

Why Cottage Country Needs You

by FOCA's Executive Director

Welcome to the latest edition of the Lake Stewards Newsletter. For twenty years this FOCA publication has been circulated annually to members, as part of our ongoing commitment to the stewardship of Ontario's waterways by the people who live there.

Thank you to all our partners and colleagues who have written articles or contributed to this year's Newsletter. As FOCA's Executive Director, I am very pleased to share the enclosed wealth of knowledge with you, and I encourage you to share this news with others. FOCA is the province-wide voice for waterfront residents, and we are working year-round on your behalf to support a sustainable future for our lakes and rivers. Special thanks to the more than 600 volunteer lake stewards across Ontario who collect long-term water quality data in the Lake Partner Program, and the other volunteers who do so much in their own waterfront communities.

You have an important role to play!

Connect with and support your local lake association, join 10,000 subscribers on the FOCA Elert (e-newsletter) list, and tell a friend at the lake about news or information you heard from FOCA.

If you have leadership skills, you can contribute to your local community. I challenge you to help make a difference in cottage country by getting involved with the 2018 municipal election, hosting candidate events, or even running for municipal office in your cottage community. Please, do your part!

Sincerely,

Terry Rees

In This Issue

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

That's why this newsletter includes 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

Celebrating Canada 150 All of us are at the waterfront because of our love for the out-of-doors and nature, and the importance of these special spaces to our health and wellbeing, to our families, and to our identity as Canadians. This is the legacy of Ontario cottage country, and you are part of it!

Youthful Energy in Lake Associations

Catchacoma Cottagers' Association is Growing a vibrant association!

FOCA received the November 2016 Catchacoma Cottagers' Association (CCA) Bulletin, which began with these words: "Welcome to our first newsletter which will be published twice annually. Good news: Our membership grew 53% in 2016, to 100."

Fantastic! How did they do it? Lots of elbow grease and great volunteers. Here's the newsletter recap about their Dockfest 2016 event, with some good hints for fellow associations:

This year we marketed Dockfest as a community event, not a member event, and held the event in the afternoon rather than evenings, as previously. It was a huge success. 'Queen Elsa' was greeted by many children, face painting was a hit, and other activities too. To our surprise we sold out on the food, but were rescued by the Marina store. The best part was to meet people we had not seen before.

The CCA Newsletter also featured FOCA updates about invasive species prevention and cottage country utilities; thanks for sharing FOCA news! A call-out in the CCA Newsletter added: "Our desire is to learn and share with other associations on our chain of lakes who operate a website, water steward program and buoy master roles."

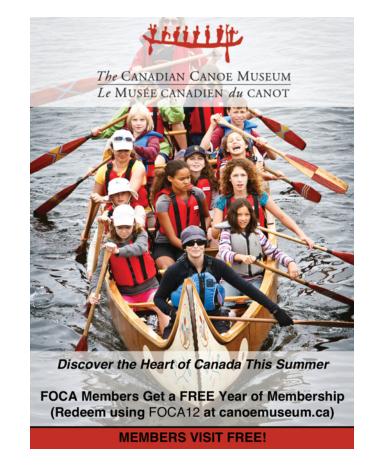
FOCA can put you in touch with them. Read more, here: http://www.catchacomalake.com/wp-content/uploads/ CCA_Newsletter.pdf



Dockfest 2016, courtesy CCA Bulletin, November 2016



Social Media Publisher



The Aylen Lake Community Association just got younger!

Congratulations to Aylen Lake Community Association who have recently added a twenty-something member to their volunteer team. The March 2017 edition of their e-news announced that member Adam Ravenhill has agreed to serve as their social media publisher, planning and maintaining the Association's digital platforms including the website and Facebook page.

With a family history on the lake spanning fifty years back to his granddad, and degrees in Media Studies (University of Guelph) and Media Communications (Humber College), Adam reported that he gets away from the day-to-day stress of life at the lake, enjoying the serenity of nature and hanging out with family. In his words, Adam said: "I can bring a youthful voice and perspective ... and a new fun/energetic way of connecting those on Aylen Lake together."

Thanks also, Aylen Lake CA, for including lots of call-outs to FOCA resources in your e-news!

Find newsletters here: http://www.aylenlake communityassociation.ca/Newsletter.php.

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Changes in Cottage Country

by Terry Rees

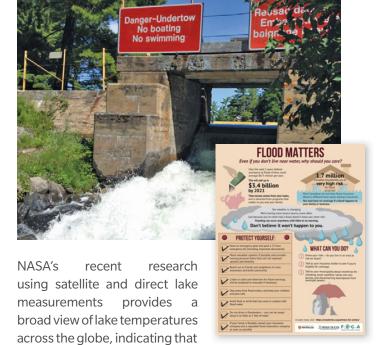
FOCA Executive Director

The information I'm sharing today is based on 50+ years of FOCA's experience as an organization, on the long-term water quality data collected through more than 600 volunteers in the Lake Partner Program, and FOCA's connections with science, risk management and environmental organizations across North America. We need to make our communities and our homes more RESILIENT. Increasingly we are learning how intact, thriving and functioning natural systems provide cost-effective protection—insurance, if you will.

We know through our work with the Ontario Biodiversity Council that our wild spaces, our thriving natural areas, are facing three major threats, which can combine and aggravate one another:

- habitat loss
- invasive species
- a changing climate.





Find resources, like this checklist, here: https://foca.on.ca/climate-change-and-waterfront-ontario/

the world have less cloud cover, exposing their waters more to the sun's warming rays. Research presented recently by the Muskoka Watershed Council suggests that, by the year 2050, the typical year in Muskoka could have seven times more summer days over 30°C than presently, and only about half the number of really cold winter nights (-20°C), with around four times as many winter nights remaining above freezing.

lakes in northern climates are

losing their ice cover earlier in

the spring, and many areas of

We can expect several effects from this, including: warming air and water, wetter winters, more evaporation in late spring and early fall, and summers where rains come less predictably, in fewer but larger storm events. Soils, wetlands and streams may dry out, and lake levels may end up lower than what we have become accustomed to in the past.

Climate warming appears to be the new "threat multiplier."

Most of us are in cottage country because we love the out-of-doors and all the critters in and around our lakes. Changing conditions will present challenges for some species. Gardeners may have longer growing seasons, and some species will do well. Bass will thrive and spread, while walleye may be at risk of disappearing as smallmouth bass out-compete them in places where they weren't prevalent previously.

We should also expect to see increases in algae blooms as water warms, as well as increased periods of drought, with higher threat of fires. Additionally, we can expect pests and disease to spread into new areas: such as Lyme disease via black legged ticks whose range is spreading from the south. Learn more about potential fish and algae impacts on the following pages.

