

Salt impacts our water.

# CURB THE SALT

We all have a role to play.



The Smart About Salt Council is committed to protecting our water. We are working to reduce salt use on properties through innovative solutions and partnerships.

## Here's what YOU can do . . .



### Shovel sooner than later.

Clear the white stuff as soon as you can so a snowy sidewalk doesn't become an icy one. Instead of salt, let the sun do the melting for you.



### Prevent ice.

Direct downspouts away from walkways or driveways and keep storm drains clear to avoid icy areas.



### Use salt wisely.

Only use salt on icy areas and give it time to work. A little goes a long way and salt doesn't work when it's colder than  $-10^{\circ}\text{C}$ .



### Wear winter boots.

Wear a pair of winter boots with good tread to keep you safe and warm. We can't always expect bare pavement.



### Use salt alternatives.

Use alternatives like sand or non-clumping kitty litter to create traction instead of salt.



### Put snow tires on your car.

Consider switching your all-season tires for snow tires. You'll have better traction and two sets of tires that last twice as long.

  
Winter Salt Management Program

For more ideas on how to protect our water and reduce the use of salt, contact:  
**Smart About Salt Council**

Telephone: 647-722-5699 Email: [contact@smartaboutsalt.com](mailto:contact@smartaboutsalt.com)  
Website: [www.smartaboutsalt.com](http://www.smartaboutsalt.com) Twitter: [#curbthesalt](https://twitter.com/curbthesalt)

Originally sent: January 25, 2020

## **Update on the former St. Paul's Anglican Church, Grassmere**

**As an update for all, here is a synopsis I got from Jacquie Howell last night regarding the moving of the 'building' on highway 60, formally known as St. Paul's church.**

**I know many were wondering about the move as we entered a new year. Jacquie has been in touch with John Jerrett and the move is an ongoing project and a challenge with weather - it is so inconsistent.**

**He has ploughed out a large field at the farm for the trailer to sit with the church on it to spring - need some frost to make the ground solid....the building is ready to go - roof is detached and when the crane- float etc. are available it is ready. This week they have now ploughed the property at the building in preparation to actually commence the move.**

**This coming week or next they will remove the fence to enable them to make the swing onto the highway - this will include the removal of the sign.**

**The church is 18 feet wide and the lane into the farm is 12 feet - unfortunately there is a small creek with a culvert only 12 feet wide. arrangements are being made to widen this on a temporary basis to move the church.**

**John is (was) hoping to see it at the farm by the end of January..... but his final comment was that he will have it moved real soon.**

**Jacquie has been in touch with Sanderson Monument and all is ready to hopefully have the monument installed prior to the May long weekend...**

**Hopefully the snow will be gone.**

**That's the best we can do at this time, its somewhat up to the weatherman now.**

**Rick Brooks**

***Councillor, Sinclair Ward***

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[twitter.com/LakeofBaysTwp](https://twitter.com/LakeofBaysTwp)

# SAVE YOUR ASH

## MAKE A DIFFERENCE IN MUSKOKA

FOLLOW THESE SIMPLE STEPS:

1

### BURN

Burn your clean\*  
hard/soft wood  
in stoves and/or  
fireplaces

2

### SAVE

Save your ash<sup>§</sup> in  
one or more of our  
free containers or  
use your own

3

### CONTRIBUTE

Drop off at our  
collection location  
or arrange for  
pick-up

\*Please: no glued, treated, painted or stained wood, no plastics, no metals, no construction waste.

<sup>§</sup>Please keep your ash dry. Water can leach out important nutrients.

ORDER AN ASH CONTAINER OR FIND OUT MORE

📍 126 Kimberley Ave  
Bracebridge

☎ (705) 640-0948

@ ashmuskoka@fotmw.org  
www.ashmuskoka.ca

Here's why we need to act now ...

🍁 Thin soils, acid rain and other factors have left Muskoka's forests, lakes, rivers and streams calcium deficient.

🌳 Trees, especially calcium-rich maple, are no longer thriving and calcium-dependent aquatic life is disappearing.

Did you know?

