

The Development Permit System

What it means to your shoreline

Lake of Bays implemented its innovative development permit system on January 1, 2006. It replaces the need for separate planning applications such as site plan, re-zoning and minor variances with a single permit—the development permit. The township concluded that it is the most effective way to implement the goals of the Official Plan as they relate to the preservation of shoreline vegetation and the regulation of development close to the shore. Both are critical to the protection of the natural and cultural values of the lake. With this system, the township is able to outline development requirements and to impose conditions on applicants that could, for example, require re-planting the shoreline with native species, or reduction in the size of an artificial beach.

The Development Permit By-law is on the Township's website and anyone with specific questions should read or contact township planner, Stefan Szczerbak, (705) 635-2272, ext. 226 or Toll Free in Canada 1-877-566-0005 for information.

Frequently asked questions

What part of my property is affected by the development permit system?

The purpose of the system is to preserve the shoreline buffer, to restrict development within the shoreline yard (the area between the cottage and the lake) and to limit the extent of each property's shoreline activity area. The activity area is the area allowed to be cleared for a dock. In most cases, it is limited to 25 per cent of the shoreline.

I am not planning to add to or replace my cottage—do I need to know about the development permit system?

Yes you do, as permits are required under the system if you plan to alter your shoreline through the removal of vegetation or the construction of a new dock.

Do all waterfront lots on the lake require a development permit?

No, the small part of the lake that is in Huntsville has a different planning system and urban settlement areas in Baysville, Dorset and Dwight are NOT covered by the development permit bylaw.

Am I still allowed to build a boathouse?

Boathouses are quite specifically permitted under the by-law, as long as they occur in the designated and defined shoreline activity areas (25 per cent of shoreline to a maximum of 76 feet). But they are restricted to one storey in height and must not have living quarters. If the construction of a boathouse or dock results in an over-extension of the waterfront activity area, conditions may be imposed requiring a property owner to naturalize the shoreline to bring the activity area under 25 feet or 75 per cent of the lot.

Do I need a permit to cut down trees along my shoreline?

Yes, but no permit is required to remove dead trees, invasive species, or any tree that has potential to harm property or life. The by-law also allows property owners to apply for a one-time selective thinning of up to 10% of growth at no charge, but with the consent of staff. Tree trimming to open views is also permitted.

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SUMMER EVENTS CALENDAR

www.loba.ca

Be sure to consult the Calendar of Events on the Lake of Bays Association website for the dates of key regattas, community events, fundraisers and seasonal programs.

If you want to post an event on the calendar, please send the details (who, what, where, when and contact info) to Phyllis Ferguson, phyllis@cottagecountry.net.

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President's Letter

by Mary Neal, President, Lake of Bays Association

A plan for an archives building in Dwight as a G8 Summit Legacy Project has been a very hot topic for Lake of Bays Township councillors and residents this spring. The proposal secured a federal grant of \$4.5 million for the construction of a building to serve security purposes during the summit meeting which would later be converted to an archive facility. But township council turned it down because of concerns over the long-term funding implications of such a project. Subsequently, the District of Muskoka also declined the funding and the opportunity to assume leadership for the project.

Our Association has been monitoring the debate. We recognise that the proper storage of archival materials generated by governments, hospitals, school boards, heritage and other organisations is important. But, in the absence of a proper plan for who will use it and how the operating costs will be funded, we believe both the township and district councils made the right decision. Applications for G8 funding for a host of other projects have been submitted by a variety of community groups as well as the township. We are hopeful that there will be several other exciting legacy projects and community enhancements arising from the G8 Summit.

Fraser Govan has been attending the G8 Summit preparations meetings on our behalf. As plans for security progress, we will keep you informed about anything that will impact residents during this one-time event in June 2010.

This issue of *Current Connection* and the enclosed yearbook are full of news about the Association's activities and information about what is planned for this summer. Please read both publications and share them with your family. Check the website www.loba.ca regularly for updates. All of the Association's programs, including the information materials in this mailing, are accomplished by volunteers. Thank you to all who have participated!

The strength of our organization is not



only our volunteers but also our numbers. The Membership Committee will be knocking on doors this summer with information about the Lake of Bays Association. Last year's membership drive was very successful. Much information was collected and 66 new members joined. You can help! When you welcome newcomers to the lake, please direct them to our website and encourage them to join.

