

Lake Stewards Newsletter

Summer 2016

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Meet the new FOCA President: Terry Kennedy

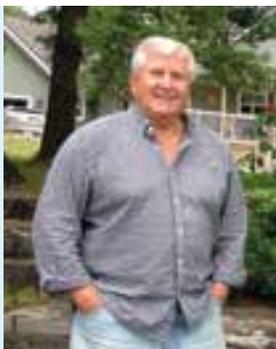
Although born and raised a city boy in Toronto, I learned to love cottage country as a child when my family rented each summer throughout Haliburton and Muskoka. Those happy experiences of youth firmly seeded the intention to become a committed cottager. It took two years of searching, but I found my dream property on Kennebec Lake in eastern Ontario and built a small cottage in 1972.

Following retirement from a 35-year career in education that included 20 years as a secondary school Principal in Toronto, my wife Judy and I relocated to a home we built on our Kennebec Lake property, where we continue to enjoy full-time life at the lake. We have been astounded at the extensive social and community activities that keep us engaged and committed to the cottage lifestyle and giving back to our adopted local community.

Both Judy I value our lake time, but we feel that the best times happen when we get to share this lifestyle with family and friends. Visits from our three grown sons, their wives and six grandchildren produce the kind of special times and cherished memories experienced by so many cottage owners and FOCA members.

I feel that the path forward for cottage country will present many challenges, from major issues such as economic pressures, shifts in culture and climate change. I look forward to working with the FOCA Board and its talented, dedicated staff to provide the leadership, support and resources that will be needed for individuals and member associations across Ontario to thrive and to sustain themselves.

Terry Kennedy,
President, FOCA Board of Directors



MORE ABOUT TERRY KENNEDY:

As the 10-year President/Chair of the Kennebec Lake Association, Terry has provided leadership in protecting the health of the lake and worked with local township council and staff toward the development and implementation of environmentally focused programs, including current efforts toward a septic system re-inspection protocol. Terry has also worked extensively with Quinte Conservation and currently serves on its Source Water Protection Committee as the environmental representative.

To read about the FOCA Board of Directors and Staff, visit:

<https://foca.on.ca/about/team/>

In This Issue

At FOCA, it's part of our mandate to clearly communicate important information to our members.

That's why this issue includes new callout sidebars that are colour coded by subject.

**Don't miss these
feature items!**

**Tools from
FOCA**

**News from
Members**

**Policy &
Calls-to-Action**

**Environmental
Updates**

Communicating Science

by Deanna Panitz

FOCA Membership & Programs Coordinator

"Most of the fundamental ideas of science are essentially simple, and may, as a rule, be expressed in a language comprehensible to everyone."

~ ALBERT EINSTEIN

During a recent visit to the Living Lakes Centre in Sudbury, FOCA's Executive Director, Terry Rees, spoke with Dr. David Pearson about the importance of communicating science. David took Terry on a tour of his Masters of Communications students at Laurentian University, who were busy working on post-doc reports that combine scientific method with modern media tools, including digital video.

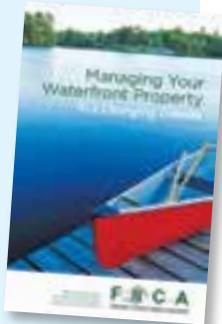
POP QUIZ: Would you rather read an article filled with terms like halophilic, anthropogenic, inverse analysis and eutrophication? Or do you want a story or video about a blue-green algae bloom on a lake like yours, and what may have caused it?

While professional scientists are carefully trained in research methodologies, nomenclature and analytical skills, they have traditionally received very little practical training in how to translate all this detailed information into something readable and meaningful to the average citizen. Perhaps that is changing for the better. At Universities like Trent, Laurentian and Queen's, as well as Fleming College's Environmental Visual Communication Program, art and science are converging to help deliver environmental messages meant to foster real change.

Managing Your Waterfront

FOCA has several publications that help you understand the story at your waterfront. Our newest guide, **Managing your Waterfront Property in a Changing Climate**, is available in digital format and will be in print soon.

This guide outlines anticipated climate change impacts on cottage country (shifting species distribution, extreme weather events and invasive species). It also explains the role of healthy shorelines in mitigating these changes. Access a digital copy at: <https://foca.on.ca/managing-your-waterfront-property-in-a-changing-climate/>



In the Kushog Lake Property Owners Association 2016 Spring Newsletter, the association did an excellent job of communicating the results of their Lake Water Monitoring Program to members.

They were able to effectively explain each water quality parameter (like Dissolved Oxygen and Total Suspended Solids), and what the results mean for the health of their lake.

Download a copy of the Newsletter here: <http://kushoglake.org/newsletter.html>. Congratulations, KLPOA, and keep up the great work!

When I was completing my undergraduate degree at Trent University, I took a course that has proven to be extremely useful beyond my university experience. Called, "Environment and Communication Writing," the course focused on developing skills for plain-language descriptions of environmental science to non-scientific audiences.

Does it matter if science is effectively communicated to non-scientists?

Yes, it really does, particularly if we need to generate public support for research, or to inform decision-making. Certainly, you and I should understand how the science connects to decisions we need to make in our own lives. (Should I bother getting the septic system pumped out? What does that have to do with the weed growth along my shoreline over the past few years?)

Fortunately this is part of where FOCA comes in, since it is our mission to promote thriving and sustainable waterfront communities across Ontario, and we work to achieve this through effective communication, education and advocacy. We use tools like the FOCA Eler (our e-newsletter), posts on the FOCA website (foca.on.ca) and through an extensive library of publications that are written specifically for waterfront property owners and citizen scientists!

To read more about current water science in Ontario that you need to know about, visit <https://foca.on.ca/resources/> and enter a search term, such as 'science.'



