

2015 Lake Joseph North Association Newsletter

THE LAKE JOSEPH NORTH ASSOCIATION

was established in the late 1990's as a sister organization to the Lake Rosseau North Association and Little Lake Joe Association which had been active on lake-related issues for many years. The Association is focused on environmental concerns that affect our quality of life and enjoyment of the Lake Joseph North area such as water quality, shoreline development and boating activities.

The Annual Meeting this year will be held at Gordon Bay Marine on Saturday August 1 at 8:30 a.m.



photo by: Elizabeth Jennings

President's Message:

Fellow Lake Joseph Residents and Cottagers

Our biggest project this year is the implementation of our website; ljna.org. As we go to print we are putting the final touches on this essential tool for staying in touch. It will enable you to pay your membership online, learn more about what we do and check the latest news. There's also a gallery to share and view photos. Look for an email from info@ljna.org in the coming days with all the links. Many thanks to a fellow Lake Joseph cottager for his generous donation of many hours of web development and the ongoing hosting.



Directors and Volunteers - 2015

Nancy Cohen -

President

Frances Carmichael -

Seguin Affairs

Shawn Gordon -

Treasurer, Township

Finance Committee

Bruce Hatherley -

Commercial Liaison,
AGM Host

Cecil Hayhoe -

Water Testing, Muskoka
Conservancy

Emilie Hayhoe -

Website

Communications

Simon Jennings -

Website, Email

Communications

Alex Magditsch -

Water Testing

Paul Morrison -

Legal,
Governance

Chris Robinson -

Membership

Andrew Watson -

Water Quality

Janice Wadge -

Volunteer - Newsletter

We continue to be vigilant about water quality. The water testing programs continue to show that we enjoy among the highest quality water in the neighbourhood. For the last several years, Andrew Watson has been leading the testing both for us and for the MLA. Andrew is moving out of province for a couple of years and is passing the baton to Trout Bay cottager Alex Magditsch. Many thanks to Andrew for his dedication to this incredibly important job and for so ably handling the many layers of technical detail.

Municipal matters are another important part of our mandate. You can read the summary of our recent meeting with Mayor Gibbon written by Frances Carmichael. We also network with the other lake associations in Seguin to share news and best practices. There are a number of issues which have recently come forward that will be discussed at the upcoming AGM.

Our family moved in to our new cottage in the summer of 2010 after many years on Lake Simcoe. We were so pleased to find an association that cares deeply about the stewardship of both the environment and community. I was asked to join the board in 2011 and am now honoured to serve as President.

Many thanks to my fellow board members for all of their commitment and hard work. We have an excellent team from all parts of the lake. If you are interested in volunteering or if you have any comments or concerns please be in touch.

Many thanks to our newsletter editor Janice Wadge, who on very short notice pulled all the articles together to make our beautiful 2015 edition.

I look forward to seeing you at our AGM on Saturday August 1st, 8:30 am, hosted once again by Gordon Bay Marine.

Happy Summer!

Nancy

New Website! On line membership payment now available.

The Lake Joseph North Association is pleased to introduce our brand new website www.LJNA.org.

This website explains our core values, key interests and connects you to relevant and timely content. Check out the website to find out more about the work we are doing for water quality, land trust, responsible development and safe, quiet lakes.

We also have introduced an online membership option, giving access to automatic membership renewal and easy online payments. This makes membership renewal incredibly easy! All you have to do is fill out the [membership page](#) on the website. You can use any major credit card or your PayPal account to complete payment. If you would like us to automatically renew your membership each year, please remember to tick that box! If you are already a LJNA member, we ask that you fill out the new member registration information the first time you sign up online so that we can capture your contact information, and you can create a membership username and password to sign in as an existing member moving forward. We encourage you to check out the page and sign up.

Our website home page features a gallery of photos of Lake Joseph. If you have a photo to share send it to info@ljna.org. We will update the gallery on a regular basis.

