

CURRENT CONNECTION

Summer 2012 Vol. 23, No. 2



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.

LOBA ANNUAL MEETING

Saturday, July 28, Baysville Community Centre

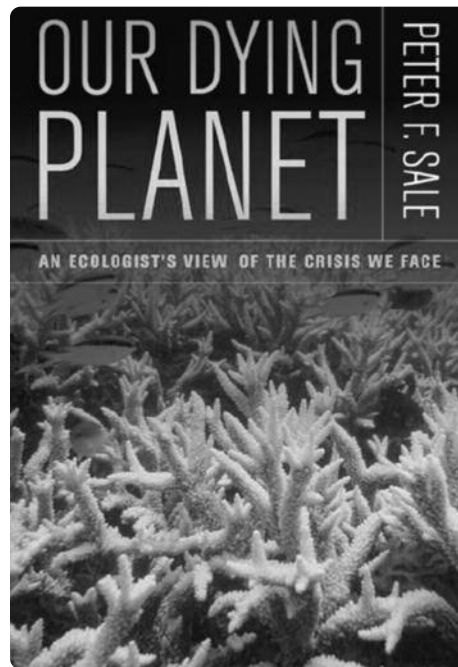
Coffee & Exhibits at 9:00 a.m. Meeting begins at 9:30 a.m. Everyone Welcome

Guest Speaker: PETER SALE, Institute for Water, Environment and Health, United Nations University

Topic: MUSKOKA AND THE GLOBAL ENVIRONMENTAL CRISIS



Peter Sale



Peter Sale's book is available from Chapters, Amazon or ordered through your local book store.

Peter Sale is an internationally recognized ecologist, professor and author who now lives in Muskoka and serves as Vice Chair of 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*, describes our impact on the environment from his perspective as an ecologist witnessing environmental decline. Peter's presentation is arresting and provides a compelling case for making some serious changes if we want to live a sustainable future—globally, as well as here in Muskoka.

Come and hear important updates from the District of Muskoka and

Township of Lake of Bays and see the winning photos of the 2011 Photo Contest. Exhibits include information on shoreline stewardship, marine safety, community policing and fire services and the initiatives of our affiliated local organizations such as the Lake of Bays Heritage Foundation and the Andrew Daniels Fish Stewardship Foundation.

Our Annual Meeting is the same day as the Baysville Walkabout, so Baysville will be the place to be on Saturday July 28! After the meeting be sure to take a stroll through Baysville and enjoy the food, shopping and entertainment at this favourite annual festival.

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President's Message

by Betty McDonald, President, Lake of Bays Association

As I turn the corner on my final term, the experience of my past two years has been wonderfully rewarding. The Lake of Bays Association's policy is to have presidents serve a single, two-year term. With great pleasure I introduce Ian White who will be taking over following the Annual General Meeting on July 28. Ian brings with him years of cottage experience. He began his cottage life on Lake Simcoe, moving to Lake of Bays with his wife Sue in 2003. Ian loves canoeing, kayaking, walking, hiking and snow-shoeing, landscape painting and the peaceful beauty of this pristine area. In 2007, Ian joined the Association as an Area Steward, became the Membership Coordinator in 2009 and then moved onto the Membership Chair in 2010. Ian's thoughtful guidance on our Executive Committee has been extremely valuable and I have every confidence that the Association remains in good hands.

A constant in the Association is the human energy transferred from generation to generation to protect the water and the waterfront. We monitor development applications at the municipal planning committee meetings, educate new property owners on best practices and carry out Area Steward visits every summer.

The Dwight Beach re-greening project last summer was particularly fun for me. I enjoyed moving the earth, planting one of the new sugar maple trees on the Dwight Beach and will continue to enjoy seeing it grow. It will be a visual symbol of the Association's work in the community, the constant reminder of the seasons change and the required nurturing of new ideas that keeps the Association well-oiled so the momentum can continue for years to come.

One aspect of the Association's work that is dear to me is safety on the lake. As a health and safety consultant in my professional life, I can't help but be passionate about the Youth on Board Boat Safety Program that we are hosting on July 8 at Pride of Lake of Bays Marina. All of us must take the lead and reach our young people about safe boating behaviour. Last



summer there was a devastating boating fatality on our lake. A letter written by the driver of the boat, Colin Eadie, is included in this issue. Colin's letter is sincere and full of regret. I encourage you to share his letter with your family. Hopefully by sharing his experience with our community, Colin's letter will inspire us all to make good choices on the water.

