Summer 2013

SALERNO LAKE PLAN STUDY and SURVEY

If we care about the future of Salerno, the time for a Lake Plan is now!

What is a Lake Plan?

At the 2012 SDLCAAGM, the Association decided to proceed with a Salerno Lake Plan Study. Lake Planning is a community-based approach to identify the natural and social characteristics of a lake environment that are important to a waterfront community, individuals and property owners. It assists in developing stewardship initiatives and action plans to protect these characteristics from threats that may prove harmful to the lake environment.

A lake plan identifies the common values of a lake community, such as water quality, boating capacity, shoreline aesthetics, fish and wildlife habitat, etc., and assists in developing strategies to protect these lake specific values. This may involve working with local community and lake associations, municipal and other levels of government, as well as other interested persons or associations. A lake plan establishes a shared vision for the lake and describes the expectations of a lake community as to how their lake will appear in 20, and up to 100, years.

A lake plan is not a legal document, but may assist a lake community in making recommendations to local municipalities in regards to land use policy, that benefits the community and protects the values identified in their lake plan.

Although, the lake plan study is being

undertaken by the SDLCA, a lake plan is not for the benefit of SDLCA members only. A lake plan involves everyone within the lake community, and can only work with their support. It needs to engage all lake community residents (permanent and seasonal), and requires the support of a majority of the community to function properly.

The SDLCA Lake Planning Committee has developed a survey for property owners in the Lake Salerno Community to receive feedback on common values and concerns of the Salerno Lake Community.

The Salerno Lake Lake Plan Survey is being delivered to property owners in the Salerno Lake Community in May 2013, either by mail if we have a mailing address, or hand delivered to the cottage. Please take the time to complete and return the survey in the pre-addressed stamped envelope provided.

For further information, click on the following links.

http://www.foca.on.ca/lake-planningland-use

http://www.foca.on.ca/xinha/plugins/Exte ndedFileManager/demo_images/Lake_ Planning_Handbook.pdf

A Lake Plan Study Open House and Workshop will be held on Saturday, July

Salerno Lake Plan Study and Survey1	-2
Healthy Septic Systems The Truth & Your Waste/Water2	2-3
Private Roads	

Road Liability Workshop. 3-4

In this issue...

Concert By The Lake

Steve Payne

July 13, 6:30pm 4

Donations for Flood Victims



The Township of Minden Hills established a trust fund to help facilitate the generous community support for the flood victims and their recovery.

Donations can be made via mail, online, at the Township Office, or at any CIBC. For more details on how to make a donation, see page 4



Health Septic Systems, Healthy Environment - How's Yours?

27th, 2013 at 10:00 a.m. in the Irondale Church Hall to present the findings of the Lake Plan Survey and to develop a Vision Statement for the future of Salerno Lake.

Go to www.sdlca.ca to see the published results of the Salerno Lake Shoreline Survey conducted by students of Trent University through the U-Links Program. Many thanks are due to the students, their professors, Margaret Clayton and the members of the Lake Plan Committee.

The Truth about Septic Systems

and nothing but the truth!

Rob Davis is an entertaining and informative speaker - on the most unlikely subject; Septic Systems. To get Rob to speak at a lake association meeting there is currently a 3 year wait. Now Rob's very popular presentation is available as a video.

Rob is one of Ontario's leading experts on Septic Systems – which are the # 1 polluter of our lakes. Rob makes "Poop Talk" entertaining!

"I could see this presentation every single year and still learn more and be entertained – great"

"Rob's presentation "Blew My Mind" – I had no idea about most of this stuff"

"Everyone with a cottage should see this video"

"Watching Rob speak is simply captivating"

In a joint venture with the Haliburton Highlands Stewardship Council, the



WHEN YOUR HOME

SEPTIC SYSTEM FAILS,

REMEMBER

IT DOESN'T JUST FAIL AT HOME.

Save these Dates!

Fireworks

June 29th at 10 pm - West of the island.