Emilie Hayhoe and Simon Jennings

Water Quality Report:

The water quality at the north end of Lake Joseph continues to be the envy of the rest of Muskoka.

In 2014, the Muskoka Lakes Association's (MLA) Water Quality Initiative program again tested water in four areas around north Lake Joseph. Phosphorous (a critical indicator of lake system health) was tested at five sites in Hamer Bay, three sites in Stanley Bay, as well as one site between Wegamind and Bungay Islands and one site in the main basin of the lake east of Wegamind Island. Bacteria (Total Coliforms) was tested in three sites in Hamer Bay, and dissolved organic carbon (an indicator used to help identify man-made sources of phosphorous) was tested at one site upstream from Hamer Bay.

Phosphorous concentrations have remained within acceptable levels for all areas except Hamer Bay, where levels have consistently exceeded the background threshold value and the level in the main part of the bay was the highest reading to date since 2002. The MLA Water Quality Initiative report concluded that Hamer Bay is a primary Focus Area for the 2015 sampling period and deemed a "yellow light" which means "that further investigation is recommended to maintain good water quality".

While immediate remedial action is not necessary, ongoing vigilance is required. The full report is available on the MLA's website: <http://mla.on.ca/>.

Phosphorous concentrations in the main basin of Lake Joseph, while slightly elevated in 2013, were at typical levels in 2014.

As noted in last year's newsletter, the concern over the consistently high phosphorous concentrations in Hamer Bay, specifically at the time at HMB-1, where a small stream enters the bay at the north end of Hamer Bay, prompted the LJNA to partner with the MLA to conduct a study to try to identify the source of phosphorous entering the bay. The LJNA and MLA retained the service of RiverStone Environmental Solutions to conduct a study over the course of a year between the fall of 2012 and the fall of 2013. In March 2014, RiverStone completed their stream study report. Subsequently, the LJNA decided to retain the services of Beacon Environmental to conduct a peer review of the RiverStone report.

The conclusions in both the report and the peer review agree that under present conditions, cottagers cumulatively contribute the greatest phosphorous load to Hamer Bay. Both the report and the review also agree that Rocky Crest does not presently account for a worrisome proportion of the total phosphorous load entering Hamer Bay. However, if the resort were ever to expand significantly, the resort itself could generate almost as much phosphorous loading to Hamer Bay as all the cottages combined.

After careful review of the reports, the LJNA Board has decided to continue using Riverstone to collect samples at the stream. This continued vigilance is important to our understanding of the contributing factors to the high phosphorous load in Hamer Bay.

The MLA's Water Quality Initiative is underway again in 2015, sampling the same sites as 2014. On behalf of all the Members, the Board of Directors of the LJNA would like to thank the team of volunteers who collected water samples in 2014. Thank you Cecil Hayhoe, John Offutt, Charlotte Dempsey, Sara Howdle and Andrew Watson.

Our position at the top of the watershed ensures that we have very few concerns in our area. But as individual property owners we must make every effort to keep it that way. This means maintaining a vegetated shoreline (don't clear shrubs and trees away from the shore), not using fertilizers, and deterring geese (goose feces are often responsible for elevated E. coli readings). And please read the next section on the importance of septic maintenance.

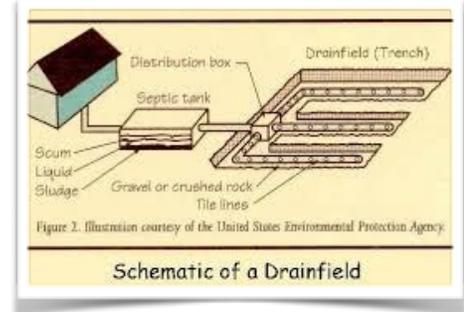
Alex Magditsch & Andrew Watson

Lake Stewardship and Septic Maintenance:

A septic system is just an onsite sewage treatment facility. Its important to ensure septic systems are well maintained so that lake water quality continues to be “the envy of the rest of Muskoka.”

