Current Connection



Spring 2012 Vol. 23, No. 1

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

Photo Contest Winners

Alberta graphics ltd.

Sponsored by Aben Graphics

Thank you to the 50-plus photographers who submitted more than 100 pictures to our Photo Contest! Our judges were thrilled with the quality of the images and your ability to capture what makes Lake of Bays such a special place. Look for the photos on the LOBA website photo gallery (www.loba.ca) and in the 2012 Yearbook.

Congratulations to the following winners (more pictures on page 5):

Landscapes—land water & sky

1st Janine Geddes

2nd Marius de Bruyn

3rd Diane Crocker

Nature—wild plants and animals

1st Beverley Govan

2nd Mary Lee Prince

3rd Gloria Woodside

Life at the Lake—

people, pets & dwellings

1st Susan Johnson

2nd Janine Geddes

3rd Lisa Falconer

Thank you to ABEN GRAPHICS of Huntsville for sponsoring the contest.

The winner of first place in each category will receive a plaque mounted poster of their winning photo which will be presented at the LOBA Annual Meeting on July 28 in Baysville.

Start shooting now for next year's contest. Keep those pictures coming.

The LOBA Yearbook Committee: Josée Hammill—Communications Chair Jane Dupéré—Design Editor Carolynne Bull—Copy Editor



Susan Johnson took this great close up, winner of the "Life on the Lake" category of the 2011 Photo Contest.

LOBA Annual Meeting

Saturday, July 28, 2012

Baysville Community Centre 9:30 a.m.

Guest Speaker: Peter Sale
Institute for Water, Environment and
Health, United Nations University,

and a Muskoka Resident

Topic: MUSKOKA AND THE GLOBAL ENVIRONMENTAL CRISIS

Peter Sale is an internationally recognized ecologist, professor and author who now lives in Muskoka and serves on the Muskoka Watershed Council. Peter continues to lead projects that apply science to coastal marine management in tropical regions around the world. His recent book, Our Dying Planet, tells the story of the human impact on the environment from the perspective of an ecologist who has witnessed environmental decline. Peter's presentation will provide a compelling explanation of why we have to make some serious changes if we want to live a sustainable future both globally as well as here in Muskoka.

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President's Message

by Betty McDonald, President, Lake of Bays Association

On January 21st, a sunny winter morning, LOBA members, directors, invited guests and government representatives met at the Dwight Seniors' Centre for the association's winter Board of Directors meeting. The winter meeting is open and provides members of the community the opportunity to observe and participate in the discussions. Attendees heard the highlights of reports from our committee chairs as well as guest speaker presentations.

Brian Simpson, Co-chair of Planning, provided a comparison of the Huntsville and the Township of Lake of Bays planning practices. The Township of Lake of Bays posts its planning department's staff reports pertaining to development applications in advance of each committee of adjustment meeting, unlike Huntsville. We prefer the Township of Lake of Bays' responsible and responsive planning practices and worry that this could be lost if single-tier municipal government came to Muskoka.

Deb Cumming, Environment Chair, keeps a watchful eye on the lake's phosphorous levels. The preliminary results of the 2011 water quality testing indicate that deep-water phosphorous levels, although still well within the range of acceptable, are trending upwards. This may have more to do with climate change than human activity. Deb will pursue this with our consultants throughout 2012. The Environment Committee's Dwight Beach re-greening project, with the support of the township council, staff and members of the Dwight community, will be completed in 2012.

Barry Johnson, the Safety Chair, announced that the Association will host another Youth on Board safe boating course and PCOC test in partnership with BoatSmart Canada and Pride of Lake of Bays Marine on Sunday July 8.

Gloria Woodside, External Affairs Chair introduced committee members Brian Simpson, Township planning monitoring; Kathleen Black, Township finance monitoring; as well as Fraser Govan and Bill Rogers, District of Muskoka monitoring.



Mayor Bob Young discussed the Township's final budget and thanked LOBA Treasurer Kathleen Black for her comments throughout the budget review process. We are pleased that the budget was approved early in the year.

District of Muskoka Deputy Chair Scott Young noted that 45 per cent of our property tax bill is allocated to the District. Services funded by the District include road maintenance, police services, ambulance services, social services, and the Muskoka Watershed Council. District funding is also directed to the Muskoka Airport, the Royal Victoria Cancer Care Centre in Barrie and the three Muskoka area hospitals. Scott further stated how he appreciates the presence of the LOBA representatives, notably Bill Rogers and Fraser Govan, in the gallery at the district meetings. It reminds elected officials, he

said, that people are watching and that the decisions that they make are important.

