

Through education, advocacy and engagement, our mission is to foster a healthy natural environment, responsible waterfront development, a thriving community, and a Lake of Bays shared respectfully and safely by all.




Your Questions

~answered

Q: What happens when large items wash up on my shoreline, particularly in the Spring?

A: During Spring runoff, the LOBA office often gets calls from people who have had a piece of a dock, or part of a tree wash up on their shoreline and they're wondering who they can call to take care of it. Unfortunately, the simple answer is that you need to take responsibility for the item. Neither Provincial ministries nor the Town or Township are responsible or able to deal with these items. If it is a built item (e.g. dock, raft) or something that likely came off a dock (e.g. canoe, chair), you can take a picture and send it to LOBA info@loba.ca with your location and contact details. We will post this on social media and hopefully reconnect the owner and item. But if no one steps up, or it's a natural item, please gather some friends, remove the item from the lake, and dispose of it. Don't push it back out into the water where it becomes a boating hazard.

It takes an entire community to keep Lake of Bays pristine! 

Stay on the right track to a healthy lake

Septic Slogans EXPLAINED

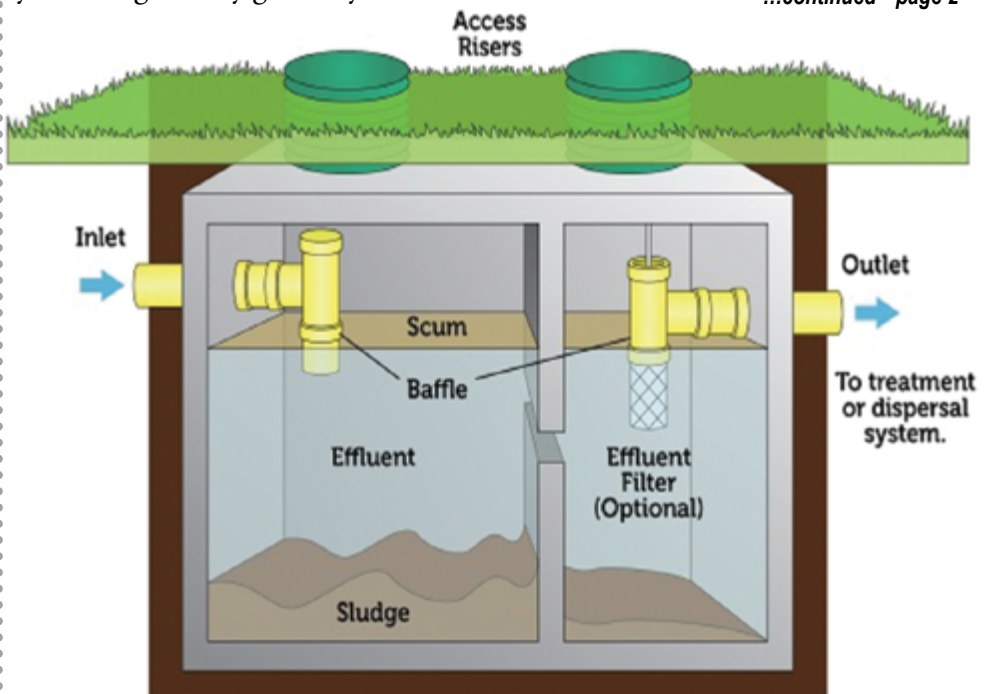
Adapted From the Federation of Ontario Cottagers' Associations FOCA

A septic system treats your wastewater and sewage. Your household drains connect to a septic tank and then a leaching bed which is made up of pipes with holes, buried in gravel and surrounded by natural or imported soil. Both tank and leaching bed are buried beside your home or cottage. Proper maintenance can help avoid potentially serious impacts. **Remember these catchy Septic Slogans:*

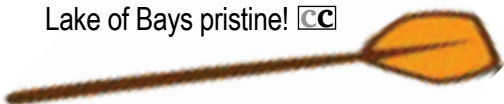
**What goes in must come out ...*

To allow wastewater the time it needs to be treated in the tank, conserve water. Ensure the size of your system can handle the quantity of wastewater you create. Many older septic systems may be undersized for the current number of visitors to your cottage on any given day.

...continued—page 2



The number of compartments in a septic tank vary



continued—Septic Slogans...page 1

**It's not a garbage can*

Don't put garbage down your drain. That includes grease, oils, fats and other non-biodegradable items.