“A well-constructed, maintained septic tank can last almost indefinitely, however, the *leach field* (the underground area where all of the sewage drainpipes are located) will most likely require attention after about 15 to- 20 years of service.”*

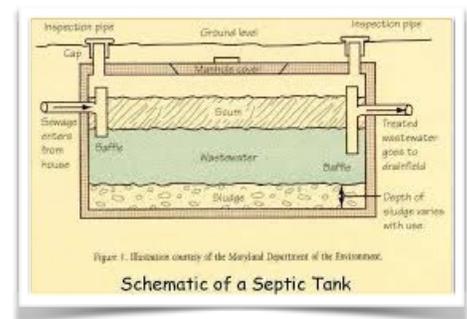
* from www.dummies.com ; How to care for your septic system



The following is an excerpt from an article on maintenance of septic systems published by the University of Guelph (www.uoguelph.ca):

“Problems with septic systems often stem from improper use. Many people don’t realize that ongoing maintenance is required. Still others connect additional toilets, showers, hot tubs and other water uses without upgrading their septic system.

Septic systems are by nature, slow-moving creatures. The micro-organisms that treat wastewater can only digest so much at a time. Septic tanks also need some “retention time” for the solids to separate from the liquids. This means that pushing too much, too quickly through your septic tank can mean treatment won’t be adequate because solids have missed their chance to be broken down in the tank. Instead, they are discharged to the ground while still containing dangerous bacteria, viruses and pollutants in unacceptable concentrations.



Up to 200 litres of water are discharged to your system with each load of laundry and ordinary toilets use up to 20 litres per flush. Too many loads of laundry in a day, or the extra toilets flushing from a party, can load a septic tank with several times its usual daily flow. House guests and the extra demands they place on your septic system are another concern. Older systems, often designated with smaller tanks and drainage fields, are especially vulnerable.

Fortunately, it's easy to manage water. Avoid leaving the taps running. Keep showers short and to the point. Run dishwashers and clothes washers only when full, and use the cycles with the lowest number of rinses. Try to spread the clothes washing over several days. And when buying appliances, compare their water usage rates.

If something doesn't break down naturally, don't flush it into your septic tank. Disposable diapers, tampons and their holders, condoms, and other such items can impair septic systems. And be careful of what you pour down the drain. Paints, solvents, thinners, nail polish removers and other common household compounds can poison the organisms that break down organic material. Laundry bleaches, toilet bowl cleaners and caustic drain openers can slow the treatment process, allowing sewage to pass through without proper treatment. Also, septic systems cannot digest oils, grease and fat. These congeal in pipes sometimes plugging them. Grease can also combine with detergents and flow into the drainage field where it may clog the soils. Fats can form a blot in the top of the tank and interfere with the biological activities taking place. So remember -all oily waste should go out with the garbage.

As a final note: preparations marketed as septic tank "cleaners", "starters" or "enhancers" are of little value. Some have led to essential bacteria in the tank perishing and others may flush septic solids into the drainage field. At best, these products are entirely unnecessary."

CNIB

There's something quintessentially Canadian about the experience of summer camp. Canoeing, campfires, swimming and forging new friendships create lasting memories. Lake Joe brings the magic of summer camp into the lives of people who are blind or partially sighted. Each year, over 600 children, families and adults attend Lake Joe programs, not only for the recreational activities, but for the confidence-building and support offered by a community that understands living with vision loss. Thanks in large part to the support and generosity of the members of the North Lake Joe Cottagers Association, Lake Joe is on its way to being a world-class LAKEFRONT CENTRE FOR EXPERIENTIAL LEARNING.

If you would like to know more information today, please call Eyre Purkin Bien, 416-486-2500 ext 7630, or by email; eyrepurkin.bien@cnib.ca



Safe Quiet Lakes:

OUR MISSION IS TO IMPROVE SAFETY AND ENJOYMENT OF OUR TREASURED, SHARED RESOURCE.