Our two guest speakers, OPP Sgt. Larry Butterfield and MNR Conservation Officer John van Geene, delivered a very informative presentation followed by a question-and-answer period. Safety and liability concerns arising from the use of dock bubblers demanded everyone's attention. I urge you to read the highlights of Sgt. Butterfield's presentation and the article by Bob Island, publisher of Snowmobile Central Ontario Magazine in

By the time you read this message the ice will soon be melting and dock bubblers will be turned off in anticipation of spring just around the corner!

Spring Cheers,

Detty medorald

New Calendar Feature on www.loba.ca

A Calendar button has been added to the top of the home page of our website, www.loba.ca. We need your help developing this into the go-to place for finding out what is happening around Lake of Bays. If you know of an event or activity that would be of interest to the community, please send the details (what, where, when, cost and contact info) to: Gundy Upans at: gundy@lakeofbays-ontario.ca.

Welcome New Directors

David Lennard—Membership Committee



David's family has been on Lake of Bays since 1908 when his grandfather first bought a cottage, followed by his father who purchased in 1948. David and his wife Susan have owned their own cottage near Baysville since 2001. Now retired, the Lennards spend June until October at the lake and love having their two daughters and their families join them throughout the summer. Having enjoyed the lake for so many years, David decided recently that he would like to contribute some of his time to the Association, David serves as an Area Steward on the North Burnt Island Road and has been assisting Membership Chair Ian White with member recruitment and organizing the Area Stewards' program for the 2012 season.

Jim Metcalfe—Membership Committee



Jim was first introduced to Lake of Bays while visiting friends many years ago and never forgot how impressed he was with Lake of Bays. So in the fall of 2007 while he and his wife Valerie were still living in Abu Dhabi, they came back for a second look and were fortunate to find exactly what they wanted on the north side of the Narrows in the local community called Bayview Point. Now permanently relocated back in Canada, Lake of Bays has become a very special meeting place for their family which numbers 24 when all of the children and grandchildren are there! After 42 years in the consulting engineering business, Jim is now happily "almost" retired and divides his time between two private advisory boards, the Lake of Bays Association board and some consulting. Jim is an Area Steward for the Delbrooke Road area.

SAVE THESE DATES

For more info visit www.loba.ca and click on CALENDAR

MUSKOKA STEWARDSHIP CONFERENCE

Live with Nature (Don't squash the turtles!)

Sat. April 28 (cost \$30)

Nipissing University—Muskoka Campus, Bracebridge Keynote Speaker: Andrew Watson (York University) will discuss ways in which the human footprint along the shoreline has changed over the last 100 years.

www.muskokaheritage.org/mwc

SUMMIT ON THE **ENVIRONMENT**

Perspectives on Biodiversity Loss— From Science to Policy

June 6–7

Rene M. Caisse Theatre, Bracebridge www.muskokaheritage.org/mwc

YOUTH ON BOARD Safe Boating Course & **PCOC Test**

Sun. July 8 (9:00 a.m. to 4:00 p.m.) Pride of Lake of Bays Marine For ages 8 to 15 years www.loba.ca

FISH STOCK

Andrew Daniels Fish Stewardship Foundation

FUNDRAISING BRUNCH

Tues. July 10, 2012 (11:30 a.m.)

Heritage Barn at Port Cunnington Lodge

Music, Silent Auction—\$35

Email: adfsp@live.com or Phone: 705-635-3266

Update on Municipal Finances

by Kathleen Black, Treasurer, Lake of Bays Association

The Finance and Corporate Service Committee meeting approved the 2012 township budget on January 20. The township tax budget is about 21 per cent of your property tax bill. The rest of your bill is for the District of Muskoka, 45 per cent, and the Province of Ontario Education, 34 per cent. At the time of writing, the 2012 tax rate is unknown

Highlights of the township budget are:

