

Lake Stewards Newsletter



Algae, the Good page 4 Invasive Species page 6 Association Success Stories page 13

Check out the (new!) FOCA website

You spoke, and we listened: FOCA's website is now mobiledevice friendly, easier to search and includes members-only content as well as information accessible to everyone.



- Member-only content!
- improved "Search" features
- mobile-device friendly

Visit www.foca.on.ca today to explore the wealth of information available to you:

- use the Resources page to search for information about political affairs, lake environments, association tools, and more
- find and print details of your Member Benefits, offers and access codes
- keep up-to-date about current issues by reading the "Things You Should Know"
- · complete your annual renewal online
- find out more about our community and your role in it!

Association Members and Individual Supporters can request their Login quickly and easily, here: http://foca.on.ca/get-login/

Association representatives: please share this news with everyone in your Association.



As life long cottagers, we really understand cottage insurance. But it doesn't end there. As the proud insurance partner to FOCA, we have designed a best in class, one-stop solution with exclusive FOCA pricing for your cottage, home, auto, watercraft and other personal insurance needs. Let us put your CottageFirst.



www.cottagefirst.com





Weather Review – A Tale of the Seasons

Geoff Coulson, Warning Preparedness Meteorologist, Environment Canada

What has the past year looked like, from a weather point of view?

During the first week of March 2014, ice coverage across the Great Lakes was recorded at 91.2%—the second highest ice coverage since detailed records began in 1972-73. (The record goes to the 3rd week of February 1979, with coverage of 93.9%)

This past winter, ice began to form on Lake Superior around the last week of November (which is normal) but the last ice only melted during the first week of June (later than normal). On Lake Huron, ice also started to form around the last week of November (which is about 2 weeks early) and the last ice on Huron finally melted in mid-May (later than normal).

While lake temperatures started the spring colder than normal, more seasonal temperatures from the second half of April through the month of May and into June have now returned lake temperature values to around normal levels.

Concerning summer severe weather in Ontario

We got off to a bit of a slow start this year with the cool start to spring, but recent events in June have confirmed that we are now fully into the summer severe weather season.

Up to June 29, we had 6 confirmed tornadoes in the province of Ontario, with the strongest being the Enhanced Fujita Scale 2 (EF2) tornado that hit Angus on June 17. An EF2 event packs winds of 180 to 220 km/h and is capable of tearing the roof off of a well-built home (see image). Ontario normally gets around 12 tornadoes each year.

This is definitely the time of year when cottagers should be paying attention to the sky and staying on top of the latest weather updates from Environment Canada.

A good way to stay in touch with the weather is to own

a Weatheradio (see www.ec.gc.ca/weatheradio). Much of Ontario is covered by a Weatheradio transmitter and many of these units have a tone alert capability whereby the radio will emit a piercing tone when a warning is issued.



Satellite image from March 6, 2014, around the time the ice coverage peaked this past winter; (inset) tornado damage in Angus, near Barrie, June 2014. Courtesy Environment Canada.

Algae, the Good

Norman Yan



We normally only think about algae when they "go bad," and because this tends to attract press, we might think it's a fairly common occurrence. When algae go bad, they can form blooms that are unsightly, smelly, and (at their worst) toxic, forcing us to stop drawing lake water for use at the cottage.

However, algae actually rarely go bad. In Muskoka, for example, such blooms occur in less than 1% of lakes.

This doesn't mean that algae are irrelevant—far from it. In most lakes, algae provide us with vital services.

The simple and largely unrealized truth is that we'd be stupid, hungry and dead without algae.

Algae prosper in places where there are nutrients, moisture and light, and that is pretty well everywhere. They come in all colours: red, green, blue-green, yellow, golden and brown. They vary enormously in size, from among the smallest single-celled plants of the world, to among the biggest of all plants. Giant kelp, swaying in the ocean currents, are algae.

Algae are often stunningly beautiful, at least to my eye. The Victorians found the thousands of species of desmids and diatoms—each uniquely sculpted into myriad shapes so beautiful that they used them to make art on glass slides that could only be appreciated under a microscope.

But would we really be stupid, hungry and dead without them? Yes, we would. Here's why:

70% of the earth's surface is water—mostly salty, but in Canada, a lot of it, fresh. Algae inhabit all of this water, and they are photosynthetic, using sunlight as a power source to turn carbon dioxide and water into carbohydrate and releasing free oxygen as a by-product.

Take a deep breath. Now take another. That second breath is a gift of algae, that produce half of the free oxygen



Powering your cottage life

Cottage season is a time to relax and enjoy your friends, family and Mother Nature.

A safe, reliable source of electricity brings the comforts of home to your cottage. If the lights go out, our crews work hard to restore power as quickly as possible, so you can continue to enjoy your much deserved time away.

www.HydroOne.com





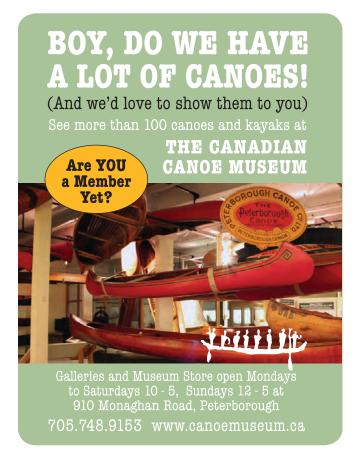
in the atmosphere. We'd be dead without this oxygen, dead without algae.

Without algae we'd be hungry, because the fruits of the world's waters provide about 10% of the protein that humankind consumes.