The other Association initiative that has been important to me is the identification and protection of our wetlands. The Environment Committee continues to do a good job with the Frog Watch Program. The next step will be to target the monitoring to specific wetlands that have been identified as vital to the Lake of Bays watershed.

There is a lot to celebrate. We celebrate the unwavering commitment in the organization and the dedication of our volunteers. I would like to thank Wendy

Gibson, our Executive Coordinator, and Bev Govan, our Administrative Assistant, for their time. Wendy and Bev are both staff and members of our community and their dedication must be acknowledged. Every day for the past two years I have diligently checked my computer for e-mails from the board, the membership and Wendy. This daily routine will change when I step down as president, but my deep commitment to the Association will endure.

I look forward to seeing all of you who are able to attend the AGM on Saturday July 28. It is our one formal gathering that cements our member commitment and endorses the fellowship on Lake of Bays.

When you receive this newsletter, summer will be winking at us.

Have a safe and peaceful summer season.

Betty McDonald

Purchase a piece of Bigwin's heritage...

Again, the Lake of Bays Heritage Advisory Committee will be selling more Bigwin windows and railings. For a piece of Bigwin's heritage contact Nancy Tapley at ntapley@vianet.on.ca or Jacqueline Godard at crackerjacky@hotmail.com.

The prices vary from \$30 to \$50 per window and \$100 to \$200 per oak veneer railing.

Parking and Docking at Norway Point and Rabbit Bay

by Gloria Woodside, External Affairs Chair

In the 1980s the marina at Glenmount provided docking and parking for island cottagers on Lake of Bays. Once the marina closed and the docks were no longer maintained the area deteriorated until it was no longer useable for parking and docking.

In the late 1980s a parcel of land along the shore close to Norway Point came available due to unpaid taxes. The Township of Lake of Bays bought the five-acre property and had a boat ramp, docks and boat slips constructed. The Township Council asked the islanders to move from Glenmount to the Norway Point area and provided parking and docking space for the use of the Bigwin Island residents as well as other Lake of Bays island cottagers. This seemed to be an ideal solution at the time and many island residents have been using the parking and docking facility at Norway Point since then. It has also provided a very valuable access point to the lake that is used regularly by the public. This multi-purpose use of Norway Point has been well established for years without concern until recently.

The Township's current Official Plan permits the use of Norway Point as a waterfront landing. Recent problems relate to the regulation of the use of the landing. In the summer of 2009 there were incidents of vandalism on cars that were parked overnight at Norway Point. A small group of non-waterfront residents wanted the parking and docking at Norway Point to be available for day use only and became upset that the area was being used by island residents for access to their properties. Part of their argument was that the free parking on municipal property was competing with the business of local marinas. Petitions started appearing in various areas of Muskoka and letters were sent to local newspapers. Those advocating that Norway Point be restricted to day use only stated that the waterfront landing was not there for the pleasure of 'rich cottagers.' The island residents felt that they were well within their rights to continue with a pre-existing parking arrangement that had originally been

established by the Township. Some island residents stated a willingness to pay a user fee for the use of the space.

In an attempt to find a solution the Township established the Norway Point Advisory Committee in 2009. It met several times but often deteriorated into bitter debate and did not come up with an answer to the problem. Parking and docking alternatives in the immediate vicinity appear to be limited in number, convenience and/or are not available on a permanent basis. A user fee proposal that did not undercut marina rates was rejected partly because it was going to be offered on a lottery basis to the general public, not just island residents. The issue remained unresolved when a new council was elected in October 2010.

In the spring of 2010 the Lake of Bays Association met with islanders to hear their concerns and the matter was taken to the Association board. The board felt that this was a matter between two groups of property owners and could only be resolved by the Township of Lake of Bays Council. The Township owns the landing, is responsible for regulating its use and a process is in place to receive public input. The Lake of Bays Association decided it should not take sides, especially since we have members who have expressed opinions on both sides of the issue.

In an effort to strike a compromise, in 2011 Mayor Bob Young put forward a proposal to allow 72-hour parking. This was defeated by Council and a Parks by-law prohibiting overnight parking in all public parks on Lake of Bays was passed. This not only affected the water access cottagers who parked at Norway Point, but the cottagers who parked at the Rabbit Bay boat launch as well. Rabbit Bay has several cottages without road access and is not serviced by a marina in close proximity. The Rabbit Bay water access residents felt they had been unfairly penalized because of the problems at Norway Point and objected strongly to the day-use only by-law.