**Don't poison your poop processor*

Always choose biodegradable, non-toxic shampoos, detergents, soaps and cleaners and avoid bleach. Many products in your home are loaded weapons for your septic system—make septic-friendly choices.

**Nutrients not needed*

Keep the input of phosphorus to a minimum—use low-phosphate or phosphate-free cleaners.


**An ounce of prevention*

Like all household systems, your wastewater treatment needs to be maintained. Regular maintenance includes ensuring that the tank is less than 33% full of solids (in the first chamber), cleaning the effluent filter at least annually, and visually inspecting the leaching field for liquid break out, odours or other signs for trouble. Excess solids mean it's time for a pump out. Replacing a septic system (and repairing its impacts) is expensive; regular maintenance keeps thousands of dollars in your pocket.

**Plants not trees*

Plant with caution in the nutrient-rich area on top of the leaching bed! Do not plant trees or shrubs within three metres of the tank or bed. Roots will seek out and crack your pipes. Shallow-rooted ground covers are ideal.

**Location, location, location*

Soils play a big role in how water travels from the leaching bed, what contaminants get absorbed/broken down, and how far they travel. Your septic system must be designed for the type of soil around your cottage. Make sure your system meets the rules (Ontario Building Code) that specify how far a septic tank and leaching bed must be away from buildings, wells and waterbodies. 

Additional resources: foca.on.ca/septic-systems



I was pleased to welcome over 60 members and guest to LOBA's Town Hall meeting on Saturday January 25. District Chair Jeff Lehman, Lake of Bays Mayor Terry Glover and Huntsville Mayor Nancy Alcock provided updates on their 2024 accomplishments and 2025 projects. Highlights from Mayor Glover's and District Chair Lehman's updates are on page 7. Dave Uffelmann, Board Chair and Alasdair Smith, VP, Corporate Services and CFO from Muskoka Algonquin Healthcare, updated us on the one hospital, two campuses solution for Muskoka. Slides from their presentation and a link to an excellent MAHC video were shared in our February 14 NewsFlash. I was happy to update attendees on LOBA's work in the five focus areas of our [2024 to 2029 Strategic Plan](#)—here are my highlights.

Environment

Since LOBA's inception in 1927, a key area of focus has been the Environment. Our annual water quality testing is a key initiative. Our 2023 results show continued excellent water quality, and we will share the 2024 results in coming weeks. Of increasing concern to me and members is the risk of forest fires. There is an excellent article in the 2024 LOBA Yearbook on this topic and in this issue of Current Connection on page 8. There's also an excellent video from the Huntsville/Lake of Bays Fire Department on You Tube.

president's report

Paul Gleeson

LOBA's work on our Strategic Initiatives

**Environment*

**Development and Land Use Planning*

**Government Relations*

**Community Engagement*

**Association, Sustainability and Effectiveness*

Development and Land Use Planning

LOBA's goal is to advocate for appropriate and sustainable property development that protects the water quality, shoreland health and the natural, scenic character of the lake. Volunteers on our Planning, Development and Government Relations Team review all Huntsville and Lake of Bays planning applications that go before the respective Planning Committees and while we typically do not comment on individual applications, we monitor them for emerging lake wide trends or issues that may impact the interests of our members.

We understand that some property owners are unaware of what they can and cannot do on their waterfront property. We encourage you to contact the Township or Town before altering anything on your property to ensure you are in compliance with by-laws and codes and to avoid stop work orders or possible fines. The Township of Lake of Bays has a great summary of the Community Planning Permit System on their website that summarizes what property owners should know before altering their shorelines or removing vegetation.

LOBA is actively participating in the Township of Lake of Bays Official Plan Review, which will direct growth, land use and development for the next 10+ years.

...continued—page 3

continued—President's report...page 2

At the District level, we are participating in the Resort Policy Review. I personally sit on the District Solid Waste Master Plan Steering Committee which will present a report in 2026. We have voiced concern about the new recycling bins at Township transfer stations which are not adequate for the volume of recycling.

Government Relations

We strive to maintain excellent relations with our municipal government representatives, while monitoring and advocating for fiscal responsibility, reasonable taxation and a well-served, inclusive community that provides quality public services to all.

LOBA's annual membership hovers around 1250, which represents about 65% of Lake of Bays waterfront property owners. We would like to see our membership numbers grow.

