



# Newsletter

We're dedicated to keeping Charleston Lake beautiful in every way !

Vol. 103, No. 2

Summer, 2003

## President's Message

The Directors join with me in wishing you and your family a happy and safe summer 2003 at the lake. As was the case all across Ontario, winter at Charleston was tough and seemed to hang on forever. The ice formed in Big waters on January 17th and departed on April 20th. The loons returned the same day.

With the ice gone Gary Belisle and his volunteers were out on the lake placing the shoal marker buoys. Thanks Gary and team, your efforts in keeping our lake safe are very much appreciated. Also out on the lake were fish and wildlife chairperson Dwayne Struthers along with the MNR team stocking more than 30,000 native lake trout. A tip of the hat to MNR biologist Anne Bendig and her associates who take every opportunity to preserve our lake trout population.

Water Quality results for year 2002 indicate that the lake remains in good shape for swimming and other recreational activities. Results from last years lake plan survey indicated that 94% of our members expect the association to in the short term maintain current water quality levels and in the long term to improve water quality. To meet this expectation requires a joint effort on the part of existing property owners and local township councils.

**EXISTING PROPERTY OWNERS**-are in my opinion committed to protecting and improving water quality. At this point in time the most important thing existing property owners can do is to participate in the associations **HEALTHY SHORELINE REVIEW PROGRAM** (Please see article on page 6.)

**TOWNSHIP COUNCILS**-Over the past year we have worked closely with the council and planners Township Leeds And The Thousand Islands in the development of a revised Official Plan. Councils respect for Charleston Lake has come across loud and clear at every meeting as has their committment to issuing a environmentally official plan. In our recommendations to council and their planners we have asked for strict but reasonable controls on the creation of new lots and on conversions from seasonal to full time residences. I believe that existing property owner participation in the healthy shoreline review program supported by an environmentally Official Plan will enable us to maintain and in the not too distant future improve water quality.

Early in the new year property assessments were received and caused considerable concern to many Charleston Lake property owners. Some assessment

increases exceeded 50%. Intentionally we have not included an article on property assessments in this newsletter. Rather your directors and I are determined to examine in detail the process used in determining property assessments on the lake and to assure ourselves and you our members that the assessments are accurate, realistic and defensible. A committee has been established in this regard and their report will be published in a future newsletter.

My discussions with members indicate that there is considerable interest in matters such as municipal taxes, fire protection, boating safety, property insurance--and the west Nile virus threat. We have addressed these matters in this newsletter; I believe you will find the information both interesting and informative.

Plans for our annual general meeting are finalized--it should be one of the best meetings ever. Please refer to page 3 for details. June marks the first anniversary of our information centre at 109 County Rd 40 ( Charleston Rd ). If you have not visited the centre please do so this year. The centre has a wide variety of information on the lake, programs underway and planned etc. You can also renew your membership and make a contribution to the Charleston Lake Environmental Association (Contributions are tax deductible )

Have a happy and safe summer 2003 at the lake. The directors of both our associations look forward to meeting you at the annual general meeting.

*Don Curry*  
President

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## For your information...

# Athens Township a Community In Bloom

A "gateway" flowerbed around the Charleston village sign, a bright flower border outside Hanton Memorial Church, grouped street planters with a new floral colour-scheme ... these are projects being planned by a team of volunteers, led by Irene Ireland of Lake Line Lodge, for Charleston residents and visitors to enjoy this summer.

Whether or not they enter the garden contest, The Committee is asking every resident and business-owner in Athens Township to participate in this year's Community in Bloom project in two ways. First, hang a flowering basket near your door or porch. Also, plant this year's theme flower, the 'Blue Wave' petunia somewhere in your flower

beds or containers, to show support for Community in Bloom, 2003. These two features will unify residents' beautification efforts throughout the Township. They will

also enhance the natural beauty of properties in Charleston Lake, the jewel of the Athens area.

*Jean Brassington*

## Second Annual Garage Sale



Last year over \$700 was raised at our Garage Sale and donated to the association's Youth Committee. This year we plan a Summer Long Garage Sale using a sales area donated by Restoration Farm, 102 Charleston Road.

As the saying goes, your junk may be someone else's treasure. Please drop off your contribution to the sales at 102 Charleston Road and plan to attend the Garage Sale all summer long.