We think the best way to make this happen is through education and communication and by involving all lake users in these discussions.

Last summer we met with 15 marinas; installed 30 Boaters' Code signs at boat launches and marinas; appeared at 11 lake association AGMs; distributed 2,300 right-of-way stickers and 2,000 copies of the Boaters' Code; published articles in local newspapers; and released public service announcements with 500,000 impressions.

All our programs are based on public opinion research we conducted in 2013. We surveyed over 2,300 people and found four common concerns:

- Boats going too fast, too close to shore
- Loud boat engines
- Large wakes
- Unsafe and inconsiderate boating

THIS YEAR'S PLAN:

Our fourth annual Stakeholder Meeting, held on April 13 in Port Carling, gathered together cottage associations, marinas, industry associations like NMMA and Wakeboard and Waterski Canada, the Canada Safe Boating Council, politicians, the OPP and others. Speakers from these groups informed us about their programs and issues. We then broke into groups to talk about which kind of programs work best.

Erin Research very kindly donated their time to develop a questionnaire which the participants filled out. The analysis of these questionnaires will be on our website. A key finding is that SQL has been very successful in "increasing the discussion about respectful boating," and in "helping the various stakeholders to work together."

This year we are launching a new communication program with resorts. We are again fortunate to have John Joseph Mitchell as our distribution coordinator. He greatly improves the reach intensity of our education and communication programs.

We have received grants from Seguin Township and the Township of Muskoka Lakes which will enable the installation of large, permanent Boaters' Code signs at selected boat launches. Plus, several marinas are distributing our material in the boats they launch.



We will also be working with the National Marine Manufacturers Association and the Georgian Bay Association on new policy approaches to boat engine noise for new boats.

All of this work is thanks to the financial support of individuals, lake associations and municipalities, and thanks to a very dedicated, hard-working board and volunteer committees. BUT we could do more with more money and more volunteers. Please make a donation through our website. Please contact me directly, if you are interested in getting involved. Share this newsletter. And let us know about upcoming events which we can participate in.

Frances Carmichael
Chair- Safe Quiet Lakes

Hydro One's 2015-2019 Distribution Rates:

The following are excerpts from the Federation of Ontario Cottagers' Associations (FOCA) website www.foca.on.ca:

On March 12, 2015, The Ontario Energy Board (OEB) released its final decision on the rate proposal by Hydro One for a 29% increase to distribution rates over 5 years starting January 1, 2015. The OEB denied Hydro One's request for five year rate setting, but did approve a three-year (2015, 2016, 2017) distribution rate increase of 19%. Hydro One will make its final recommendation to the Ontario Energy Board August 4th. A copy of the decision and other related information is available on the OEB's website at www.oeb.gov.on.ca.

A major decision by the OEB was to collapse the Seasonal Class. Customers are being reclassified according to density. Reclassification will have cost implications for all customers.

Hydro One has until August 4 to propose how to phase in any increases. FOCA is participating in discussions with Hydro One about how to roll people into new rate classes effective January 1, 2016 and is pushing for a fair and reasonable transition to the new model.

Learn more: <http://foca.on.ca/decision-on-hydro-ones-2015-2019-distribution-rates-application/> . For more information of The OEB Decision see the FOCA OEB Submission to Hydro One Rate Submission EB20130416 (October 2014).

Ruth Dare Nursing Station, Rosseau

Extended Summer Hours

The regular hours of operation of the Rosseau Nursing Station from September to June are 8:30-3:30 Monday to Thursday, and 8:30-12:00 on Fridays, by appointment only.

In order to better serve the seasonal population, and alleviate the volume on the emergency department, the nursing station will be opened as a Walk-in Clinic in July and August only. Additionally, the Walk-in Clinic will be open on Saturdays and Sundays from 8:30 to 3:30 during July and August.

These weekend hours have been made possible through generous donations from the community members and the LRNA.

For patients requiring only lab work (with a requisition), or an injection, this service is provided between 9:00 and 10:00 am. The staff make every effort to accommodate same day visits whenever possible. PLEASE call first.

