



MACA NEWS

Serving property owners on Long, Negaunee, Wenona and Miskwabi Lakes

YOUR MACA EXECUTIVE

President: Peter Dilworth

A/Vice President: Steve Dyce

Treasurer: Virginia Vranckx

Secretary: Stephen Foster

Directors:

Katarina Bassan (Webmaster)

Dave Ewart (IT)

John Ewing (Roads)

Tim Hagarty (Lake Steward)

Manny Lawson (Community Research)

Bill Lester (Long)

Phyllis McCulloch (Membership)

MaryAnn McFeeters

Andy Mosher (Past President)

www.mymaca.net



Photo: Dual Waterfalls, by S. Dyce

Remaining 2023 MACA SCHEDULE OF EVENTS



Wine and Cheese:

August 19th from 2-5PM
At the Harrison's Cottage
1033 Strickland Rd. On
Miskwabi Lake

President's Message



We have had a busy season so far this year. MACA held our Annual Clean-up Day on May 21st, we did the MACA AGM July 8th and then just a couple of weeks ago we held our 2nd annual Canoe/Kayak Poker Run. Go to our blog to see pictures and read stories about these events <https://www.mymaca.net/blog>

Please don't miss our final event, the MACA Wine and Cheese [logistics are provided on the next page].

In this edition of the MACA News you will find a summary of the MACA AGM held on July 8th. Also in this newsletter are a few articles highlighting some interesting tidbits about the common loon and just how fragile the loon population is.

Please note that there are a number of changes to our executive roles: Andy Mosher, a long time member of our board, will take on the Past President post, Steve Dyce will become Acting Vice President, Manny Lawson will lead our efforts to undertake a members survey, and Stephen Foster will become the Secretary for MACA. All other roles are staying the same.

Looking forward to seeing many of you at the Wine and Cheese.

Peter Dilworth, MACA President

MACA's 2nd Annual Canoe/Kayak Poker Run

For the second year running, we had excellent weather for the Canoe/Kayak Poker Run. More than 30 boats and 40 participants covered the course in about an hour and half, and gathered on the water at Kat's Point for prizes and ice cream afterward. The best hand was a 4 of a kind. Thanks to the many volunteers at the checkpoints and registration sites who made this possible, and most of all thanks to all of the participants who joined us on the beautiful waters of Miskwabi and Long Lake! Check the MACA website for pictures of this year's run!



Spring Clean-Up Day

On May 21st MACA held its annual Spring Clean-Up Day. We had over 50 participants - the most ever for this event. This group picked up litter along our roads and then enjoyed a sandwich and time to catch up with neighbours. Two loads of trash were taken to the Haliburton landfill.

It is just amazing how many paper cups, cans, plastic bottles and take-out containers we pick up each year. Please be respectful of our environment and don't litter. And if you rent or lend your cottage, please communicate to your renters where the landfill sites are in Haliburton.

Don't Miss the MACA Wine and Cheese

August 19th, from 2-5PM

**At the Harrison's Cottage
1033 Strickland Rd.**

Please bring canned goods or other non-perishables as we are collecting donations for the Haliburton Food Bank.

[There is limited parking so please consider car pooling]



6th Annual MACA Photo Contest

Voting for the winning photos will happen at MACA's Wine and Cheese event.

**HIGHLIGHTS from
MACA's AGM**

**Saturday, July 8, 2023
11:00AM**

More than 80 members in attendance.

MACA President, Peter Dilworth, welcomed everyone and confirmed quorum. He recited our land acknowledgement and introduced MACA's Board of Directors.

Election of Directors

This year 6 directors were up for renewal. All agreed to stand for another two-year term on MACA's Board.

MOTION (Rohricht/Ward): The MACA membership appoints Andy Mosher, Tim Hagarty, Steve Dyce, Katarina Bassan, Mary Ann McFeeters and Peter Dilworth to the MACA Board for two-year terms. Motion carried.

Guest Speakers



Deputy Mayor Walt McKecknie talked about various current issues, notably short-term rentals, shoreline preservation and roads.

Short term rentals: There is progress being made to have rentals regulated by the County. All municipalities need to agree on a licensing approach and to have a 3rd party set up rules and regulations. Owners would be given a certain amount of demerit points; any infractions would cost

them points and possibly their license once they are all gone.

Shoreline Policies: Deputy Mayor McKecknie asserts that there needs to be an education program, with pamphlets, concerning our shoreline policies. He is 100% against clear cutting. Our septic inspection program is helping to keep our lakes healthy. Wenona was inspected previously by WSP. People who have not make required reparations should contact the Dysart offices because the penalty is \$500/month for noncompliance. The worst lake pollutants are from septic systems, fertilizers and gas spills.