## West Nile Virus

Nice weather on Charleston Lake also means the start of mosquito season. Mosquitoes are usually just considered a nuisance, and bites are uncomfortable, but a small percentage cause infections that can lead to serious illness, such as **West Nile Virus**. Children, people who have chronic illnesses and elderly should be especially aware. Very simple precautions can reduce your chances of being bitten and not ruin your holiday on Charleston Lake.

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- Leeds, Grenville and Lanark Health Unit 345-5685
- Web sites: [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) or
- Visit the Charleston Lake Resource Center or call 924-0149

Please refer also to the pamphlet enclosed with this newsletter.

### Protect yourself:

- Stay indoors, if possible, during mosquitoes' peak activity hours of dawn and dusk
- Consider using an insect repellent. If the brand contains DEET check the label information.
- Cover up with light-colored long sleeve tops, long pants and shoes and socks

### Around the cottage:

- Have no still or standing water around the cottage for it is the breeding ground for mosquitoes.
- Check window screens and repair any holes or gaps.

### Check out the facts:

- All residents of Ontario will receive information from the Ontario Ministry of Health.
- Ministry of Health IN-FOne at 1-800-268-



## Newsletter

This newsletter is published regularly by the Charleston Lake Association for its members and those persons interested in Charleston Lake. Comments and/or submissions are welcome, and should be forwarded to The Secretary, Charleston Lake Association, P. O. Box 609, Athens, Ont., K0E 1B0.

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### For Membership Information, Call 613-924-2809

While the Association makes every effort to ensure the accuracy of information contained in this newsletter, it cannot accept responsibility for errors and omissions. Readers are urged to obtain professional advice before acting on the basis of the material contained in this newsletter.



## For your information...

# Property Taxes - Who does what?

The information on which property taxes are based comes from three separate sources.

1. Provincial Government - Assessment Legislation
2. Municipal Property Assessment Corporation - Assessed Values
3. Municipalities and the Provincial Government

The Provincial Government sets the broad legislative framework for current value assessment in Ontario. The principal ministry involved in setting assessment policies is the Ministry of Finance, through the assessment Act. The assessment act requires that the assessed value of a property be based on what today's property would likely sell for on a specific date (ie. June 30, 2001 for taxation in 2003).

The Municipal Property Assessment Corporation (MPAC) is responsible for administering the policies of the Assessment Act. Its main responsibility is to calculate assessed values, and to classify properties according to their use. These values are provided to municipalities on an annual basis.

Municipalities and the Province then use these values when they calculate property taxes and education taxes. The money required by a municipality to deliver services is largely provided through the collection of property taxes. The taxes are calculated by multiplying the assessed value of a property, by

a tax rate set by the municipality, so it may appear to owners of waterfront properties that they are being taxed at a higher tax rate than other property owners, but in fact it is due to the fact that these properties are generally "assessed" higher.

The services offered by the township such as fire protection, public libraries, access to township roads, policing, waste management recreational services, and parks are available for use by all taxpayers. Services that are provided to our ratepayers at the county level include: Ambulance, 911 services, social housing and social services, county roads, as well as homes for the aged. Only 35 cents of each tax dollar raised by the budget is retained to cover local Township expenditures, with 32 cents being transferred to the County and 32 cents to the local school boards as required by these authorities. The Education tax rates are set by the Provincial Government and the municipality has no control over these rates.

*Information provided by the  
Municipal staff,  
Township of Leeds and the  
Thousand Islands.*

Please note: The Association will hold meetings over the summer with the Municipal Property Assessment Corporation (MPAC) to determine that property assessments are accurate and defensible.

*The Directors.*

## Notice of A.G.M.

**Saturday, July 12**

**9:30 a.m.**

**Information Centre**

*109 County Road 40*

## AGENDA

- Minutes of the last meeting
- President's Report
- Treasurer's Report
- Panel Discussion
- Committee Reports
- Election of Directors
- New Business
- Adjournment

## Panel Discussion

**Instead of a guest speaker, we will have a panel discussion with specialists in various fields of interest relating to Charleston Lake.**

**Also, take advantage of this opportunity to tour your new Information Centre - you will be impressed.**

**Come early for refreshments.**

We look forward to seeing you at the meeting.  
*The Directors, Charleston Lake Association*



## For your information...

# Stocking up on lake trout

**By Darcy Cheek**  
Staff Writer  
Brockville  
Recorder and Times

**OUTLET** - The Charleston Lake fishery is a more natural and healthy place today thanks to the efforts of several participants in a stocking program.

