

The Zoldak Property

1074 Echo Beach Road, Three Mile Lake

Planting plan created by The District Municipality of Muskoka

Survey Date: 03/20/2026

Funded by • Restore Your Muskoka Shore • Great Lakes Guardian Community Fund •



Schedule A:

Plants & Property

Land Characteristics

This planting plan is designed based on the land characteristics identified during the day of the site visit. Plants are chosen according to the soil and light conditions on your property. The number of plants chosen for each planting compartment takes into account the square metre area of the space, as well as the amount of current vegetation cover. **Your property is part of ecoZone: 4b**

Land Characteristics by Compartment

	Length	Width	Area	pH	Soil	Moisture	Light	Height
A	4m	2m	4m ²	acidic, normal	sandy	moist	partial sun	max 1.5m
B	4m	2m	4m ²	acidic, normal	sandy	moist	partial sun	max 1.5m
C	3m	1m	1.5m ²	acidic, normal	sandy	moist	partial sun	max 1.5m
D	3m	1m	3m ²	acidic, normal	sandy	moist	partial sun	max 1.5m
E	5m	2m	10m ²	acidic, normal	sandy	dry, normal	partial sun	max 1.5m
F	5m	2m	10m ²	acidic, normal	sandy, loamy	moist	shade	max 1.5m
	24m	1.67m	32.5m ²					

Plant Selection Summary

The following shrubs and trees are chosen for their suitability and survivability given the current soil and light conditions in each compartment on your property, as well as preferable features.

Plant Species	A	B	C	D	E	F	Potted	Bareroot	Wildflower
Sweet Gale	2	3	2	2		2	11		
Narrow Leaved Meadowsweet	2	2	1			2	7		
Nannyberry	1	1		1		2	5		
Blue Flag Iris	3	3							6
Swamp Milkweed	1								1
Bush Honeysuckle		3		2			5		
New England Aster			1		1				2
Blue Vervain			1		2				3
Sweet Oxeeye					4	3			7
Spotted Joe-Pye Weed						3			3
Subtotal	9	12	5	5	7	12	28	0	22
Totals	50								

Plant Information

The following table summarizes key information about each plant selected for your property.



Sweet Gale

Height: 1-2m

Sweet Gale is a medium-sized shrub which grows into a thick bush about 1-2 m tall. This species produces 1-8 cm long, oblong-lanceolate leaves which are finely toothed at the tip and are spirally arranged. When bruised, these leaves give off a pleasant aroma. Male and female catkins are produced on separate plants. The seeds are dispersed from the female plants via water, as they float on two corky bracts. This shrub also provides a good food source for bird species that eat the seeds including Grouse, Chickadees, and Bluebirds. Mammal species like Beavers and White-Tailed Deer also browse on the twigs and leaves of this plant.



Narrow Leaved Meadowsweet

Height: 1-2m

The Narrow Leaved Meadowsweet is an erect, deciduous shrub, which grows in the shape of a mound to a height of 1-2m. This species develops numerous branches and branchlets, giving it a sparse appearance. Leaves produced are simple and narrow with sharply toothed borders growing alternately along the branches. These bright, light green leaves appear crowded, as they grow close together on the stocks and branches. During the fall, leaves turn a yellow-red or yellow-orange colour. Small white to light pink flower clusters appear in the spring growing in a dense, narrow pyramid at the terminal ends of the branches. During late summer to early fall, these flowers produce smooth, papery seed pods.



Nannyberry

Height: 3 m

Nannyberry is a large deciduous shrub species that typically grows about 3 m in height. The leaves are dark green, ovate shaped, oppositely arranged, have a pointed tip, and have finely toothed margins. The flowers are showy, white colored, appear in flat topped clusters, and bloom in May. These flowers produce blueish black berries, which are edible to humans and persist throughout the winter. The flowers are beneficial to pollinator species, like bees and butterflies. The fruit is beneficial to wildlife species, including birds and small mammals. This shrub has attractive fall foliage. The root system is extensive, making this plant valuable for controlling erosion and stabilizing loose soil. This shrub can be pruned to have a single stem and grown as a small tree instead of a shrub.



