



**Annual General Meeting**  
**July 15th, 2017 at 9:30AM**  
**Regatta on August 5th, 2017**  
**Sailing Regatta August 6th, 2017**

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## President's Letter

Darlene Cade Fraser

Imagine that! Spring has sprung, and we are already turning our thoughts towards cottage life and all that the coming summertime will hold for us at Crane Lake! The Almanac's predictions for a very cold, and very snowy winter in southern Ontario did not exactly happen, to the joy of those happy to not have to shovel their driveways very many times! However, Crane Lake, also, did not experience its' typical winter blanket, with less ice depth than normal. On several occasions throughout the winter, sadly our shorelines were free of any ice. This was much to the dismay of our winter activity enthusiasts! But now winter is over, and Crane Lake graciously awaits our early return to her warmth, tranquility and beauty.

Visiting the Cottage Life Show each year seems to offer the perfect launch into summertime 'feelings'. It kicks off the new season igniting our imagination and providing us with assistance on ideas of new projects to undertake, or new toys to enhance our fun at the cottage. Before we know it, we will be planning our first spring visit to 're-open' the cottage and commence the necessary preparations to welcome back friends and family to share in our good times at Crane Lake!

As a quick update with respect to the proposed changes to the Crane Lake Resort, we have learned that the lengthy process for approval involving the respective government agencies is still ongoing.

**AGM ALERT: Please mark your calendars now for our 2017 AGM – 9:30a.m. Saturday July 15th 2017.** We are changing it up a bit this year! An earlier start will enable us to complete the 'business' portion of our meeting and allow for a coffee break around 10:30a.m. Then, we are very excited to introduce our very special speaker at 11:00a.m. Peter Lillico is a lawyer, specializing in Estate Planning and he will talk to us about Cottage Succession. His presentation is entitled "Learn How To Keep the Family in the Family Cottage". This exceptional opportunity is free to members of the Associations of Crane and Blackstone Lakes as a benefit of our Association's memberships in FOCA (Federation of Ontario Cottagers' Association [www.foca.on.ca](http://www.foca.on.ca)). Peter has been affiliated with FOCA for many years, and his presentations always receive terrific reviews. Since this invitation is to both Crane and Blackstone Lake residents, and because it is a very popular topic, we recommend you register early! Registration will be handled directly by FOCA. Please pre-register by: emailing to [info@foca.on.ca](mailto:info@foca.on.ca), or calling FOCA at 1-705-749-3622. (Non-members -entry fee is \$10). See the flyer within this newsletter!

Our AGM, and Peter's presentation will be held at the Crane Lake Resort, thanks to Ned, and obviously pending any sudden, unexpected change in their timing for renovation work on premises, of which we will keep you apprised! Have fun reading through this issue of our newsletter. Enjoy Springtime!



## 2017 Cottage Succession seminar series:

# Cottage Succession Overview

*Learn how to “Keep the ‘Family’ in the Family Cottage”*

**Saturday, July 15<sup>th</sup>, 2017 11:00am – 1:00pm**

@ Crane Lake Resort Meeting Hall, 510 Blackstone Crane Lake Road,  
Parry Sound

**Feature Speaker:**  
**Peter Lillico**  
Estate Planning Lawyer



**Event Co-Hosts:**  
**FOCA & Crane Lake Association**  
**Blackstone Lake Cottagers**  
**Association**

**This event is FREE to FOCA members, including all members of the Crane Lake Association and Blackstone Lake Cottagers Association, or \$10 at the door for non-members.**

**Pre-register** to secure your space:  
[info@foca.on.ca](mailto:info@foca.on.ca) 705-749-3622

*“If your goal is to keep your family in the cottage for **future generations**, my goal is to help you develop an agreement to secure a lasting and successful succession, avoid family friction and prevent ‘For Sale’ signs sprouting.*



***It’s not lack of interest, capital gains tax or other financial pressures*** that result in most family cottages going up for sale, it’s a consequence of friction within the family that arises from sharing ownership and usage.”