At a council meeting in March 2012 Council passed a resolution for a Parks

by-law which divides the parking lots at both Norway Point and Rabbit Bay into two areas. One area allows 72-hour parking for vehicles only, no trailers or boats. The other area allows daytime only parking for vehicles and for vehicles with trailers.

Neither the islanders nor their opponents appear to be happy with this solution. At the March Council meeting, Councilor Ginny Burgess explained how difficult this issue has been for Council and how hard they have tried to be fair in resolving it. Certainly it has consumed many, many hours in the council chambers, on the phone, e-mail and in the homes of the politicians and residents concerned. Money has also been spent—tax dollars and individuals' money.

What is most regrettable about this controversy is the underlying sentiment that this is about 'cottagers versus locals.' That is an over simplification that undermines the strong sense of community that exists between the majority of seasonal, permanent, island, mainland, waterfront, rural and village residents in Lake of Bays. It was particularly distressing to hear that there was another incidence of vandalism to a car that was parked overnight at Norway Point in April. As our lake moves closer to being fully developed the need for careful land use planning has become increasingly important. So has the need for people to respect their neighbours. Hopefully the users of our water access points will keep that in mind this summer.

Great summer reading...

"A Muskoka Century, the Story of the S.S. Bigwin," traces the steamship from her launch through to her restoration. The book is available at the Dwight Market, Rafter's of Muskoka, Robinson's General Store, Avery Audio, Zachery's Restaurant, the Moose Bed and Breakfast, John Murden's Art Gallery, Country Charm, and the Lake of Bays Marine Museum. To order a copy, e-mail jgabura@gmail.com.

2011 Water Quality Monitoring Results

by Deb Cumming, Environment Chair

Data from the 2011 water monitoring program has been gathered, analyzed, reviewed by our consultants and considered within the context of provincial standards and the District of Muskoka water quality program. I am pleased to advise that the quality of our Lake of Bays water continues to be excellent! The report is available on www.loba.ca.

Absolute phosphorus numbers continue to be excellent. With sample data providing a mean concentration of 5.2 micrograms of phosphorus per litre, phosphorus in Lake of Bays water was:

- indicative of low algal productivity
- well below the District of Muskoka guideline of 10 micrograms per litre, developed to safeguard the excellent lake water found on the Canadian Shield in the District

Phosphorus trends have had me a bit perplexed. Oddly, our near shore phosphorus numbers in 2011 and for several previous years, have been below the deepwater numbers and, with the inclusion of the 2011 numbers, there is an observable and significant trend to an increase in deepwater phosphorus. This is supported by a decrease in water clarity at the deepwater sites. This rising trend has been of some concern as the lake's absolute phosphorus numbers have been low relative to District standards. Turning phosphorus trends around takes a long time. But the scientists working for our consultant and the Ministry of the Environment are advising us to stay calm! These experts report that annual variation in phosphorus patterns is very typical and comes from changing weather patterns, shoreline activities, localized plant uptake of phosphorus and lake-specific changes in the food chain. Based on long-term monitoring of phosphorous results on the Precambrian Shield, 20 percent natural variability in phosphorus concentrations is perfectly normal. And, our increasing deepwater phosphorus trend can be fully explained by the 20 percent variability 'clause'. Add to this that we are looking at small numbers and small changes with a

magnifying glass, and it is easy to blow things out of proportion. Thank heavens for scientists. Their years of study and findings certainly keep things in perspective for a layman. That said, we have no intention of being complacent and will focus time, effort and resources in 2012 on better understanding our deepwater phosphorus numbers and trends.

Bacterial numbers too were pleasingly low and posed no health risks for human recreational activity. Lake of Bays water is not safe to drink because there is E. coli in it as a result of wildlife, waterfowl, etc. The highest bacteria counts were collected in samples from the near shore and river sites (ranging from 2 to 22 cfu/100 millilitres) but E. coli measured in our deepwater site samples was negligible.

The Environment Committee will keep an eye on Dwight Beach in the future as, with a summer E. coli mean of 22 cfu/100 millilitres, it is higher than the rest of the lake. We must be very careful not to over react. To put this in perspective, Toronto Beaches are not closed under provincial standards until the E. coli count hits 100 cfu/100 millilitres. Clearly, we do not have a problem with Dwight Beach, however, I am curious about the number and want to see if there is any consistency to Dwight Beach posting higher E. coli numbers than other near-shore sites. One explanation could be that Dwight Beach has high counts because it is also near the mouth of a river.

