



BLA Newsletter - December 2005

PO Box 1753, Stn Main, Kingston, ON K7L 5J6, info@bucklake.ca

"To enhance people's enjoyment of Buck Lake now and for future generations".

President's Message

First of all, a belated Happy Thanksgiving to our U. S. members. You have at this time many domestic and global considerations, but you also have so much to be thankful for. Some of our oldest cottagers of the Buck Lake Association members are from south of the border. Buck Lake is enriched with your presence.

You will have now received your 2005 assessment for your lakefront property. Between 1999 and 2003 assessment increases had resulted in a huge shift in tax onto waterfront properties across Ontario. The current assessments appear to be on track for an increase of an average of 24%, double the increase for off-water residential properties. The BLA Board is taking this very seriously. This tax burden will only exponentially worsen and may affect some owners' desire or ability to keep their waterfront home or cottage. It also has an effect on whether your children can afford to inherit or take over the family cottage.

Your Board of Directors has undertaken to tackle this issue. Stay tuned.

On behalf of the Board of Directors, I wish you all the very best for the upcoming holiday season.

Crawford MacIntyre
President

Your Executive

We will profile three members of the Board each newsletter. Here are the first three.

Crawford MacIntyre, President of the Buck Lake Association, with his wife, Sylvia, and three daughters has been a cottager at Buck Lake since 1973, traveling from Toronto until he moved here permanently in December, 2003. Crawford joined the Board of Directors in June, 2004. He retired from his Toronto law practice and now pretends to be a farmer. He serves as an Alternate Chair of the Ontario Review Board,

which role he probably does better at than farming.

Duncan Sinclair is a one-time Vice-Principal (Health Sciences) and Dean of Medicine at Queen's where he also served in a number of different administrative roles. Following his retirement from the University in 1996 he served as Chairman of Ontario's Health Services Restructuring Commission for four years. He and his wife Leona built a cottage on the North Branch of Buck Lake in 1967, their centennial project, and spent summers there until they bought Bruce and Neva Norman's house, also on the North Branch on the east shore opposite Loon Island. Sadly the house burned down shortly after they bought it but it was re-built and the Sinclairs have lived full-time on the Lake for the past five years.

Bruce Barnes, Director of the Buck Lake Association, with his wife Barbara has been living permanently on Buck Lake since 2000. Bruce is a retired Human Resources Manager at Nortel Networks. A newcomer to the Board of Directors, he previously served on the Board of Bark Lake in the Laurentians. He also serves as President of the Kingston Chapter of Nortel Networks Community Volunteers. In a declining mode, he plays two sports, hockey and golf and winters in Florida.

Perth Road Fire Hall Fund Raiser

Where - Sunday School Hall for the evening of Monday, December 12th. - 4:30 - 8:30pm

Sponsored by **The Pampered Chef** - kitchen tools for the home. **30 %** of all sales will go to the purchase of a Infrared Heat Detector for the Fire Hall.

Do your Christmas shopping and support a great cause. You can shop online at www.pamperedchef.biz/JanTheoret

Municipal Property Assessment Corp Up-Date

On Thursday November 24th, members of the BLA Board attended an information session in Sydenham presented by staff of the Municipal Property Assessment Corp. based at the Kingston office. Representatives from a number of South Frontenac lake associations were also present. The current or market value assessment model is a Provincial Government mandate based in legislation. MPAC is a non-profit agency of the Ontario government charged with the responsibility of providing property assessment data to the municipalities of Ontario based upon current market value of all residential, agricultural, commercial and industrial property in the municipality. The large percentage of South Frontenac assessment falls in the first two categories. In fact, we learned that of the almost 8000 residential properties in the Township, almost half are located on water of some description. This is of particular interest to us as a lake association because in the last 18 months, the period between the last two assessment updates, the average market value of this category of residential property in South Frontenac has appreciated by 28%.

We have established links with a number of our neighbouring associations and with WRAFT (Waterfront Ratepayers After Fair Taxation) in an effort to remain informed and involved on this important issue. All Buck Lake residents should have received 2006 Assessment Notices from MPAC as of this date and should be aware of their assessment for 2006. You should also be aware of the appeal options available to you. The BLA plans to monitor developments both provincially and locally and also our Township Council as they enter the 2006 budget process over the next few months. If members wish to contact the Association on this or other issues, please do so through the email address:

info@bucklake.ca or at P.O. Box 1753 Stn.
Main, Kingston, Ont. K7L 5J6.

The following is courtesy of Greater Bobs & Crow Lakes Association

Background

Properties in Ontario have been assessed to establish their level of taxation for many years. In 1970, the Government of Ontario took over municipal assessments to standardize the process across the province. By 1998, they transferred this responsibility to the Municipal Property Assessment Corporation (MPAC). Municipalities are members of the MPAC Corporation and MPAC is responsible for providing the municipalities with property assessment values, which are used to calculate property and education taxes.

The Ministry of Finance is responsible for the Assessment Act. This legislation provides the legal basis and regulations for property assessments. The Act requires that the assessed value of your property be based on what it would have been sold for in an open market on a specific date. This is current value assessment. The Assessment Act also determines the specific date for assessment valuation for each taxation year. For taxation year 2005, the date of valuation was June 30, 2003. For taxation year 2006 and beyond, the date of valuation will be the value determined on January 1st of the year preceding the taxation year.

For the 2006 taxation year, assessed value is the value on January 1, 2005. Government legislation required MPAC to update assessed values on a regular basis. Values have now been reassessed or updated to a January 1/05 valuation date for use in calculating 2006 property taxes.

