

## How to appeal your property tax assessment

by Sally Coutts, Editor

By the time you read this, you will have received a new assessment from the Municipal Property Assessment Corporation (MPAC), a non-profit corporation created by the provincial Conservative government in the late 1990s. Most of us will have seen an increase in the value of our property and many of us may seriously consider appealing it. If you honestly believe that you could not have sold your cottage on January 1, 2008, for the amount on your new assessment, a request for reconsideration or an appeal may be worth it.

Before you begin, there are a few things to keep in mind. First, all assessments in the Township of Lake of Bays went up 7.68 per cent. So if your property value increased by that amount or less since the last assessment, the chances of winning an appeal are very slight. Second, remember an increase in property value does not necessarily mean an increase in taxes. You will not know what an increase in your assessment means in terms of your actual tax bill until after the deadline to appeal. Plus, the increase will be phased in over a period of four years, so you won't feel it all immediately. The downside of the phase-in period is that if you haven't filed an appeal by March 31, 2009, you cannot do so until the next phase begins with the 2011 assessment year.

Recent changes in the appeal process have made this process easier and cheaper than it used to be, but it still involves time and effort. The first thing to do is follow the instructions and log on to "About my Property" section on the MPAC website, [www.mpac.ca](http://www.mpac.ca), to verify if the information about your property is correct. If there is an error, report it to MPAC immediately.

There is a two-step process to have your property reassessed. The first is through a request for reconsideration, or RfR, and the second is to file an appeal with the Assessment Review Board. You can't file an appeal unless you have submitted a RfR.

In order to have your assessment reviewed you can ask for reconsideration by either submitting a RfR form or by writing a letter. The RfR form is very simple to complete and asks for the reasons that you think that your assessment is too high, examples of similar properties with lower assessments and recent sales information. The "About my Property" section of the MPAC website allows you to retrieve information on 100 properties in the same municipality. To simplify your search, the site offers a map of neighbouring properties so that you can click on

them to verify their assessment details for comparison. Unfortunately, the mapping function is not available for some regions of the province including, it would appear, Lake of Bays. Because it is unmapped, in order to obtain information on neighbouring and comparable cottages in the municipality, you will have to enter addresses, a process that is not always easy since many of us don't know our neighbours' addresses. Remember that this information was included for the first time in the 2008 edition of the Lake of Bays Association's yearbook.

Once you have submitted the form with the required information, MPAC will review your property's value and get back to you within 10–12 weeks. You then have 90 days from the receipt of MPAC's review to appeal to the Assessment Review Board.

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### Save This Date Please Come Lake of Bays Association Winter Board Meeting

Saturday, January 17, 2008

Dwight Seniors Centre

10:30 a.m.

Lunch following

This is an open meeting with topics of interest to all  
Water Quality Report  
Local Issues Update  
History of Norway Point Film  
... and much more.

Everyone welcome

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## President's Letter

by Mary Neal, President, Lake of Bays Association

It is said that every cloud has a silver lining. We had a summer of many clouds, much rainfall and hordes of insects. The silver lining? Awesome fall colours from the end of September into October.

Historically the summer work of the Lake of Bays Association is focused on water testing and the environment. Generally the other committees take a summer break and then start up again in the autumn. Not so this summer. The usual water sampling by Deb Cumming and her volunteers went on in a number of diverse and sensitive locations on the lake despite the awful weather (please read Deb's report in this issue), but other committees were also busy this summer.

The Membership Committee recruited and trained approximately 45 volunteers who then called on waterfront property owners who are not members of the Association. The volunteers delivered our new brochures and encouraged membership in our organization. This was a great opportunity to welcome new residents and to publicize our mission and work. It was a huge undertaking requiring extensive planning, recruitment and follow-up. Our thanks to membership chair Betty MacDonald, board members Jackie Britz and Jean Francis and to all of the volunteers who assisted with this huge effort.

Coming in the mail shortly is your Membership Renewal Form. Please don't file it or set it aside! Pull out that cheque book and send off your 2009 membership dues. Immediate response on your part makes the work of the Membership Committee much easier.

A first for this summer: Sue Stephenson of the Environment Committee organized a presentation on local wild life that was presented by the Muskoka Wildlife Centre. The event was well attended and received with enthusiasm. Thanks Sue.

