

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.

## Lake of Bays Association Annual Meeting

Saturday, July 23, Dwight Community Centre

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

Everyone Welcome

Guest Speaker: Robin Tapley

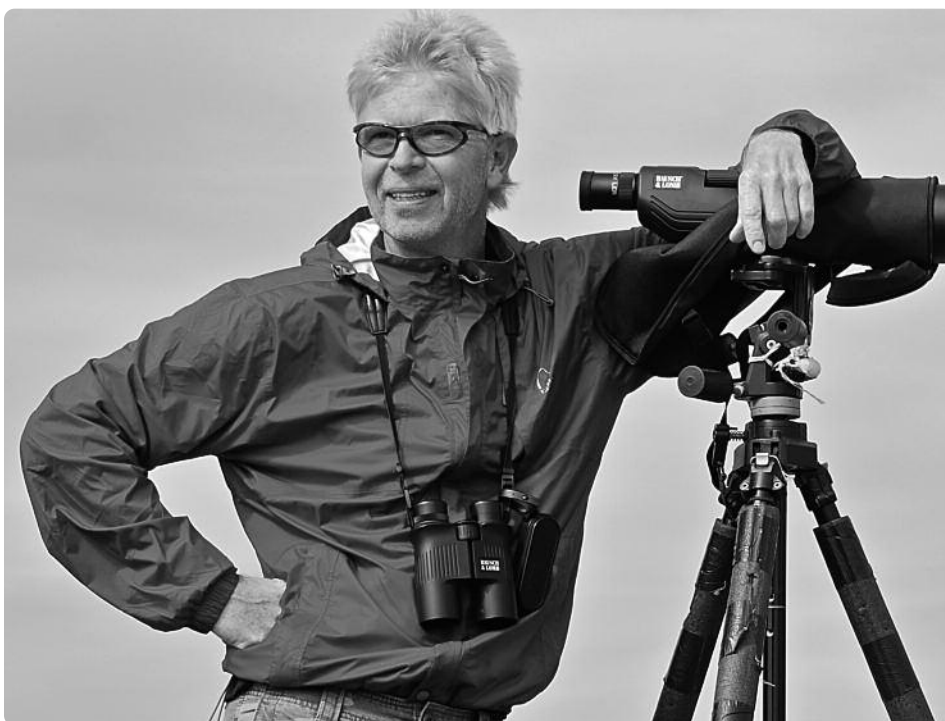
Topic: *Wild Muskoka—Take a walk on the wild(life) side!*

Muskoka's rugged shorelines, vast pine forests and wetlands are home to a diversity of plant and animal life. This beautiful terrain is perfect for year-round activities. An afternoon hike, a summer boat ride, a paddle down a meandering river or a snowshoe trek are just a few ways you can enjoy the natural beauty of one of Canada's most amazing places. Join adventurer Robin Tapley on an exciting journey through Wild Muskoka, a special presentation that will introduce you to the wonders of nature right around you.

Robin is a noted naturalist, astronomer and much-admired tour leader. In addition to his work as a recreation director and environmental consultant for the resort industry, he leads natural history and adventure expeditions around the world. They include unique destinations like the Galapagos Islands, Madagascar, Antarctica, Mongolia, New Zealand, Patagonia and Muskoka. Having grown up on Lake of Bays, the place he still calls home, Robin has a genuine appreciation of the biodiversity of this area's

natural habitats, flora and fauna. His talk is bound to be a highlight of the meeting—don't miss it!

Also on the agenda will be Huntsville OPP Community Services Officer, Lynda Cranney along with a member of the OPP Marine Unit to talk to us about property and water safety. The AGM is an open meeting and all are welcome to attend.



*Robin Tapley—naturalist, astronomer, eco-educator and wilderness tour leader will be the guest speaker at the LOBA AGM on July 23rd in Dwight.*

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## President's Message

By Betty McDonald, President, Lake of Bays Association

It's Spring! A thin sheet of ice floats by, as the wail and tremolo of a loon is heard in the distance on its return to lower Haystack Bay. It is April 25 and loons have returned to Lake of Bays.

