

KAPIKOG LAKE COTTAGE OWNERS' ASSOCIATION

Kapikog Tracks



Inside this issue:

President's Message	1
Councilor's Message	4
Save the Date	7
Kapikog Fun Day	8
Hop, Slither and Swim!	9
Maple Syrup Time	10
Association Dues	13
Bell Internet Update	13
You Be the Judge	15
Boat Licensing Change	18
Environmental Story Map	20
E-Mail Addresses	20
Pesticide Spraying	21

President's Message by Stuart Ferrie

Spring 2026

The winter has come to an end, and the spring is here. As I write this, there is still ice on the lake, but I know it will be gone soon and another year at the lake will begin for many of us. For those that take advantage of what the lake has to offer in the winter, it was an old-style winter with lots of snow and opportunities to enjoy snow based activities. No matter how you spent the winter, I hope it was productive and enjoyable for you and your family.

This year we are looking forward to a full slate of activities, starting off with the Spring get together on the May long weekend. During the summer we have arranged for a presentation from the Georgian Bay Biosphere Reserve, and also a Fun Day for families. August will see the Annual General Meeting. More information on some of these events is included elsewhere in this newsletter. Please read and note the dates. We look forward to seeing Association members at our events.

(continued on next page)

We have recently learnt that Hydro One is planning to build a new 500 KV transmission line from the Sudbury area (Hanmer Transformer Station) to near Barrie (Essa Transformer Station). This is the starting and end point of the current transmission line which runs over the east end of Kapikog Lake. This new line will include a new set of towers and a single-circuit transmission line. The construction is scheduled for 2029 to 2032, with the official planning stage starting now. A second 500 KV single circuit may be added later to the new towers. It is not yet certain that this new set of towers will run right beside the

existing Hydro towers, but such an outcome shouldn't be surprising. A Hydro One rep has promised me that any damage done to cottage roads by the construction will be made good. There are also obvious safety and environmental issues that your Association will monitor as this project moves forward. If you want more information on this project, the web page is

[Sudbury to Barrie Transmission Line Project | Hydro One](#) .

I wish you all a happy and fun filled summer with family and friends at the lake.



Photo by Terry Forth



JOHNSTON & DANIEL
RUSHBROOKE REALTY, BROKERAGE | INDEPENDENTLY OWNED AND OPERATED

OUR SALES ON KAPIKOG LAKE



SOLD OVER LIST
Grant's Trail
\$1,195,000*



SOLD
Wawashkosh Island
\$1,069,900*



SOLD OVER LIST
Joyce Lane
\$999,999**



SOLD OVER LIST
Kapikog South Rd
\$899,000*



SOLD OVER LIST
Wawashkosh Island
\$699,000*



SOLD OVER LIST
Wawashkosh Island
\$689,000**



SOLD OVER LIST
Wawashkosh Island
\$659,000*



SOLD OVER LIST
Kapikog South Road
\$569,000*



SOLD OVER LIST
Kapikog South Road
\$499,950*

*Represented Seller, **Represented Buyer

Considering Selling? **Contact Us.**

GORDWAITES.COM
705-765-155 5

GORD WAITES TEAM



Gord Waites *



Tracy Tennant *



Sue Morris **



Krista Hilton *



Julie Schnurr *



Scarlett Hilton *

#1 AT JOHNSTON & DANIEL MUSKOKA 2020-2025

Councilor's Message by Dan MacLeod



The Archipelago

Whew, Spring, hopefully, will be here shortly. It was quiet and hardly any traffic coming through our bay.

Law and Enforcement

The summer hours of operation for the By-law Enforcement Service, are being modified to better align with the call times received in 2025. The shift would be Monday to Sunday (seven days a week), from the current 09:00-18:00hrs to 08:00- 17:00hrs (new). This would necessitate a change to the Level of Service – By-law Service/Enforcement Policy which would be completed administratively.

CRA and Underused Housing Tax Auditing

Several non-resident property owners have reported that they are currently being audited by the Canada Revenue Agency (CRA), under the federal Underused Housing Tax (UHT) program. The UHT, introduced in 2022, generally imposes a 1% annual tax on the value of vacant or underused residential property in Canada owned directly or indirectly by non-resident, nonCanadian individuals and certain entities.

The legislation also requires annual filing by affected owners, even where no tax is ultimately payable. Many of the affected properties are located on islands within the Township, which are only accessible by boat. In addition, there are properties situated on inland lakes that do not receive winter road maintenance and therefore have limited or seasonal access. Property owners have requested formal written confirmation from the Township of The Archipelago outlining the access limitations and servicing conditions applicable to their properties. Specifically, owners are seeking documentation that describes the absence of municipal road access to island properties, the lack of winter road maintenance in certain areas, and the unavailability of municipal services such as water, sanitary sewer, and natural gas.