Our Recreation and Safety Committee offered two Pro Boating Courses this summer. Because Pleasure Craft Operator's Cards will be required

by September 2009, these courses were fully subscribed. Also, 18 non-motorized boats took part in our Silent Boat Rally. Great fun was had by all. Our thanks to Barry Johnson and Malcolm Burwash for their efforts.

Our External Affairs Committee was also very busy. Its challenge was to deal with Muskoka District's debt reduction initiatives. A full report on this matter is included elsewhere in this issue. My thanks to Cliff Hatch for his leadership on this and to all of those individuals who participated.

Throughout the summer members of our Planning Committee were busy with a development submission of concern to our board. The proposed commercial resort development is not in the direct vicinity of Lake of Bays, but it is in the Township. It is a large proposal and we have registered our objections to its size, the long-term impact on service requirements and the implications for future encroachment on our natural environment. We are very fortunate to have a knowledgeable committee that includes planners and lawyers. Their expertise is guiding us through this challenging issue. Our thanks to them for their huge commitment.

Our Communications Committee has received a very positive response to our new logo and membership brochure and praise for the quality of our Yearbook. The Committee met in early September to plan for the year ahead and discuss future initiatives to ensure that the website and *Current Connection* are lively and informative. This is a large committee and its work is critical to the Association's success. Our thanks to all committee members and in particular to Joan Lehman for her leadership.

Never to be overlooked is the work of our Treasurer Kathleen Black. Kathleen attends and monitors the finance committee meetings of the Township and balances our books. Thanks Kathleen.

We were pleased to support the initiative of members Tim and Susan Bannon in applying to the Ontario



Geographic Names Board to have "Britannia Bay" officially named. Tim and Susan will inform us as about any decision related to their application.

At our annual meeting the membership elected four new Board members. With great pleasure I welcome Andrea Duncan, Brian Kelsall, Brian Simpson and Marnie Wraith. A huge thank you to our retiring Board members John Kenny, Blair Sharpe and Gaylen Racine. We will miss them. Cliff Hatch has served this association as the Chair of the External Affairs Committee for eight years. We are grateful for his exceptional service. Cliff has resigned from the Executive Committee but fortunately for us he will continue to serve on the Board. Karl Jaffary, a member of the planning committee, has agreed to serve as External Affairs Chair on an interim basis.

I invite all members to join us at our winter board meeting on Saturday, January 17th at 10:30 a.m. The meeting will take place in the Dwight Senior's Centre, across the street from the Post Office on Dwight Beach Road.

## The Muskoka Ironman

by Ian Austen



Association president Mary Neal (right) and administrative assistant Bev Govan cheer on competitors on highway 117

Triathlons have become annual events in the Huntsville area, particularly since Deerhurst hosted the 1992 World Championships. But the Ironman Muskoka 70.3 Triathlon, which debuted this year, was the first event in which Lake of Bays was literally the centerpiece.

The 90 kilometre cycling portion of the race (the 70.3 in its name is the total distance for all three legs in miles) followed a route circling the lake. Unsurprisingly, many of the 1,299 contestants, who came from about 15 different countries, found the hills, especially those on South Portage Road, to be an unusually taxing challenge.

The around-the-lake route became possible largely because of the Township's decision to pave a gravel section of Dwight Beach Road. That has also created a link between Dwight and the western shore for residents whose cycling ambitions are more recreational than competitive.

Although drenching rain descended on the event before most contestants finished, Lake of Bays residents maintained roadside vigils in several spots along the course, either as volunteers or spectators. The race returns for its second edition on Sept. 13, 2009.

### ADVERTISE WITH US

The Lake of Bays Association offers exciting advertising opportunities in our 2009 Yearbook and Current Connection (published three times a year). The 2009 advertising rate card is now posted on the website [www.loba.ca](http://www.loba.ca). We are pleased to announce that our rates have not increased and we are offering a 10% discount on all ads paid for by the end of November. To find out more, contact the Association's Advertising and Sponsorship Manager, Ginette St-Amant at 705-205-0028 or by email at [ginettest@rogers.com](mailto:ginettest@rogers.com). The Lake of Bays Association offers outstanding marketing value for any business targeting the Muskoka market.

## How to appeal your property tax assessment

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Once an appeal is filed, a hearing date will be set. Appeals are heard by one board member. Unlike before, the Board is required to share its case, including comparable examples, with the appellant a week prior to the hearing, a change that will be of considerable help to property owners.

