



Kanasatka Water Matters

News & Updates

Issue #8, October, 2023

In This Issue

- Volunteers Needed
- Lake Smart Awardees
- Ways to Help the Lake
- Watershed Assistance Grant
- Spring 2024 All Lake Barn/Garage Sale
- Lake Kanasatka Acrostic
- Leave the Leaves
- Why are Loons So Revered
- Concert in the Cove
- When does \$10,000.00 equal over \$25,000.00?
- 2023-24 Dues Notice
- Money Matters
- Membership Matters
- Reflections on Water
- Water Razor Update
- Watershed Improvement Collection Form
- Grant Applications for 2023
- Hemlock Woolly Adelgid
- Summary from Board Meetings

**Congratulations to
our most recent
LakeSmart/
WinniBlue
Awardees!**

**Tim Baker
Ron Bernier**

Lake Kanasatka has many



VOLUNTEERS NEEDED!

> The *Kanasatka Water Matters* newsletter team is looking for a volunteer familiar with the Constant Contact platform to assist with the task of uploading finished copy (supplied by others) to be sent out to our 300+ subscribers.

> The team is also looking for someone to proof-read submitted articles in Dropbox and again once they are in Constant Contact draft form.

Our newsletter has quickly become something that Lake Kanasatkians look forward to reading. Benefits include being the first person to read the new issue of *Kanasatka Water Matters* prior to publication!

If you have a few hours to spare 5-6 times a year, we would appreciate your help.

Please contact us at lkwcommunications@gmail.com to indicate your interest in joining this important team!

> The Watershed Management Plan implementation team is looking for a geologist and/or soil scientist to volunteer their expertise in assessing and calculating the depreciation of phosphorus laden runoff among different soil types around the lake.

additional homeowners working towards certification. More announcements coming soon!

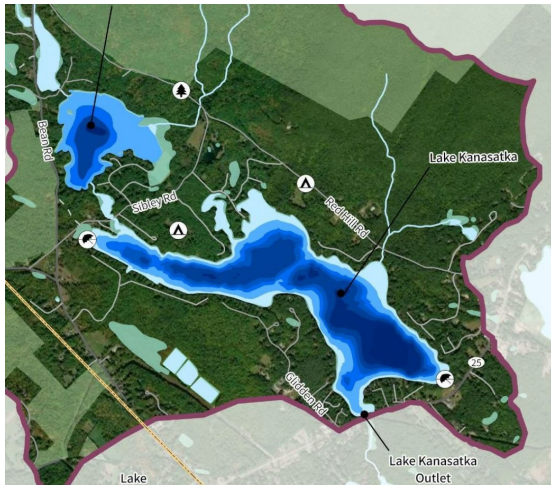
Bree Rossiter tells us that she is scheduling site visits into October.

Contact her at: **brossiter@winnipesaukee.org** to make an appointment or for more information on the **Be Winni Blue & LakeSmart** program.

Please contact **LKWAWatershedPlan@gmail.com** if you are able to help with this project.

> LKWA is seeking people with fundraising experience to develop a Capital Giving Campaign for the purpose of raising money for an alum treatment.

Pease contact **LKWAMail@gmail.com** to express your interest.



Ways to Help the Lake

by Max Hoene

You probably have noticed and are concerned about why our water quality and clarity have so significantly degraded in August. Lake Kanasatka was stressed under a Cyanobacteria ALERT which appeared to be lake wide. This year is projected to see the highest number of cyanobacteria blooms ever reported in New Hampshire, according to data from the New Hampshire Department of Environmental Services. This summer's exceptionally heavy rains increased erosion and runoff from fertilized lawns, while septic system leach fields delivered

a surge of nutrient loading to the lake. We observed after rainstorms that the lake water contained more suspended silt, debris, and tree limbs. According to the DES, stormwater runoff contributes to over 90% of the water quality problems in New Hampshire.

In June 2021, the LKWA completed a shoreline survey looking at 182 waterfront properties and found that 66% of the properties are likely having a negative impact on the lake. The survey was completed as part of the **[watershed based management plan](#)**, which was recently published to identify pollutant sources and recommend ways to manage them.

By implementing a few simple changes, we can all contribute to the overall health and sustainability of our lake ecosystem. It will take a lot of small, incremental efforts by us all to mitigate nutrient loading into our watershed.