Blue Flag Iris

Height: 0.5 m

The Blue Flag Iris is a showy perennial wildflower that typically grows about 0.5 m in height. This plant may also be known by the common name Harlequin Blue Flag. The leaves are light green, sword-shaped, slightly arched or erect, and appear growing out as a cluster around the base of the plant. The attractive blue flowers start to bloom in the early spring, emerging from a tall flowering stalk that can reach up to 1 m. The flowers are beneficial to pollinator species, like bees and butterflies. The seeds are also beneficial to wildlife species, like birds and small mammals.



Swamp Milkweed

Height: 1 m

Swamp Milkweed is a beautiful wildflower species that typically grows about 1 m tall. The leaves are light green coloured, narrow, lance shaped, and oppositely arranged. The flowers are showy, fragrant, bright pink, appear in clusters on flowering stems, and bloom between July and August. The flowers give way to large, long and narrow, brown seed pods, which produce an abundance of seeds with tufts of long, white hairs. The flowers are beneficial to pollinator species, like bees and butterflies. As with all Milkweeds, the stem exudes a milky sap when broken, however the sap of the Swamp Milkweed is less milky than other species. This sap is critical for caterpillars of the endangered Monarch Butterfly to deter predators.



Bush Honeysuckle

Height: 1m

The Bush Honeysuckle is a small, hardy, deciduous shrub that rarely grows taller than 1 m in height. The leaves are simple, oppositely arranged, ovate shaped, and have finely toothed margins. During the spring and summer, the leaves are dark green in colour, then in the fall they take on a variety of colours ranging from a deep purple to light yellow. The flowers are small, showy, yellow to orange colored, trumpet shaped, appear in clusters on the tips of branches, and bloom between June and July. The flowers are beneficial to pollinator species, including hummingbirds and butterflies. The roots of the Bush Honeysuckle are fibrous, giving it the ability to form thickets and making it an ideal shrub to plant for erosion control.



New England Aster

Height: 2m

New England Aster is a showy perennial wildflower with an average height of about 120 cm but can grow up to 2 m tall. It has a central stem with branching in the upper half covered in fine white hairs. Its leaves clasp these stems as they have no petioles. The basal leaves are spatula-shaped, while the stem leaves are alternate and lance-shaped. The leaves are also covered in soft white hairs. Its showy flowers are clustered at the ends of the central stem and surrounding branches. Each flower is composed of 30+ deep purple ray florets surrounding numerous golden disk florets. These plants excel in moist soils with lots of sun. It is often found along lake shorelines, forest edges, in wet meadows, or in marshes/swamps. New England Aster reproduces and spreads using both achenes, which are dispersed by wind and a rhizomatous root system, allowing this plant to colonize open areas. It is also known to easily colonize recently disturbed areas so could be considered for difficult sites that are hard to grow on. This wildflower species attracts lots of pollinators such as bees and butterflies but rarely attracts wildlife, such as wild turkey, deer, and rabbit.



Blue Vervain

Height: 1.5 m

Blue Vervain is a perennial wildflower species that grows about 1.5 m in height. It has a slender, upright form with reddish-green coloured, rough-haired stems. Its leaves are oppositely arranged, lance-shaped, and on short petioles with large serrations along the edge. Occasionally, there are two lobes present at the base of the leaves. The flowers are showy, blueish purple coloured, have five petals, appear on dense spikes at the top of flowering stems, and bloom between July and September. The flowers bloom first at the bottom of the spike, travelling upwards and blooming in bands. This plant spreads well and can form small colonies. The flowers are beneficial to pollinator species, like bees and butterflies. The seeds are also beneficial to wildlife species, like birds and small mammals.



Sweet Oxeye

Height: 2m

Sweet Oxeye, also known as False Sunflower, is an attractive, herbaceous, perennial wildflower, which can grow to almost 2 m tall. The flowers are perched atop a stiff stem, with a brownish-yellow center cone surrounded by bright yellow to orange rays. Leaves are 5-12 cm long and 2-8 cm wide, oppositely arranged along the stem, ovate to lanceolate in shape, and have a toothed margin. This wildflower grows best in moist, well-drained soils, preferring full sun, but will tolerate partial shade. Some common natural habitats for the Sweet Oxeye are prairies, meadows, forest edges, and stream banks. Sweet Oxeye is drought tolerant so could be planted in difficult dry sites, but will grow best with regular watering. A large variety of insect species are attracted to the Sweet Oxeye, making it a great addition to a habitat garden.