The West Parry Sound Health Centre and Rosseau Nursing Station is headed by a permanent Nurse Practitioner and Manager, Katie Hogue. In July and August, Nurse Practitioners Julie MacVoy and Shelley Price join the staff to rotate the weekend care hours.

The Rosseau Nursing Station is funded through the Primary care Branch of the Ministry of Health and Long Term Care. The area has a significant and growing population of patients who are unattached and receive primary care solely from the Nurse Practitioner. In addition, the NP sees other patients for a variety of episodic conditions, for example; minor illnesses, lacerations (suturing), medication renewals, etc.

If there are any questions about the services available, the Administrative Assistants, Colleen Ward, and Cathy Hayes, would be happy to assist or forward them onto Katie.

Katie Hogue, MN, BScN, NP
Rosseau Nursing Station Manager. Phone: (705) 732-1095



Municipal Updates:

Meeting with Seguin Mayor and CAO:

Your LJNA Directors regularly monitor developments at the Municipal level to help keep you abreast of issues and concerns effecting your cottage life and property.

On June 26 , Nancy Cohen, LJNA President and Frances Carmichael, LJNA Director, met with Seguin Mayor Bruce Gibbons and newly - appointed CAO Chris Madej. The purpose of the meeting was to continue an open and cordial dialogue with Seguin. Water quality trends were discussed, particularly Hamer Bay. Mayor Gibbons and CAO Madej discussed the Seguin Lake Stewardship program that has been successfully launched on Otter Lake. The LJNA Board will be assessing this worthwhile program and determine whether it could be applicable here.

Also discussed were general planning issues that have been raised by our Board or members. For example, some cottagers perceive that a certain development appears to be at odds with planning guidelines. We get asked "How was that allowed?" Gibbons and Madej explained that, one reason is, some construction permits predate the current planning regulation. Furthermore they invited cottagers to report any "suspicious" development {and please copy LJNA} . This issue will be discussed more fully at our AGM.

Seguin has a subscription service for all planning notices. To subscribe go to www.seguin.ca and click "public notices" then click the "subscribe button "

During the meeting we also reviewed an excellent handbook, "Living Sustainably in Seguin", that Seguin has for cottagers. We hope to have copies available at our AGM or go to www.seguin.ca

LJNA Participation in the Seguin Finance Committee:

We are fortunate that the Seguin Finance Committee includes Shawn Gordon, LJNA Director and Craig Reith, a LJNA member. This is an excellent example of open relations with Seguin.

Shawn Gordon reports that the Finance Committee has been advocating for:

- a zero percent tax increase
- no increase in the reserves
- any unexpected surplus be returned to the tax payers
- elimination of arbitrary reserves that are set up to reduce the current year surplus and reduce future years operating costs.

In 2015 the budgeted municipal revenue from taxation will increase 2.72% over the 2014 budget. Seguin had to increase the budget by almost 2% to pay for the increased cost of the OPP in 2015. Additional OPP costs are to be phased in over 3.5 years. The plan includes increases to the budget by another 2% in 2016, 2% in 2017, and 1% in 2018. The additional revenue will be raised by increasing the municipal assessment rate and obtaining additional revenue as a result of phasing in the increase of individual property assessment.

The link to the Seguin 2015 budget is http://www.seguin.ca/en/live/resources/by-law_2015-028_tax_rates_budget_2015.pdf
The link to the Report to Council on the 2015 budget, including the 5 year projection (pages 77 - 109 of the agenda package) is: <http://www.seguin.ca/en/township/>

