



MISKWABI AREA COTTAGERS' ASSOCIATION

SERVING RESIDENTS & COTTAGERS ON WENONA, LONG, MISKWABI & NEGAUNEE LAKES

2009 WINTER NEWSLETTER

According to a local weather statistician, we've had just over 230cm (almost 8') of snow to the end of January. Ice on the lakes seems to be averaging about 40cm (16") thick with a lot of slush covering it. If you're not able to visit your place during these cold months, it really is a "Winter Wonderland"! The snow is white, the air is crisp and clear and there are plenty of activities to keep everyone busy and content. Nothing like a wood fire to take the chill off the air as well! If you're not "into" Winter up North, then Spring really is just around the corner! We'll try to update you on what's been happening.

MISKWABI LAKE NORTH COTTAGER'S ASSOCIATION

A complimentary copy of this Newsletter is going out to former members of the MLNCA as well as a separate letter of introduction to our Association. It is our hope these folks will seriously consider joining us and contributing to our common causes. The MLNCA voted to amalgamate with us at their August AGM. A warm welcome to all!

OCTOBER ELECTION

Barry Devolin (Conservative) was elected in our riding of Haliburton-Kawartha Lakes-Brock with 56% of the popular vote. Liberal Marlene White placed second at 20% while NDP candidate, Stephen Yardy came in 3rd with 15%.

The good news for us in this result is that MP Devolin will continue his work with the Trent-Severn Waterway Review, which has a very direct impact on our reservoir lakes.

MARCH ELECTION?

As you are probably aware, MPP Laurie Scott has stepped down as our MPP so that Conservative leader John Tory can attempt to gain a seat in the Legislature. The papers in Haliburton are full of the pros and cons of this decision. At the time of this writing, an election date has not yet been set but is rumoured to be in late March.

Maybe a positive aspect of this, for us, would be that we have a further chance to put some pressure on regarding high speed internet in our area. We would strongly encourage everyone to get in touch with the candidates and find out what their stance is on this topic., and others! Ask them the hard questions; "What will you do to support our requests for high speed internet?" As well, "What will you do to support the economics of the Haliburton area?" and "How will you help us with our fundraising for the area Hospitals?" Candidates may be reached via the following:

Conservatives; John Tory, 1-800-903-6453; johntory@ontariopc.net.

Liberals; Rick Johnson, 1-705-324-0909; rick@votejohnson.ca.

NDP; (To be decided February 15th in Lindsay)

FAMILY DAY WEEKEND

February 13th to 16th would be a great time to visit your place in the Highlands as Haliburton's first Frost Fest takes place then. Activities include an outdoor moviewhowing of "Snow Dogs"; a torchlight parade; Haliburton Highlands Dog Sled Derby; ice sculpture and snowshoe demonstrations; horse drawn sleigh rides; a dance; fishing derby on Miskwabi Lake; snowmobile scavenger hunt; skating lessons; giant bonfire and the Jamaican dogsled team meet and greet. For more information and times of the activities, please go to www.frostfest.ca.

WINTER PARKING

If you are considering attending the Frost Fest or just visiting the area, please remember the Winter parking restrictions. "Vehicles parked on Municipal roads, in turnarounds and other areas the Municipality plows makes it difficult for the Municipal Roads Department to safely maintain roads. Therefore, vehicles found parked on Municipal roads interfering with the removal of snow, sanding or road maintenance will receive a \$200.00 fine and/or may be towed at the owner's expense." Better to spend the money on some indulgences!

WORKING AROUND WATER?

Are you planning to make any changes to your shoreline, below your Spring high water mark? You may need a Work Permit before working in the water or along the shoreline. The work permit procedure can take several months, so it's not a bad idea to start thinking about it earlier, rather than later! A "Work Permit Application Guide" may be obtained from the Ministry of Natural Resources in Minden (705-286-5204) or by emailing Margaret Berube at margaret.berube@ontario.ca.

THANK YOU!

Our thanks go out, yet again!, to Association members and realtors, Susanne James and Andy Mosher, of Century 21. They have donated another \$100.00 to MACA from a recent sale on one of our lakes. If you are thinking of selling ... and we hope you are not!, please consider Andy & Susanne. They can be reached at Century 21, 457-2128.

THE MOLOU!

This historic theatre on the main street in Haliburton may have shown its last picture! The Molou has closed down and quite likely for good as it apparently has not been profitable for the last ten years. The building itself is said to be in pretty rough shape as well. Trivia question; what was the last movie shown at the Molou? (Answer; Samuel L. Jackson's "Lakeview Terrace"!) Hope you had a chance to visit this piece of Haliburton history.

MPAC AND PROPERTY ASSESSMENTS

All property owners in our area received their tax assessments back in the Fall. An informal poll shows that assessments went up about 40% on our lakes since the last one done in 2004. The question to ask yourself when you scrutinize your property assessment is: "Could I have sold my property for that price on January 1, 2008?" If the answer is "yes", then MPAC did its job; if the answer is, "no", then you should consider an appeal.

HOW TO APPEAL

1. You can request more information--- MPAC has a new website where you can view your own and neighbours' assessments in detail – do this first.
2. If you haven't already done so, register on the MPAC website for AboutMyProperty, which will give you access to a more detailed profile report on your property plus those

of your neighbour's for comparison. You'll be able to see the selling price of properties that have changed hands since they were last assessed and the variables that MPAC used in their current assessment. The report will list such details as the square footage of the buildings, the water frontage and whether a property is road or water access.

3. Take note of any details about your own property that are incorrect—the report lists a garage, for example, and the garage has been torn down.

