

Cavendish Community Ratepayers Association Inc.



Spring 2015 Newsletter

Thank you for joining the Cavendish Community Ratepayers Association (CCRAI) in the past and supporting our association with your membership. Your continued support enables our volunteer board of directors to represent our members and the community on matters that are most important to you. We ask that you renew your membership again in 2015 and to attend our public meetings.

The mandate of the CCRAI Board of Directors is to execute on the following constitution;

- To promote and encourage Ratepayers to participate in Cavendish Community matters.
- To discuss, find solutions and make recommendations on any matter that affects the quality of living of Ratepayers and ensure the result will be beneficial to the Community.
- To co-operate and work closely with other associations in the Municipality of Trent Lakes to protect the environment and the environmental quality of our land and lakes, and on any other issues that may affect the Municipality.
- To promote and encourage tourism and commercial ventures in our Community in an acceptable and controlled manner
- To provide a channel for communications with the Municipality of Trent Lakes and all other levels of government, organizations and agencies.

Every year we hold public meetings where we share the progress we have made on specific areas that are affecting our community. We also bring in subject matter experts in a variety of topics to come to these meetings and provide presentations and important information. We also have representatives from the Municipal, County, Provincial and Federal governments as speakers. We encourage you to attend the meetings this year as we have a great slate of speakers. The majority of our members are land owners in the former Cavendish and Harvey Townships served by County Road 507 and we welcome any land owners in The Municipality of Trent Lakes.

CCRAI Meetings in 2015 - Everyone Welcome

We are hosting two public meetings this year plus a FOCA/CCRAI sponsored seminar event on Cottage and Estate Planning presented by Peter Lillico. The meetings are open to everyone. The agendas, speakers and topics for our meetings in 2015 are confirmed and you can view them at our webpage at <http://cavendishcommunitycentre.wordpress.com/ccrai/>.

Public Meeting - Saturday June 27, 2015 from 10am to 12 noon

Cottage Succession and Estate Planning Seminar-Saturday July 11, 2015 from 10am to 12noon

Public and Annual General Meeting - Saturday August 15, 2015 from 10am to 12noon

Meetings are held at the Cavendish Community Centre - County Road 507

CCRAI Board of Directors

President: Gary Jarosz

Director: Ivan Battye

Director: Jack Clarke

Director: Carol Giles

Director: Kaarina Luoma

Director: John Potwin

Vice President: Bob Taylor-Vaisey

Director: Les Clark

Director: Kathy David

Director: Kevin Lee

Director: Eric Moeller

Director: Ted Spence

President's Message

The CCRAI board of directors is a volunteer based organization of property owners in the area that work on behalf of our members to protect our natural environment and the personal and family investments that we have in our properties for the benefit of future generations. We work collaboratively with other cottage, lake, road and ratepayer associations, residents, local businesses, and the Municipal, County, Provincial and Federal governments to find solutions to issues that affect our community. Our Board of directors attend and monitor municipal and county meetings, other associations activities as well as announcements from Provincial and Federal Ministries throughout the year to ensure that our members interests are properly represented. Here are some of the accomplishments of the CCRAI in 2014 to demonstrate the diligent and constructive use of membership fees collected;

1. The CCRAI was instrumental in informing the TSW on the flooding risk on the Mississagua River in early April 2014 and the wash out of the Lou Phillips Road resulting in adjustments to the logs in the dam to prevent further damage to the road and properties on the Mississagua River.
2. At our public meeting on June 21, 2014, our past Mayor, Janet Clarkson, provided a Municipal Update and a review of the 2013 Municipal Budget and the plan for the 2014 Municipal Budget. We had a presentation from Darlene Cade, of Cade Associates Insurance Brokers, on the unique requirements for cottage insurance, what special clauses are required, and how the CottageFirst Insurance offering was designed specifically for cottagers. Ted Spence, the incoming Chair of the Coalition For Equitable Waterflow (CEWF) provided a flood and water level update. Paul Smith, Park Superintendent, Kawartha Highlands Signature Site Park (KHSSP) provided an update on the park operations and management plan. Following the meeting we had a very informative and instructional demonstration by Logan Tree Experts on the proper and safe use of chain saws.
3. At our public meeting in August 23, 2014 we had Ted Spence, Board Director, present the findings of the Fish Research and Broadscale Monitoring that was conducted by the Ministry of Natural Resources on our lake system. Ted also distributed a survey to collect information from lakefront property owners so that a Preferred Water Levels document could be created and provided to the CEWF and the Municipality of Trent Lakes.
4. We hosted and moderated a very successful All Candidates Meeting on September 20, 2014 to provide a forum for residents and property owners to hear the platform of each of the candidates and ask questions of those candidates to enable an informed decision for the municipal elections.
5. We submitted a joint Community Grant Application with the Cavendish Youth Group and the Cavendish Culture and Recreation Committee for a grant to replace and update the twenty year old video and sound system at the Cavendish Community Centre to bring it up to current standards.