~ Peter Lillico, Estate Planning Lawyer

# Councillor's Report

Ian Mead

As I'm writing this, it is well above zero outside, snow remaining is dirty and they are calling for lots of rain tomorrow. Not my favorite weather! Lynda and I are looking forward to spending some time in Florida soon

## Crane Lake Resort

In the past, the TOA Council, after passing an official plan amendment, would forward the OPA to MMAH (Ministry of Municipal Affairs and Housing) in Sudbury. They would then process it through what they call a "One Window Approach" where they would send the OPA to all the other interested ministries (MNRF, MOE, etc) and ask for their input.

Well, the Provincial rules changed in September and now the MMAH wants to see the OPA's in draft form before Council approves it and also after Council approves it. This is causing the process to drag on and both Council and Crane Lake Resort (the applicant) are extremely frustrated to say the least. Here's hoping that the new process, in practice, won't add greatly to the overall process timeline!

## Public Landing Dock

For those of you who frequented the public landing last year, you will know that the docks are on their last legs. As such, I asked the TOA Public Works department to have a look at them and they have agreed to replace the dock system this spring. Once it is replaced, it will again be the Crane Lake Association's responsibility to maintain it. We should be good for another 10 to 20 years

## Official Plan

Our Township Official Plan update is also in the hands of MMAH in a draft stage. We're hoping to pass that and put it into effect this summer. As mentioned above, the MMAH have to look at it again after Council passes it so the timing for implementation is not totally in our hands. Here's hoping we can put that behind us so that we can

concentrate on updating the "Comprehensive Zoning Bylaw". That's really where "the rubber hits the road".

## Are you on my E-mail List:

If you currently are not on my E-mail list and would like to be, just send me an E-mail at [ianm@vianet.ca](mailto:ianm@vianet.ca) and ask me to add you.

Cheers -lan

Address – 206 Crane Lake Water  
The Archipelago, ON  
P2A 0B7

Phone - 705-378-2089 – summer  
705-484-5235 – winter  
905-301-4583 - cell

# Membership Report

Steven Neugebauer

It's that time of year again! It's time to send in your association dues for 2017.

For the 132 Crane Lake Association members that supported us in 2016, I hope you will continue to support us in 2017! For the 83 cottages that did not join or discontinued their support, I hope you will (re-)join the membership in 2017. The association dues for 2017 have been set at \$100.00. The benefits of membership in the Crane Lake Association include:

- Winter, Summer and Fall Newsletters highlighting upcoming events and current issues
- Entitlement to vote at the Annual General Meeting and any Special Meetings that could arise
- Participation in the annual Crane Lake Regatta and Sailing Regatta
- Representation in matters of mutual interest pertaining to the Crane Lake community.

Please forward your cheque payable to the Crane Lake Association, to the Membership Secretary:

Steven Neugebauer, 32 Arden Crescent, Scarborough, ON, M1L 3R5, Canada.



# Automated External Defibrillator

Bruce Sanderson



Happy New Year everyone! As I write this the weather is taking a turn towards colder temperatures than what we experienced for most of January and there is more snow in the forecast, however my thoughts are already turning towards cottage-opening weekend and being on the lake again. Likewise, I'm thinking again about Fire Committee activities, which leads me to the topic of this article, our new Automated External Defibrillators (AED'S).

Just before Christmas I took delivery of our 5 new AED'S. Further to discussions at the past two AGM'S and as voted on by the membership, I was directed to equip each of our 5 portable pump boxes with an AED. These Defibrillators will be available for anyone on the lake to retrieve in the event of a heart emergency and use to potentially save a life. In combination with our AED located on the fire boat, the AED'S in the pump boxes will place one of these devices strategically close to everyone on Crane Lake.

The AED'S we have purchased are the Philips Heartstart OnSite model, one of the best designed and easiest to use in the world. From the moment you press the start button, it provides clear, audible instructions and adjusts to the pace you are proceeding. Most importantly, these AED'S will not deliver a shock unless they detect a heart rhythm consistent with a cardiac event, so they can't be used improperly. And luckily for us, the new AED's are the same model as our previous unit on the Fire Boat, so they all function the same and the batteries and pads are interchangeable.

