



Brandy Lake Association The Lake Plan

**Version 1.0
October 2021**

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Executive Summary

The Lake Plan for Brandy Lake seeks to ensure the protection of Brandy Lake and its watershed by implementing the priorities of the Brandy Lake Association (BLA) membership as identified in the BLA strategic plan. The Lake Plan recognizes that effective stewardship of the lake requires a focus on land use decisions throughout the watershed and due consideration of the changing climate. A foundation for the Lake Plan is the lake health monitoring data that have been collected on Brandy Lake for over twenty years, which are used to guide the lake community into the future.

Brandy Lake is a medium-sized lake with a high level of development. The area of the watershed is almost 40 times the surface area of Brandy Lake. The earliest settlers on Brandy Lake were primarily involved in farming activities with records of settlements dating back to the late 1800's. Cottage development appears to have started in the 1940's with a rapid increase in the development of cottages in the 1960's. There are now 149 individual lots on Brandy Lake, 15 of which are currently vacant.

The BLA's first strategic plan was developed in 2020 and included a focus on lake health as a top priority for the BLA membership. The development of a Lake Plan was one of the mechanisms for ensuring ongoing lake health in light of numerous challenges including: phosphorous levels that are moderately high; a number of recent blue-green algae blooms; continuing development pressure, including from an undeveloped resort property; and the ongoing climate crisis that threatens to significantly alter the fine balance of ecosystem health on Brandy Lake.

Recommendations of the Lake Plan include;

- the completion of a causation study to better understand the origins of recent blue-green algae blooms on Brandy Lake
- the adoption of a watershed based planning approach that considers the impact of upstream development on the lake health of Brandy Lake
- the endorsement of recreational carrying capacity as a mechanism to control future development
- the enforcement of all appropriate By-Laws for any future development or renovations of Brandy Lake properties
- the endorsement of the Brandy Lake Good Neighbour Guidelines
- the support of the Township of Muskoka Lake's Dark Sky Lighting policy
- the support of the rules and regulations that govern the size of boat wakes and the encouragement of all boaters to consider the impact that large wakes can have on the shoreline and aquatic environment, and
- the advocacy for the protection of all aquatic vegetation in Brandy Lake.



1.0 Purpose of the Lake Plan

After the completion of the BLA's strategic plan in 2020, the executive began the work on this Lake Plan to assess the impact of the human activities on Brandy Lake and directly manage the factors over which we have control. The Brandy Lake Association is looking to form partnerships with local government and with the Muskoka Watershed Council (MWC) to ensure best practices guide our steps forward and protect the lake for the present and future generations who will be the stewards.

The purpose of the Brandy Lake Plan is to:

- Achieve the long-term vision of protection of Brandy Lake and its surrounding watershed;
- Address residents' key priority of Lake Health determined via membership survey in 2019;
- Implement the BLA Strategic Plan developed in 2020; and
- Recognize that land use decisions have long-term impacts, that they must be future oriented, and viewed with the lens of a changing climate used to measure decisions on and around the water.

2.0 Goal of Brandy Lake Plan

The Lake Plan builds on the existing lake health monitoring data that have been gathered on Brandy Lake for over twenty years, synthesizes it with the lake's historic development and established four season community, and creates a guiding document to shape the lake community into the future.

Individual goals to monitor lake health and maintain Brandy Lake's community include:

- Natural heritage and water resources management needed to support the long-term ecological function and biodiversity of those features specifically related to the extensive watershed of Brandy Lake;
- Ongoing support of the Brandy Lake community and its recreation-based activities; and
- Recommendations to the Township of Muskoka Lakes and the District of Muskoka on:
 - a. land use, development and site alteration on and adjacent to Brandy Lake and its significant watershed;
 - b. Recognition of the Recreational Carrying Capacity (RCC) and optimal development of Brandy Lake;
 - c. Protection of the important wetlands and wildlife habitat in the watershed, the habitat of endangered and threatened species, and areas of natural and scientific interest;
 - d. Future causation study on water quality issues such as blue green algae; and
 - e. increased focus on sustainable development and climate change mitigation and adaptation

3.0 The Brandy Lake Community: History and Cultural Heritage

History of Brandy Lake – Pre 1960

Information from this historical perspective is mostly anecdotal but research with longtime residents has revealed the following cultural and historical information about the early settlement of Brandy Lake.



Farming was the predominant enterprise for the earliest settlers to arrive and settle the lands around Brandy Lake. The 1879 Atlas shows the land tracts that had already been granted in the area, and early use of the land included logging and clearing the land for agricultural use. The lands granted to CF Buttler (east side of Brandy Lake) bear the name of the road that current landowners drive down to access their lakeside properties.



Figure 1 Brandy Lake 1879 (Guide Book & Atlas of Muskoka and Parry Sound Districts 1879, Courtesy of Muskoka GeoWeb)

In the 1920's much of the shoreline around Brandy Lake was owned by a few families. The Harry Penney family, homesteaders at the end of Shennamere Rd. owned 200 acres in the area, a large parcel of which was on the north shore and at the west end of Brandy Lake. In 1923, Harry Penney and his sons built the first of the three cabins on either side of what is now Pickerel Lane. These were constructed with the white pines harvested in the area and Rockslea, one of the first cabins/cottages on Brandy Lake still stands.

The family cattle grazed in the meadow behind the Rockslea cabin which decades later was planted with clover and became an aviary. Adjacent to this first cabin, and also still standing, is the original ice house where blocks of ice, cut from Brandy Lake in the winter were stored in sawdust.

Before Harry Penney died in 1938, he divided his extensive holdings amongst his three sons with Alfred and Sidney each getting a share of the Brandy Lake acreages, while Dudley was given the Brackenrig Bay property. These parcels eventually became part of plans of subdivision and were sold as individual lots over the next decades.



On the opposite shore also at the west end of Brandy Lake, the Kirbyson family homesteaded and farmed the land. They too cut, stored, and sold ice. Even into the early 70's it was not uncommon to see cattle wading in the water on this shoreline where the family's barn still stands, now The Antique Barn.

At the East end of the lake and up Brandy Creek into the watershed, farming was also historically the primary use of the land. Some of the earliest settlers came overland on the Seguin Trail by ox cart and established the Knight homestead on Brandy Creek in the 1800's. Many of the Knights and their descendants farmed the land around Brandy Creek but were also stonemasons by trade. The Foulkes family also homesteaded and farmed on the shores of Brandy Creek.

Around the lake through the early 40's, 50's and 60's plans of subdivision were established, and cottages began appearing on the lake in a regular pattern.

History of Brandy Lake – 1960 to 2000

Cottage development on the shores of Brandy Lake increased in volume significantly in the 60's when many families from the Greater Toronto area began searching for cottage properties that were affordable but still within a reasonable drive of the city. Many of the families that maintain properties on Brandy Lake in 2021 can provide background details on the original family land purchase between 1960 and 1975. Many of these families bought undeveloped lots and spent the following several years building their first cottage.