Spotted Joe-Pye Weed

Height: 1.5 m

Spotted Joe-Pye Weed is a colourful wildflower species that can grow up to 1.5 m tall and can spread about 1 m. It has a plain or spotted purple stem, which is sometimes covered in fine hairs. The leaves are large, lanceolate shaped, have serrated edges, and appear in whorls of 3-5. The flowers are showy, fragrant, bright pink/purple coloured, have 8-20 disk florets, appear in clusters at the top of a flowering stem, and bloom in mid to late summer. The flowers are beneficial to pollinator species, like bees and butterflies. This plant spreads well and can form small colonies. The roots can be useful for controlling erosion and stabilizing shorelines.

Compartment A

Naturalization Area

- ⚖️ PH: acidic, normal
- 🌿 DEPTH: potted, wildflowers
- 💧 MOISTURE: moist
- 🌀 SOIL TYPE: sandy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: partial sun



● Sweet Gale
2

● Narrow Leaved Meadowsweet
2

● Nannyberry
1

🌸 Blue Flag Iris
3

🌸 Swamp Milkweed
1

Compartment B

Naturalization Area

- ⚖️ PH: acidic, normal
- 🌿 DEPTH: potted, wildflowers
- 💧 MOISTURE: moist
- 🌀 SOIL TYPE: sandy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: partial sun



● Sweet Gale
3

● Narrow Leaved Meadowsweet
2

● Nannyberry
1

🌸 Blue Flag Iris
3

● Bush Honeysuckle
3

Compartment C

Naturalization Area

- ⚖️ PH: acidic, normal
- 🌿 DEPTH: potted, wildflowers
- 💧 MOISTURE: moist
- 🌱 SOIL TYPE: sandy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: partial sun



● Sweet Gale
2

● Narrow Leaved Meadowsweet
1

● New England Aster
1

● Blue Vervain
1

Compartment D

Naturalization Area

- ⚖ PH: acidic, normal
- 🌿 DEPTH: potted
- 💧 MOISTURE: moist
- 🌱 SOIL TYPE: sandy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: partial sun



