

# Ox-Bow Lake Cottagers Association

## Annual Meeting Sunday, July 4, 1999

President Bruce Cameron opened the meeting and welcomed guests: Mayor Tom Pinkard, Councilors Henri Bertrand and Ben Bovin, John Boake, Interlaken Fire Captain, Janet Peak, a Mayoral candidate. Kelly Searson sent his regrets and Neil Roberts, the majority owner of Ox-Bow Lodge, also could not attend the meeting.

Bruce Cameron announced that as Bill Wylie, Vice-President of the Association, was currently in China he could not be present. He went on to introduce Chris Rolls-Cambray, Secretary, Howard Cambray, Treasurer, and Peter and Angie Heydon – Foca Representatives.

A number of members of the Association passed away this year:

Audrey Cambray, Betty Alford, Russ Campbell, Joan Garth, Mr. Van Camp and Gord Jackson a former cottage owner on the Lake. Bruce asked that the association stand for a moment of silence to remember those who have passed away this year.

Bruce introduced Mayor Tom Pinkard

Tom brought greetings from all council and staff wishing everyone a happy and safe summer.

### Issues

**Restructuring and Taxes** - downloading and restructuring did have an impact. All of the downloading has now been accounted for. The economic hits that the township took will be reflected in this years tax bill with a 3.8% reduction in the Tax.

**Services** - We are now self-sufficient. At the district level all policeman are paid for by property taxes instead of provincial general revenue. The bill was projected to be 8.1. Actual costs were 6.3 million dollars.

Ambulance costs downloaded amount to 4million per year. There will be some new proposals to provide service that hopefully will maintain the same level of service and improve the response to calls. As you know the first response comes from the fire hall.

There have been some technical hitches in the implementation of the 911 emergency phone number. Currently we are ahead of every other municipality in phone response. The current rate of error is down to 3% and most of these are address errors. You are encouraged to pick up the phone and dial 911, inform them that it is a test and they will tell you where they think that you are calling from. If this is different from your fire

number there is a problem with your address. They should advise you on how to fix the problem or you can call Henry, Ben or me. We could not have accomplished this implementation without the help and co-operation of the cottagers' associations.

**Visioning** - Some will recall the visioning exercise to try to get everyone that lives here to have a say in what the township will look like in the future. Over 1,000 ratepayers participated in the project. Volunteers are working on an official plan that incorporates what was said into a planning policy to try to make the vision come true. For example, water quality. They will take all the input on water quality and set out a water quality strategy. Their goal is to take what was said and make it happen. The plan will be complete in mid to late August and will be available at the township office or the Library in Dwight. It will affect you and your property.

In October we will redo the zoning by-law. Rules about how close to the water you can build and how close to your neighbor you can build. The current by-law has not been changed since 1984. The changes will incorporate the input from the visioning project. It will make the vision come true.

**Water quality model** - Lakes have been studied to death. A parameter or number is set for each lake and based on that number we and planners can determine whether the lake can sustain one more septic system and what impact more development will have on it. Bella Lake can not create one more lot. Water quality on Ox-Bow Lake is good, however, Ox-Bow Lake under the old system is at capacity. Water quality and capacity will be in the official plan.

Lake of Bays has good water quality, although some of the Bays are landlocked and closed for further development, Whisky Bay for example. No way to flush the water into Baysville. It is important in the planning tools to protect what we have.

Holding tanks should have a negative impact. No more future development based on holding tanks will be permitted. You cannot put one in and if you already have one you may need to upgrade. People were not pumping them out and letting them overflow.

Question from floor: Ox-Bow under old rules had reached capacity but under new rules there may be room for extra development. Is that not a lowering of standards?

Answer: Not necessarily. The problem with water quality is the phosphorous that gets in to the lake from the septic systems. There is a need to develop a new septic system that will contain all the phosphorous so that it does not get into the lake. This could have an impact on future development in the model. The development of this new septic system is being done at the University of Guelph.

Comment from the floor that the lake quality has deteriorated over the past several years under the old standards. Testing of water shows that it is not suitable for drinking. It used to be. We should be testing water regularly at certain locations each year and create a data base to really asses the water quality.

