Waterworks

FEDERATION OF LAKE ASSOCIATIONS

Summer 1989 Volume 5 Number 3

Insurance for Lake Associations

We live and work in an environment of risk. One of the ways we financially deal with the risk is by purchasing insurance. Most of our insurance protects us against known risks, such as auto, health and homeowner insurance.

Other types of risk, however, particularly those outside our conventional experience, either escape our notice or, when pointed out, strike us as fanciful or outlandish. Directors and Officers Liability Insurance ("D&O") certainly is one of these. Most of us, at one time or another, have served on the Board of a non-profit organization, and the notion that we could suffer adverse personal financial loss while pursuing an acknowledged public good seems unreasonable.

Yet, our actions as Board members are unarguably open to challenge no matter how benevolent our intentions. It is not always what we do or why we do it that are important, but the fact that someone else doesn't like it that can cause us grief.

In our litigious society, Boards of Directors of non-profit organizations are being held increasingly to the same legal standards as are the Boards of for-profit corporations. Worse yet, anyone can bring a lawsuit if he or she has the motive and the resources, and, while an organization may agree to indemnify its Board members in the event of such a suit, there still needs to be a way to fund the indemnification.

This is where "D&O" Insurance fulfills the same function as any type of insurance. In fact, Directors and Officers Liability Insurance shares three important characteristics with other kinds of liability insurance:

1. It is liability-based and therefore depends on certain kinds of negligence.
2. Coverage is afforded for certain wrongful acts even if the allegations are groundless, false and fraudulent.
3. Attorney's fees to cover defense costs are part of the coverage.

Unlike other kinds of liability insurance, however, "D&O" doesn't protect a Board from the legal consequences or negligent acts that result in bodily injury, property damage or normal personal injury. These latter are typically insurance through a commercial general liability insurance policy.

"D&O" Insurance is for these other areas of Board activity that are so common that we either think them unchallengeable or merely policy disputes, or we overlook them:

1. Financial management of the lake community's assets and resources.
2. Administrative duties involving establishing policies and enforcing rules and regulations.
3. Maintenance and operation of the lake community's physical space and other assets.

An error or omission in these areas by the Board will usually not lead to bodily injury, property damage or personal injury. Yet, if someone alleges that a wrongful decision has been made and follows up this charge with a lawsuit, then the Board is faced with defending itself, and, perhaps paying damages.

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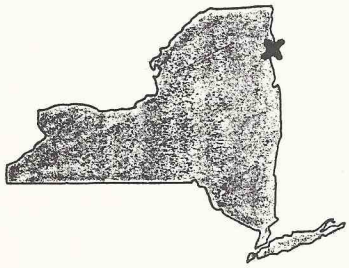
ON THE LOCAL SCENE

The Boquet River Association

Public Participation – An Important Consideration in Water Management Planning



Since its inception, the Boquet River Association (BRASS) has strived to plan and carry out its activities in a wide open manner -- always seeking input - positive or negative - from individuals and organizations with concerns about this meandering river. The Boquet River begins in the mountains and, during its 47-plus miles to Lake Champlain, drains an area of approximately 280 square miles. Our goal is to maintain or improve the water quality of the river. To this end, we have undertaken many projects which include water testing, development of a resource inventory, historic tours, several erosion control projects, and help installing 2 sewage treatment facilities. The public has been very supportive of our activities and has lent a hand whenever needed.

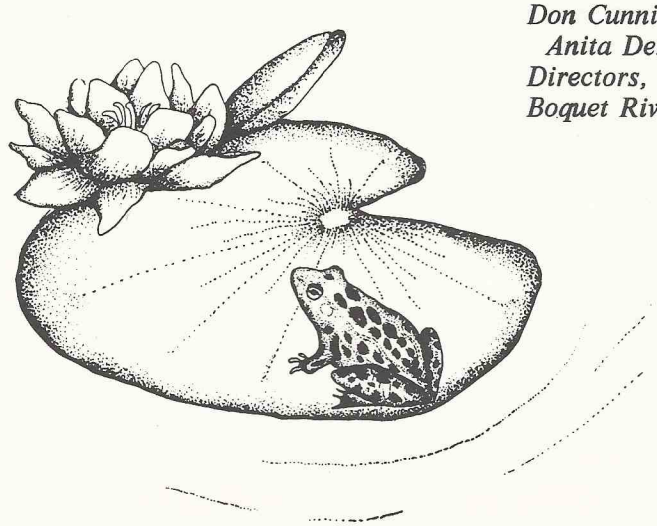
BRASS has made it a point to publicize its plans and activities in area newspapers and to carry the message in depth to members via a regular newsletter.