Over time we will be providing more information, but for now I encourage everyone to view the interactive video to familiarize yourself with how to operate these AED'S. Click on the link below, or access it from the CLA website. Even though these devices are designed to be used by anyone and provide clear instructions, for people who have never seen an AED before or know how they work, viewing the video will provide a comfort level in the event you find yourself in an emergency situation.

<https://www.actionfirstaid.ca/aed/demo-onsite>

While we genuinely hope that there is never a need to use one of our AED'S, the probability is high that a cardiac event will occur at the lake (note that the defibrillator on the fire boat has been deployed twice since we have had it). Review the video, familiarize yourself with the location of your nearest portable fire pump box, and know what to do in the event of an emergency, whether fire or medical related. Education and knowledge are the best defence to remain safe!



# Treasurer's Report

Steven Neugebauer



Overall the association financial balance was stable in 2016. Please note that our Capital Fund did not grow as much as expected due to purchase of 5 defibrillators as approved at 2015 and 2016 AGM's – the total cost came to \$6,995. There were no other extraordinary expenses in 2016.

In 2013 we moved \$5,000 from Operating Fund to the Capital Fund due to an apparent surplus at that time. In 2016 we moved \$5,000 back from Capital Fund to the Operating Fund to ensure the Operating Fund remains healthy.

As of December 31, 2016, our combined bank/savings balance was \$41,265.15. The fund activity is summarized below:

	OPERATING FUND	CAPITAL FUND
Income	\$8,202	\$7,050
Expense	\$8,353	\$7,476
Net Gain (Loss)	(\$151)	(\$426)
Balance at 01-Jan-2016	\$3,848	\$28,716
Fund Transfer	\$5,000	(\$5,000)
Balance at 31-Dec-2016	\$8,697	\$24,291

Our membership target for each year is 140 paid members, which would mean \$7,000 each of Operating and Capital fund income. We did not hit that target, as we received only 129 members paid for 2014; however we also had 1 membership paid in advance for 2017, and 10 memberships that caught up on their prior year(s) membership dues.

Our financial statements for the fiscal year ending December 31, 2016 will be available at the 2017 Annual General Meeting in July, as well as an update to our financial position at that time.



**Jim Marshall**  
Broker

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Hi, Everyone:

What a year we have had so far. Lots of snow, poor ice conditions and very unsettled weather. The bright side is that we had a super year for property sales in 2016 and it hasn't slowed down yet. The MLS Statistical reports showed that sales for 2016 were up by 21% and the dollar volume was up 33% for a total sales volume of \$240,176,475. This is fantastic for our Part of Paradise. We will again be going to the Cottage Life Show at the International Center near the end of March to promote our properties to prospective Buyers. Our new Spring catalogue will be going to press shortly which we give away free of charge to 1,000's of interested Buyers. If you are contemplating selling or buying this year, I would like to hear from you as soon as possible. We need time to do display boards, feature sheets and have your property featured in our new catalogue. Please contact me if you have any questions or concerns. I offer personal and discreet service. "Helping you is what we do." Have a happy and safe year.

Regards,  
 Gary R. Jennings,  
 Broker

## FOCA Update - 2016 Year In Review

The Crane Lake Association is a member of FOCA, the Federation of Ontario Cottagers' Associations. We invite you to review the FOCA Year In Review document (link below) and the following update from Mr. Terry Kennedy, the President of the FOCA Board of Directors and member of the Kennebec Lake Association.

\* \* \* \* \*

The future for waterfront Ontario looks bright, thanks to your continued support in 2016. FOCA remains a vibrant and financially stable organization, delivering against your key priorities.

As the only organization serving the 250,000 waterfront property owners in Ontario, FOCA has an ambitious Mission:

To protect thriving and sustainable waterfronts across Ontario

We'd like to thank our members, our supporters, our lake stewards, and our program and project partners from Kenora to Kingston, Simcoe to Sudbury—and beyond! FOCA will continue to communicate, to educate and to advocate on your behalf, as we have for over 50 years.