NEXT STEPS: The next step is to review the specific wording of the CRA audit requests to ensure the Township can provide an appropriate response. Staff have reached out to affected property owners and are awaiting clarification regarding the exact information being requested.

(continued on next page)

Once the scope of the CRA's request is confirmed, the Township will respond to individual inquiries as they are received. Each property will be reviewed on a case by case basis to determine its access status, whether it is an island property, located on a seasonal road, or subject to other access limitations. Then, an accurate, fact-based letter will be prepared for the property owner. The Township will take care to avoid interpreting or commenting on federal tax legislation and will limit its correspondence to providing objective, factual information about the property in question.

CONCLUSION: The Township recognizes the challenges faced by property owners in responding to federal audit requirements where access and servicing conditions are unique to a water-access municipality. While the administration and interpretation of the Underused Housing Tax remain solely within the jurisdiction of the Canada Revenue Agency, the Township can play a supportive role by providing clear, factual confirmation of local infrastructure realities. By implementing a consistent, property-specific response process, the Township will ensure that residents receive accurate documentation while maintaining municipal neutrality on federal tax matters. This approach balances responsiveness to property owners with the Township's responsibility to provide objective, fact-based information only.

Kapikog Roads

Council discussed the report regarding the four Kapikog Roads, identified in the Capital Improvement Plan. The report outlined the approximate capital cost per property, as well as the ongoing snowplowing (maintenance) costs.

While the Official Plan does indicate that these roads could be considered for year-round maintenance, Council discussed how the associated maintenance costs could be allocated. Several members raised questions about the potential to apply area rating for winter maintenance.

The Chief Administrative Officer (CAO) noted that, based on a preliminary review, legislation may not permit area rating for services that are also provided to other residents; however, this was not definitive. As a result, the CAO recommended obtaining a legal opinion to clarify the extent to which area rating could be applied in this situation.

The matter was deferred to the April Council meeting to allow time to secure this legal opinion.

— — —

It's snowing again, will spring ever arrive?



YOUR FULL SERVICE MARINA

YOUR NEIGHBOUR ON HEALEY LAKE

NEW FOR 2024



BUILDING THE FINEST BOATS SINCE 1956



**WHAT A PERFECT MATCH,
A MIRROCRAFT BOAT
POWERED BY A
MERCURY OUTBOARD!**

**MERCURY DEALER FOR 50 YEARS,
NOW A MIRROCRAFT BOAT DEALER**



info@marinerscove.ca



705.375.2097



Save the Date!



Spring Get Together

A spring social has been planned for **Sunday, May 17th, 2026 from 2:00pm to 4:00pm** (Sunday of the May long weekend).

The location is the Mactier Legion (Branch 507), 11 Elizabeth Street, Mactier.

Based on feedback from last year, we are asking that you consider bringing a snack or appetizer. This is optional for those who wish to do so and not a requirement to attend.

So you and others can see what is being brought, please sign up by clicking [HERE](#). Hope to see you there!

Kapikog Fun Day!

Saturday July 25th. See the article on the next page for more information.

Annual General Meeting for the Association

Saturday, August 15th, 2026 from 10am to Noon. The location is the landing parking lot (58 Kapikog Lake Rd).



Eagle Lake - Photo by Terry

Kapikog Fun Day! July 25th

As mentioned in the March email, a children's Fun Day is planned for July 25th.

Activities begin at 10:00 AM with the Georgian Bay Biosphere's Hop, Slither, and Swim! event at the Kapikog Landing (see the poster on the next page). This family-friendly, drop-in event is for all ages. Come explore the fascinating world of reptiles through hands-on activities, interactive models, and engaging games. Don't miss this exciting experience—it runs until noon!

Between 1:30 PM and 3:30 PM, the KLCOA will host an afternoon of games and family-friendly activities. More information on the afternoon activities will follow later. This event is primarily geared toward children aged 5 to 12, however if we get enough volunteers we can expand the age range.

Volunteers Needed!

To run the activities in the afternoon, we need your help to make this day truly special for the kids.

Let's make it a Family Fun Day!

Our goal is to expand the afternoon into a full-scale community event. If we get enough adult volunteers, we can transition from "kid-focused" games to a true "Family Fun Day" with activities that bring the whole lake together.

Everyone is welcome!

You don't need to have children or grandchildren participating to join the team. Volunteering is a fantastic way to meet your neighbours, stay connected with the lake community, and enjoy a great day outdoors.