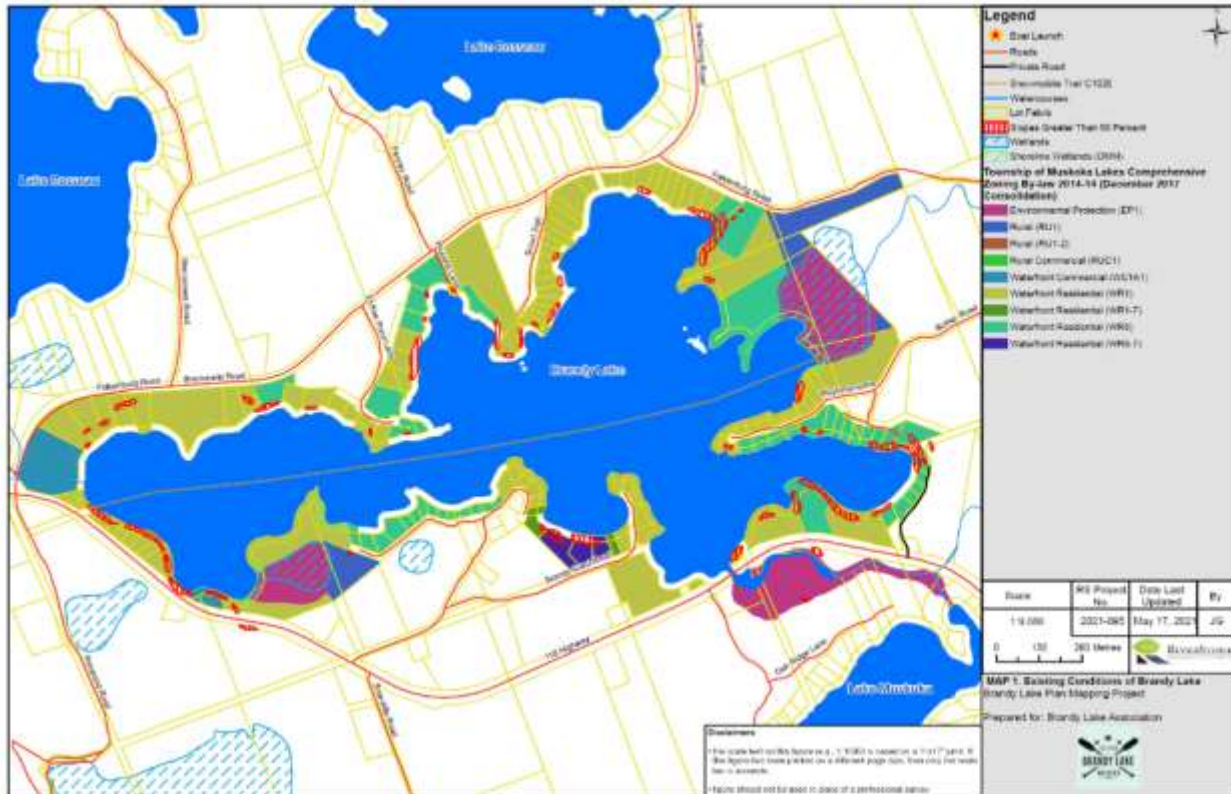
The development of Brandy Lake for both cottages and year-round residences was well established prior to 1960. The south shore of Brandy Lake, accessed from Brandy Crest Road, was largely developed prior to 1969. Another main development in the 1960's was the approval of a plan of subdivision for the lots on Phyllimar Lane on the northeast side of Brandy Lake, accessible from Buttler Road. The 24 lots were designed in subdivision style, with access to either Buttler Road or Phyllimar Lane, and all have at least 30 m (100 feet) of shoreline access. This development consisted of lots of similar size that were already in existence on Scout Trail (Falkenberg Bay), Brandy Crest Road, and El Kee Point Road (Launch Bay). This style of development is easily identified through historical air photos and became the accepted paradigm of development for the next few decades.

An environmental report prepared by MECP in 1975 identified that approximately 100 residences existed on Brandy Lake at that time (MECP, 1975).

Current Brandy Lake Community – 2000-2021

The Brandy Lake community is a well-established small lake community in which about 15% of its residents live on the lake year-round. Many of the cottages are owned by families that have resided on the lake for over 40 years. They have established a multi-decade closely knit community that has done its best to manage the varied interests of the residents of the lake while monitoring the lake to remain healthy and vibrant.





Map 1 Existing Conditions of Brandy Lake

Development slowed significantly prior to 2000 when the majority of residential development had taken place and individual severances were less frequent. During the last two decades, development on the lake has continued but at a slower pace, with individual lot creations being the norm. The footprint of residences built has increased in general, and between 2000 and 2020, approximately 29 new residences were built either as new buildings on previously vacant lots or as rebuilds of original residences. There are currently 15 lots of record that are still undeveloped.

Resort Development

While residential development progressed on all sides of Brandy Lake between 1950 and 1980, other uses on the lake were approved. In West Bay, two locations (2978 Highway 118W and 1010 Brackenrig Road) had land use permissions to operate as a resort. The resort property on Highway 118W is still operating as a resort and is known locally as Brandy Lake Cottages.

The resort property on Brackenrig Road, has been inactive since 2008. Between 1972 and 1987, the property operated as a small resort with four cottages, and had a marina for gas purchase, a small go cart track, and a general store. By 2008, several of the cottages had burned down, and the property has been inactive since. The main building on the property burned down in 2015, and the property is currently for sale.



Land Use and Development on Brandy Lake

There are currently 149 individual lots on Brandy Lake, 15 of which are currently vacant. As of the writing of this plan, 134 of the existing lots have houses on them (see Appendix 7). Four additional lots are zoned environmental protection, and do not have a building envelope.

Built Form: Homes and Cottages

Homes and cottages on the lake reflect the decade in which they were built; several of the first cottages built on the lake are still occupied. Residences range in size from small, original cottages without basements to large, multi storey permanent homes with full basements.

Of the 134 residential buildings on the lake, 90% are located within 30 m of the shoreline, which means that issues relating to stormwater runoff and septic systems require careful monitoring to ensure that human activities do not negatively impact the lake.

Built Form: Docks and Boathouses

The development of the lake between 1987 and 2008 included the establishment of boathouses, 6 of which exist today. There are additional buildings that encroach on the shoreline; these do not have the capacity to house boats in the water but serve other roles for the landowners. In total, there are 13 buildings located directly on the shore of the lake. Single storey boathouses are permitted but tied directly to the overall footprint of the structures on the lot (TML Official Plan Section B 9 Lake Character, Clause 9.3).

Similarly, prior to 1987 there were very few docks on the lake. In 2018, there were 150 docks on the lake (Love Your Lakes, 2018). Docks vary in their size and type, but the majority (70%) are floating docks less than 260 ft² in size. This choice of dock reflects the residents' understanding of the yearly rise and fall of the water levels and wave action, based on the natural cycle of water moving through the Brandy Lake watershed.

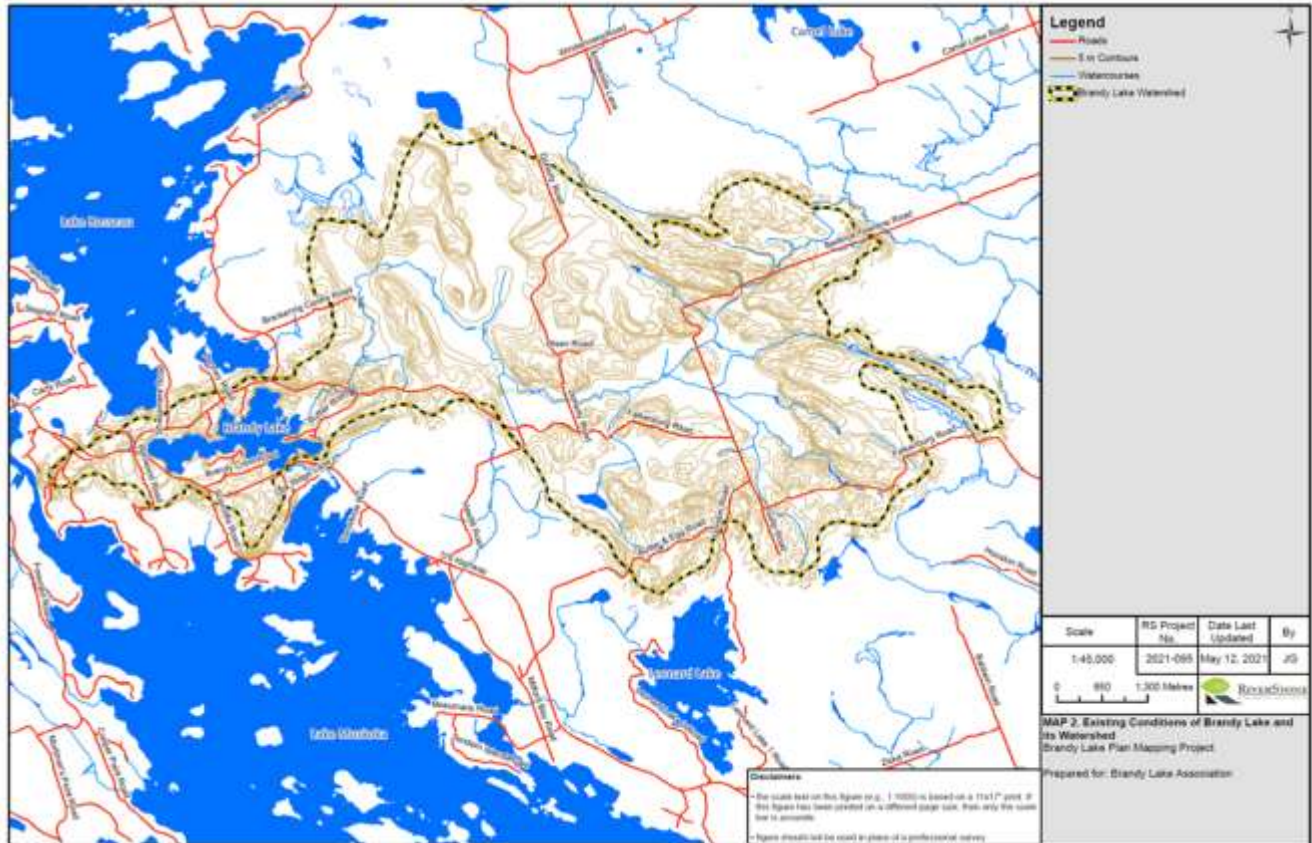
Public Access to Brandy Lake

Brandy Lake currently has no public trails or public beaches. The public boat access on Pickerel Lane (Map 1) has been used by residents since 1990. The parking lot for the boat launch was built in 1990 and is used regularly by residents and day use visitors. The dock and parking lot are maintained by the Township of Muskoka Lakes.