The CCRAI key priorities include: Lake water levels and quality, Kawartha Highlands Signature Site Park operations plan and access concerns, Safety and security of our homes and properties through Cottage Watch, Property taxes and property assessment reform, Logging and mining concerns and issues. We communicate information to our members through our yearly newsletter, on our website page at <http://cavendishcommunitycentre.wordpress.com/ccrai/>, in the 507 Express, and at our public meetings. Please fill out the application form on the last page and send it in with your membership fee. We invite you to attend our public meetings as they are a great way to keep informed on the municipality, learn interesting new information and meet your neighbours and your CCRAI Board.

CCRAI Public Meeting Agenda - Saturday June 27, 2015 - 10am-12 noon

Town Hall Meeting with the Newly Elected Municipal Council - Municipal Update with Q&A
Lois O'Neil - CAO Municipality of Trent Lakes - Municipal Budget Review and Update
Ted Spence - Lake Steward - Presentation on Water Levels and Update on CEWF Activities
Paul Smith - Park Superintendent - Kawartha Highlands Signature Site Park - Operations Update

The Cottage Succession and Estate Planning Seminar July 11, 2015 - 10am-12noon

Presented by CCRAI and FOCA, a presentation by Peter Lilloco, a recognized estate lawyer on how to "Keep The Family in the Family Cottage". Learn what you need to know to protect the family cottage.

CCRAI Annual General and Public Meeting - Saturday August 15, 2015 - 10am-12 noon

CCRAI Board of Directors - Annual General Meeting - Yearly report, financials and vote new directors
Leora Berman -The Land Between - Presentation By Cottage Country's Conservation Organization
Ted Spence - Lake Steward - Preferred Water Levels Presentation and CEWF
Paul Smith - Park Superintendent - Kawartha Highlands Signature Site Park - Park Updates

Water Level Update

Water levels on our lake system are nearly full as at May 11, 2015 with the water level at the dam being 2.35 meters compared to the full level of 2.44 meters. The lakes were very slow at filling this spring and were at the lowest levels in thirty years in March and April. This was the result of very light snowpack this winter in terms of water equivalent and the extreme cold in February which led to very low flows throughout the reservoirs. The TSW began log operations in mid-March and successfully captured all the run off from the limited snowpack. We also had some water flow in from Anstruther Lake that helped our levels increase or we would be at a much lower water levels. Anstruther Lake has a larger ratio of drainage area to lake area which causes that lake to respond very quickly to snowmelt or rain events and in April it was rising so fast the TSW removed a log from the Anstruther Lake dam resulting in additional flow into our lakes. Other area reservoir lakes in our area (Jacks, Eels, Crystal) are well below normal levels for this time and will require major spring rainfall to fill. With the dam closed off to help fill our lakes, the Mississagua River experiences very low levels and flow. When the lakes reach the full level, water will start to spill over the logs in the dam and the river flows and levels should return to normal. Last July, with heavy rainfalls, our lake system was over full and in some cases Loon nests were flooded. The CEWF has examined these events and discussed this problem with the TSW on behalf of the CCRAI and hopefully in the future we can have measures taken to prevent this from occurring. You can track our lake water levels by going to CEWF.ca and go to the top right of the homepage to the "Parks Canada Website" link and it will take you to the current water graphs for all of the reservoir lakes throughout the Kawartha Lakes and the Haliburton Lakes.

Practical Lake Protector Tips (Article provided by Coalition of Haliburton Property Owners Association)

We all care about the health of our lakes but who is looking after lake health? Governments of all stripes are cutting back on the people and programs that used to protect our lakes and give us up to date data on lake health indicators. Lake associations can help fill this void but only if all of us step up individually and become **Lake Protectors**. What can we do to make a difference? We asked the most knowledgeable lake health scientists in Canada and scientific advisors that question. Based on their advice here are the most powerful steps you can take to protect your lake.