We also might be stupid without algae. Roughly a quarter of our brain is lipid, and the key lipids are the long chain essential fatty acids we read so much about. What's the source of the key omega-3 fatty acids? It's algae that make them, passing them up the food chain to the fish and seafood we enjoy.

So, next time you look at your lake, think for a minute about algae. Without algae in your lake there would be no fish, no loons, no otters, and no frogs. In fact, it would be a lifeless swimming pool, without a food base to support life. Yes, algae can occasionally go bad, usually because we haven't looked after the watershed. But the majority of the time, and in the vast majority of places in cottage country, algae are providing us with essential services without which our lakes wouldn't be the special places we all enjoy.

Dr. Norman Yan is a professor in the Department of Biology at York University. He studies the impact of multiple environmental stressors on animal plankton, which he calls the "little living lawnmowers" of lakes.





Invasive Species- What can you do?

NEW PROGRAM

FOCA is very concerned about the potential impacts of introduced species and the effect they will have on our quality of life in Ontario. We have already seen the impacts from many existing invasive species introductions, including forest pests like the Emerald Ash Borer and aquatics like the Zebra Mussel and Asian Carp. These invaders have proven they can alter the environment, damage our economy and negatively impact our communities.

FOCA has partnered with the Ontario Federation of Anglers and Hunters (OFAH) and the Ministry of Natural Resources (MNR) to deliver an **Aquatic Invasive Species (AIS) Monitoring Program**. This volunteer program will involve cottage association members in monitoring for aquatic invasive plants. New educational resources are available to educate volunteers on aquatic invasive plant identification, and how to conduct monitoring using a citizen science-based aquatic plant monitoring protocol, which utilizes the Early Detection and Distribution Mapping System (EDDMapS). Contact info@foca.on.ca to learn more about getting involved. If you identify any invading species (or think you have seen an invader) near your cottage this summer call the Invading Species hotline at 1-800-563-7711 or visit the website of the Ontario Invading Species Awareness Program at www.invadingspecies.com. This OFAH program also offers free analysis for Zebra Mussels or Spiny Water Flea for samples collected by lake stewards and other volunteers.





AIS Workshop held by FOCA and OFAH in March 2014



Update: Asian Carp

Matt Smith, OFAH

The term "Asian carp" refers to four invasive fish species including Bighead Carp, Silver Carp, Grass Carp, and Black Carp currently established in the Mississippi river basin. Although not known to occur in the Great Lakes, Asian carp would cause significant damage to the Great Lakes ecosystems, and the fisheries they support, if they were to become successfully established.

Bighead Carp and Silver Carp are poised to cause the most severe environmental harm. These large bodied planktivores (meaning they feed on zooplankton) can weigh up to 40kgs and consume up to 20% of their body weight each day. To put that into perspective...

A grown man of 180lbs would need to consume 36 pounds of food in one day to keep up with a Bighead or Silver Carp.

This voracious eating habit would disturb the natural balance of the Great Lakes food chain and could have very serious negative impacts.

Silver Carp are also known for jumping out of the water

Bighead Carp	Very large head and toothless mouth Eyes sit below the mouth
	Light silver in colour with a white bely Eyes sit below the mouth.
SilverCarp	Large scales that appear crosshatched Eyes sit even with the mouth.
Grass Carp Black Carp	Large scales with dark edges appear crosshatched Eyes sit even with the mouth
	T ASIAN CARP SIGHTINGS! 1-800-563-7711 20MapS org/Diffusio

when excited by the vibrations of boat motors, creating a potential health risk to boaters that may strike them.

The Grass Carp feeds primarily on vegetation. This may eliminate food sources, or disturb sensitive spawning and nursery habitat for native fish species. The feeding habits of the Grass Carp may also lead to algae blooms and increased turbidity in the waters they invade. The Black Carp is a molluscivore

(meaning they feed on molluscs) and poses a considerable threat to native snail and mussel species, many of which are already at risk due to environmental changes and the introduction of invasive species such as the Zebra Mussel.

What can you do?

Help prevent the entry or establishment of Asian carp in Ontario by reporting potential sightings to the Invading Species Hotline at 1-800-563-7711 or online at www.EDDMapS.org/Ontario.

Spread the word in your local communities. Signage and resource materials about Asian carp are available for order, at no cost. For more information about Asian carp and other invasive species, or to order resource materials, visit www.invadingspecies.com or call the Invading Species Hotline at 1-800-563-7711.

Together, we can keep Asian carp OUT of the Great Lakes.

International Science Conference

On May 27, 2014, FOCA's Tracy Logan presented with OFAH at the International Association for Great Lakes Research (IAGLR) annual conference.

Joining researchers from around the world at the event in Hamilton, Tracy participated in the session, "Citizen Science, Outreach, and Education in the Great Lakes Basin." She shared information about the FOCA Aquatic Invasive Species Monitoring Program, and the important citizen science role that lake associations can play by



FOCA's Tracy Logan and Alison Kirkpatrick of OFAH Aquatic Invasive Species Outreach spoke at IAGLR, May 2014

monitoring for, and thereby facilitating the early detection of, aquatic invasives.

IAGLR is a scientific organization made up of researchers studying the Great Lakes, other large lakes of the world, and their watersheds, as well as those with an interest in such research. IAGLR members encompass all scientific disciplines with a common interest in the management of large lake ecosystems on many levels.

An unreliable Internet connection is like being up a creek without a paddle.

Switch to true high-speed Internet and save with preferred rates for Cottage Association members!

Live in an area with slow Internet speeds? Tired of waiting for your favourite TV shows and movies to load?