**Fire Hall** - The future of the fire hall looks bright and it will be maintained. The involvement of Councilors Henri and Ben, and John Boake, Fire Hall Captain has been very helpful. On a business case basis it did not make sense but on a service and individual basis it did make sense.

The Associations on Toad, Tasso, Ox-Bow, Rebecca Lakes all got involved in this issue. Bruce thanked Ron Halman and John Boake for their efforts. Last fall fifty people got together to frame the Firehall. Thanks to all that participated and special thanks to Bill Wylie, Ian Goodhand, and Gary Knight who worked with Bruce to clear the land for and frame the building.

Bruce thanked all those organizations that made donations to the erection of the new Fire Hall as follows:

- Tim Hortons - Coffee & Doughnuts
- Huntsville Planing Mills – Materials at cost
- Hutcheson Sand and Gravel – Fill
- Peter Crossett – Septic System and well
- Algonquin Ready-Mix – Rick Cutress
- Ron Taylor – Roof
- Ian Cockburn – Heating System
- Brooklin Concrete – truck to lift tresses

Everyone put in a good effort and Council donated \$40,000. This will ensure that Fire Insurance will stay at a reasonable rate.

Bruce introduced Fire Hall Captian John Boake.

**John Boake** welcomed everyone to the new hall and to thanked members for their assistance. He said that there is water at the Firehall but it has not been tested. There was lots of water and he is hopeful they will be able to provide drinking water.

**Emergency number** - in the case of emergency call 911. The fire chief will get some stickers printed up to be distributed. The number on the old stickers is probably wrong. When you call 911 you need to know your new fire lane number. Please do the check to ensure that it is correct.

**Volunteer firemen** - there is a shortage of volunteer firemen in the area. To be a volunteer you must be a permanent resident.

Bruce thanked John Boake and introduced Councilor Henri Bertrand.

**Henri Bertrand** – We will be embarking on a septic reinspection process. Someone will come to council and explain the process, and then meet with a representative from the lakes to explain the process. The projected date for septic reinspection is early spring to

May next year. The group will come around and do tests and make recommendations to Council. If it is determined that you need to be upgraded, you must upgrade.

Question: How much time will you be given to upgrade?

Answer: Good question to ask. When the individual comes to council I will find out. If you have an old steel holding tank you can be sure you will need to be upgraded. It is recommended that you take action and get things looked after now rather than wait, because the contractors will be very busy with the upgrades.

Please note that there are 8,000 septic systems in the Lake of Bays area and the plan is to inspect 1,600 per year. Cost \$45,000, 280-300 per test about \$50,000 in the budget over the next 5 years.

We should take note of the toll free township number - 1-877-566-0005.

We have paid for the new light at highway 60 and Muskoka Road 8.

Bruce thanked Henri for coming and for his assistance over the past year. Bruce introduced Janet Peak. Janet will be running for Mayor in the next election and wanted to introduce herself to the Association.

Janet announced she would be running for Mayor in the year 2000. In the past she has been an Administrator and has lots of experience, time and energy to do the job and would be proud to be our Mayor. She is a single parent. She acknowledges that there are lots of issues of interest to residents.

This year the Mayor took a 10% reduction in pay and Councilors took a 5% reduction in pay.

## Other Matters

### 1. **Fire Hall Donation**

Bruce Cameron asked for a motion to donate \$100 to the Firehall for the use of the hall for the meeting today.

The motion was made by John Bowman and seconded by Eileen Forrest. The motion was passed.

John Boake thanked the Association for its donation. The fireman and firefighters appreciate the support of the Association.

## 2. Fire Hall Garage Sale

Greg Gibson asked what happened to the annual garage sale that used to be held at the Hall.

John Boake said that the sale that used to be held here was combined with the Firehall at highway 60 and that now they hold one sale. The Fire department would take 60 - 70% of the proceeds from the sale for the common fund. The sales were held on long weekends and so the running of the sale was always left to a small few and then they had to cart away what was left. The remaining proceeds did not justify the efforts. This way it is a shared effort.