A contentious issue in the Township of Lake of Bays has been the Roads License Agreement By-law. LOBA met with Township representatives and lobbied on behalf of our members, as did many dedicated Lake of Bays citizens. Our voices were heard and at the February 11 Council meeting the by-law was essentially repealed and will now only apply to the construction of new driveways over unopened road allowances, and only during the period of construction. The Road Purchasing Policy is undergoing a comprehensive review and LOBA has recommended the price to purchase be no greater than Township costs to close the transaction.

Annually we monitor, and when necessary, comment on municipal budgets. In general, we thought the final 2025 budget increases were appropriate but requested of the Township, that next year's budget

be more transparent and have a greater emphasis on raising revenues from sources other than debt financing and reduction of cash reserves.

Community Engagement

We continue to distribute our *Welcome to Boating on Lake of Bays* information piece to marinas, cottage rental agencies and new LOBA members.

We budget \$2000 annually for community projects and are currently updating our procedures for assessing requests and allocating those dollars.

Association Sustainability and Effectiveness


LOBA's annual membership hovers around 1250, which represents about 65% of Lake of Bays waterfront property owners. We would like to see our membership numbers grow. Currently 40 volunteer Area Stewards encourage new owners to join LOBA, follow up on membership renewals and keep abreast of activities in their area that could impact the lake. But those 40 volunteers do not cover the entire lake—if you do not have an Area Steward on your road, please consider becoming one yourself. My wife Anita reports the role does not take a lot of time, is a great way to meet the neighbours and helps her feel more connected to the community.

Other volunteer opportunities within LOBA are available in all our strategic areas, including our Board of Directors.

Of considerable value to LOBA members is our Propane Discount Program. As part of the North Muskoka Buying Group with Superior Propane, members are entitled to an excellent per litre rate, and other perks like remote monitoring and no tank rental fee.

For information on becoming an Area Steward or other volunteer opportunities, or about the Propane Program, contact

info@loba.ca.

Thank you for your ongoing support of the Lake of Bays Association. 

It's not too late to renew your LOBA membership for

2025



Renew Today!

Your membership fee supports our efforts to educate, advocate and engage in issues that impact the sustainability of the environment, economy, and natural beauty of our lake community. Where a strong united voice is required, each member counts.

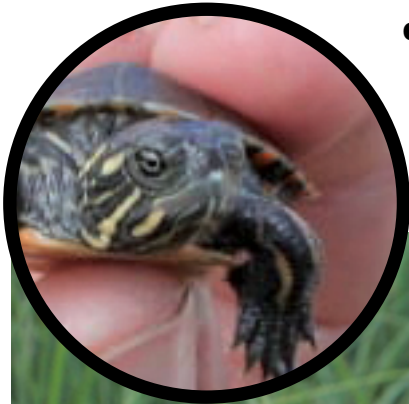
Go to loba.ca to renew/join and pay online or download a membership form to renew by mail.

Questions about your membership? Please contact the office at 705-767-3395 or by email at admin@loba.ca

Turtles

FACT: Ontario has lost an estimated 50% or more of our turtle population. In fact, without intervention all species are headed towards extinction.

What's more concerning is that it takes an average of 60 years for a breeding adult turtle to replace itself in nature.



Because turtles move slowly and seem rather plain in expression, some people may mistake these chelonians as simpletons. But nothing could be further from the case! Turtles are actually extremely sophisticated in their behaviours and even communications. Turtles have their own language. Using sensitive audio equipment, scientists have been able to hear them speaking and they've listened to hatchlings talking to one another in the nest. Their language, we are told, sounds much like birds chirping. More is that turtles know where they were born,

and female turtles will often return to these areas to lay their eggs. Also, once they emerge from their nests, turtles begin making spatial memories of wherever they roam. They sense magnetic north, and use the sun to clock east and west. These abilities help them navigate within their "home" ranges. And what a memory. Turtles not only recognize places, but they are also known to recognize voices and faces!

Turtles will migrate from feeding and mating areas to summer grounds and overwintering sites, moving from one "room" in their house to another in the

course of a year. They use similar routes each year too. They know their homes and destinations so well that Snapping turtles have been known to return to the same overwintering sites within one metre from the previous year.

this page: Turtle Guardian (TG) Education Leader releasing a Painted turtle hatchling from the incubation program **opposite page, top left to right:** Sabrina helping a Snapping turtle after measuring and weighing her • tiny Snapper • TG staffer saving a Blanding's turtle; **bottom left to right:** Turtle love (Emy, Blanding's and Nimkii, Painted turtle at TG HQ are besties) • Krsytn holding Grace, the ancient one eyed Snapping turtle • Painted turtle.