Xplornet, Canada's leading rural Internet service provider, now offers eligible Cottage Association members¹ preferred rates on our 4G high-speed Internet! With speeds up to 10 Mbps, you can download and upload files, plus stream movies and your favourite TV shows, like never before!

As a Cottage Association member, the activation fee is waived! Plus you'll be entitled to a special offer on monthly fees. If you would like one of our friendly and professional dealers to speak to your group directly or attend an upcoming meeting, please reach out to FOCA directly!

Who is Xplornet?

Xplornet is Canada's leading rural Internet service provider. We serve Canadians in every province and pride ourselves in providing both a great Internet experience and exceptional customer service.

What are the benefits of higher speeds?

True high-speed is a must if you want to enjoy more of what the Internet offers today. For instance, high-speed allows you to download files quickly, and watch online TV shows and movies without lag or other interruptions. You also have the option of connecting multiple WiFi devices³ to your network too.

What else makes Xplornet different?

Only a 1-year commitment! We have local dealers to support your community and should you ever require service, we offer 24/7 Canadian customer support.

What plans can I choose from?

Xplornet offers flexible seasonal packages with a variety of speed-and-data plans, so you're sure to find one that's right for your needs. Call us at **1-844-300-7817** and your Xplornet representative will guide you through the options available in your area. Be sure to reference special access code "**FOCA 2014**". Or, to learn more visit our website at <u>www.xplornet.com</u>.

As a Cottage Association Member, pay \$0 to sign up and receive a special offer on your monthly fees.²

THIS OFFER IS ONLY AVAILABLE BY CALLING XPLORNET DIRECTLY AT:

1-844-300-7817





Includes members of the Federation of Ontario Cottagers' Association. ¹Activation fee of \$99 on Satellite and \$49 on Fixed Wireless is waived for, and special offer on monthly fees apply to, new customers who agree on a 1 year term on a 4G Residential plan. Not to be combined with any other offer. Taxes apply. Offer ends August 31, 2014. ¹A router is required for multiple users, see your local dealer. Xplornet® is a trade-mark of Xplornet Communications Inc. © 2014 Xplornet Communications Inc.



Update: Blue-Green Algae Monitoring

Michelle Palmer, Environmental Monitoring and Reporting Branch, MOE

In 2013, the Federation of Ontario Cottagers' Associations, the Central Algoma Freshwater Coalition and the Ministry of the Environment (MOE) initiated a collaborative project to

To report a suspected bluegreen algal bloom, contact the MOE Spills Action Centre 1-800-268-6060 or your MOE District office.



courtesy HKPR District Health Unit

investigate the factors that promote recurrent blue-green algal blooms in Ontario lakes. Algal blooms can occur when there is excess growth of the algae in a lake. These blooms are of concern because they can cause unpleasant tastes and odours, and some types of blue-green algae can produce toxins that can affect humans and other animals.

Volunteer lake stewards collected samples from four lakes in the Algoma area of

Northern Ontario between May and October of 2013. Three of these lakes have recurrent algal blooms, while blooms have not been reported in the nearby fourth lake. Over 500 sample bottles of lake water and 40 temperature and dissolved oxygen profiles were collected. Water samples were analyzed by MOE for water quality including nutrients, chlorophyll, acidity, metals, carbon and ions like calcium and chloride. The algae samples collected will be analyzed to identify the types of algae present and how abundant they are over the growing season.

Samples collected by the lake stewards are also being analyzed for algal toxins. These results will contribute to the Microbes-Cyanotoxins Project of the Global Lake Ecological Observatory Network, which is working to identify drivers of algal toxin production at a global scale.

Early analyses by MOE suggest surface water phosphorus levels are higher and nitrogen to phosphorus ratios are lower in the lakes with recurrent algal blooms. When MOE's analysis is completed, a report on the results of the study will be made available.

Get more information online at www.foca.on.ca (search: blue green algae).



From desk time to dock time

Get the insurance protection you need for the peace of mind you deserve.

At Aviva, we understand your insurance needs are unique. That's why we partner with brokers like Cade Associates, who help create an insurance package to fit your needs with:

- Competitive rates
- · Professional service and advice
- 24/7 claims service backed by a
- service guarantee⁺
- Access to certified auto and home repair specialists
- Expertise when it comes to insuring cottages and watercraft

Call 416-234-9980, or visit www.cadeinsurance.com/cottage today for your free, no-obligation quote.

Home I Auto I Business I Cottage I Watercraft





Aviva and the Aviva logo are trademarks of Aviva pic and used under license by Aviva Canada Inc, and its subsidiary conjugaties. Terms and conditions apply. Visit www.avivacanada.com/claimsguarantee for details.

GET THE MOST OUT OF YOUR WEEKEND WITH YAMAHA'S F70. RELIABLE, DURABLE AND READY FOR FAMILY FUN. **CONQUERVATER**

BENNINGTON

() YANAK

70



III YAMAHA-MOTOR.CA



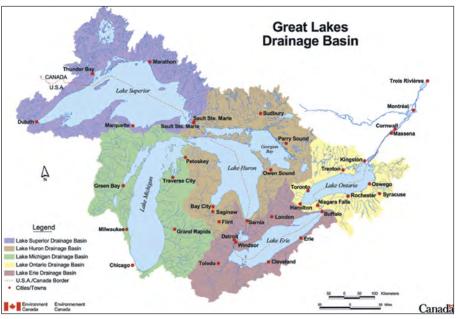
Update: Great Lakes Strategy

Ontario borders 4 of the 5 Great Lakes, and many FOCA members have property on the Great Lakes, or are affected

For more on this and other policy topics, watch the FOCA website, and get on the FOCA Elert list for breaking news.

by developments on the Great Lakes. In April 2014, the eighth Canada-Ontario Agreement (COA) on Great Lakes Water Quality and Ecosystem Health was posted in draft form for public comment. COA is a principal tool for Ontario and Canada to coordinate their work to address respective and shared commitments to protect the Great Lakes. The Agreement will remain in force for five years.