Winter Activities

The Ontario Federation of Snowmobile Clubs District 7 maintains an active snowmobile trail across Brandy Lake every winter (Map 1) once the ice has reached an appropriate thickness. The trail enters the lake at the most western shore of West Bay and exits the lake in Lagoon Bay, where it connects to Buttler Road and points further east. The trail is well used, and users of the trail are respectful when crossing the lake, as the lake is actively used in the winter for cross country skiing, snowshoeing, and ice fishing.





Map 2 Topographic Features of the Brandy Lake Watershed

Brandy Lake Watershed

Map 2 identifies the boundaries and topographic features of the Brandy Lake Watershed. The watershed dwarfs the size of the lake, being approximately 40 km² in size relative to Brandy Lake’s 1.2 km² of water surface. Brandy Lake is identified in the Township of Muskoka Lakes (TML) Official Plan, Schedule J, as a Category 2 Medium-sized, High Development Lake. Brandy Lake is also identified in the TML Official Plan, Schedule J2, Lake Classification by Phosphorus Sensitivity District of Muskoka, as having “moderate” phosphorus sensitivity.

Land Use in the Watershed

There are a variety of land uses within the watershed, ranging from agriculture, residential, aggregate extraction (four licences totalling 191.5 ha), District and Township roads, general industrial activities, and rural forested lands. Approximately 75% of the watershed is covered in forest. There was a peat extraction operation in the watershed directly east of Beatrice Townline Road between 1987 and 2008.

4.0 Brandy Lake Ecosystem

Brandy Lake is a shallow (maximum depth is approximately 8 m) lake of 116 ha (1.2 km²) in a 40 km² watershed. It is listed as a “vulnerable” lake by the District of Muskoka (DMM) and is monitored through a number of separate programs, including the DMM’s water quality and benthic monitoring program. The BLA conducts spring phosphorus and summer bacterial sampling under the Muskoka Lakes Association (MLA) water quality program. Members of BLA also participate in the Lake Partners Program, sampling phosphorus monthly throughout the ice-free season. More recently the BLA has joined a pilot study on blue-green algae being undertaken by the Muskoka Watershed Council (MWC) with support from MOECP researchers in Toronto and Dorset.

The BLA recently initiated an iNaturalist project to encourage property owners and visitors to photograph and enter observations of naturally occurring plant and animal species (with automatic identification help and expert confirmation). Using this simple app on mobile devices will contribute to our long-term understanding of biodiversity, not only in the watershed, but also in a major central area of the Township of Muskoka Lakes.

The Muskoka Water Web (<https://map.muskoka.on.ca>) contains summaries of data from the Ministry of Northern Development, Mines, Natural Resources and Forestry (MNDMNR) and the DMM. The lake has a perimeter of approximately 11 km. Its low water clarity (secchi disk readings are typically little more than 1 m) is attributed in large part to dissolved organic matter, giving it a dark tea-stained colour. It has naturally occurring high concentrations of phosphorus and dissolved organic carbon (DOC), partly because of its small size relative to its watershed area, which contains extensive wetlands (Paterson and Ingram, 2006). DMM mapping indicates that approximately 20% of the shoreline contains wetland vegetation but combined with the low transparency which limits the area of lakebed receiving direct light, the lake has relatively sparse aquatic vegetation. Abundant phytoplankton, a large proportion of which is blue-green algae (Paterson and Ingram 2006) take up excess nutrients.

The oldest study the BLA is aware of was a water quality assessment undertaken by the Ontario Ministry of Environment in 1974 (MOE 1975). This study indicated that the lake is mesotrophic (moderately nutrient enriched) and has some sensitive characteristics but generally is of good water quality. The lake was poorly stratified in 1974 with low oxygen and high nutrient concentrations near the bottom.

The Love Your Lakes shoreline assessment from 2018 indicated that approximately 30% of the shoreline length (62 out of 146 properties assessed) was dominated by “ornamental” waterfront which was characterized as anthropogenically modified and not natural or regenerating. Approximately 90% of the properties assessed had buildings within 30 m of the lakeshore. Although erosion was not assessed as a significant ongoing concern, the lakeshore did not evolve naturally with heavy wave action as the bigger Muskoka lakes did. Therefore, a trend toward larger boats, and particularly wake surfers, is raising concern about vulnerability to shoreline erosion, dock damage and lake sediment disturbance.



Brandy Lake supports a relatively diverse fish community with species such as black crappie, walleye, northern pike, rock bass, pumpkinseed, yellow perch, small and largemouth bass, bullhead, and numerous forage fish species. According to 2019 DMM water quality summaries, Brandy Lake is poorly stratified, with low oxygen concentrations near the bottom. The long-term average phosphorus concentration was reported to be 17.4 ug/L but has increased in the last two years after a period of decreasing spring concentrations (see DMM figure below). Annual surveys of benthic invertebrates are undertaken by DMM staff. The diversity and composition of the benthic community is not far from the DMM average, with no clear evidence of poor water quality indicators, although Brandy Lake is influenced by a general trend in Calcium decline that likely affects some zooplankton groups and species of crayfish.

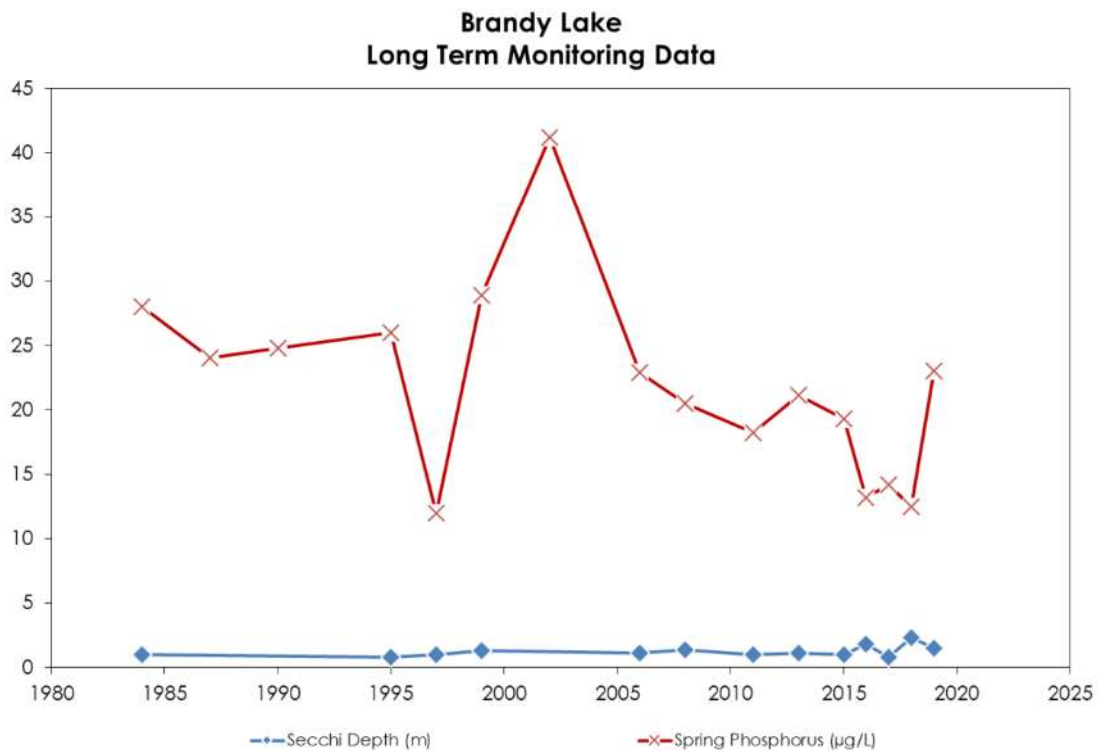


Figure 2 Phosphorus (from [DMM 2019 Water Quality Data Sheet on Muskoka Water Web](#))

