The purpose of the Lake of Bays Association is to promote, maintain and enhance a clean and healthy natural environment, a well-serviced community and a safe and peaceful Lake of Bays.

### **BEFORE YOU HIT** THE DECK

With the arrival of another boating season, it is time for a reminder about a couple of key boating safety tips.

### **SAFETY EQUIPMENT**

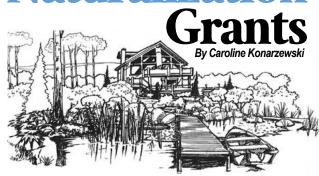
Before your first outing of the season, it's very important to do a comprehensive check of the required safety equipment. To help you, there's a great app on iTunes and Google called **DISCOVER BOATING SAFETY** This free Canadian app "features everything you need to ensure a safe and fun time on the water" It has easy to use tools that assist in ensuring compliance with Transport Canada regulations and extras such as a trip planner with a weather check as well as a great resource section.

### **SLOW DOWN, BOW DOWN**

Lake of Bays has a wide variety of boaters and all of us, from paddleboarders to wakeboarders, have the right to enjoy our time on the water. Respect for each other is the best way to ensure that we all have a fantastic and safe summer. Unless otherwise marked by an official permitted speed limit sign, the maximum speed is 10km/h within 30m of shore. The concept of **SLOW DOWN, BOW DOWN** is intended to

ensure that by the time you reach the 30m point your boat has slowed down to the speed limit of 10km/h. This prevents a large wake from damaging the shoreline and private property. In addition, having your bow down enables you to have a better view of the water around you. While some boats can run at 10km/h with a small wake, others might need to go a bit slower to make sure their wake is small enough. Enjoy the waters and stay safe! CC

**Shoreline Naturalization** 



HOW'S IT WORK?







atural shorelines help maintain our lake's water quality, reduce erosion, reduce the likeli hood of having invasive species becoming established, provide habitat for fish and wildlife, and enhance the aesthetics of your shoreline property. Last year, three properties on Lake of Bays were naturalized as part of the Love Your Lake

(LYL) program. With funding from Fisheries and Oceans Canada's Recreational Fisheries Conservation Partnership Program, property owners on Lake of Bays were eligible to receive a subsidy for creating or enhancing their shoreline buffer.

Continued next page





Camp FFIT—Camp Female Firefighters in Training—gives young women ages 15-18 the opportunity to explore the fun, exciting, and physically challenging profession of firefighting. From August 9 to 13, sixteen young women will learn and practice a variety of firefighter skills and work as a team with oth-Safety Chair: Pat Birnie: er young women in a supportive, non-threatening environment. The cost of \$450 includes accommodation and meals and the camp will take place at the Waterloo Center in Huntsville. LOBA will be sponsoring up to two Township of Lake of Bays applicants to attend the camp.

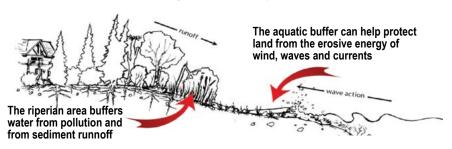
Volunteer fire departments throughout North America are having a difficult time recruiting and retaining firefighters. Continued page 7

hoto: Wayne Cuddin

### Continued from Shoreline Naturalization Grant

Dave and Marj Shield, who received a LYL subsidy last year describe their experience.

Our family purchased our property on Lake of Bays in 1993. In the past it had been used as a commercial property and had very little natural vegetation. We attempted to revitalize it ourselves over the years with limited success. We were starting to experience erosion along the shoreline and needed to take action. Rebecca, from the Muskoka Watershed, worked with us to develop a plan to stabilize the bank and fill in the open areas to create more animal and bird habitat. Working with the whole team of knowledgeable and creative people from design to actual planting was a pleasure and now we are looking forward to enjoying the results. A big thanks goes to the Love Your Lake Program and everyone involved!



fter this winter Marj reports that things are looking good and starting to bud, aside from a little "haircut" from the deer.

Building on the success of the LYL program, the Lake of Bays Association is offering grants of \$1,000 each to current LOBA members who wish to establish or enhance their shoreline with indigenous plants. Two shoreline planting projects on Lake of Bays will be funded this year. With a minimum contribution from the property owner, LOBA together with the Muskoka Watershed Council (MWC) will design and help you plant your shoreline. Apply before June 16 to receive a LOBA Shoreline Naturalization Grant of \$1,000!