Without our help, it will take decades for the calcium to return. Forests and lakes will continue to decline; algal blooms will likely increase.

🌟 On average, wood ash is 29% calcium by weight. It also contains many other valuable soil and plant nutrients.

🌱 Waking up the forest by restoring the missing calcium will benefit the entire watershed, including our lakes and rivers.



A Community Environmental Program by Friends of the Muskoka Watershed

TOGETHER WE'LL ENSURE THE MUSKOKA WE HAVE  
WILL CONTINUE TO BE THE MUSKOKA WE LOVE



## Program Updates

### Lake Partner Program - An Update

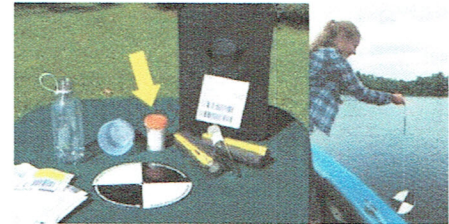
In December 2019, FOCA's Executive Director and Vice President of the Board of Directors met with program partners at the **Ministry of Environment Conservation and Parks (MECP)** to continue discussions about the ongoing importance of the [Lake Partner Program](#) of volunteer water quality monitoring of Ontario's inland lakes.

Also in mid-December 2019, FOCA received the **positive news** we have been waiting for, in a letter from the Assistant Deputy Minister of MECP, which stated:

*"The Lake Partner Program collects important water quality information from hundreds of lakes across the province, raises awareness of environmental stewardship and promotes citizen science. Without the work and support of FOCA, its members and dedicated volunteers, the ministry would not be able to collect the type and breadth of water quality information needed to understand and protect the health of our inland waters. As such, I am pleased to inform you that the ministry intends to continue its collaboration with FOCA and financially supporting this relationship."*

**Thank you to all our members and supporters who wrote the province and their MPPs about the importance of the Lake Partner Program! We heard your voices really added up.**

**Stay tuned, lake stewards!** Your 2020 water sampling kits will be sent out to you this Spring, as usual. Not sure if your lake is being sampled as part of the Lake Partner Program, or what's involved? Find out, here: <https://foca.on.ca/lake-partner-program-sampling-assistance/>

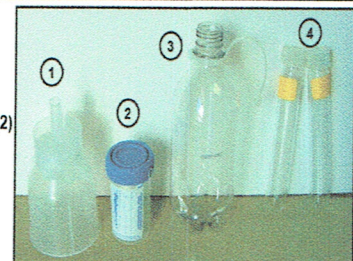


Please read these detailed instructions and the Secchi observation sheet before you sample.

#### Before You Sample

Water Sampling Materials include:

- one 80 micron filter with funnel (1)
- one 100mL sample jar (blue or orange cap)(2)
- one sample collection bottle (3)
- two glass sample tubes (4)
- Secchi observation sheet and return envelope
- return postage for samples with Dorset mailing address



# Reporting to the OPP

INFORMATION & RESOURCES REPORTING TO THE OPP

The OPP want to hear from the community about dangerous boating and boats without mufflers.

**Call 1-888-310-1122**

## Call 911 if it's an emergency!

The OPP want to hear from the community about dangerous boating and boats without mufflers. Please call if you see unsafe, reckless or illegal boating behaviour such as speeding too close to shore, or boats without mufflers.

Gather as much information as possible by taking detailed notes including:

- **Location where the noise or illegal/ dangerous boating is taking place.**
- **Description of the boat including:** boat registration number, colour, make, model, time, and a description of the operator.
- **Details about the incident:** description of the activity, time of day, direction of travel, frequency and location
- **Take photos and/or video of the activity. as this may be useful to the police.**

It is best to give your name and contact information to the police as they may follow up with you later. You can ask the police to report back to you on the outcome. You can also remain anonymous.

We recommend that you call immediately. This give the OPP the best chance to locate the offender.

### Other ways to reach the OPP:

- **On your cell phone: \*OPP or \*16<sup>[SEP]</sup>(Coast Guard)**
- **Or call your local detachment directly**

Safe Quiet Lakes would like to track complaints to determine trends and identify troubled locations. We meet regularly with the OPP to discuss issues and this kind of information is very useful.