Charleston Lake received its largest consignment of lake trout in many years on May 16 - more than 30,000 fingerlings averaging 10 to 15 centimetres in length - released into the same environment they were conceived. The fingerlings released into

the lake are the result of an egg collection off spawning grounds in late fall of 2001. More than 40,000 eggs collected then returned as two truckloads of fish from the White Lake Fish Culture Station.

Ministry of Natural Resources senior fish and wildlife technician Jeff McNaughton and assistant Colin Langford hooked up with Charleston lake Association members Don Curry and Dwayne Struthers at Boathouse Bay at Charleston Lake Provincial Park, where they ferried their cargo to designated shoals for release.

"For the last 10 years we have worked very closely with (MNR)," said Curry.

The ultimate goal of the program, especially in the last few years as the program has focused on the stocking of native or natural trout from Charleston Lake, was summed up in one short comment from Curry while speaking to park superintendent Mike Ogilvie on Friday morning.

"We want to make sure there are lake trout in here when your boys are ready to go fishing," he said.

The stocking of the native strain of trout, introduced in

1989, is vital to the survival of a fishery that is one of the most heavily fished bodies of water in the area. Information provided by Curry states an average busy lake trout lake as having 12 rod hours/hectare. Charleston Lake has an average of 32.4 rh/h.

The Charleston Lake Association, which has roots back to the 1890's and now has about 700 members, works diligently with the MNR, the Leeds Country Stewardship Council, and all users of the lake to try to ensure a healthy future for the popular summer, and winter, destination. "There's a lot of hard work in conservation," he said. "Good work, too."

## The Lake on Blue Mountain

Actually, there are two lakes, quite close together. The smaller one is a little nearer to Charleston Lake and somewhat lower than the larger one which drains into it. These lakes are on the north shoulder of Blue Mountain, possibly a mile from the highest point. There is an old trail starting in Huckleberry Hollow, going east over the north shoulder of the Mountain, into a little settlement, called Junetown. These two little lakes are on the north side of this trail, near the highest point, and only a short distance from the trail. The larger lake is of fairly good size. It is almost round and possibly half a mile in diameter. It is spring fed with very clean, clear water. It also has fish in it.

Quite a few years ago, the Conservation Department stocked the lake with some

brook trout. I have heard that in later years, some good-sized trout have been taken out of there. About 20 years ago, I also measured the depth of the larger lake. For a small lake it is quite deep. In the centre it has a depth of 60 feet.

Between the trail and the larger lake there is an area of bare rock probably a couple hundred feet in diameter. By stamping hard with your feet in this area, it gives off a hollow sound, indicating that there is only a thin shell of rock over a cave or cavern. However, we were never able to find an opening into it, so have no idea how deep it might be. This is no doubt it is the place that Albertus mentioned.

We have always called the larger lake, Little Clear Lake.

*Author unknown.*



The  
Charleston  
Lake  
Associations



## Information Centre Is Now Open

**Hours of Operation:**  
May, June, September:  
Saturday, 12 noon to 4 pm.

July & August:  
Wednesday through Saturday,  
10 am to 4 pm.  
Sunday 10 am. To 12 noon

109 County Rd. 40 (Charleston Rd.)  
Tel: 613-924-0149



## For your information...

# Fire Protection for Charleston Lake

The Leeds and Thousand Islands Fire Services and The Athens Township Fire Department provide fire Protection for Charleston Lake and area. Emergency Services for Fire, Police and Emergency Medical Services are activated by calling 9-1-1. The Leeds and Thousand Islands Fire Services is made up of the former Rear of Leeds and Lansdowne and Front of Leeds and Lansdowne Fire Departments.

The new township is served by four Fire Stations housing 16 Fire Trucks and 3 Marine Units. Protection and Prevention is provided by 2 full time and 80 volunteer firefighters. Initial response is from the Lyndhurst and Lansdowne Fire Stations. Charleston Lake presents some unique challenges to Emergency Services; there are full time and seasonal residents that occupy the shores and islands. There is a large Provincial Park that attracts thousands

of tourists and contains hundreds of acres of forest on the mainland and the islands. Transportation to these areas is either by private cottage road or by water. Time is a critical factor in emergencies . . . factors that delay response times are narrow, twisting roads; poor directions; inadequate water supply; weather; manpower; time of day.

### HOW CAN YOU HELP

The first line of defense is PREVENTION. Working SMOKE ALARMS will save your life . . . don't let your guard down because you are at the cottage.