FOCA joined with over 20 signatories from Canada and the USA to provide comments on the proposed COA to the governments of Ontario and Canada. Read the remarks on the FOCA website (search: Great Lakes strategy)



New Permits for Shoreline Work / Crown Land

With some changes as recommended by FOCA and others, the MNR changed the work permit requirements for the following activities, effective January 1, 2014:

- maintenance dredging
- relocation of rocks and/or boulders for boating and swimming access
- mechanical removal of native aquatic vegetation for swimming or boating access
- mechanically removing invasive aquatic vegetation
- construction of buildings for mineral exploration and development
- maintenance, repair or replacement of existing erosion control structures.

Proponents are no longer required to obtain work permits for these activities, but instead will be required to voluntarily comply with rules set out in regulations under the Public Lands Act. Projects that do not comply with the proposed rules still require a work permit.

Know the rules – protect your lake.

Background:

Work permits are a regulatory tool used by the MNR to

control specific activities occurring on public lands, including the beds of most navigable waters, and shore lands. This includes constructing or placing a building; constructing a road, trail or water crossing; dredging or filling shore lands; and the removal of aquatic vegetation.

In 2013, MNR released a policy paper describing how they planned to "modernize" their approvals process and remove a number of regulatory controls, including eliminating the need for approvals from MNR where an activity will have "little impact." The approach instead relies upon establishing rules that must be complied with. These changes are specifically related to Ontario Regulation 239/13 and permits made under the Public Lands Act – Activities on Public Lands and Shore Lands – Work Permits and Exemptions.

FOCA expressed concerned that this "permit by rule" approach could reduce the protections afforded our important resources. FOCA and our members are committed to the sustainable use and responsible oversight of our waterfronts, and our natural aquatic assets.

More information is available online at www.foca.on.ca (search: permit).

The FOCA Achievement Award

successes in line with

FOCA acknowledges the hard work of our member associations with the annual **FOCA Achievement Award**. Member associations are peer-nominated. The recipient is chosen by the FOCA Board of Directors, and is recognized for notable recent activities related to environmental stewardship, land use planning initiatives, research or education, political involvement and other innovations or

Did you know?

The next FOCA Achievement Award will be presented at the FOCA AGM in March 2015. You can nominate a FOCA member association by completing and submitting a nomination form by November 15th, 2014. Find the form online at www.foca.on.ca (search: award)

FOCA's mission to protect thriving and sustainable waterfronts across Ontario.

In 2013, the **Pike Lake Community Association** received the FOCA Achievement Award. Pike Lake CA is a great example of how a smaller association (less than 100 members) can make a big impact. They have been extremely active with lake stewardship projects including: septic inspections, responsible boating education, shoreline naturalization, loon monitoring, fish habitat enhancement and water testing. The Pike Lake group has worked to build relationships with the local Tay Valley



FOCA's Executive Director and Membership Coordinator present the 2013 Award to Pike Lake Cottage Association (above), and Honourable Mention to Peninsula Lake Association (left)

council, and to provide input to provincial and municipal policies pertinent to lake stewardship.

Honourable mention this year went to the **Peninsula Lake Association**, a well-established group who held their 113th regatta in 2013! They created one of the first lake plans in Ontario, which was essential in an OMB ruling against the development of a quarry overlooking the lake. With approximately 250 members, Pen Lake Association was recently involved in the "Love your Lake" shoreline monitoring project, as well as a tributaries inventory.

Congratulations to the winners! Read more about other FOCA Member successes on the following page.

Get Natural and Sustainable control with the Milfoil Solution®



Using the milfoil weevil, the plant's natural predator

- Proven Biological Control Insect
- Native Insect to Ontario waters
- Targets only Eurasian watermilfoil
- Guaranteed Safe for People and Pets
- Approved in Ontario and U.S.



Offered by EnviroScience Contact us for a free DVD! www.milfoilsolution.ca TOLL FREE: (800) 940-4025

12



Member Success Stories:

Sustainable Living

Congratulations to the **Otter Lake Ratepayers' Association** in Seguin Township, a FOCA Member Association that has been working with their municipality on a local stewardship pilot program to increase education and encourage positive peer-modelling.

Building upon the momentum of the publication, *Living Sustainably in Seguin Township* (a 24-page resource guide published by the Township with the participation of several local lake associations), Otter Lake has embarked upon a



project to recognize property owners who make improvements to their property or protect the existing natural environment through stewardship choices.

Residents are provided with a Property Evaluation checklist, and selfassess their degree of compliance with

various shoreline, in-water and lifestyle practices. Here are some examples:

Rate your property from 5 (high) to 1 (low)

- Mowed lawns are absent or at least 20 metres from the shoreline.
- Docks are floating, cantilever or pole construction. No concrete or constructed walls present.
- We inspect and maintain our septic system regularly, and depending on usage pump-out every two to three years.
- We practice night sky lighting principles.

Those who achieve 75% or more on the survey, and have their property reviewed by a program representative, can receive a pennant/flag to display on their dock or at the waterfront to recognize the achievement. What a great way to encourage best practices! Find out more here: www.olra.ca

Growing by leaps and bounds

The Lake Wahnapitae Home and Campers Association (LWHCA) in the Sudbury region has been a FOCA member since 2012. Having revived their incorporation in November 2011, they joined FOCA the following May, with 25 members.