So, what can we do?

Our personal expectations of stationarity (or "stable conditions") need to change. In cottage country, we're largely a self-serve population, so our number one priority is to be informed and be prepared. Find out what you can do at your own shoreline to prepare. Be aware that any built or other assets located at or near the current high water mark are at some risk.

Support organizations like your local lake association and FOCA, and programs that protect habitat and natural infrastructure as important mechanisms for adapting to a changing climate. Learn more, and get informed. Then contribute to the growing body of knowledge from citizen scientists by being a lake steward, a weather observer or by participating in a local 'BioBlitz.'

Be ready in the case of an emergency. Keep an emergency kit at the cottage; know your neighbours and how to contact local emergency services. Use a copy of the template FOCA has created as your cottage-country emergency response locator: https://foca.on.ca/emergency-response-in-remote-areas/

Be a strong voice for action by government. Ask them how they plan to manage in this new norm. Building codes and zoning bylaws need to change. We can't afford to manage by disaster. Regulations and advice governing built structure in floodplains and elsewhere need to be updated and based on accurate, current information about likely patterns of water level fluctuations on our lakes and waterways in coming years.

We have a long and wonderful history yet to be written in Ontario cottage country. Let's make the most of it.

This talk was presented by Terry Rees on the main stage at the Spring Cottage Life Show in Toronto (March 31-April 2, 2017). FOCA members can contact the office (info@foca.on.ca) for a digital copy of Terry's slides and accompanying notes, for use at your own association meetings over the coming year!

Ontario Municipal Board: Proposed Changes

In May 2017, the Ontario Government proposed significant changes to the way land use planning decisions will be made in Ontario. The Government will introduce legislation that, if passed, will establish a new Local Planning Appeal Tribunal to replace the Ontario Municipal Board.

The proposed changes include some significant changes for members who may be involved in land use planning appeals. For details and related links, visit: https://foca.on.ca/omb-ontario-municipal-board-changes/

FOCA members should understand and participate in local planning decisions, as these decisions have significance for our lakes and our properties.

Decisions made at the local municipal level will now have greater impact than under the current system, as the proposed changes reduce the option to appeal certain planning decisions. This could be both positive and negative for our member Associations, depending on the local decision made.

We do know that it will become increasingly important for our members to ensure that they participate in the local planning decision making process, including providing input into the Official Planning process, and importantly, becoming involved in the municipal election process. (see page 27)

Follow FOCA's active files and advocacy efforts: https://foca.on.ca/latestnews



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Lake Trout by Adam Jeziorski

About this Fish

WHAT LURKS

Ontario Fish Facts

FOCA asked some of our fish expert

friends to tell us about some of the species

that you can find (or hope NOT to find) in

Ontario's waterways! Featured over the next pages: trout, muskellunge, walleye,

carp, and (OK - not a fish, but still very

interesting) freshwater jellyfish.

BELOW?

Lake trout (Salvelinus namaycush) are a popular sportfish native to North America and can be found in many Ontario lakes on the Canadian Shield.

Habitat

As many lake trout lakes are near the southern limit of the species' range, lake trout tend to live within narrow temperature and oxygen boundaries in the cool, deep waters of stratified lakes.

Life Cvcle

Lake trout spawn in the fall, preferring regions of the lake bottom covered in boulders or rubble. They are a largebodied fish that is both long-lived (usually 10-20 years) and slow to mature. Therefore, lake trout have low recruitment rates and are vulnerable to over-exploitation, competition for food with introduced species, and habitat loss.

Predators & Prey

Adult lake trout are apex predators that feed on forage fish, but can switch to a planktivorous diet when necessary.



been intentionally spread beyond their native North American range, and are considered invasive in some regions of the world.

Status of this Species

As a coldwater fish with narrow temperature and oxygen requirements, lake trout are vulnerable to rising water temperatures associated with climate warming and excessive nutrient loading to lakes.

ABOUT THE AUTHOR

Adam Jeziorski is a Research Associate in the Paleoecological Environmental Assessment and Research Laboratory (PEARL) at Queen's University. Adam's research uses invertebrate remains preserved in lake sediments to reconstruct past environmental conditions. Adam is currently working in collaboration with FOCA and Dr. John Smol, looking at how changes in deep water oxygen conditions are affecting lake trout habitat in lakes across Ontario. For more, visit http://post.queensu.ca/~pearl/ laketrout/index.html.



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The Muskellunge by Steven J. Kerr

Distribution

The muskellunge (Esox masquinongy, or 'musky') is only found in North America. It is present in all five of the Great Lakes, as well as more than 1,800 inland waters. In Ontario, the muskellunge has a bimodal distribution, being found in southern Ontario and the northwestern portion of the province; it has been estimated that muskellunge are found in 302 inland lakes and 105 streams/rivers in Ontario.



The author's son, Allan, with a muskellunge (2006).

Habitat

The muskellunge is considered to be a "cool water" species. It occupies different home ranges during the summer and winter periods. Spring and fall represent transitional periods as the fish moves from one habitat to the other. During

the summer, muskellunge habitat is usually comprised of shallow, vegetated areas or rocky shoals near dropoffs. Although considered to be a relatively sedentary species, movements of individual fish more than 100 km have been documented.

Life Cycle

The muskellunge spawns in late spring in shallow vegetated waters having a sand-muck substrate. They have a relatively low reproductive rate. Depending on the size of the female, eggs production can vary from 20,000 – 200,000 eggs per year. No parental care is provided for the eggs.

Depending on water temperature, hatching occurs in approximately two weeks. Young muskellunge grow quickly and can reach sizes of 12-15 inches in length by the first fall. Male muskellunge mature at 4-5 years of age, and the female at 6-7 years. Muskellunge can live up to 30 years.

Predators & Prey

The most significant predation, by birds and other fishes, occurs on young muskellunge. As the fish grows predators are reduced. Anglers may probably be considered the most significant predator of adult muskellunge.

Muskellunge are voracious, opportunistic, ambush predators. They feed by sight and swallow their prey head first. Although fish comprise the majority of their diet, they are known to also consume mice, ducklings, snakes, frogs, crayfish and small mammals. Muskellunge can consume other fish of a size up to 50% of their own length, and seem to prefer fewer large meals, over several meals of smaller fish.

Other Interesting Facts

The world record muskellunge is believed to be a fish which was angled in Wisconsin and weighed 67.5 pounds. The Ontario record is a 65 pound muskellunge which was angled in Georgian Bay in 1988.

Status of this Species

Muskellunge are a low-density apex predator. Although not designated as a species at risk, they are especially susceptible to angling mortality. Organizations such as Muskies Inc. and Muskies Canada Inc. strongly promote the "catch and release" fishing ethic, so that muskellunge populations can be sustained.