Mark your calendar for our Annual General Meeting to be held Saturday July 11th at 9:30 a.m. at the Dwight Community Centre. The AGM offers an opportunity to hear about current issues, to listen to interesting presentations, to elect your Board and to meet your lake neighbours. The Silent Boat Rally will be held the following day at Bondi Resort. It's fun! Register for the event and arrive with your canoe or kayak.

Best wishes for a great summer. See you at the lake!

Development Charges Debate Continues...

The question of implementing a further increase to development charges (those charges imposed on new construction to offset the cost of providing existing levels of service to new development) is still to be resolved. District staff did an excellent job of organizing two, all-day workshops in March to provide councillors with background. Staff reports and study recommendations all suggested that the 10 per cent increase approved last fall is not nearly enough to support the cost of new growth in Muskoka. But is there the political willpower to take positive action? We anticipate the issue will be discussed again in early June. That would allow a final decision to be made before the end of July, the deadline for amendments to the development charges by-law for the next four years.

SILENT BOAT RALLY

It's a poker run
in quiet boats

Food, prizes and fun
for the whole family

**Grand Prize: Round of Golf at
Deerhurst Highlands**

**When: Sunday, July 12, 2009
at 11:00 a.m.**

Where: Bondi Village Resort

Entry Fee: \$20 per boat

**Register: Download a
Registration Form on
www.loba.ca.**

**Information: info@loba.ca,
(705) 767-3395
or call Barry Johnson at home:
(416) 604-1959 or at the lake
(705) 766-9011.**

Bring your own canoe, kayak or electric boat. Canoe or kayak rentals available.

**GET OFF YOUR WAZOO.
GET IN YOUR CANOE!**

The Development Permit System

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Trees under four feet in height can be removed without a permit, but property owners should keep in mind that shrubs and small trees contribute to the health of the lake.

Is the development permit the only permit that I need?

No, construction projects also require a building permit.

Is the Development Permit system more restrictive and time consuming than the previous system?

The Development Permit system is not necessarily more restrictive as it folds all planning applications into one and recognizes that the individual character of cottage lots must be acknowledged when development takes place. Township staff estimates that on average turnaround time is quicker under the development permit system.

Who approves the development permit?

Permits are approved either by staff or by Council. As a general rule, simpler applications, unlikely to have off-site impacts and that generally conform to the intent of the Official Plan and the development permit by-law are approved at staff level and projects of a more complex nature that require variances are decided by Council, upon the professional planning advice of staff.

Can I appeal?

Applications delegated to staff and refused can be forwarded to Council and to the Ontario Municipal Board (OMB) while appeals of Council applications go to the OMB. Only the applicant can appeal.

Editor's note:

We hope to do more question and answer articles in the future. Do you have a question on a topic related to the lake? Send it in—we will answer it. It can be as simple as "How many flying squirrels live around the lake?" or something more complicated. Send your questions to sallycoutts@sympatico.ca.

Lake of Bays Association Annual General Meeting

Saturday, July 11, 2009

Coffee & Exhibits at 9:00 a.m.

Meeting begins at 9:30 a.m.

Dwight Community Centre

Guest Speaker: Leslie Garratt

Topic: Greening Your Cottage

We all want to be better at preserving the environment, but acting locally to save the planet isn't always easy when you're trying to save time and money too. Leslie Garrett, guest speaker at this year's annual general meeting, will fill us in on the products and practices that will help your family become eco-friendly consumers. Everything from green choices for building and renovation projects to selecting sunscreen and cleaning products that won't pollute the water or air will be discussed with Leslie's characteristic wit and humour.

Leslie is an award-winning journalist, author and editor whose syndicated column, *The Virtuous Consumer*, runs monthly in several magazines including *City Parent*, *Big Apple Parent* and *About Families*. Leslie is a former associate editor of *Cottage Life* magazine and author of the article "A Cottage Greenovation" that appeared in the May 2008 issue. Leslie is an avid cottager and busy working parent with practical information on eco-solutions for real people who want to go green without having to sell the family car and take up organic gardening. Leslie's presentation will guide you through her own messes and successes as she learned to make her purchases environmentally and socially responsible.

Also at the annual general meeting will be a presentation of the stunning pictures from this year's photo contest and information on local issues and the activities of the Association. Coffee and exhibits at 9:00 a.m., the meeting begins at 9:30 a.m. Everyone is welcome.

Why did the turtle cross the road?