The primary cause of fires in winter is poorly maintained or improperly installed wood stoves and chimneys. These are preventable fires. Have your wood burning devices inspected by a WETT certified inspector or installer. A

qualified person must inspect your chimneys, flues and flue pipes annually. Chimneys, flues and flue pipes should be cleaned as often as necessary to keep them free from accumulations of combustible deposits. If you install or replace a new or used woodstove, fireplace or chimney you are required to get a BUILDING PERMIT from the township. You may be risking your insurance coverage without the proper inspections.

Summer time brings grass, bush and forest fires usually caused by carelessness. The Ontario Fire Code states that Open Air Burning shall not be permitted unless approved. The townships have Open Air Burning regulations that require all residents to get a permit for Contained Open Air Burning (Incinerators, chimineas, etc.) and Uncontained Open Air Burning (Brush piles). Fail-

ure to obtain a permit may result in fines (max. \$25,000.00), cost of response (\$350.00 per vehicle per hour) or both. These permits are free and available at the Lansdowne, Athens or Lyndhurst Township Offices. Some lots will not qualify for a permit. During a FIRE BAN all permits are suspended and Open Air Fires, including private campfires are prohibited. You are responsible to check for a Burn Ban. Information 1-800-285-0774.

If we do have to respond to an emergency some things to help us are:

- Provide us 12 ft. wide by 12 ft. high of clearance to get down your road
- Provide pull off places for vehicles to meet, turn around areas
- Keep roads plowed wide and sanded in winter
- Know your Civic address or location . . . numbers signs displayed clearly
- 9-1-1 calls by cell phone will not display your Civic Address or location
- Lane signs . . . installed and keep clear and visible
- Island Name . . . signs installed south end and keep clear and visible
- We need a good water supply . . . dry hydrant, good access, weed free

For information or assistance contact 1-800-285-0774.

*Daniel J. Prest, CMM II  
Leeds 1000 Islands  
Fire Services*

*Author unknown*

## Little Black Lake

On the West side of Charleston Lake, almost opposite Tallow Rock Bay, and a short distance south of Green's Bay, there is a small lake, high up in the ledges. This lake is apparently not spring-fed, as the ledges continue to rise some distance behind it. Apparently it is fed by seepage water. The only name it has ever been called is Little Black Lake. As far as I know, there is no fish life in it. However, there are snakes and mud turtles. Due to some form of minerals, the water is always a very dark colour. It is also comparatively shallow.

Years ago some friends of mine took a small rubber raft up to the lake and measured the depth. In the center, which is the deepest part, it was about 20 feet deep.

Another very interesting thing, at that point, is a high pinnacle of rocks, just to the north of the little lake and on the Charleston side. On the side of this pinnacle, next to the little lake is a natural stairway, almost as if someone has carved steps in the rock. From the top of this pinnacle one can get the best view of Charleston Lake,

from any place on the entire shoreline. On a clear sun shiny day it is possible to see some of the church steeples in Athens. Because the view of the lake from there is so beautiful and unspoiled by civilization, I have always called this rock, "My Cathedral".

The top of this rock can be seen from a boat in the east end of Covey's Gap. I never go by there without looking at it and remember the first time I was up to it, almost 70 years ago.



## For your information...

It's never too late:

### A Healthy Shoreline Review Program

Biologists and environmentalists frequently refer to that narrow strip of shoreline where water meets land as "ribbons of life." Ontario Lake Assessments & Environmental Education Services representative Reg Genge has, for the last three years, recommended in his executive summary of each Water Quality Report the importance of maintaining a healthy shoreline through a "Shoreline Stewardship Program."

The Charleston Lake Association and the Charleston Lake Environmental Association with the financial assistance of the Ontario Trillium Foundation, an agency of the ministry of Culture, which receives annually \$100 million in government funding generated through Ontario's charity casino incentive, have undertaken to ensure that expert auditing and reporting may be done on your "Ribbon of Life." This exercise is a "Shoreline Stewardship Program" and will culminate in the production of an individual assessment of your shoreline which will be presented

to you, the property owner, as a "Handbook for Charleston Lake." This document, individualized for each property on the Lake, will be a gift to the owners of the property and will provide them with advice on a great variety of methods which might be used to enhance your "Ribbon of Life."