The favorable public acceptance of BRASS probably goes back to the very beginning when a study of the river was first proposed by the National Park Service. Those attending public meetings on the matter made it clear they favored a conservation and management program in which the major responsibility would be shared by private landowners, local governments and concerned groups. No zoning ordinances or enforcement agencies were desired. We have tried to change behavior through education instead of legislation and zoning matters have been left up to each town's elected officials.

BRASS grew out of an advisory committee which included anyone interested enough to take part in the early planning process. Its Board of Directors is made up of elected representatives of the general membership and appointed members from local governments and concerned groups, such as fish and game associations and The Farm Bureau. The broad base of the organization as well as the cooperative nature of its operation may play a major part in its on-going public acceptance.

By:

Don Cunnion and Anita Deming, Directors, Boquet River Association



Waterworks is published four times a year. Individuals who wish to submit articles, calendar items, artwork, or photography to **Waterworks** are welcome to contact the editor, Anne B. Saltman, 2175 Ten Eyck Avenue, Cazenovia, New York 13035 (315) 655-2236. For additional copies of **Waterworks** and address changes, contact John Colgan, FOLA President, 273 Hollywood Avenue, Rochester, New York 14618 (716) 271-0372. Permission to reprint articles is granted with credit.

Lawn Care for Shoreline Homeowners

Are you treating your grass or your lake?

The lawn looks great! Not a weed can be seen, and the lush, thick, green grass is growing without a trace of insect or disease problems. You followed your annual routine - a trip to the lawn and garden store in the spring, followed by regular fertilizer, insecticide and herbicide applications to your lawn throughout the summer and fall.

But what about the lake? The weeds seem to be worse than ever this year, and what about the water quality? Incorrect pesticide application rates could cause pollution of the soil and, contamination of the ground and surface water. Health problems may develop as a result of improper chemical usage, and excess fertilizer application on the lawn could promote weed growth in the lake. Since the activities within a watershed have a direct affect on the lake environment, you may want to take a closer look at your lawn care practices and maybe consider some alternatives.

What Alternatives Are Available?

A bit of research and a few simple precautions taken by lake residents could help to protect our water resources. Research has shown, for example, that adherence to proper cultural practices like selection of the correct grass variety, mowing, fertilizing, and watering can beat the insects and weeds without the use of pesticides.

Don't Overfertilize Your Lawn!

Be mindful about overfertilization of your lawn. Frequent applications can cause increased fertilizer runoff into the lake which then stimulates weed growth. Excess fertilizer can also filter through the soil to contaminate the groundwater. In fact, overfertilization may even do more damage than good to your lawn by overly stimulating plant growth. These conditions invite insect and disease problems to set in.

Keep the grass clippings on the lawn! They are a good source of free organic matter and are an important part of a low-maintenance fertilizer schedule. In fact, clippings can provide up to one third of the nitrogen needed by your lawn.

Before fertilizing your lawn, be sure to have your soil tested. Soil test packets are inexpensive ($7.50 at your county Cooperative Extension office), easy to use, and can provide valuable information on recommended nutrient needs. If fertilizer is necessary, use water insoluble, slow release fertilizers, such as bloodmeal or organic mixes and avoid using the water-soluble forms, especially near the lake shoreline. The soluble form breaks down as soon as it is applied to the soil and a large percentage is washed away by surface runoff or is leached down through the soil to the groundwater and away from the grass root zone. Water-insoluble fertilizers, however, are released slowly through the chemical action of soil microorganisms. This form is very effective in providing slow, even lawn growth. Natural forms of lawn fertilizer can be found at any neighborhood garden center. Common types of organic fertilizer include dried, composted cow and poultry manure (most brands are inexpensive, deodorized, and easy to handle), bloodmeal, cottonseed meal, fish emulsion, and leather tankage.

Battling The Weeds, Insect Pests, and Disease

Weeds, insects and disease are common problems which are often treated with chemical applications. Before deciding on chemical treatment, however, research your alternatives. Maintaining a healthy lawn by a well-managed mowing, water and fertilization program can cut down on these problems. Make a special effort to plant the correct grass species for your environmental setting (i.e. shade or sun varieties), make maximum use of natural predators (birds and beneficial insects) for pest problems, and use insect and disease-resistant varieties whenever possible. If chemical application is chosen as a management strategy, make every effort to apply the chemicals at the correct dosage and at the correct time, and ensure that the treatment will target the correct problem. Indiscriminate use of insecticides should be avoided and a bit of time should be invested to identify the correct insect pest.