Shorefront owners have the power to positively impact water quality and make their property more lake friendly. Back issues of the Kanasatka Water Matters newsletter include detailed information about best management practices and can be found at:

<https://kanasatka.org/newsletters/>

Let's review what we have talked about over the past few months. Here is summary recap of the top five things we can do:



1. Manage stormwater runoff from your driveway and impervious areas:

Shorefront owners can focus on reducing stormwater runoff, which is a major contributor to water pollution. They can divert stormwater away from the lake to filter rainwater, allowing it to slowly infiltrate into the ground rather than flowing directly into the lake. This helps to remove pollutants and sediment, preventing them from entering the water.

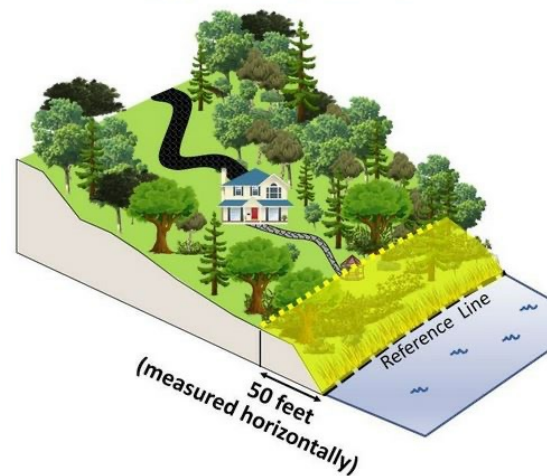
Grab an umbrella and do a rainy-day survey to observe stormwater in action on your property.

- **Slow it.** Fast-moving water erodes soil. Divert flow away from steep areas. A swale or berm along the top of a slope or diagonally across a slope can be used to divert runoff to a more stable area and prevent erosion on the slope. The rubber razors recently installed by some shorefront owners are an excellent example of this.

- **Spread it.** Allowing runoff to spread out, rather than concentrating it in a channel, slows the water and absorbs its energy. This reduces stormwater velocity, erosion, and peak flows.

- **Soak it in.** Water that infiltrates into the soil is water that does not contribute to washouts & nutrients loading into the lake. Install rain gardens or rain barrels to capture and filter stormwater runoff. This helps reduce pollutants reaching the lake and prevents erosion. Consider directing downspouts away from the lake and towards areas where water can be absorbed by the soil.

Waterfront Buffer



2. Establish a buffer zone: Creating a buffer zone between the lake and the lawn is crucial. Consider implementing erosion control measures, such as planting native deep root vegetation along the shoreline and constructing terraced retaining walls or riprap. Planting native vegetation like grasses, shrubs, and trees helps filter out pollutants and prevent erosion. These plants also provide habitat for wildlife and contribute to the overall health of the lake ecosystem.



3. Proper septic system maintenance and inspection are crucial for lake health: Regularly pumping out septic tanks is vital to prevent septic system failures and the seeping of untreated wastewater into the lake. If you smell sewage or see especially lush plants growing on your leach field, then your septic system might need attention. The frequency of pumping depends on factors like tank size and household occupancy, typically every three years for shorefront properties is recommended.

<https://www.epa.gov/septic/septicSMART-week>



4. Minimize chemical use: Reducing the use of fertilizers, pesticides, and herbicides is essential. These chemicals can enter the lake through runoff and harm water quality. Instead, explore slow-release organic alternatives. Better yet, adopt natural wild lawn care or wildflower meadow practices to maintain a healthy landscape without chemicals. Minimize lawn area and if you mow, cut to 3" or higher.

5. Educate and engage: Spread awareness among other shorefront owners and the local community about the importance of lake-friendly practices. Learn how to become Lake Smart, <https://s.pointerpro.com/lakesmartstart2>, participate in local clean-up efforts, join lake organizations, and share knowledge about sustainable landscaping and water quality improvement.



Educational campaigns should include raising awareness of water quality concerns, septic system maintenance, fertilizer and pesticide use, pet waste disposal, waterfowl feeding, invasive aquatic species, boat pollution, shoreline buffer improvements, gravel road maintenance, and stormwater runoff controls. By raising awareness and providing information on lake-friendly practices, we can encourage others to adopt similar measures and create a collective impact on water quality.

Finally, we all have a common responsibility to protect our lakes for future generations to enjoy. By implementing these five steps, shorefront owners have the power to make their properties more lake-friendly and restore water quality. The only complete solution is to locate the source of nutrients and reduce their availability to the lake.

Please join with your neighbors in implementing practices such as reducing stormwater runoff, using environmentally friendly products, conserving water, and educating others. Working together, we can contribute to the long-term health and sustainability of our beloved Lake Kanasatka.

Checkout these amazing lake friendly resources below to learn more.