Roads: Trapper's Trail should be getting a new surface on July 17th and others to follow will be Kensington Rd, Tailfeather Rd, Wampum Rd and Bear Paw Rd.

There was a question about whether anything can be done about changing the site for the proposed cell tower on Wenona Lake Rd. In response, Deputy Mayor McKecknie indicated that it is a federal decision, not municipal. However, he agreed to look into it and see what can be done.

Places for People

Jody Curry and Max Ward, Chair and Treasurer of Places for People made a presentation. Places for People is a not-for-profit organization that creates and manages quality affordable rental housing in Haliburton County, fostering an environment in which the tenants can thrive. They currently have 12 families in their portfolio and would like to have 28; their funding goal is \$850K and they are looking for community bonds to reach this goal. A bond is like a loan and there are 3 series: A series is \$1,000/3 years with an

interest rate of 3%; B series is \$5,000/5 years at 4%; and the C series is \$10,000/7 years at 5%, interest and principal paid out annually. They currently have 5 properties of which 2 are used as collateral.

President's Remarks (Peter Dilworth)

Loons: We currently have 2 babies on Wenona, 1 baby on Long Lake and no babies yet on Miskwabi. Please stay away from the young as they are vulnerable.

MACA's Clean-Up Day: A very successful event with over 50 people showed up!

Blue Green Algae (BGA): The risk of BGA is still a big concern. The old guidelines about phosphorous levels don't seem to apply with global warming. We need to stop phosphorous from entering our lakes - that means properly operating septic systems and natural shorelines full of vegetation to buffer nutrients.

Septic Inspections: It's a Type 3+ inspection which means no pump out unless needed. Inspectors need in your cottage to validate the load and do a flow test. Lids must be uncovered. The cost is \$197.

MACA's Agenda: Items our board are considering include: Should we have a policy about making regular charitable donations? Are we prepared for bush fires? Should we organize a half day first aid course?

Also, we plan on doing a satisfaction survey later this year for MACA members.

Governance: We have to update our bylaws and at next year's AGM we will need a motion to approve these updated bylaws.

Continued on next page

HIGHLIGHTS from
MACA's AGM
(Cont'd)

Haden's Passing: Since our last AGM we lost our close friend and fellow board member Haden Heathcock. Haden was a long-time cottager on Miskwabi Lake. He was a MACA board member for more than 20 years and a faithful water tester! We will be contributing to the Wildlife Federation in his honour.

Membership Update (Phyllis McCulloch)

192 members as of the end of March for the Early Bird draw. 252 members as of this morning, including 7 new members that joined today. We will be getting to the MACA sign updates soon and please keep your 911 signs visible. We are looking at procuring new MACA garments for next year's 50th anniversary.

Financial Report (Virginia Vranckx)

Virginia reviewed the financial statements as distributed for the meeting. MACA is an incorporated not-for-profit entity. We are members of three key organizations: CEWF (Coalition for Equitable Water Flow), the CHA (Coalition of Haliburton Property Owners' Associations) and FOCA (Federation of Ontario Cottagers' Associations). For 2022 we started the year with \$6,610 in cash, we had \$8,371 of expense and were left with \$6,758 at year end. As of July of this year, we received \$7,740 in membership revenues. This has been offset by \$5,254 of expense so far this year. We are currently sitting with \$9,200 in MACA's bank account. There are still more expenses to come in,

including the costs of water testing and for running some of our events. We should end the year with approximately the same cash balance as last year. One of the things our board is looking at is whether the \$30 membership fee is sustainable - there may come a time when it will need to be increased.

MOTION (Bradley/Keene): The MACA membership receive the Financial Report as presented. Motion carried.

Lake Steward's Update (Tim Hagarty)

We did an extensive amount of lake water testing last year (March, June and in the Fall). Trying to build a database to get a better handle on what's happening with her lakes. Presently, all key measurements are normal, although we have had a few spikes of phosphorous on Wenona. Our lakes compare very well to a lake in Haliburton Forest which has no cottages on it so thumbs up for now! Results of our water testing will be on the website.

Septics are a huge issue. On Wenona Lake, a number of remediations had to be done.

No reported invasive species which is also good news. Some lakes are dealing with Chinese Mystery Snails.

Roads (John Ewing)

Dysart added a 'Roads' folder on their website. Most complaints are going directly there and being dealt with online.

Other Items/Responses to Questions

There was a question about average water temperatures. It was noted that we don't have a lot of

data, but we suspect our lakes are getting slightly warmer.