● Sweet Gale
2

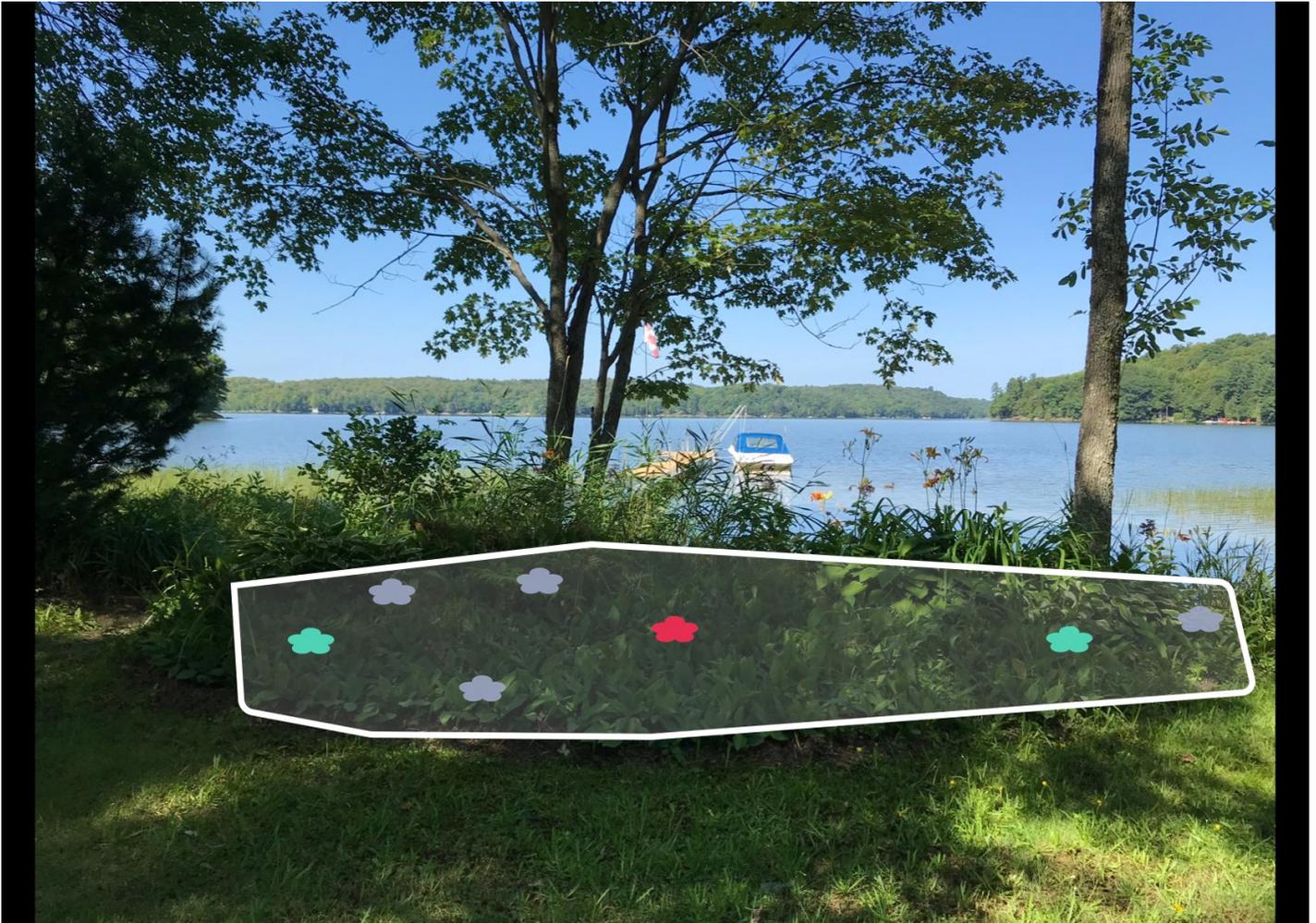
● Nannyberry
1

● Bush Honeysuckle
2

Compartment E

Naturalization Area

- ⚖ PH: acidic, normal
- 🌿 DEPTH: wildflowers
- 💧 MOISTURE: dry, normal
- 🌱 SOIL TYPE: sandy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: partial sun



New England Aster

1



Blue Vervain

2



Sweet Oxeye

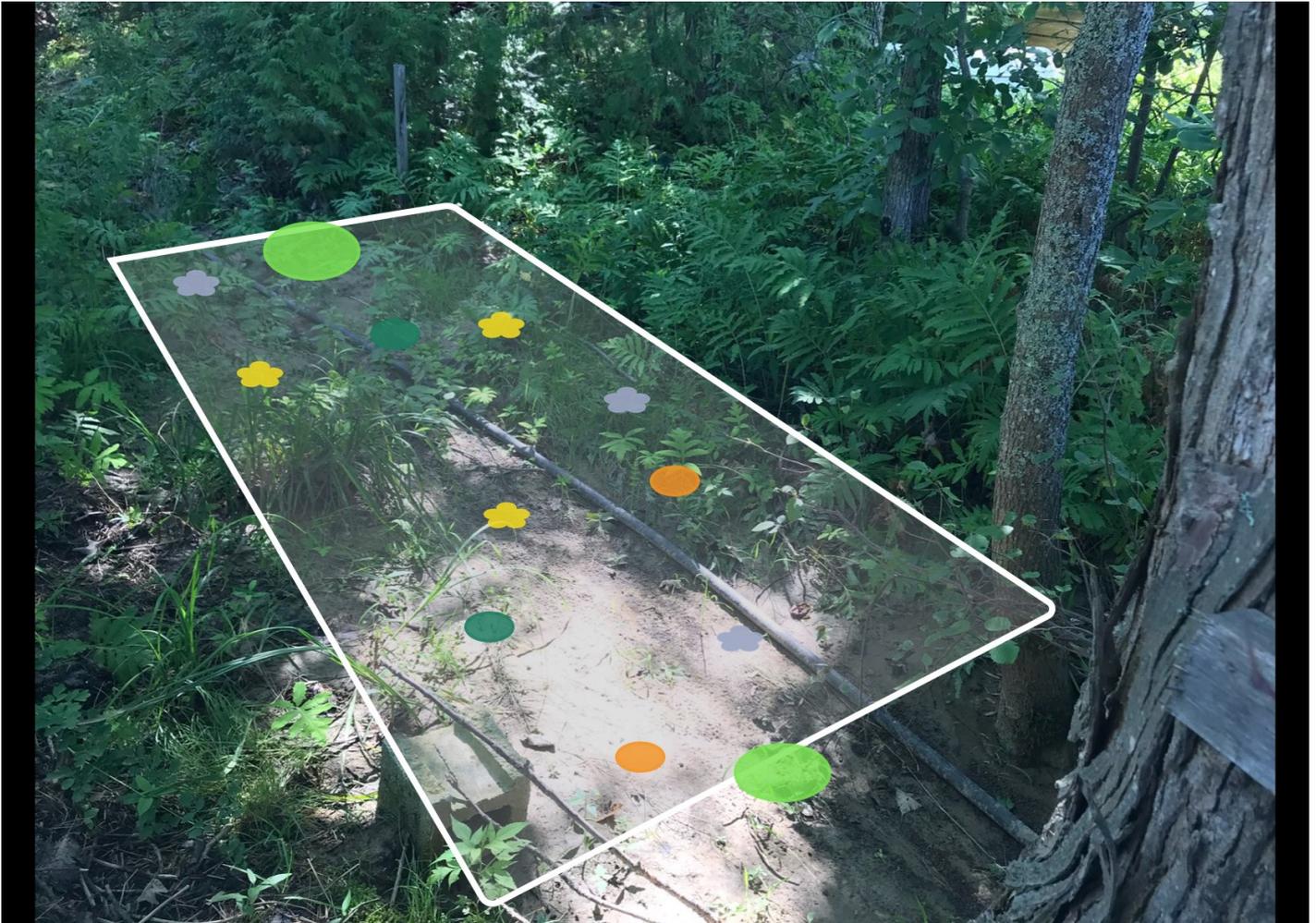
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Compartment F