ABOUT THE AUTHOR

Steve Kerr is a fisheries biologist who recently retired from the Ontario Ministry of Natural Resources after a career of 36 years. He is a Director with the Jack Lake Association (JLA) and joined the FOCA Board of Directors in 2015. He is a Certified

Fisheries Scientist with the American Fisheries Society, is in the Muskies Canada Inc. Hall of Fame, and currently serves on the Fisheries Management Zone 15 Advisory Council. He has authored almost 40 articles, scientific papers and technical reports on muskellunge.



Walleye by Prof. Sapna Sharma

About this Fish

Walleye is a popular sport and commercial fish native to North America. Walleye is also known as pickerel in some regions in Canada.

Distribution & Habitat

Its native range extends north to the Mackenzie River delta and south to Alabama. Walleye prefer cool water and low light. Walleye can be found in large turbid lakes or tributaries.

Life Cycle

Walleye spawn in small groups and prefer rocky areas of rivers and lakes. Spawning typically begins following ice breakup. Males do not build nests or exhibit territoriality.

Predators and Prey

Walleye's favourite food appears to be yellow perch and freshwater drum.

Other Interesting facts

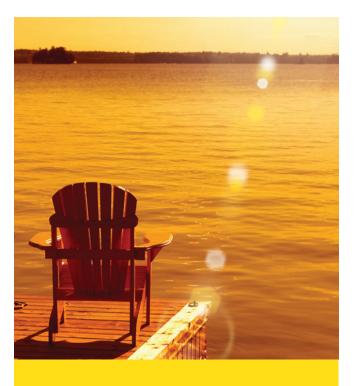
Adult walleye have a special layer in their eye (tapectum lucidum), which results in silvery eyes that reflect light, and its preference for turbid waters. Economically, walleye may be the most important fish in Canada. (It is fished both commercially and recreationally, and plays an important role in the Great Lakes economy.)

Status of this Species

Walleye are likely vulnerable in south-central Ontario due to habitat loss as lakes and rivers warm, and competitive interactions with northward-expanding bass.

ABOUT THE AUTHOR

Sapna Sharma is an Associate Professor at York University in the Department of Biology. Her research focuses on the effects of environmental stressors—such as climate change, introduction of invasive species, and habitat alteration—on lakes, spanning broad spatial and temporal scales. Access her research and additional links here: https://sharmalab.wordpress.com.



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Asian carp by Becky Cudmore

About this Fish

Asian carps are a group of four species of fish in the minnow family, native to China and Russia, which include: Grass, Bighead, Silver, and Black carps. They were originally brought to North America in the 1970s to control algae and other pests in fish farms. As a result of flooding, the fishes were able to escape the fish farms and find their way into the Mississippi River system, and have been spreading north towards the Chicago Area Waterway System (CAWS), which outlets into Lake Michigan. The climate of their native range is similar enough to that of North America that they have successfully invaded much of central and eastern U.S.A and would be successful across Canada should they arrive.

Distribution & Habitat

Asian carps prefer cool to moderate water temperatures, although some species, like the Grass Carp, can tolerate temperatures up to 38°C. They are generally found in large, slow-moving river reaches and lakes. These habitat types are abundant in the Great Lakes area.

Life Cycle

Asian carps are thought to prefer to spawn in long (100 km or longer), undammed rivers with moderate flow. Spawning is triggered by warming water temperatures and a sudden spike in flow. Asian carps produce a large number of eggs; for instance, one female Bighead Carp may release as many as 1.9 million eggs in a year. The eggs are fertilized upstream, and develop as they drift downstream. Wetlands at the mouth of the river are required to provide sheltered nursery habitat for the newly-hatched fish to grow. However, scientists are starting to see differences in spawning behaviours in North America from those in their native range. For example, spawning has been observed in slowermoving backwater habitats and narrower watercourses than scientists originally thought, and they may be able to reproduce more frequently and at a younger age than in their native range.

David Marson, biologist with the Asian Carp Program, holding a Grass Carp captured in Jordan Harbour, Lake Ontario in August 2015 during early detection surveillance efforts.







Predators & Prey

Asian carps can eat up to 40% of their body weight in one day. Because they eat food from the bottom of the food chain (mostly algae, plants, and microscopic animals), this leaves little food for native fishes to eat. Grass Carp eat large quantities of aquatic vegetation and can decimate wetland and nearshore habitats that are important for many animals including other fish and birds. Asian carps, on average, weigh two to four kilograms (4 to 9 lbs) but some weigh up to 40 kg (almost 90 lbs). Because of their fast growth rate (they can grow up to 25 cm in just a year), Asian carps quickly outgrow potential predators.

Other Interesting Facts

The Common Carp, although originally from Asia as well, is believed to have come to North America through Europe in the 1800's. This species is well-established in parts of Canada, and is not considered an Asian carp.

Bighead and Silver carps have underdeveloped stomachs, which limit the amount of nutrients they can absorb. As a result, they are always eating.

Silver Carp are excellent jumpers; when startled, they can jump up to 3 metres in the air. Unfortunately, this can result in serious injuries for unsuspecting boaters and other water users.

Status of this Species

A handful of Asian carps have been captured in Canadian waters of the Great Lakes, including one Bighead and 23 Grass carps. These fish probably escaped from areas where they were being used for aquatic plant control, or were released (intentionally or accidentally) by people. Although Grass Carp are considered to have arrived to lakes Michigan, Erie and Ontario, there is no evidence of reproduction in Canadian waters. Neither Silver Carp nor Black Carp have been found in the Great Lakes.

Asian carps pose a major threat to the Great Lakes ecosystem. Because of their voracious appetite, rapid growth rate, and tendency to spread, they have the ability to outcompete native species. This would have devastating effects not only on the ecosystem, but also on recreational boating and fishing, as well as the commercial fishing industry. In addition, Silver Carp poses a safety threat to recreational water users.

Cottagers, boaters and recreational fishers can help prevent the invasion of Asian carps by becoming familiar with identification and how to differentiate them from native species. Never use Asian carps (or any invasive species) as bait, and never transfer bait between lakes. If you think you may have caught an Asian carp, don't return it to the water; instead, contact the Invading Species Hotline at 1-800-563-7711. For more info and links, visit: https://foca.on.ca/asian-carp/

ABOUT THE AUTHOR

Becky Cudmore is the Manager for Fisheries and Oceans Canada's Asian Carp Program, as well as the department's Senior Advisor on aquatic invasive species. Becky has a postgraduate degree in Zoology from the University of Toronto and degrees in Biology and Environmental Science from Trent



University. Becky has worked on aquatic invasive species in the Great Lakes for almost 20 years and was the recipient of the Queen's Diamond Jubilee award for her contributions and efforts to protect the Great Lakes from aquatic invasive species. Here, she holds a Northern Pike, a native species that would be negatively impacted by Asian carps.