There was another question about whether there is anything we can do about the influx of large boats and the large wakes they make. It was noted that there is a wake boat study being conducted on Kashagawigamog Lake which will measure wake size, noise and damage from wake boats. We will try to get a copy of that study when it's completed. The MACA executive also agreed to look to see if there's anything MACA can do about these concerns.

Upcoming Events

Canoe/Kayak Poker Run - July 22nd.

Photo Contest - No theme this year. Get your photos in by August 12th.

MACA Wine and Cheese - July 19th. [Note: after the meeting Kim Wilkinson and Michael Harrison graciously volunteered to host the wine and cheese again this year. Kim and Mike's address is 1039 Strickland Rd.]

Early bird draw winners

There are two prizes again this year: Shayne Hutton and Brenda Grub.

MOTION (Dyce/Wiseman): To adjourn the meeting. Motion carried.



SUPPORT HOUSING IN HALIBURTON COUNTY

WITH THE PURCHASE OF A P4P COMMUNITY BOND



The What

Places for People (P4P) is offering individuals and organizations the opportunity to invest in affordable and attainable housing in Haliburton by purchasing a P4P Bond - a type of investment known as a Community Bond. Community Bonds are an innovative finance tool used by non-profits and charities that provide capital for important projects plus returns to investors.

The Who

Places for People will be guided by Tapestry Community Capital, who will also manage the investments. Tapestry has over 20 years of experience in the community investment space, and has helped raise over \$100M from over 4,500 Canadians.

The Why

Places for People will use P4P Bonds to refinance current projects and consolidate their financial picture. The organization can then undertake more, larger developments that are environmentally sustainable.

Invest and directly support a vibrant Haliburton County while earning up to 5% interest.

Places for People Bond Target: \$850,000

P4P Bond Investment Options

1	2	3
Series A 3 Years 3% Interest Minimum \$1000	Series B 5 Years 4% Interest Minimum \$5,000	Series C 7 Years 5% Interest Minimum \$10,000
Interest Paid Annually	Interest Paid Annually	Annually Amortized Interest and Principal



Places for People, Haliburton Highlands Inc. creates and manages attainable rental housing in Haliburton County. A registered charity since 2008, we help tenants attain housing stability and support them in achieving their life goals. Places for People currently owns and operates 5 properties with 12 units, providing homes for 12 households.

For more information: invest@placesforpeople.ca | 705.306.9191 | placesforpeople.ca

Places for People is a not for profit with charitable status that has been providing affordable rental housing in Haliburton County since 2010. We currently own and rent out 12 units over 5 buildings in Haliburton County at very reasonable rent. We are launching our first community bond to lay the foundation to move quickly when the opportunity to build smaller multi-unit structures presents itself. Our funding goal is \$850K to position ourselves financially to accommodate our future building objective to more than double our current portfolio within the next 5 years. We are offering three bond options to investors who want to help us achieve that goal while making a reasonable return on their investment.

The three bonds on offer are designed to engage the full spectrum of our community. The smaller bonds - min \$1000 for 3 years @ 3% -- have in mind people of modest income or grandparents who wanted to start grandchildren on the road to social impact investing. The largest bonds - min \$10K for 7 years @ 5% -- are intended for higher-asset members of our community. Many of our seasonal residents are high-asset people who may wish to embrace an opportunity to invest in the community they love, to provide housing that is affordable to the people who make their life here enjoyable and relaxing - the people who pump their septic, repair their docks, clean their cottages and wait on them at restaurants. And for the Goldilocks of the world, there's the middle option - min \$5000 for 5 years at 4%. The bonds are backed by our current portfolio that has a book value of \$1.5M and a current market rent value of \$2.5M.

Lake Steward's Corner

by **Tim Hagarty, MACA Lake Steward**



The septic inspections have started on Miskwabi, Long and Negaunee Lakes so it is timely to say congrats to those who have a solid system and if you have need for remediation please act accordingly. We are all aware of how a poorly operating septic systems can harm our lakes health and coupled with the seemingly never ending rain, runoff only adds to the problem.

I have heard some complaints about geese and their "leftovers". As noted many times, if you have a goose problem on your property, naturalizing your shoreline, planting shrubs etc. will deter geese from coming on your property. Of course this will also assist in reducing runoff and creating a natural barrier to hold back any pollutants in the ground water from entering the lake.

Everyone is a Lake Steward and we appreciate all those who care about the health of our lakes.