Naturalization Area

Boneset in lieu of Joe-Pye.

- ⚖ PH: acidic, normal
- 🌱 DEPTH: potted, wildflowers
- 💧 MOISTURE: moist
- 🌱 SOIL TYPE: sandy, loamy
- 📏 PLANT HEIGHT: max 1.5m
- ☀️ LIGHT CONDITIONS: shade



Sweet Gale

2



Narrow Leaved Meadowsweet

2



Nannyberry

2



Sweet Oxeye

3



Spotted Joe-Pye Weed

3

Schedule B

Financial Summary

Project by: The District Municipality of Muskoka

Shoreline Re-Naturalization Starter Kit includes: free site visit, customized re-naturalization planting plan for your shoreline property, native plants including free bare root (small) and potted (large) plants and wildflowers, coconut fibre pads to deter grass from growing around new plantings, tree guards for all deciduous trees, mulch for your wildflowers, Plant Care Guide with instructions on how to take care of your new plants, Habitat Creation Guide and a Wildflower Garden Guide.

Our planting plans are created onsite with you and provide detailed information and plans to re-naturalize your shoreline property. We take photos of areas for planting and overlay native plants that are well suited to your property based on site conditions such as soil type and sunlight availability.

We will work with you to create a plan that works for you including options for low growing plants in areas where views are important.

Item	Quantity	Cost/Item	Subtotal
Starter Kit fee			\$300
Free potted plants	20	\$0	\$0
Paid potted plants	8	12.00	96.00
Free bareroot plants	0	\$0	\$0
Free wildflowers	22	\$0	\$0
Total costs			396.00



Schedule C

Project Agreement

Stewardship Agreement

Please indicate your agreement to this proposed plan by signing the following Stewardship Agreement and submitting it, along with your financial contribution, to:

The District Municipality of Muskoka

70 Pine Street Bracebridge, Ontario P1L 1N3

Plant Availability

Please note that plant species may need to be changed based on plant stock availability at the time of ordering.

Project Completion

Upon receiving your signed stewardship agreement and financial contribution, a date will be booked for you to pick up your Natural Edge Kit. The District Municipality of Muskoka will supply all plants and materials. If you are paying for the planting to be completed for you, a date will be arranged for The District Municipality of Muskoka to plant your shoreline, bringing the plants and materials with them. If there are particular dates that you would prefer, we will do our best to accommodate your requests.

