



## MLA's Water Quality Test Results for 2016

Thanks to the dedicated efforts of a small army of volunteers and the funding support of our members the MLA was able to sample and test lake water at 190 individual locations in 2016. Test locations, grouped into 55 areas, are predominantly on the big three lakes but include several surrounding smaller lakes. These locations are chosen to provide an indication of general health of the lakes at deep water sites and early warning of potential changing conditions nearshore near urban centers, resorts, golf courses and the like. The MLA tests for nutrients [total phosphorus] which are a leading indicator of lake health. Tests are also done for bacteria [*e.Coli*] for human health. The MLA does not sample for algae nor test bacteria at public beaches. These are the responsibility of the Simcoe-Muskoka Department of Health. Based on MLA's testing, the water quality in the Muskoka Lakes is generally good to excellent.

The 2016 MLA program started in mid-May, concluded in late August and generally involved testing each location four times – May, June, July and August – over the summer. Our volunteers sampled temperature, water clarity (Secchi depth), Dissolved Organic Carbon (DOC), Nutrients (Total Phosphorus) and bacteria (*e.Coli* and total coliforms). Volunteers did the laboratory work for the bacteria tests while DOC and nutrient samples were sent to labs for testing. Overall there were 159 Secchi depth measurements, 966 Phosphorus tests, 67 DOC tests and 309 bacteria tests.

2016 saw unusual weather conditions. First there was an early melt and record Spring rains leading to Spring flooding (again). This could have led

to increased total phosphorus at Spring turnover. Then there was record drought for most of the remainder of the summer. Indeed Spring readings of total phosphorus was higher in 16 deep water sites than in 2015. Six of the 15 also showed increased average levels of total phosphorus over the summer versus 2015. These increased levels fell within the natural variation at these sites and are not indicative of a long term increasing trend. Lake health is determined over several years so that natural fluctuations are smoothed out.

By contrast elevated bacteria levels are more of a short term concern. While some elevated bacteria readings may be from natural causes, such as geese, beavers or disturbed sediment, others may result from septic system overloading on a short term basis. While the Provincial Water Quality Objective (PWQO) is 100 cfu (colony forming units) per 100 ml, the MLA identifies sites with individual test values exceeding 50 cfu/100ml for retests and sites with summer mean values exceeding 30 cfu/100ml for ongoing vigilance. In 2016 retests were done at 27 sites. Of these sites, only 4 had elevated results upon retesting.

Overall, based on MLA tests only, the MLA rated 42 of its areas "green" [acceptable], 12 "yellow" [caution] and none "red" [action required]. Of the "yellow" areas, Minnett and Windermere have been recommended for focused studies in 2017. For

details on your area, please read the newly issued 2016 Water Quality Report on MLA's website [www.mula.on.ca/2016](http://www.mula.on.ca/2016) Water Quality Reports. The MLA's monitoring program is supported by the professionals at Beacon Environmental Ltd. and also whom prepare the report.



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# President's MESSAGE



The days are – happily – getting longer now; we're technically past winter's midpoint, with the worst weather behind us. Better yet, it's cold enough (finally!) that snow is staying put, warming the hearts of all skiers, snowmobilers and snowshoers. Trails are now good to excellent, despite the disruptive warm and rainy spell in mid-January. For those who are interested, use this link to get up to the minute info on snowmobile conditions: <http://ofsc.mapbase.ca/viewer/?extent=8927415>

Early Spring is perhaps the busiest time for the MLA; particularly for the Political and Land Use (PLUC) and Communications and Membership Committees (C&M). Municipal Budgeting is in full swing, which means working hard and long to review / interpret / analyze / delegate with respect to, and report about to members – truly a daunting task – but an important one. The MLA's work on the Budget process is intended to make sure that good efforts are being made to spend your tax dollars wisely; a challenging goal to achieve. Good news: The District of Muskoka budget calls for an increase of under 2%. Our big concern is the Township of Muskoka Lakes budget this year – a roughly 9% (municipal only) proposed increase driven largely by capital spending and reserve reconstitution relating heavily to fire department plans for new trucks and stations, and to a lesser extent, roads. Detail can be found here: [https://muskokalakes.civicweb.net/document/95756/2017-01-26 Special Council - Public Input - v2.pdf?handle=689D6AA7B9874763B0C9B67E92E1063A](https://muskokalakes.civicweb.net/document/95756/2017-01-26%20Special%20Council%20-%20Public%20Input%20-%20v2.pdf?handle=689D6AA7B9874763B0C9B67E92E1063A)