Keep your septic system healthy – septic systems are the # 1 contributor of phosphorous to our lakes, the more phosphorous the greater the chance of algae blooms. Take 20 minutes and watch "Poop Talk " at <https://vimeo.com/channels/lakeprotectors/63522168> and take action by keeping anything that can kill bacteria out of your septic system. Minimize and spread out water use. Have your system inspected by an inspector who will take the lid off and do a proper physical inspection. Have your tank pumped every 3-5 years.

Renaturalize your shoreline - natural shorelines deliver incredible benefits by filtering out pollutants such as phosphorous before it gets into the lake and providing habitat for all sorts of life that supports healthy loons, frogs, fish, etc. Remember 80-90% of all life in your lake depends on natural shorelines. Even a small area of native plants will help. If you have grass to the lake, simply stop cutting all or part of it and nature will re-naturalize the area over time. Learn about the importance of Natural Shorelines by watching the ***Ribbon Of Life*** at <https://vimeo.com/channels/lakeprotectors/90929405>.

Vote for people who care about and will act to protect our lakes - Municipally, Provincially and Federally - we have seen major cutbacks at organizations that are responsible for lake health such as the MNR, Ministry of Environment, Environment Canada, Fisheries and Oceans Canada and many more. We have worked with many of these organizations and know that the people left are passionate about their jobs and work very hard. They need our support. Let the politicians know that the health of your lake is very important to you.

Support your associations - the volunteers in your associations are fabulous people who give up much of their personal time to be Lake Protectors. They need your support. Volunteer for 1-2 hours a year and help out. Stop them on the street or at your AGM and say "Thank You", it will mean a lot. If we all become a Lake Protector, our children will be able to enjoy some of our favorite things: the call of the loon, frogs by the shore and swimming in a clear clean lake.

Prize Draw for New and Renewal Memberships in 2015

The CCRAI will be holding a prize draw for every new or renewed paid membership in 2015 received by June 27, 2015. The prize is for two theatre tickets to the Highlands Summer Festival in Haliburton with a value of \$50.00 and the draw will take place at the CCRAI public meeting on June 27, 2015 at the Cavendish Community Centre. Fill out your application and send it in with you payment and your name will automatically be entered into the draw. Good luck to everyone and see you at our meeting.

Cavendish Community Ratepayers Association Inc.

32 Community Complex Drive, Trent Lakes, Ontario, K0L 1J0

Application for/Renewal of CCRAI Membership

Membership Fees

I am RENEWING my membership for 2015

\$20 per Household

I am APPLYING for membership for 2015

Name of Member/Applicant: _____

Name of additional Member: _____

Address: _____

City: _____ Postal Code: _____

Home Phone: _____ Cavendish Phone: _____

Would you prefer to receive your yearly newsletter electronically via email _____

Email Address: _____

Cavendish Address (Lake/Lot & Conc): _____

Waterfront: Yes No

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**CCRAI/FOCA Cottage Succession and Estate Planning Seminar
presented by Peter Lillico - Saturday July 11, 2015**

Annual General and Public Meeting - Saturday August 15, 2015

**Meetings are held at the Cavendish Community Centre
County Rd 507 from 10:00am to 12:00noon**

Everyone welcome. Stay informed. Be heard. Make a difference.

If you wish to nominate someone or volunteer for a board position, please indicate below:

President Vice President Director

Treasurer Secretary Membership Convener

We welcome your suggestions written below or email us at ccraimail@gmail.com.

Please mail this form with a cheque or money order made out to CCRAI to the address at the top of this application. Thank you for your continued support of the Cavendish Community Ratepayers Association (CCRAI). We look forward to seeing you at our public meetings in 2015.

****EVERY NEW OR RENEWED MEMBERSHIP RECEIVED BY JUNE 27, 2015 WILL BE ENTERED IN A DRAW FOR TICKETS TO THE HIGHLANDS SUMMER FESTIVAL – VALUE UP TO 50.00****

NOTE: DUE TO INCREASED PRINTING AND POSTAGE COSTS THE CCRAI ANNUAL NEWSLETTER WILL ONLY BE MAILED TO MEMBERS IN GOOD STANDING

Visit us at: <http://cavendishcommunitycentre.wordpress.com/ccrai/>