U-Links Benthos Invertebrates Health Assessment

by *Steve Dyce*

Each fall your MACA assist U-Links (Centre for Community Based Research) in sampling for benthic invertebrates at six sites across our 4 lakes. This past September (2022) marked our third year towards reaching our five year baseline, against which we can then monitor long-term trends in diversity and quantity to help us better understand changes in our lake quality. Many benthic invertebrates, most of which are the aquatic larval stage of insects but also includes leeches, crayfish and aquatic worms, are very sensitive to ecosystem stressors. Together with other water chemistry monitoring we conduct each year (pH, dissolved oxygen, phosphorus and conductivity), annual sampling can help us understand any significant water quality changes over time.

Continued on next page ...

U-Links Benthos Invertebrates Health Assessment (Cont'd)

By Steve Dyce



Although we need five years of sampling data to establish a baseline of the current benthic population, the early results are encouraging. Our lakes show an average diversity of benthic invertebrate species at most of our six sites.

Insect species especially sensitive to water quality issues such as dragonfly, damselfly and mayfly are well represented in the samples. One just has to observe along the waterfront to see the large number of adult dragonfly and damselfly this time of year to confirm we are doing well!

Benthic invertebrates form part of the food chain within our lakes, especially for fish and turtles. Many of the adults are also helpful to our environment - from Dragonflies consuming mosquitos, deerflies and other insect pests, to beetles helping to decompose fallen wood, bark and leaves. There are many benefit to ensuring we maintain a healthy lake supporting our benthic invertebrates!

Benthic invertebrates tend to be more common in the shallower area near the shore (known as the "Litoral Zone") - that's why our sampling is done from a 1 meter depth back to the actual shoreline. U-Links recommends we do what we can to minimize boat wakes and reduce erosion in this area, including maintaining a shoreline buffer zone on your property to reduce runoff and reduce contaminants flowing into the lake which directly affects the benthic invertebrate environment.

For additional updates follow our MACA website.

First Months in the Life of a Loon

By Virginia Vranckx

This year we are privileged to have four surviving loon young on our lakes: one on Miskwabi, one on Long and two on Wenona.

Typically each of them would have left the nest the day after they were born and immediately were able to swim. Mom and Dad gave them rides on their back for 1 or 2 weeks, not only to protect them from threats (including boat wake) and predators (turtles, large birds) but also to help keep them warm.

Chicks get their downy birth feathers pushed out by a second plumage of brownish-grey down feathers by the time they are 2 weeks old. At this point they are able to start diving and chasing small feed. Parents stay close and feed them until they are about 6 weeks old.

By August the parents let the young stray a bit and try to feed on their own. Their plumage has also changed by then - as the downy feathers have been replaced by juvenile contour feathers.

Both parents start spending more time away from the young, although ensuring that they learn to feed for themselves.

Then arrives the day when the young are left alone on the lake as the parents fly to the wintering grounds in late September/ October.

If the four young on our lakes survive the summer they will be around feeding and learning to fly alone until sometime in November when they will take to the skies for the first time and migrate to the US East Coast. It is thought that most loons from Ontario winter from Chesapeake to the Carolinas although some go to the Gulf of Mexico. It will be a few years before any of them would return north as loons breed only when they reach 6 to 7 years old. Then hopefully they will return here to have their young.

** with content from Birds Canada (birdscanada.org); Loon Preservation Committee (loon.org)*



Photo by: Michael Tipping

Canadian Lakes Loon Survey Observations from Wenona Lake

By Dr. Keith Hay

For me, hearing the haunting call of the loon is one of my favourite parts of living on the lake. Consequently, I was alarmed to discover that the loon population has been declining over the past few decades. To help understand why this is happening, I'm one of thousands of volunteers who contribute data to the Canadian Lakes Loon Survey, and to do so, I keep a careful eye on the Wenona Lake loon family.

Loon chick numbers in Ontario have dropped roughly 30% over the past 4 decades. Reasons for the decline are uncertain, but the most likely culprits are a complex interplay between acid rain, mercury in fish, and climate change. Clear water is also important, as loons rely heavily on their eyesight when hunting for prey.

Common loons are one of the oldest living bird species and are fascinating to observe. A popular misconception is that loons mate for life. Loon pairs are faithful to each other during a particular breeding season (DNA analyses confirm loon chicks belong to the adults tending the nest), but on average they have 4 different partners every decade.



Loons return to their nesting grounds at 3-5 years of age, right after ice out (on our lake it's usually the first day of open water). Loons frequently compete for territory, injuring or killing existing occupants in the process. Indeed, adult loons have an average of 7 bill punctures in their chests from stabs sustained during territory scraps.

Loons feed on a variety of foods ranging from leeches to bug larvae and other invertebrates to small fish. Fish are crucial for chick nutrition and growth. Both adults care for and protect their eggs and young, although females spend more time on the nest than males. Likewise, each adult pair defend their territory against other loons, waterfowl, and wildlife that compete for their main food source - fish.