Algal blooms in 2000, 2001 and 2002, were the impetus for a 2-year study of potential sources of blue-green algal blooms by scientists from the Ministry of Environment and Energy’s Dorset Environmental Science Centre (Paterson and Ingram 2006). From their review of background water quality data, the scientists surmised that blooms had also occurred during the 1980s and may have been a common occurrence before that. Phosphorus levels (a key driver of algal blooms) were measured at eight stations upstream, while algae and chlorophyll-*a* were monitored in the main and west basins of the lake. The study indicated that 16% of the phosphorus load to the lake came from shoreline land use and 47% was from the watershed. Natural internal phosphorus represented 35% of annual load and approximately 2%



came from atmospheric inputs. The following excerpt describes the complex, interconnected variables that may contribute to blooms:

In summary, while blue-green algal blooms in Brandy are linked to elevated phosphorus concentrations in late summer, a variety of other factors affect the timing and intensity of the bloom from year to year. For example, weather conditions, including air temperature and the number and intensity of wind and rain events, may have a direct impact on bloom formation. Brandy's tea-stained colour, which is relatively dark compared to other Muskoka lakes, may provide greater water column stability and a reduced euphotic zone that would favour the growth of blue-green algae. Furthermore, its large ratio of watershed to lake area, significant wetlands, and a relatively shallow depth contribute to a large natural load of phosphorus to the lake from the watershed and lake sediments.

Blue-green algal blooms were reported in 2019 and 2020 in Brandy Lake, along with a number of other lakes across the Central District of MOECP and Simcoe-Muskoka District Health Unit (SMDHU). Localized patches of visible algae are a regular occurrence in sheltered shoreline areas on calm summer mornings during summer and in late fall. Longstanding property owners indicate that this has been the case for more than 40 years. The BLA is now participating in the MWC algae monitoring pilot study and is collecting regular samples to test new monitoring technologies to learn more about the behaviour of blue-green algae.

The watershed is drained primarily by Brandy Creek, which originates to the east near the Bracebridge/TML boundary. The lake surface typically fluctuates from approximately 227 m asl at ice-out to 226 masl at summer lows. The watershed topography undulates to a maximum elevation of approximately 300 m asl in the ridges north of Beatrice Townline Road (Map 2). The watershed is almost 40 times the size of Brandy Lake, so it has a significant influence on the quality of the lake.

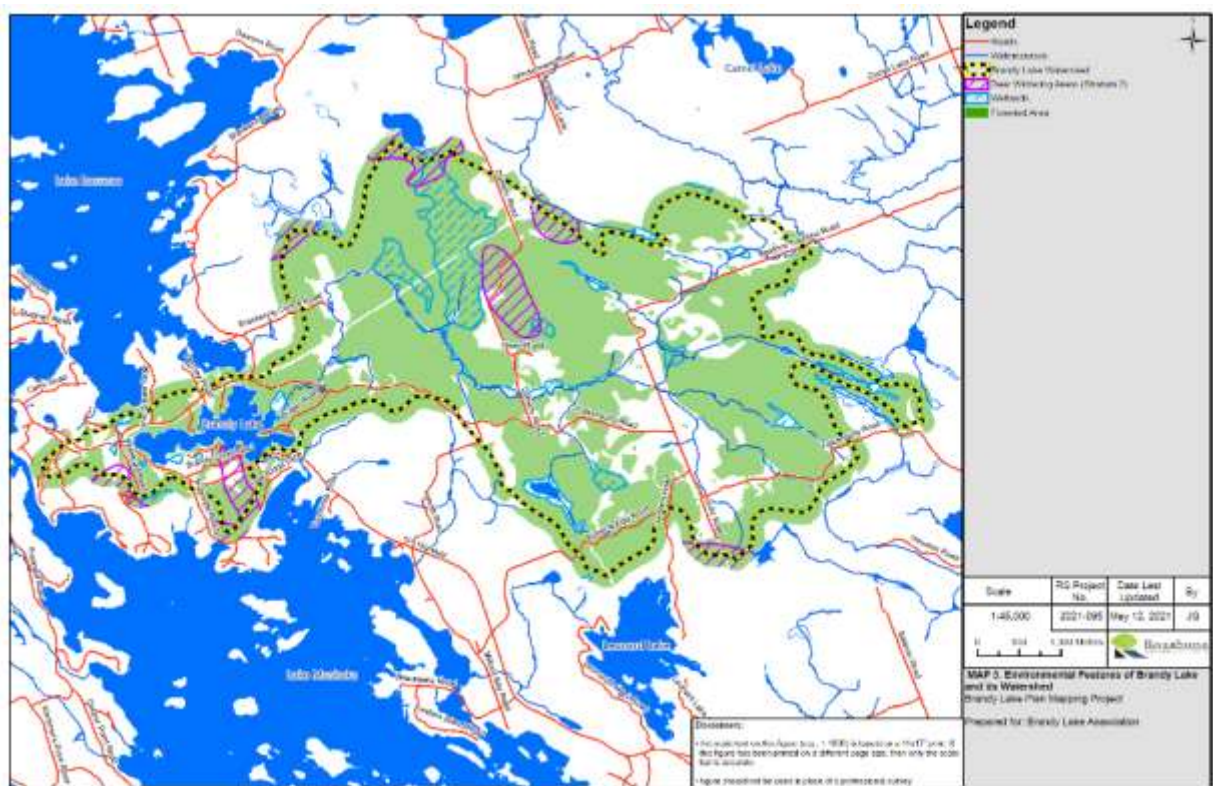
Brandy Creek has a main branch that extends east almost to the Bracebridge town boundary. It is likely a 3rd order stream with a number of 2nd order tributaries and undocumented headwater tributaries, some of which have been tile drained or channelized. Beaver activity has historically created ponding throughout the main channel and also in wetland and forest areas in the upper parts of the watershed. The main tributaries are strongly influenced by wide riparian wetland areas dominated by large marshes with peat deposits, as well as forested swamps.

Secondary inputs to Brandy Lake include a small, intermittent stream originating in agricultural land just west of the intersection of Brackenrig Road and Highway 118, and a channelized system originating in agricultural fields and commercial/residential lots just south of Highway 118 including road ditches in the vicinity of the Windermere Garden Centre Two.

The lake discharges through a single outlet under Highway 118 to Lake Muskoka. The low summer lake level is controlled by beaver bafflers maintained by the BLA (upgraded in 2019). The BLA now monitors lake levels regularly with a staff gauge calibrated to the surveyed invert elevation at the outlet culvert. Water levels during spring freshet and seasonal storm events are mainly controlled by the natural hydrology of the watershed.



Watershed ecological features are summarized on Map 3. The primary watershed characteristic influencing the lake is the extensive network of riparian wetlands associated with tributaries of Brandy Creek. Although the terrestrial portions of the watershed are dominated by forest cover, there are also large areas in active agricultural land use as well as scattered rural residential and commercial uses. Falkenburg Road runs through the middle of the watershed from east to west, with other local roads such as Doherty and Beatrice Townline running north to south across the major wetland areas. The watershed is in relatively good ecological condition for such a large area in the middle of the DMM's most intensively used recreational area. Deer wintering areas and sightings of wolves, bear and moose indicate that the watershed contains relatively undisturbed interior and core woodland areas. However, at the scale of the Muskoka River watershed, the Brandy Creek watershed contains a relatively large amount of open and agricultural land (see photo below). The west end of the watershed, in the area around the lake represents a pinch point for wildlife corridors where major roads and two large lakes converge with higher intensity urban land uses. Terrestrial ecological processes are intrinsically linked to receiving waters in Brandy Creek and its many wetland areas. Since there is little or no publicly owned or crown land in the watershed, Brandy Lake will always be influenced by land use change or infrastructure development throughout the watershed. These pressures also include climate change, increased effects of road salt, and declining soil calcium. The latter has known effects on both forest and lake health.



Map 3 Environmental Features of Brandy Lake and its Watershed



Figure 3 Brandy Lake Watershed 2019 (courtesy Google Earth)

5.0 Land Use Planning Framework

Township of Muskoka Lakes Official Plan

The TML is currently undergoing a comprehensive review of its official plan, and this review will not be completed when this version of the lake plan is submitted. This lake plan and its recommendations reflect the current TML official plan, and as such, the plan may need to be modified in the future to address the new plan and its policies, procedures, and corresponding by-laws.