Road Liability Workshop

July 6th - 10:00am Irondale Church

Concert By The Lake

July 13th @ 6:30 pm

Lake Plan Presentation
July 27th - 10:00am Irondale Church

SDLCA General Meeting

August 3rd - 10:00am Irondale Community Centre

Canoe Race

Childrens' Games and Barbecue August 4th, Registration at Noon, Irondale Bridge

Coalition of Haliburton Property Owners Associations worked with Highland Media Arts to make this video available to anyone who wants to see it. It is the 1st in The Lake Protector Video Series

You can view it at www.cohpoa.org – click on the video tab - Or come to the SDLCA Annual General Meeting on July 27th where we will show it for the membership

Your Waste and Your Water:

The Inconvenient Truth, By Terry Moore

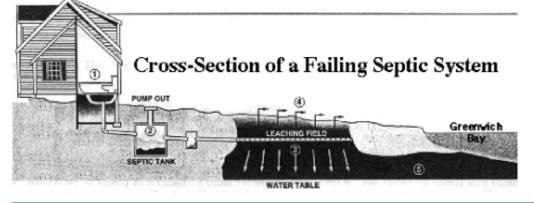
Haliburton.

According to the Ministry of the Environment's Lake Capacity Assessment Handbook, May 2010, the largest single source of excessive phosphorus loadings in trout lakes is private septic systems, of which there are thousands spread across this county. Many of these septic systems were installed a long time ago and it is reasonable to assume a significant number are in need of a major upgrade. Growing awareness of the oxygendepleting impact of septic systems on

Lakes is generating pressure for a comprehensive mandatory re-inspection program for all septic systems.

Approximately 30 municipalities in Ontario have instituted a septic reinspection program of some kind. Some have mandatory cyclical re-inspections, such as the one in place since 2007 in the Township of Huron-Kinloss. Reinspection programs can be expensive initiatives for small municipalities to implement and that can lead to political

resistance. Effective on-going programs designed to cover all systems in a recurring cycle involving pump-outs and physical inspections are more expensive than ones based on drive-by visual assessments. Some critics also view them as an excessive intrusion into



Private Road Liability Workshop - July 6th

private property rights.

To be sure, no one likes to be told their septic system has to be repaired or upgraded, particularly if that news comes with a significant cost attached. On the other hand, the cumulative impact of thousands of individual sources of phosphorus leaking into lakes can create serious environmental and economic fallout for the entire community. Algal blooms are appearing in the county with increased frequency and at least one Haliburton Lake has developed three 'dead zones' due to oxygen-depleting nutrient loading.

The question we need to ask is "how serious is the threat posed by aging, substandard or failing septic systems to the water quality of Haliburton lakes and to an economy dependent on that health?" If the answer is "significant", as the scientific evidence strongly suggests, then the case for mandatory septic reinspection is compelling.

We urgently need an adult conversation in Haliburton about how to stop the slide in the health of our lakes. Mandatory septic re-inspection would be a great place to start.

For questions or comments, or for additional reading on this topic, contact Terry at environmenthaliburton@ haliburtonhighlander.ca.

Article provided by



Private Road Liability Workshop

July 6th @ 9:00 am till noon Irondale Community Centre. Presented by the SDLCA. Free to members.

One of the primary requisites of cottage ownership, is being able to access said property. Nothing can adversely affect the value of your cottage like issues surrounding your deeded right of way access.

On many of Ontario's lakes, access is a rather simple matter. You pull off the public road into your driveway and you are there. Not so on Salerno Lake, where a great many of us need deeded access via private roads to take us from public roads to our cottages. For example, Chimo Drive provides access to more cottages than any other road on Salerno Lake and it crosses both Crown Land and various privately owned lots. Chimo Drive, once known as Salerno Road 21, was established in the 1970s and has been well-maintained and administrated by a few very committed volunteers. We, as stakeholders in the Devils Gap Road Association have road liability insurance which covers each of us in case of an accident. We live in a very litigious age and it is not hard to imagine a scenario in which an aggrieved party seeks financial redress for an accident on that road. Given the increased traffic and frankly the cavalier attitude of many who use it, this may happen sooner than later. The owners of private lands who have granted us the right-of-way have a right to be protected from liability.

Many private roads on our lake do not have an administrative body nor do they have road liability insurance. Each motorist must have automobile insurance of course but there are uninsured drivers with passengers, pedestrians, mountain bikers, ATV & dirt bike riders who might come to grief on a private road. If there is legal action and the lawyers go looking for money, they may sue anyone connected with the road. Are you protected?

There is also the question of road signage; Are speed limits on private roads legally binding? Who has the authority to put up signs? The questions go on and on. At last years SDLCA AGM it was determined that we would do more investigation into the issues surrounding private roads. That is why we are organizing this workshop.