You must be the complainant. We cannot call the police on your behalf as we were not a witness.

**[CLICK HERE TO SEND US A COPY OF YOUR REPORT](#)**

# BUILDING OR RENOVATING A COTTAGE

**CottageFirst**  
Insurance

Cottages are no small undertaking! Whether you are a long-time owner planning on a renovation or rebuild, or buying a parcel of land to build your cottage from the ground up, a lot of thought and planning goes into construction work. While you are planning the work on your cottage, take a moment to consider some of the implications of the construction. The Federation of Ontario Cottagers' Associations and their insurance partner, Cade Associates Insurance Brokers Limited, have provided the following tips for you to review before the work begins.

## INSURANCE & RISK MANAGEMENT

### Building New or Renovating a Cottage

When constructing or renovating a cottage, insurance is an important piece of the puzzle that requires attention **before the work begins** to ensure your construction investment is properly insured. Designing a new cottage, or renovating an existing structure involves many different aspects of construction. You may be considering custom designed plans or a pre-designed package, but, regardless of which approach you choose, it is essential that you contact your insurance broker or agent **before starting your project** for guidance on the implications to your own insurance coverage. Many home and cottage insurance providers remove or significantly limit coverage on a dwelling that is under renovation or major construction. Specific insurance products are designed to fill the gap.

### Builder's Risk Insurance - New Builds and Renovations

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 cottage owner, it makes good sense that you own the Builder's Risk insurance policy. Then, in the event of a claim, you work together with the Insurer to settle your loss. However, certain General Contractors may also offer to arrange this on your behalf as part of their contract with you. This insurance must be arranged before construction begins. Depending on the scope of renovation, it may be possible to request an extension of your existing cottage insurance policy during the course of construction. You should be sure to discuss both options with your insurance broker or agent to determine which coverage is the best and most cost-effective solution for your particular construction project.

### Personal Liability While Building or Renovating

A construction project brings with it additional personal liability exposures to the property owner. Liability claims may arise from injuries or property damage to others allegedly resulting from your construction project. Be sure to speak with your insurance broker to ensure your existing personal liability coverage is extended to your construction site.

### General Contractors

While there is excitement and a personal challenge in building or renovating your cottage, the value of a qualified, experienced General Contractor should be seriously considered. The expertise of a qualified general contractor is valuable and brings better accessibility and pricing with respect to Builder's Risk insurance. Some policies will be unable to extend coverage without an insured General Contractor.

**Proof of Commercial General Liability Insurance** - It is important that the contract you sign with the General Contractor contains a clause that requires the General Contractor to provide you with a Certificate of Insurance, providing evidence of their Commercial General Liability insurance coverage.

**Additional Insured Status** - 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.

**WSIB** - The General Contractor should provide a Clearance Certificate confirming they are registered with WSIB. This insurance, if in place, prevents them from suing you for their own injuries sustained while on your construction site. It is recommended that you visit [www.wsib.on.ca](http://www.wsib.on.ca) to learn what is required of your General Contractor.

# HEALTHY WATERFRONTS

## Federation of Ontario Cottagers' Associations

New to cottage country? We encourage you to join your local lake Association to support their efforts to keep the waterfront great. FOCA has more than 500 member Associations all across Ontario that represent over 50,000 waterfront families. To find your local association, and to learn more about FOCA's work, visit [www.foca.on.ca](http://www.foca.on.ca). Our mission is to protect thriving and sustainable waterfronts across Ontario. That means vibrant and safe waterfront communities, and healthy environments for the next generations. Stay in-the-know: join 10,000 subscribers who receive free FOCA Elerts, your best source for monthly email updates on cottage country environmental concerns, taxation info and more. See recent editions at [www.foca.on.ca/news/elerts](http://www.foca.on.ca/news/elerts), and sign up today!