As well on the political front, are significant meetings and discussion being held at the District regarding the new Official Plan. This year's review is incredibly important because proposed changes would download significant

responsibilities (and costs) to the municipalities, which may be very challenged to support the additional workload and staffing requirements. We at MLA have real concerns, but are pleased to note the review process is open and earnest. We're hopeful the end result is a good one.

Communication and Membership is busy making sure our membership lists are up to date, because the MLA Yearbook is in full creative mode. We are closing in on hard cut-off dates which exist to ensure Yearbooks are available for delivery by mid-May. If you have moved, or otherwise had contact info changes, be sure to visit the MLA website (<https://www.mla.on.ca/user/login>) no later than February 20th. While you're at it, don't forget to renew (easy and totally secure!) on our new website if you haven't done so already. And please note, we need your email address to be able to share NewsBites, timely updates like flood warnings and to save money on the renewal process (paper renewals cost us about \$2.00 each, which can be saved if we can reach you by email!)

Speaking of Yearbooks, they will be ready for pick-up at the Port Carling Community Center on Seedling Day (9am – Noon). See this issue's order form for details; save the date!

Lots of fun stuff is really what Muskoka is about. This issue of Shorelines offers a look at our Photo Contest photos, great news about our now well established Food Drive, and more.

You will soon be receiving updates from the Water Level Task Force, which is hard at work in an attempt to help ensure the disastrous flooding of 2013 and 2016 doesn't ruin our Spring in 2017. Watch your inbox for the latest!

I'm off to another Meeting! Enjoy the rest of Winter in Muskoka.

Bob Ensor - President

## Seedling Day Reminder

The annual MLA Seedling Day will be held on Saturday, May 20 at the Port Carling Community Centre from 9 am until noon. The emphasis this year is on trees and shrubs native to Muskoka, including shoreline species.

Seedling order forms are included with this issue of Shorelines and are also available for download at [www.mla.on.ca](http://www.mla.on.ca).

Please submit your order to the MLA office early to ensure the best possible selection. The final order deadline is May 5, 2017.

If you have any questions about the seedlings, or if you would like to place your order by phone, please call the office at 705-765-5723. Please note that payment must be made at the time of order.

If you are interested in volunteering on Seedling Day, please contact our office. Your help would be appreciated.



**Your contribution matters. Help to preserve the Muskoka you cherish for future generations. If you haven't already done so, please renew your membership at [www.mla.on.ca](http://www.mla.on.ca) or by calling our office at 705-765-5723.**

## Successful Food Drive

Thank you to the public and all of our members who donated their non-perishable food items from the summer rather than carting it all back home. The Gravenhurst Salvation Army Food Bank was grateful and thrilled with our collective contribution of over 1,000 pounds of food and is inspired by the MLA.

# 4<sup>th</sup> Annual MLA



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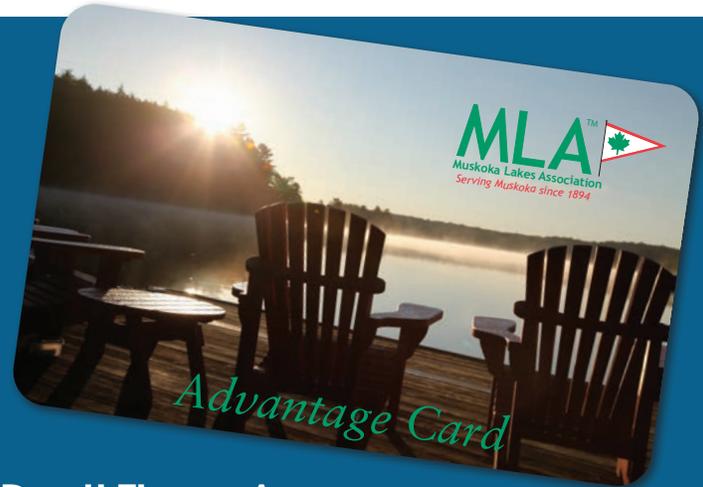


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Advantage Card

## Don't Throw Away Your Advantage Card!

In 2014 we introduced a new Advantage Card and key fobs and then provided members with renewal stickers. We will be issuing 2017 stickers for your card with the annual yearbook beginning in June, but your card remains valid until then.