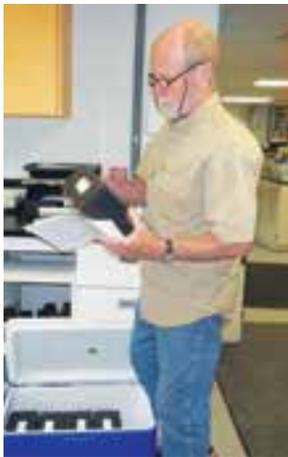
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CONQUERWATER

FOCA's Role in Broadscale Monitoring

In 2008, the Ontario Ministry of Natural Resources (MNR; now MNRF) implemented Broadscale Monitoring (BsM)—a new approach to monitoring the fisheries resource in the province. It was decided to collect a basic set of data from a large number of lakes across the province on an ongoing basis, rather than collect more detailed information on fewer lakes on a less regular basis. Water chemistry was one type of information to be obtained. MNR approached the Ministry of the Environment (MOE; now MOECC) asking if they would do the analysis of the water samples. MOE agreed to do this work, recognizing the value of this extensive water chemistry project to both ministries' programs.



However, who would coordinate this work between the ministries?

This is where FOCA's role in this program arose. Since 2008, Chuck Brady has filled this role on behalf of FOCA, working 20 to 25 days each spring to ensure BsM water sampling and sample submission to the Dorset Environmental Science Centre (DESC) Lab run smoothly.

Sampling is done soon after ice-out, before the lakes stratify into thermal layers. Chuck ensures that lists of lakes to be sampled and essential identifying information on these lakes are correct and available to both ministries. These identifiers are very important so that results from the analyses are compatible to the databases of either ministry. (You might be surprised how many Clear Lakes or Black Lakes or Trout Lakes there are in the province!)

FOCA is encouraged by the ongoing work at the IISD Experimental Lakes Area (ELA) and their efforts to communicate important scientific information about our lakes. Through the ELA, research can be undertaken at the watershed/whole lake level, to test and validate impacts of decisions related to Canada's freshwater ecosystems.

Such watershed or ecosystem level testing can help us to understand complex and compounding effects on natural systems, their assimilative capacity, and which policies and approaches work best. The storytelling that results helps to inform all of us, and to help us make better management decisions.

Chuck also makes sure that proper sampling protocols are followed by MNRF crews. This includes providing them with the required sampling equipment, making sure that strict sampling procedures are used, ensuring that samples are properly preserved and that samples are transported to the Dorset Lab within a very short timeframe. Once the samples arrive at Dorset, he checks samples for integrity and identification, creates submission forms and makes sure the samples are entered into the queue for analyses by MOECC scientists. At the end of each season, Chuck is also involved in reviewing yearly water chemistry results tables to make sure they are correct in terms of dates, lake identification and other physical attributes.

The number of lakes sampled in this program has varied from a low of about 125 to a high of over 330. In the spring of 2016, there were 195 lake samples submitted, contributing significantly to the database at MOECC and our understanding of lake chemistry over time.

For more about BsM, visit: <https://foca.on.ca/broad-scale-monitoring/>

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Predicting Algal Blooms

by Dr. Anurani Persaud

*Aquatic Ecosystems Science Specialist,
MNRF Southern Region Advisory Team*

The incidence of cyanobacteria—commonly referred to as blue-green algae—blooms in our lakes is currently on the rise in Ontario, and across the globe.

Not all blooms are blue-green algae; however, information collected by the Ontario Ministry of the Environment and Climate Change (MOECC) algal identification and bloom tracking service illustrates that the total number of reported algal blooms have increased across the province since 1994 (Fig. 1). Within this trend, a significant increase in cyanobacteria blooms is evident, with over 50 bloom events reported in 2015, compared to 1 in 1994.

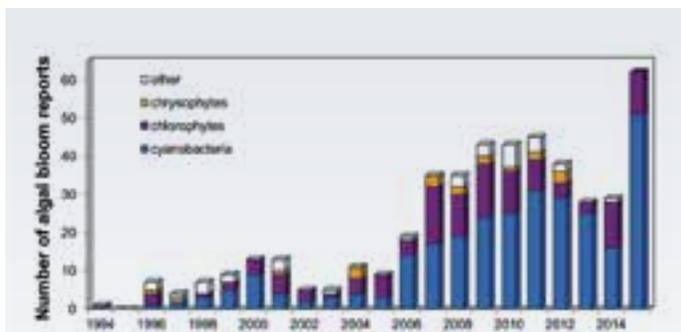


Figure 1: Total number of algal bloom events reported to MOECC from 1994 to 2015, with breakdown by dominant algal group. Blue denotes reports of cyanobacteria. The category “other” refers to a range of algal classes for which blooms were only occasionally reported including diatoms, xanthophytes, dinoflagellates, cryptophytes, and euglenophytes. (unpublished data, courtesy MOECC)

Cyanobacteria are of particular interest to the public health and land managers because they pose a direct and immediate threat to water quality by producing a variety of toxic compounds, increasing turbidity, reducing the availability of oxygen for animals in bottom waters, and altering food webs.

Here is some additional information from the website of our member group, the Three Mile Lake Association (<http://www.3milelake.ca/faqs.htm>):

In 2005 Mother Nature created the perfect storm for a Blue/Green Algae bloom, and it happened here and elsewhere in Muskoka. The community response was amazing. Actions to protect the lake and the surrounding watershed were implemented by agencies, residents and the Three Mile Lake Association. Since then, the lake has been safe for swimming and the wildlife habitat has not been jeopardized. Cottagers need only follow the “Do’s and Don’ts” [see website, above]... to assist in keeping the lake in a safe, “clean” and enjoyable state.



Figure 2: Algal bloom in Three Mile Lake (image courtesy MOECC)

Factors affecting Blooms

Within lakes, cyanobacteria can occur naturally in low numbers, but under certain conditions their numbers can increase dramatically, leading to blooms. A wide variety of factors are linked to the formation of blooms, but the most significant ones are increased nutrient input to lakes, and a number of specific meteorological conditions such as high water temperature, low rainfall/precipitation and reduced wind speeds.