As dusk approaches spring peepers are singing in the evening like the sound of bells jingling off in the distance. The little yellow finches and redpolls on the bird feeder are propped on the net enjoying a feast of niger and black-oiled sunflower seeds.

As you open this summer newsletter, many of you will have already returned to the lake to see if the cottage has managed to survive the winter.

The Township of Lake of Bays is preparing to celebrate its 40th anniversary as it awaits the return of its seasonal community, which will swell the winter population of 3,000 to 18,000. Watch for details of the festivities planned for Saturday, June 25 from 9:00 a.m. until noon at the municipal office in Dwight or visit the township website at [www.lakeofbays.on.ca](http://www.lakeofbays.on.ca).

This year also marks the 85th year of the Lake of Bays Association. We look forward to seeing you all at the Annual General Meeting on Saturday, July 23 at the Dwight Community Centre which features Robin Tapley's presentation *Muskoka—Take a Walk on the Wild(life) Side*. A resident of Lake of Bays, Robin is a well known local naturalist and eco-educator who leads adventure tours not only in Muskoka but around the world. We were lucky to catch him at home in July as he will have just returned from a month in Mongolia and Korea.

Sometime during the summer, one of our volunteer area stewards will be at your doorstep to say hello and answer any questions you may have about the Association's current activities. Please feel free to share your ideas and provide feedback. If you would like to contact your area steward, they are listed in the year-book and on the web site.

Please keep in touch with us by visiting our web site [www.loba.ca](http://www.loba.ca) to check out the activities and events that your Association and our community partners have sched-



uled throughout the summer. If you are planning an event that you wish to have posted on our calendar, please send us an email at [info@loba.ca](mailto:info@loba.ca).

Thank you to all the volunteers on the Association's working committees for their time and effort. We invite you to participate. Please contact Mary Neal at 905-727-2060 or 705-635-2187 if you interested in volunteering. We are actively seeking new board members. If you are committed to the lake, and want the experience of working with a dynamic group of people, give us a call.

Have a joyous, pleasant, and peaceful summer.

## Keeping the 'Family' in the Family Cottage

### FOCA's 2011 Cottage Succession seminar series

*Are you thinking of passing down your cottage to children or family members?  
Get the answers you need to make the right decisions for future generations.*

- Location: Dorset Seniors Centre, 5025 Hwy #117, Dorset  
 Date: Saturday, August 27 (10:00 am-12:00 pm)  
 Feature Speaker: Peter Lillico, Estate Planning Lawyer, author & *Cottage Life* writer  
 Event Sponsor: Trantor and Associates Inc., Certified Financial Planners  
 Hosted by: The Federation of Ontario Cottagers' Associations (FOCA) in collaboration with the Lake of Bays Association

**This is a free event.**

Donations to support FOCA are welcome.

For more information or to pre-register, contact:

[info@foca.on.ca](mailto:info@foca.on.ca) 705-749-3622

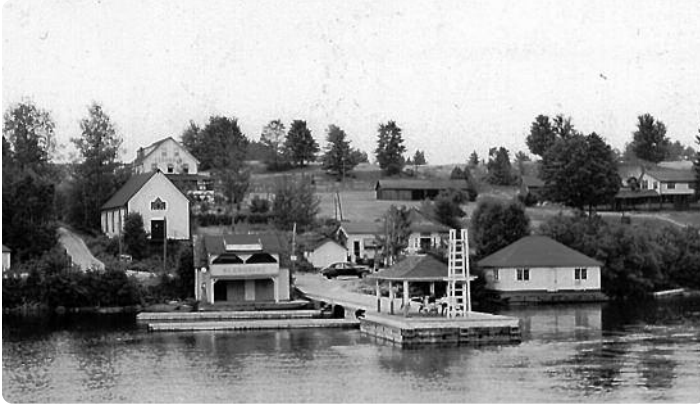


[cottagesuccession.ca](http://cottagesuccession.ca)

## Lake Of Bays Heritage Foundation Features Glenmount

By Chris Karn

This year, members of the Lake of Bays Heritage Foundation are researching the history of Glenmount, one of the earliest settled areas on Lake of Bays. Glenmount is located on the south shore, adjacent to Norway Point, east of Baysville and west of Dorset. The history will be presented at the Foundation's August meeting at the Lake of Bays Sailing Club.