There are several shops and restaurants that continue to provide discounts to members throughout the winter season so keep your Advantage Card with you when you are in Muskoka!

# MLA<sup>TM</sup>



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# Muskoka History 2017 PHOTO CONTEST Wild Muskoka Family Fun

Entries may be submitted by MLA members and their families in the categories of:

**Muskoka History**  
Your treasured historical photos of Muskoka, or new photos of historical subjects around the lakes

**Wild Muskoka**  
Animals, plants and all things found in Wild Muskoka

**Family Fun**  
Your family's Muskoka experience

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**VISIT** [www.mla.on.ca](http://www.mla.on.ca)  
for complete contest rules





## Frequently Asked Insurance Questions

1) How do I determine if I have appropriate coverage for my property?  
In 60% of all policies we have reviewed we find the cottage policy limits do not provide for adequate replacement value on cottages, boathouses, bunkies and other outbuildings. A review by a qualified insurance broker can help to identify deficiencies and mitigate risks within your current insurance policy.

2) What is the best way to keep my cottage insurance premium in check?

A logical way to control your cottage insurance premium is to raise your deductible and minimize your contents coverage, but an audit by a competent insurance broker is always the best way to make sure your dwellings and property are covered for fair value applying all applicable discounts.

3) What is the difference between a “semi protected” and “unprotected” property when it comes to pricing cottage insurance?

Individual insurance companies differ in their underwriting guidelines. A “semi protected” property is typically within 8 to 13 kilometers (depending on the insurance provider) of the closest fire hall. An island property, or one that is more than 8 to 13 kilometers from the closest fire hall, is considered to be “unprotected”. Insurance companies will charge more to insure unprotected properties as they are viewed to be of far greater risk.

4) Boat insurance is not mandatory so why should I purchase it?

Although boat insurance is not mandatory by provincial or federal law, a lot can happen when driving a boat. Similar to a car, you can purchase Protection and Indemnity Boat Liability Insurance. In addition, coverage can also be purchased for the boat hull and motor.

If you cause an accident, you as the registered boat owner may be liable for the damages, and without insurance a plaintiff can go after your personal assets, including your cottage, as compensation.

5) Am I still covered if I rent out my cottage?

Every insurance company has different rules and regulations about how they address the rental of a property. Some insurers will add a small charge depending on the duration and frequency of the rental, while others will not offer coverage at all in this circumstance. In order to avoid problems it is best to be open about your rental plans with your broker.

6) If I rent my cottage can I rent my boat along with the cottage?

All personal boat policies are written assuming no “commercial activity”. This restriction includes the rental of your boat. The true solution is a commercial insurance boat policy issued under a different contract. There may also be boater licensing implications. Talk to your broker if you plan to rent your boat, even if it is only to friends for a short period of time.



David Browne & Philip Goad of Martin Merry & Reid Ltd.  
Feel free to contact us at [dbrowne@mmr.ca](mailto:dbrowne@mmr.ca) & [pgoad@mmr.ca](mailto:pgoad@mmr.ca)

# Photo Contest Winners

Congratulations to this year's Photo Contest Winners! We received over 100 entries and were impressed by the quality of the submissions. The selection wasn't easy but a panel of three judges agreed that the following pictures best reflected their respective categories. The first prize winners of each category will receive an 18"x 24" plaque mounted print of their photo, courtesy of Aben Graphics, which will be presented at the AGM in July.