## 3. Sale of Ox-Bow Lodge

At the Bella Rebecca meeting held the day before, the issue of Billie Bear got controversial. Ox-Bow Lodge was sold to a co-op, the same majority owner of Billie Bear. People want to see the lodge remain and operate the same and don't want to see condominiums built and water quality drop on the lake. Bruce Cameron read a copy of a Resolution formed by Bella/Rebecca Association that was attached to a letter addressed to Mayor Tom Pinkard regarding the Billie Bear Resort. The 100 members in attendance at the meeting passed the resolution.

No one wants to see more development on Ox-Bow Lake. Currently 500 people are going through the camp per week over the summer. The camp is on a sand bar. Bruce Cameron asked the Association to pass a similar motion to that passed by the Bella Rebecca Association. We need to tell council we don't want condos on the lake. We need to draft a copy and send it to provide ammunition to oppose further development. (Change the lodge to 60 or 70 rental units for example.)

Tom Pinkard, stated that the situation at Billie Bear is different than Ox-Bow. The infrastructure for sewage for Billie Bear is a real problem: they have a poor septic system. Ox-Bow Lodge in the last year was zoned tourist commercial. More cottages can be built, but what ever is done at Ox-Bow they still must conform size of buildings, number of buildings. There are certain rights that go along with tourist commercial property zoning. They could just get a building permit, but there is one overriding factor, the environment and septic system. Anyone who wants to build must go to the Province Ministry of the environment before they can occupy the building as they may have changed the loading on the septic system. Everything must be up to today's standards and this would affect the ability to expand. The rules are still here. You can not build condominiums unless you are on central services like sewage and water for the reason of protecting the water quality. Condos are not an option.

It has become increasingly difficult to find buyers for lodges, so many owners on a co-operative ownership basis are purchasing them.

Mr. Alford asked how new owners would become aware of local rules and conventions and water safety and use of high-powered boats. What the other associations have done is to use the newsletters and include a copy of zoning by-laws and boating rules to get the information out there.

Bruce thanked Tom for coming.

It was decided to go on with the meeting and come back to the discussion later in the meeting.

#### 4. **New Boating Rules**

Government Changes in Boating. You can get a new safe boating guide from Shell Gas stations

Brief Summary of the new rules:

- No one under the age of 16 can operate personal craft. Under 12 cannot operate boat unsupervised.
- No one between the ages of 12-16 can operate boat over 40 horsepower.
- New boat operator competency test. We all must be tested by 2002 and fitted with a motor less than 4 meters. By 2009 you must have proof on competency on board.

Course details and handouts are available. It affects almost all cottages. It is recommended that you get a safe boating guide.

People should not swim across the lake without being accompanied by a boat. Speed limit signs should be put up between the narrows. The speed is 6 miles per hour within 10 meters of shore. You can go fast in the middle.

5. **New Rescue Vehicle at Hillside** - Hillside station now has a 4-wheel drive rescue pick-up. It was formally the Firechief's vehicle.

Hillside will be getting a new pumper tanker at the end of this month. Interlaken will get the one from Hillside and the current Interlaken pumper will go to town.

There will be an open house at the Firehall in the future. More information will be coming. The old station that was to be used for training has been sold to Olympia Sports Camp.

#### 6. **FOCA Report – Angie Heydon**

**Invading Species**— there is a concern about invading species including Zebra Mussels, with sightings on Lake Joseph and Lake Muskoka. There are turquoise and white books at the front that outline on how to look out for them. It is important that you practice safe boating. The basic rule of thumb is don't transfer water from one

lake to another. Dump bilge water well back from shore and wash your boat down with high-pressure water and soap and let your boat and motor dry before taking it to another body of water.

This lake has a zebra mussel monitoring kit (\$30.) Peter and Angie will do testing. Zebra Mussels will clog water intake pipes and mess up pumps.

**Water Quality** – The Heydon's, our Lake Stewards attended the FOCA meeting and talked about all the basics of water quality. FOCA has a pamphlet "Keep your lake great 4 basic points". This is based on phosphorous reduction. Monitoring this is key to keeping the lake healthy. Keep shoreline natural.

