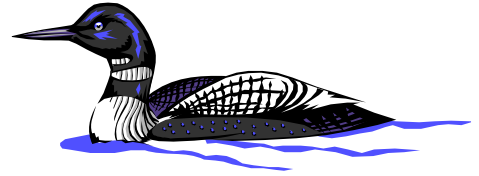


Ripples

Lake Kamaniskeg News

Kamaniskeg Area Property Owners Association
Spring/Summer 2008



President's Message

What Does KAPOA Mean to You?

Your executive and I have been asking ourselves what the role of KAPOA is and where should we focus our efforts for the maximum benefit of all.

KAPOA has played a significant role building community on the lake through the regatta, sailing races, corn roasts and other events. KAPOA has reported on water quality and quantity issues and we can thank previous members for the stable levels and clear water that we enjoy today. So much of what many take for granted is due to previous volunteer efforts.

The future could pose more challenges of increased development on the lake, e-coli, aging septic systems, algae blooms and invasive species such as the spiny water flea to name a few. We need a strong association to meet these challenges as we move into our fifth decade as an association.

We need your input and assistance to answer these questions and help implement the great ideas that we generate. I urge you to attend the upcoming Annual Meeting at the Senior's Center in Barry's Bay on May 17th from 1pm to 3pm. We need to hear your thoughts and most importantly we need volunteers for the vacant positions on the executive.

I look forward to seeing you at the meeting.

Sean Capstick
KAPOA
President



Swimming Races – Regatta 2007
Courtesy of John Michalecki

KAPOA Annual Regatta 2007

The day was a great success and the turnout was amazing. Not only were some of the association founders at the event, the second and third generations were out. It was fantastic to see so many children; I figure they were just a little bit older and more confident to participate this year.

The field for the sailing races was larger than it's been in a while. We even had a sailboarder participate this year. He won first in his class!

Results: Best Female Swimmer – a tie between Kalli Buchanan and Nicole Willmer; Best Male Swimmer - Gordon Minty (last year's winner); Overall Competitor- Cole Beecroft; Sailing -1st place- William Cahoon.

KAPOA Board of Directors 2007

Sean Capstick – President
Georgeen St. Amand – Membership Secretary
Diane Stuart – Secretary
Vince Steepe – Treasurer
Perry Hill – Director
Marcia Gardiner – 'Ripples' Designer/Writer
Tom Steepe – Director/'Ripples' Editor

Estate Planning for the Family Cottage

For many of us, our favourite “home away from home”, the family cottage, is the second largest financial investment we will make. There is, however, an important difference between this property and your primary residence! On the last death of you and your spouse there will likely be a significant tax liability.

Tax Considerations

Prior to 1982 it wasn't important to plan around the eventual sale of a second property since each spouse could own a separate property and designate it as his or her principal residence. Beginning in 1982 this was no longer possible as a couple could only designate one property between them as a principal residence.

In addition to this, beginning in February 1992, the \$100,000 capital gains exemption was modified to exclude capital gains on most real property and in February 1994 it was completely eliminated. All of this has had the effect of forcing us to develop ways to pass the cottage on in a tax-efficient manner.

To whom should the property go?

For some there is a greater concern than the future tax liability. The question of whom to leave the property to is of paramount importance. The best solution may not be to leave it equally to all children. The children may not have the same interest in its future use and therefore a cash bequest may be made to those who would not want the property. You may want to have an open and frank discussion.

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KAPOA NEEDS YOU TO GET INVOLVED!

New members are urgently needed
to help to save your association

Helping is easy

- Volunteer just a few hours
- Visit 5-10 of your cottage neighbours
- Help boost our membership

BECOME A KAPOA DIRECTOR OR AREA REP.

Call Georgeen at 705-726-2715
for more information



Clean up Your Act with Environmentally Friendly Cleansers

A Few Simple Ingredients do the Trick

Glass Cleaner

¼ cup vinegar, 4 cups warm water.
Mix ingredients in a spray bottle. Be kind to the environment; use newspaper instead of paper towel – gives a great streak-free shine!

Scouring Powder

1 ½ cups baking soda, 5 to 6 drops disinfectant, essential oil, 1 tbsp. borax
Mix and keep in empty cheese shaker in a handy place.

Drain Opener

1 ½ cups vinegar, 2 tbsp. baking soda. Pour ingredients into the clogged drain. Wait five minutes and pour in hot water. Repeat as often as needed.

Toilet Bowl Cleaner

1 cup vinegar, baking soda. Pour vinegar into toilet. Let stand 30 minutes. Sprinkle baking soda onto toilet brush and scour.
From now on, pour 1 cup vinegar into your toilet and let stand overnight to keep the bowl fresh.

Floor Cleaner

¾ cup vinegar, 5 drops citrus essential oil, 4 quarts warm water. For wood, linoleum and vinyl floors.