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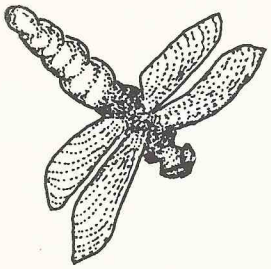

Agricultural Non-point Pollution

Agricultural non-point pollution comes from a variety of sources, usually scattered over a broad area. Individual sources can be difficult to trace, unlike a "point source", such as a pipe discharging sewage. Individually, most sources of non-point pollution are not a problem, but together they can degrade water quality. Agricultural non-point pollution comes mainly from soil, fertilizers, animal waste and pesticides washed off cropland and barnyards, as well as soil eroded from streambanks.

It's Extensive and Expensive

Nearly all of New York's streams and lakes are affected by non-point pollution, and about one-third are seriously affected. As point sources of pollution are identified and controlled, the relative importance of non-point pollution is increasing.

Agricultural non-point pollution costs everyone money. Silt eroded from streambanks and cropland builds up in road ditches and reservoirs, where it reduces storage capacity. Reservoirs need sufficient capacity to hold floodwaters and provide water during dry spells. Local governments spent millions of dollars each year to clean ditches and dredge roadways.

Soil particles washed off croplands also carry pesticides, fertilizer and animal waste. Nutrients contained in fertilizer and animal waste cause excess weed growth in ponds, lakes and reservoirs -- reducing fishing, boating, and swimming opportunities. Communities across New York State spend millions of dollars each year to harvest excess aquatic weeds. In the long run, severely eroded land may become unproductive for farming.

Erosion robs farmers of productive topsoil and valuable nutrients needed for crop production. In New York State over 1.5 million acres of cropland are losing topsoil at high rates. This raises production costs for the farmer, which may be passed on to the consumer.

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Prevention is the Best Cure

There is no single program that deals with agricultural non-point pollution. Instead, farmers and federal, state and local governments are working voluntarily to solve these problems. Their goal is to prevent agricultural non-point pollution problems before they occur. This can be accomplished by changing some farming practices or installing measures to reduce runoff.

The New York State Soil and Water Conservation Committee, the USDA Soil Conservation Service, the College of Agriculture and Life Sciences at Cornell University and the New York State Department of Environmental Conservation (DEC) have identified proven practices to reduce erosion and control runoff from agricultural lands. At the local level, Soil and Water Conservation Districts are working with farmers on a voluntary basis to implement these practices.

The DEC is developing a state water quality strategy that will coordinate these efforts and insure a sufficient supply of clean water for New York's needs. Contact your county Soil and Water Conservation District office for more information about ways to control non-point pollution in your community.

Published by the United States Department of Agriculture - Soil Conservation Service; New York Association of Conservation Districts, Inc.; New York State Soil and Water Conservation Committee; and New York State Department of Environmental Conservation.

Stay in Touch!

The Federation of Lake Association offers an **Information Management Service** (IMS) to our members whereby assistance is provided with lake and watershed management concerns and questions. The program is designed to enhance the level of communication between lake associations, to provide increased coordination between water resources organizations throughout the State, and to provide a convenient opportunity for people to collect information about surface water resource topics.

We can use your help to increase the effectiveness of the IMS. Please put us on your mailing list and send us any relevant water resources information from your area.

If FOLA members would like to request information through the Information Management Service or if you have information to provide, please write or call the Federation of Lake Associations, IMS Program Coordinator, 2175 Ten Eyck Avenue, Cazenovia, New York 13035 (315) 655-2236.

CONFERENCE UPDATE

The Federation of Lake Associations' Scientific Advisory Board, under the direction of Dr. Warren Flint, organized another successful annual conference this past June. During the three-day event, conference participants gave excellent presentations on the identification and control of non-point source pollution and case histories of watershed management projects conducted in New York State. Addition presentations were given on SEQR, acid rain, human health aspects of concern for water quality, public access and user conflicts, and a summary on grass carp investigations.

For Federation members and others who were unable to attend, audio tapes of the conference are now available. Tapes of the entire conference or of individual speakers may be purchased by writing to the Federation of Lake Associations, Inc., 2175 Ten Eyck Avenue, Cazenovia, New York 13035. Names and addresses of the speakers are also available by writing to this address.

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The success of the annual conference in June comes after a lot of hard work and long hours. Many thanks for a job well-done at this year's event goes to Warren Flint and the organizational efforts of the Scientific Advisory Board, Jack and Betty Colgan, Bob Canfield, and the Keuka College Conference Services staff.

We would also like to thank the conference exhibitors for their support and contribution to the overall success of the conference. Their names and addresses are listed here for the convenience of our FOLA members.