One of the joys of our increasing understanding of the data generated by many years of water sampling is that we are able to ask intelligent questions about our lake's health with the help and guidance of our consultant, Tammy Karst-Riddoch of Hutchinson Environmental Sciences.

Again, a heartfelt thank-you from me, on your behalf, to the dedicated and highly effective H₂O team from 2011: Dean Allott, Paul and Carol Stueck, Jim and Midge Monaghan, Alex Tompkins, Douglas Turner and family, Bob Hutt and family; and Cameron Shostak!

What to do if you observe questionable water quality

From time to time the Association receives calls from members who have observed foam accumulating along the shoreline, unusual aquatic plant growth or a change in water clarity. In all cases, these situations have been a result of wind direction, water temperature and climatic conditions and not due to contamination resulting from human activity. The Environment Committee appreciates having our members watch for significant changes to our water conditions, so if you see something that causes you concern, please contact Deb Cumming at dacumming@gmail.com or leave a message on her cottage phone: (705) 635-1629.

Share your lake memories—volunteers needed for interviews

The Lake of Bays Association will be visited several times this summer by a graduate student researching Ontario lake associations. The research will look at the role of lake associations in environmental stewardship and sustainability as well as members' opinions about cottaging experiences. It is hoped that this research will generate helpful information about preserving our cherished watershed. The student is particularly interested in talking to **people who enjoy discussing their lake memories**, especially if they currently have multiple generations of family coming to the lake. If you would like to learn more about volunteering to be interviewed by the (extremely grateful) student either at your cottage or "back home," please contact Kelly Bancroft at 315-741-1842 or krbancro@syr.edu.

District of Muskoka Passes 2012 Tax Supported Budget

by Bill Rogers, External Affairs Committee

The District of Muskoka Council passed the final version of the 2012 Tax Supported Operating Budget and Capital Budget at its April 11 meeting. The budget process began in mid-2011 when District staff began to prepare a draft budget based on the Budget Guideline. The draft budget was presented to Council in March 2012. The Budget Guideline initially called for a 2.5 percent increase in the effective tax rate, the anticipated 2012 inflation rate. The draft budget presented by staff achieved this target. However, after review by Council's standing committees, staff was requested to prepare a list of potential budget reductions totaling \$1 million for final review and approval. Council eventually approved \$600,000 in reductions and the final 2012 budget was approved at the reduced level.

The final 2012 budget held the increase in effective tax rate to 1.5 percent, somewhat below the expected inflationary increase.

For Lake of Bays Township property

owners this increase converts into a tax increase of \$8.16 for every \$200,000 of assessment value.

In Lake of Bays Township, District taxes make up about 45 percent of total property taxes. The Province of Ontario (education funding) makes up about 35 percent, and the Township itself receives the remaining 20 percent. Among the services paid for by District are policing, ambulance services, District road construction and maintenance and the administration of a large array of social services.

The budget cuts implemented for 2012 involved reductions and deferrals in virtually every department of District operations. Most significant was the elimination of \$8 million in 2013 capital spending for a Wellness Centre complex in Bracebridge. The project was deemed not feasible or appropriate at this time.

After considerable discussion, District Council directed staff to prepare the 2013 budget for approval about two months earlier than normal. So preparatory work on the

2013 budget will begin as early as June 2012. Council has also requested changes to financial statement formats and schedules to assist in its financial performance oversight of District operations. Our Association applauds Council's renewed attention to these matters, and looks forward to working with Council and staff to maintain financial restraint in the 2013 budget.

The Association continues to advocate for a change in how the budget guidelines are set. The current practice of using the cost of living index to establish a target for an annual budget increase automatically assumes a need to spend more money every year and does not reflect actual spending requirements. We would prefer that staff be directed to prepare a zero increase budget allowing additional funding requests to be assessed on merit and impact on delivery of service. It is also anticipated that recommendations resulting from the Service Review currently underway will provide meaningful input into the 2013 budget deliberations.

Letter to the Lake of Bays Association...