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A NEW START



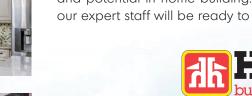


As a cottage owner, you know the amazing feeling of opening weekend, and the promise it holds for another remarkable season. The same feeling can fade quickly as you realize the cottage you once loved is now tarnished, dated and in need of many costly repairs. Perhaps the cottage is too small for your growing family, or inadequate for your picture-perfect retirement.

Either way, you will need to make a decision. Do you renovate and add on? Sell and buy new? Tear down and build from scratch? These are not easy choices, especially if you have a longstanding history and many treasured memories with your cottage.

At Home Hardware Building Centre, we want to be part of the conversation and help you discover what is best for you and your family.

For over 50 years, the Beaver Homes and Cottages program has helped aspiring and practiced cottagers alike realize their dreams and potential in home building. For a no obligation consultation, our expert staff will be ready to answer all of your questions.









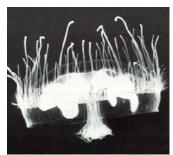


when water is warm and prey are plentiful.

Freshwater Jellyfish by Lynda Corkum

About this Species

Cottagers have reported the presence of freshwater jellyfish in Big Gull Lake in North Frontenac (eastern Ontario). This is a surprise to many, because the relatives of freshwater jellyfish



are found in the sea! There are more than 20 species of freshwater jellyfish, but only one freshwater species, Craspedacusta sowerbii, occurs in North America.

The medusa body form, courtesy Dr. T. Peard

Distribution & Habitat

Freshwater jellyfish are not native to Canada, having arrived originally from China. They now occur in lakes and rivers in temperate climates all over the world. According to information posted by the U.S. Geological Survey, freshwater jellyfish likely spread throughout North America from one lake or river to another by bait bucket transfer by anglers, or by attaching to aquatic plants, stocked fish and waterfowl. They were first reported in the U.S. in Kentucky in the early 20th century, and spread to the Great Lakes within a generation. Once in Ontario, freshwater jellyfish spread guickly throughout the province. Blooms of jelly fish were first noticed in Big Gull Lake in late summer of 2012 – one of many Ontario reports in recent years.

Life Cycle

There are two body forms, the polyp and the medusa. Polyps, which form colonies, live on the bottom of lakes and rivers, often attached to rocks. Polyps are cold tolerant and overwinter as resting bodies. They reproduce asexually and, given the right conditions, form a medusa that breaks away from the colony. Medusae are bell or umbrella-shaped bags of jelly that float in the water. Medusae are white, translucent animals that grow up to reproduce sexually. Medusae may form dense blooms in some years, but may be absent in other years.

Cottagers see the floating medusa stage, not the polyp. Watch for blooms of medusa in August and September

Predators and Prey

Both polyps and medusae eat zooplankton and so may compete with larval fish for food. The polyp feeds when zooplankton comes into contact with the stinging cells at the top of the polyp. These stinging cells surround the mouth opening at the center of the polyp top. By contractions, the polypengulfs the trapped food. Medusae have short and long tentacles that extend along the edge of the velum. Short tentacles, which sting and paralyze zooplankton, are used for feeding; long tentacles stabilize the animal when it swims.

Other Interesting Facts

Unlike their marine relatives, freshwater jellyfish don't harm humans because their stinging tentacles don't pierce the skin of mammals.

Status of this Species

Ontario's Invading Species Awareness Program tracks invasives sightings using an online application: the Early Detection & Distribution Mapping System, or "EDDMapS Ontario." View distribution maps and additional info here: www.eddmaps.org/Ontario.

ACKNOWLEDGEMENTS

I thank the kind assistance of Dr. Terry Peard (Retired Professor, Indiana University of Pennsylvania) and Jeff K. Brinsmead (Senior Invasive Species Biologist, Ontario Ministry of Natural Resources and Forestry). For more information on freshwater jellyfish, I recommend Dr. Peard's website: www. freshwaterjellyfish.org, while videos of freshwater jellyfish medusa can be found by YouTube search.

ABOUT THE AUTHOR

Lynda Corkum has a life-long interest in lakes, rivers and their surrounding landscapes. Lynda pursued graduate studies and a distinguished career in biology. At the University of Windsor, she has been an active researcher in the field of Aquatic Ecology. She is a Past President of the International Association of Great Lakes

Research, active with her local lake association, the Big Gull Lake East End Cottage Association, and joined the FOCA Board of Directors in 2015.

Water Chemistry Lab by FOCA

Did you know? There is a world-class water chemistry laboratory located in the heart of Ontario's cottage country! Water samples collected by Lake Partner Program volunteers are processed here.

Located in the District Municipality of Muskoka near the southern boundary of the Precambrian Shield, approximately 200 km north of Toronto, the Water Chemistry Laboratory at the Dorset Environmental Science Centre (DESC) is a state-of-the-art analytical facility dedicated to characterizing a wide array of water quality variables. The lab provides high-quality analytical support for this Long-Term Ecosystem Science program, as well as many other provincial lake monitoring programs, in partnership with government agencies, non-government organizations and universities. The data produced by the DESC Water Chemistry Laboratory are used to understand the health of Ontario's inland lakes and streams by investigating patterns and trends in the data.

Here are some facts about the Water **Chemistry Lab at the DESC:**

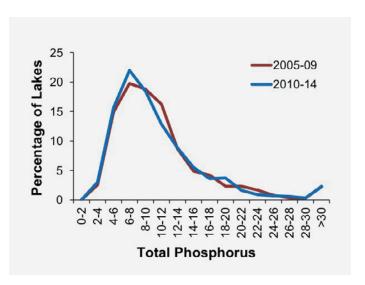
- Through the late 1970s and 1980s, the DESC Water Chemistry Lab provided scientifically defensible data that were used to assess the ecological impacts of acid rain; this eventually contributed to the development of environmental regulations for reducing sulphur and nitrogen emissions across North America.
- Since the mid-1990s, DESC's focus has been on multiple and interacting environmental stressors that affect lakes, with all of the data, with the exception of chlorophyll a and metals, coming from the DESC Water Chemistry Lab.
- In 2016, the DESC Water Chemistry Lab produced 100,000 data points representing water chemistry from streams and lakes across the entire province!
- This summer, there are 10 technicians and staff working in the Lab, two of whom are solely dedicated to providing high quality total phosphorus analyses.



Lab tech analyst with water sample.