### **HOW DOES IT WORK?**

LOBA will provide all the technical and physical assistance required, including ordering the plants, supplying equipment, and helping you plant your shoreline. Each \$1,000 grant will cover \$75 for the permit, and approximately \$425 for plants and \$500 for labour. The site plan will be provided free of charge by the MWC. The property owner will contribute a minimum of \$425 towards plants over and above those covered by the LOBA Grant.

### WHO IS ELIGIBLE AND HOW DO I APPLY?

Any waterfront property owner on Lake of Bays who is a current member of LOBA is eligible to apply. Email LOBA at <a href="mailto:info@loba.ca">info@loba.ca</a> before Friday June 16 with your name, your cottage address and a brief description of the naturalization project you would like to see on your property.

### **WHAT THEN?**

A site visit to your property will be scheduled at a mutually convenient time. During the site visit, program staff will take measurements and photographs, and discuss with you how your land use needs can be merged with the concepts of shoreline naturalization. This information will be used to develop a shoreline planting plan for your property. Please note that site visits are completely non-regulatory in nature. Once a plan is approved by you, planting will be scheduled for Fall 2017. Photographs will be taken before, during and after the planting. These photographs may be used by LOBA for educational purposes, on our website, social media sites and newsletters.

### **BY-LAW ALERT**

In the Township of Lake of Bays, removal of any vegetation within 66 feet of the water's edge requires a Development Permit. New construction or additions to an existing structure within the Shoreline Activity Area (SAA) also requires a Development Permit. Visit the Township of Lake of Bays website for complete by-law information visit www.lakeofbays.on.ca.

# A bulk pricing program for LOBA members



Late last fall, the LOBA Board of Directors agreed to partner with Grant Propane a division of Grant Energy Inc. to supply propane fuel to our members at a "bulk purchase" rate. Grant Propane is offering a preferred price for our members in good standing.

Early in the winter, a few members switched over before the snow came.

"We switched over in late December and had our tank filled. We expect to save over \$500 every year. We use about 3600 litres a year, and the preferred price was 14¢ per litre less than my previous supplier was offering me."

Fraser Govan, Coordinator, LOBA propane program.

From discussions Fraser has had with members, 12¢ / litre is an average saving, although some members report that they will save upwards of 20¢ based on their current supplier's price. One member estimated their savings would be over \$1,500 annually. Having "strength in numbers" allows us to negotiate the best price for our members, says Fraser. The price is the same for members with the same consumption and tank size classification. And LOBA does the hard work negotiating – thanks Fraser!

Summer is the easiest time to switch.
For more info contact Fraser Govan

705-767-3692

fgovan@cottagecountry.net

he Provincial Government is planning to make it easier to put in a new dock or a boathouse. Regulations under the Public Lands Act which is administered by the Ministry of Natural Resources and Forestry (MNRF) have been proposed to eliminate the need for provincial government permits, leases etc. in many circumstances.

These would include docks, boat

lifts, boat ramps, and (single-storey) boathouses, swim rafts, and other structures/things.

This rolls back the clock to a simpler time to allow these uses through a "free use" approach under the Public Lands Act and not require an MNRF land use permit in advance of the work. However, the MNRF will continue to look to local municipalities and planning boards to prescribe development standards (e.g. size) through applicable Planning Act and Building Code provisions. But the net effect will be to make the process less time consuming, so you can do your own Otis Redding thing sooner!!

The proposed new Regulations are posted on the provincial Environmental Registry. **CC** www.ebr.gov.on.ca



he ice left our part of the lake quietly and without apparent damage to our dock on Sunday, April 16—the last part of Lake of Bays to lose its ice cover and yet still around 10 days earlier than has been "typical" if the past can be any guide in this age of climate change. Water levels are still high but, from what we hear at LOBA, the damage from ice break up overall was not as severe as in recent years. I hope your property weathered the winter well.

There is no end of good activities and ideas that LOBA works on over the year and this winter has been no exception. We have modernized our organizational By-law (badly needed to reflect the working realities of today). In May



## wishing you a **Warm and peaceful summer**

LOBA joined with the Muskoka Watershed Council ("MWC") to support its Stewardship Conference "50 Shades of Green" on algae in Muskoka. Water quality is one of the most important environmental features to our members and we share the interest of the MWC in studying how algae react in our water to changing climate conditions. Safety—on land and water—remains a key interest for us and you will see in this edition a great article on boating safety from our Safety chair, Pat Birnie. Safe and considerate boating and aquatic sporting activities benefit us all.