ECOSCIENCE
Ms. Susan Langdon
RD #4, Box 4294
Moscow, PA 18444
717-842-7631

EROSION CONTROL SYSTEMS, INC.
Mr. Jim Dowell, President
1800 McFarland Blvd. North
Suite 180
Tuscaloosa, AL 35406
205-759-5151 or
1-800-942-1986

ECOSYSTEM CONSULTING SERVICE, INC.
Mr. George Knoeeklein
430 Talcott Hill Road
Coventry, CT 06238
203-742-0744

F.X. BROWNE ASSOCIATES, INC.
G. Chris Holdren
220 South Broad Street
Lansdale, PA 19446
215-362-3878

UNITED MARINE INTERNATIONAL, INC.
Mr. Louis E. Shenman, V.P.
1436 W. River Road
P.O. Box 750
Waterloo, NY 13165
315-539-5665 or
201-944-5600

NEWELL COLE CBC
53 Cayuga Street
Seneca Falls, NY 13148
315-568-9972

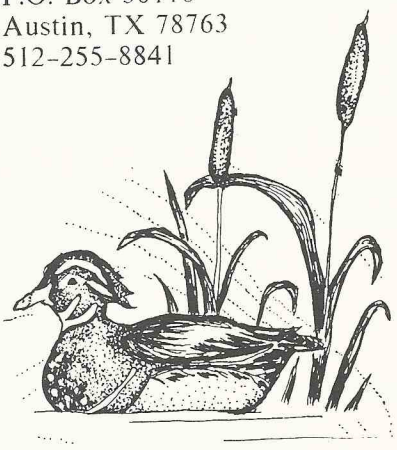
SMALLEY EXCAVATORS, INC.
Mr. Peter C. Bigwood
68 South Turnpike Road
Wallingford, CT 06492
203-265-9352

AQUARIUS SYSTEMS DIVISION OF D&D PRODUCTS, INC.
Ms. Jane Dauffenbach
P.O. Box 215
220 N. Harrison Street
North Prairie, WI 53153
414-392-2162

WATERSIDE PRODUCTS CORP.
Mr. Jeffrey Kellogg
51 Tamarack Road
Mahopac, NY 10541
914-621-1155

HANDY MARKETING COMPANY
Mr. Don Breckenridge
4394 Airwest Street, S.E.
Grand Rapids, MI 49512
616-698-8335

HYDROLAB CORP.
Mr. Bill Harrington
P.O. Box 50116
Austin, TX 78763
512-255-8841



IN-LAKE RESTORATION TECHNIQUES

Physical Control

Technique	Advantages	Drawbacks	Cost	Term of Effectiveness
Aeration (**P,A,H,F**)	increased oxygen restores cold-water fisheries improved taste/odor reduced nutrient release	only lakes with large hypolimnion nutrient diffusion from bottom to top	C=$$$ O=$$$	delayed; duration unknown
Artificial Circulation (**P,A,H**)	reduced internal N,P,Fe,Mn cycling increased oxygen change from blue-green to green algae	increased particulate nutrients decreased clarity temperature increase in hypolimnion	C=$$ O=$	slightly delayed; duration unknown
Bottom Barriers (**P**)	very effective environmentally safe easy installation for small areas	difficult installation for large/steep area degradable materials regrowth thru/on top difficult to move/secure	C=$$$ O=$$	immediate; long-term with proper control
Dilution/Flushing (**A**)	algae washout reduced nutrients	large quantity of low nutrient water needed for dilution	C=$ O=$	immediate; continuous use necessary
Diver Dredging (**P,T**)	removes whole plant/nutrients selective no waiting period	very slow disturbs sediment and clarity	C=$ O=$$$	immediate; repeated continuously
Hypolimnetic Withdrawal (**P,A,H**)	reduced lake P,N increased bottom oxygen levels increased clarity	degradation of receiving waters destratification	C=$$ O=$	slightly delayed; potentially long-term
Mechanical Harvesting (**P**)	easily controlled low impact on ecosystem no post-treatment waiting some P,N removal	not selective slow limited area of treatment or effectiveness fragmentation	C=$$$ O=$$	immediate; repeated up to several times per year
Rotovating (**P**)	easily controlled no waiting period some P,N removal	depth limits slow distrubs sediment fragmentation	C=$$$ O=$	immediate; repeated up to several times per year

IN-LAKE RESTORATION TECHNIQUES

Physical Control

Technique	Advantages	Drawbacks	Cost	Term of Effectiveness
Sediment Removal (P,S,T)	removes plants and sediment increases depth reduces internal nutrient cycling very effective	may spread toxics in sediment/spoils difficult disposal short-term turbidity, algae bloom, low DO, post-monitoring needed	C=$$$ O=$$$	slightly delayed; control for several years
Shading (P,A) (with dyes)	non-toxic no recreational waiting period	restricted in potable water supplies non-target control little evidence of long-term effects	C=$ O=$	slightly delayed; duration unknown depends on retention time
Water Level Control/Drawdown (P,S)	consolidate bottom sediments fish management helps other mgmt. techniques	enhances some plants poor in seepage lakes algal blooms possible refill problems must have freezing and desiccation	C=$ O=$	slightly delayed; repeated yearly for several years