- An increase of \$262,335 to the 2011 general levy from \$3,563,916 to \$3,826,251 for 2012. That represents an increase of 7.5 per cent which will be reflected in a 4.94 per cent increase in your tax rate once the 2012 MPAC assessment phase-in amounts are factored in.
- No increases or decreases in the delivery of services.
- One hundred per cent assumption of the salary of planner Stefan Szczerbak by the township in 2012. Previously the planner's salary was charged 80 per cent to the township and 20 per cent to the district.
- A reserve increase of \$30,000 for the fire department is included in this increase and is for the future purchase of a pumper truck.
- Staff salary increases for cost of living and mandatory grid adjustments are reflected in this increase. As a reminder, due to the large deficit in 2010, nonunion salaries were frozen last year.
- The gravel surcharge will remain in addition to the general levy as we have a 10-year repayment program for the \$500,000 debt incurred in 2010.
- Capital spending proposed for 2012 is over \$1 million and includes \$250,000 for a public works snow plow/dump truck.
- Some changes to the type of gravel being used on certain roads in an attempt to minimize costs.
- Reserves are now projected to be close to \$1.8 million for 2012.

So what do we think?

The good news is that the budget process started earlier than in past years and, as a result, was finished and approved just as the current year started. We applaud the efforts of the Mayor, council and staff to start the year off with an approved budget.

We are also pleased that the township completed the 2011 year on a breakeven basis. Remember it was just a short while ago that we had a huge deficit.

The quality of discussion at the Finance and Corporate Services meetings reflects a more thorough analysis of the issues facing the township and more tough questions are being asked. While sometimes

difficult, these questions are necessary.

We expect that next year the township will be looking at developing reserve guidelines to help benchmark the \$1.8 million reserves on hand. We also expect that the township will be looking at our physical buildings—our "bricks and mortar"—to see if we can improve efficiencies. Finally we look forward to seeing changes in the way in which financial results are communicated to the council.

You should also be aware that MPAC will be revising its property assessments now that the four-year phase in from 2008 is completed. At this time, we do not know what the impact of the new assessments will be.

Are You Interested In Being A Frog Watcher?

The Lake of Bays Association would like your help. All it takes is three minutes once a week, or whenever you have the time, listening and watching for frogs and toads in a wetland area of your choice around Lake of Bays from the beginning of April until the end of June.

Don't know anything about frogs? No problem! In early spring, and again in May if there is a need, there will be an information meeting with handouts to help you get started. Dates of the meetings to be announced. Are you are a teacher? A complete, fun curriculum is available for JK through Grade 11 if you want to get your class

All the data collected by our volunteers is entered into the Nature Watch Canada website, which is an ecological monitoring program that gathers the information that scientists need to monitor and protect the environment. Our results not only help provincial and national researchers, they will also help the Association keep track of the health of our local ecosystem. To participate or for more information please contact Caroline Konarzewski at lobafrogwatch@gmail.com.



OPP SAVE Team

Saving lives on the trails and waterways of Muskoka

Ontario Provincial Police Sgt. Larry Butterfield coordinates Central Ontario's SAVE Team (Snowmobile, ATV and Vessel Enforcement). His six-member team provides surveillance to Muskoka's trails and waterways, often working in conjunction with Ministry of Natural Resources conservation officers. Sgt. Butterfield and MNR Conservation Officer John van Geene spoke to LOBA members at our winter board meeting held in Dwight in January. Their message about safety and responsibility was at times hard hitting and drew lively debate and many questions from the 50 or so in attendance. Here are the highlights:

Bubblers

While bubblers are legal property owners are responsible for marking open water created by their bubblers to prevent people from falling in. Sgt. Butterfield confirmed that if someone accidentally falls into open water created by a bubbler and drowns, the person creating the open water could be charged with manslaughter under the Criminal Code. The question of exactly what measures are considered sufficient to prevent an accident was raised. Signage, lighting and monitoring to ensure the open water is kept to a minimum were all discussed, but Sgt. Butterfield emphasized that there is no definitive answer. "My answer has been the same for 20 years: due diligence. From a policing perspective... all I can tell you is to mark it as best you can, because in the world we live in today, unfortunately, it is a society where if someone falls in a hole that you create, you are probably going to be involved in a civil litigation. Every situation is different and any accident would be judged on its own set of circumstances... just do the very best you can to mark any open water you create," said Butterfield. John van Geene agreed and noted that the same applies to holes created for ice fishing. Van Geene also stressed some of the onus is on people using the lake to be responsible, to know the area, avoid going close to docks and, if travelling by snowmobile, stay on the trails and don't use excessive speed. "Chunks of ice and cracks that occur naturally on the lake surface can cause serious injury too, so be aware," warned van Geene. Snowmobilers

jumping open water intentionally are putting themselves at risk, and should be aware that if they have a passenger and there is an injury, the driver can be charged with careless operation of a vehicle.