Our first task will be to review and revisit, if necessary, those eighty-some properties which were studied over the past two years, to produce the individual handbooks and prepare the reports to comply with the new format. A further two hundred reviews are targeted for completion this year. The remaining properties will be studied in 2004 and 2005.

*Bill Berger, Chair,  
Environment Committee,  
Charleston Lake Assoc.*

Note:  
A fact sheet outlining the Healthy Shoreline Review Program is available at the Information Centre on County Road 40 (Charleston Road).

### New regulations to curb boat noise

You should no longer have to put up with noisy boat exhaust systems. This spring new regulation was introduced by the Federal Government which brings the enforcement of the anti noise provisions of the existing 1999 act directly under the control and administration of the O.P.P. and makes changes to the previous regulations which had proved unenforceable.

The new regulations are similar to the regulations in *The Highway Traffic Act* and as such are familiar to the police, hence are much more enforceable.

In Summary the new law in laymen's language is this:

No one may operate a pleasure boat unless:

1. It has a muffler that is in operation at all times and is in good working condition to prevent excessive noise, or that the exhaust gasses are directed underwater through the propeller hub or below the anti-cavitation plate of the drive unit.
2. Any muffler bypass (if equipped) must be disengaged in such a fashion to prevent inadvertent engagement.
3. The regulation does not apply to boats built prior to 1960 which did not incorporate into their original design noise reduction features.

4. Regulation does not apply when the boat is operated more than five miles from the nearest shore (this would not apply to Charleston Lake.)

A muffler means "an expansion chamber within an exhaust pipe from the engine designed to reduce exhaust noise."

If you are disturbed by a noisy boat, the OPP. is responsible for enforcing the regulations. Contact them and help them by providing as much of the following information that you may garner.

- A. The location, time and date of the occurrence including your estimate of speed and distance from shore.
- B. A description of the boat and the operator and the registration numbers of the boat.
- C. The names and telephone numbers of any supporting witnesses.
- D. The location of the home or cottage of the boat operator (if known).

The Canadian Marine Advisory Council, recognizing that these regulations will not address all noise concerns are also considering a decibel/distance-based enforcement limit and regulation requiring manufacturers to meet noise emission standards for their products.

### Fireworks Donations

Members enjoying the fireworks display by boat frequently ask how they can contribute to the cost of the annual fireworks display, of which approximately \$1,000 must be raised through donations.

**Donations are needed and welcomed.** Please send your donations, with the notation Fireworks Contribution, to CLA, Box 609, Athens, ON K0E 1B0 or drop your donation off at the Info Centre, 109 Charleston Road, R.R. #1, Athens.

*Thanks - Social and Youth Committee*



## For your information...

# Keeping Our Lake Safe

Another boating season is just around the corner and the Ontario Provincial Police would like to remind you of some regulations and rules of the waterways that are important to keep our community safe.

As a boater, you are responsible for equipping your vessel with the appropriate safety gear, for properly registering your vessel, for operating your vessel in a safe manner and for taking care of passengers that you may have on board. As of 1999, the Canadian Coast Guard has implemented the Pleasure Craft Operator (PCO) card, which is essentially the proof that you are a competent individual to be operating your pleasure craft.

Currently, anyone born after April 1, 1983 and operating any watercraft has to obtain their PCO. Any individual of any age operating a powered boat less than 3 meters in length also has to have the card as of September 15, 2002. As of September 15, 2009, any person operating any powered boat must have their PCO card. For information on how to acquire your PCO, please visit the Office of Boating Safety web site at [www.ccg-gcc.gc.ca](http://www.ccg-gcc.gc.ca) or call the Boating Safety Infoline at 1-800-267-6687.

The PCO is not the only regulation that is in the works to keep the boating community safe. There are now also age and horsepower regulations where those over 16 years of age have no power restrictions. If you are under

16, please be aware that you will have some restrictions in terms of what vessels you can operate. A call to the Boating Safety Infoline will resolve any questions you may have.

Finally, the Contraventions Act is also changing the realm of boating safety. Under the Act, enforcement agencies are now able to ticket a variety of boating offences on the spot, as opposed to lengthy court proce-

dures. Enforcement agencies may be seeking out violations relating to having proper safety equipment, speed limits, liquor offences and careless operation of a vessel.

All regulations being implemented by the Canadian Coast Guard are ensuring the safety of all persons utilizing our waterways. The Boating Infoline at 1-800-267-6687 or the Office of Boating Safety

web site at [www.ccg-gcc.gc.ca](http://www.ccg-gcc.gc.ca). A copy of the most recent Boating Safety Guide containing updated rules and regulations can be sent to you at your request.