The building in the top centre of this photograph is the Glenmount Hotel where the founders of the Lake of Bays Association first met in 1927.

During the early part of the 20th century, Glenmount was a thriving community. A post office, general store, two hotels and government dock made it a busy place. Later a tea house and a dance hall were added. Steamboats regularly arrived at the dock to pickup and deliver passengers and mail to the resorts and cottages on the lake.

Around 1900, a large section of land along what is the present day Glenmount Road was purchased for \$500.00 for a nine-hole

golf course and the property between the golf course and the road was divided into lots. Four of the original shareholders were given rights to use the golf course when they acquired their land. Today the area that was the golf course has beautifully filled in with trees.



Dr. James Caven and his family relaxing at their Glenmount Cottage which later became the Weaver Cottage and is now known as the McIlmoyle cottage.

Learn about this historic part of the lake and hear interesting stories about the early cottagers on Glenmount. Join us at the **Lake of Bays Heritage Foundation's AGM on August 13, 11:00 a.m. at the Lake of Bays Sailing Club.**

## BOATsmart! Safe boating course & PCOC test for kids

Sponsored by the Lake of Bays Association

Sunday July 10th at Pride of Lake of Bays Marine

A safe boating course for kids 8-to-15 years of age will be offered on Sunday July 10 at Pride of Lake of Bays Marine, 1031 Marine Rd. The Youth on Board program, offered by BOATsmart! Canada in cooperation with the Lake of Bays Association and Pride of Lake of Bays Marine is accredited by Transport Canada and covers the information required to pass the Pleasure Craft Operator Card exam. The full day course consists of a four hour in-class session, which includes time allocated for writing the exam, and four hours of practical instruction on the water in a boat provided by Pride of Lake of Bays Marine. The on-water portion of the course includes; boat handling, docking, operating in boat traffic and buoy navigation.

The information and test is age appropriate and provides an overview of the material covered in the BOATsmart! Safe

Boating Guide. A representative from LOBA will be on site for the duration of the course.

**COST:** \$125 includes the cost of the test and Safe Boating Guide

**LUNCH:** Bring your own lunch. Soft drinks and water will be supplied by LOBA.

**REGISTRATION:** By Email: [Info@BoatSmartExam.com](mailto:Info@BoatSmartExam.com)  
By Phone: 1-877-792-3926  
By Fax: 705-745-6243

Anyone wishing to register via e-mail or fax must provide contact information along with the name of the student, age and the name of the course. A credit card is necessary to complete the registration.



## Township of Lake of Bays 2011 Budget

By Fraser Govan and Kathleen Black, External Affairs Committee

The new Council faced the Township's financial problems head-on during its first few months. Mayor Bob Young personally dug into the details of the 60-plus pages of numbers and challenged Township management to come back with spending reductions for this year. Several Association executive and board members, including Kathleen Black and Fraser Govan, provided suggestions to Council and staff on the key issues at several meetings. As a follow-up to the questions that we posed in the last Current Connection and throughout the budget process, the Mayor issued a "Questions and Answers Analysis" report on March 8 detailing the financial deficit. This report can be viewed online at the Township's website: <http://www.lakeofbays.on.ca> under "Hot Topics."

The 2011 Township budget was passed at the public meeting held on March 26. The final projected deficit for 2011 has been reduced to \$316,000 from the first-reported \$580,000. Council approved an increase to the tax levy of \$316,000 or 9.3 percent bringing the total levy for 2011 to just over \$3.7 million. This increase will be funded by an 8 percent increase in assessment base and a 1.3 percent increase in the tax rate.