Legend for Table:

Technique: (bold letter addresses the following problems)

- **P** - Nuisance Aquatic Plants (Macrophytes)
- **A** - Nuis ance Algae (Phytoplankton)
- **S** - Suspended Sediment or Silt
- **T** - Toxic or Hazardous Materials
- **H** - Bacteriological, Taste, Odor, or Other Health-Related Problems
- **F** - Fisheries Restoration
- **AC** - Acidified Conditions
- **C** - Crowding Conditions (Boaters, Fishermen, Swimmers, or Other Recreational Use)

Cost:

C = capital expense
O = operational expense (one application or a single season of use, whichever is longer)

$ = low cost; $$ = medium cost; $$$ = high cost;

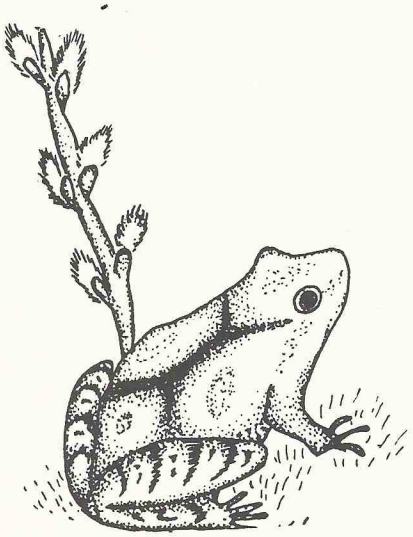
This information is from a publication called, Diet For A Small Lake - A New Yorker's Guide to Lake Management, which was written as a joint effort between the Department of Environmental Conservation and the Federation of Lake Associations. The document is now in draft form; the final copy will be distributed this winter.

The Use of Grass Carp in New York State Lakes

Many lake communities throughout the state have been confronted with the problem of excessive weed growth and its effect on lake ecology and recreation. Lake managers are often faced with the difficult task of determining the most feasible control of these weeds which involves a thorough review of the advantages and drawbacks of short term (mechanical, physical and chemical) and long term (watershed management) controls. As part of this review process, attention occasionally centers on the use of biological controls as a possible solution.

Biological control refers to the experimental introduction of plant or animal species to a lake environment for the purpose of reducing aquatic weeds. This technique has the potential of achieving inexpensive, long-term control of plants without the need for purchasing expensive machinery or introducing potentially harmful chemicals to the lake environment.

Before any form of control strategy is considered, it is important to note that limited plant growth is essential for the healthy development of an aquatic ecosystem. Plants have a direct influence on fish and wildlife habitat, bank stabilization, and water quality. All green plants product oxygen in the presence of sunlight and the oxygen is then used by other living organisms of the lake community. A primary objective, therefore, for a lake management program is to allow for limited plant growth which would promote a healthy aquatic ecosystem while limiting the negative impacts on water quality and recreation.



A well-known method of biological control is the use of grass carp (Ctenopharyngodon idella), a freshwater fish that eats large amounts of vegetation. Grass carp are an exotic fish which were originally imported to the United States from Malaysia. The use of this fish as a biological control in New York State is currently in the experimental stage and there is still a great deal of research to be completed on its habitat requirements and dietary preferences before widespread stocking is allowed. The importation, possession, and stocking of grass carp remains strictly regulated under Section 11-1705 of the Environmental Conservation Law.

A strict permitting process for the possession of grass carp is administered by the Inland Fisheries section of the NYS Department of Environmental Conservation. Concerns of state officials result from the possible damaging effect of grass carp on the lake environment. Some of these concerns are listed below.

1. If overstocked, grass carp are capable of removing all aquatic plants from a lake - a situation which would have detrimental effects on shoreline erosion and fish and wildlife populations.

2. Grass carp have very selective appetites. They will often avoid plants such as cattails, spatterdock and water lily, and will readily consume elodea, pondweeds, and hydrilla. Eurasian milfoil, a common problem in many New York State lakes, will frequently be bypassed by the grass carp for other more desirable plant species. This situation can result in the eventual expansion of milfoil beds as competing, native species are consumed.

3. Grass carp have a tendency to migrate towards inlet or outlet streams. They are therefore difficult to keep in the desired lake basin unless a screening method is positioned.