## MY MUSKOKA



**1**  
PLACE

Photo taken by Kylee Templeton



**2**  
PLACE

Photo taken by Sid Rochweg

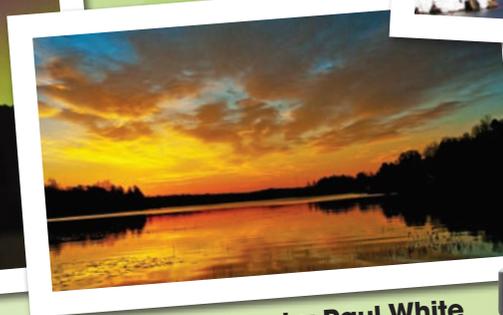
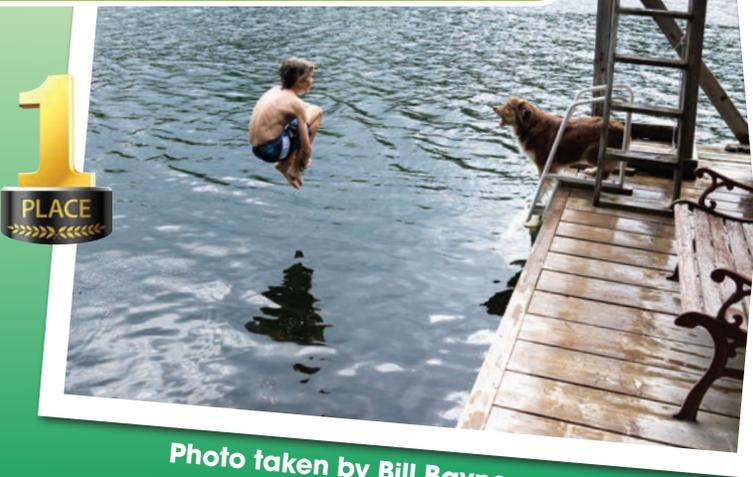


Photo taken by Paul White

**3**  
PLACE

## ACTIVE MUSKOKA



**1**  
PLACE

Photo taken by Bill Bayne



**2**  
PLACE

Photo taken by Robert Heer



**3**  
PLACE

Photo taken by Gray Cavanagh

# RELAXING MUSKOKA

1  
PLACE

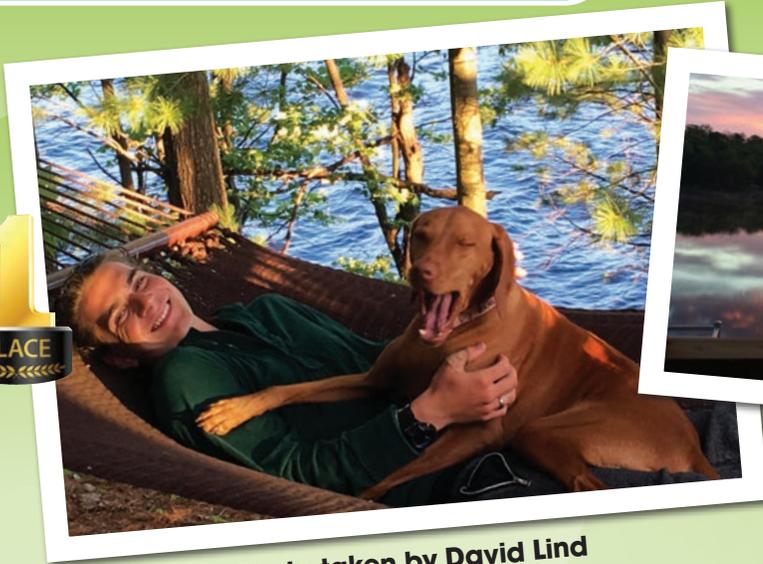


Photo taken by David Lind

2  
PLACE



Photo taken by  
Wendy Smith

3  
PLACE



Photo taken by  
Rick & Lynda Newell

## MLA 2017 PHOTO CONTEST

Entries may be submitted by MLA members and their families in the categories of:

### Muskoka History

Your treasured historical photos of Muskoka, or new photos of historical subjects around the lakes.

### Wild Muskoka

Animals, plants and all things found in Wild Muskoka.

### Family Fun

Your family's Muskoka experience.

Start snapping your pictures now for the 2017 photo contest. Visit our website at [www.mla.on.ca](http://www.mla.on.ca) for more information.

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## Congratulations to the Early Bird Prize Winners!