Highlights of the 2011 budget are as follows:

- Non-union salaries are frozen for 2011 and the receptionist's contract is not being renewed. Voicemail will now greet callers who telephone the Township office.
- Information technology services are being transferred in-house from the District. The Township hopes this will improve the accuracy of its financial reporting.
- No changes will be made this year to the Seniors Centres in the villages.
- The budget for libraries is reduced by \$5,000.
- \$100,000 will be drawn from the Original Lakeshore Road Allowance reserve fund.
- \$100,000 in revenue is planned from the sale of surplus lands currently owned by the Township.
- The Roads Department will minimize expenditures by doing only what Township staff determines to be necessary.
- The tourism booths in Baysville and Dwight will be closed and replaced by Internet-based tourism marketing initiatives.

There are several new initiatives and service level changes including:

- \$4,000 for laptop computers for Council members to reduce paper and photocopying costs.
- Implementation by Huntsville/Lake of Bays Fire Department of a partial benefits plan that would allow volunteer fire fighters to select from a range of

*continued on page 5*



**Muskoka**  
WATERSHED COUNCIL



# ENVIRONMENTAL

## Lecture Series

2011

Admission by Donation

**Revealing Nature's Hidden Economic Benefits**  
Eric Miller  
*Socio-Economic Analysis Coordinator  
Ministry of Natural Resources*

**Thursday, May 19, 2011**  
7:00 p.m.  
Nipissing University  
125 Wellington Street  
Bracebridge

**Our Lakes: How Have They Changed Over the Last 25 Years?**  
Dr. Michelle Palmer  
York University

**Benthic Invertebrate Monitoring in Muskoka: Insights & Opportunities**  
Dr. James Rusak  
Ministry of the Environment

**Climate Change Adaptation**  
Linda Mortsch  
*Adaptation and Impacts Research Division, Environment Canada*

**Thursday, October 20, 2011**  
7:00 p.m.  
Canada Summit Centre  
(Active Living Centre)  
Huntsville

**The Continually Rising Threat of the Spiny Water Flea, Bythotrephes, in Muskoka Lakes**  
Dr. Norman Yan  
Professor, York University

**Thursday, July 21, 2011**  
7:00 p.m.  
Gravenhurst Seniors Centre  
480 First Street North  
Gravenhurst

11B Taylor Road, Box 482 ♦ Bracebridge ON P1L 1T8 ♦ Tel: 705-645-7393 x203  
[www.muskokaheritage.org](http://www.muskokaheritage.org) ♦ [watershed@muskokaheritage.org](mailto:watershed@muskokaheritage.org)

## Purchase a Piece of History

### Bigwin windows and railings for sale

The Lake of Bays Heritage Advisory Committee has Bigwin windows and railings for sale. To purchase a piece of Bigwin's heritage contact Nancy Tapley at [NTapley@lakeofbays.on.ca](mailto:NTapley@lakeofbays.on.ca), or Jacqueline Godard at [crackerjacky@hotmail.com](mailto:crackerjacky@hotmail.com). The prices vary from \$30 to \$50 per window and \$100 to \$200 per oak veneer railing.



## Township of Lake of Bays

### 2011 Budget *continued from page 4*

benefits. Providing benefit plans to Fire Departments is seen by the Township as a valuable tool to recruit new volunteers. The \$25,000 budgeted this year will double next year.

- Hiring of a consultant (in conjunction with the Town of Huntsville) to review the entire Fire Department Master Plan. Our portion will be \$20,000.
- The Public Works department will be spending about \$20,000 on professional development and training for some of its employees. This includes equipment and operator skills upgrading.
- The Muskoka Watershed Council will receive the \$500 donation it requested.

This year's budget leaves the Township with about \$730,000 in financial reserves. We feel this is insufficient. A couple of powerful storms with road, bridge or other damage could easily deplete the Township's savings. We firmly believe that building stronger reserves must be a priority for next year. We also have some concerns about the revenue challenges facing the Baysville Arena, as its revenues are down after the opening of the second ice pad at the Huntsville Summit Centre.

Staff has indicated that you will see levies on the Township portion of the next tax bill:

- Deficit recovery rate
- Gravel rate
- General levy rate

The Township will now be preparing monthly financial reports and we will be monitoring the Township's spending throughout the year. With about 70 percent of the Township spending on salaries and benefits, there is not a lot of room for error.