Lemon All-Purpose Cleaner

1 ½ tsp. borax, 2 tbsp. lemon juice, 1 cup hot water. Mix ingredients in a spray bottle. Smells lovely!

All-Purpose Disinfectant

2 tsp. borax, ¼ cup vinegar, 2 tsp. disinfecting oil, 4 cups hot water. Mix ingredients and store in a pump spray bottle.

Furniture Polish

¼ cup olive oil, ¼ cup vinegar, 2 tsp. lemon juice. Mix in spray bottle. Apply liberally to wood surfaces and enjoy the shine!

Estate Planning for the Family Cottage

(continued from page 2)

Life Insurance as a Tool

Life insurance can be a very cost-effective method of providing liquid cash to pay any capital gains and/or equalization payments to other beneficiaries.

Insurance can be purchased on the single owner of the cottage or, on the joint owners. The policy would be a "joint last to die" and because two people are insured, the cost will be less than either could buy individually. The proceeds of the insurance are tax free to the beneficiaries.

The only potential downfall to this solution is that the owner(s) of the cottage must be in reasonably good enough health to qualify for the insurance. Because this may not always be the case, let's look at another possible solution.

Transfer to a Trust

Consideration could be given to transferring a cottage to an 'inter-vivos' (living) trust if there currently exists a small capital gain (the transfer of the cottage asset into the trust triggers capital gains). However, this would effectively transfer any future capital gains to the beneficiaries. A 'discretionary' trust can be useful because, as mentioned earlier, it may not be clear as to which children may even have an interest in the property. The transfer can take place into this trust and the owners will have unlimited use of the property as well as complete control. This would allow time to decide who the beneficiaries will be. At some later date the property can be rolled out of the trust to the beneficiaries, at the value it was rolled into the trust originally. This will have the effect of deferring tax until the property is sold.

If the parents are over 65 a 'joint partner' trust could be used. With these types of newer trusts there is no deemed disposition of property when the cottage is transferred into the trust.

A Word of Caution

There have been suggestions that the cottage can be transferred into joint names with the eventual beneficiaries. While this may have the effect of passing the property by "rights of survival" at death, it has major drawbacks. If this is done there will be a capital gain at the time of transfer and the property would be in "joint control" with all owners, therefore, it would be subject to claim if there were a marriage breakdown or by creditors of any of the owners. This is clearly not a good solution.

By taking the time to plan today, a great deal of expense and frustration can be avoided in the future.

Reprinted courtesy of L.A. (Bob) Vandenberg, C.A.
Investment Executive, ScotiaMcLeod



KAPOA - Box 297 Barry's Bay, ON KOJ 1B0 – www.kapoa.net



Summer Afternoon Reads

Adult Fiction

Nineteen Minutes
By Jodi Picoult

The Other Boleyn Girl
By Philippa Gregory

Adult Non-fiction

Dreams of my Father
By Barack Obama

Eat This, Not That
By D. Zinczenko, M. Goulding

Classic Kid Lit

Charlotte's Web
By E.B. White

The Call of the Wild
By Jack London

The Story of the Treasure Seekers
By E. Nesbit



'Shoe Tree'

Courtesy of John Michalecki



Easy Recipes For Cottage Cooks

Chicken Stew

2-3 lbs. skinless chicken breasts
8 baby carrots, chopped and peeled
1 stalk celery, chopped
½ small yellow onion, chopped
1 bay leaf
28 oz. crushed or diced tomatoes
2 minced garlic cloves
8 oz. cooked pasta
3 tbsp. olive oil
14 oz. can chicken broth
Salt and pepper to taste

In soup pot, drizzle oil and add vegetables. Sauté for 2 to 3 minutes. Add remaining ingredients, except pasta. Simmer 45 minutes. Remove bay leaf, add cooked pasta and simmer for a few minutes. Remove bay leaf. Serve with a topping of grated parmesan cheese.

Old Fashioned Baked Apples

8 tbsp. brown sugar
5 tbsp. butter or butter-flavoured margarine
1 tsp. cinnamon
½ tsp. vanilla
4 firm apples, cored and peeled
2 unbaked, prepared pastry shells

Combine 6 tbsp. sugar, 4 tbsp. butter, one half tsp. cinnamon and the vanilla. Divide equally and stuff into cavity of apples. Using a knife, divide the pastry in four pieces. Spread interior of pastry with the remaining butter and sprinkle with the remaining cinnamon and brown sugar. Mold the pastry around each apple until each is fully covered.

Bake in a 375 degree oven for 20 minutes. Makes 4 apples.



Schweig Hill
Photo courtesy of Vlado Pavicic

Picture Yourself in 'Ripples!'

Are your shoeboxes and albums bursting with great photos you'd like to share?

We are looking for photos for our next editions - like candid cottage shots and retro or historic photos of Lake Kamanisgeg cottage life.

Original photos will be returned.



Special thanks to John Michalecki for the use of his 2007 KAPOA Regatta photos (like the one above of the tug-of-war) used in this issue.