My name is Colin Eadie and I was the driver in an accident on Lake of Bays which resulted in the death of my friend, Matthew Ludlow in July, 2011. Matt was a friend from high school and we played on the football team together. We had been trying to find a weekend for him to come to the lake and finally arranged the weekend of July 9—it was perfect weather, clear skies and calm waters. After a wonderful day on Saturday, we headed out in the evening to visit friends around the lake. Around 3:00 a.m. we decided to come home in my boat. Although we had been drinking, I thought I was in full control; I did not feel impaired or the least bit unsafe. It was a dark night but I felt I knew the lake well and could navigate home without a problem. I was wrong—we hit Pancake Island in the dark. Of the four of us in the boat, three walked away with only minor physical injuries. Matt did not; he was killed and the lives of his family and friends have been devastated forever. I was responsible for Matt's safety; he was my guest and I was the driver.

I never believed this could happen to me. I thought I was in control, that I would not do anything stupid. I was aware of the dangers of drinking and driving a car but felt boating had a different standard. I was incredibly wrong and I want to share this with everyone to increase the awareness of the danger of drinking and boating. Just because it is the summer and everything is relaxed there is no relaxing of the rules or the dangers.

This accident has devastated the Ludlow family. Matt was a kind, outgoing generous guy who will be missed each and every day by his mother, father and brother. Christmases, birthdays and holidays will never be the same without him. Matt's friends feel his loss and I wake every day thinking of him and what could have been. My own family has been profoundly affected as well and the strain on them has been immense.

I am now facing the legal consequences of my decision—prison time, criminal record, legal expenses, and the loss of my driver's licence. As bad as these consequences are, they pale in comparison to the loss of my friend. I would do anything to turn back the clock or switch places but I can't. I beg you all to recognize the dangers; there is no place for drinking and driving a boat. The lake, while wonderful in so many ways, needs to be respected because it can be as dangerous as it is beautiful.

Once I am through the penalty I face, I would be please to address any group, young or old, on the dangers of drinking and boating. It is only through increased awareness that we can prevent tragedies like this from happening again.

Property Tax Update

by Karl Fiander, Chair, FOCA Tax Committee



In February 2012, the Federation of Ontario Cottagers' Association (FOCA) Executive Director Terry Rees and Tax Committee member Alan Morson met with Mark Lindquist, MPAC Government and Business Relations Manager. The purpose of the meeting was to clarify and establish key points about waterfront property taxation under the new Current Value Assessment effective January 1, 2012.

Here are a few items discussed at this meeting:

- Sales in the time period January 1, 2008 to December 31, 2011 will be used to establish comparisons for a given property. Already established is the policy of ramping up value increases over a four-year period to lessen the impact of rapidly increasing property values; however any decreases are to be effective immediately. There is the possibility of some waterfront communities experiencing a decline in the assessed value during the period.
- Acceptable deviation for recreational property continues to be 25 percent. This compares to 10 percent for urban properties. Essentially this means that with the high degree of variation and lack of suitable comparisons in waterfront communities, MPAC accepts a higher degree of error for recreational properties compared to urban properties where the number of sales and greater uniformity produce a more accurate assessment.
- **"ABOUT MY PROPERTY"** (AMP) is an Internet access feature designed to assist property owners in determining the assessment of comparable properties and to answer questions about how the assessed values were generated. A new user ID and password will be included on the new assessment notice.
- **"NEIGHBOURHOOD"** base values will vary greatly. For clarity on deciphering assessment values, it is important to know the limits of your "neighbourhood." For waterfront communities, MPAC usu-


ally restricts a neighbourhood to other waterfront properties in a localized area. The number of sales used for the comparison may be small over the four-year period while variations in property quality and features may be high.

- There will be the same "time adjustment" factors applied to all properties. This means that a comparison sale in your "neighbourhood" in 2008 will have a time factor applied to render its 2012 value. Although the pattern of change for high- versus lower-value properties may have differed during the four-year period, the same factors will be used.
- Assessment notices will be mailed between September 5 and November 2, 2012. These new assessments will be used to determine municipal taxes in 2013. The assessed value established in 2008 was used for the 2012 tax year.
- The Request for Review (RfR) deadline for 2013 is April 1, 2013. FOCA

brought forward concerns about waterfront taxation to MPAC, again.

The property tax system was designed and first utilized in an urban setting and has a number of weaknesses when applied to a rural, waterfront setting. It tends not to recognize that many FOCA members do not enjoy the usual level of municipal services such as road maintenance, emergency services, education, and waste removal. It is a FOCA concern that in many communities there has been a significant shift towards the waterfront community as the primary revenue source for taxation.