The Natural Edge Stewardship Agreement with The District Municipality of Muskoka

Agreement made this _____ Day of the Month of _____ in the Year _____.

BETWEEN Mary and Milan Zoldak 1074 Echo Beach Road Ontario AND **The District Municipality of Muskoka** 70 Pine Street
(Hereinafter called the **OWNERS**) Bracebridge, Ontario P1L 1N3 (Hereinafter called **DMM**)

WHEREAS the Owners and DMM have met and discussed plans for shoreline naturalization on the specified area(s) in Schedule A existing on the Owners' land;

WHEREAS the Owners indicate approval of the project as proposed; and

WHEREAS the project is, or will be for the benefit of the Owners and others;

NOW THEREFORE THE PARTIES AGREE AS FOLLOWS:

1. This Agreement shall be in effect for a period of 5 years, commencing with the date of this Agreement.
2. The Owners and DMM agree that the areas where the work is to be performed is as described in Schedule A.
3. The Owners agree to pick up their Natural Edge Starter Kit from DMM's office and plant their shoreline within two days of receipt. The Owners will provide "after" photos of the work completed to be used for reporting purposes. If the Owners wish to have the planting completed for them, then DMM or it's contractors, employees and agents will complete the planting at cost, as indicated in Schedule B.
4. If the planting is to be completed by DMM, then the Owners grant DMM, its contractors, employees and agents, the right to enter the property to perform the work agreed upon as outlined in Schedule A. In addition, DMM, its contractors, employees and agents may inspect the work performed for the purposes of monitoring the project and survival assessment, with prior agreement with Owners for date and time of inspection.
5. The Owners agree to contribute the "Landowner contribution" and pay the costs indicated in Schedule B.
6. In instances where the Owners are to pay DMM for work to be performed (outlined in Schedule A), the Owners agree to provide payments to DMM prior to the commencement of that operation. Failure of payment shall constitute a breach of this Agreement and the Owners agree that this Agreement will be terminated and thereupon the Owners agree to pay DMM the estimated costs of the operations of the project completed to date, if any.
7. The Owners agree, if necessary, to perform a reasonable amount of maintenance, which is described in the Native Plant Care Guide, available at naturaledge.watersheds.ca.
8. If a contractor is required to perform the work outlined in Schedule A, then the contractor carrying out the work on the land described will be required to take out and furnish evidence of a comprehensive policy of public liability and property damage coverage. The contractor and their workers will be required to be in good standing with the Workplace Safety and Insurance Board (WSIB) prior to performing the work.
9. The Owners agree not to remove, destroy or alter the project without prior consultation and approval of DMM. Pruning and trimming planted nursery stock, or adding replacement native nursery stock is exempt.
10. The Owners agree not to mow the planted area.
11. The Owners do acknowledge that DMM, its contractors, employees and agents, having performed said works, are not under further obligation with respect to survival of nursery stock, inspection, or maintenance.
12. The Owners, in the absence of negligence, hereby remise, release and forever discharge DMM, its contractors, employees and agents from all claims and demands for injuries, including death, loss, damages and costs in any way related to or connected with installation and maintenance of the work described or resulting from any deleterious effects of the work to the land or to the lands and buildings thereon retained by the Owners.

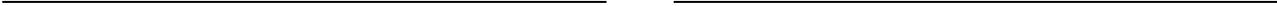
IN WITNESS WHEREOF the parties have agreed to the contents of this plan; SIGNED:

The District Municipality of Muskoka

Mary and Milan Zoldak

Representative Signature:

Owner Signature:





About this program

About The District Municipality of Muskoka

The District of Muskoka is an upper-tier municipality that has monitored water quality in Muskoka area lakes since 1980. Since 2002, the Muskoka Water Strategy has provided integrated and strategic initiatives for the protection of Muskoka's water resources. The purpose of the strategy is to guide and minimize the impact of human activities on water resources; ensure human and environmental health; and preserve the quality of life in Muskoka.

This program was created by Watersheds Canada

We believe that every person has the right to access clean and healthy lakes and rivers in Canada. At Watersheds Canada, we work to keep these precious places naturally clean and healthy for people and wildlife to continue using for years to come. We love working with others to meet the needs of local communities, whether you're a concerned citizen, a landowner, a lake association looking for help, or a coalition of groups interested in activating your local community.