Our "wish list" for 2017 is that you utilize the many member [resources](#) FOCA has to offer, that you connect with us on [social media](#), and that you [support your local association](#) and FOCA in our ongoing efforts to secure sustainable waterfronts, good public policy, and affordable waterfront living for every family of dock jumpers.

**Link to FOCA Year In Review:**

[https://foca.on.ca/wp-content/uploads/2017/03/FOCA\\_2016\\_YearReview\\_Final\\_Web.pdf](https://foca.on.ca/wp-content/uploads/2017/03/FOCA_2016_YearReview_Final_Web.pdf)



# Smoke Detectors, Fire Alarms & The Law

Bruce Sanderson



Early on December 24th, 2016 a terrible tragedy occurred at a family cottage on Stoney Lake in the Kawarthas. A mother, father, their 2 teenage sons and the family dogs all perished in a fire. I can't think about this heartbreaking incident without bringing to mind Crane Lake. Our piece of paradise, where we go to create memories with family and friends. A place to relax, away from the stress of the city, work and routine. To have something this horrible happen is indeed unthinkable.

Although at this writing I haven't seen a final decision from the Ontario Fire Marshall about the Stoney Lake incident (and there might never be a cause determined) an early report indicated that they hadn't yet found any evidence of a smoke detector in the building.

In this day and age, it seems strange that a cottage (or any home) might have a non-working smoke alarm, or no smoke alarms at all, but unfortunately, there could easily be situations where this might happen. For example, an alarm could become defective without the knowledge of the homeowner. Or the battery might be removed for some reason and not replaced. Or the battery could die over the winter and someone forget to check it in the spring. These are just a few possible scenarios that could leave a cottage unprotected.

It is illegal in Ontario to not have a working smoke alarm on every floor of any home (including bunkies) and outside all sleeping areas. The Ontario government website says, "Failure to comply with the Fire Code smoke alarm requirements could result in a ticket for

\$360 or upon conviction, a fine of up to \$50,000 for individuals and \$100,000 for corporations." It could also be a matter of life or death. We implore everyone to follow the safe practices below, to both abide by the law and to protect your family, friends and property.

Install working smoke alarms on every floor of all your home and cottage buildings (including bunkies) according to the manufacturers instructions, ensuring at least one is located near the sleeping areas. To minimize the risk of a defective alarm, install a minimum of 2 alarms in every building. If one fails, you have a backup.

Inspect all alarms monthly using the test button to ensure the alarm works. Vacuum any dust buildup on the alarm. Keep the area clear around the alarm. Do not paint a smoke alarm.

Check the manufacturing date or expiry date and replace any units past the recommended lifespan. Most smoke alarms require replacement after 10 years. Old alarms can be disposed of in regular municipal garbage (not recycling). The Canadian Nuclear Safety Commission website says that, "the tiny amount of radiation that can be measured outside the unit does not pose any health risk. In fact, the average annual radiation dose a person receives from a smoke detector is 0.01 percent of the dose they receive from natural background radiation."

If the batteries are replaceable, change them at least annually. I change my batteries in the spring when I open my cottage, so I know they are fresh for the summer season. Some alarms have lifetime batteries that don't

have to be replaced. Ensure that you replace these alarms at the interval recommended by the manufacturer and also test and inspect them monthly.

In addition to smoke alarms, remember that it is also the law to have operational Carbon Monoxide (CO) alarms in all buildings which contain a fossil fuel burning appliance (i.e. heating, cooking or lighting with wood, propane, natural gas, oil, kerosene, etc.) or an attached garage. The care and testing of these devices is basically the same as for smoke alarms (see above). The penalties for not having a working CO alarm are the same as for smoke detectors (see above).

Although not yet the law, I also recommend having at least one fire extinguisher in a readily accessible location in every building. The best place to mount it is near an exit, so you can grab it while exiting the building.

Remember, safety first! Safety should not be a job, but a normal and necessary part of everything we do. Have a great 2017 cottage season and stay safe!