Map 1 provides the specific zoning for the properties that have waterfront access to Brandy Lake. All but four existing lots are zoned waterfront residential. Of the four lots that are not zoned for residential use, two are zoned waterfront commercial, and two are zoned environmental protection (which precludes development). Of the 149 existing lots of record with waterfront on Brandy Lake, only 15 remain undeveloped.

Brandy Lake is identified in the TML Official Plan, Schedule J, as a Category 2 Medium-sized, High Development Lake. Brandy Lake is also identified in the TML Official Plan, Schedule J2, Lake Classification by Phosphorus Sensitivity District of Muskoka, as having “moderate” phosphorus sensitivity. This classification does not reflect the most recent changes to the District of Muskoka official plan through OPA 50. This classification in Schedule J may also change as a result of revisions to the TML official plan.

In the TML official plan, Section B provides details on the framework of lands zoned as waterfront residential. It provides guidance on principles, goals, objectives, and general development policies that apply to waterfront residential properties on Brandy Lake. This requires owners to have regard for the



overall health and function of the lake and its surrounding ecosystem, as well as adherence to the TML bylaws.

While Section B: Waterfront of the TML official plan provides guidance for waterfront property owners, landowners in the Brandy Lake watershed (but not fronting on the lake itself) are subject to a different set of policies in the official plan. Section E: Rural of the TML official plan provides guidance for lands zoned rural in the Brandy Lake watershed. Rural lands make up the majority of the lands in the watershed; the remainder are zoned environmental protection, rural industrial and open space. Within the context of the current official plan, zoning and allowable activities in the Brandy Lake watershed are not viewed with the comprehensive lens as properties on the lake are, yet they also influence the overall ecosystem health of Brandy Lake.

As the development of the lake plan progressed, it became obvious to the Brandy Lake Association that the plan cannot be complete without addressing the requirements for more detailed monitoring and land use sensitivities within the watershed of Brandy Lake. Land use changes and current and future activities in the Brandy Lake watershed have an equal, if not greater, ability to impact the Brandy Lake ecosystem and lake health than the activities taking place on the waterfront. For this reason, the recommendations in the plan focus on taking a broader, holistic watershed approach to the Brandy Lake plan and its watershed.

District of Muskoka Official Plan (MOP)

Brandy Lake is identified in the MOP in Schedule E2 as a waterbody that has had water quality indicators such as increased phosphorus or blue green algae blooms. Brandy Lake was added to Schedule E2 in June of 2021 after two years of confirmed blue green algae blooms.

The inclusion of the lake in Schedule E2 determines that the DMM shall undertake a waterbody-wide causation study to determine the cause(s) of and/or relative contributing factors to the water quality indicator for which it is listed. Brandy Lake has had confirmed blue green algae blooms in 2003, 2019, and 2020.

Until the causation study is completed by the District, Brandy Lake is subjected to the enhanced protection policies of the District of Muskoka Official Plan. If the causation study determines that development is the primary cause or principal contributor to the water quality issues, waterbody-specific policies will be developed to ensure future development does not negatively impact lake health, or to appropriately limit future development. The relevant section of the MOP is attached as Appendix 2.

The Brandy Lake Association has identified that protection of the Brandy Lake watershed is an important part of protecting the water quality in both Brandy Creek and Brandy Lake and has made recommendations in this lake plan for greater protection of the watershed within the District of Muskoka official plan.



Recreational Carrying Capacity

In 2020, the TML commissioned numerous studies as part of the official plan review process. As of the writing of this plan, the TML Official Plan review is still in progress. The Brandy Lake Association, in written correspondence to the TML, has requested that this lake plan be included in the TML Official Plan as soon as possible.

Meridian Planning provided a background planning report that covered a variety of issues that were discussion points in the ongoing official plan review. In the document “Muskoka Lakes Official Plan Review: Discussion Paper Part A”, Section 4.0 (pp 41-47) is dedicated to the discussion of recreational carrying capacity (RCC) of the TML lakes. The chart developed in this section assigns a RCC to 84 lakes in TML. In short, the RCC is described in the report as;

“Recreational carrying capacity is based on the principle that reasonable enjoyment of the surface of the waterbody for recreational purposes would be diminished if the number of persons using that resource were to exceed a capacity.”

The RCC that Meridian used has been in place in Seguin Township for over 20 years and has been accepted in OMB challenges as an appropriate standard. This standard is 1.6 (defined as 1 residential unit per 1.6 hectares of lake surface area). The lower the number on a given lake, the more intensively developed it is. Using this standard, many lakes in TML are developed beyond their capacity (i.e. they have an RCC less than 1.6). Brandy Lake is identified with a current RCC of .56, meaning there is 1 residential unit per only 0.56 ha instead of the standard 1.6 ha and that Brandy Lake is developed well beyond its recreational carrying capacity.

Of the 84 lakes that Meridian studied in the report, 40 of the lakes identified exceed their capacities (i.e. they have an RCC of less than 1.6). Brandy Lake has a RCC of .56. If this RCC standard is adopted into the TML official plan, it would provide protection against further development on Brandy Lake in the future.

It is interesting to note that of the 40 lakes in TML that are identified as exceeding their RCC in the preliminary report, all but one have experienced blue green algae blooms in the last ten years. Those lakes are Silver, Three Mile, Leonard, Black, Bruce, Bass, and Brandy.

6.0 Brandy Lake Association

The Brandy Lake Community has a long and deep history of environmental stewardship dating back over 50 years and perhaps earlier. Through the 70’s and 80’s mostly year-round residents met regularly and informally to discuss issues of concern around shoreline development, the increasing use of larger watercraft, and water quality on the lake. There were early discussions of beaver activity and the appearance of algae in the 70’s.

In early 2001, a group of 5 concerned seasonal residents circulated a petition asking seasonal and year-round residents to call on the TML to urge the Ministry of the Environment to do an in-depth study of water quality on Brandy Lake. Although the MOE had been collecting spring water samples over the



previous 2 decades dating back to the early 80's, an increase in algal blooms was raising concerns and property owners wanted to determine the underlying causes.

From this initiative, the Brandy Lake Property Owners Association was formed. The inaugural meeting was held May 18, 2002, with a formation executive and draft by-laws, which though regularly updated, remain the foundation of today's by-laws. The name was formally changed to the Brandy Lake Association at the AGM in August 2003.

The newly formed BLPOA, supported with a request from then TML Mayor Susan Pryke, enlisted the MOE to begin an in- depth, 2-year water quality study (Paterson, A. and R. Ingram 2006). Brandy Lake also participated in the MLA E-coli study which would later expand to include the Lake Partners Program. Over the nearly 2 decades of the BLA, the commitment to science-based data collection has evolved to ensure lake stewardship best practices are the driving force to protect the health of Brandy Lake.

This has not always been an easy journey as residents over the years struggled with the conflicting values of personal property preference for lake levels to suit individual docks, boathouses and shorelines and avoid property damage versus the value of lake health. What is the historic, natural, and healthiest level for Brandy Lake? What man-made interactions were justifiable?

Over the years, with an ongoing commitment to our own education and to the collection of data to support the science of lake health (water sampling, temperature recording, lake level measurement) the priority of residents has become more focused on the health of Brandy Lake. The conversation is changing;

- Why are we having more algal blooms?
- How are we being impacted by development on the lake?
- How will changing climate impact lake health?
- What is the role of the watershed in the health of Brandy Lake?
- What are best practices to ensure this is a healthy diverse lake ecosystem?

After the completion of the BLA's strategic plan in 2020, the executive began the work on this Lake Plan to assess the impact of the human activities on Brandy Lake and directly manage the factors over which we have control. The Brandy Lake Association is looking to form partnerships with local government and with the Muskoka Watershed Council (MWC) to ensure best practices guide our steps forward and protect the lake for the present and future generations who will be the stewards.

7.0 Brandy Lake Association Strategic Plan

The Brandy Lake Association's first strategic plan had its beginnings at the 2018 AGM. At this meeting, the membership agreed that an increase in membership dues would be supported as long as the increase in the funds would lead to an increased level of participation in issues that were deemed important by the BLA members. This was discussed as being a "strategic plan" in the context of developing a plan that reflected the steps forward that the membership deemed appropriate.