Please consider helping us grow this event by contacting Terry Forth at:

terry.kapikog@gmail.com .

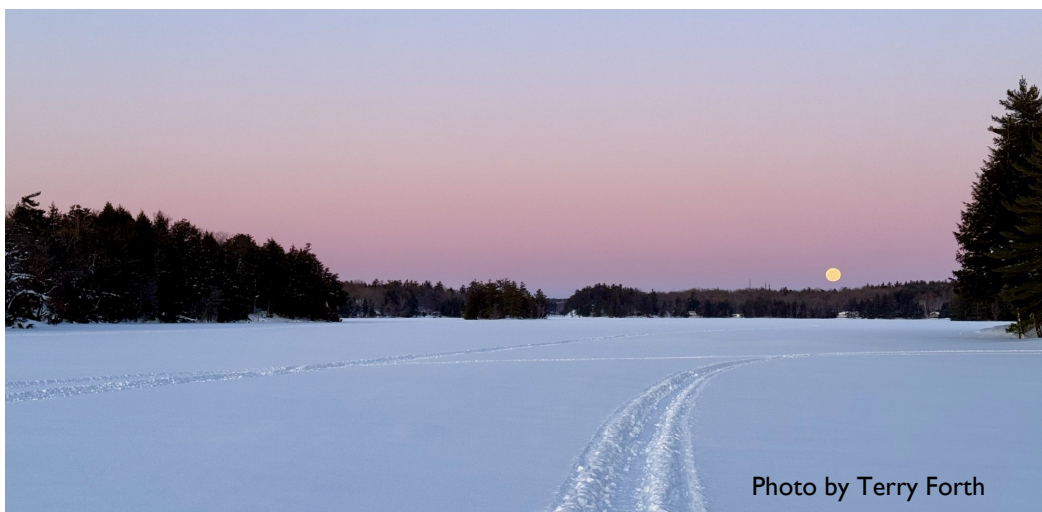


Photo by Terry Forth

HOP, SLITHER, AND SWIM!

Species of the Biosphere



Discover the critters that call the Biosphere home!

- **Meet a snapping turtle and foxsnake!**
- **Learn about local species and how to help**
- **Play fun games and join a scavenger hunt!**



SATURDAY

July 25th (rain date: July 26th)



10 AM - 12 PM

Drop by anytime!



PUBLIC BOAT LAUNCH

58 Kapikog Lake Road



FREE!



GEORGIAN BAY
BIOSPHERE
MNIDOO GAMII



Maple Syrup Time on Kapikog! By Andrew Sixt

You know that spring has started when the scent of boiling maple sap and wood smoke is in the air! For the Brenner's, on Ematee Island, that started earlier this month when they put together their maple syrup system. Their operation involves tapping about 55 sugar maple trees, with a gravity hose system where the sap collects in large drums.



Hazel is testing the quality of the sap!

The sap is then pre-heated before going in the wood fired evaporator. When the solution gets close to being the desired sugar concentration, it gets transferred to their kitchen stove where it can be closely monitored as boiling too long can ruin the batch. It takes 40 litres of sap to make one litre of maple syrup.



From left to right, Nate, Hazel, Don and Carter. Running the evaporator is a team effort!

(continued on next page)

The final stage is filtering the syrup and then bottling. Then it's time to enjoy the fresh maple syrup!



Here Carter and Don are making maple taffy by pouring the syrup over snow.



3 REASONS WHY CHOOSING HAUSER'S PHARMACY IS GOOD FOR YOUR HEALTH:

- 1. **FREE** custom pill packs to keep your meds organized.
- 2. **SAVE TIME** and let our pharmacists prescribe for minor health conditions, such as Allergies, Bug Bites, UTIs, & Acid Reflux.
- 3. **STAY HEALTHIER LONGER** by taking advantage of our full-service offerings including **mobility rentals**.

Hauser's Pharmacy MacTier Hours

Monday - Friday: 9 - 5
Saturday & Sunday: Closed



WE ARE CELEBRATING 45 YEARS OF CARE THIS YEAR - SWITCH TODAY & SEE WHY!

1-249-607-0148

www.HausersHealthcare.com

**FORGET YOUR MEDS?
WE'VE GOT YOU COVERED!**

Please add us to your B&B listing if you rent out your place!



Association Dues Now Due

Your dues are critical to the activities of the Association, which has a dual focus of safe recreation and enjoyment for all cottagers on our lake, and ensuring the health and long term viability of the lake. The dues amount of \$40 remains unchanged from previous years.

