# Blast from the Past!

Jeff Grieve sent this interesting historical photo from the early 1960's looking out onto Zettler's Bay.

It's a 1963 Gale Buccaneer 25 hp. When I bought the Crestliner in 1972 I sold the Gale to Don McKibbin.

The dock was the second one we built and was made of used concrete forms from some construction project in Sudbury. The wooden dock cleats were "whittled" with an axe and nailed to the dock.

This view is important to me because there is no power line to look at across the lake.



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## PROPERTY TAXATION

As many of you are aware, there have been ongoing discussions with the Council and staff of the Municipality of French River with regard to the proposed tax increase for 2016. The increase is in the neighbourhood of 9 percent. This is on top of the 16 percent increase last year.

Many of you received emails from your friends and other campers urging you to write letters and emails to the municipality opposing, or asking for justification for the proposed increase. We thank all of you who participated in this process. About 50 residents attended the public presentation held in Alban on March 16<sup>th</sup>, where we had the opportunity to ask questions of the councilors and CAO. Councilors certainly knew we were unhappy with the proposals.

To date, Council has arranged for KPMG to do an operational audit of how the municipality operates, day-to-day. This is expected to take several months. Our job, when it is complete is to ensure the municipality implements any recommended changes, cuts, or improvements to how it operates.

In the interim, Council has approved the budget at 2015 levels, to enable the first interim tax bills to go out. Any increase will be reflected on the later bills. The increases proposed fall mostly under the Operations budget and include large equipment purchases such as a truck for the fire-chief, trucks for Public Works, a float to transport heavy equipment, and so on. The bulk of the operations budget is being directed towards road improvements, although a prioritized list has not yet been seen. We certainly need major road improvements.

Many of us are pushing the municipality to look into an “area rating system” whereby taxes are allocated based upon the services a property does or does not have. For example, properties on Trout Lake have very minimal access to fire service, don’t use municipal water and wastewater, the cemetery and so on. Therefore, our taxes for certain services should be reduced. In addition, there have been pushes for more user pay instead of general tax increases which hit waterfront owners especially hard.

Specific information on the proposed budget is posted on the [frenchriver.ca](http://frenchriver.ca) website, under Treasurer. Please be diligent in familiarizing yourself with the information, and participate in the process.

## FOCA’s Property Tax Position – OVERVIEW

Federation of Ontario Cottagers’ Associations (FOCA) advocates for fair property taxation on behalf of waterfront residential property taxpayers in Ontario.

\* NEW \* For the 2016 tax year, your deadline to file a Request for Reconsideration (RfR ) will depend on the date you receive your property assessment notice. The previous deadline (March 31 of each year) NO LONGER APPLIES. (Your actual deadline will be noted on your property assessment notice. For the territorial districts of Nipissing, Sudbury & Manitoulin it is Tuesday, August 23<sup>rd</sup>).

MPAC presented a 2016 Property Tax update to the FOCA Spring Seminar on March 5, 2016. A copy of this presentation can be made available to FOCA Members (*note that all TLCA members are FOCA members. If interested, please contact the FOCA office.*



## FOCA's position on the Ontario residential property tax system

“Downloading” by the Province onto municipalities, and hence property owners in Ontario, is higher than all the rest of Canada. This inordinate local funding burden amplifies the unfairness inherent when property value is the sole determinant of how much an individual who pays for a lengthy list of municipal obligations. FOCA believes the provincial government must hasten and broaden the provincial role in financially supporting social services through provincial income taxes, which has only partially been addressed in the recommendations of the 2008 Provincial Municipal Fiscal and Service Delivery Review.

The use of current value assessments (CVA), as a means to calculate property owners' payments for municipal services received, continues to unfairly distribute social costs. There are precedents in other North American jurisdictions for a fairer process, acknowledging that there are municipal services that should not be paid for solely on the basis of the value of one's property. To use pure CVA to calculate tax obligations amounts to a tax on unrealized capital gains.