Consequently, blooms typically develop in shallow, sheltered bays and during the summer or fall when these meteorological conditions are most likely to occur.

In Ontario, extensive research involving the MOECC and partners such as the Canadian Water Network has been done to advance our knowledge of cyanobacteria blooms and to move toward predicting their occurrence.

ATTENTION

Cottagers!

Make sure you and your guests know the Invasive Species Action Plan to keep invasives away from your cottage.

Visit ontario.ca/invasionON



In particular, studies that have focussed on key lakes in the Muskoka River Watershed (which contains over 2,000 lakes) illustrate that water temperature, lake phosphorus and wind speed work together interactively to promote blooms. However, lake characteristics such as shape and size are also important factors that can explain differences in bloom occurrence between lakes within the same watershed.

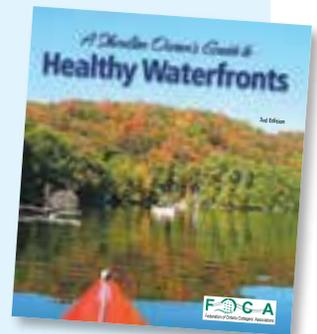
The research illustrates that, for lakes with detailed monitoring data (collected on a biweekly basis over multiple years), predictive models may be developed to forecast potential blooms weeks in advance. Additionally, the dependence of bloom occurrence on meteorological factors will likely result in increased blooms over time, as our climate warms.

Management

The efforts to monitor bloom formation and develop forecast models are ongoing across the province of Ontario. Predictive and forecasting information allow for a better understanding of cyanobacteria blooms, and improved modelling to predict exposure risks to algal toxins associated with recreational and drinking water use.

Healthy Shoreline Tips

So what exactly should you do at your shoreline? FOCA recently released the **3rd edition of A Shoreline Owner's Guide to Healthy Waterfronts**. In this 28 page brochure, FOCA translates science into plain language on topics such as:



- lake eutrophication (your lake's aging process)
- the effects of excessive nutrients (too much phosphorus in your lake leads to algae growth)
- best practices for cottage septic systems (what goes in, eventually comes out)
- how to protect the waterfront you love for generations to come (your role in lake stewardship)
- and so much more!

Access a digital copy of this guide here: <https://foca.on.ca/shoreline-owners-guide-to-healthy-waterfronts/>

How you can help

Management of nutrient inputs into lakes remains a crucial step in controlling the occurrence and frequency of algal blooms. Your personal actions in support of this effort could range from using phosphate-free products, to naturalizing your shoreline which helps reduce erosion and phosphorus loading. Reducing phosphorus loading will serve to reduce one of the major predisposing conditions necessary for bloom occurrence.

Your stewardship action is of the utmost importance in overall efforts to monitor and track blooms. If you suspect that a blue-green algae bloom is occurring in your lake, take a cautious approach and assume that the bloom may be toxic. Avoid drinking, bathing or swimming in the water. Contact your local health unit and call the Spills Action Centre (416-325-3000 or 1-800-268-6060).

For more on how to recognize and report suspected blue-green algae blooms, visit: <https://www.ontario.ca/page/blue-green-algae>

Want more detail? **Take the Plunge** with FOCA's original lake stewardship manual, now updated into a 136-page guide brimming with information. Learn about:

- the geology of lakes in cottage-country
- the significance of wetlands
- the importance of trees and native vegetation on your property
- light and air pollution issues, and more!

Take the Plunge also includes tips for lake associations on finding and keeping volunteers, developing your communications, and other elements for success.

Order a copy from the FOCA office today: info@foca.on.ca or 705-749-3622



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Cottage Insurance Tips

by Ross Fraser, Cade Associates Insurance Brokers

Every one of us knows that OUR cottage is unique! No two cottage policies will be exactly alike, but—for many reasons—cottage properties are very different from homes in the city, something both you and your insurance provider need to understand. The following are some important considerations to review, to ensure your cottage and family are properly protected.

Coverages

Not all cottage insurance policies are created equal. There is a wide range of options, from very limited coverage to very broad coverage. When a policy provides “All Risk” (or “All Perils”) coverage it is very broad, limited only by the specific exclusions within the wordings. By contrast, “Named Perils” coverage lists specifically those perils against which the policy provides protection. While they are inherently more limited, many “Named Perils”-based policies can certainly meet the needs of cottagers. In particular, look for policies that provide coverage from cottage-country perils (e.g. falling trees and other objects, vandalism and malicious acts, theft, building collapse, and damage caused by bears) in addition to more common perils like fire, lightning and smoke. Take time to read through your insurance policy to ensure you understand the coverages provided.

Liability

Liability insurance responds to claims of bodily injury or property damage suffered by third parties, arising from your personal actions or the ownership and use of your property. Cottages, with their natural terrain and easy access to water, are more likely than urban homes to be linked to liability claims. Increased liability limits are available, often at minimal cost, and are encouraged for cottage property owners.

Watercraft liability requires your attention, as cottage policies may offer limited or no protection for powered boats. Regardless of the value of the watercraft itself, it is critical that you ensure adequate liability insurance is in place to respond to any injury to a third party related to your watercraft. This protection will be part of most watercraft insurance policies, or may be available as an add-on to your cottage insurance policy. Whether or not you choose to insure your watercraft against physical loss, it is crucial to ensure that proper liability coverage is in place.