Please e-mail questions/concerns to Cheryl Randall at cherylrandall@aol.com.

The preferred payment method is by Interac EMT/e-transfer. Unfortunately, auto deposit is not supported. When setting up the transfer

please use the following challenge question
 “[What is the name of our lake?](#)”

Answer: “[Kapikog](#)”.

Please send your e-transfer to:
treasurer.kapikoglake@gmail.com

Payment by cheque is also accepted, and can be mailed to the Association address at:
 PO Box 167, Mactier, ON POC 1H0

Cottage Association Membership payments are due now and cover the period from May 1st, 2026 through April 30th 2027 inclusive.

Bell Internet Update

In March, Mike’s Communications (a Bell contractor) had a snowmobile crew installing aerial portions of the pole-to-the-cottage cabling on the mainland.

After the ground thaws and the roads are drivable, they plan on resuming with the remaining in-ground and aerial cabling on the mainland. The water access properties are planned to be done after ice out.

The Association has been advised that Bell Representatives (see the ad on the next page) and Bell, are now taking requests for service connections, for those who are interested.

Contact them for more information.



South of Dunbar Lake - Photo by Terry Forth

Stay Connected at the Cottage



I'm Lori Harvey, your local Bell representative and a proud resident of Seguin. I've helped many cottagers in the area get connected, and I'm here to help you too!

Fibre is now available to most of Lake Kapikog residents, bringing fast, reliable internet for streaming, working remotely, and staying in touch with family.

 Call or Text to see if you qualify: **905-967-4600**

 Email: lori@totallyone.com

Reach out today and enjoy high-speed fibre internet at your cottage!

You Be the Judge Program by Andrew Sixt

Overview

The Township of The Archipelago and Georgian Bay Biosphere have launched a new voluntary septic screening program titled “You Be The Judge”.

The You Be The Judge program provides a simple self-assessment tool and guide to determine the status of septic tanks using a sludge sampler (known as a ‘sludge judge’). Sludge samplers are easy-to-use tools for determining when a septic tank is in need of a professional pump out and conversely, when pumping is not yet required.

Learning about and maintaining your septic system is part of cottage ownership. Septic system failures can have very significant environmental effects as well as impacting you and others you share the lake with. Keeping your septic system in good running order is part of responsible cottage ownership. Your Association encourages lake residents to participate in this program and be good stewards of our lake.

Why judge your own septic tank?

Measuring the sludge in a septic tank can result in **cost savings** by either avoiding unnecessary pump outs or by identifying the need for a pump out before any damage is done to the baffle or drain field (or septic bed). There

are also **environmental benefits** from pumping and hauling waste only when it is necessary and protecting our lake from excessive e-coli and phosphorous. In addition, on the Township’s website, participants can enter a draw to **win one of three \$100 gift cards!**

How to Use the Sludge Judge

The Township of the Archipelago has set up a web page with everything you need to know about the Sludge Judge and septic systems in general. It can be viewed at the following link <https://www.thearchipelago.on.ca/septics> .

Also, see the poster on page 17.

Here are hints in addition to the information on the web site:

- Most systems will have two tanks. The tank to be sampled is the “primary” tank, which is the closest tank to the building. See the diagram at the above link, under “A. Septic Systems 101”.
- It’s common for the lids to be buried under a layer of soil. Before getting a kit, determine where the lid of the primary septic tank is and uncover it so the lid can be removed in a timely manner.

(continued on next page)

Getting a Sludge Judge Kit

There is now a Sludge Judge kit at the Healey Lake Transfer station. By May, there is to be another kit for Kapikog residents. Both kits were requested by your Association.

The sampler and all the necessary materials are loaned out for a person to assess their own septic. Once done, the equipment is to be cleaned and returned.

Each kit includes:

- 8 ft sludge sampler and carrying case
- Latex gloves
- Disinfectant wipes
- Data recording sheets

Based on the results of the sampling, the participant either schedules a pump out or makes plans to reassess in future years.

More in person training

If you feel you need more training than that provided on the Township's website and other sources, the Association could investigate this for the AGM. Please send a note to info.kapikoglake@gmail.com if you would like to request more training.



GEORGIAN BAY
BIOSPHERE
MNIDOO GAMII



Protect Water Quality & Save Money

Learn how you can make a
difference with this free
septic program!



Scan the QR code or visit:
www.thearchipelago.on.ca/p/septics

Boat Licensing Change

As of December 31, 2025, changes to the federal Pleasure Craft Licencing took effect. A Pleasure Craft Licence is the ID displayed on both sides of the bow of recreational boats, typically with a 10HP or larger motor.