Litter on the Lake

The bed of the lake is public property, so garbage left on the ice is considered littering on public land and is subject to a ticket. The offender can choose to either pay the fine or fight the ticket in court. Through their regular patrols on Lake of Bays, MNR has been quite successful monitoring debris left behind by ice fishing huts and getting damage to shorelines restored. Tickets can be issued based on complaints received. But anyone filing a complaint must be able to prove there has been an offense and be prepared to back that up in court. If you see someone littering or damaging public lands, contact the MNR TIPS line at 1-877-847-7667.

Noisy Boats

Current legislation requires that a boat be more than five nautical miles offshore to operate without a muffler. So there is nowhere on Lake of Bays where boats without a muffler may be used. The only exception is in the case of some antique boats manufactured without a muffler (but these are not generally the boats that cause disturbances). A proper muffler system blows the exhaust from the engine through the propeller hub under the water. Some boats are equipped with a "silent choice" switch, allowing the operator to activate the muffler system with a switch at the helm. But a recent change to the legislation specifies that the switch has to be somewhere away from the helm so it cannot be engaged by the operators while they are driving. The fine for operating a boat without a muffler is \$500. Sgt. Butterfield recommended that if you have a neighbour operating a boat without a muffler it might be more effective to try to talk to them directly about the regulations and ask for their cooperation and understanding. But if the situation persists, contact the OPP at 1-888-310-1122 or *OPP (*677) from your cell phone. But the reality is that a muffler does not always

equate to less noise. "A boat with 300 or 400 horsepower is going to be loud, with or without a muffler," says Butterfield.

Impaired Driving

The OPP uses the Alcotest (a roadside screening device) if they suspect an operator of a snowmobile, ATV or boat has been consuming alcohol. The driver is required to provide a sample if asked. In a boat, if your reading is in the "WARNING RANGE," you can have your driver's license suspended for three days, or longer if it is a repeat suspension (seven days if it is your second suspension and 30 days if it is your third time). And there is a \$150 fee to have your licence reinstated by the Ministry of Transportation. Suspension of your driver's license does not result in having your Pleasure Craft Operator's Card revoked, however.

The situation is different for snowmobilers because a driver's licence is mandatory for anyone operating a snowmobile on a road or an Ontario Federation of Snowmobile Club trail. Any snowmobiler over the age of 12 who does not have a driver's licence is still required to have a special licence for motorized snow vehicles. So suspension of your driver's licence would mean you are prohibited from driving both your car and your snowmobile. Of course, for either a boat or a snowmobile, if you fail the Alcotest you would be placed under arrest and taken to the nearest OPP detachment for a full breathalizer test.

It was interesting to learn that the SAVE Team finds that during routine surveillance they are more likely to catch adults driving under the influence of alcohol than young people. "The kids today have been brought up with MADD and other driver education programs and they get it. Adults are the ones who feel it's OK to sip a glass of wine or beer in their boat if they're not bothering anyone," says Butterfield. He also acknowledged that their job is made more difficult if the public alerts their friends and neighbours when they see the OPP conducting routine surveillance. "If you're not part of the solution, then you're part of the problem. We all want the same things, safe roads, trails and waterways. We're all in this together."

District of Muskoka Update

by Bill Rogers, External Affairs Committee

The District of Muskoka begins its budget marathon in early September with the release of Budget Guidelines and ends it in April with the final approval of the Budget.

As this is being written, District Council is only about half way through the annual process for 2012. As part of its External Affairs Sub-Committee activities, LOBA tries to monitor all deliberations of Council that impact expenditure and ultimately your property taxes.

The District actually prepares two separate budgets: the Rate Supported Budget and the Tax Supported Budget. The Rate Supported Budget includes items like water and sewer services that are provided in Muskoka's urban areas. LOBA monitors Rate Supported Budget deliberations from a distance since the sewer and water rates impact very few of our members. There are eight separate sewage systems in Muskoka. This fragmentation means that Muskoka has almost the highest water and sewer rates in Ontario. Baysville residents

are the only community in Lake of Bays who are affected by this budget. The Rate Budget for 2012 was approved in late 2011 and rate increases about equal to the rate of inflation (2 to 3 per cent) were implemented in January.

The Tax Supported Budget is our main concern in Lake of Bays. The approval process for this budget begins in February and continues through April. The draft budget has been prepared by staff with an objective of holding Property Tax increases to 2.2 per cent. Unfortunately, the Budget Guidelines did not call upon Staff to attempt to bring in a zero increase budget.