Water quality model is under development and looks at 3 aspects. The level of phosphorous. Stability in the social environment and stability in the economy. Muskoka's economy is directly related to water quality. Deterioration in property values and water quality is linked. It is in our best interests to maintain good water quality on the lake.

If you want more information speak to Angie. Angie and Peter are happy to continue to be Lake Stewards for a few years until their term is up. They did some testing using the Ministry of the environment water quality disc. Took sample of water, it was at 4.9 meters before disappearing, not too bad. However it is the quality over time that counts. Phosphorous level is ok. We should all use phosphate-free materials.

FOCA just published a resource book "Take the Plunge", it covers anything you want to do about maintaining water quality and environment. If you want to borrow it there is an Association copy. The more nutrients in the lake the less oxygen. Water to be drinkable is determined by the fecal coliform level. The lower the phosphorous level the better the lake trout can survive.

Serious concerns go to the Health Unit and University of Guelph will do a complete analysis of the water for a charge.

## **7. Parking at the Olympia Sports Camp**

People are still parking on both sides of the road. Right now there are No Parking signs on one-side but the signs are on the wrong side. It is dangerous on weekends when there is turnover of kids. Need to know if it is having an impact.

## **8. Sign Board**

The West Arm cottagers' name board has a lot of rotten wood and will need to be replaced. There should be signs at the other entrances as well. Howard Cambray is willing to build new signboards but he needs assistance. The cost of the new name boards will be about \$300.

After some discussion it was decided that there should be 3 name boards, by fire numbers at the 3 entrances to Ox-Bow Lake. Further that the sign for the west arm should be moved by Limberlost Road.

Bruce Cameron will obtain a list from Henri Bertrand or the fire chief. The list will show names of owners and fire numbers.

Ed McRobbie, Bruce Cameron, David Forrest, and Peter Heydon volunteered to assist Howard Cambray with the building of the signs.

Eileen Forrest moved that the Association pay for 3 new signboards, by fire lane number, to be posted at each entrance to Ox-Bow Lake. John Bowman seconded. Motion passed.

#### **9. Incorporation of Association**

In 1997 the membership approved \$500 to cover the cost of Incorporation but this was found to be inadequate. In 1998 the membership approved spending \$1,200 for Incorporation and an extra amount was added to the dues for that year to cover costs. A further quote from the lawyer in 1999 indicated that the costs could reach \$2,000 to Incorporate. We have to do this incorporation. We are open to legal consequences if we do not do it. Need to make some kind of levy against all members of the association. We will need directors and officers and 10 sponsors. FOCA insurance is \$460. We must move ahead on this Incorporation. Greg Gibson moved that we ask cottagers for a one-time levy of \$20. to cover the costs. Motion was seconded by John Cowan. Motion carried. Howard Cambray will follow through on this matter.

Members in attendance at the meeting are asked to encourage people not at the meeting to pay dues and support the association.

#### **10. Ox-Bow Lake Annual Regatta**

Bruce Cameron asked for someone to volunteer to hold the Regatta this year. It is on Sunday August 1 and we need volunteers for the egg toss, swimming races and canoe race.

Residents of Ox-Bow Lodge volunteered the Lodge for the Regatta. Time and date Sunday August 1, 1:30 p.m. Ox-Bow Lodge Dock.

The following people volunteered to assist:

Canoe Race – Bruce Cameron  
Swimming Races – Ox-Bow Lodge Carol Spears  
Egg Toss – Cheryl Bredner  
Volleyball- will be available

Refreshments - Mary Slattery and Eileen Forrest  
Medallians - Marg at Ox-Bow Lodge.