Turtles are more likely to be moving around the countryside from May until September, much like humans. Every year, hundreds of turtles are run over by traffic throughout the province. Female turtles are particularly vulnerable when they search for sandy spots to lay their eggs during May and June. Their choice is often the shoulder of a secondary road. If you see a turtle attempting to cross the road, the best thing to do is stop your car or bike safely and then move the turtle in the direction it is headed. Don't put it back where it started or in a lovely swampy area down the road as it will just head back the same way. Painted turtles (the little ones) can be picked up by their sides and moved along, while snapping turtles (the big ones with a tail) can be gently herded with a big stick or moved onto a shovel or car floor mat. My husband once dragged one across the Brunel Road on a large piece of cardboard.

Sally Coutts, Editor

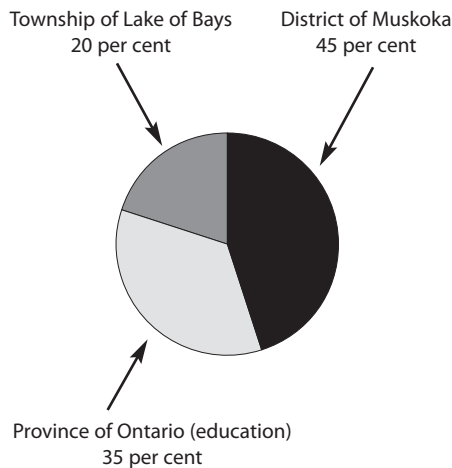
The Good, Bad and Mysterious... 2009 Tax Update

By Kathleen Black, Chair, Finance Committee

Township Taxes:

Once again, setting the rate for the township's portion of the tax bill in 2009 was quite an experience.

As a reminder, your property tax bill is comprised of three components which were broken down this way last year:



In other words, for every \$100,000 of assessed residential property values, last year individual taxpayers paid \$349.35 to the district, \$264.00 for schools and \$151.11 to the township, a total of \$764.46 per \$100,000 of assessed residential property values.

So what will 2009 bring? At the township level, here's the Good, Bad and Mysterious...

The Good

At one point in council deliberations, the increase in the tax levy was headed towards more than 10 per cent. Ultimately the final increase was approved at 3.72 per cent or \$111,818 more in local tax revenues. To achieve this rate, merit salary increases and staff overtime pay were discontinued. In addition, some public work projects were deferred and a proposed extension of library hours was cancelled. The Ontario Municipal Partnership funding (OMPF) was confirmed at the 2008 level of approximately \$724,000.

We are pleased to see improved communications related to the management

of township reserves. These were \$1.4 million at the end of 2008 and are projected to fall to just over \$1 million by the end of 2009. This reduction is largely due to funding for the project at the Baysville Arena and Community Centre.

Information relating to staffing levels and salaries was also made available to the public to allow a better understanding of township operations.

The Bad

Council achieved the 3.72 per cent increase by trimming many budget areas instead of examining the way in which township business is conducted and evaluating services against an approved strategic plan.

A strategic planning process is scheduled to start in the summer and will help councillors manage the tough budget decisions that they will face in 2010. This process will be critical, as the OMPF funding of \$740,000 has not been guaranteed for next year. Questions relating to the deferral of capital projects, library hours and recreation programs need to be addressed quickly, as does the adequacy of the township reserve fund.

The Mysterious

What does an increase of 3.72 per cent (\$111,818 more in total taxes collected) mean to a property owner's tax bill? The budget documents indicate that the tax rate will actually decline from \$151.11 to \$145.44 or \$5.67 per \$100,000 of assessed value. Yet the levy is increasing 3.72 per cent. How can this be?

The MPAC assessment revaluation for 2009 is the reason. If MPAC had not increased its assessment basis for 2009, the tax rate would have actually increased from \$151.11 to \$156.73 per \$100,000 assessed value, a \$5.62 increase.

Another way of looking at it is that MPAC increased the 2008 tax roll assessment values by 9.15 per cent for much of the Lake of Bays Township. To collect the same total amount of tax as was collected in 2008 Council should have reduced taxes by the same 9.15 per cent. This

would have the effect of reducing the tax rate for \$100,000 of assessed value from \$151.11 to \$138.44. However the \$111,818 or 3.72 per cent budget levy increase spread over the new assessment basis results in the reported \$145.44 per \$100,000 of assessed value. This is a decrease of 3.8 per cent not 9.15 per cent.