### SHOW US YOUR STUFF



Share your best Lake of Bays moments captured on camera. For information on how to enter the 2011 Lake of Bays Photo Contest, see page 9 of the Yearbook. Start snapping!

# District of Muskoka Council Approves 2011 Tax Supported Budget

By Bill Rogers, External Affairs Committee

The five-month process to approve the 2011 Tax Supported Budget for the District of Muskoka concluded during the April 26 meeting of District Council. This is the budget that determines the 2011 property tax rates throughout the District.

The approved budget achieves the goal of limiting year-over-year expenditure increases to 2.4 percent, a target that was set by council at the beginning of the process. This translates into a 1 percent increase in the property tax rate, or \$5.66 for every \$200,000 of assessed property value. Remember, however, that property assessments, under the phase-in of increased assessment values, will rise by about 8 percent on most properties in 2011.

District Council and senior staff implemented an approval process that featured many opportunities for public input at both committee level and council. Your Association was actively represented and delivered our comments to District Council Committee of the Whole on April 15th. Among the members of the Association who covered the council meetings were Gloria Woodside, Wendy Gibson, and Bill Rogers.

This budget as approved is a sound document covering District operations. Definitely a “business as usual” budget, it includes very few changes in service levels. Your Association believes that through a more aggressive budget target review process a lower expenditure level could be achieved. Lake of Bays Mayor Bob Young introduced an analysis during the budget process that compared the current year’s budget to the prior year’s actual spending. This analysis suggested that, because most departments had under-spent their budgets last year, the 2011 budget really represents an increase of about 6 percent on a budget-to-actual basis. The Association, together with other lake and ratepayer associations, will work to have more input into the budget target process for 2012 as a way of reducing expenditure increases in the future.

The Association continues to have concerns about debt levels at the District. The extremely expensive sewer and water sys-

tem installations in Baysville and MacTier had driven District debt to \$100 million dollars by 2008. In order to stem debt increases the Association agreed with a plan to redirect funds to a Debt Reduction Reserve. Without redirection, these funds would have flowed through to the tax supported budget and reduced future property tax rates. This program appears to have stabilized debt levels in the \$100 million range, even while massive expenditures have continued to take place in sewer and water facilities in the larger Muskoka towns. Most important, this contribution has allowed the District to begin financing a larger portion of its debt from internal sources, eliminating dangerous exposure to shifting external interest rates. Council has indicated an interest in re-examining the Debt Reduction Program in 2011 and your Association will again take an active role in this review.

The Association will also continue to monitor proposed new District projects and services. In 2011 these will include the review of the business plan for a Wellness Centre adjacent to The Pines Long Term Care facility and the Senior Housing Project. Council has clearly directed that such a facility must be completely self-funding. A decision on the project is expected late in 2011.

Also on the District’s agenda is a review of the waste management fee structure which is out of date and does not reflect the current costs and delivery of services in the various towns and townships in the District. We will monitor this review closely and keep our membership advised of related public meetings that are anticipated to take place this summer.

One of our top priorities for the summer of 2011 is to provide early input to the development of 2012 budget targets.

## New Rules for Pleasure Craft Operator’s Card Exam

Transport Canada has implemented new requirements for those who have not yet obtained a Pleasure Craft Operator’s Card or PCOC. All power boat operators without an operator’s card face a \$250 fine.

### Online Exam

Starting April 15, 2011 boaters will be required to complete a three-hour online study guide. They must successfully pass progress questions covering each learning module before moving on to the final exam. The final exam has increased from 36 to 50 questions, and boaters will be required to have a more comprehensive knowledge of boating skills. Online exams no longer have to be supervised and can be completed from any internet connection. You can access the online exam from [www.loba.ca](http://www.loba.ca).

### In Person Exam

The in-person exam also increased from 36 to 50 questions. Boaters are encouraged to prepare in advance by purchasing a BOATsmart! Home Study Guide in printed or interactive CD-ROM format at participating Canadian Tire stores. The official in-person exam is available at BOATsmart! Exam Centres, participating Canadian Tire stores and BOATsmart! Safe Boating Team events in communities across Canada. Check the BOATsmart website ([www.boatsmartexam.com](http://www.boatsmartexam.com)) for a list of exam centres.