Please watch for news on our appeal of the new backlot standards in the Township's Official Plan. Currently, we expect the appeal to be held by the Ontario Municipal Board in Dwight on September 12. The appeal is well scoped and narrowly defined and we are advised by our counsel that our legal position is strong. New information will be communicated to members as it becomes available.

Our Annual General Meeting will be on Saturday July 8 in Dwight. Please make plans to join us. In addition to the usual business matters, there will be a vote on the new By-Law and the keynote presentation will be from staff of the District of Muskoka on its vision for the future of Muskoka and Lake of Bays within it.

We hear that real estate transactions are way up this year so, you may find yourself with new neighbors on the lake. If this is the case, please let us know at <a href="mailto:info@loba.ca">info@loba.ca</a> so we can get to know them and invite them to join us as members.

Our association wouldn't exist if it weren't for our many many volunteers. They are passionate about the work that they do for the lake and enjoy getting to know it and their neighbours better. Our volunteer opportunities are numerous and varied. Environmental or political issues? Keeping in touch with your neighbours or working on more formal communications? Safety on and around the lake? We have something for you. If you would like to join our team, please contact us at info@loba.ca. CC

### **Question:**

What are the two biggest expenditures financed by your District of Muskoka taxes?

### **Answer:**

The District Roads Program, which includes the financing, construction and maintenance of bridges, roads and culverts, totals \$24.9 million - 35% of district tax dollars.

The other biggie? The 2017 costs for providing police services across Muskoka through the OPP are \$15.1 million -21% of district tax dollars.



# HOW TO Slice C A VERY Expensive Pie

hese programs have for years seen extensive and heated discussion on how to control and allocate the costs in a more equitable way amongst all Muskoka communities.

And it continues...

### "WHOSE ROAD IS IT ANYWAY?"

Earlier in 2017 District Council commissioned engineering consultants C.C. Tatham and Associates to undertake a "Road Rationalization Study ".

The District Road system was established formally in 1971. It was reviewed in 1986 and 1999. Now, because of growth and change, it's time to do it again.

The current study is a three phase effort focussed on establishing the most appropriate District road system, addressing those roads that should be District as opposed to local roads, and looking at the costs and implications of any changes.

The study will be complete later this year and be used as the basis for a new District Transportation Master Plan. A preliminary stage one report was presented in April this year to District Engineering Committee. Some roads in and around Lake of Bays are recommended to be transferred to local jurisdiction.

Here's where it gets interesting...some members of District Council wonder if the District roads program should be transferred in its entirety to the local municipalities. Maybe it's not who owns what roads, it's "why do we need the District having any responsibility for roads at all?"

A motion to strike a task force to examine either downloading all roads to the local municipalities or uploading all the roads to the District was forwarded to District Council for consideration in May.

This has some potentially significant cost implications for both the District and the local towns and townships and in turn could be a major driver of property tax changes.

LOBA continues to monitor District meetings and will keep members informed as this exercise unfolds.

### **POLICING COSTS IN MUSKOKA**

Long story short...it's expensive, there's not much we can do to control costs in any significant way, and the way it's charged across the District is causing major headaches for our District representatives.

Back in 2013 the Ontario government changed the way costs would be recovered from

Continued next page



### **District of Muskoka** expenditure breakdown

21.8% Road Reserves

21% Police Services

13.6% Roads & Locks Maintennance

**12.2%** Community Services

9.4% Corporate & **Emergency Services** 

7.7% Paramedic Services

4.3% Planning, Airport & **Economic Development** 

4.1% Hauled Sewage **Operations &** Environment

3.3% MPAC Property **Assessment** 

2.0% Simcoe Muskoka **Health Unit** 

0.6% Hospital Financing

### Continued from How to Slice a Very Expensive Pie

municipalities who used the OPP for community policing. That new model increased costs dramatically and unevenly across the District. In turn, that prompted a legal opinion on whether the municipalities could have their own contract with the OPP and what the rules were on how to tax locally for policing.

The short answer was that the District had the legal responsibility to engage and levy for OPP services across the District and it could

# Back in 2013 the Ontario government changed the way costs would be recovered from municipalities who used the OPP for community policing.

not be paid for through special area levies that would differ by municipality. Then a contrasting legal opinion was obtained by The Township of Muskoka Lakes.