District Taxes

To further complicate matters the District needs 4.3 per cent more in tax levy to operate for 2009. This will be obtained from a 2.98 per cent increase in the district tax rate and a 1.4 per cent from the increased MPAC assessment values. In addition, the District voted in favour of a \$500,000 expenditure for hospital initiatives—primarily the Royal Victoria Hospital Cancer Centre in Barrie. So, the real increase is not 4.3 per cent but over 5 per cent. The debt reduction plan continues in this budget but it remains unclear how much progress will be made on the existing debt retirement plan.

The bottom line...

So the bottom line is that taxes are increasing again. Each individual property owner's increase will depend on how his or her individual assessed property value compares to the average increase in the township.

THANK YOU IMPERIAL OIL

The Lake of Bays Association would like to extend its thanks to Imperial Oil Limited for providing a Volunteer Involvement Program (VIP) grant. The grant was received on behalf of Gaylen Racine and is designated for the water quality testing program. The VIP program is a company-sponsored program designed to recognize the volunteer efforts of Imperial Oil employees and retirees. Gaylen is a retired Imperial Oil employee.

Hospital Levy Hotly Debated by District Council

By Bill Rogers, External Affairs Committee

The District of Muskoka has approved a \$500,000 annual commitment to a Hospital Reserve Fund in order to provide support to hospitals and other health care facilities. The financial impact of this decision will be a separate levy line on all tax bills in the amount of \$5.46 for each \$200,000 of assessment.

The issue of imposing a municipal levy for healthcare facilities, a provincial responsibility, was hotly debated at the May 6th District Council meeting. All councillors spoke passionately to the motion and it was ultimately approved with only three votes against. A committee of stakeholders (staff, council-

lors, medical professionals, hospital foundation and others) will be established to make recommendations to council for the allocation of funding.

The decision is the result of a request from the Royal Victoria Hospital in Barrie for a grant of \$3 million over 10 years for its newly enhanced cancer treatment centre which also services the Muskoka community. Such a request is not unprecedented as the province currently funds 90 per cent of capital construction. But, with few exceptions, equipping hospitals is a community responsibility. Because specialized cancer treatment equipment is incredibly expensive costs often exceed local

fundraising capacity. Currently about 20 per cent of municipalities contribute to hospital funding via taxation levies. But this funding mechanism is gaining momentum.

The Lake of Bays Association respects that our members will, like their councillors, be divided on this issue, however the decision has been made. But questions remain regarding the stakeholders committee, such as “How will it operate?” and “How much public input will there be into funding decisions?” Full-time and summer residents may want to focus on the activities of the committee, its transparency and how they can provide input.

Andrea Duncan

Board Member Profile

Andrea Duncan joined the Board of Directors last summer after serving for a year on the Communications Committee. Andrea took on the task of updating the Association’s membership brochure, a project that was a key element of our membership drive. Andrea’s communication skills and perspective as a new member have provided valuable input on the board.

Andrea spent many summers on Lake of Bays and in 2005 her family purchased a cottage on Rat Bay. Now they spend as

many weekends as possible up north through the year. Andrea lives with her husband Mike and daughter Sian in Toronto and works as a consultant in the health care industry. Andrea loves Lake of Bays and is dedicated to minimizing negative environmental impacts, ensuring that development is kept to a minimum as well as building strong relationships that support businesses and allow Lake of Bays Association members to enjoy the community to the fullest.



New Norway Point Shoreline Project Sign Installed

A big, beautiful, new sign that describes the Shoreline Restoration Project at Norway Point Park has been installed at the site. The Lake of Bays Association, in cooperation with the Township of Lake of Bays and BarK Nurseries, naturalized the shoreline of this public park to protect it from further erosion and to demonstrate how to develop a vegetative buffer zone at the water’s edge. The sign is the key element of the public education component of the project. It is produced in full colour and laminated to withstand the four seasons.

The sign, designed by Bev Easton, a local graphic artist, includes a description of the project, a schematic drawing of the shoreline plantings, photos and a plant list. Please drop by the park and see the sign, or take the virtual tour on our website (www.loba.ca) where the text of the sign, and a detailed plant list with descriptions and characteristics of each of the native plants, have been posted to assist property owners planning their own shoreline restoration projects.