In Lake of Bays area these include:

- Pride of Lake of Bays Marine, Dorset (July 10: Youth on Board Course—[www.loba.ca](http://www.loba.ca))
- Robinson’s General Store Dorset
- Mountain Trout House Marina, Dorset
- Ann Matheson, Baysville
- Canadian Tire, Huntsville

## Frog Watching in Lake of Bays

By Caroline Konarzewski, Environment Committee



*This tiny frog is most likely a very young bullfrog, noted for its deep and insistent call for “more rum.” Photo by Warren Prince*

Frogs and toads are a natural part of life around Lake of Bays. You know it's spring when the evenings are filled with the spring peepers' loud chorus. And who doesn't love those bullfrogs that insist on “more rum” late into the night when you're trying to fall asleep. And what about the toads that the kids chase after and keep in that little plastic pail for as long as Mom and Dad will let them. Things just wouldn't be the same without those amphibians around us.

But did you know just how important amphibians are? Yes, they eat pesky mosquitoes and other insects that are such a nuisance. But they do more than that. Frogs and toads live “on the edge” between water and land. They have semi-permeable skin through which they both breathe and drink. This makes them very sensitive to pollution and other environmental changes and their numbers are a very good indicator of the health of the lake and its surrounding wetlands. In the same way that canaries were used in coal mines to signal when dangerous gases were present, the absence, or loss of, frog populations can indicate a disturbed environment.

The Association constantly monitors the health of our lake. Keeping track of the distribution and numbers of amphibians in the area is one method of doing that. Ten different species of frogs and toads make Muskoka their home, each with their own distinctive call. The easiest and most effective way to track their populations is to listen for their calls during mating season in the spring.

This year, 21 wonderful, enthusiastic volunteers from many different areas around the lake stepped forward to assist the Lake of Bays Association to do just that. These volunteers learned the amphibian calls and have been spending a minimum of three minutes, once or twice a week since the end of March continuing until the end of June, listening for, and observing the activity of the frogs and toads found in Muskoka. Some volunteers will be continuing to monitor their wetland areas throughout the summer identifying and reporting on the different species they encounter.

All the data collected by our volunteers is entered into the Nature Watch Canada website, which is a volunteer ecological monitoring program that gathers the information that scientists need to monitor and protect the environment. Nature Watch includes monitoring programs for frogs, ice, plants and worms and is run collaboratively by the Government of Canada, Nature Canada, EMAN (Ecological Monitoring and Assessment Networks) and the University of Guelph. Go to the Nature Watch website ([www.naturewatch.ca](http://www.naturewatch.ca)) and click on ‘Frog Watch’ to learn more about the program. You can even click on ‘View Results’ and see the Lake of Bays locations where observations are made and submitted by our volunteers. Our results not only help provincial and national researchers monitor the environment, but also help the Association keep track of the health of our local ecosystem. The work of our volunteers is much appreciated.

This is intended to be a long-term project as the true value is in being able to compare results over a long period of time. If you are interested in becoming involved in this or future Association frog watch activities please contact Caroline Konarzewski at [caromike@gmail.com](mailto:caromike@gmail.com).

### Please Support Our Yearbook Advertisers

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If you wish to advertise in the 2012 Yearbook, contact Bryan Dearsley at (705) 687-3744, or email [bdearsley@live.ca](mailto:bdearsley@live.ca).

### Calling all women interested in kayaking

If you would like to connect with other ladies interested in doing some social kayaking on Lake of Bays in July and August, please contact Joan Bowden at 905-886-1668 or 705-635-3620 or by email: [joanbowden1@gmail.com](mailto:joanbowden1@gmail.com).



## Good Neighbours Who Live on the Beautiful Shores of Lake of Bays

### *Owners of dogs, cats, ferrets, rabbits, and other cuddly creatures...*

Did you know that the Ontario Society for the Prevention of Cruelty to Animals (OSPCA) Muskoka Branch animal shelter on Ferrier Road in Bracebridge is bursting at the seams and needs replacement? Well, a very special thing has happened to solve this problem. Brock Napier has donated 18 acres of land on Highway 118 to the OSPCA for a new facility as well as space for a public, leash-free dog park and natural walking trails on 18 acres of wooded land.