When you go onto the website for the first time, be prepared to be frustrated as it is extremely slow and prone to crashing as I learned in a very frustrating hour spent trying to get on and stay on, using two different web browsers. Despite the problems that I encountered, when I did get a chance to look at the website, I found it very informative and the instructions for requesting reconsideration and appealing an assessment are clear.

For further information on this topic, you can go to the Lake of Bays Association's website ([www.loba.ca](http://www.loba.ca)) where Christine Langlois' "Cottage Life" article on the subject is reprinted and to the WRAFT (Waterfront Ratepayers After Fair Taxation) website. ([www.wraft.com](http://www.wraft.com)). WRAFT continues to lobby for a limit on assessment increases to reduce the volatility that is inherent in the existing property assessment and tax system. If you feel the current system is unfair, be sure to sign the on-line petition on the WRAFT website. When enough signatures are collected, WRAFT will be taking it to Queen's Park.

### REMINDER...

**2009 Membership Fees Due Now**



Please renew your Lake of Bays Association membership as soon as you receive your renewal form in the mail. The 2009 membership year begins on November 1, 2008 and expires on October 31, 2009. We need your commitment to join now so that the Association can make plans for the upcoming year and ensure that you continue to receive our newsletters, yearbook and email correspondence for the 2009 season. Thank you in advance for your renewal.

## District approves plan to reduce \$106-million debt

by Wendy Gibson, Executive Coordinator

### Lake of Bays Association's concerns addressed

The heated public debate surrounding the District of Muskoka's plan to manage its \$106-million debt load (of which \$90-million is attributable to water and sewer construction) culminated on September 2nd with district Council's approval of nine debt reduction strategies. What does this mean to you? The good news for those of us on private water and septic systems is that a non-urban levy to help pay for water and sewer services is no longer an option as the user-pay principle has prevailed. It should be understood, however, that these debt reduction initiatives will have an impact on the general levy and all tax-payers will still pay more.

The Association has monitored this issue closely and provided input at every opportunity. Following the release of the Debt Reduction Initiative report by Commissioner of Finance Stephen Cairns on July 4th, the Association formed an ad-hoc committee to review the report and develop a response. The committee, consisting of Cliff Hatch, Mary Neal, David Johnstone, Kathleen Black, Brian Simpson and Barry Stephens had finance, business and taxation expertise to draw on for its analysis. They also attended the Township's public meeting on July 19th and listened to the reaction to the recommendations in Cairns' report. The Association's response, supporting all of the recommendations in the Cairns' report, was presented to District Council by President Mary Neal and David Johnstone on August 15th. The Association's response also addressed some accounting and management concerns and made several recommendations.

District Council's debt reduction strategy will mean a continuation of the mandatory water and sewer connection schedule and increased lagoon haulage charges. The District will con-

tinue to use federal gas tax funding to pay for sewer-related projects and there will be indexed annual increases to the environmental services fund. In addition, a \$2 million transfer from the capital reserve fund to the debt reduction reserve fund was approved, as was the somewhat controversial allocation of savings from the Ontario disability support program (currently collected on the levy but now paid for by the province) to the debt reduction fund. Some prudent adjustments will be made to accounting practices that will lead to tighter accounting on water and sewer projects. Internal loans from the debt reduction reserve fund with minimal or no interest will help to ease the burden of debt.

The use of general tax revenue to pay down debt that has been incurred for water and sewer infrastructure is noted, however, we supported these recommendations because we recognize that the District must address its debt.

Perhaps the greater victory was Council's support of a recommendation that any future project must undergo analysis to determine if it is financially viable, essential to service delivery and/or serves a wider community benefit or District priority. It is hoped that the call to the District to make more responsible spending decisions was heard and a new era of fiscal responsibility has begun.

Council also voted to remove the potential investigation of a non-urban levy for sewer and water costs from its Strategic Priorities document and agreed to amend its priorities to include a commitment to adopt, review and update an annual debt reduction plan. From now on, it will report the results of the plan annually to the public. The Association lobbied hard for these measures to ensure transparency to taxpayers.

The 10th recommendation of the

debt reduction strategy calling for dramatic increases in development charges remains outstanding. The current development charges by-law expired at the end of October and a separate public process is required to renew it. The Association went on record at a September public meeting restating our position that we support the recommendation in the debt reduction initiative report that adheres to the principle that "growth should pay for the cost associated with the necessary infrastructure to accommodate new development." Our concern is that Council, particularly the councillors representing the urban areas, will bow to pressure from the building and development community and continue to support what amounts to subsidized development charges. If that happens, the debt reduction initiative will be behind from the outset. At the time of writing, Council had yet to debate its options and the final vote will be held in late October. An update on the vote regarding development charges will be posted on the LOBA website [www.loba.ca](http://www.loba.ca) in November.