In order to understand what the membership felt were important components of the strategic plan, in the summer of 2019, the BLA executive developed a questionnaire that was sent to all BLA members that provided preliminary direction on the issues that were important to the members. Question 6 of the survey gave clear direction that members were primarily concerned about lake health;

Question 6: *The Brandy Lake Association already participates in the following activities. What, in your opinion, is the primary role of the Brandy Lake Association?*

Members could choose more than one answer to this question. The answers were;

- | | |
|---|------|
| • Monitor lake health & advocate for the long-term health of Brandy Lake | 92 % |
| • Represent the property owners on local issues | 66 % |
| • Participate in scientific research on Brandy Lake & surrounding natural areas | 58 % |
| • Provide for social events on the lake during the summer months | 42 % |
| • Provide information on education & local activities to the membership | 26 % |

Vision, Mission and Values

The vision, mission and values form the basis of the strategic plan; all three guide the plan and reflect the input and philosophy of the members of the Brandy Lake Association.

Our Vision

A healthy, vibrant community based on the beauty and environmental health of the Brandy Lake watershed and the contributions of its residents.

Our Mission

To assist residents in the Brandy Lake watershed in enhancing the health of Brandy Lake through individual and group actions.

Our Values

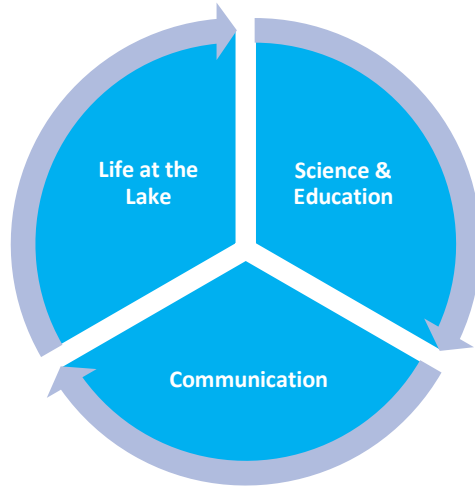
- *Respect for our neighbours*
- *Accurate and timely communication*
- *Community engagement*
- *Maximizing enjoyment of the lake*
- *Active participation in current science*

The Three Pillars of the Plan

The three pillars of the plan allow for the Association to operationalize the vision, mission and values. The pillars are the key areas of focus for the Association members. These pillars represent the most important areas of work for the Association and its members, as identified by the membership in 2019. These themes allow the Association executive to develop strategies and tactics that will reflect and articulate the vision, mission, and values.



The three pillars are;



A series of strategies and tactics were developed under each of these pillars, one of which is the development of the lake plan. This was identified as a priority activity within the Science and Education pillar. The full BLA Strategic Plan is attached in Appendix 3.

8.0 Recommendations of the Lake Plan

Recently the Township of Muskoka Lakes as well as areas throughout Muskoka are seeing both the pace and the nature of development exceeding the ability to manage and protect the natural landscape from over-development of both new and existing properties. In cases where blasting of the natural landscape, clear cutting of properties and alteration of the shoreline has occurred, despite bylaws that prohibit these behaviors, restoration orders and fines are not sufficient deterrents to landowners severely altering the Muskoka landscape. While property owners may feel entitled to alter their property as they wish, individual watersheds are reaching a point where the very nature of Muskoka's greatest asset and the reason we choose to spend our time living here both seasonally and year-round are being eroded by disregard for protection of the natural landscape.

As a small lake association, the BLA has chosen to be part of a bigger voice speaking to the need for watershed management and appropriate and thoughtful development, but we must also speak up to protect the Brandy Lake natural shoreline. This is imperative not just from an aesthetic point of view but for the protection of the health of our lake ecosystem moving into the future.

The BLA endorses this Lake Plan and its recommendations as an important tool in monitoring and managing land use to ensure that future changes on the waterfront of Brandy Lake and in the Brandy Lake watershed will keep our ecosystem healthy.

Changes to waterfront properties on Brandy Lake are already required to reflect designs that maintain or improve the contributions of the property to the overall health of Brandy Lake. This Lake Plan envisions that all lands within the watershed should be managed to maintain or improve the watershed functions and features. This includes activities such as vegetation clearing, grade changes, and buildings as specified in the existing TML Site Plan Control By-Law 2006-010 and TML Site Alteration By-Law 2005-56.

In order to protect Brandy Lake and its watershed, the Brandy Lake Plan is making the following recommendations and endorsing the following best practices;

Recommendations to the District of Muskoka

- Upon completion of the causation study of Brandy Lake as identified in District of Muskoka Official Plan Section C2.6.6 Causation Studies, consider the implementation of the final recommendations into the Brandy Lake Plan.
- Development of a policy framework that covers the entire Brandy Lake watershed, either as part of an integrated watershed management initiative or individually, in order to ensure a balanced approach to land use within the watershed taking into account the sensitivity of Brandy Lake.

Recommendations to the Township of Muskoka Lakes

- Establish the recreational carrying capacity (RCC) of 1.6, and identify that Brandy Lake is “built out” and has already exceeded it’s RCC.
- Repeal TML By-Law Exemption 87-290 and restore the environmental protection designation for this property located in the Brandy Lake watershed.
- Re-categorize Brandy Lake in the TML OP in Schedule J as a lake in Category 4, Lakes with Development Limits. This would reflect what the water quality science has been indicating over the last two decades, would recognize the District of Muskoka causation study that will be completed in the future, and will provide a more cautious approach to managing phosphorus levels.
- Require for future development activities on Brandy Lake properties zoned waterfront residential and waterfront commercial, that pictures of the site, tree inventories and tree protection plans be provided before any work commences.
- Identify the Brandy Lake watershed in the TML official plan as a Special Policy Area in Section E: 8.0 to reflect the importance of the watershed in the health of Brandy Creek and Brandy Lake. This would include the requirement for an Environmental Impact Statement to address the watershed form and function that may be impacted before land use changes are contemplated.



- For all development work on waterfront properties on Brandy Lake, failure to comply with site plan approval conditions and existing by-laws will result in an immediate stop work order until restoration has been completed.
- Discontinue the use of any road surface treatment that contains salt on all non-asphalt roads within the Brandy Lake watershed.
- Significantly restrict the use of salt on asphalt roads within the Brandy Lake watershed.
- Consideration be given to an expanded and regular septic system inspection process delivered and managed by the Township of Muskoka Lakes.

Best Practices Endorsed by the Brandy Lake Association

- The BLA endorses the use and distribution of the Brandy Lake Good Neighbour Guidelines; laminated copies available by contacting the BLA at brandylakeassociation@gmail.com
- The BLA endorses following the detailed guidance of the Township of Muskoka Lake's Dark Sky Lighting policy (go to www.brandylakemuskoka.ca to view a copy) which endorses the use of limited night lighting to retain Muskoka's dark night sky. The policy recommends limited night lights and if lighting is required, it shines downward and away from open lake areas to limit impact to neighbours and nocturnal wildlife.
- The BLA strongly endorses the rules and regulations at the provincial and federal level that govern the size of boat wakes and encourages all visitors and landowners to be respectful of impact on docks and other boats, as well as the considerable impact that large wakes can have on the shoreline and aquatic environment of Brandy Lake.
- The BLA endorses the regular testing and inspection of private septic systems to ensure that impacts are not occurring to add nutrients to the Brandy Lake ecosystem.
- The BLA endorses the careful management of winter dock bubblers to ensure that open water is minimized to increase winter safety on the lake for a variety of users, and to protect the ecosystem by not increasing winter water temperatures.
- The BLA strongly endorses the protection of all aquatic vegetation in Brandy Lake; aquatic vegetation plays a significant role in nutrient management in the lake by the uptake of many nutrients and provides important macronutrients in the food chain to support Brandy Lake's fish population.
- The BLA fully endorses the findings of the 2018 Love Your Lake report. Copies of this report are available on the BLA website www.brandylakemuskoka.ca



References

MOE 1975. Water Quality of Brandy Lake. November 1975. Ontario Ministry of Environment. Toronto, Ontario.

Paterson, A. and R. Ingram 2006. Exploring the causes of blue-green (cyanobacteria) algal blooms in Brandy Lake (District of Muskoka, Ontario). Dorset Environmental Science Centre (DESC), Ministry of Environment and Energy.

Watersheds Canada and Canadian Wildlife Federation, 2018. Brandy Lake Shoreline Assessment Summary Report. Love Your Lake Program.