Mr. Napier's land donation opened the way for the shelter to receive a \$1.79 million grant for a totally new 6,442-square foot building. If all goes well by the end of June 2011 the new OSPCA-Muskoka Animal Centre will have a wonderful new home. Do drive by and see the new building and property yourself on Hwy 118 and Golden Beach Road on the way to Port Carling. However, the community still needs to raise about \$515,000 to complete the project.

I retired to beautiful Lake of Bays over 14 years ago and, since then my life has "gone to the dogs," as I run the therapy dogs program for Therapeutic Paws of Canada as Team Leader for Bracebridge. Many of the therapy dogs in my program are family dogs that came through the shelter dog program. One very special dog in my life was Tia, a shelter Rottweiler

who, despite being blind was an amazing therapy dog. Tia, with her bright yellow collar with lettering "I AM BLIND" was always a hit at the local nursing homes, hospitals and retirement homes that she visited. Unfortunately Tia developed bone cancer, and, since leg amputation was not an option because she was also diabetic as well as blind, Tia was euthanized in September 2010. This greatly affected me, so I decided to rise to the occasion and donate funds to the new OSPCA-Muskoka Animal Centre "Raise the Woof" project, as Tia had spent some time in an animal shelter. Now the "Multi-Purpose Room" in the new Muskoka Animal Centre will be dedicated to Tia—Special Therapy Dog.

There is a common misconception that rescue animals are not nice pets because no one wanted them. This is not necessarily the case. Well-loved family pets come to the shelter due to a variety of circumstances, such as work transfers overseas, divorce, a move from a house to an apartment or moves to seniors' nursing or retirement homes or because the family simply cannot afford to feed the animal. Some of my therapy dog members also volunteer at the animal shelter, so I got a lot of good feedback on our animal shelter in Bracebridge. Did you know that in 2009 they found new homes for 77 dogs

and 316 cats? Now that is fabulous. It shows the effort staff put into finding these animals new homes.

You can see that I am passionate about helping the new OSPCA-Muskoka Animal Centre. Can I challenge you to donate to the "RAISE THE WOOF" campaign? Like me, you could honour a special animal or person or family to this building fund.

Proudly, Vicky Weaver, Glenmount Road, Lake of Bays

Contact Gord Durnan, Campaign Director via e-mail:

[3durnan@sympatico.ca](mailto:3durnan@sympatico.ca)

or phone 705-687-5565

or contact Jane McCamus, Animal Centre

Manager at the Muskoka Animal Centre

via e-mail [jmccamus@ospca.on.ca](mailto:jmccamus@ospca.on.ca)

or phone 705-645-6225

[www.muskoka.ontariospca.ca](http://www.muskoka.ontariospca.ca)

Campaign Office, 4 Ferrier Road Box 2804, Bracebridge, ON P1L 1W5  
TEL: 705-645-6225

### Muskoka Ranked this Year's Best Summer Trip by National Geographic Traveler

Muskoka has topped the National Geographic Traveler magazine's list of the 10 Best 2011 Summer Trips. Patagonia in Argentina was second. Muskoka is noted for its "unplugged pace that's a world away from Canada's largest city" yet an easy two hour drive from Toronto for a perfect weekend getaway. National Geographic Traveler had this to say about Eastern Canada's cottage country: "The 2,500-square-mile natural playground includes 8,699 miles of shoreline; 17 historic towns and villages; and countless waterfalls and lakes bordered by the granite peaks of Algonquin Provincial Park to the east and the 30,000 islands of Georgian Bay Islands National Park to the west."

Now that sounds like a place worth preserving! Aren't we lucky to call Muskoka home? Read more about it on the National Geographic Traveler website:

<http://travel.nationalgeographic.com/travel/best-trips-summer-2011-photos/>



CURRENT CONNECTION is published periodically by The Lake of Bays Association for the information of its members. Suggestions, inquiries, manuscripts, photos etc. can be sent to:

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