That there is a cost to provide Muskoka's most precious resource, clean water, should come as no surprise. The provision of water and sewer services is particularly expensive in Muskoka where our communities are small, widely dispersed and built on rock. The recent water and sewer issue has been a learning experience for the community. The Association has learned that we need to be more vigilant in monitoring District activities, which account for approximately 40 per cent of our tax bill. We hope that District Council has learned that it is time to live within its means and to make responsible spending decisions.

## Barry Stephens

### Betty Day Award Winner

Congratulations to Barry Stephens, the 2008 Betty Day Award winner. The Betty Day Award is presented annually to a member whose exceptional volunteer efforts have helped further the goals of the Association.

Barry served nearly 15 years on the board and was very active on the membership, recreation and safety and environment committees before becoming president of the Association from 2004 until 2006. After serving as past president in 2006, Barry agreed to take on the role of treasurer for 2007, following which he retired from the board.

Barry was presented with the award by current Past President Gloria Woodside at the Association's annual meeting on July 12th in Baysville. Gloria acknowledged

Barry's successful efforts to work closely with neighbouring lake associations and other organizations in the area. She noted that the strong relationship the Association currently has with the Township of Lake of Bays is a direct result of the countless hours Barry has spent attending Township council and finance meetings over the years. Gloria also said that the Association has directly benefited from Barry's vast business experience and skills as an accountant. "He didn't intimidate others with his knowledge, he simply presented the facts and figures, reviewed the options and helped us work through decisions together. His sense of humour always seemed to help smooth things over when there were contentious issues."

### Who are your SERVICE STARS?

Have you had an exceptional shopping experience at Lake of Bays? What local business have you dealt with recently that left you a truly satisfied customer? Is there a repair or service provider that you would recommend to your friends? If you tell us who your Lake of Bays Service Star is you will be eligible to win a gift certificate for a local restaurant.

Your *Service Star* must be located in or near Huntsville, Bracebridge or the communities on Lake of Bays. Tell us the name of your favourite restaurant, store, bakery, marina, resort, bar, golf course, gas station, grocery store, builder, plumber, electrician, handyman and why you think they are great. Please keep your submission to 50 words or less. We will be publishing a Service Star feature in an upcoming issue of *Current Connection*.

Let's settle it once and for all—who really makes the best pies and butter tarts in Lake of Bays?

Send your submission before December 31st to [info@loba.ca](mailto:info@loba.ca).

### LOBA Seeks Chairperson for External Affairs Committee

Congratulations to Cliff Hatch for a job well done. After eight years, Cliff is stepping down from his position as Chair of the Association's External Affairs committee and he will be missed. His role in representing members' interests in the communities surrounding the lake, overseeing experienced volunteers who monitor municipal and regional governments and pursuing fair taxation has been valuable.

The Association is now looking for a person to chair the External Affairs Committee. Future plans for the committee include continuing to develop relationships with surrounding communities, participating in the Township's Strategic Planning project and monitoring the next municipal election. This is a terrific volunteer opportunity as it enables the committee chair to be part of the planning process and provides access to community decision makers while engaging in exciting activities connected to the lake.

If you are interested in this position and want to make a contribution to the Lake of Bays community please contact Gloria Woodside at [Gloria@candlelight.ca](mailto:Gloria@candlelight.ca) or (705) 767-2220.

## Brian Simpson New Co-chair Planning



Welcome to Brian Simpson, the new Co-chair of the Lake of Bays Association Planning Committee. Brian and his wife Kathryn Thomson have recently retired from Ottawa to live permanently at Lake of Bays. Kathy's family cottage on Dwight Bay has been a summer destination for years, but with their three boys now graduated from university Brian and Kathy have undertaken to demolish the original 1932 cottage and replace it with a year round home. Brian says that the building process was a learning experience as they lived on site during the construction but they are pleased with the results and delighted to be full time lake residents.