*Article submitted by  
Sandra Barr,  
Senior Constable,  
Community Service Officer,  
Leeds County Detachment,  
Ontario Provincial Police*

## Summer events at Charleston Lake

### Fireworks Display

**Date - Saturday June 28**  
**Rain Date - Sunday June 29**  
Location - King St., Charleston Village (vicinity of MNR dock)  
Time - At dusk

Donations towards the costs of the fireworks will be appreciated and may be made at the following locations:

- Dockside Restaurant - Charleston Village,
- Kelsey's Marina,
- Lake Line Lodge,
- Restoration Farm 102 County Rd. 40,
- Association's Info Center County Rd. 40,
- Twists Store Outlet.

**Boaters' Operators Card**  
Given sufficient interest this

program can be made available again this year. Please visit the Info Center to request the program.

### Scuba Diving Training

This program can be arranged for members. For details please visit the Info Center.

### Swimming Lessons

**Dates: July 21-25, July 28-Aug. 1**  
Location: County Park, Sand Bay.  
Please register for this training at the Info Center.

### Youth Environmental Day Camp

**Dates: July 9, 10, 11**  
Location: County Park, Sand Bay

Visit the Info Center for more details.

### Hazardous Waste Day

This program is historically held in September, but this year will be held on Saturday, August 23 in order that our summer residents can take advantage of this most important program. Please mark your calendar.

Location  
South Grenville Patrol Garage (Spencerville)  
North Grenville Patrol Garage (Kemptonville)  
South Leeds Patrol Garage (Lansdowne)  
North Leeds Patrol Garage (Philipville)

More information will be available at the Info Centre.



## For your information...

# Cottage Country Insurance

This article addresses fire insurance. As all insurance companies have different policy wordings, please consider the information provided here to be general in nature. Property-owners would be well-advised to take the time to read their own policies.

When an insurance company issues a policy to insure a home or a cottage, they will typically charge a rate based in part on the fire protection for that property. While rating procedures will vary from company to company, it will usually look something like this, with premiums going from the lowest to highest:

**Fire Hydrant Protected:** the dwelling is located within 1000 feet of a hydrant, and is within 8 km of a responding fire hall.

**Fire Hall Protected:** the dwelling is located within 8 km of a responding fire hall on a road that is normally kept open year round. (Some companies will extend this to 13 km or more).

**Unprotected:** the dwelling is not located within the ranges described above. This would include all island properties.

So the fire protection afforded to your home or cottage affects the premium you pay for your coverage. It does not affect what is written in your policy wording with respect to insured perils, exclusions and conditions. It is important to note however, that the property-owner is required to declare which fire

protection category he falls under. This declaration forms part of the contract between him and the insurance company, and any misrepresentation can lead to a claim being denied. Obviously, it is wise to know the distance to your responding fire hall, and to make sure your insurance company knows too.

For fire hydrant protected rates and fire hall protected rates, the roads between the fire hall and the dwelling must normally be kept open year round. This means exactly what it says. For example, assume your policy is issued with fire hall protected rates. If, in the event of a fire, the fire department is unable to access the property due to snow, etc., the insurance company is likely to investigate the normal maintenance of the road. If the road was snow-covered because of a new snowfall and the regular plowing simply hadn't been done yet, there is no reason to deny the claim. If, on the other hand, they discover that the road was not plowed regularly and that it was only used infrequently, the insurance company may have grounds to deny the claim.

Will an insurance policy respond if the road is normally kept open year round, but the property-owner's driveway is not? Generally, yes. In law, an insurance contract is a contract of "adhesion", which means the applicant for insurance must accept the standard policies and terms as determined by the insurance company and government regulations. This is different

from most contracts, which allow applicants to make counter proposals or suggest changes to provisions or wordings. The characteristics of the adhesion contract will benefit the insured if the contract becomes a subject of litigation. Courts generally rule that because the insurance company drew up the contract, any ambiguity in the contract must be interpreted in favor of the insured party. So if the policy does not specify that "open road" is meant to include "open driveway", the insurance company will almost certainly lose any attempt to argue otherwise.

Another declaration that the property-owner makes is regarding the use of the property. A policy issued for a property used as a principal residence will provide coverage and limits that are more favourable than a policy issued to insure a seasonal residence. For example, the principal residence policy will likely include coverage for burglary and theft, while the

seasonal policy probably either excludes it or charge a high rate to include it.