MPAC A Board of 15 Directors appointed by the Minister of Finance governs MPAC. MPAC has gone through an extensive reorganization that has been continued by this Liberal government. One article in our research noted that MPAC lost local valuation expertise as it went to a centralized system of valuations. Municipalities, in turn, lost personal contact to local assessment staff who knew their communities. MPAC also began an expensive, massive computer system overhaul that is still not resolved. They reduced their staff for collection and analysis of market data and now they rely heavily on computer models to create assessments.

OMBUDSMAN ONTARIO This past October 17th, the Ombudsman of Ontario Andre Marin announced an investigation into MP AC. Mr. Marin stated, "The public outcry on this issue is palpable. There are profound concerns expressed concerning MPAC's operations which have caused me to invoke the mandate of the office." The investigation will focus on two main themes: an alleged lack of transparency in the property assessment system and the integrity and efficiency of the decision making process. Mr. Marin encourages anyone who has specific concerns about the assessment process to provide information about their experience with the system that could help with the investigation. The ombudsman has the ability to make recommendations for improvements in the system.

Wetlands Protection Legislation

The Ontario government has recently directed Conservation Authorities across the province to amend their flood plan regulations to include protection for wetlands, valley lands and lake shores within their watershed jurisdictions. The amended regulation is known as the Generic Regulation because it creates a uniform set of rules for use in all CA's across Ontario. The changes come into effect in May 2006 in all areas of the province. At this time, we are not aware of what amendments will be required to current regulations of the Cataraqui Conservation Authority or what impact changes may have on Buck Lake properties. We will up-date this issue in future newsletters.

NATURE

In October Kathy and Ralph Wirsig toured through Algonquin Park and picked up three Raven newsletters with interesting nature articles that are as relevant to Buck Lake as they are to Algonquin Park. Copies of The Raven may be picked up free at the Visitor Centre or a set of twelve 2005 Ravens can be mailed for \$2.00 to non-members of The Friends of Algonquin Park.

We plan on reprinting some of the Raven articles in a special Nature Newsletter in the New Year. Meanwhile visit:

<http://www.algonquinpark.on.ca/index.html>

Membership Up-Date

We would like to thank all those Buck Lakers who have taken the time to attend the AGM in July and give the Association support and direction. A special thanks to those who were not at the AGM but have made the effort to renew membership by mail or through other members. Our financial year ends on June 30th annually. Membership renewals for the next year are due July 1st of each year. Often renewals are delayed and are not received until much later in our year which often causes confusion in member's minds as to whether they are current on fees. We are currently updating our membership database to do a better job of communication and record keeping. If you have questions about your membership status or if we have incorrect names or addresses etc., please contact our Membership Services Committee through Ralph Wirsig at (613)353-2801 or krwirsig@kos.net. Our records indicate that almost 50 members from 2004-5 have not renewed their memberships. We are doing everything possible as a volunteer association to provide a meaningful service to our lake neighbours and we would appreciate your continuing support and guidance. Renewal forms are available at the web site www.bucklake.ca or contact us directly.

Around the Lake

From Steve Wouk - I'm not sure of the island name but it is the crown land island on the South Branch by the boat launch. We live at 3037 Hilltop Lane and look out at the island. There is a loon nest on the west side and the loons laid their eggs on May 17th and nested through until June 17th when the two chicks were hatched. We followed their progress through-out the summer and into the fall. Our last observation of the two juveniles was on November 20th and they were doing fine. I did not see any other young loons with their parents anywhere else on the lake. Most research that I have read on loons indicates that once the young fly to the coast for the winter, they do not return for 3 to 4 years until they have reached their sexual maturity. They also do not necessarily mate every year but in most cases mate only every 2 to 3 years.

Something for You @ Your Library!
by Janice Coles, KFPL Rural Branches
Librarian

In 1998, the Frontenac County Library and the Kingston Public Library amalgamated to form the seventeen-branch Kingston Frontenac Public Library (KFPL). Seasonal or permanent resident taxpayers in South Frontenac are eligible for free KFPL cards.

To get a card, simply visit any KFPL branch with ID that shows your name and current address. Seasonal residents should also bring a current property tax receipt. Children under 16 can get a card when a parent or legal guardian shows ID.

Owners of property on Buck Lake are closest to the Storrington branch in Sunbury, but are welcome at any KFPL branch. The Storrington branch is in Storrington Centre, 3910 Battersea Road. Hours are Tuesdays and Thursdays 1 – 5 and 6 – 8 p.m., and Saturdays 1 – 4 p.m. Phone 353-6333.

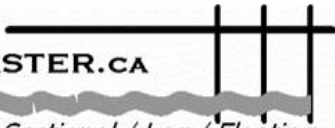
All KFPL branches have a wide variety of books, movies, and magazines. If what you want isn't at your local branch, you can request it. We also offer free Internet access and word processing. In the summer, KFPL offers children's programs such as the Summer Reading Club.

Check our website www.kfpl.ca for more details about what your library has to offer!

FOCA Annual General Meeting

Crawford attended FOCA's AGM Nov.4- which was well-attended with approx.150 people. Our President wanted to know what we get for our membership fee- came away satisfied that they are operating leanly. We pay an associate membership fee of \$ 75.00, plus \$ 2.25 per member. Conclusion- FOCA is really the only political voice on a province wide basis to speak for cottagers.

Merry Christmas
And a
Happy New Year



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