By 2013, they had 100 members. This year, they have 169!



Altogether, LWHCA estimates that there are approximately 550 residents around the lake (one-third are seasonal).

FOCA is pleased to report that 9 out of 10 of our member Associations recently reported membership figures steady or up over the past year; nevertheless, LWHCA's results are spectacular.

FOCA asked LWHCA President, Eric Stuart, to share the "secrets" of their recent membership success. Here is his reply:

I always say, "you don't have to be the sharpest tool in the shed to do what I'm doing, but you have to be the most used!" Surround yourself with smart people, and show results to maintain interest. Since our revival in November 2011 we have:

- developed a very active Lake Stewardship
 Committee
- networked with local mining companies, industry, government, Wahnapitae First Nations and local organizations in the lakeside town of Skead
- initiated a complete shoal marking project 13 zones, 13 participants
- developed a website and are continually updating!
- built a Google Mail database our key to total communication
- Canada Day Celebration, including fireworks display and 'parade of lights' boat show (with assistance from Celebrate Canada – Canadian Heritage funding)

Final tip? Have interesting speakers at general membership meetings.

Again, a big thank you to all of those who came forward and actively participated!

Eric Stuart, LWHCA President

Congratulations LWHCA, on your busy schedule and membership success! Find out more here: www.lwhca.com

Governance Tune-Up Tips for Associations

Nick Pasquino, Borden Ladner Gervais LLP

As summer arrives the furthest thing from most people's minds is your Association AGM – but it is soon upon us! Here are a few things to think about when you next pull out your association's by-laws to prepare for your annual meeting.

Members

Note: These are excerpts from the full article, which is available to FOCA Members online at www.foca.on.ca/resources

(search term: ONCA) and includes tips about amending your bylaws under ONCA for membership structure, voting rights, proxy and other issues. Who are your members? Who actually gets to exercise the vote of the member? Is it the person who pays the fee? Is it the person registered on title to the cottage? Can by-laws regulate member conduct? (see online article for more.)

Membership Structure

Does your association have different classes of membership? BLG's general recommendation is to have as simple a membership structure as possible (i.e. one class only) unless your association has a very good reason for a more complex structure.



Notice

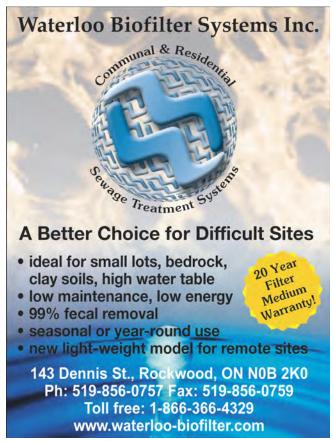
Notices must be in writing and the same notice needs to be delivered to each member so everyone has the same information. Be safe and make sure you take steps to ensure all members are aware of upcoming meetings!

AGM Business

The usual business at an annual meeting is the election of directors, the receipt of financial statements and the auditor's report on those statements, and the appointment of the auditor for the ensuing year. All other business is "special business", which requires a specific, detailed notice be circulated in advance of the meeting, so that members are able to make an informed decision on the special business in question.

Quorum, Proxies & Electronic/Telephone Meetings

Check your by-laws to confirm the minimum number of members (i.e. quorum) that must be present to conduct





business. If you regularly have trouble reaching quorum, consider reducing quorum by amending your by-laws. (see online article for more.)

SPAM

Starting July 1, 2014, cottage associations are subject to Canada's Anti-Spam Law (CASL). Technically a single email sent to a person that has a commercial purpose (broadly defined) falls under this law. Consent (express or implied) from the recipient, content details (i.e. the particulars of the sender) and an unsubscribe function are necessary for all messages sent after July 1, 2014. For more information on compliance with CASL check out the BLG site: http://blg.com/antispam.

Access to Records

Do your by-laws expressly authorize members to have access to association records? If not, the only corporate information a member is legally entitled to access is the list of members of the association, the audited financial statements and the auditor's opinion, and meeting minutes from prior members' meetings. Members typically have no legal right to any other association information. (i.e. they do not have a legal right to accounting and financial working papers, board meeting minutes, contracts, correspondence, etc.)

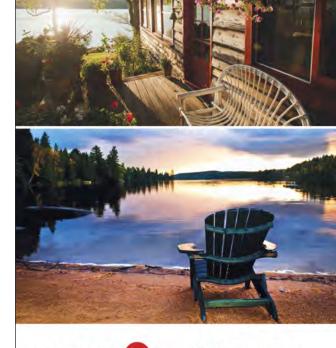
Rules of Order

If your by-laws are silent on a procedural issue, rules of order fill in the gap. Some by-laws identify a specific set of rules of order that apply; if your by-laws are silent it is up to the chair to select rules applicable to the meeting (in advance of the meeting).

Nick Pasquino is a lawyer specializing in advising not-for-profit and charity clients on corporate, commercial and governance matters.







TRAVELERSJ

CadeAssociates

Cottage, chalet, cabin. Whatever you call it, we cover it.

CottageFirst is your broad insurance solution, designed by cottagers, for cottagers. Available exclusively to FOCA members, CottageFirst is offered through Cade Associates Insurance Brokers Ltd. and is underwritten by The Dominion of Canada General Insurance Company, which is part of Travelers Canada.