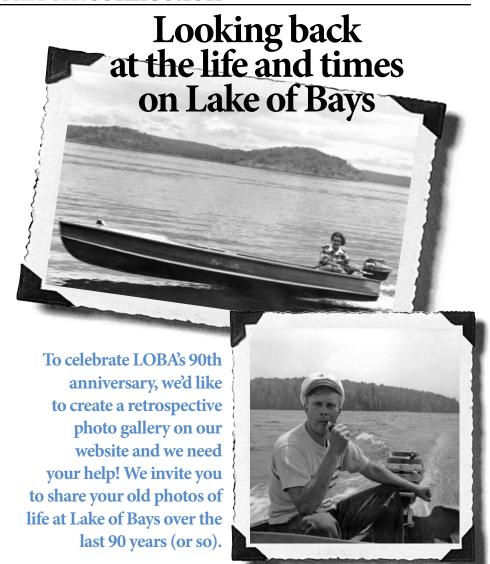
So now the District has approved retaining a different legal firm to seek an opinion regarding the apportionment of policing costs across the District.

The current costing model is pretty complicated but boiled down, it means that a property valued at \$250,000 pays the same levy for police costs no matter where it is in the District, but that leads to very significant differences in the amount of dollars raised between the Towns and the Township.

For example, Muskoka Lakes share of policing costs under the current model is \$5.75 million but might only be \$2.75 million if the pie was cut differently. It's complicated by contrasting legal opinions and the political reality that if costs are reduced in some places, the costs must go up elsewhere. That "elsewhere" is the Towns of Gravenhurst, Bracebridge and especially Huntsville which could see its share go up 175% under a revised allocation method. The Township of Lake of Bays would benefit from a revised model.

More reports, discussion and imaginitive pie cutting on this matter are expected at District Council later this spring. LOBA will be watching this one closely on your behalf.

To view more about the 2017 District of Muskoka budget click here - **budget**. **CC** 



We're looking for photos of retro cottage attire—knee length bathing costumes, flowered bathing caps and plaid lumber jackets come to mind—favourite old boats, activities from 'back in the day' or anything that depicts life at Lake of Bays in the era in which the photo was taken. Perhaps you have pictures of places that no longer exist or an old photo of a familiar landmark on the lake today. So dig out those old family photo albums or take a close look at the pictures on the wall at the cottage this summer. Let's see what has changed and what remains the same at Lake of Bays!

### To submit a photo

Please submit your photo(s) in digital format by email to <a href="mailto:executivecoord@loba.ca">executivecoord@loba.ca</a> by September 1st, 2017. The subject line of the email should be "Looking Back". Photo submissions are not restricted to LOBA members. We welcome all current and past Lake of Bays residents and friends to participate—so spread the word! Please identify the approximate date and location of the photo (if appropriate) with a brief description or caption (optional). Participants agree to the use of their photo on the LOBA website, yearbook, newsletter and Facebook page. This retrospective project is a one time initiative and in addition to the annual Photo Contest.

### How to get a digital copy of your old photo

Scan it: If you don't have access to a scanner, Staples, COSTCO and photography suppliers such as Henry's have scanning services. Or you can download a free document scanning App on your smartphone. Please make sure the resolution of the scan is 300 dpi or higher.

Take a picture of it: If you have a good digital camera or a good camera on your smart phone, just take a picture of the photo. To avoid glare, do not use a flash. Place the photo on the floor where there is natural light (but not direct sunlight) and snap the picture.

Questions? Contact Lili Davis-Burchat at executivecoord@loba.ca. CC



## What do microbeads and super heros have in common? PI ASTIC

here has been a big movement towards limiting the use of plastics in day-to-day life. We take our own bags to the grocery store rather than buy plastic, and travel with our own coffee cup rather than using a throwaway paper cup with a plastic lid. Despite that "some 8 million tons of plastic trash leak into the ocean annually", according to a December 2016 CNN report. Our oceans and marine life are threatened by this plastic waste.

But, did you know that plastic microbeads, found in household items from toothpaste to body scrubs to abrasive cleaners; and plastic microfibres released when synthetic clothes are laundered, are also accumulating in our oceans and waterways?

Microbeads, tiny plastic particles of less than 5mm, get washed down the drain and most pass through filtration systems because they are so tiny. They end up in the Great Lakes and oceans where they can be ingested by fish and harm marine life. The Canadian Government has pledged to ban microbeads by June 2018 and many companies are already phasing them out of their products. Locally, I have eliminated the use of microbead-containing products from Arrowhead Camp. To check if a product does contain microbeads, you can look on the ingredients list for Polyethylene (PE), Polypropylene (PP), Polyethylene terephthalate (PET), Polymethyl methacrylate (PMMA) or Nylon as the first clue. Beat the Microbead is a great app that scans the bar code of a product and lets you know if it has been reported to contain microbeads.