While FOCA believes that waterfront property owners should pay their fair share, there should be a system which reasonably balances the tax base with the consumption or availability of services. There should also be a cap on the increases applied in a given year to mitigate substantial and questionable increases inherent in an opaque and error prone system.




Youth on Board

Safe boating course & PCOC test for kids

when	Sunday July 8
where	Pride of Lake of Bays Marina 1031 Marine Road
who	Kids 8 to 15
what	8-hour program includes: in-class session PCOC exam, on-water practice (boat handling, docking, operating in boat traffic and buoy navigation)
cost	\$125. includes the cost of test and Safe Boating Guide
	Bring your own lunch
registration	Info@BoatSmartExam.com or by phone: 1-877-792-3926 or fax: 705-745-6243

Course instruction provided by BOATsmart!
Canada and accredited by Transport Canada.
A representative from LOBA will be on site for the
duration of the course.



SPONSORED BY THE LAKE OF BAYS ASSOCIATION & BOATSMART! CANADA

Hydro Billing for Seasonal Customers

Have you ever opened your hydro bill and gasped at the price you are paying even when you aren't there using electricity? A quick scan of your bill will reveal that you pay more for 'delivery' than you do for 'electricity'. And if you compared your bill to your neighbour who is a permanent resident, you might be surprised to learn that you are paying significantly higher delivery charges. So, what is the delivery charge and why do seasonal residents pay more?

The delivery charge is the price you pay to be connected to the system so that the electricity is there when you need it. A "residential-seasonal" rate classification is applied to rural/remote areas where the cost of building and maintaining the system is higher than in more densely populated areas. Delivering electricity through forests and around lakes is expensive. Year-round residents receive a government-regulated subsidy to offset costs. So, the short answer is that your delivery charge is the premium you pay for owning a second home in paradise.

Early last year, the Federation of Ontario Cottagers' Associations (FOCA) wrote to the President and chief executive of Hydro One Inc. about their concerns over the higher "seasonal" rate class. Hydro One provided a written response that is posted on the FOCA website: www.foca.on.ca/rural-services. It is worth a look as there are several links that do a good job of explaining your hydro bill line-by-line. Hydro One also provided Qs & As on the subject, re-printed below.

Why does Hydro One have seasonal rates?

"Unlike other utilities, we serve a large number of seasonal customers. A seasonal customer is someone who owns a residential property, in addition to their primary residence, typically in a rural or remote location. Our seasonal rate class allows us to recover the costs associated with delivering electricity to these customers."

Why are my seasonal rates higher than year-round residential rates?

"Delivering electricity to seasonal customers requires more Hydro One infra-

structure (for example poles, lines and transformers) compared to delivering electricity to more populated areas. Seasonal rates are higher than year-round residential rates to account for these additional infrastructure-related costs, enabling Hydro One to fully recover costs associated with delivering electricity to seasonal customer.

In accordance with government regulation, rural year-round residential customers receive cost relief as part of the monthly Rural and Remote Rate Protection subsidy. Without this subsidy, delivery rates for serving rural year-round residential customers would on average be higher."

How can I qualify for year-round rates?

"To qualify for year-round residential rates you must live in a residence for at least four days of the week/eight months of the year and not reside anywhere else for more than three days a week during eight months of the year. And your lake address must appear on your driver's license and other documents such as your credit card and property tax bills. To see the other criteria for year-round residential rates, go to www.HydroOne.com/RateClasses."

Where does the money collected from my bill go?

"The Delivery line on the bill belongs to Hydro One. The other line items on your bill are collected on behalf of other parties with no mark up for profit. These include Electricity, Regulatory Charges, the Debt Retirement Charge and the HST."

About Electricity Pricing and Time-of-Use billing...

The installation of smart meters is now complete with a few exceptions in remote locations of northern Ontario. For seasonal residents who use their property primarily on weekends and holidays, this should provide some relief on the electricity portion of your bill. However, you may not have experienced a decrease in your electricity charges because the implementation of time-of-use billing coincided with an increase in electricity rates. Electricity prices are set by the Ontario Energy Board twice a year, on May 1st and November 1st. And yes, electricity rates did go up in May, 2012. For information on current electricity pricing visit: www.ontarioenergyboard.ca.

Lake of Bays Heritage Foundation Annual Meeting



LAKE OF BAYS HERITAGE FOUNDATION



This well-loved memory-filled cottage called Sunrise at the east end of Clovelly was built by James Tyrell in 1912. It is one of the cottages that will be featured in the film, "The History of Clovelly." The film will be screened at the Lake of Bays Heritage Foundation's Annual General Meeting.