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Rebuilding Values

The purpose of an insurance policy is to repair or rebuild your cottage in the event of a loss. The limit of insurance shown on your policy should reflect the cost to completely rebuild your cottage following a total loss. While many of us used our own labour to make additions or changes to our cottage, when rebuilding after a loss your insurer must make use of local contractors to complete the work. In most cases, policies will provide a 'replacement cost' coverage, which commits the insurer to rebuild the cottage with materials of a like kind and quality, and without deduction for depreciation. Cottages accessed only by water face higher costs of construction when factoring in the rental of barges and specialized equipment. Considering these expenses, a sufficient limit of insurance is critical. To ensure your policy provides sufficient coverage, you are encouraged to obtain a rough estimate from a reputable local contractor of the cost to totally rebuild the cottage. Market valuations, such as real estate estimates or MPAC tax evaluations, are not reflective of rebuilding values.

Fire Protection

DID YOU KNOW?: Terms like 'semi-protected' and 'unprotected' are used by Insurance companies on policy documents to indicate how your cottage is rated, and what coverage is afforded, related to the distance by road to accessible, professional and/or volunteer fire hall protection, and whether that protection has year-round access to your property.

To avoid any surprises with respect to coverage should a claim occur, it is important to review your existing cottage insurance policy documents to be certain your Insurer's understanding of your cottage's proximity to fire protection is correct. Note: While many lake and cottage associations do an excellent job of providing portable fire pumps for their members, and despite the close proximity of most cottages to large bodies of water, these are not considered reliable sources of fire protection by insurers.

CottageFirst

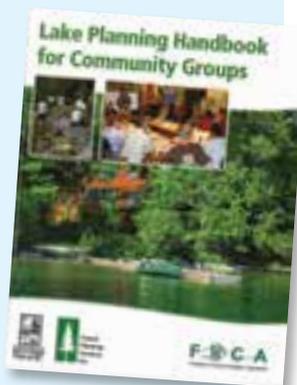
All FOCA Supporters and members of FOCA associations have access to CottageFirst, the group insurance program built for cottagers, and offered exclusively to FOCA members. CottageFirst can provide excellent, cost-effective coverage in a packaged insurance solution for your home, cottage, watercraft, automobiles and other personal policies. Designed first and foremost for cottagers, CottageFirst provides one of the broadest forms of insurance coverage available, including damage against the perils of windstorm, theft, falling trees and other objects, bears, or collapse due to snow-load. CottageFirst also offers attractive options for high limits on personal umbrella liability policies.

Members in more than four dozen FOCA member groups have already taken advantage of this member benefit! When will you get your quote, to find out how much you could be saving? Contact 1-844-223-3178 (CADE-1ST) or visit www.cottagefirst.com.

Community Lake Planning

Maybe it's time for you and your association to get a lake management plan started. FOCA provides resources in the **Lake Planning Handbook for Community Groups**. The publication is now out-of-print, but the information is still available in digital format from FOCA.

This is a self-help guide for getting down to work on community-based lake planning, breaking the process into small, manageable chunks, and providing samples and templates from your lake association peers. <https://foca.on.ca/lake-planning-handbook-overview/>



Managing Water Quantity Communications in 2016 and Beyond

by Terry Rees & Ken Grant of FOCA

FOCA and our many member associations have a long-standing interest in the appropriate management of water levels in Ontario's lakes and rivers. The safety and security of residents of rural Ontario will rely increasingly on forward-looking management, and effective responses to a changing water quantity dynamic, as evidenced by the high flows across large swaths of central Ontario in the spring of 2016, followed by drought in early summer.

In the face of compelling information about extreme precipitation swings, it is prudent that resource managers and emergency responders at all levels have a common understanding of the roles and responsibilities of all, and that the public who ultimately are at risk are also **appropriately informed in a reliable and timely manner**.

Forward planning with public input and buy-in will contribute to better resource management, and more effective emergency coordination and response. The important role of keeping the community informed (and ultimately safe) requires a collaborative approach by all parties. **However, FOCA and the public have been excluded from water quantity management in Ontario.**

Despite repeated and pointed questions in written correspondence to the Minister of Natural Resources and Forestry, it remains unclear how a lake association or a member of a Citizen's Advisory Committee can trigger a Water Management Plan discussion with MNRF, **or if in fact there is any such thing anymore as a Citizen's Advisory group**, especially:

- in the case of suspected non-compliance with the operating regime or other substantive aspects of an existing water management plan
- in the face of new or emerging information or conditions that would necessitate a review of the existing operating regime and guidance (such as new climate information, or changes to infrastructure).

FOCA has been vocal in recent months about our unresolved concerns over the questionable new practice by the Ontario Ministry of Natural Resources and Forestry (MNRF) of requiring permits for small in-water works (docks). This issue erupted in 2015 after a Superior Court ruling related to permits for structures over Crown lands (including boathouses) that are larger than 15 square metres.

At present, many shoreline projects across Ontario are reportedly on hold or delayed, businesses are disrupted, and property owners—especially those impacted by flood damage this Spring—are unnecessarily inconvenienced.

On June 27, 2016, FOCA wrote to the new Minister, saying: *The new MNRF approach to the permitting of structures (e.g., docks) over or abutting Crown Lands presents confusion among property owners, has questionable resource management outcomes, and creates a needless and undue workload for the civil service.*

Several member Associations have also written letters to the Ministry in recent months, and we encourage members to keep up this effort and copy FOCA on your correspondence! To follow this issue, visit: <https://foca.on.ca/municipal-authority-over-boathouses-decision/>

Who Manages Water Quantity?

Ontario's Ministry of Natural Resources and Forestry operates a Surface Water Monitoring Centre (SWMC) to:

- assess the severity of drought
- predict when and where there is a risk of flooding
- provide government and other agencies with the information required to put emergency response plans into operation with respect to flooding or drought
- identify sensitive and risk-prone areas for flooding and drought throughout the province.

The centre also contributes important information to water management planning and water power compliance monitoring. These two activities used to be formalized, public matters, but since the 2012 review of the Lakes and Rivers Improvement Act, the public—including lake associations—have effectively been shut out of the process.