...continued—page 5



In cottage country, migrating turtles have to cross an average of eight roads each year. Increasing traffic and speeds are an increase in threats to their survival. It is often the most unassuming and small wetlands that are the choice wintering areas for many turtle species. Some species like Map turtles rely on ice cover on lakes to protect them from predators. Therefore, the casual filling of wetlands, and a recent rise in the use of bubblers which allows otters to access to the depths of the lake, are causing unintended harm to turtle populations.


It seems an impossible task to turn the losses around. But there are good reasons to find solutions. Turtles are nature's unsung heroes; their role in our living world is essential in supporting about 70% of our fish and wildlife species; and the benefit extends to us humans as well. Turtles carry out important work—they are some of the best cleaning crews and gardeners of our aquatic habitats.

As the turtle moves from lake to wetland, or “room-to-room” in their home territory, they poop the seeds which grow new fish nurseries, duck forage and cover, and even food for moose.

Turtles are shy but curious, comfortable in the water although not the fastest swimmers. On land they are more hesitant as they cannot easily escape threats. Some species like our Snapping turtle friends cannot eat food on land as they do not produce saliva. These limitations make turtles relatively “lazy” and more opportunistic predators compared to other wildlife—they are essentially scavengers. They can survive without eating for long periods and prefer to scour the bottoms of lakes and wetlands eating carcasses and carrion, which if left could become the source of harmful pathogens affecting our drinking water. With-

out these shelled-allies cleaning up lakes in this way, a conceivable outcome—should we take a casual swim from the dock—could be jock itch!

Elder turtles eat more plants and once consumed the seeds become more viable. As the turtle moves from lake to wetland, or “room-to-room” in their home territory, they poop the seeds which grow new fish nurseries, duck forage and cover, and even food for moose.

Without turtles around we would experience a steady decline in the quality of water and quantity of other wildlife. You can learn more about turtle behaviour, biology and how to help by volunteering with Turtle Guardians or visiting our project website at TurtleGuardians.ca, a core program of The Land Between charity. 



Leora Berman, Cofounder and COO
The Land Between
A Community Nominated Priority Place in Canada,
and an award-winning charity
TheLandBetween.ca
tlb@thelandbetween.ca



Staying Fire-Safe in Lake of Bays



Wildland-Wildfire Preparedness

As members of the Lake of Bays community, enjoying the natural beauty of our surroundings is a treasured part of our lives. However, the serene wilderness that provides us with so much joy also brings the responsibility of being prepared for wildland and wildfire events. With the increasing risks posed by climate change, it's more important than ever for cottagers to be proactive in safeguarding their properties and our community.

One of the best resources available to homeowners is [FireSmartCanada.ca](https://www.fire-smart.ca). This program offers comprehensive guidelines on how to protect your home from wildfires. By implementing FireSmart's recommended practices, you can significantly reduce the risk of damage from fire. Simple measures like clearing leaves and debris from gutters, trimming branches within two meters of your house, and keeping grass short can make a substantial difference in the defensibility of your property.

FireSmart Canada emphasizes the importance of creating defensible space around your home. This means

maintaining a zone where vegetation is managed to reduce the intensity of any potential fire. Ensuring that the area 10 meters around your home is clear of flammable materials can slow down or even stop the spread of a wildfire. For more detailed guidance, visit the FireSmart Canada website, where you'll find resources tailored specifically for homeowners in areas like ours. Also review the article from FireSmart Canada in the 2024 LOBA Yearbook (pages 6-10).

We also want to draw your attention to the upcoming Wildfire Community Preparedness Day, set for May 3, 2025. This national event is a fantas-

tic opportunity for residents to come together and enhance our collective resilience to wildfires. Participating in Preparedness Day not only increases your awareness of fire risks but also fosters a sense of camaraderie and shared responsibility among neighbours. By working together, we can ensure that Lake of Bays remains a safe and vibrant place to live and visit.

Additionally, we urge all residents to develop a personal emergency plan. Know the evacuation routes and ensure that all family members are familiar with them. Prepare an emergency kit with essentials such as water, food, medications, and important documents. Communication is key during any emergency, so establish a contact plan for reaching family members during a wildfire event.

The Huntsville/Lake of Bays Fire Department is committed to supporting our community in these efforts. We encourage you to reach out with any questions or to learn more about how you can get involved. Our team is here to provide guidance and resources to help you implement FireSmart principles and prepare for Wildfire Community Preparedness Day.