We all know that Superheroes and Weekend Warriors like to bedeck themselves in tight fitting synthetic clothing. Sadly, plastic fibres from such clothing can find its way into our waterways when these items are put in the washing machine. The Guardian.com published an article on February 12, 2017 that stated:

"Synthetic fibres are problematic because they do not biodegrade, and tend to bind with molecules of harmful chemical pollutants found in wastewater, such as pesticides or flame retardants. Plus, fibres from apparel are often coated with chemicals to achieve performance attributes such as water resistance. Studies have shown health problems among plankton and other small organisms that eat microfibres, which then make their way up the food chain."

# The Canadian Government has pledged to ban microbeads by June 2018 and many companies are already phasing them out of their products.

A German company is developing a mesh bag to wash your synthetics in. The **Guppy Friend** traps the plastic while allowing your clothes to wash up fresh and clean! Sadly it's not yet available in Canada. There are also some after-market washing machine filters that catch lint and other fibres before they can get into our waterways—or your septic system.

What can we all do to help out and still enjoy clean clothes and radiant skin? Look for natural based products and products that are labelled plastic free. Fill your wardrobe with natural fibre products like cotton and wool, and keep the synthetic ones for special occasions.



- The Main Street Bridge may be closed to traffic but Dorset is still open for business!
- ✓ SS Bigwin cruises start May 20.
- ✓ Races around the lake include: Spin the Lakes on May 27 and the Subaru Ironman 70.3 Muskoka on July 9.

- ✓ The LOB Sailing Club boats will be launched on June 24.
- ✓ Farmers' markets in Dwight (Tuesdays) and Baysville (Fridays) start at the end of June.
- ✓ Fireworks are planned for July 1 in Baysville and Dorset and on Aug 5 in Dwight.
- ✓ The LOBA Annual General Meeting is on July 8 at the Dwight Community Centre.

- ✓ The Baysville Walkabout is on July 22.
- ✓ The LOB Regatta is on Aug 5.
- ✓ Road maintenance is scheduled for the south end of South Portage Road, Port Cunnington Road, and Lake of Bays Marina Road.
- Check out the LOBA events calendar for movie nights, music in the beer garden, garage sales, Firefest, garden tour and more.

## photo contest

Open to all Lake of Bays Association members and families for submission in the following categories.

LIFE at the LAKE: people, pets and dwellings

**NATURE:** wild plants and animals

**LANDSCAPE:** 

land, water, and sky

Photos must be previously unpublished and submitted—one per individual, per category—in digital format to Aben Graphics: info@abengraphics.com before

\*DECEMBER 15, 2017. Subject line of email, Lake of Bays Photo Contest.

Contestants agree to the use of their photos for the Lake of Bays Association yearbook, newsletter, website and social media sites.

\*Note new date







photos are this year's first place winners



Beaches are often viewed as a desirable feature for a waterfront property. But don't be tempted to create or maintain an artificial beach—in Lake of Bays it is prohibited to create a new beach or add sand to any beach. Both the Ministry of Natural Resources and Forestry and your Town or Township have jurisdiction at the shoreline and in the Shoreline Activity Area. If you're in doubt, check with them before doing anything.

### **PROBLEMS**

Artificial beaches will disappear; waves, currents, ice and other erosive forces remove sand over time. Even pulling up your boat or constantly walking on sloping sand can push the sand from an artificial beach downhill and into the water.

Imported sand, especially unwashed building sand, can bring in invasive seeds, pieces of roots or insects that may establish themselves on your property or in the lake.

By adding more sand to an eroding beach you risk silting the habitat of fish and other animals.

BY ADDING
MORE SAND TO
AN ERODING
BEACH YOU RISK
SILTING THE
HABITAT OF FISH
AND OTHER
ANIMALS.

When you clear shoreline vegetation to create space for a beach, you lose one of the most critical tools for improving and maintaining water quality, erosion control, and protecting natural wildlife habitat.

### **ALTERNATIVES**

There are alternative ways to provide children or grandchildren with places to play in the sand. Shorelines are often unprotected from the sun and a place to play in the shade might be best.