An understaffed bureaucracy that has been sworn to silence on water management plans hardly seems an appropriate response in an era of changing climatic conditions, and with respect to such an important natural resource and public safety issue.

Floods and Emergency Response/ Communications

The Ontario government’s responsibility in flood management also rests with the MNR, which (through the SWMC) maintains the provincial flood forecasting and warning system to alert their District Offices and, where available, Conservation Authorities (CAs) of meteorological events that could result in a flood hazard. About half of FOCA’s 500+ member associations are located outside of municipalities served by CA’s.

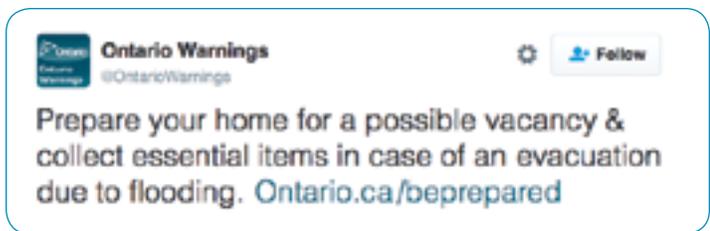
In terms of managing in a changing water regime, it will be important to have transparent and adaptive water quantity planning, and to ensure there are effective communications surrounding unfortunate—but increasingly likely—weather extremes, especially related to flooding.

By way of example, in April 2016 the Ontario Office of the Fire Marshal and Emergency Management announced an update to the Provincial Nuclear Emergency Response Plan; this in light of new information about the scope, scale and likelihood of such an event, and to have an updated plan in place.



Undertaking a review of flood communications to ensure they meet local needs seems logical. This should include an objective and ongoing review of whether existing communications effectively reach rural, remote and seasonal residents affected by natural or other disasters, including flood events.

Example of recent social media communications



2016-04-19, 11:50 AM • Ontario Warnings (@OntarioWarnings)

Editor’s note: this message was sent out on Twitter on April 19; however, the Muskoka area was on flood warning already by March 31, or earlier.



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Looking Forward

In 2016 it is quite apparent that the water conditions we face tomorrow will be different than those we faced yesterday. Climate change will affect many aspects of community planning, resource management and public services. This means that the perspectives used to plan for our infrastructure, the way we resource and execute social and health programs, and how we effectively communicate important and pressing information needs to be adapted to a new reality.

Though rural waterfront residents are only one of the affected parties in water management planning, they nonetheless have information and concerns to convey to our water managers, and also have a real physical stake in many flood-prone areas of the province. Waterfront residents' perspectives on water management, and what effective emergency communications look like, are rooted in their local knowledge, and in understanding their property and that their family's safety is at risk.

FOCA asks again: Why has MNR closed the door on the water management conversation?

This unacceptable delay undermines public confidence in the water management work of the Province, and may unnecessarily put private property, public infrastructure, and public safety at risk.

Rural Wastewater Education 101

The Ontario Onsite Wastewater Association (OOWA) proudly partners with FOCA and its member groups.

OOWA extends an invitation to FOCA and its member associations, large or small, to conduct informal education sessions and presentations speaking to rural wastewater system maintenance, design, construction and areas of related interest.

OOWA will gladly attend annual general meetings, information sessions and facilitated workshops to support your cottaging community's wastewater knowledge needs. OOWA can tailor content to specific issues or areas of particular concern such as septic tank maintenance, Regulations, advanced treatment units, reinspection programs, design considerations, phosphorus and nitrate removal processes.

Contact us to find out more about how we can help!

Ontario Onsite Wastewater Association

Please contact our Outreach Coordinator, Mike Gibbs, for additional information:
oowach@oowa.org
1-855-905-OOWA(6692)
www.oowa.org

Measuring Climate Impacts

Notes from a study conducted on behalf of the Insurance Bureau of Canada: *The Economic Impacts of the Weather Effects of Climate Change on Communities (2015)*, by the Ontario Centre for Climate Impacts and Adaptation Resources, among others:

- Trends such as the frequency and intensity of climate-related extreme events are expected to increase, as will the damage and losses resulting from their impacts. Losses from severe weather have been rising across the country. In 2011, the Canadian insurance industry paid out a record \$1.7 billion for property damage associated with major weather events such as flooding, wind and wildfires. This record was broken in 2013, when the insured losses from flooding damage contributed to a total loss value of \$3.2 billion.
- These losses demonstrate that Canadians are vulnerable to climate-related extreme events, compounded by an increased exposure of property, and aging infrastructure. Reducing the vulnerability of communities to such losses requires an understanding of the potential magnitude of the impacts and the associated expected costs at a community-specific level.
- The vulnerability and impacts of climate-related extreme events on human settlements and ecosystems is influenced by a range of factors including economic, social, geographic, demographic, cultural, institutional, governance, and environmental conditions.
- These factors vary across time and space, which means that vulnerability and hence the risk of impacts from climate-related extreme events vary. All of this speaks to the need to assess the potential losses from and responses to extreme events on a community-by-community basis.
- Canada's first report card on municipal infrastructure was released in 2012, and indicated 30% of municipal infrastructure in Canada (wastewater, drinking water, storm water and roads) was rated as 'fair' or 'very poor.'

For more, including a link to the 200 page report, visit: <http://www.ibc.ca/nb/resources/media-centre/media-releases/new-study-estimates-future-costs-of-climate-change>.

A Regional Perspective

The Muskoka Watershed Council recently released a report: *Planning for Climate Change in Muskoka*. Detailed background and future climate projections further highlight the need for sound emergency response and communications for this region. See: http://www.muskokawatershed.org/wp-content/uploads/ClimateChange_Muskoka-2016.pdf.