Let's take the necessary steps to protect our homes and preserve the natural beauty of Lake of Bays. By staying informed and working together, we can minimize the risks of wildfires and ensure the safety of our community. Visit [FireSmartCanada.ca](https://www.fire-smart.ca) today and mark your calendars for May 3, 2025. ☑

STEVE MARKHAM

Public Education/Fire Prevention Officer
Huntsville/Lake of Bays Fire Department

Steve.Markham@huntsville.ca

705-789-5201 ext.3609

Greeting From

Terry Glover

Mayor, Township of Lake of Bays




I'm very optimistic and looking forward to 2025. I would like to recognize my council and staff for what they do every day. I regularly meet with ministers and representatives to discuss issues that challenge us. When asked where I am from, the reaction is always one of admiration. I am grateful for living and working in one of Canada's most beautiful destinations. I enjoy serving as your mayor and representing your interests on many committees and boards. I will continue to advocate for funding and support from the province and the feds as we move forward the business of the Township and District.

We recently passed a 5.99% budget increase. It's important to point out that this increase is based on 2016 assessed values and represents the lowest tax increase in Muskoka.

We have many projects ramping up and others coming to completion in 2025:

- Completion of "Operation Facelift", the revitalized community room in Baysville.
- New splashpad in Baysville.
- Beautification and business attraction project in partnership with the District for District Road 117 in Baysville.
- Library rehabilitation in Dwight.
- Redesign of Norway Point Park
- Six-unit affordable housing project in Baysville in conjunction with Habitat for Humanity.
- Public consultation for re-development of the Baysville Dam on the Muskoka River.
- Township-wide Official Plan discussions.
- We were able to secure full-time, year-round paramedic services for the Dwight area to improve response times with a new ambulance station scheduled for 2030.

Lake of Bays will always hold a dear place in my heart. I look forward to speaking with anyone to discuss the township and wish everyone good health and happiness in 2025. 

Greeting From

Jeff Lehman

District Municipality of Muskoka Chair

The start of 2025 marks the halfway point for this term of Council, and the District is firing on all cylinders! To those ends, our first two-year budget (2025-26) includes investments in projects and services that will serve you, our residents.

We have completed 88 new units of affordable housing in the past two years, and a new four-storey, 44-unit affordable housing building is going up at 100 Pine Street in Bracebridge, with occupancy in early 2026. Rents will be under \$1,000 per month.

In Huntsville, the Fairvern Long Term Care Home is mid-construction, with completion in mid 2026. Designed on a social model rather than an institutional model, Fairvern's design was recognized for innovation and excellent in the Globe and Mail, and will provide digni-

fied living for 160 residents when complete. This month, Council approved an extended-hours daycare operation for the first floor, which will provide 64 spaces for children, particularly of health care workers.


We have recently partnered with Georgian College on exciting plans to expand construction trades education at the Bracebridge campus—watch for more on this in the coming months. And in 2024, we launched a new demand-responsive (door-to-door) transit system to help get between communities in Muskoka.

Land use planning at the District has now gone completely digital, with online submission and reviews. This means residents are able to use the new portal, *PlanHub*, to view all documents associated with planning applications, and the approval process is more efficient for both applicants and the District.

Lake of Bays residents will be also pleased to hear there is expanded paramedic service coming to our area, with a

new, seven-days a week ambulance committed to the Dwight area beginning in 2026. Mayor Glover led the charge to restore the investment to the 2026 budget, after fiscal constraints had tentatively pushed it to 2027, and Council agreed. The new ambulance is in advance of a new station, planned for 2030.

Last but certainly not least—please circle August 9 on the summer calendar for the District Chair's Dock Party, in support of United Way Simcoe Muskoka, and two local organizations they are funding—MindAid and the YWCA. Details to come, but it should be a very enjoyable afternoon and evening on the dock!

The District is making more efforts through new channels to get information out to our residents and property owners, particularly online. We regularly publish explainer videos and topical issues on our social media channels, and we have an E-Newsletter called *Between Two Pines*. Sign up at muskoka.on.ca, and stay in touch! The best for 2025. 

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Tax Increases Across Muskoka 2025

- District Municipality of Muskoka
4.52%
- for hospital redevelopment
0.34%
- Township of Lake of Bays
5.99%
- Town of Huntsville
4.84%
- Town of Bracebridge
9.5%
- Town of Gravenhurst
4.6%
- Township of Muskoka Lakes
8.9%
- Township of Georgian Bay
8.44%

2025 Budget at a Glance
Where Do District Tax Dollars Go?



www.muskoka.on.ca/budgets



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