- In 2016, the Lake Partner Program represented about 20% of the total number of samples analyzed by the DESC Water Chemistry Laboratory. This means that approximately 500 total phosphorus data points were produced each week for the Lake Partner Program alone!
- The lab is a well-oiled machine! DESC's technicians and scientists work closely with the Water Chemistry Lab staff to create an efficient and science-based approach to monitoring water quality across the province.

Learn more about the Water Chemistry Lab at: http://desc.ca/



From LPP Report Card (2015) showing that total phosphorus concentrations have not changed dramatically across the landscape over the past decade.

Lake Partner Program: Volunteer Q&A

Tips from FOCA

For over twenty years, FOCA has partnered with the Ontario Ministry of the Environment and Climate Change (MOECC) on long-term water quality monitoring. The goal of the Lake Partner Program (LPP) is to better understand the water quality of Ontario's inland lakes from water samples collected by citizens and analyzed by MOECC staff. Each year, 600 volunteers monitor nearly 550 lakes at over 800 sampling locations. Thank you to all our lake stewards! A recent survey of LPP volunteers underscored some recurring questions about the sampling process, and annual results. Here are some FAQs:

What happens AFTER I send my kit back?

When water sample kits are received at the MOECC's Dorset Environmental Science Centre (DESC) between April and November, they are unpacked and water sample containers are submitted to the DESC Water Chemistry Laboratory for analysis. Next, the LPP data undergo a series of quality controls and quality assurance checks to ensure that accurate results are reported. A database is created and sent for approval by senior managers, before being released online in the early New Year. Next, the reusable sampling equipment is washed and cleaned, new kits are assembled and sent to volunteers, and the process starts again!

How soon can I get results from my sampling? And, where can I find our lake's results?

The DESC lab analyzes thousands of samples from across the province for various parameters. In 2015 alone, approximately 4,500 LPP total phosphorus samples were analyzed, but this is only about one quarter of all the work happening at the lab! FOCA is notified by DESC when annual results have been released and posted, usually in February/March, and we inform Lake Stewards via the FOCA Elert (e-news). The link to an interactive online map with the most current sample results can always be accessed from FOCA's website: https://foca. on.ca/lake-partner-program-sampling-assistance/.

What does it mean if our results have been fairly stable for several years now? Should we stop testing?

No! This is long-term data collection, because the complex and dynamic nature of inland lakes requires continued monitoring and research. Please, keep going with your sampling! For many lakes, we now have over a decade of annual data collected, which allows the detection of changes that may be occurring due to impacts from climate change, nutrient loading, changes in water clarity or other environmental stressors.

How Can I Get Involved?

Want to know if your waterbody is already being sampled, or needs some new volunteers? Contact FOCA today! info@foca.on.ca

What does it mean if our results are suddenly quite different this year?

It could be an anomaly or a sampling error (for example: contamination by zooplankton left in the sample tube after rinsing), or it may indicate the start of a change that will become clearer over time. Some lakes exhibit differences in total phosphorus as a result of large changes in rainfall year-over-year or other variables, such as more waterfowl activity, with associated fecal matter. Variation from year-to-year in total phosphorus concentrations is not unusual! Before your next water sample, review FOCA's video tips to ensure your sampling technique is at its peak: https://youtu.be/8NUFVK8eQ6Q

Where can I find out more about regional trends in Ontario's lakes?

Review the LPP Report Card (released in 2015) for trends and more description of water quality indicators being measured: total phosphorus, calcium and water clarity. The report will also help you to define the trophic status of your waterbody (mesotrophic, oligotrophic, etc.), since



each type has unique characteristics. You can download the Report Card from the LPP pages of FOCA's website.

If I want to help more, should I sample more often?

No. Consistency is the important factor. Your kit will tell you how often to sample, and will supply the correct number of water sample tubes. In general, lakes within the Canadian Shield are sampled for TP once each year in May, whereas "off-Shield" lakes (which are generally more susceptible to algal blooms) are sampled monthly, from May to October. For all volunteers, Secchi depth observations are made twice a month (ideally), from May to October.

Thank you, to all our LPP volunteers!

Nuisance Algal Blooms in Ontario Lakes: What We Can Learn From the Past

by Elizabeth Favot

Cyanobacterial blooms (also known as blue-green algal blooms) are on the rise, globally. In Ontario, there has been a significant increase in the number of confirmed cyanobacterial bloom reports by the Ontario Ministry of the Environment and Climate Change (OMOECC) since the 1990s.

Algal blooms are concerning to property owners and lake users because of their adverse effects on water clarity and potential taste and odour issues. Additionally, some species including Cyanobacteria may produce toxins that may pose a risk to human and pet health. Indirectly, bloom events can also reduce the amount of suitable fish habitat, and have overall negative effects on lake ecosystem health.



Cyanobacterial bloom on remote and low-nutrient Dickson Lake in Algonquin Provincial Park, August 2015.

Algal blooms in lakes experiencing cultural eutrophication (nutrients added as a result of human activities) have been relatively well-studied, and it is no surprise that such lakes can experience cyanobacterial blooms. Although rare, cyanobacterial blooms in lownutrient lakes are becoming more common; about 1 in 4 bloom reports to the OMOECC between 1994 and 2009 were from low-nutrient lakes. (see above) However, environmental triggers for cyanobacterial blooms in low-nutrient lakes are not well understood.

What's Causing These Blooms?

One important reason is the pronounced effects of climate change on fundamental lake processes such as the length of the ice-free season, as well as the duration and strength of thermal stratification. Thermal stratification is the layering of water in a lake into distinct temperature and density zones, with warmer less dense water at the surface and colder, denser water deeper in the lake. Climate warming can enhance thermal stratification and reduce the strength of water column mixing.

Warmer temperatures, combined with stronger and longer thermal stratification, provide distinct advantages for cyanobacterial growth. Relative to other types of algae, cyanobacteria have higher temperature requirements and can regulate their buoyancy. This means they are less dependent on vertical mixing to maintain their position in the upper parts of the water column, where there is adequate light for photosynthesis.

In Ontario, mean annual air temperature has increased by about 1.5°C since 1948, and many lakes now experience a longer icefree period, as well as stronger thermal stratification. Compared to a few decades ago, algal blooms are being reported significantly later into the fall, suggesting that a lengthening of the open water season is changing algal bloom dynamics. Although there is much we need to understand, it is now clear that climate change should be investigated as a potential trigger for recent increases in cyanobacterial blooms in Ontario lakes.

Tips for Property Owners

We can each manage our own waterfront properties, through regular septic system maintenance, and promoting naturalized shorelines, to reduce phosphorus inputs, and mitigate the impacts of climate change on the waterfront.

Get tips and best practices for your own property in FOCA's **publications:** the Shoreline Owner's Guide to Healthy Waterfronts, and Managing Your Waterfront Property in a Changing Climate. Member Associations can contact FOCA to enquire about getting multiple copies of these guides.