<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/homeowner-guide-stormwater.pdf>

https://extension.unh.edu/sites/default/files/migrated_unmanaged_files/resource004159_rep5940.pdf

<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/homeowner-guide-stormwater.pdf>

<https://www.youtube.com/watch?v=kdR1Kx0Nf-I>

<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/sp-5.pdf>

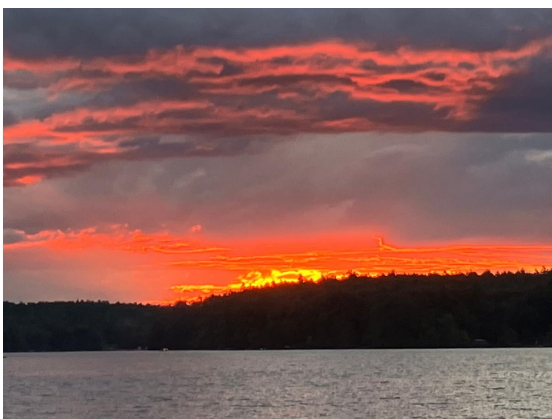
<https://www.youtube.com/watch?v=yfvXWvQMoPU>

<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/ssb-13.pdf>

<https://nhlakes.org/wp-content/uploads/Lake-Friendly-Landscapes-Maintenance-Webinar.pdf>.

<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/sp-2.pdf>

<https://www.youtube.com/@nhlakes5148/videos>

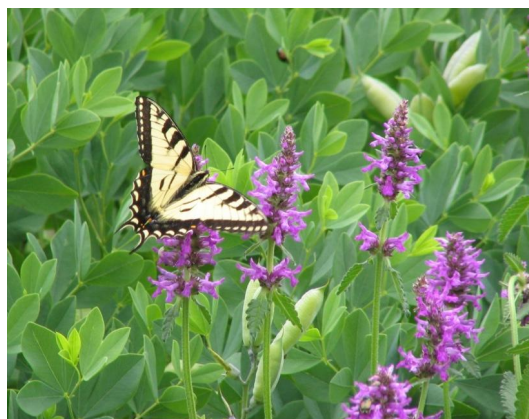


LKWA and Camp Quinebargue Provide Unified Support for Watershed Assistance Grant and Expedited Permit for In- lake Treatment to Reduce Cyanobacteria by Spring 2024!

by Colette Cooke and Scott Parker

On Friday, September 15th, LKWA submitted its pre-proposal for a NHDES Watershed Assistance Grant to help fund LKWA's Watershed Management Plan projects aimed at reducing "nonpoint source" (NPS) pollution*. Per NHDES, "Project information provided in the pre-proposal is reviewed and ranked by the NHDES grant selection team. Selected pre-proposal applicants may be invited to an interview to further discuss the project. Based on the pre-proposal and interview results, selected applicants are invited to work with NHDES staff to develop and submit a full proposal. If approved, applicants will be notified of award amount and a Grant Agreement between NHDES and the applicant will be drafted." NHDES is expected to contact organizations that submitted pre-proposals with status updates by the end of October.

Along with the proposal, LKWA and Camp Quinebargue provided a joint letter to express unified support for the grant pre-proposal and for pursuing an expedited



SPRING 2024 - BARN SALE / YARD SALE

by Kevin Kelly

I have a Lake Kanasatka fundraising idea that we think will be profitable and enjoyable.

The idea is to host a giant two-day barn/yard sale on our 14 acre property, next spring.

We have done this a couple of times in the past to clear out our own no longer used, but saleable items.

The events were quite successful and we had fun at the same time. The sales were widely advertised and folks came from as far away as Maine.

Based on my previous two barn/yard sales, I anticipate the spring sale could net several thousand dollars.

**EVERY DOLLAR WE TAKE IN FROM
THIS EVENT WILL GO DIRECTLY TO
LKWA.**

So, I am asking the Lake Kanasatka community to consider donating decent items that you are no longer using. I will begin accepting donations immediately, as I have ample winter storage space.

permit for an in-lake treatment for Lake Kanasatka by Spring 2024. The organizations are waiting for DES to issue guidelines for expedited permitting and expect to file a treatment permit application once the requirements are known. It is hoped that an expedited treatment will improve Kanasatka's water quality in the short term, while providing time to implement longer term external phosphorus reductions that may extend the treatment's impact beyond its initial estimated timeframe.

For more information regarding the NHDES Watershed Assistance Grant process, see: <https://www.des.nh.gov/.../documents/319-info-packet.pdf>

*NPS pollution comes from rain or melting snow moving over and through the ground. As runoff moves, it picks up and carries natural and human-made pollutants and eventually deposits them into lakes, rivers, wetlands, coastal waters, and ground waters. These pollutants may come from: fertilizers, herbicides, oil, grease, toxic chemicals from urban runoff, construction sediment, streambank erosion, irrigation runoff, bacteria and nutrients from animal livestock, pet wastes, faulty septic systems, and atmospheric deposition, commonly called "acid rain".