4. But if, after studying your own and your neighbour's assessments, you feel MPAC has set your property's value too high, then you should file a request for reconsideration. (Call 866-296-6722 for the form or download it online)

A. This request **must** be filed by March 31st, 2009.

B. In a change from previous years, you must file a request before you will be allowed to appeal. No request, no appeal!

C. Since Municipalities do not set their tax rates and budgets until later in the Spring, after they get the assessments, your request needs to happen before you even know how your assessment will impact your municipal taxes.

5. Include in your request any information you think will support your case. This might be appraisal reports, photographs or insurance inspection reports. Make the job easier for the assessor to correct the value!

6. MPAC will send you back a response.

A. If it adjusts your assessment and you accept the adjustment, then you will be required to sign a binding agreement to that effect.

B. However, if you don't agree or if it won't adjust your assessment, you will need to file an appeal to the Assessment Review Board (ARB) within 90 days of receiving the response.

C. You will then be sent a notice of when your appeal hearing will be held. The ARB, a provincial tribunal set up to hear property assessment appeals, conducts hearings across Ontario. Submissions to include in your appeal are similar to what you prepared for the request for reconsideration. The vast majority of property owners choose to represent themselves at appeal hearings because potential tax savings generally aren't high enough to justify paying for professional help. An adjustment of \$50 000.00 at a tax rate of 1% , for example, is a savings of only \$500.00.

REMEMBER, appeal rules have changed, too; Now, the onus is on MPAC to establish that it has done a correct assessment.

Seven days before a hearing, the corporation is required to share its case, including the comparables it used to justify the assessment, in a letter to the property owner.

At a hearing, which will typically be in front of a single ARB panel member, the MPAC representative will present its case first.

The property owner should be ready to present any evidence that refutes that of MPAC and be ready to ask questions about the other side's case. Again, photographs and other materials that make the case for a lower assessment are helpful.

In most cases, the ARB panel member will give his or her decision on the spot and make any assessment adjustments immediately. Any reduction that is applied to the current value is carried forward to the next taxation year or, if it is not, MPAC is required to explain why on the next assessment notice. **GOOD LUCK!**

MEMBERSHIP RENEWALS

Included with this Newsletter, please also find a Calendar of Events and a Membership Renewal Form. As was the case last year, we are requesting that **all renewals be received by the end of April, 2009**. In the past we have kept members on our mailing lists for as long as two years, even if they hadn't renewed! This was costing us money and wasn't fair to those who did renew. Not having received renewals by the end of April, we will not send out future Newsletters. Since our financial year no longer coincides with our Annual General Meeting, it no longer makes sense to pay for renewals at the AGM. We hope you agree with this policy and look forward to your timely renewal and to your attendance at the events listed on the Calendar.

LONGING FOR THE COTTAGE?

Don't forget about our website! Keep up to date and be reminded how great our area actually is! Go to mymaca.net and click on the Photo Gallery. Ah, memories!

PIKE!

As reported to you in the Fall Newsletter, member Steve Dyce relayed to us his catching of a pike in the narrows between Long and Miskwabi Lakes. This has never been heard of before! Since then, we've learned of two other pike being caught in the same area! So, we contacted the local MNR specialist in these matters--- David Flowers. He tells us that he is "as perplexed as you are!" He says that someone had to have put them there and we should try to get them out of the system as they are a predator and will harm the lake trout's ability to reproduce. It is legal to take out any size of pike! He wants us to let everyone know that it is illegal to move fish from one body of water to another and not to dump bail buckets back in the water. If you catch any pike, please let us know so that we may let David know.

CONTACT US

Remember, you may contact us via the website at mymaca.net or by calling Larry at 705-457-3125 or by writing to us at the address on the Membership Renewal Form.

TIL NEXT TIME (APRIL), ALL THE BEST!

Miskwabi Area Cottagers' Association

Schedule of Events - 2009 Season

Date	Time	Event	Location	Special Information
May 17	11:00 a.m.	Annual Cleanup Day	Meet at Jerry Strickland Boat Landing, Lake Miskwabi	We will meet and divide up sections of our area that need attention.
July 11	11:00 a.m.	Annual Meeting	Airport strip, Lake Miskwabi	Bring your own chairs & sunscreen. Speakers: Reeve, Councillor, OPP Officer Barbecue and social to follow.
Sept 12	2:00pm until 5:00 pm	Annual Wine-and- Cheese Party	Nancy & Larry Holden's @ 2239 Trapper's Trail, Lake Miskwabi	Bring a chair. We'll provide the cheese and the wine!

MISKWABI AREA COTTAGERS' ASSOCIATION INC.
MEMBERSHIP APPLICATION

2009 MEMBERSHIP FEES \$30.00

Membership term
January – December 2009

_____ **NEW MEMBER** _____ **RENEWAL**

NAME: _____

HOME ADDRESS:

POSTAL CODE: _____ **PHONE NO:** _____

EMAIL ADDRESS: _____

COTTAGE ADDRESS: (BLUE NO. ON DRIVEWAY)

PHONE NO: _____

EMAIL ADDRESS: _____

LAKE: _____

PLEASE MAKE CHEQUES PAYABLE TO MISKWABI AREA COTTAGERS' ASSOCIATION INC. AND MAIL TO:

**MISKWABI AREA COTTAGERS' ASSOCIATION,
2239 TRAPPER'S TRAIL,
RR # 2, HALIBURTON, ON
K0M 1S0**

**I would be willing to help the Association out
in an agreed upon capacity**

YES

**NOT AT
THIS TIME**