Contact us today at 416.234.9980 or clientservices@cadeinsurance.com for a free estimate, or visit cottagefirst.com to learn more.

travelerscanada.ca

The Dominion of Canada General Insurance Company, Travelers Insurance Company of Canada and St. Paul Fire and Marine Insurance Company are the Canadian licensed insurers known as Travelers Canada.

© 2014 The Dominion of Canada General Insurance Company, Travelers Insurance Company of Canada and St. Paul Fire and Marine Insurance Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. M-17459 New 6-14

Risk Management and Insurance for Road Groups

by Cade Associates Insurance Brokers Ltd.

For the hundreds of associations across Ontario concerned with the maintenance and upkeep of roadways, frequent topics of discussion include risk management, loss prevention and insurance.

With respect to road maintenance, the efforts of individual volunteers keep thousands of seasonal and yearround properties accessible. It is critically important that these volunteers, and the property owners they serve, take measures to mitigate loss and minimize risk, and this can include arranging for appropriate and adequate insurance protection.

Many Road Associations have availed themselves of the **FOCA Association Insurance Program** offered as one of FOCA's member benefits.*

A Commercial General Liability (CGL) policy will respond to claims of bodily injury, property damage and personal injury (libel, slander, wrongful eviction, etc.) to third parties that arise out of the activities and operations of the Association. The CGL policy responds to investigate and defend the claim, and to pay those compensatory damages for which the Association becomes legally liable, up to the limits of the policy. Volunteers acting on behalf of the Association are insured under the policy and are protected by the Association's CGL policy against any claims brought against them directly as a result of conducting their volunteer duties under the direction of the Association.

In the absence of an Association insurance policy, a third party claiming damage might instead list all property owners



Join the nearly 80,000 families and businesses who have already signed on for improved broadband access, thanks to the Eastern Ontario Regional Network. Learn more at www.eorn.ca.





www.fusioncast.com 1-877-858-0558

^{*} Editor's Note: membership in FOCA does not provide any automatic insurance coverage, but does provide access to member rates from our exclusive provider, Cade Associates Insurance Brokers Ltd.



on the road, requiring the home/cottage policies of each individual property owner to respond.

It is important to note that property and liability insurance wordings are not standardized. Therefore, property owners on a private road should obtain from their own personal insurance provider written confirmation that their homeowners or cottage insurance policy will provide them with liability coverage, in the event that they are named in a claim arising from an incident occurring on their private or common access road.

Some personal property insurance providers in Ontario do not offer this protection. The FOCA insurance policy automatically includes liability protection for the Association's members 'in good standing.' (So, keep your dues payment to your local Association up-to-date!)

Each road is unique and requires a customized insurance solution. If you have any questions or would like more information regarding insurance for your Road Association, call 1-844-CADE-1ST or www.cadeinsurance.com/foca. FOCA's Association Insurance Program coverage is also available for lake, cottage, and land-owning associations. Contact Cade Associates to find out more.

With respect to risk management and roads, we do recommend that Associations specifically consider the following:

Contractors

Many Associations hire contractors to provide services throughout the year, including grading and snow removal. The Association should request that their contractor provide a Certificate of Insurance which clearly identifies the Association as an Additional Insured on the contractor's policy. This ensures that the contractor's policy will respond to defend the Association if the Association is named in a claim arising out of the contractor's activities. The Certificate will also provide evidence of the contractor's insurance limits and coverages. Contractors are able to obtain this certificate normally at no additional charge from their insurance provider. Depending on the nature of the contractor's work on behalf of the Association, a WSIB



'Clearance Certificate' should also be provided by the contractor.

Signage

Signage at roadway entrances that reads 'Private Road' can assist in limiting access and use. Appropriate speed signs should be posted along the roadway. Further, signage should be strategically placed in advance of any significant change in the condition of the road, be it a sharp bend, blind corner or hill, or significant drop-off on the roadside.

Fee Collection

Always a difficult Association topic, Insurers strongly recommend against the posting of names of members whose fees are outstanding, to avoid exposure to claims of libel. In the unfortunate event that collection

of fees requires further action, the court system (Small Claims Court) offers an alternative to a Collection Agency and minimizes exposure to claims of libel and slander.

Final note: FOCA member Road Associations can access additional resources at www.foca.on.ca (search: road)







TCO.Ca

We can advise:

- If your cottage is rental-ready
- How much to charge
- How to make rental guests feel 'at home' in cottage country .
- On ways of presenting your cottage effectively
- How to adopt responsible rental practices .

Our owners receive:

- Access to an information site just for registered owners
- Free membership of the website Renting for Profit a complete resource for vacation rental owners
- A comprehensive Owners' Manual .
- Articles, downloads and videos on successful rental strategies
- Continuous support from a dedicated locally-based . Account Manager
- **Regular rental activity reports**

Contact us for a comprehensive Owner Information Pack at info@clrm.ca



KI KI

Cottage LINK

We Promote Responsible **Rental Ownership**

Our Responsible Rental Owner Programme helps cottage owners create sustainable, environmentally friendly and neighbour-considerate rental practices.







Web site: www.clrm.ca • Toll Free: 1 866 323 6698



International Lake of the Woods Basin Water Quality Plan

The International Joint Commission's (IJC) International Lake of the Woods Basin Water Quality Plan of Study Team has been developing a Water Quality Plan of Study for the Lake of the Woods Basin. A draft Plan of Study was released for public review on July 22, 2014.

The multi-jurisdictional nature of this Basin requires commitment and resources from a wide variety of partners and the Plan of Study will draw on good science to make its recommendations and will build upon synergies already at work with regard to the shared responsibility of protecting its water resources.