Upcoming KAPOA Events

Annual Meeting – Saturday May 17th 1-3 pm Seniors Centre, Barry's Bay.

Social – Saturday, July 5 3-5 pm Bent Anchor

38th Annual KAPOA Regatta – Saturday, August 2nd Hinterland Beach. Rain date, August 3rd.

KAPOA 13th End of Summer Event – Saturday, August 30th. Hinterland Beach.

KAPOA - Box 297 Barry's Bay, ON K0J 1B0 – www.kapoa.net

KAPOA Annual Regatta 2007

(continued from page 1)



Cole Beecroft, Overall Winner,
KAPOA Regatta 2007

Thanks to: Bill Cahoon, sailing coordinator; Mary and Susan Bird, Wee Kids games; John Michalecki, photographs; Chris Pyz, generous donations for the BBQ; Carolyn Mallany and Cathy Hoppener – 50/50 ticket sales, Glenelda St. Amand and Ian Doyle, Membership table; Tom Supra and Dianne Stuart, Registration, Tabulation and Set-up; Vic Howarth, Tug-o-war; Sean Capstick, Set-up, Event/Race Organizer; Perry, Brad and Diana Hill and Vince Steepe for BBQ assistance and location preparation; George St. Amand, Dock Set-up, equipment and transportation assistance; Mike Steepe, Finish Lines and Set-up. A special thanks to Deanne Capstick (and Mike Steepe) – for jumping in at the last minute to take care of and run the BBQ area, and Casey Goodale, who helped with set-up/ dock and equipment assistance.

Thanks to all those who assisted in making the day a *great* one. If I've overlooked thanking anyone please accept my apologies.

Volunteers interested in sharing a little bit of their time for this year's Regatta are encouraged to contact Georgeen at gstamand@rogers.com.

"KAPOA's mission is to provide cottagers and property owners with information and resources to preserve and protect the lakes, land, wildlife and ecosystem in a clean, safe and environmentally friendly manner for present and future generations to come."



Georgeen St. Amand, 2007 Regatta Chair

Day Tripping to Crooked Slide Park

Crooked Slide Park on Byers Creek is perhaps the most photographed site in the entire Combermere area.

Originally used by lumber baron J.R. Booth and others in the early 1890's to safely route logs from Brudenell, Wilno and Barry's Bay into the Madawaska River for their trip down to the Ottawa and eventual transport to Europe, the slide has today become a site for swimmers, photographers, fishermen and those simply wishing to relax and enjoy Mother Nature's gifts.

When commercially viable timber reserves were exhausted in the early 1900's, the slide was abandoned and allowed to decay in the forest. Thanks to a government grant, and a local desire to preserve a glimpse of our logging heritage, the slide was rebuilt in 1973 and Crooked Slide Park was born.

By 1994, twenty-five years of Canadian winters, a few million gallons of rushing water, and a little help from vandals, meant the slide was in need of a major face-lift if it was to remain a solid piece of our history.

In 1994, site guardians on the Radcliffe Township Council began reconstruction activities which included the complete reconstruction of the two hundred foot chute and boardwalk, and the adjoining control dam.

Crooked Slide Park is located east of Combermere on the Old Barry's Bay Road.

Renew your Membership
KAPOA Welcomes New Members

Join us today!
Clip and send this completed form (or PDF version from website)
With annual membership dues of \$20 to:
KAPOA, Box 297 Barry's Bay, ON KOJ 1BO

Name/Names You Would Like to Appear on Your Membership Form

Home Address (designate a primary contact for your family)

Address _____

City _____ **Province/State** _____

Country _____ **Postal/Zip Code** _____

Phone # _____

Kamaniskeg Address

'Street' Address/RR#/911 Number _____

Phone # _____

I am interested in being an Area Rep ☐

Good News! 'Ripples' is available by email to each person in your family. List the email addresses of those in your group who would like to receive 'Ripples' by email

Name#1 _____ **Email** _____

Name#2 _____ **Email** _____

Name#3 _____ **Email** _____

*If you need more space, please feel free to use the reverse side of this form

Check one that applies: I am a new member ☐ I am a returning member ☐
Spring 2008

Membership Benefits YOU!

All families sharing a single cottage are covered under one yearly membership fee

- Everyone in your cottage joins in cottage traditions like the annual KAPOA Regatta, the Corn Roast and socials
- KAPOA's Executive acts on your behalf when issues relating to Lake Kamaniskeg arise with the local municipality
- You receive 'Ripples' twice yearly
- KAPOA conducts yearly water-quality tests are conducted on Lake Kamaniskeg
- KAPOA is a member FOCA - Federation of Ontario Cottagers' Association. FOCA provides information on programs and services. Visit FOCA at www.foca.on.ca for more information

KAPOA - Box 297 Barry's Bay, ON KOJ 1BO – www.kapoa.net