Install a sandbox closer to the cottage. Cover it to prevent wildlife from contaminating it. Build a sand pit for the kids with natural shoreline buffer between the sand and the water. Create a winding path that leads to the water's edge. CC

### Continued from Camp FFIT Comes to Muskoka

This is especially true here in Muskoka. Currently there are 46 active firefighters in Lake of Bays which is about half the ideal number of volunteers that should be staffing our stations. Port Cunnington, Hillside and Interlaken (Limberlost) are seriously short-staffed. Baysville is properly staffed for now, but expected retirements over the next five to seven years could put their operations in jeopardy.

Firefighting is a changed profession. In Lake of Bays, there are more calls for medical

responses than fires and the fire department is the first responder. Given the aging population, further increase in calls for service for medical assistance is forecast.

Six of our 46 firefighters are female and we would be happy to see that number grow. LOBA hopes that by supporting Camp FFIT and young women from Lake of Bays, we can build a base that helps staff our volunteer fire departments in the decades ahead. For more information go to camp-ffit.

### TAKE NOTICE



## ANNUAL and SPECIAL MEETING

Take notice that the annual and special meeting of members of the Lake of Bays Association will be held at the Dwight Community Centre

### Saturday July 8, 2017 at 9:30 am in order to:

- Confirm Amended and Restated By-Law No.1
- Confirm the number of directors at 18
- Receive the annual report, the financial statements and the auditor's report
- Elect directors
- Appoint the auditor and authorize the directors to fix the remuneration
- Transact such other business as may properly come before the meeting or any adjournments thereof.

The minutes of the 2016 Annual Meeting, and financial statements for year ending October 31, 2016 are available on the website at <a href="https://www.loba.ca">www.loba.ca</a>.

## SPEAKER District of Muskoka

### **WORKING TOGETHER FOR A STRONG COMMUNITY**

Many aspects of Lake of Bays living rely on programs or services provided by the District of Muskoka—from waste management to lake system health monitoring to community services and health hubs. Join us to learn more about how the District works closely with area municipalities (including the Township of Lake of Bays) to provide programs and services that make Muskoka one of the greatest places in the world to live, work or play. Also learn more about the social, economic and demographic trends that impact every life in Muskoka—and how we can all work together to strengthen our communities.

> Your 911 on your dock

Have you ever had a hard time finding your friend's dock from the water? Have you ever had a difficult time explaining which dock is yours so that a friend can drop by? If it were necessary, wouldn't you want the fireboat to find your dock easily? Why not post your 911 number on your dock?

CURRENT CONNECTION is published periodically by The Lake of Bays Association for the information of its members. Suggestions, inquiries, manuscripts, photos, etc. can be sent to: Lake of Bays Association P.O. Box 8, Baysville ON POB 1AO ■ Phone: 705-767-3395 Fax: 705-767-1044 ■ info@loba.ca ■ www.loba.ca ■ www.facebook.com/lobaontario/







### What is FOCA?

FOCA is the Federation of Ontario Cottagers' Associations. They represent the people who live at the waterfront in Ontario, whether seasonally or year-round. Their members are lake and road associations, some small, some large, and every size in between.

LOBA is FOCA's third largest member after Lake of the Woods District Property Owners Association (more than 3000 members!) and Muskoka Lakes Association.

According to FOCA's strategic Plan approved in Dec 2015, their primary roles are "those of advocacy, communication, education and support for waterfront association and individual members, concentrated primarily in the following areas of interest:

- environmental stewardship
- ✓ land use planning
- ✓ risk management, and insurance
- ✓ fair taxation
- ✓ municipal services
- emergency services
- ✓ rural roads, boating, and association management."

Recently FOCA has spoken out about capital gains taxes and the cost of electricity. "As a solution to a red-hot GTA housing market, Ontario's Finance Minister recently floated the idea of increasing the capital gains tax on real property transfers. FOCA strongly opposes this clumsy, ineffective and short-sighted approach, and has grave concerns about the impacts on families who transfer waterfront property ownership to the next generation in the coming years."

"FOCA has recently written to the Premier about energy price concerns, and the story has since been picked up by Cottage Life Magazine and the CBC News." Of particular concern to FOCA (and LOBA) members is the move to All-Fixed delivery charges and elimination of the Hydro One Seasonal class. For the 84,000 customers who would move from Seasonal to R2 (low density) class the compounding effect could represent an increase of 140%.

For more information about FOCA, visit their website <u>foca.on.ca</u>. And while you are there, sign us for their Elerts!.



Federation of Ontario Cottagers' Association