In summary, EVERY licensed boat now has an expiry date within the next five years. The older the boat license, the sooner it expires. It is

recommended that every boat owner go to the following link to see when their boat license needs to be reviewed.

https://www.thearchipelago.on.ca/uploads/dm/101438/20260226_Pleasure_Craft_Licensing_Flyer.pdf



Photo by Andrew Sixt

Brad Hutchinson

SALES & SERVICE INC.

SUNSTREAM



BOAT MORE. WORK LESS.

Sunstream Boat Lifts
+ Cover Systems
Ready when you are.

The Premier Choice of Muskoka Cottagers for over 25 years.



Brad Hutchinson Sales & Service Inc.
705-375-3004 | sales@liftguy.ca
liftguy.ca

Environmental Report Story Map

The Township of the Archipelago and the Georgian Bay Biosphere staff have created a Story Map version of the Township of the Archipelago Environmental Report. A Story Map is an interactive web-based information source that combines maps, text, images and videos into a single narrative. The Story Map provides a good introduction to water chem-

istry, Benthic monitoring and fish communities and how they relate to Kapikog. To get to the Story Map for Kapikog, go to the link below. Kapikog is #7.

[LINK TO STORY MAP](#)

Reminder: Let Us Know about Email Address Changes

The Association's primary method of communicating with members and other lake residents is email. This makes it particularly important that you notify us of any changes to your email address.

If your email is going to change, you need to

let us know before you stop monitoring it.

Send your new information by emailing us at info.kapikoglake@gmail.com.

Please include your name, civic/EMS number, road name, new email address and the date it comes into effect.



Pesticide Spraying for Mosquitoes and Ticks by Dan MacLeod

What You Need to Know

With the increase in ticks this last year, especially around Kapikog and Healey Lakes, many residents are considering hiring companies to spray their properties for mosquitoes and ticks. I've been researching this myself, and I'd like to share some important information before decisions are made - **particularly about what these sprays contain and how they can impact our shared environment.**

What's Being Used: Permethrin

Most companies offering mosquito and tick control sprays are using Permethrin, a synthetic insecticide modelled after compounds found in chrysanthemum flowers.

While it's effective at **killing mosquitoes and ticks, it doesn't discriminate** — it also kills beneficial insects, including:

- **Bees** (critical for pollination)
- **Butterflies and moths**
- **Dragonflies** (which naturally eat mosquitoes)
- **Aquatic insects** (vital to the food chain in our lake)

Permethrin is designed to:

- **Last longer than natural pyrethrins** (it doesn't break down quickly in sunlight or rain)
- **Be more potent**, with a broader "kill zone"

These features make it **effective but also highly persistent in the environment.**

Environmental Concerns

Lake & Water Contamination:

Permethrin is **highly toxic to fish, amphibians, and aquatic invertebrates**. It can enter our lake through runoff after spraying, harming the very ecosystems we all enjoy. Even trace amounts can:

- Kill or disrupt aquatic insects that birds and fish rely on for food
- Harm frog and turtle populations
- Break natural ecological balances

Impact on Biodiversity

Wiping out beneficial insects weakens our lake's ecosystem, potentially leading to more long-term pest problems. For example, if dragonfly populations decline, we could see more mosquitoes in the future — not fewer.

(continued on next page)

Drift Beyond Property Lines

Even if only one household sprays, the **chemicals can drift** through the air and onto neighbouring properties — where children, pets, or wildlife might be exposed **without consent**.

Health and Safety Concerns

While these sprays are marketed as “safe,” it’s worth noting that:

- **Spray technicians wear masks** for protection — a red flag in itself
- Permethrin can cause **skin irritation, breathing issues, or allergic reactions** in some people
- It is **toxic to cats**, even in small doses
- Pets and children are often allowed back onto sprayed areas within an hour — but **residue can linger**.

Before You Spray — Please Consider

- **Let neighbours know** in advance if you’re spraying. Drift doesn’t respect property lines.
- **Avoid spraying near the shoreline or during windy days** — both increase the risk of lake contamination.
- **Ask the company for a full ingredient list** — not just the active chemical.
- **Explore alternative methods** to reduce bugs (see below).

Natural Mosquito & Tick Control Tips

- Rake leaves and remove yard debris — ticks love moist, shaded ground
- Dump standing water — birdbaths, buckets, low spots in the yard
- Consider natural repellents — like lemon eucalyptus oil
- Install bat houses and promote dragonflies — both eat thousands of mosquitoes daily



Photo by Terry Forth

— — —
Let's Protect the Lake Together!