A high school geography teacher and department head, Brian worked for 31 years with the Ottawa Carleton District School Board. He was part of the team that opened the first environmentally-themed high school in Ontario and he set up the first environmental exchange program with Russian teachers-in-training during the Perestroika era. With a continuing interest in urban and rural planning, environmental issues and a very recent and personal experience with the Township's new Development Permit By-law, Brian is well equipped to assist co-chair Barry Morrison with monitoring the increasing number of planning and development issues that face Lake of Bays. Brian says the challenge ahead will be how to be environmentally sensitive and responsible in order to preserve the natural heritage that makes this world beautiful, healthy and sustainable. The Association is fortunate to have him join our team.

## 'Meet Muskoka's Wildlife'

### A big hit with all ages

Have you ever gently petted a great-horned owl, an arctic wolf, a raccoon, a snake or a skunk? How about all in one day? Well, lots of kids (and their parents) who attended the Lake of Bays Association's 'Meet Muskoka's Wildlife' presentation on August 17th in Baysville have. They also discovered that a snake's

skin is dry and owls have no peripheral vision (that's why they can rotate their heads 270 degrees). And yes, the skunk had been de-scented. Phew! This fascinating opportunity was provided by the staff of the Muskoka Wildlife Centre, who treated a large crowd to a one-hour seminar on Muskoka's native animals.

Sponsored by the Association, admission was free. Our thanks to the Muskoka Wildlife Centre for a top notch presentation, and to the Baysville Riverfront Group for providing the venue in conjunction with the Baysville Antique Boat and Car Show. A great time was had by all.



*Copper—an Eastern Fox Snake*



*Dr. Who—a Great Horned Owl*



*A skunk named Aroma!*

## Enter the 2008 Photo Contest

**Deadline is December 31st**

**New Categories this Year!**

**Life at the Lake—people, pets and dwellings**

**Nature—wild plants and animals**

**Landscapes—land, water and sky**

The photo contest is open to all Lake of Bays Association members and their families. Photos must be previously unpublished and submitted, one per individual per category, in digital format to Aben Graphics:

[info@abengraphics.com](mailto:info@abengraphics.com) before December 31, 2008.

Please entitle the subject line of the email: Lake of Bays Photo Contest.

Each participant agrees to have the Association use their photos in the newsletter, yearbook and website, as well as permission to reproduce the photo for fundraising purposes or for gifts for volunteers.

Send us your best shot!

## Broad-scale Monitoring on Lake of Bays

by Stephen Scholten, Fisheries Biologist, Ministry of Natural Resources

If you were out on the lake in mid-August, you may have seen pairs of bright orange or yellow marker buoys marking the location of nets set by the Ministry of Natural Resources (MNR) to gather data for a new province-wide fish monitoring program.

The objectives of the program are to:

- Describe the geographic distribution, extent and characteristics of fish in Ontario,
- Estimate the current status and trends in selected indicators of Ontario's fishery resources,
- Identify natural and man-made stresses affecting the condition of fish, and
- Provide periodic reports on the state of aquatic resources in Ontario.

Implementation of this new program began in 2008. Key elements include water quality sampling, index netting to determine fish species occurrence and abundance of key species (lake trout, walleye and brook trout) and angling effort surveys. Samples are also collected to measure contaminant levels in sport fish, to look for invasive species such as the spiny water flea and for genetic analysis. The surveys are carried out on a randomly selected set of lakes within each Fisheries Management Zone with sampling repeated every five years. This will enable the Ministry to monitor trends in fish populations and habitat conditions and to assess the effectiveness of management actions, such as fishing regulations.

The work done on Lake of Bays in August was the fish sampling component. Gill nets with different mesh sizes to catch different sizes of fish were set at randomly chosen locations at different depths, throughout the lake. Over time this will provide information on changes to the fish community. The power in the survey design will be combining results with other lakes in the zone to get the "big picture" of how our fisheries resource is changing.

For more information, please visit the MNR web site ([www.mnr.gov.on.ca](http://www.mnr.gov.on.ca)) or contact Stephen Scholten (705-646-5523), the fisheries biologist at the Bracebridge MNR office.

## Lake of Bays Heritage Foundation News

### Acquisition of Land



*Wildlife biologist Paul Heaven of Glenside Ecological Services Inc. conducts an evaluation of the Oxtongue River property*

In June, the Lake of Bays Heritage Foundation announced its acquisition of 100 acres of land, including 5.5 kilometres of shoreline along the Oxtongue River between Marshs Falls and Dwight Bay,

representing about 40 per cent of the length of the lower Oxtongue. The movement to acquire the land was led by foundation president Mark McLean, who also worked on the conservation of the

Boothby lands south of Point Ideal with the Ontario Heritage Trust.