Since the use of grass carp has the potential of offering an effective vegetation control option for many lakes throughout the State, a statewide program is now in the process of being developed. State Fish and Wildlife recommendations for changes in current regulations and policies will be subject to the full Environmental Impact Statement (EIS) and SEQR review process.

(continued on page 12)

FOLA Scientific Advisory Board Welcomes New Chairman

The FOLA Scientific Advisory Board (SAB) offers a warm welcome to its new Chairman, Dr. John Peverly. Dr. Peverly is an Associate Professor of Aquatics in the Department of Agronomy at Cornell University and comes with a strong research background in lake-related issues. In addition to his teaching responsibilities at Cornell, Dr. Peverly is involved in extension work on the physical and chemical control of excessive aquatic plant growth and the management of eutrophic waters. He is currently conducting research on phosphate and metal cycling in aquatic environments and on plant growth in acid-rain impacted lakes.

Dr. Peverly is filling the position that was previously occupied by Dr. R. Warren Flint who has served as the Scientific Advisory Board Chairman since 1986. Over the years, Dr. Flint has done an excellent job at providing leadership and technical skills to the SAB and the FOLA Board of Directors. Under his leadership, organizational structure was provided for the FOLA annual conferences and a scientific "white paper" on Lake Management was prepared. We are very pleased that Dr. Flint will continue his involvement with the SAB and his membership on the Board of Directors.

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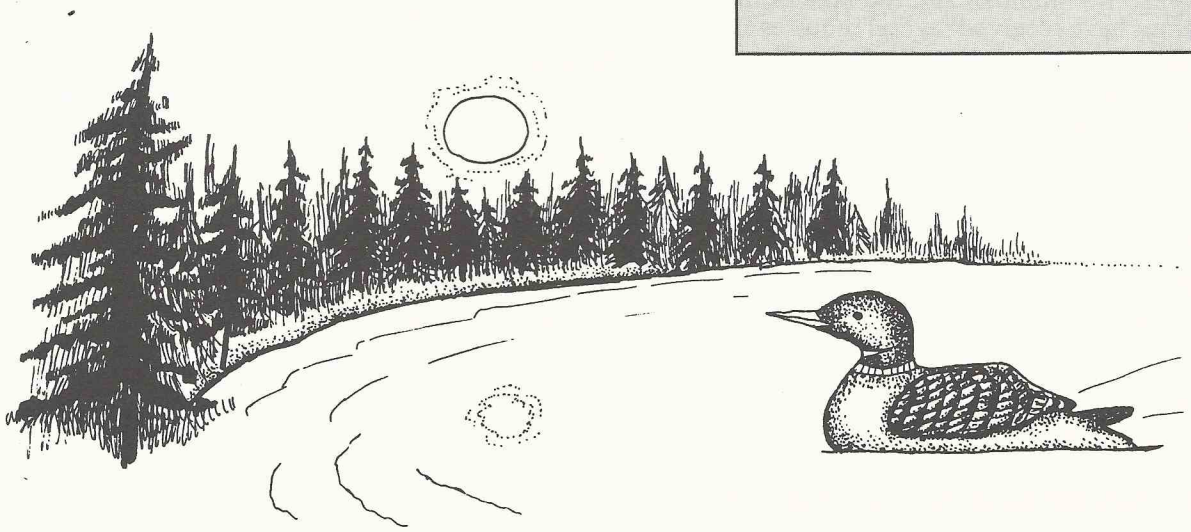
Many thanks to Janet C. Rith-Najarian, ecologist and wildlife artist from Bemidji, MN, for providing the artwork in this issue of "Waterworks".

CSLAP Update

The 1989 Citizens' Statewide Lake Assessment Program (CSLAP) is now in full swing. Nine additional lakes were added this year, bringing the statewide total to sixty. Financing for these lakes has been provided by the Department of Environmental Conservation, the Federation of Lake Associations, and through county funding. Many thanks to all the lake volunteers who have contributed to success of this water quality testing program.

Welcome New Members

Loomis Lake Association
Raymond T. Ruff, Jr.
Dr. Charles W. Boylen
Radisson Community Assn. Inc.
Madison Lake Association
Lawrence M. Manion
Ernest Reinhart
Don B. Martin
Alexander G. Gabriels, III
Peter K. Hulbert
George C. Kelly
Barbara Johnson
Swallow Lake Assn. Inc.
Berlin Mts. Fish and Game Club
Blueberry Lake Imp. Assn.
Broome Co. Beaver Lake Cottages Assn.
Galway Lake Campers Assn., Inc.
Jerry Gene O'Donley
Plymouth Reservoir Lot Owners Assn.



PUBLICATIONS

Several publications were mentioned during the presentations at the FOLA annual conference in June. At the request of several of our members, a few of these are listed below.