Appendices

Appendix 1 **Historic Air Photos**

Appendix 2 **District of Muskoka Official Plan – Section C2.6.6.1**

Appendix 3 **Brandy Lake Association Strategic Plan**



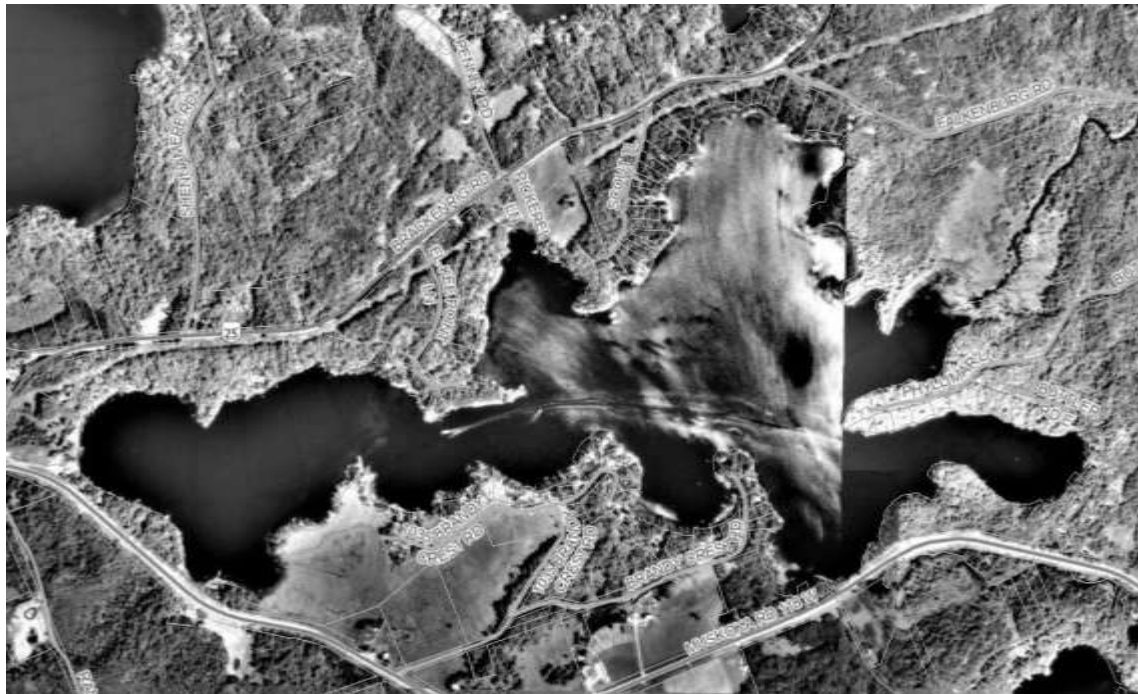
Appendix 1 Historic Air Photos



Brandy Lake 1969 (photos taken mid summer)



Brandy Lake 1977 (photos taken mid summer)



Brandy Lake 1987 (photos taken mid summer)



Brandy Lake 2008 (photos taken in April)





Brandy Lake 2013 (photos taken between May 4 and May 8)



Brandy Lake 2018 (photos taken May 12 to May 18)



Appendix 2 District of Muskoka Official Plan: Section C2 6.6 Causation Studies

C2.6.6 CAUSATION STUDY POLICIES

C2.6.6.1 WATERBODIES LISTED IN SCHEDULE E2

- a) A waterbody will be added to Schedule E2 once one or more of the water quality indicators identified in Section C2.6.3.2 a) i) and ii) is confirmed to be present for three consecutive years of monitoring and/or when the water quality indicator identified in Section C2.6.3.2 a) iii) is confirmed to be present.
- b) A waterbody shall be removed from Schedule E2 once one or both of the water quality indicators identified in Section C2.6.3.2 a) i) and ii) is confirmed not to be present for three consecutive years of monitoring or, if a Causation Study has been initiated, at the conclusion of such a study should the results of the Study conclude that development is not the primary cause of the water quality indicator.
- c) Waterbody-wide Causation Studies shall be undertaken by the District of Muskoka to determine the cause(s) of and/or relative contributing factors to the water quality indicator for waterbodies listed in Schedule E2, unless a similar study has already been undertaken by the Province. A Causation Study shall design and implement a water quality investigation to characterize the relative source(s) and cause(s) of the water quality indicator. While Causation Studies are intended to be uniquely tailored to respond to the situation and context of each individual lake, the general process may consist of:
 - i) Assessing the existing water quality conditions in the lake;
 - ii) Quantifying annual and seasonal trends in water quality and/or algal communities;
 - iii) Where possible, providing a historical perspective on water quality and/or algal abundances;
 - iv) Modelling and quantifying the relative contributions of sources of nutrients to the lake, including phosphorus from sediments;
 - v) Determining if water quality is deteriorating and/or algal composition/communities are changing relative to previous years; and
 - vi) Attributing a specific cause or contributing factors to the water quality indicator.
- d) Within the general framework outlined above, Causation Studies may include review of existing water quality monitoring data, additional water quality sampling and data collection, waterbody-specific application of the District of Muskoka Water Quality Model, hydrology and inflows assessments, **individual on-site sewage services** inspection, and surveys of land use patterns, shoreline disturbance and existing development constraints. Lake associations and other interested stakeholders will be encouraged to contribute local knowledge to the development of a terms of reference for individual Causation Studies.
- e) Until such time as a Causation Study is completed and any recommendations are adopted by Muskoka District Council and implemented through policy, the waterbodies listed in Schedule E2 shall be subject to the enhanced protection policies of this Plan.

Appendix 3 Brandy Lake Association Strategic Plan



Brandy Lake Association Strategic Plan August 2021



Executive Summary

The Brandy Lake Association's first strategic plan had its beginnings at the 2018 AGM. At this meeting, the membership agreed that an increase in membership dues would be supported as long as the increase in the funds would lead to an increased level of participation in issues that were deemed important by the BLA members. This was discussed as being a "strategic plan" in the context of developing a plan that reflected the steps forward that the membership deemed appropriate.

In order to understand what the membership felt were important components of the strategic plan, in the summer of 2019, the BLA executive developed a questionnaire that was sent to all BLA members that provided preliminary direction on the issues that were important to the members.

The results of the survey were presented at the 2019 AGM, and the executive communicated at that time that they would take the information and begin work on the strategic plan. The final draft strategic plan was sent to the membership in December 2020 and has now been finalized in this document. The Association executive will use this strategic plan to guide ongoing activities into the future. It will be reviewed on a regular basis, and changes will reflect the changing priorities of the Brandy Lake community.

1.0 Vision, Mission and Values

The vision, mission and values form the basis of the strategic plan; all three guide the plan and reflect the input and philosophy of the members of the Brandy Lake Association.

Our Vision

A healthy, vibrant community based on the beauty and environmental health of the Brandy Lake watershed and the contributions of its residents.

Our Mission

To assist residents in the Brandy Lake watershed in enhancing the health of Brandy Lake through individual and group actions.

Our Values

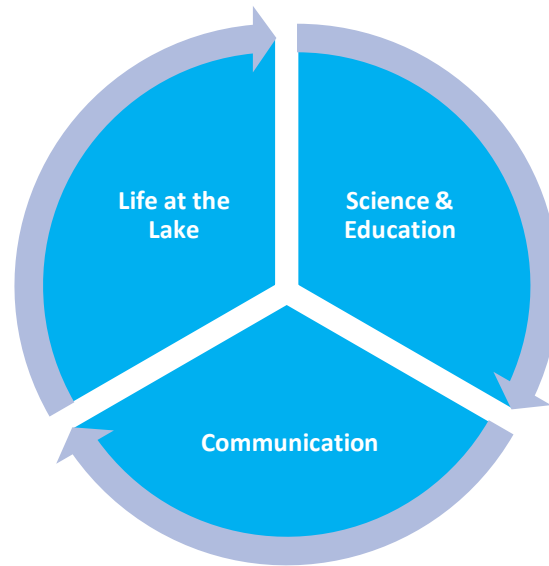
- *Respect for our neighbours*
- *Accurate and timely communication*
- *Community engagement*
- *Maximizing enjoyment of the lake*
- *Active participation in current science*

2.0 The Three Pillars of the Plan

The three pillars of the plan allow for the Association to operationalize the vision, mission and values. The pillars are the key areas of focus for the Association members. These pillars represent the most important areas of work for the Association and its members, as identified by the membership in 2019. These themes allow the Association executive to develop strategies and tactics that will reflect and articulate the vision, mission, and values.