## 11. Cottage Watch

There were 3 break-ins on Blue Lake last winter. We have had break-ins in previous years. We have a cottage watch system that includes Bell, OPP and all service companies along with township employees. They will keep an eye on your property and report any problems. Howard Cambray has spoken with the OPP on this topic. There was a 1997 presentation at Ox-Bow lodge from the OPP regarding the kick-off of the Cottage Watch program and some stickers and handouts were provided at that time. Additional stickers are available. According to the OPP the program reduces crime but, to do the job properly, everyone on the lake must be involved. It is important that the program is visible, this includes signage at the road, 18x24" Cottage Watch Emblem will be placed at the main entrances at cottage roads. Neighbors looking after 2-3 cottages on each side. There are lots of holes in this system because some people are only up 5-6 months per year. However, any kind of a deterrent will help. Periodic physical checks are the best way to deter criminals. Howard asked that a motion be put forth to recommend that the Association purchase 3 signs, total cost about \$120. If people are interested and take a dynamic approach why not do it. Currently OPP statistics show break-ins at 500 per year over past 3 years. When cottages are broken into doors and windows are likely left open and animals can get in the cottage. Benefits can be great and cost is nominal.

John Cowan moved that the Association spend \$120 to purchase Cottage Watch signs to be posted at entrances. Mary Slattery seconded the motion. Motion passed.

Donna Williamson said that she does not have names for cottagers on East Arm. It is important names and phone numbers be exchanged with neighbors to call if there is a problem. Bruce said that he would get a new list from Henry Bertrand. He also asked people to update information before they leave the meeting.

Membership list is available only to our own members. It was agreed that this list would also be given to the Fire Department.

## 12. Financial Report

Howard Cambray read the Treasurer's report.

Balance forward (1988 report)	\$523.13
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Income

Membership fees	807.00	
Interest	<u>.70</u>	
	807.70	1,330.83

Expenses

1998 minutes	55.78	
1998 Regatta	38.36	
Fire Hall Donation	100.00	
Ox-Bow Lodge	50.00	
Photocopies	<u>10.00</u>	
	234.14	1,076.69

**Balance July 4, 1999** **\$1,076.69**

Ed McRobbie moved to accept the financial report. Motion passed.

It was also decided to set up a separate account for the Incorporation.

**13. 1998 Minutes**

Angie Heydon moved to accept 1998 minutes. Motion seconded by Shirley Cambray. Carried.

**14. 1999-2000 Executive**

Bill Wylie emailed from China that he will stand for Vice-President. No one expressed an interest to run.

Treasurer – Howard Cambray

Chris Rolls-Cambray Secretary

East Arm representative - Donna Williamson

Bruce Cameron said he would stand as president for one more year unless another was nominated. No nominations were put forward.

We are looking for a Social Convienor to plan events. No one volunteered for this position.

We can use the lodge parking on the day of the Regatta. May use the notice board for the day for Hamburgers and hot dogs.

## **New Business**

### **Dam**

Bruce Steimers from Penn Lake said that the Finlayson Dam on the East River road 8 to Tasso Lake Road ½ way between there and the dam there is a cement dam. Bruce wants to know if they will be closing this or deeming it obsolete. This would affect the whole watershed for the area. Has anyone heard about this?

### **Ox-Bow Lodge Continued**

The discussion about the use of the Ox-Bow Lodge property continued. The main concern is that there may be a change in use from day to day rental. Currently Neil Roberts is the majority owner of the property. By the end of the process he will not be part of this. Some work is being done on the cottages to put in cooking facilities and fixing up foundations. The cabins are not well equipped. All will go back to housekeeping cottages but it is difficult to complete this year while rotting logs are being replaced. Neil Roberts is dealing with the township.

Bruce Cameron has said that he will put our proposal forward and see where it goes.

After much discussion the following resolution was put forward:

The Ox-Bow Lake Cottagers Association insists Town council enforce all appropriate by-laws with respect to any change in the use of the Ox-Bow Lodge property on Ox-Bow Lake.

This resolution was passed at the General Meeting of the membership held at Interlaken Fire Hall on July 4, 1999. Attendance was approximately 45 members.

Motion to accept by John Cowan. Seconded by Greg Gibson. Resolution passed.

### **Lake Safety Concerns**

Dogs should be kept on cottagers' own property.

Any boating infractions on Lake should be reported to the OPP. This would include reckless drivers, pulling a skier with no spotter in the boat.

Final note: Howard Cambray is at Fire Lane number 1342 for payment of dues and levy. He will not move forward with the lawyer until we have enough money to do so.

Meeting adjourned 1:25 p.m. July 4, 1999.