## Shoreline Construction Projects

Building a dock or boathouse along your waterfront can impact important shoreline habitat by covering fish spawning areas, removing rocks and logs that provide shelter, causing erosion from bank disturbance, removing vegetation and even introducing toxic substances if improper building materials are used. There are ways to limit disturbances to shoreline areas when construction projects are taking place. Avoid work during fish spawning times. Check whether you need a permit for shoreline work, including dock and boathouse construction, aquatic weed removal and beach creation. If your property fronts onto the Trent Severn Waterway or Rideau Canal, you will need to contact Parks Canada about any shoreline projects.

## Septic Systems

Most of Ontario's waterfront property owners rely on on-site wastewater treatment systems to manage household water. Maintaining your septic system is critical to ensuring that your wastewater does not add excess nutrients to your lake or contaminate groundwater. Some tips:

- Have your septic tank inspected and pumped out on a regular basis. The frequency will vary based on your tank, family size and number of appliances. Pumping every 2-3 years is a good rule.
- Avoid constructing patios, decks, or parking areas over your septic tile bed. Extra weight can crush pipes and compact the soil, limiting its permeability.
- Install an effluent filter in your septic tank to reduce the amount of solids entering the leaching bed to prevent clogging.
- Ensure continued ease of access to the septic tank for maintenance and servicing.
- Avoid planting certain types of trees around the leaching bed area. Willow roots can clog pipes and shade the septic area, slowing evaporation.
- Direct rainwater from roofs, patios and driveways away from the leaching bed to avoid system overload.
- Do not dump toxic wastes down your drain or toilet. Paints, oil, gasoline, antifreeze and other materials used during construction should be disposed of at your local hazardous waste centre.

- Avoid installing in-sink garbage disposal units.
- Consider installing a composting toilet to reduce wastewater.

Contact your local building inspector for more information. For resources, visit: [www.foca.on.ca/septic-systems](http://www.foca.on.ca/septic-systems).

## Maintaining Shorelines & Buffer Zones

The shoreline of your waterfront property is called a 'ribbon of life' because it is where 90% of all lake and river life is born, raised and fed. Plants at the water's edge help filter nutrients and prevent erosion. Underwater logs and rock piles allow for fish to rest, feed and spawn while providing protection from predators. In these ways, healthy shorelines help to protect valuable recreational resources and are part of a healthy lake ecosystem. Unfortunately, not every shoreline demonstrates these features.

A naturalized shoreline is generally considered the best multi-purpose approach to protecting the lake's edge. Maintaining or planting a buffer zone of native vegetation along your shoreline will slow erosion, provide food and shelter for fish and wildlife species and protect your property and investment. Best of all, naturalized shorelines mean less work and more time to enjoy the lake!

Buffer zones between the waterfront and the rest of your property can protect shorelines and reduce erosion. Some tips:

- Replanting areas that lack trees and shrubs can help protect the natural shoreline.
- Leave a buffer zone of native vegetation around all shoreline areas. The buffer can be as little as 3 meters wide or larger.
- Don't mow right to the waterfront. A pathway can be maintained for access to the water, but keep any development at least 30 metres away from the shoreline.

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## FOCA - Federation of Ontario Cottagers' Associations

FOCA's mission is to protect thriving and sustainable waterfronts across Ontario. Today, FOCA has more than 500 member Associations across Ontario representing 50,000 waterfront families. Environmental information above is an excerpt from the FOCA Healthy Waterfronts guide. For resources like this and more, visit [www.foca.on.ca](http://www.foca.on.ca).

## Cade Associates Insurance Brokers Limited

Cade Associates is proud to be FOCA's insurance partner, providing exclusive group insurance programs to FOCA members. Most of Ontario's Cottage and Road Associations are insured under FOCA's Association Liability and Property Insurance program, and individual cottage owners are switching their personal insurance policies to CottageFirst, taking advantage of the new comprehensive, cost-effective group insurance program with FOCA. For more information on these two programs visit [cadeinsurance.com/foca](http://cadeinsurance.com/foca) and [cottagefirst.com](http://cottagefirst.com).

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## The next GBBC is February 14-17, 2020

Bird watchers of all ages count birds to create a real-time snapshot of where birds are.

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