The following are a few of the issues that people are concerned about;

Cottagers who use a private road but refuse to pay their road dues. This is an issue that in extreme cases has been resolved in court. It is a concept known as 'undue enrichment'.

Would cottage owners be liable for an accident on a private rd.?

- special concerns: children (esp. on ATV's), contractors)

If cottagers have deeded access, is the possibility of being sued shared by all? - what about cottagers who do not support the paying of road dues?

What is the best/economical way for private road owners/cottagers to protect themselves against law suits?

Does it help to post: "Private Rd - Use at Your own Risk"? or using a gate?

Is there any criteria of a "safe" private rd. (i.e.. so cottagers are not deemed negligent)?

What are the liability risks to property owners of people walking/Atv-ing on

Private Road Liability Workshop • Concert By The Lake

private property where there have been trails established for many years?

Should Road Associations have bylaws? Are they enforceable?

As people increasingly want year round access via private roads, how can the costs be apportioned fairly?

The list goes on and we'd like to hear from you. Send us your questions.

(elpresidentesdlca@gmail.com) Plan to attend our workshop. It is free to all SDLCA members and \$10 per person for non-members.

We will have a guest speaker, Roger Young, of the Little Glamor Lake Cottagers' Association. Roger is a lawyer who has specialized in insurance issues. Here is an excerpt from one of his newsletters.

"Because we all access our cottages by means of rights-of-way over other private lands, we, the holders of those rights-of-way, become legally responsible for their upkeep and for anything that happens upon those roadways, even when used by uninvited strangers and trespassers. That includes any part of a roadway used to reach your cottage, not just the piece running across your lot. If something terrible should happen anywhere on our road network, we could all be jointly as well as individually liable. It is unlikely that

your personal cottage insurance protects you for a road accident claim which could be a km or more away along the general right-of-way. The dues that you pay each year goes, in large part, to buy a \$5 million road liability insurance policy on your behalf.

Road maintenance charges: Ontario law says that everyone, whether individual or group, who holds a right-of-way is responsible for its up-keep... Each individual owner is legally obliged to contribute his/her fair share. There are no exceptions. There have been cases elsewhere in Ontario where dissenters refused to pay and have been taken to court. They lost, had to pay up, and were assessed costs in addition. It is a legal obligation incumbent upon each of us to pay our fair share of road upkeep. The roadway you use ,gets you in to your cottage, as well as emergency vehicles, if necessary."

Don Payne, is a volunteer with FOCA (Federation of Ontario Cottagers' Associations) and he has a tremendous amount of experience in the area of Private Roads. You can find a lot of very pertinent information on the FOCA site (www.foca.on.ca/roads) If we can work out the technology we will have Don address us from his summer home on Manitoulin Island via Skype. We will forward questions to him, in advance.

Saturday, July 13 @ 6:30pm Tickets: Adults \$10.00 • Under 16 free Concert Stage, Salerno Lake Rain Venue: Irondale Community Centre

Steve Payne

From blues to folk to R&B to punk to contemporary roots, Steve Payne's song writing transcends musical genres, trends and even the decades. Considered one of the UK's most unique and versatile guitarists, Steve has ebbed and flowed with the times, always upholding a strong commitment to artistic integrity. He has moved around a fair bit too, with a three year stint in LA and touring regularly with frequent visits to North America. During his impressive career, Steve has played with or shared the bill with a lot of people and some pretty impressive names like BB King, Dr. John, Robert Cray, and Los Lobos.

Flood Victim Relief Donation Information

There are 4 ways you can submit your donation:

Online

Online payments can be made through PayPal (including credit cards and PayPal accounts) through the direct link provided on www.mindenhills.ca.

Any CIBC Location

NEW - Donations can also be made in person at any branch of the CIBC. Please advise the bank staff that you would like to make a donation to the Township of Minden Hills – Flood Relief Fund.

Mail

The Township of Minden Hills
7 Milne Street
PO Box 359
Minden, Ontario
K0M 2K0
Payable to: Township of Minden Hills – Flood
Relief Fund

All donations will receive an official tax receipt from the Township of Minden Hills. Please provide a full mailing address to ensure that you receive your official tax receipt.

Township Office

Monetary donations only, can be made at the Township Office by cash, cheque, debit or credit card (VISA and MasterCard only). The Township Office is the only location community donations will be received. Please note that this is the official trust fund for flood victims and that the Township will ensure that these funds will reach those most affected.