When District Council finally approved the budget guidelines it challenged staff to identify \$1 million in potential budget reductions that could be considered during final budget approval discussions. It remains to be seen how Council will act upon these potential reductions.

This year, for the first time, the Tax Supported Budget is being reviewed in two parts. First will come the Capital Budget, which was targeted for approval on February 13. Then the Operating Budget is scheduled for approval by April 16.

In its budget presentations, LOBA has repeatedly asked the District to conduct an in-depth review of services provided. We are pleased to report that District Council has agreed to establish a service review process this year. The service review will be led by a Steering Committee (composed of council and Senior Staff representatives) and will also involve a Citizen Advisory Committee. There are nine members of the public on the Citizen Advisory Committee, and Bill Rogers will be the LOBA representative. We hope that the Service Review process will identify services and areas of expenditure that can be reduced or eliminated in the future. The Service Review Committee began work in January, and the Citizen Advisory Committee in February. It is expected that the process will continue through to June.

More Winning Pictures from the Photo Contest

A spectacular sky captured by Janine Geddes won the "Landscapes" category of the 2011 Photo Contest.

Owls are sometimes heard but rarely seen. This one appears to be posing for photographer Bev Govan, winner of the "Nature" category of the 2011 Photo Contest.





Dock Bubblers. Do you have one? Thinking of getting one?

by Bob Island, Publisher, Snowmobile Central Ontario magazine

Be aware! Dock bubblers are a sticky topic, but there are major problems here that need your attention.

There are hundreds of people who use the ice for recreation every winter. But most bubbler owners do not post any signs alerting others of their open water hazard. This is a serious problem and leaves owners liable for litigation if an accident occurs. What's more your insurance may not cover any accident which results from this problem. Snowmobile Central magazine spent a lot of time speaking with the Insurance Bureau of Canada. This group gave us a real eyeopener on the situation. There hasn't been a lawsuit yet so there isn't a precedent set. But the way things are headed, it's only a matter of time. What about the size of your open water? Most owners who use a bubbler open up way too much water. This is another problem that is out of control and will certainly end in disaster.

Protect yourself and others

Bubblers are used to keep the ice away from docks so that when the water and ice level drops, the ice won't pull on the dock. Having the ice 10 feet away from your dock is sufficient, but most go way beyond this. There are reports of 500 feet of open water in front of some docks and this is a major hazard. Once you bubble over 20 feet, you open up a play area for hot-dogger snowmobilers that like to play on this open water. The problem here is that this creates tracks that lead into your open water and inexperienced snowmobilers may ride straight into open water following the tracks.

Signage that designates "Danger Open Water" is a good idea. These signs need to be large enough to be easily seen from a safe distance. At night there should be an amber flashing light, not a red one. Red lights are used for motor vehicles and are easily mistaken for another snowmobile. A flashing amber caution light is a warning for people that use the lake at night.

Due diligence is a preventative thing; by controlling the size of your open water hazard and having it posted, you may find sympathy in a lawuit. If you do end up in court, it would be a good thing to be able to say to the judge, "Your Honour, I did everything I could to protect people from this hazard."

Protect yourself and save money

You can save a lot of money on hydro by installing timers and thermostats on your bubbler. The timer should be set for

overnight use to take advantage of the new "Time of Use" billing used by Hydro One. The thermostat can be dialed-in with the temperature to keep the water hazard to a minimum for further savings. These ideas will save hydro costs while minimizing hazards. And once the ice and water level is lowered in early March, the bubbler can be turned off for the balance of the season—another hydro saving. A win-win situation.

Congratulations to the winners of our 2012 Membership Early Bird Incentive Draw:

Glenna Bennett

wins a Round of Golf (for 4) at Bigwin Island Golf Club

Blue Water Acres

wins a \$100 Gift Certificate at Rafter's of Muskoka (stores in Baysville & Dorset)

Robert Jacobs

wins a Lake of Bays Brewery Sweater (Baysville)

Thank you to Bigwin Island Golf Club, Rafter's and Lake of Bays Brewery for donating these fabulous prizes.

And thank you to everyone who participated in the draw by renewing his or her LOBA membership by December 5th!

Last Call for inclusion in the Yearbook membership directory...