The loon pair on Wenona take advantage of a floating nest in the shallow end of the lake (thanks to Jack Piazza and Brian Williams). This year 2 chicks hatched around June 12th, and they have subsequently thrived. I observed both chicks diving with their parents on July 25th. One of the loon chicks last year was born deformed and eventually perished.

In late fall, the adults depart, leaving their large young behind, to grow and build strength until able to take flight. Loons spend November to March in saltwater close to the North American Atlantic and Pacific coastlines.

Loons have a number of different calls, but only males yodel, consisting of three introductory notes, followed by repeated phrases of variable length. In subtle ways, each male's yodel is unique.

You can help loons by naturalizing your shoreline to provide shelter for small chicks, giving them lots of space when on the water (100 m or so), slowing down when operating motorized watercraft, using non-toxic, non-lead fishing tackle, and giving careful thought to the deleterious effects of fireworks on loons and all wildlife.

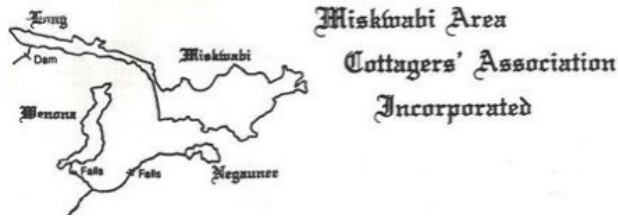
Update on Water Levels

Mid August water levels on Miskwabi and Long lakes are 15cm (or almost 6 inches) above average levels.

Please make sure your 911 number is visible from both directions of travel. This could save your life or someone else's.



MACA FLASHBACK! 35 YEARS AGO



Our look back on the goings on is from the March 1988 newsletter

The Association was very active on various fronts in 1988, including Miskwabi Lake's North Shore lots, membership renewals, Ontario Cottager Magazine, and Taxation.

The opening of the NorthShore lots took centre stage. MACA continued to work with FOCA who in-turn took a leadership role working with the government to review the number of North Shore lots being made available. At the time, based on the original submitted plan, many more lots were being contemplated. MACA, FOCA and various other parties approached the powers that to be requesting that a smaller number of larger lots be considered. The MoE was eventually engaged to make the determination on how many lots would be permitted. Happily, the right decision was made to approve what we have today creating a wonderful place for future generations.

Membership in MACA increased quite well that year, benefitting all who participated in and attended the various events. At the time, memberships were all done on paper and mailed in. I would guess most if not all of our membership today is pleased with the way it's done now, simple, easy, quick, no fuss-no muss....

Also at this time, the Ontario Cottager Magazine suspended publication for a variety of reasons. FOCA was engaged to define a new and better publication - working with a new publisher to bring us the 'Cottage Life' magazine.

Lastly, Cottage Taxation was becoming a very hot topic with most cottage owners making some very acute observations about how taxes were working, or not working as the case may be. Around this time, both the Federal and Provincial governments found themselves a real cash cow by implementing a set of new taxes - basically the education and policing components were consolidated thru the Market Value Assessment, some cottagers saw a 33% increase. FOCA engaged again on behalf of all cottagers asking the Fed's to reconsider and eliminate the duplicated school taxes. Unfortunately this never made it thru the House of Commons to provide any relief.

Well that's it for the Flashback for this news letter, We hope you all have been enjoying a great summer with friends and family. Still a couple months of good weather ahead of us, enjoy, be safe and remember to wear your life jackets.

Cottage Cook's Corner

Favourite Recipes Shared by MACA Members

Contributed by: Connie Lester



Cheesy Meatloaf

INGREDIENTS

- 1 cup chopped onions
- 1-1/2 lb. Ground beef
- 1/4 lb. Crumbled saltines
- 2 eggs
- 1 cup milk
- 1 tsp. salt
- 1/2 tsp. celery salt
- 1/2 tsp. paprika
- 1/4 tsp. pepper
- 1/2 lb. Cheddar cheese (1/2 inch cubes)

INSTRUCTIONS

- Sauté onion until soft.
- Mix ground beef lightly with saltines, salt, celery salt, paprika, pepper, eggs and milk until well blended.
- Stir in onions.
- Fold in cheese cubes.
- Pack lightly into a 6-cup oval or round dish.
- Unmold onto rack of broiler pan covered with foil.
- Poke holes so fat drains through.
- Score top in a crisscross pattern.
- Bake at 350C for 1 hour or until brown.

Stay Safe!

Looking forward to seeing everyone at the Wine and Cheese