In regard to supervision while on vacation. For fire coverage, there is usually no requirement to have your home supervised. Where vacationers often run into trouble is with water damage. Once all residents of the dwelling have been absent for more than 96 consecutive hours, most, if not all, insurance policies will exclude water damage resulting from frozen pipes during the usual heating season unless the property-owner has either:

Shut off the water supply and drained the water from all systems and appliances; or  
Arranged for a competent person to enter the building daily to ensure that heat is being maintained.

*Our thanks to member  
Dennis Hudson for  
providing this information.*

*The Directors*

**The boating  
season is  
always special.**



***Please don't spoil it by  
drinking and driving.***

***Have a safe and enjoyable summer.***

*Safety Committee*



## For your information...

### Program for upgrading deficient rural wells

If your cottage system needs upgrading, tap into this little-known government program – it pays for about 2/3 of the fix.

It's a program to clean up Ontario's Rural wells administered by the Ontario Federation of Agriculture for the Rural Wells Upgrading and Decommissioning Project.

Applies to private rural wells, including cottages.

Won't pay for new wells, pump or water treatment systems.

Pays about 2/3 costs to fix

structural problems on existing wells, including capping unused wells.

Kicked off in 2001, it has a \$6 million budget and only 15% has been spent.

Closes Sept. 2003.

Information and applications:  
Contact Sara Zippin  
Ontario Federation of Agriculture Headquarters  
40 Eglinton Ave. E.  
5<sup>th</sup> Floor  
Toronto, ON  
416-485-3333

### Letter to the Editor

Your article on Eurasian milfoil in the last newsletter is very complete. From my experience it seems to flourish in lakes with regulated water tables for some reason. I am not aware of any study to verify that observation; it comes from my experience and involvement at MOE.

Like most exotics, it will out-compete the native species for a while (perhaps several years) and then reduce in density to some lesser background level. Be assured it is here to stay. The type of summers (hot and dry) of recent also encourage the growth of all aquatic vascular plants. The low water levels late in the season also make it appear at the surface in areas where it may have occurred prior but simply did not reach the surface and therefore was not problematic.

Charleston Lake is not the type of lake where this plant will interfere by becoming a lake wide nuisance as it has in some shallow more nutrient enriched lakes in eastern Ontario. It does however have the potential to become very problematic on a site specific basis in small bays and shallow nearshore areas in front of some cottages.

In more chronic problematic waters weed harvesters are used under permit to cut and remove the plants annually. This is sometimes required two times per season and can be very expensive.

Regarding the weevil, I cannot offer anything more than is available in your web site reference.

Regards  
Reg Genge

### Change of Address

Don't miss a single copy of your Newsletter.  
Please advise us if you change your address.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Prov. / State: \_\_\_\_\_

Postal / Zip Code \_\_\_\_\_

Please mail this information to:  
**The Charleston Lake Association**  
Box 609, Athens, Ontario K0E 1B0

or e-mail: [bass@ripnet.com](mailto:bass@ripnet.com)  
or [ashwoods@rideau.net](mailto:ashwoods@rideau.net)

Membership Admin. Committee

### Don't Forget the AGM !!

Please see notice on page 3  
and plan to attend.

This is also an opportunity  
to tour your new  
Information Centre.



*For your information...*

# Household Hazardous Waste Day

Permanent and summer residents of Charleston Lake can drop off Household Hazardous waste free of charge.

Drop off such items as these :



**CORROSIVE**  
Batteries  
Drain Cleaners  
Oven Cleaners



**TOXIC**  
Pesticides  
Rat Poison  
Pharmaceuticals  
Cleaning Fluids



**REACTIVE**  
Pool Chemicals  
Ammonia  
Bleach  
Aerosols



**FLAMMABLE**  
Gasoline, Paints  
BBC Starter  
Oils, Solvents,  
Propane Cylinders

A Collection Depot will be set up on Saturday, August 23, 2003. This is a departure from the usual last Saturday in September to allow cottagers to take advantage of this environmentally friendly service.

Additional information such as drop-off spots will be available at the Association Information Centre, 109 County Rd. 40 (Charleston Rd.), the third week of July.

Our thanks to the United Counties of Leeds and Grenville for extending this valuable service to our summer residents.

*Directors - Charleston Lake Association*