Reminder notices have gone out to those who have not yet renewed their 2012 membership. To ensure your name is included in the 2012 Yearbook, your membership must be received by March 31st. Please renew today if you have not already done so. Membership forms can be downloaded from the website (www.loba.ca) or contact Bev Govan at the LOBA office; info@loba.ca or 705-767-3395. Thank you.

Call for Nominations

The Lake of Bays Association will elect the Board of Directors at the Annual Meeting on July 28. The Nominations Committee is seeking nominations for Directors. Each Director will work on one of the committees: Environment, External Affairs, Planning and Development, Membership, Communications and Safety. If you are interested or know of someone you would like to nominate for a position, please email Mary Neal at nealaurora@sympatico.ca.

Heritage Fundraising Campaign Exceeds Target

by Bruce MacLellan, President LBHF

The Lake of Bays Heritage Foundation launched a \$50,000 fundraising campaign for its Land Conservation Fund this past fall and the enthusiastic response resulted in just over \$65,000 in donations. Our community cares about heritage! The campaign started with a commitment from four families to match up to \$25,000 in donations. Including membership dues, people responded with \$40,000 in donations of varying amounts. Special thanks to the Blakely, Ferguson, McLean and MacLellan families for the generous incentive. Several people donated \$1,000 to become new Life Members and we will recognize them in our next LBHF e-newsletter.

Direct donations or contributions to LBHF on the LOBA annual membership form counted toward this effort and represented approximately \$17,000 in total.

The Land Conservation Fund allows our Board to consider ecologically significant land conservation opportunities. A significant portion of the lower Oxtongue River, for example, was acquired by LBHF in 2008. LBHF is also the steward of property in the Township owned by the Ontario Heritage Trust, including one mile of pristine shoreline known as the Boothby property near Millichamp Island.

The LBHF and LOBA **Partnership**

LBHF and the Lake of Bays Association are sister organizations with complementary objectives in maintaining the health and beauty of the local community. LOBA,

founded in 1927, works to promote, maintain and enhance a clean, healthy and natural environment, a well-serviced community and a safe, peaceful Lake of Bays. LOBA is engaged in a wide variety of issues, from tax rates to water quality to boating safety and others.

People in the community who had been active with LOBA and saw a need for an organization with charitable status that was dedicated to the long-term protection of natural, built and cultural heritage founded LBHF in 1985. LBHF is also a registered land trust and follows the practices of the Canadian Land Trust Association. With the ability to issue tax receipts for donations, LBHF has raised funds over the years to promote heritage and in some cases, secure land for permanent protection. The volunteers at LBHF have been catalysts for heritage protection for over 25 years.

Membership in both organizations is open to all members of the community, permanent and seasonal. Both LBHF and LOBA work closely with the Township of Lake of Bays. LBHF was the chief advocate for the creation of a Heritage Committee of Council in 2006, which has been chaired by Councilor Nancy Tapley and has furthered heritage protection. These partnerships have worked well for our community.

The LBHF 2012 Annual General Meeting will be Saturday August 18 in Baysville, with coffee at 10:30 a.m. and meeting at 11a.m. Please visit www.lakeofbaysheritage.ca for more information.

BAYSVILLE NEWS

Antique Boat & Car Show on hold indefinitely

After nine successful years, the Baysville Riverfront Group will not be putting on the boat show in 2012. Boat Show coordinator July Vanclieaf cites a lack of volunteers as the primary concern. "We put our heart and souls into it and have found that without more volunteers we were getting burnt out and do not have the manpower to continue," she said. Vanclieaf added that the recent work done on the park and the bridge in Baysville has resulted in new guardrails and steep embankments, making it difficult to hold the boat show in that location.

New Liquor Store in Baysville

The LCBO is replacing the Baysville liquor store with a much bigger and better building at the corner of Highway 117 and Muskoka Road 2 (Brunel Road). Construction has been ongoing over the winter and plans are to open the new location for the summer season.

FOCA Insurance Program

The Federation of Ontario Cottagers' Associations (FOCA) is proud to announce their new program of best-in-class insurance coverage for cottages and boats in association with Altrens-Counsel Insurance Brokers. As a member of LOBA you are also a member of FOCA and eligible to take advantage of the preferred rates available to FOCA members. This program was designed for cottage owners, by cottage owners. Contact Altrens-Counsel Insurance Brokers Ltd. at 1-877-627-6222, (905-567-6222) foca@altrens-counsel.com. Tell them that you are a member of the Lake of Bays Association and the "FOCA sent you"!



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