Failing to address the shortcomings within the current process will contribute to instability in many Ontario communities, forcing the untimely disposition of family assets. This is only one unfortunate if unintended consequence from the current instable and unpredictable property tax system. It is FOCA's contention that the Province must forthwith take concrete steps to address the instability and unpredictability of property taxation in Ontario.

Your property taxes are affected by:

- the education tax rate (set by the Province)
- the municipal budget (established by your Municipality)
- the municipal tax rate (set by your City/Municipality)
- your property's assessed value (determined by MPAC)

What can you do about your property taxes?

1) Prevent an increase in your municipal tax rate.

Municipal governments across Ontario are currently formulating and approving their annual budgets. Local spending decisions being made NOW will directly affect your property tax bill. Every property owner and resident should be paying attention.

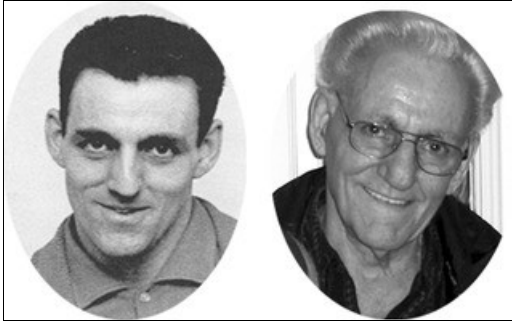
NOTE: the tax bill you receive early in the calendar year is based on an INTERIM rate, but this will change, pending municipal budget decisions.

2) Challenge your MPAC assessed value.

The most recent MPAC notices showing your property's assessed value at January 1, 2016 will be issued to property owners beginning in April 2016, and will be used to determine the 4-year phased-in assessment values – starting with the 2017 taxation year.

The value to be used in 2017 can be challenged, if you commence that challenge before the RfR deadline date. To do so, you must develop a rationale as to why you believe your property has been overvalued as at January 1, 2016 – NOT what may have transpired since. Read more about submitting a “Request for Reconsideration” here: <https://foca.on.ca/how-to-challenge-your-property-assessment/>

## IN MEMORIUM



### **MOUSSEAU, Arthur "Art"** - In Loving Memory of Arthur

"Art" Mousseau 84 years Passed away Saturday, February 13th, 2016 at Health Sciences North, Sudbury. Beloved husband of 61 years of Rollande "Rolly" (née Hébert). Loving father of Monique Mousseau (husband John Quail) and Nathalie Mousseau. Cherished grandfather of Isabelle, Élise, Paige and Jaimée Rose. Dear son of Emmett and Irene (Bélanger) Mousseau both predeceased. Dear brother of Evelyn Gosselin (husband Cleo) both predeceased. Born in Creighton, he worked as a welder at INCO for 38 years, retiring in 1991. Art was an exceptional curler, playing in the Brier in 1973 and continued as an avid fan today. Art loved to spend time at his camp on Trout Lake, which he proudly built 58 years ago and loved to share with others. His greatest passion was his family, especially his granddaughters. He will be remembered as a wonderful and loving husband, father and Pepère, hunting buddy, fixer-of-all-things, a teacher who loved to pass along his knowledge, as the camp Euchre champ and as a loyal friend to so many.

Art was one of the original Trout Lake "pioneers". He will be missed by many.

## Protecting Your Lake and Your Investment

Waterfronts are complicated places. The health of the lake depends on the health of the delicate shoreline area, called "the ribbon of life". The area where the shallow waters merge with the lake is an area which teems with life. Aquatic plants, insects, amphibians, fish, birds and mammals all find the shoreline useful. Shorelines can be breeding grounds, nurseries for small animals and fish, food sources, and shelter.

In addition, the shoreline acts as a natural filter and buffer, trapping and absorbing things like lawn fertilizers and pesticides. Cattails are especially important in this role. As much as 90% of living things in the lake are found along its shallow margins in the ribbon of life.

In addition, the shoreline plants act as a buffer against wind, wave and ice/water erosion. They help keep the soil intact and the water clean. This is the least expensive method of retaining your shoreline and lake water quality. Please respect the "ribbon of life".



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