"Nonpoint Pollution Control: The Wisconsin Experience", reprinted from the Journal of Soil and Water Conservation, Jan-Feb 1985. Available from the Wisconsin Dept. of Natural Resources, Nonpoint Source and Land Management Section, Box 7921, Madison, WN 53707.

"The Boquet River Study", a National Park Service report, is available from the Essex County Building, Elizabethtown, NY 12932

"Stream Corridor Management, A Basic Reference Manual". This publication is now available by writing to Health Research Incorp., Health Education Services Division, P.O. Box 7126, Albany NY 12224 (518) 439-7286. ($5.50/copy + $2.00 postage)

The DEC Division of Water has produced many excellent publications. For a complete listing, contact your regional DEC office.

The FOLA office also has the complete list of publications which Mr. Robert Kort referred to during his presentation at the June Conference. This list contains publications concerning sediment and stormwater management which are available from the Maryland Dept. of the Environment.

CALENDAR OF EVENTS

September 16, 1989
Joint meeting of the FOLA Board of Directors and the Scientific Advisory Board, American Management Associations Conference Center, Hamilton, NY. 10:00 AM to 2:00 PM.

October 30-31, 1989
Annual Acid Rain Conference. Quality Inn - Glenstone, Gatlinburg, Tenn. Papers and exibits still accepted. Contact Patricia Brewer (615) 751-5680.

November 7-10, 1989
Multiple-Use Management of Lakes and Reservoirs, North American Lake Management Society 9th Annual International Symposium, Stouffer Hotel, Austin, Texas. Contact NALMS office (202) 466-8550.

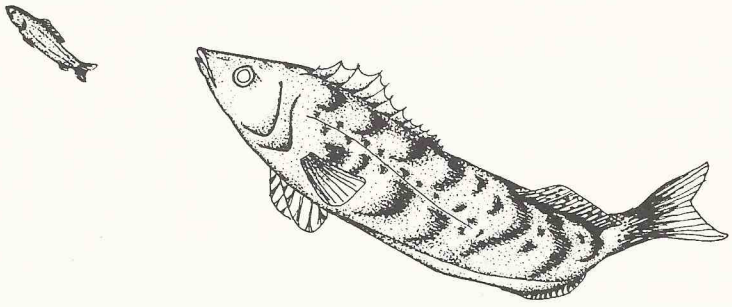
December 11-12, 1989
National Symposium on Nonpoint Water Quality Concerns: Legal and Regulatory Aspects. New Orleans Marriott. Sponsored by the American Society of Agricultural Engineers. Contact Donald Pfost (314) 882-2731.

February 11-16, 1990
International Conference on Acidic Deposition: State of Science and Technology. Hilton Head Island, South Carolina. Contact Patricia Irving (202) 395-5771.

Water Conservation

Since the publication of Mark Randall's article on "Water Saving Toilets" in the Winter '89 issue of Waterworks, Mr. Randall and the Federation of Lake Associations have received several inquires about these devices from lake associations and individual homeowners. Over a period of several years, low-flush toilets have proven to be extremely efficient in flushing ability and have remained problem-free for septic tanks. A significant advantage to lake-side homeowners is the reduction by one-third to one-half the total amount of water used by households using these toilets.

Since water-saving equipment is important for conservation and for the reduction of pollution, Mr. Randall has compiled an up-date on these "water savers". His report contains a list of units and their distributors and sources of additional information. For copies of this summary, contact Mark S. Randall, 9 Charles Street, Hamilton, New York 13346.



Request for Qualifications

Madison County is currently requesting qualifications for a **Lake Management Program Advisor**. For more information, contact the Madison County Planning Department, County Office Building, Box 606, Wampsville, NY 13163. Phone: (315) 366-2378.

Children Take Part In Adopt-A-Stream Programs

Children throughout New York State are learning more about stream ecology and water quality through local Adopt-A-Stream programs. This community-based volunteer program is designed to involve children, environmental groups, county health departments, and schools in projects to improve and preserve local waterways. Adopt-A-Stream was developed in 1986 by Delta Laboratories, a certified, non-profit lab in Rochester, and has grown to include 36 communities throughout New York State and 35 more in 17 other states.

In addition to participating in projects such as water quality monitoring and fish stocking, children also help to determin what can be done in their community to improve water quality. This is a creative way to encourage a life-long interest in environmental protection among students from elementary grades through senior high.

For more information on how to participate in this grass-roots program, contact Delta Laboratories, Inc., 34 Elton Street, Rochester, New York 14607, (716) 271-5333.