Retrieving a sediment core.

Considering the Past to Understand Current Conditions

With increased cyanobacterial bloom events, lake users may wonder if similar blooms have occurred in the past, or if they are part of a 'new-normal' for the lake. If the latter is correct, then what is triggering these events today?

Unfortunately, there is little long-term lake monitoring information on algal bloom history and factors that may contribute to cyanobacterial bloom formation. However, we can infer much of these data using information archived in lake sediments, a science that is referred to as 'paleolimnology.' Our research aims to provide historical context by establishing baseline conditions and pinpointing the timing of changes and onset of disturbances.

We begin with the collection of a lake sediment core (see above) that provides a continuous environmental history of that lake. We then use radiometric techniques to date the sediments. Next, we analyze various 'indicators' preserved within the sediment intervals corresponding to time periods spanning the past ~250 years. For our study, these indicators include diatoms (microscopic algae characterized by glass cell walls), chironomid larvae (non-biting midges), chlorophyll a (a photosynthetic pigment), and akinetes (resting cysts of blue-green algae). Each indicator fills in a unique piece of the puzzle, including how lake water quality (inferred from diatoms) and deepwater oxygen concentrations (inferred from chironomid larvae) have changed in lakes over time. This approach enables us to determine how important lake characteristics have changed through time and may be contributing to cyanobacterial blooms.

Innovative Algae Plan

Following up on a blue-green algae notice in last year's FOCA Newsletter, we bring you this 2017 update from a press release:

The Three Mile Lake Association has partnered with the Muskoka Lakes Association to undertake a small scale demonstration of an innovative technology to manage bluegreen algae. "The board of the Three Mile Lake Association has spent a great deal of time researching the pros and cons of various alternatives used to control algae," said Sue Walker, president of the Association. "When we heard of the use of ultrasonics we felt it offered the most promising approach for our lake."

This environmentally safe technology has been tried and proven effective in the United States, Australia and elsewhere to manage blue-green algae on ponds and reservoirs. Advantages include: it avoids the use of chemicals, requires very little maintenance, and does not trigger the requirement for Environmental Compliance Approval, according to advice from MOECC to the Association. While ultrasound will not eliminate the original conditions that support the proliferations of algae blooms, it is believed to control their growth rate, minimizing their potential to form blooms and scums within the treated area.

Ultrasound at frequencies used to control blue-green algae poses no risk to other aquatic life or to humans. It's the same technology used in fish finders and depth sounders. "We have chosen a small bay, which experiences little boat traffic, in which to conduct the experiment," said Walker.

An initial two month evaluation period will monitor the effectiveness of the ultrasound treatment. If deemed effective, the treatment will be continued for the remainder of the ice-free season.

FOCA looks forward to hearing about the results of this project!

Links to Lake Management

Current lake management practices in Ontario are focused mainly on reducing phosphorus inputs. Bloom events observed in many Ontario lakes suggest that regional warming might lower critical nutrient thresholds, resulting in blooms in low nutrient lakes. In many cases, blooms are likely triggered by multiple environmental stressors, particularly nutrient enrichment paired with recent climate change. Future management decisions should consider impacts of both of these stressors.

ABOUT THE AUTHOR: Elizabeth Favot is a Ph.D. student at the Paleoecological Environmental Assessment & Research Laboratory (PEARL), Queen's University.

Building or Renovating a Cottage: Know your Risks

by Ross Fraser

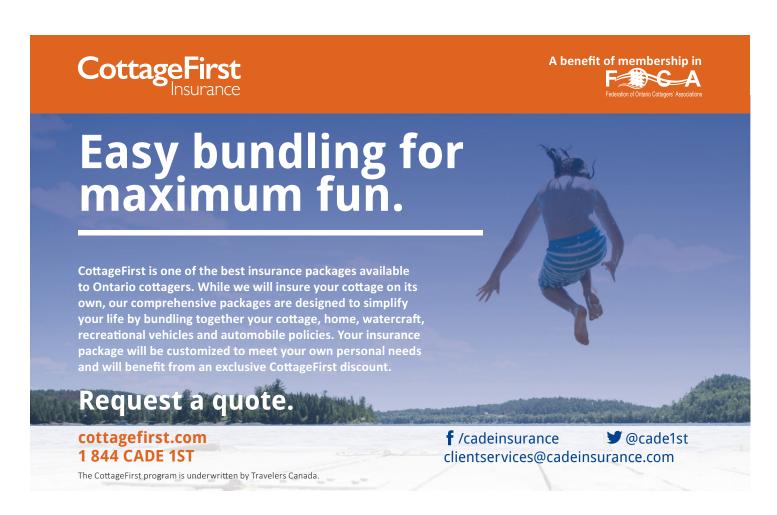
Cade Associates Insurance Brokers Ltd.

Cottages are no small undertaking! Whether you are planning a renovation to an existing structure, or buying a parcel of land to build from the ground up, lots of thought and planning goes into cottage construction. Here are some important considerations before work begins:

Insurance Implications

Whether you are considering a new construction from custom-designed plans or a pre-packaged model, or planning a renovation of any size, insurance is an important piece of the puzzle that requires attention before work begins. Many home and cottage insurance providers remove or significantly limit coverage on a dwelling that is under renovation or major construction. Specifically designed insurance products are available to ensure your construction investment is properly covered.

A Builder's Risk insurance policy insures the value of the completed construction project, offering coverage for insured property loss to your structure during a new build or significant renovation. This policy also insures building materials located on site that will be used in the construction, and may include coverage for soft costs such as architectural designs and permits. As the owner of the building under construction, it makes good sense that you own the Builder's Risk insurance policy; in the event of a claim, you work together with the Insurer to settle a loss. Alternatively, certain General Contractors may offer to arrange the insurance on your behalf, as part of their contract with you. Depending upon the scope of your project, it may also be possible to request an extension of your existing cottage insurance policy for the construction period. Discuss your options with your insurance broker or agent before construction begins!



Personal Liability

A construction project brings with it additional personal liability exposures to the property owner. Claims may be brought against you for injuries or property damage to others allegedly resulting from the construction project on land you own. Be sure to speak with your insurance broker to ensure your existing personal liability coverage is extended to your construction site.