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EXPERT ADVICE



Hacking the Youngest Generation of Lake Stewards

by Michelle Lewin and Deanna Panitz of FOCA

We hear regularly from FOCA members that a common challenge facing cottage communities is how to involve more youth in the community, and—hopefully—to become active participants in their lake associations.

We want to see a legacy of lake stewards who care about the critical components of our waterfront communities, which we might sum up as: happy, healthy people connected to a thriving local ecosystem of plants and animals, and holding deep respect for the broader sustainability of the natural environment.

But what is stewardship, and how do we ‘grow’ a lake steward?

A new publication funded by the Community Foundation of Greater Peterborough attempts to define some significant routes. *Pathway to Stewardship: A Framework for Children and Youth*, is the draft document which has recently been circulated for public review. It contains a number of key findings drawn from educational literature and other sources that suggest a very strong link between childhood experiences and stewardship choices later in life.

IN OTHER WORDS: if we want the youngest generation to care about the waterfront, we need to make a concerted effort to limit their ‘screen time’ and get them active in that environment while they are still young. The authors emphasize the critical importance of spending time in nature as a means of enhancing a life-long involvement in stewardship.



Pathway to Stewardship outlines a number of ‘stewardship principles’ to be fostered early in life, including:

- respect for each other and all living things, recognizing the interconnectedness of us all
- developing a sense of awe and wonder, alongside a sense of place and belonging
- sharing and building knowledge together, and finding ways to mentor the next generation. (“Joy is contagious!”)

The guide offers a series of age-targeted benchmarks for children and youth that are intended to tap core stewardship principles through focused actions. For a toddler, the goal might be to explore outdoors together at least one hour per week; this could involve turning over rocks to see what is underneath, following bugs to discover where they are going, jumping in leaves, and so on. Pre-teens might take on the challenge to: “try at least 3 new outdoor activities that don’t require fossil fuels. Include a sport, a craft and a survival skill.”

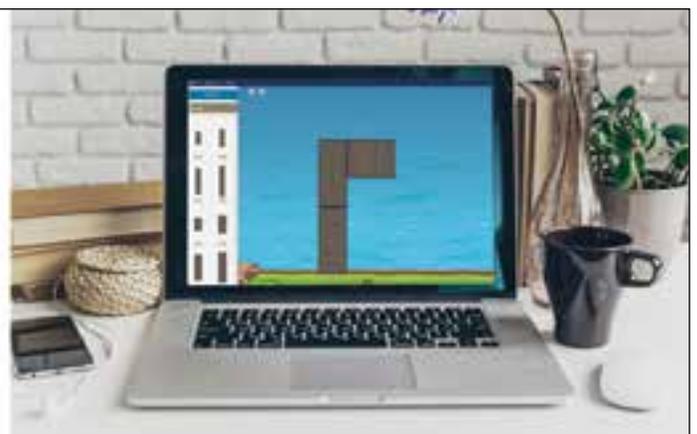
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FOCA Members in Action

Jack's Lake Association holds an annual kids' fishing derby. What a great opportunity to teach children about their environment and engage them in the community with positive memories!

Big Gull Lake East End Cottagers Associations has added a "Kids' Corner" to their newsletter, with critter news for youth (this summer's edition is about the Luna moth) and digital-free suggestions for rainy-day activities (gotta try the mushroom cap art). Plans are afoot for a scavenger hunt for kids during the August AGM; with some minimal supervision, the kids can play while the adults meet.

What's your association success story? Please share it with us! Email info@foca.on.ca, or send us the details in an old-school letter. (You could even ask a young volunteer to decorate the paper with a bark rubbing...)

A child's motivation for learning is curiosity, so encourage them to explore the great outdoors, ask lots of questions and don't be afraid to get muddy! As children grow and learn how the natural world functions they begin to understand the impacts they have on their environment. The more a child spends positive time in an environment, the more it becomes a part of their identity in adulthood.

Next time you are making a family trip to the cottage, keep your future lake stewards in mind. Provide unstructured outdoor play time in all kinds of weather. Encourage exploration with scavenger hunts, critter searches, or just lie back and count the stars together. Invite a 'junior assistant' to come along in the boat to hold the secchi disk, help with water sampling, or keep eyes open for loons or herons. Help kids sign up online for Turtle Tally, Frog Watch and other citizen counts; it's still digital, but you have to go outside to find the stuff to report!

ASK YOURSELF: What childhood experiences did you have that were important in creating your love of the waterfront or the environment? How old were you then?

THEN ASK: How can our lake association work together to give these kinds of experiences to as many children as possible? Associations might organize nature walks, fishing derbies, kids' photo contests, outdoor movie nights, and so much more. These are the memories that children will remember and that will become foundational. By creating a deep connection to their environment and the local community, you will be fostering the stewards of tomorrow.

FOCA Members can contact the office to access a digital version of the 68 page report, [Pathway to Stewardship](#).



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Tackling Cellular Dead Zones

by the Eastern Ontario Regional Network

'No Service.'

There's nothing worse than travelling in cottage country, only to find those two dreaded words pop up on a cellphone or tablet. People are increasingly accessing the internet—and connecting to the world—through smartphones, tablets and other mobile devices. They expect to access online content anywhere, anytime, on any device.

However, the Eastern Ontario Regional Network (EORN) estimates that nearly one-sixth of rural Eastern Ontario is a cellular 'dead zone,' meaning there are homes, businesses and major roadways with no cell service at all. This lack of access to mobile calling and data is a threat to the region's economic vitality, quality of life and public safety.

EORN, which helped expand high-speed internet access across Eastern Ontario in recent years, is now seeking federal and provincial support for a public-private initiative valued at about \$200 million. The project would cover some 99 per cent of the region, providing mobile access to 72,000 more homes and businesses, as well as those who travel its highways.

Residents and businesses can help by reaching out to their federal and provincial representatives with letters and emails of support for funding of the initiative.