The following names were drawn from those who renewed their membership by December 31, 2016:

Tickets for 2 to Toronto International Boat Show - **Deb & David Potter; David Smith; Dave & Lenore Hawkey**

Crossroads Gift Certificate - **David & MaryAnne Peacock**

Lunch Cruise for Two on the Segwun - **Hilary & John Braive**

Muskoka Colouring Book - **Scott & Janice Murray**

Muskoka Brewery Basket - **George & Christine Gilley**

*On behalf of the MLA, your commitment and continued support is appreciated.*

# Watch out for those Bubblers!

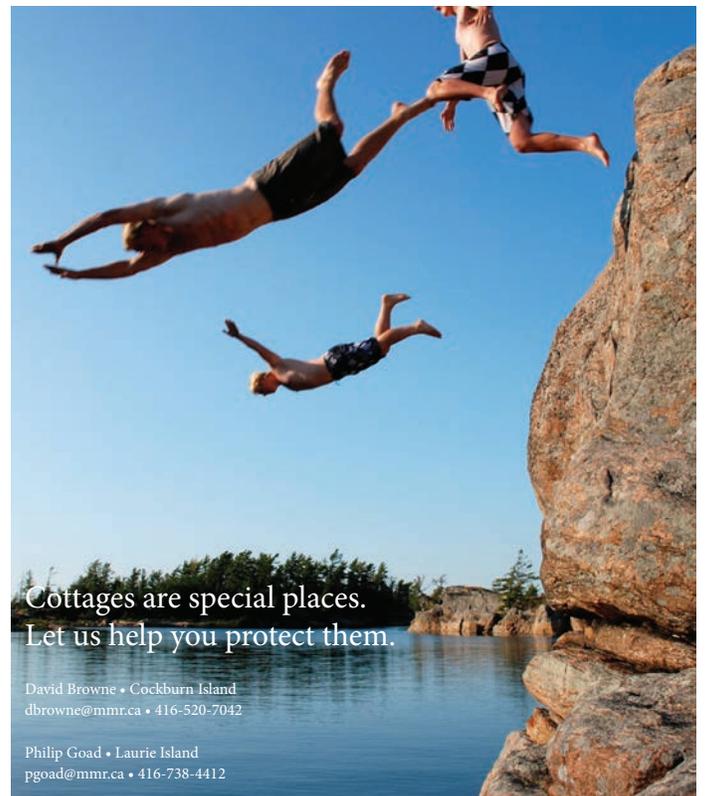


The ice is hardly in yet, but there are a number of bubblers already in operation.

If you haven't already, read our article in the Fall issue of *ShoreLines* — To Bubble or not to Bubble, or visit our website at [www.mla.on.ca](http://www.mla.on.ca) for information on the legal implications of using a bubbler system.

- Property owners should adhere to the following guidelines when operating a bubbler system:
    - Place your bubbler such that the bubbles go straight up rather than out from your dock;
    - Display signage that designates "Danger: Open Water", and is visible from a distance;
    - Mark your bubbler with a flashing amber light that is clearly visible in the dark;
    - Install timers and thermostats to minimize impact — your bubbler does not need to run 24/7 in order to be effective; and
    - Turn your bubbler off when the water levels are lowered in early March.
  - Snowmobilers, skiers, and hikers should exercise extreme caution when on the ice:
    - Test the thickness of the ice before venturing out on to a lake or pond.
- In general, the rules for ice thickness measurements are:
- 3" (7 cm) - *KEEP OFF*
  - 4" (10 cm) - suitable for ice fishing, cross-country skiing and walking (approx. 200 pounds)
  - 5" (12 cm) - suitable for a single snowmobile or ATV (approx. 800 pounds)
  - 8" - 12" (20 - 30 cm) - suitable for one car, group of people (approx. 1500 - 2000 pounds)
  - 12" - 15" (30 - 38 cm) - suitable for a light pickup truck or a van;
- Stay well clear of docks and boathouses. Thin layers of ice can form above bubblers that are temporarily turned off; and
  - At night, don't automatically head toward a red light. Some bubblers are marked with red lights that can appear to be the taillight of a snowmobile in the dark.

Have a safe winter!



Cottages are special places.  
Let us help you protect them.

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Philip Goad • Laurie Island  
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## Contact Us

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