General Contractor or 'Do-it-Yourself'

While it can be exciting and personally challenging to manage a building project at your own cottage, the value of a qualified and experienced General Contractor cannot be understated. The use of a General Contractor brings better accessibility and pricing for Builder's Risk insurance. Some policies will be unable to extend coverage without an insured General Contractor. Additional considerations when hiring a contractor:

- Ensure that any contract you sign with a General Contractor contains a clause that they will provide you with a Certificate of Insurance as evidence of their Commercial General Liability insurance coverage.
- As owner of the project and property, your name should be shown as "Additional Insured" on the General Contractor's insurance policy. This request is typically satisfied at no additional cost to the General Contractor, and is shown directly on the Certificate of Insurance.
- Your General Contractor should provide a Clearance Certificate confirming that they are registered with Ontario's Workplace Safety and Insurance Board (WSIB) or that they are exempt. If in place, this insurance prevents them from suing you for their own injuries sustained while on your construction site. Visit www.wsib.on.ca to learn what is required of your General Contractor.

As a FOCA Member, you have access to CottageFirst, the group insurance program built for and offered exclusively to FOCA members. In addition to providing an excellent, cost effective packaged insurance solution for cottage owners, CottageFirst clients have access to brokers with knowledge and experience in arranging Builder's Risk and construction insurances for cottages. For more information about CottageFirst, or to speak with one of our brokers about reviewing your insurance needs before work begins on your cottage, visit our website or call our team at www.cottagefirst.com • 1-844-223-3178 (CADE-1ST)

Top insurance tip: Contact your insurance broker or agent before your construction project starts, to discuss your options, and determine the best and most cost-effective coverage for your particular project.





2017 LAKE STEWARDS NEWSLETTER 2017 LAKE STEWARDS NEWSLETTER

Beyond the Building: Plan for Your Property

by FOCA

In addition to the risk management tips presented on the previous page, FOCA encourages you to include these considerations, if you are building or renovating in cottage country:

Septic Systems

Most of Ontario's waterfront property owners rely on onsite wastewater treatment systems to manage household water. Installing the right septic system and maintaining it properly are critical steps in preventing wastewater from adding excess nutrients to your waterbody, or contaminating groundwater.

Avoid constructing patios, decks or parking areas over a septic tile bed, as extra weight can crust pipes and compact the soil, limiting permeability.

Ensure ease of access to the septic tank for regular maintenance and servicing, which will vary based upon the size of your tank, and peak usage requirements (more appliances & more visitors means more volume for your septic system).

Get important tips from FOCA, and links to related resources, here: https://foca.on.ca/septic-systems/

Update on Septic Issues

In early 2017, changes were proposed to the Ontario Building Code (OBC) which would have required mandatory 5-year pump-outs for onsite wastewater (septic) systems.

Based largely on backlash from rural municipalities and an ongoing lack of adequate treatment for septage—especially in cottage country—FOCA has learned that mandatory pump-outs will **not** be included in the new OBC. FOCA is currently a member of the Province's Hauled Sewage Working Group.

Update on Dock Permits

In May 2017, FOCA provided input into a proposed revision to the MNRF's Public Lands Act, which would enable certain occupations of public land without the need for a permit, lease, or license of occupation.

Effective June 1, 2017 Ontario Regulation O.Reg.161/17 came into effect. The important changes now mean that a person can occupy public lands without a permit (subject to some conditions, and only if allowed by municipal bylaw, or Federal statute) for boat lifts, boat ramps, marine railways and docks, single-storey boathouses, swim rafts, ramps, jumps and slalom courses.

Link to the full decision and get further information, here: https://foca.on.ca/municipal-authority-over-boathouses-decision/

Shoreline Construction

Before you begin any shoreline work—including dock and boathouse construction, aquatic weed removal or beach creation—check for local setback regulations and required permits from your municipality, local Conservation Authority and/or the Ministry of Natural Resources and Forestry (MNRF). Additionally, if you are on the Trent Severn Waterway or along the Rideau Canal, Parks Canada must be consulted.

Building along your waterfront can have a significant impact on shoreline habitat by covering fish spawning areas, removing rocks and logs that provide shelter, causing erosion due to bank disturbance, or even introducing toxic substances if improper building materials are chosen. FOCA encourages you to:

- Leave native vegetation along shoreline areas, and replant areas that lack trees and shrubs with native varieties of aquatic and upland plants.
- Where erosion is a problem, install erosion-control fabric that allows plants to grow through, or a loose rock buffer zone to stabilize an eroding shoreline. More dramatic situations may call for bioengineering techniques, such as bundles of branches staked into the bank, or brush layers on steeper banks.
- Don't mow right to the waterfront; maintain a minimal pathway for water access, and keep development back from the shoreline.

Top erosion tip: A naturalized shoreline is generally considered the best multi-purpose approach to protecting your waterfront. Best of all, naturalized shorelines mean less work for you! Get more tips in FOCA's Shoreline Owners' Guide to Healthy Waterfronts.



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- How to help rental guests feel 'at home' in cottage country
- Ways of presenting your cottage effectively
- How to adopt responsible rental practices

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



Cottage Rental: What You Should Know

by Heather Bayer

CottageLINK Rental Management

There's no escaping the rising costs of cottage ownership. Whether it's property taxes or maintenance, renovations or general repairs, the outgoings are significant and affect every owner.

If you are fortunate enough to live year-round on the water, these expenses are part and parcel of your chosen lifestyle, but for part-time cottagers, the question arises at some point, "can we afford to keep doing this?"

The answer may be to sell, but for many, the thought of losing the family vacation home is not an option, so renting out is often seen as the next logical step.

Renting the cottage is not a new concept, however changes in the rental business worldwide are now being felt in traditional cottage markets. Sites such as Airbnb and Homeaway have made it easier to list and market a vacation home, and trends towards instant bookings have given rental guests the perception that all they need do is choose the property and pay the rental rate. In some instances this has led to people arriving on vacation completely unprepared for cottage country living.

Being successful at cottage rental is much more than getting additional money to fund a new deck or dock project, or pay the taxes. It brings with it responsibilities to your neighbours, to the community as a whole, and to your guests. These responsibilities mean you need to screen your guests so you know they are the best match for your property and neighbourhood; tell them everything they need to know about enjoying your lake responsibly, and make sure you meet all municipal, provincial and insurance requirements.

These tips will get you off to a good start:

Check your insurance policy

Most cottage policies do not give cover for short-term rentals and you will need to talk to your broker to find out if you can rent at all. You'll need at least \$2M in liability protection, plus coverage for damage. Some companies will limit the amount of weeks you are able to rent and others will have restrictions on occupancy or age of rental guests. It's not worth the risk of renting out without insurance, so make this a first priority.

Talk to your neighbours

Bring your neighbours into the conversation about your plans to rent the cottage. Let them know how you plan on getting great guests and how you'll be educating them on the etiquette of cottage living. If you are renting with an agency (the recommended route), give the neighbours their business card, so they can call if they have any concerns. Most people are worried about excessive people, dogs, and noise so reassure them of your intentions to rent responsibly.