The recently formed International Rainy-Lake of the Woods Watershed Board, established by the IJC in 2013 to monitor ecosystem health in the entire Lake of the Woods Basin (see map), will use the information provided from the recommended studies/activities to better monitor the top ecosystem issues within their jurisdiction: nutrients and harmful algal blooms, aquatic invasive species, and surface and groundwater contamination, including from heavy metals.

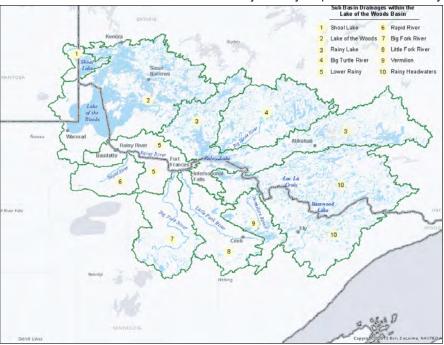
The Plan of Study will also provide the Board with information on the impacts of climate change and hydraulic regulation on these ecosystem issues and make recognition of the importance of indigenous knowledge/involvement

and the role of governance and policy in effective implementation of bi-national strategies.

After reviewing the Plan of Study Team's report, the IJC will make its recommendations to the federal governments of Canada and the United States by the end of 2014.

The Study Team, appointed by the IJC, consists of a U.S. Co-chair, Mark Brigham with the U.S. Geological Survey; a Canadian Co-chair, Dr. Glenn Benoy with the International Joint Commission; and a Secretariat, Kelli Saunders, with the Lake of the Woods Water Sustainability Foundation. The Team has been together since early 2014 and, guided by its Directive and Terms of Reference, is working towards a final report to the International Joint Commission in early October, 2014.

The IJC is a six-member commission established by Canada and the United States under the Boundary Waters Treaty of 1909 to help prevent and resolve disputes over the use of waters shared by the two countries. The IJC has helped the two countries manage water quantity and water quality issues in the Lake of the Woods basin since 1912, when it launched a major study of pollution of boundary



Lake of the Woods is an enormous lake in northwestern Ontario, which borders two provinces and one state, and includes more than 14,000 islands. Lake of the Woods District Property Owners Association is FOCA's largest member association.

waters and reviewed an application for a dam at Kettle Falls. The current Water Quality Plan of Study was requested by the Governments of Canada and the United States further to recommendations made by the IJC in January 2012.

Get more information here: www.ijc.org/en_/LWBWQPOS

Responding to Stroke in Cottage Country

Blake Hurst

You meet a neighbour walking her dog on the cottage road and remark, "You're looking well."

Her reply is "Thanks, I feel pretty darn good, considering I suffered a stroke last month."

The person in front of you does not match your mental picture of a stroke victim. How did this miracle happen?

Almost invariably, as the story unfolds it will turn out that your neighbour and the people around her instantly recognized what was happening as stroke symptoms, and made a fast and firm decision to **call 911**.

The healthcare system in Ontario has world class protocols for the treatment of stroke, and I always say the best entry point into the system is through the back door of an ambulance. Paramedics are skilled at recognizing stroke, managing the patient and, most importantly, transporting quickly and safely to the appropriate hospital which is not always the closest hospital!

The window of opportunity to receive clot-busting TPA (tissue plasminogen activator) therapy and have the



treatment work its magic is three hours. The patient must go to a hospital that is equipped to perform a CT Scan to confirm that it is indeed the type of stroke that would benefit from TPA therapy and that can administer the therapy within the three-hour window. The sooner the clot can be dissolved, and blood flow to the affected part of the brain can be restored, the greater the likelihood of a rapid and complete recovery, with minimal life-changing deficits.

Distances in cottage country increase the time from paramedic contact with the patient to the delivery of definitive treatment by doctors.

The time variable that cottagers can control is the time from when stroke symptoms are first observed to when the 911 call is made.

The onset of stroke is usually sudden. Symptoms may include:

- · confusion or trouble speaking or understanding speech
- · trouble with vision in one or both eyes
- numbness or weakness of the face, arm or leg, especially on one side of the body
- · trouble walking, dizziness, loss of coordination
- · severe headache with no known cause

If you observe these symptoms in a person of any age, make them comfortable and call 911 immediately.

Blake Hurst is a professional educator and consultant, specializing in cardiac emergency response programming. Contact the FOCA office (info@foca.on.ca) to be connected with Blake for group presentations about stroke and heart attack prevention at the lake, and the use of portable Automated External Defibrillators.

Lake Partner Program

FOCA has partnered for many years with the Ministry of the Environment on volunteer water-quality monitoring programs.

The goal of the Lake Partner Program (LPP) is to better understand and protect the quality of Ontario's inland lakes by involving citizens in a volunteer-based water quality monitoring. The LPP is a province-wide effort.

Is your water body being sampled? Find out how to get involved!

www.foca.on.ca (search: lake partner)



FOCA Survey: Cottage Country Waste Management

Working with the Trent Centre for Community-Based Education earlier this year, FOCA investigated challenges and barriers to waste management in rural municipalities across Ontario. Thank you to everyone who participated in the survey!

Here are a few highlights:

2/3 of respondents were seasonal rural residents, and the rest were permanent

74% said their association fields questions about garbage and recycling from members

Half of respondents are interested to organize local electronics waste collection events, which could double as fundraising opportunities for the association.