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Finger Lakes Land Trust

Developing a land trust is one of several ways that a community can preserve land surrounding a lake. In March, 1989, a non-profit organization called the Finger Lakes Land Trust was established in response to increasing development pressures throughout the Finger Lakes Region. The group is working to protect undeveloped, unique natural areas, such as forests, waterfronts, and farm land, through the use of conservation easements, acquisition of land by the Trust, and through informal agreements with landowners. They also provide information on conservation options to owners of large land holdings in the region. The Finger Lakes Land Trust is a non-profit organization which is supported by membership dues and private donations. Information about the Trust can be obtained by writing to Finger Lakes Land Trust, P.O. Box 4745, Ithaca, New York 14852-4745.

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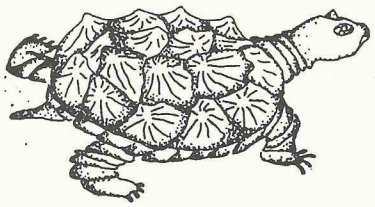

The Federation of Lake Associations

MEMBERSHIP CATERGORIES

Associations with up to 99 members ..... $30.00/yr.
Associations with 100 to 199 members ..... $50.00/yr.
Associations with 200 or more members ..... $100.00/yr.
Individual ..... $15.00/yr. Corporate ..... $100.00/yr.
Additional Copies of ***Waterworks*** ..... $.50 each

Membership dues over $5.00 are tax deductible contributions to the Federation of Lake Associations and will be used for educational, scientific and public information activities of the Federation.

APPLICATION FOR MEMBERSHIP

THE FEDERATION OF LAKE ASSOCIATIONS, INC., 273 HOLLYWOOD AVE., ROCHESTER, NY 14618

Type of Membership (please check) ☐ Association ☐ Individual ☐ Corporate

Association Name: _____

Assoc. Address: Street _____ City _____ State _____ Zip _____ County _____

President/Contact Person: _____

Summer Address _____ Winter Address _____

Summer Phone ( ) _____ Winter Phone ( ) _____

Total number of newsletters requested of each issue: _____ ($.50 each)

GRASS CARP (continued from page 8)

To evaluate the effectiveness and impacts of grass carp in New York State lakes experimental studies of four isolated ponds on Long Island were monitored from 1985 to 1988. This project has been funded through the state's "Return a Gift to Wildlife" program. Another permit for an experimental stocking of grass carp was issued in 1987 for Walton Lake which is located in Orange County. To control the potential overpopulation of grass carp, only sterile, triploid carp have been used in these areas.

If lake communities are interested in the use of grass carp, a formal proposal and a complete EIS must be presented for review by the DEC. As previously noted, the permitting process is very strict and the procedure is time consuming. Additional information can be obtained by consulting your DEC Regional Fisheries Manager.

LAWN CARE (continued from page 3)

For More Information...

For additional information about maintaining a healthy lawn while protecting your lake environment, consult your county Cooperative Extension agent or a local lawn and garden center. Ask your Extensive agent for a copy of "Lawn Care Without Pesticides" by Dr. Norman W. Hummel, or invest in an excellent book by Warren Schultz (Rodale Press, 1989), called The Chemical-Free Lawn. "Home Lawns" and "Selecting a Lawn Care Company" are two additional useful publications which are available at the Cooperative Extension office. Lawn care guidelines are also outlined in a report by Attorney General Robert Abrams called "Lawn Care Pesticides: A Guide for Action", May 1987, NYS Department of Law, Environmental Protection Bureau.

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For complaints about advertising claims, contract disputes, or other consumer-related issues, contact the NYS Attorney General's Consumer Frauds Bureau in Albany. For complaints about pesticide applicator practices, call the NYSDEC at the regional office nearest you.

INSURANCE (continued from page 1)

The possibility of such a suit depends on many factors, some of which have already been mentioned. However, such litigation is far from uncommon and the consequences can be destructive. Suffice it to say that once the suit is filed, a legal defense is required even if there is no eventual judgment of negligence, even if some type of tort reform provides limited immunity and even if the organization agrees to indemnify its Board. Someone has to pay and this is the function of "D&O" insurance.

The Board and the organization are insured against the financial consequences of certain defined wrongful acts and these financial consequences include payment for attorney's fees and judgments. As an individual, you do not have to risk using your own assets to pay for the lake community's defense, or your own defense if you are charged as an individual Director acting outside the scope of your duties. In addition, your lake community does not have to risk its assets in pursuing its mission.

"D&O" Insurance is an important element in any risk management program. Its purchase recognizes that voluntary service is not without its own organizational and personal financial risks.

By: Clifford J. Treese,
Senior Vice President
National Account Development
Condominium Insurance
Specialists of America

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The Federation of Lake Associations, Inc.
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