The three pillars are;



3.0 Strategies and Tactics

After the completion of the membership survey in late 2019, the Association executive worked collectively to develop the following set of strategies and tactics for each of the three pillars of the plan. These strategies and tactics will guide activities that are implemented by the Association and are designed to reflect the membership’s feedback. These strategies and tactics will change as new science is developed, our climate continues to evolve, and the membership changes. The surrounding community in Muskoka will also continue to change, and the Association will use these strategies and tactics to ensure that Brandy Lake continues to be healthy and vibrant. These strategies and tactics, as part of the larger strategic plan, will be reviewed regularly.

3.1 Communication: Strategies and Tactics

Strategy 1

Create a communication strategy that members can depend on

- Quarterly newsletter/summer monthly activity calendar
- Consistent, regular updates on science and monitoring
 - Water quality
 - strategies to reduce carbon footprint of our lake community
- Quick facts on boating, fishing, *iNaturalist*, biodiversity, climate change

Strategy 2

Create a system to communicate quickly on urgent issues

- Further develop and enhance BLA web site, Facebook page and explore other social media
- Update members when extreme weather events occur (wind, flooding, snow and ice)
- Build on member participation through sharing information about lake activities
- Become the trusted source of information on Brandy Lake



Strategy 3

Encourage member feedback to improve communication

- Actively seek member input on ongoing work by the BLA, encourage member participation
- Encourage members to share information about the lake and its watershed

3.2 Science and Education: Strategies and Tactics

Strategy 1

Monitor and assess lake health

- Continue Lake Partners Program and District of Muskoka sampling and find new testing opportunities/programs
- Participation in blue green algae research
- Regular updates on science and monitoring
 - Climate resiliency and active mitigation techniques
- Partner with local governments and MWC (Muskoka Watershed Council) on watershed and climate change issues

Strategy 2

Create a lake management plan for Brandy Lake

- Develop plan and submit to township for inclusion in TML official plan, including lake carrying capacity information
- Develop and implement local actions arising from monitoring and assessment

Strategy 3

Encourage members to learn about the lake's ecosystem

- Provide lake wide exchange of native species (transplants, cuttings, sharing info) and protect biodiversity
- Provide information on local sources of information on property management on Brandy Lake
- Grow knowledge base for low ecosystem impact recreational activities

Strategy 4

Engage the youth members in science

- Develop and enhance the *iNaturalist* program in the Brandy Lake watershed
- Create opportunities for kids to interact with science experts

Strategy 5

Monitor land use changes & provide info on this to members

- Actively monitor land use changes/permits in the Brandy Lake watershed and communicate with membership
- Share evidence-based best practices for building and renovating to reduce GHG emissions, manage growth, and understand lake capacity
- Create section of website to store this information so members can access it anytime



3.3. Life at the Lake: Strategies and Tactics

Strategy 1

Create opportunities for BLA members to meet each other

- Annual social
- Kids regatta
- Informal “Meet on the Lake events”

Strategy 2

Enhance the lake living experience

- Provide information sources about local activities
- Provide opportunities to volunteer locally
- Provide info on gardening, lakeshore management, creating biodiversity

Strategy 3

Provide notices of current events for members

- Farmer’s markets location and timing
- Local festivals, events, dates to put into the calendar

Strategy 4

Growing the sense of community on Brandy Lake

- Increased enjoyment and support through interaction and shared activities
- Everyone on Brandy Lake has something to share
- Enjoyment of the lake comes in many forms; respect for neighbours and lake health is important and part of our collective future



Appendix 1 Membership Survey Results

The BLA Executive Committee designed a member survey that was sent to BLA members on July 10, 2019. It asked the following questions and formed the basis for the BLA Strategic Plan sent to the BLA members in December 2020. 47 members responded to the survey.

Question 1: *How long have you owned property on Brandy Lake?*

This was a numeric field and the number of years ranged from 1 year of ownership to 60 years of ownership.

Question 2: *How long have you been a member of the Brandy Lake Association?*

The answers were:

- less than 2 years 10 %
- 2-5 years 12.5 %
- 5-10 years 25 %
- More than 10 years 37.5 %
- Founding member 15 %

Question 3: *Do you live here year-round?*

The answers were:

- Summer only 35 %
- seasonal full time
(use the property in all 4 seasons but have another residence) 40 %
- live here year-round 25 %

Question 4: *Have you participated in any of the following events hosted by the Brandy Lake Association?*

The answers were:

- Summer social barbeque 76 %
- Brandy Lake Kids Regatta 37 %
- BLA Annual General Meeting 88 %

Question 5: *What do you value most about Brandy Lake?*

This was a text field and was not answered by all participants. The following are the responses that were received:

- Friendly community, beautiful landscape and nature, lake activities
- Being there
- Its water quality
- Tranquility
- Solitude and natural beauty
- Friendly community
- Small, clean lake, good neighbours
- Time with family
- Quiet
- Small lake and location
- Small quiet lake with scenic shoreline, clean water, and great community
- Water quality testing
- It's beauty



- A quiet lake – most of the time
- Beauty, wildlife, clean water
- The beauty of all the natural rock and water
- Living on the water. Being able to do water sports
- Water sports in a clean, safe lake with great neighbours
- Peace and quiet
- The beauty of the lake, the ability use the lake for swimming and boating
- Tranquility
- Small lake...less boat traffic...less police harassment
- The beautiful clean lake, my neighbours, the sunsets
- The water quality
- Long family history, memories on Brandy lake
- It's beauty
- Quiet, calm, warm water, more of a cottage feel than the bigger lakes, friendly
- Clean water
- Sense of community
- The close friends we have on our lake
- The community
- Everything
- Size of the lake
- It's quiet and at one time free of big boats
- Location and water quality
- Quiet yet close to Port Carling for shopping
- Proximity to Port Carling and Bracebridge
- The sense of community and shared interests
- The water quality

Question 6: *The Brandy Lake Association already participates in the following activities. What, in your opinion, is the primary role of the Brandy Lake Association?*

Members could choose more than one answer to this question. The answers were;

- | | |
|---|------|
| • Represent the property owners on local issues | 66 % |
| • Monitor lake health & advocate for the long term health of Brandy Lake | 92 % |
| • Provide information on education & local activities to the membership | 26 % |
| • Provide for social events on the lake during the summer months | 42 % |
| • Participate in scientific research on Brandy Lake & surrounding natural areas | 58 % |

Question 7: *If you would like to see more social events on the lake, please help us understand what you would like to see.*

Members could choose more than one answer to this question. The answers were;

- | | |
|---|------|
| • More activities that include kids | 46 % |
| • More social events (dinners, bbq's, general events) | 62 % |
| • More activities in the winter | 31 % |
| • More activities in the summer | 39 % |



Question 8: *As a member of the Brandy Lake Association, you receive communications from the Association from time to time. Do you feel communication is;*

- Not adequate 0 %
- Just the right amount 87.5 %
- Would like to receive more info about Brandy Lake 12.5 %

Question 9: *Are there any other issues that you would like the Brandy Lake Association to explore on your behalf:*

This was a text field and was not answered by all participants. The following are the responses that were received:

- News bites and reminders on boat impacts, water quality, tree clearing, fireworks rules, fire bans
- No – the BLA does a great job.
- Would love to have the Association provide education and information on responsible usage of the water to preserve the shoreline, to ensure all property owners are able to enjoy the lake, to ensure safety for everyone that uses the lake
- Do not want any condo or resort development on or near the lake
- No
- Support ways to limit shore erosion from boat wakes and develop Good Neighbour Guidelines
- Controlling the geese population
- Can't think of any right now
- We are noticing Brandy cottages is now an Airbnb, maybe put a noise restriction at that end of the lake
- Install a beaver baffler
- Has the beaver baffler been put in yet?
- No
- No. Thank you for the work you do for our lake
- No more lot severances
- Garbage in lake; foam docks, cans, water toys. Garbage washed up on shores
- No, I think it's just right
- Boats that are too big for our lake
- No
- Change AGM to earlier in the summer May or June
- Yes. Ask boat owners to respect the max speed limit as per Canada Shipping Act. Far too many boaters drive their boats very close to shore causing damage to floating docks and moored boats
- No
- Stop the unusual high-water level and excessive algae growth
- Just more info re weddings, departures from Brandy Lake, newcomers, deaths, etc.