Moving Toward Greener Communications

By Joan Lehman, Communications Chair

In April the Board decided to lead by example and choose green alternatives wherever possible in our communications strategies. Although advertising inserts have added considerably to the revenues of the Association, as of this September advertising material will no longer be distributed by mail. This is the last mailing that includes ad inserts.

We hope to take additional steps to reduce the amount of paper mailed to our members and will be considering emailing *Current Connection* to those who wish to receive it in that form. Regular and expanded email news bulletins—LOBA NEWS FLASH—will be used to keep the membership up to date on current events

in and around the lake.

All future advertising will be directed to the yearbook. Our advertisers are valued suppliers to our community and we ask you to consider them first in all your purchasing decisions. Consult the Advertiser's Index in the Products and Services section of the yearbook, or visit them on-line from our website www.loba.ca (click on LINKS).

Another significant bit of news to bring to your attention:

Aben Graphics, the publisher of our yearbook, has acquired their Forestry Stewardship Council (FSC) certification and you will notice its logo on the inside cover of the yearbook. The FSC is an

“independent, non-governmental, not-for-profit organization established to promote the responsible management of the world's forests.” Companies display the stylized tree of the FSC logo to indicate that the products used come from forests that meet strict social, economic and environmental parameters. For a graphics company such as Aben, this means following the chain of custody of the product right from the harvest in the forest to the end product, in this case the paper used in the yearbook. For more information on the FSC, consult its website www.fsc.org.

Congratulations to Aben Graphics for its stewardship efforts!

TEST YOUR BOATING SAFETY KNOWLEDGE

Get primed for the Pleasure Craft Operator's Card test by completing the word sleuth below.

Find the words buried below using the clues provided.

A P D F G J J K L C A N A D I A N Z S D
 A W D E R T Y U Q W H I T E F G B C F R
 X C C F V G B H A Z A R D M P C O C H A
 S S F G A B O U Q A X C B Y U H J K I L
 S C E R T K E E P C L E A R B N H G F D
 N M J K L O R U P S T R E A M D Q R A D
 D I A N Y U I J H G F D S A A D C E C T
 Z X C V B L O W E R F G H J K L P E I U
 Z X C V B N M A S D F T E N H P O N Y T

1. You must have one by September 15th 2009.
2. Run this for 4 minutes before starting your engine.
3. Your powerboat must be licensed if the engine is _____ or more.
4. Wise not to operate after dark.
5. Colour of starboard navigation light.
6. Approval for lifejackets.
7. Colour of masthead light (powerboat).
8. Overtaking boat must _____.
9. Buoy displaying orange diamond.
10. Direction in relation to current when travelling from Baysville to Dwight.

Answers on Page 8

See: Transport Canada Safe Boating Guide TP 511E (01 2009) for information on these and other safe boating questions.

ENTER THE 2009 PHOTO CONTEST

Open to all Lake of Bays Association members and their families for submission in the following categories:

Life at the Lake:
 people, pets and dwellings

Nature:
 wild plants and animals

Landscapes:
 land, water and sky

Photos must be previously unpublished and submitted, one per individual per category, in digital format to Aben Graphics: info@abengraphics.com before December 31, 2009. Subject line of email: Lake of Bays Photo Contest.

Contestants agree to the use of their photos in the Lake of Bays Association yearbook, newsletter and website.

Rod Mason Wins Two Night Getaway at Deerhurst Resort

Names Miss Nelle's his Service Star

Congratulations to Rod Mason, winner of a getaway at the spectacular Deerhurst Resort for his nomination (below) of Miss Nelle's as his Lake of Bays "Service Star."

"As Tim Horton's is to most communities, so is this great spot to Baysville—only more so. The genial proprietors, Don and Marti, have preserved a piece of Baysville history, offering great coffee, regular and

exotic, yummy home-baked treats, superb 'flat iron' sandwiches and, in the old style ice cream shoppe, dozens of scooped flavours. One can browse the collectables while overlooking the Baysville area and catch up on local news—maybe even a bit of gossip. Enjoy!"

Thank you to all who submitted entries. Bigger is definitely not better for

Lake of Bays as all the submissions celebrated small independent enterprises that were praised for going above and beyond in delivering customer service. Thanks also to Deerhurst Resort in Huntsville for providing the prize—two nights accommodation with breakfast for two people.