**LAKE JOSEPH NORTH ASSOCIATION
GENERAL FUND
RECEIPTS AND DISBURSEMENTS
FOR THE YEAR ENDED JUNE 30, 2015**

	BUDGET Year ended <u>June 30 2016</u>	BUDGET Year ended <u>June 30 2015</u>	ACTUAL Year ended <u>June 30 2015</u>	ACTUAL Year ended <u>June 30 2014</u>
Receipts :				
Membership fees	\$ 20,000	\$ 15,000	16,850	9,900
Voluntary contributions	-	-	2,024	270
	<u>20,000</u>	<u>15,000</u>	<u>18,874</u>	<u>10,170</u>
Expenses:				
Consultants + Water quality testing	9,000	10,000	13,263	12,258
Less transfer from warter reserve	-	(3,000)	(2,000)	(3,000)
Water testing Muskoka Lakes Association	1,500	1,500	1,500	1,500
Safe Quiet Lakes	2,500	2,500	2,500	2,500
Land trust other	-	-	-	1,000
News letter and other communication costs	3,500	2,400	2,884	2,794
web site	500	-	-	-
Bank charges	240	200	235	199
Insurance	1,177	1,177	-	1,177
Memberships (FOCA)	500	500	463	463
Other	1,000	-	20	-
	<u>19,917</u>	<u>15,277</u>	<u>18,865</u>	<u>18,891</u>
Surplus (Deficit) for the year	83	(277)	9	(8,721)
Surplus (Deficit) start of the year	<u>406</u>	<u>397</u>	<u>397</u>	<u>9,118</u>
Surplus (Deficit) end of the year	<u>\$ 489</u>	<u>\$ 120</u>	<u>\$ 406</u>	<u>\$ 397</u>

**LAKE JOSEPH NORTH ASSOCIATION
RESERVE FUND FOR WATER TESTING
FOR THE YEAR ENDED JUNE 30, 2015**

	BUDGET <u>June 30 2016</u>	BUDGET <u>June 30 2015</u>	ACTUAL <u>June 30 2015</u>	ACTUAL <u>June 30 2014</u>
Reserve Fund start of year	\$ 2,500	\$ 4,500	\$ 4,500	\$ 7,500
Transfer to General Fund	-	(3,000)	(2,000)	(3,000)
Reserve Fund end of year	<u>\$ 2,500</u>	<u>\$ 1,500</u>	<u>\$ 2,500</u>	<u>\$ 4,500</u>

Note 1 During the year we also received and forwarded \$860 (2014-\$1050) in charitable donations for the Muskoka Conservancy from 16 (2014-20) families.

Note 2 During the year we also received and forwarded \$610 in charitable donations for the Safe Quiet Lakes from 13 families.

Note 3	Assets	<u>June 30. 2015</u>	<u>June 30. 2014</u>
	Bank	\$ 1,906	\$ 3,897
	Deposit re water testing	1,000	1,000
	Total assets	<u>\$ 2,906</u>	<u>\$ 4,897</u>

NEW Online Membership Payment makes renewal incredibly easy!

You now have 3 way to sign-up and support the LJNA

1. Register online at LJNA.org – payment by major credit card or PayPal

All you have to do is click the **Join the LJNA** tab on the website and fill out the **New Member Registration** section. Once done you pay your fee via PayPal or credit card. You can create your own username and password that you can use to sign in as an existing member moving forward. Even though you may already be a LJNA member, we ask that you complete this section the first time you sign up online so we can capture your current contact information.

2. Go online, print the form and register by mail – payment by cheque only

Go to the *Join the LJNA* tab on the website and click **download and print our new member form**. Complete the form and mail along with your personal cheque payable to LJNA to Shawn Gordon. 72 Melrose Ave, Toronto, ON M5M 1Y5.

3. Register at the AGM – August 1st, 8:30 am Gordon Bay Marine.

Bring a cheque payable to LJNA or credit card to the AGM. We will have a couple of laptops ready for you to use.

Mark Your Calendar

Lake Joseph North Association Annual General Meeting

Saturday August 1st – 8:30 am to 10:30 am

Gordon Bay Marine – Boat showroom

Join us early for coffee. Meet fellow Lake Joe neighbours, learn about LJNA activities, share your ideas, renew your membership, get updates from invited