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## Open Letter to Kathleen Wynne

FOCA - The Federation of Ontario Cottagers' Associations

Read the letter below, sent to the Premier of Ontario, Kathleen Wynne, and Ontario's Minister of Energy, Glen Thibeault, on behalf of the Federation of Ontario Cottagers' Associations. This follows a February 2017 letter from FOCA, which has not received a response. Link to letter & other details:

<https://foca.on.ca/news-electricity-costs-mar-2017/>

March 20, 2017

Kathleen Wynne, Premier  
Legislative Building  
Queen's Park, Toronto ON M7A 1A1

### **Re: Rural Hydro Rates – Follow up**

Dear Premier Wynne,

The following comments are related to continued and widespread concerns about the unrelenting rise in electricity costs for rural residents.

We watched your introduction of Ontario's Fair Hydro Plan with great interest, and we look forward to hearing what the specific rate impacts will be for the various rate classes, and for the full range of utility customers.

You can appreciate that even a broad and significant cost shift may still leave some customers with troubling utility bills. With this in mind, we are seeking your leadership especially with respect to low-use rural customers, who appear to still be on the hook.

In our letter dated February 17, 2017 we outlined our concerns about the challenge of thousands of low-use customers in rural Ontario facing extreme electrical bill increases.



This looming burden remains aggravated by the discriminatory RRRP mechanism which provides a monthly \$60.50 bill credit to some R2 customers, while “Seasonal” customers are faced with a monthly fixed delivery cost in excess of \$117, up from the current \$36.28, with no such bill credit available.

Based on what we can determine from the recent announcements, FOCA calculates that with a complete shift to “All-Fixed” delivery charges, plus the elimination of the Seasonal Class, your proposed “25% discount” would still yield an annual delivery charge of approximately \$1053 for these 84,000 low use customers (up from \$435.00). This still represents an increase of over 140% on a major household expenditure, with little or no remedy or way to mitigate the cost, though conservation or otherwise!

Respectfully, your recent announcements related to “averages”, not actual charges; Ontario’s

electrical customers are due some answers about their actual future bill impacts, along with what solutions or options will be available to help alleviate this tremendous shift. We look forward to your timely response.

Sincerely,

Terry Kennedy, President, FOCA

Terry Rees, Executive Director, FOCA

### About FOCA:

FOCA is the Federation of Ontario Cottagers’ Associations, an incorporated non-profit organization that represents over 500 waterfront property owners’ groups, with over 50,000 member families. For over 50 years, FOCA has spoken on behalf of, and supported, Ontario’s 250,000 waterfront property owners – the vast majority of whom are electricity customers of Hydro One.

info@foca.on.ca 705-749-3622 <https://foca.on.ca>

Federation of Ontario Cottagers’ Associations

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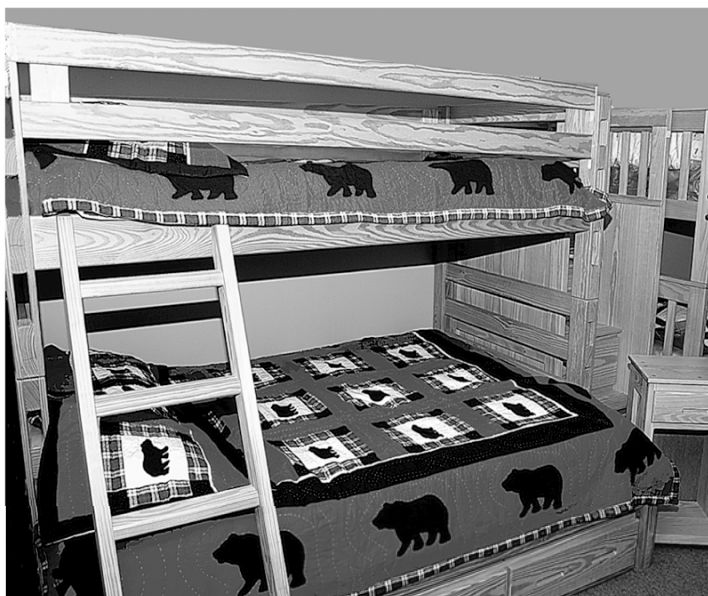
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