Update on Baysville Library and Arena Improvements

The Baysville Library and Arena expansion is in its final stages with the library anticipating a move into its new home in late May. By the time you are reading this article library patrons will be relaxing in the comfortable new reading chairs in the meeting room while children and youth will be settling into their dedicated space with colourful funky accessories. The new arena change rooms, exercise room and community room will be almost ready for occupancy.

A grand reopening is currently planned for August with details available shortly. Everyone will be invited to celebrate this wonderful expansion to the cultural and recreational facilities in the village of Baysville.

Maureen Wilson, Chair of Friends of the Baysville Library, and Margaret Casey, District Councillor, are also thrilled to report an overwhelming response to the Bricks and Mortar Campaign and the Furnishings Campaign. As of early May, the campaign had raised \$95,000 towards the gap in capital funding; over 60% of its goal. Both Maureen and Margaret are grateful to the many permanent and seasonal residents who so generously supported these fundraising campaigns despite the uncertain economic times. The library is truly cherished by the community. Contributions to both campaigns can still be made by contacting Maureen Wilson (705 767-3338 or maureenwilson@rogers.com).

Please stop by and share our excitement or check out the Baysville Library at www.lakeofbayslibrary.ca.



SAFE BOATING COURSES and PCOC TEST

The Lake Of Bays Association is offering two safe boating courses and three opportunities to write the PCOC test this summer. Pre-registration is required. Information and registration forms are available on the website (www.loba.ca), or by calling the Association office (705) 767-3395. Space is limited so register now.

July 8 Safe Boating Course & PCOC Test (Norway Point Church)

Aug. 5 Safe Boating Course & PCOC Test (Dwight Senior's Centre)

Aug. 20 PCOC Test (Norway Point Church)

Seabreeze

By Margaret (Emerson) McLean

Seabreeze Beach is the stretch of sandy shoreline that extends for approximately one and a half kilometers along the north-eastern shore of Ten Mile Bay ending at Ten Mile Creek. The name Seabreeze also refers to the road, both old and new, which runs between Highway 35 to what was originally called Chevalier's Bay, some eight kilometers in distance. Seabreeze is thus a route, a community, and a destination.

Today some 40 cottagers and permanent residents claim the beachfront. But historically it belonged to some of the area's early settlers such as the Osborne, Burk, Irwin, Dale, Dillon and Chevalier families who opened up the land through farming and lumbering. They established a lakeside church in 1897 and a one-room school in 1905. In the early 1900s the first cottagers, including the Francis, Pentallow, Roberts, Green, Foster, Surerus, Jackson, Baldwin, Archer, Northwood, Smeltzer, Campbell, Emery, Symington, and Connolly families arrived. Although few of these origi-



nal families remain, many of the original cottage structures, which date from the 1890s through to the 1930s, still stand. Perhaps the Seabreeze community spirit still thrives because of its long-held traditions such as the summer services at the little lakeside church, the annual regatta and the corn roast.

Find out more about this historic area of the lake at the Lake of Bays Heritage



Foundation's Annual Meeting to be held on Saturday August 15, at 10:30 in the Seabreeze Church.

Huntsville Festival of the Arts

Another summer of stellar music and entertainment

Celebrating its 17th season in 2009, the Huntsville Festival of the Arts is not about to rest on its laurels. Summer programming will extend from July 3 until late August. While the core of the Festival runs from early to mid-July, there will be great performances in August including John McDermott (Aug. 8), Jim Cuddy (Aug. 25 & 26) and an evening of Japanese drumming (Aug. 7).

In addition, there are plans for a day-long jazz festival in downtown Huntsville's River Mill Park on Aug. 1 and two evening concerts: one featuring the big band sounds of the Toronto All-Star Band (July 30) and the other vibraphone master Peter Appleyard (August 1).

Other performers include Natalie MacMaster (July 22), Downchild Blues Band (July 15), comedy masters Bowser & Blue (July 10) as well as Kerry Stratton and the Festival orchestra (July 11). Each

weekday afternoon in July enjoy the Music at Noon offerings in Trinity Church, and other events throughout the community. For a full line-up:

- go to www.huntsvillefestival.on.ca
- call the Algonquin Theatre box office at 789-4975
- or contact the Festival office for a brochure.

Answers to Puzzle:

1. PCOC (Pleasure Craft Operator's Card); 2. BLOWER; 3. TEN HP;
4. PWC (personal water craft);
5. GREEN; 6. CANADIAN; 7. WHITE;
8. KEEP CLEAR; 9. HAZARD;
10. UPSTREAM



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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