Mark your calendar.

Place: Baysville Seniors Centre

Date: Saturday, August 18

Time: Coffee and registration 10:30 a.m.

Meeting: 11:00 a.m.

Smoke & Fire Alarms: 10/7 Replacement Rule

Smoke and carbon monoxide alarms DO NOT LAST FOREVER. Check the age of every alarm in your home or cottage. If the smoke alarms are over 10 years old or CO alarms are over 5-7 years old, replace them immediately. For more information about home safety go to: www.safeathome.ca.

Being Safe on the Water and in the Sun

by Jennifer Scott, Canadian Dermatology Association

The warm weather is finally here! It's time to get the boats in the water but whether you're in a powerboat, sailboat or pedal boat there are a number of safety matters to remember.

Before setting out for an afternoon on the water, go over your checklist to make sure you've got the essentials: boating license, life jackets, safety equipment, hat and sunscreen.

Often people forget to properly protect themselves against ultraviolet (UV) radiation from the sun when out touring around the waterways. Being sun safe on the water is just as important, if not more so, than when on land. On open-water, with no source of shade, boaters are exposed to the sun's strong UV radiation and water also reflects up to 25 percent of UV radiation. So take steps to protect yourself and your family while on the water. Don't let clouds fool you; 90 percent of UV radiation can penetrate light cloud cover!

Excessive UV exposure can result in premature aging and skin cancer. In fact, estimates from 2011 show that more than 75,000 new cases of skin cancer, an easily preventa-

ble disease, could be diagnosed in Canada. Although most skin cancers are not a serious threat to life, they have to be removed by either surgery or other treatment methods, which can be painful and disfiguring. Melanoma, the most serious form of skin cancer, can be cured if found and removed early. But if left untreated, it can spread to other parts of the body and cause death.

What You Can Do

Plan ahead, find out what the UV Index rating is and schedule activities before 11 a.m. or after 4 p.m. when UV rays are less intense. Wear loose-fitting, tightly-woven clothing that covers as much of the body as possible. Wear a hat with a 7.5 cm or wider brim and remember your sunglasses, it is important to protect your eyes from harmful UV rays too! Also be sure to use a broad-spectrum sunscreen with an SPF 30 or higher, reapply every 2 hours, and after swimming, toweling or heavy perspiration.

When choosing a sunscreen look for the Canadian Dermatology Association logo. These products have been reviewed by CDA dermatologists, your skin experts,

as part of the Sun Protection Program and have met the approved criteria.

Even if you practice good sun safety it is still important to regularly check your skin for changes. Familiarize yourself with the ABCDE's of melanoma—it's important to know how to identify change. **Asymmetry:** shape of a mole or spot is not the same on both sides. **Border:** edge is irregular or indistinct. **Colour:** may range from brown to black, and have areas of red, grey or white. **Diameter:** growth in width is common—often a melanoma is more than 6mm diameter. **Evolution:** any change such as itching, tenderness or bleeding. A skin cancer self-exam takes less than 15 minutes and should be done once a month. Be sure to discuss any changes with your dermatologist or family doctor.

Making sun safety part of your everyday routine will not only save you from painful sunburns, it will, most importantly, reduce your risk of developing skin cancer. Visit www.dermatology.ca for more information.

Threat to Beech Trees in Lake of Bays

by Bruce MacLellan, President, LOBHF

Maintaining a diversity of tree species in our forests has never been more important. Beech Bark Disease is now found in Muskoka and has been detected in Lake of Bays. It is a deadly disease of mature Beech trees (known by their smooth grey bark) and is a more serious problem at the present time than the Emerald Ash Borer threat to Ash trees. Photographs of diseased Beech trunks can be seen at www.toronto.ca/trees/pdfs/factsheets/Beech_Bark_Disease_fs.pdf

Please report signs and symptoms of infested trees to the MNR at 1-800-667-1940. Here are a few tips:

- Manage for healthy trees and healthy forests. Follow best management practices for woodlots, and encourage a diversity of tree species.

- Don't move firewood material to Muskoka from other regions.
- Obtain and burn firewood locally.

Planting a tree is an act of generosity to future generations. To quote Warren Buffet, "Someone's sitting in the shade today because someone planted a tree a long time ago."

www.loba.ca

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