Visit <https://www.eorn.ca/en/mobility-cell.asp> for a sample letter to your politician, and to find out more.

Mobile broadband = Wireless high-speed internet access through portable devices, such as smartphones, tablets and USB wireless modems.

Mobile broadband can improve access to services in rural communities, such as:

- financial services – online banking
- getting around – mapping, weather alerts, road conditions, road construction
- public safety measures – fire, police and ambulance services.

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Property Assessment Update

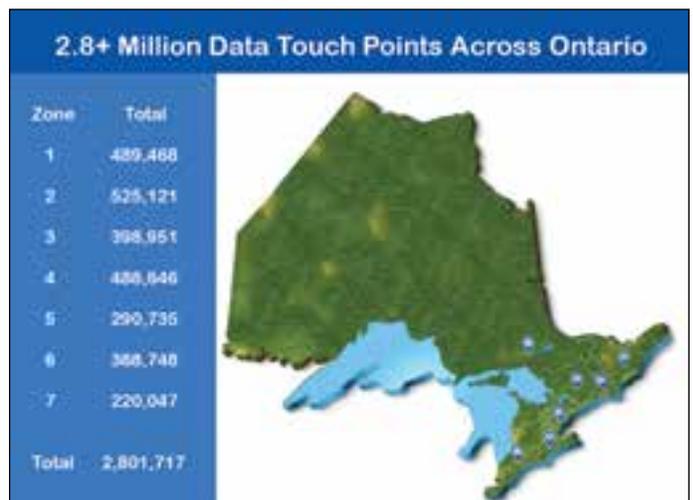
by Carla Nell, VP Municipal & Stakeholder Relations, MPAC

I would like to thank FOCA for welcoming the Municipal Property Assessment Corporation (MPAC) to FOCA's annual meeting in March 2016. It was a pleasure to be able to meet with members of the waterfront community to share insights on the part of MPAC for the 2016 Assessment Update.

MPAC is responsible for assessing over five million properties in Ontario; however, the property assessment and taxation system is a shared responsibility between the Province of Ontario, municipalities, property owners and MPAC. These relationships need to be open and collaborative, which is why we're strengthening and fostering relationships with municipalities and property owners by being more proactive, open and consultative.

As we move through 2016, MPAC will update all property values throughout the province based on a January 1, 2016 valuation date. It's important to MPAC that we deliver property assessments that are accurate and consistent. We know it's important to owners that we assess and classify their property correctly.

An exciting change for the 2016 Assessment Update is the early delivery of Property Assessment Notices. MPAC began to mail residential property notices on April 4, 2016 and will continue to mail out notices across the province over a 21-week period. The early mailing of the Notices allows MPAC and property owners the opportunity to resolve concerns before final Assessment Rolls are returned to municipalities late this year, for taxation in 2017. The Property Assessment Notice has also been redesigned as part of our commitment to increase property taxpayers' awareness and understanding of the valuation process.



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Each Property Assessment Notice includes a unique 120-day Request for Reconsideration (RfR) deadline that is based on the mailing date of the Notice. Property owners have the opportunity to review their assessment and contact MPAC to resolve concerns before municipalities receive the final assessment roll for 2017 taxation. It's important for property owners to note their unique RfR deadline and to review their notice as soon as received to ensure timely action.

AboutMyProperty.ca has been improved to offer owners easy online access to detailed information about their own property and neighbouring properties in the area, including local market trends. We believe that the improvements to AboutMyProperty will enable taxpayers to gain a greater understanding of the assessment process and the information used by MPAC in the valuation process. Online filing of the RfR can also be done through this website.

We know it's important to property owners that we correctly assess and classify their properties. We've spent much time in the last year reaching out to associations such as FOCA to enhance communications, and we plan to continue this momentum in the year ahead to truly improve our service and relationships. We also remain committed to working with all stakeholders in the property assessment and taxation system to arrive at a system that works well for everyone and creates awareness that MPAC is an organization that delivers meaningful value to the communities it serves.

Speaking Out on Impacts

FOCA has a long history of speaking out about the impacts of Current Value Assessment on waterfront property taxes. The current 4-year tax implementation cycle that is now standardized in Ontario's Assessment Act, is a small measure that can smooth the year-over-year burden of increases on property owners, especially during times of rapidly increasing values. (Any decrease in assessment is applied immediately.)

It is worth noting that in parts of 'cottage country' over 90% of the municipal taxes come from **residential property taxes!** Concerns about 'ratepayer affordability' remain, given that projections show that an even larger share of the cost for delivering local services will be borne by residential property owners in future.

FOCA reminds our members that the RfR deadline has changed this year; it is now 120 days from the mailing date on your property assessment notice. For details about filing an RfR, and a link to a short video overview about assessment and market trends in your area, visit FOCA's webpage: <https://foca.on.ca/how-to-challenge-your-property-assessment/>

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FOCA & the Lake Partner Program

Over the past 20 years, the Ontario Lake Partner Program (LPP) has grown into one of the largest volunteer water quality monitoring programs in the world. With over 800 lake sites and more than 600 volunteers, there is always plenty of work to be accomplished. In order for the LPP to grow and enhance its capabilities in monitoring lake water quality, an Assistant Lake Stewardship Coordinator position was created through a partnership with FOCA.



Christie Davies arranges a rack of Total Phosphorus water samples to be submitted to the DESC Chemistry Lab.

Christie Davies is the FOCA Assistant Lake Stewardship Coordinator. Christie works from the Dorset Environmental Science Centre (DESC), which is the home base for the LPP. Christie is responsible for assisting the LPP Coordinator with the day-to-day tasks associated with the program, playing a vital role in the LPP by increasing program efficiency and helping to develop new program materials.