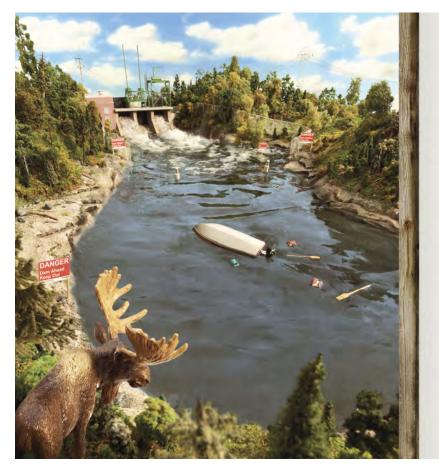
Communication between residents and municipalities emerged as a key factor in waste management success.

Larger municipalities are better-equipped to provide education or special disposal options for electronic waste, large furniture and more.

Look for more information and local considerations on your municipal website. For links to your municipality, visit the FOCA website: www.foca.on.ca (search: municipal)



Borrow this idea: A "tip" sheet is a good way to encourage folks to take a few new steps, such as keeping batteries out of landfill. Share the details in your association newsletter and at lake meetings.



IGNORE THE WARNING SIGNS AND THIS COULD BE FOR REAL.

Watch for the warning signs and don't fish or swim near dams and hydroelectric stations. Water levels rise rapidly and currents can become deadly in seconds.

stayclearstaysafe.ca





Only Superior Has an Exclusive SMART^{*} Tank

Superior Propane's exclusive **wireless tank level notification** system accurately monitors your propane levels, so you don't have to. Imagine arriving to the cottage on a cold Friday evening, confident that the heat will be on and the water flowing. That's peace of mind. Only Superior's SMART* Tank gives you:

- Tank level notifications with weekly email alerts
- An automatic alert to you each time the tank has been filled

With Superior's NO-RUN-OUT Commitment, you never have to worry about a cold cottage again. For more information visit **SuperiorPropane.com/monitor**

Plus, sign up for our **Fixed Price Plan**, and you can lock in for a year at a time and **avoid winter price spikes**.

Sign up today. Call **1-87SUPERIOR** and ask for the **FOCA Member Offer**.







Boat Wake tips

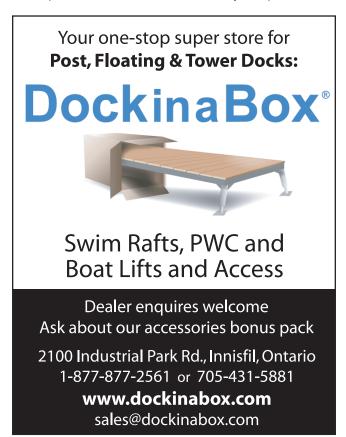
(excerpts from FOCA member, Pike Lake Community Association, Wake Wise publication, May 2013)

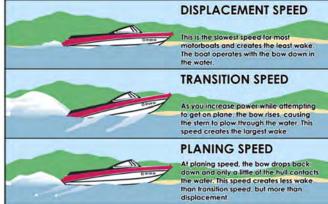
Most of us are familiar with general boat safety and etiquette, but are we as familiar with the impact of boat wakes?

Boats moving through water create waves, commonly known as "wake." The larger the wake, the greater the potential for undesirable side effects, including increased erosion, disturbed sediments, and drowning the nests and young of the common loon. People impacts include danger to inexperienced swimmers, other boaters, and damage to docks or moored boats.

How you can be Wake Wise

- 1. Be aware of the size of your wake during displacement, transition & planing speeds.
- 2. Position your passengers throughout the boat in order to reduce the time spent in transition speed.
- 3. Look behind you to see & understand the impact of your wake on shorelines, docks or other structures. Adjust your speed & direction to minimize impact.
- 4. Respect the shoreline zone. Reduce your speed to less





than 10 km/h within 30 metres of any shore including the narrow channels between islands.

- 5.Waterski, tube, & wakeboard well away from all shorelines. Try to make use of the entire length of the lake.
- 6. Consider the size of the wake produced when purchasing a new boat.

For the full paper, and more resources, visit: www.foca.on.ca (search: wake)

CPS values FOCA members, your families – and your safety on the water!

Even if you can always see your dock when you're boating, you need to have your Pleasure Craft Operator Card (PCOC).*

If you don't have your PCOC, get a \$10 discount now with CPS' online course! Available at http://www.foca.on.ca/CPS

Find this course and others at: boatingcourses.ca



Canadian Power and Sail Squadrons www.boatingcourses.ca | 1-888-CP<u>S-BOAT</u>



Tips for Lake Stewards

(and lake-stewards-in-training!)

- 1. maintain a strip of plants along your shoreline at least a metre wide it will help save your property from erosion, and can deter geese from visiting your property
- 2. help keep the sky full of stars: reduce bulb wattage for flood lights around the cottage, use motion detectors and/or direct lighting downwards
- 3. avoid using fertilizers on your lawn as they will eventually make it into your lake and negatively impact water quality
- 4. watch your wake while boating
- 5. keep your septic bed clear of trees and other large shrubs and only grow shallow rooted plants that are less likely to damage your seepage tiles

- 6. keep boats at least 30 metres from shoreline to avoid swimmers near shore and adhere to speed limits "10km/h within 30 metres of shoreline," where applicable
- 7. encourage native species of flowers, shrubs and trees to limit your maintenance work and provide shelter to local wildlife
- 8. have your septic system inspected every 3-5 years and pumped, if required
- 9. clean and inspect your boat before moving it to other lakes to help control the spread of invasive species
- 10. get on the FOCA Elert list for updates! visit www.foca.on.ca (search: Elert)





Federation of Ontario Cottagers' Associations