Share your cottage knowledge

Each year, thousands of families head to cottage country to experience it for the first time and are often surprised by the differences they encounter. They are unfamiliar with cottage water and septic systems, the way sound travels over the water, the importance of following campfire instructions, and the general etiquette of cottage living. For example, a rental family may see a swim platform out in the water, and assume it is publicly accessible, so it's important to share all these things with your quests.

Create a 'Welcome Book' that describes all the quirks of the cottage and helps rental guests to enjoy their vacation without running into difficulties. Make it easy for them to contact you or your rental management company if they have a problem.

Although this might look easy, there's a lot involved in renting out a cottage, getting the right guests and managing any issues that arise.

While you may argue that it is cheaper to do it yourself, the price of using a TICO registered, professional rental management company is worth it, given their experience in screening and selecting guests for your cottage.

CottageLINK Rental Management is a gold sponsor of FOCA, and a TICO registered rental agency. Contact us for our comprehensive booklet on Renting Responsibly in Cottage Country.

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Child's Play & Lake Associations

Has your association dedicated time and energy to connecting with the youngest generation at the lake?

Lake Manitou Area Association (LMAA) has!

They include a "Kid's Corner" in their Newsletter, "Wind Swept." The Fall 2016 edition included this entertaining introduction to loons, by Chris Sailus:

Has one of your grandparents or parents ever called you a 'loon?' Chances are you were making funny faces, walking in a silly manner, or just being goofy. Indeed, you may have even been unknowingly mimicking the walking style of a bird that shares the same name, the loon. Indeed, loons were named for their awkward walking style and acrobatic takeoffs. In fact, loons tend to avoid land altogether!...





LMAA joined FOCA when they

formed as an association in the early 1990s, representing the largest lake on Manitoulin Island. The Association currently has around 200 members. Check outpast editions of LMAA newsletters, here: http://lakemanitouarea.ca/

Another FOCA member Association is working hard to engage kids in eastern Ontario:

Big Gull Lake East End Cottage Association (BGLEECA)

With over 130 member families, the group joined FOCA in 2001. We recently heard from member Keith Rowe, who reported:

I suggested bringing kids into the focus of the cottage newsletters we send out a couple of times a year. ... [H]aving grown up on our lake since 1959 and raised three children who summered on Big Gull, I felt some of my thoughts might be interesting for kids. As a bit of 'nature nut' I came up with the title of "Listen, Look and Learn," as my favorite thing to do on a hike is to just stop and listen for a chirp, crack or wing beat—a sure sign something interesting is close by.

With today's kids caught up in a world of electronics, kicking back at the summer cottage is a place to slow down and enjoy the wonders of their own backyard...something nature offers for free! I've tried to offer some insight into some birds, bugs and plants which might be something kids will look for on their next summer adventures at their own cottage.

Hopefully, some other lake associations will attempt to reach out to the next generation of "nature nuts" and come up with their own Kids' Newsletters!

Review their Newsletters, here: http://www.bgleeca.ca/ news/news.php









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Get Involved

Creating a Sense of Community

FOCA encourages you to get active in your waterfront community! Why? Here are some sage words from Duncan Sinclair, former Dean of Medicine at Queen's University, reproduced from the April 2017 edition of the Buck Lake Association newsletter:

"One of the most powerful of the social determinants of health is a supportive, welcoming, and inclusive community. That's why we are putting so much of our volunteer time, effort and energy into the social side of our mandate, trying to make it enjoyably possible for everybody on the lake, permanent and seasonal residents alike, to meet and get to know everybody else. We all want to be healthy. Being part of and participating in a supportive Buck Lake community is an important way to get and stay that way."

With this end in mind, the association has undertaken to create a Community Directory for cottagers and residents, to connect with each other. Catch up on BLA's newsletters, here: http://bucklake.ca/newsletters.php

What's your association doing to expand the sense of community at the lake? Let FOCA know! info@foca.on.ca

Flying Lanterns Update

This FOCA member group has been working successfully with their Municipal Partners, as Bonnie McCleery Scanlan updated us in May 2017:

A year has passed since we last corresponded on the concern of flying lanterns. Today I am writing to let you know that the Lake St Peter Property Owners Association worked closely with Municipality of Hastings Highlands Mayor Vivian Bloom and North Hastings Fire Chief Pat Hoover, and a bylaw has been amended to ban the use and sale of flying lanterns in the municipality.

This is a good news story to share!

I know that Mayor Bloom spoke at the 2016 FOCA Fall Seminar about lake associations and town councils working together, as well as mentioning specifically this initiative on flying lanterns. I hope you can update other associations about this success story of working with local government, and hopefully spur them on to work with their local councils and Fire Chiefs on such issues.

Follow this issue: https://foca.on.ca/flying-fire-lanterns/

Pleased to Pitch In!

Each spring in Lanark County, the Otty Lake Association hosts a volunteer "pitch-in" clean up event.

Elizabeth Allcock followed up with FOCA after the 2017 event, to say: "I would like to thank everyone who braved the cold and wet to pick up garbage around all of Otty Lake this April! We did a lot of walking and cleaned along several sections of road, although we still have some gaps that I hope others will fill next year."

From the other side of Otty Lake, John Byers reported that for Earth Day on April 22nd folks had another good clean-up thanks to the work of 22 volunteers (also despite cloudy, wet weather). In John's words, "once again they collected a trailer-full of Gawd-Awful Trash," and ratcheted-up the recycling this year, sorting and separating several bags of plastic, cans and glass.

John and Elizabeth thank both local townships—Tay Valley and Drummond/North Elmsley—for providing garbage bags for the event, and for accepting them back at the dumps afterward, free of charge. "John and I know some of our neighbours pick up garbage year-round on their daily walks," Elizabeth added, "and we would really like to thank them, as well."

Enjoy past editions of Captain Otty's Log, posted here: http://www.ottylakeassociation.ca/newsletter.html

Are You Ready to Run?

The next Ontario Municipal Elections will be held in October 2018. The most important quality-of-life decisions happen at the municipal level, including recreation, roads, social services, safety and security, and planning decisions.

REMEMBER: in Ontario Municipal elections, you are entitled to vote where you own property, so plan to vote at your cottage riding as well as your permanent residence. Ask your municipality about the availability of advance polls or online voting. Now is the time to check on the options that will be available for the 2018 election! Help ensure that seasonal residents' voices are included. Find out more, here: https://foca.on.ca/municipal-election/

Stay Informed

Want to stay in-the-know about lake association and rural municipal updates like these? Be sure we have your current email on file to receive FOCA's monthly Elert (e-newsletter). Find out more, and confirm your subscription, here: https://foca.on.ca/elerts/

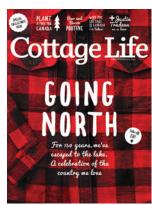


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