The lower Oxtongue River is recognized for its ecological significance in both the Lake of Bays Official Plan and the Muskoka Heritage Areas program. It is distinguished by its mature forests and riparian habitat which is home to a wide variety of plant and animal species. This summer, the Foundation hired a biologist to evaluate the land to assist in the development of a stewardship plan.

The Lake of Bays Heritage Foundation was established in 1985 and is dedicated to the protection of Lake of Bays' natural, built and cultural heritage. In 2005, the foundation established a land conservation fund to assist in the management and acquisition of significant lands on the lake. In June, shortly after the announcement of the foundation's Oxtongue acquisition, McLean told the *Huntsville Forester* that he hoped it would inspire others to consider options for their land.

For more information on the foundation and its activities, please visit their website at [www.lakeofbaysheritage.ca](http://www.lakeofbaysheritage.ca).

## The 2008 H<sub>2</sub>O Team

by Deb Cumming, Chair, Environment

Water quality sampling for the 2008 season is done, statistical data are back from the labs, and analysis is about to begin. Water quality sampling is a long, detail-oriented process that is key to understanding our lake water health. The process of water quality testing starts and finishes with our committed volunteers. The “start” part is obvious; if there were no water quality samplers there would be no water samples. The utility of the resulting scientific analysis rests with the samplers because it is their attention to process and detail that ensures the necessary quality control. In the time-honoured tradition of LOBA water quality testing, we had a great team in 2008!

### The veterans:

Lynda and Murray Brown  
Fraser Smith  
Doreen and Tom Wigle

### The rookies:

Dee Allott  
Andrew Brennan  
Jennifer Hutt  
Nicholas Tompkins  
Douglas Turner

This team should be acknowledged for their consistency and quality control, but

special thanks are certainly in order for their steadfast reliability in the face of truly lousy weather this summer. We had more rain, wind and high waves on testing days than ever before but not only did everyone gather their samples, they did so without complaint. I had a few anxious days in early July thinking that my rookies were going to quit in disgust but I underestimated them!

Honourable mention goes to the parents (Jill Turner, Susan and Bob Hutt, Bill Brennan, Paul Tompkins, Carolyn Robus Smith) who provided moral support, transportation and company for the high school and university student volunteers. Your support of the program is appreciated, as are your successful efforts to instill environmental stewardship values in your children. A special pat on the back is directed to Andrew Brennan who went out of his way to arrange a summer job schedule that would accommodate Monday morning samplings, and to Fraser Smith who came back specifically to help me out with the Hollow River sites.

Thank you all for being such a great team!

## Thank you 2008 Silent Boat Rally

### Sponsors:

Bondi Village Resort  
Coldwell Banker Willey Real Estate  
Frank T. Ross and Sons Inc.  
Neal Brothers Foods Inc.  
Oxtongue Craft Cabin and Gallery  
Rafters of Muskoka  
Robinson's General Store

### Congratulations to the Winners:

Best Poker Hand  
Gloria Woodside

### Children's Mystery Prize:

Dokota Rantallo

Special thanks to Tom Robinson of EZ Cat Inc. who provided a demonstration and complimentary rides in his electric powered boat. The Silent Boat Rally is a poker run that celebrates quiet, emissions-free boating.

## STAY CONNECTED to the lake all winter long

### Do you receive LOBA NEWSFLASH?

This email bulletin is sent to members approximately eight times a year with links to the latest NEWS & EVENTS posted on the Association website. Send an email to [info@loba.ca](mailto:info@loba.ca) if you wish to be added to the list for LOBA NEWSFLASH. Be reassured that LOBA does not share our mailing list with anyone and you will not be hounded with junk mail.

### LOBA On-line...

Add [www.loba.ca](http://www.loba.ca) to your list of favourites. Our website is a great resource for information about Lake of Bays in general and all Association activities. And if you can't find what you're looking for you will certainly be able to identify someone to contact for help.

### New Website for Baysville...

Be sure to check this one out—[www.baysvilleontario.com](http://www.baysvilleontario.com). The new website for the Baysville Community Group has it all—with links to the following related sites; Baysville South Shore Times, Baysville Walkabout Festival, Farmer's Market, Community Calendar, Baysville Riverfront Project, Community Contact Numbers and a photo gallery of the Baysville Antique Boat and Car Show. The Baysville Community Group is busy year round, but this site will be particularly useful as their calendar heats up for the 2009 summer season.



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