A typical day for Christie consists of corresponding with devoted LPP volunteers, organizing sampling equipment, submitting samples to the DESC Chemistry Laboratory, updating

the LPP database, and providing technical assistance to LPP volunteers, science partners and a co-op student who spends some of her time helping with the LPP. Christie also assists with program fact sheets, summaries, presentations, and helps to prepare for events such as the Children's Water Festival.

In addition to these daily tasks that happen throughout the year, Christie is responsible for a very important component of the Lake Partner Program: the annual sampling kit mail out. This involves assembling the LPP kits that are used by program volunteers to collect water clarity, Total Phosphorus and calcium concentrations on Ontario's inland lakes. Before those LPP sampling kits arrive in the mail, lots of effort has gone into creating the kits.

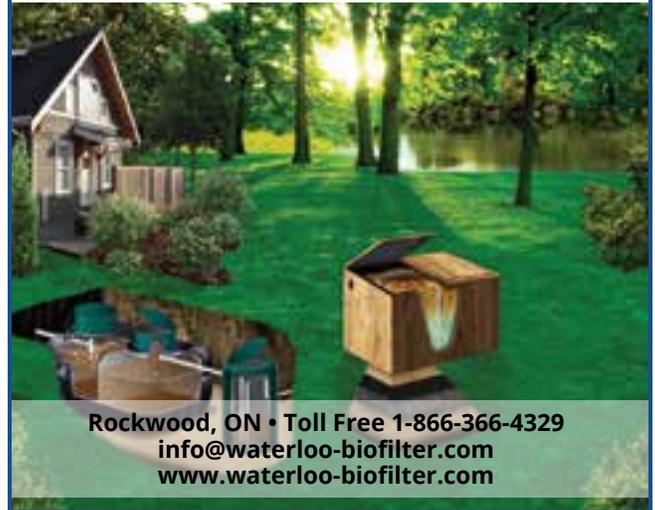
Christie loves hearing from volunteers and is available to help answer your questions about the Lake Partner Program, so please don't hesitate to give her a call at 705-766-1790.



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A typical year looks like this

OCTOBER-NOVEMBER: The volunteer sampling list is created, and the sampling equipment and paper communications to be included in the LPP kits are compiled.

DECEMBER-FEBRUARY: 800 LPP water sampling kits are assembled.

MARCH: Kits are mailed to volunteers.

MAY: LPP volunteers head to their lakes to take their first water samples of the year, which are then returned to DESC by mail.* The kits are unpacked and sorted in the lab and kept cold in the refrigerator until the chemistry lab is ready to analyze the samples.

**Interesting Note: On May 26th, 2016, there were 136 returned kits waiting for pickup by DESC at the local Dorset post office! This is a record number of kits received on one day.*

JUNE-AUGUST: Time to take inventory of the remaining LPP supplies and start the process of ordering, assembling and cleaning reusable equipment for the following year's mail out. During these months, water samples continue to arrive at DESC.

For more, including FOCA's LPP sampling video, visit:
<https://foca.on.ca/lake-partner-program-sampling-assistance/>

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Top 10 Tips: Climate Change Challenge

We all have an important role to play in reducing the impacts of climate change and keeping the environment healthy for future generations. Here are some ideas to keep the lake environment healthy, and reduce your own carbon footprint at the cottage.

1. PADDLE VS. MOTOR: Reach more often for the paddle instead of the boat keys, and enjoy nature at a slower pace!

2. LET THE SHORELINE BE: Do the environment (and yourself) a favour, and choose the hammock over the lawn mower this summer. Plants at the water's edge help filter nutrients, store carbon and prevent erosion, while underwater logs and rock piles provide protection and spawning ground for fish.

3. STARRY, STARRY NIGHTS: Don't be a night polluter. Turn off unnecessary exterior lights and substitute down-facing fixtures where possible. Floodlights and other high-wattage outdoor bulbs are energy-eaters and can even mess up the mating and feeding behaviour of wildlife, while stealing the view from star gazers.

4. SWITCH THE COTTAGE WATTAGE: For indoor light, switch from incandescent bulbs to LEDs, which cost you and the environment a lot less in the long-run. They last up to 50 times longer and use about one-tenth the amount of electricity.

5. CLEAN-UP: Manage garbage responsibly at the cottage. Recycle and compost as much as possible, remove fishing lines from the lake, and discourage wildlife from eating leftovers by storing all trash in tightly sealed containers and keeping pet food dishes indoors.

6. BBQ: If it's time for a new BBQ at the cottage consider gas or propane models which are more environmentally responsible than charcoal that releases toxic by-products into the air.

7. ELECTRIC IDEAS: Keep an eye out for 'dinosaur' appliances - old fridges can use more than four times the energy of a new, efficient model. Appliance retailers, utility companies and local waste-management services may pick up old units for free when they deliver a new one, which even saves you cottage time.

8. MOTOR MATTERS: Replace old two-stroke engines with more efficient 'clean marine' options (clean two stroke, or four-stroke) and off-road vehicle engine technology, and keep engines in top repair to lower emissions.

9. BEWARE THE PHANTOM LOAD: Use power bars to isolate electronics that can be turned off when you're away because some devices (including TVs, DVD players, stereos, computers) can continue to steal power even after they're turned 'off.'

10. HUG A TREE: Retain mature trees as natural insulators on your property. Deciduous trees on the south and west of our buildings provide shade in summer, and let sun through in winter. Conifers on the north and northwest sides will help block cold winds in winter.

Please keep in touch with FOCA and let us know how many of these, or other climate-conscious actions, you take on this year! For more tips on how to be a low-impact cottager, see our new publication on page 3 (Climate Change guide).

Bonus Points: Reach out to Local Government

Write, email or (better yet) drop in to talk to the folks in charge of your cottage community, and find out what they plan to do, to reduce the impacts of climate change and keep the local environment healthy. Get links to local politicians here: <https://foca.on.ca/raise-your-political-voice-tips-from-foca/>



Federation of Ontario Cottagers' Associations

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