You will be provided with a confirmed list of items you donate, and will have the opportunity to recommend a sale price, and also a "reserve" price. The reserve price would be your bottom line. If the reserve is not met, I will return your item(s).

There will be a lot of logistics involved, but we already have volunteer LKWA Board Members willing to assist.

I think just about everyone has been to a yard/garage sale, so you have an idea of what items would be most useful. We have plenty of time to plan this event, but we want to spread the word before folks close up their properties for the winter. Please wait to donate any items containing fabric or cushions until the Spring

Any specific questions can be directed to me at kevinkelly700@yahoo.com

LAKE KANASATKA

- K** eep the natural vegetation along the shoreline
- A** ssist with reducing the external phosphorous loads by taking care of stormwater runoff
- N** otice changes in water quality and alert NHDES by submitting a [Bloom Report Form](#)
- A** id in lake protection efforts by becoming a member of LKWA and NH Lakes
- S** tabilize soil with native plants and mulch to cover bare soil, which will help prevent erosion
- A** dvocate for public policies and laws that restore and preserve the health of NH lakes
- T** ake time to enjoy your surroundings and appreciate the intrinsic value of the lake
- K** indly do not feed ducks or geese- it's not healthy for them or our lake
- A** sk a LKWA board member if you have any questions or concerns



Question: Why are loons so revered on a lake when Canada

LEAVE THE LEAVES!

by Judy Stoessel

We were all brought up to believe that neatness is a virtue, but when it comes to nature and our yards, it turns out a little bit of chaos or mess is better. A hyper-manicured yard is the worst thing we can do for the environment.

For millions of years deciduous trees have dropped their leaves in the fall, but only in recent times have we thought we need to do a “fall cleanup.” Whether you do the raking and leaf-blowing yourself or hire a company to do it for you, it turns out that much of that effort is unnecessary. Leaf blowers are particularly harmful, as they strip the ground bare and damage plants, thus making it harder to control runoff.

There has been a lot of discussion in this newsletter and on the LKWA Facebook page about controlling runoff, and lots of terrific recent Kanasatka examples of installing rubber razors or using other approaches for controlling rainwater and runoff. I bet you are directing that runoff into a wooded area. Why is that? It is the amount of leaf litter slowly decomposing on the ground which acts like a sponge, sopping up much of that water. Leaves that fall in the woods generally form a loose layer about 5” deep, and most of them will dry up and decompose during the winter. The exception is oak leaves, which have a more leathery texture and hence take longer to break down. Because the leaves decompose, that 5” fluffy leaf layer results in only a slight increase in the depth of the overall humus layer on the ground. But over the years, it adds up.

Leave your leaves in as many areas of your yard as possible. It is particularly important to leave a soft layer of leaves or groundcover plants under your big trees, as many important insects spend the winter under the leaves that have fallen under trees. If you have areas where you must rake (like lawns) that you don’t want to sacrifice to complete wilderness, you can rake those leaves into garden beds. Or better yet, reduce the size of your lawn area or eliminate it entirely. Too many leaves can kill grass, but in soil they can suppress weeds, retain moisture, and boost nutrition.

Be careful not to pile leaves too deeply in any one area (a frequent result of using a leaf blower). If the leaves are too deep,

Geese and ducks are not welcome?

by: Caroline Hughes

Outreach Biologist

Loon Preservation Committee

1) **Their relative rarity:** It wasn’t so long ago that it was rare to see loons! In 1975, when LPC started our work, there were fewer than 100 loon pairs left in the state. Though the population is now recovering (our preliminary count for 2023 is 343 loon pairs in the state), many people who spend time on and around lakes still remember the days when it was a real treat to see loons because there just were not that many of them. And despite the population growth we’ve experienced here, loons are still a threatened species in our state.

2) **The care that they show for their chicks:** Loons will have just 1 or 2 chicks per year, and both parents dote on them. I think that when people see loons carrying their chicks on their backs or spending hours just bringing them food to eat, we relate to and appreciate the level of care that they provide.

3) **Their calls:** If you’ve spent any time on a lake that has loons, chances are you have heard their distinct calls. Some people find these calls beautiful, others may find them haunting or even scary. However people feel about loon calls, one thing is certain: they are ubiquitous on lakes and are therefore a major part of the New Hampshire lake experience. Many people love ‘their’ lake and have very fond memories made there, and because loon calls are such a big part of the lake experience, loons are an inextricable part of these good memories.

4) **Their scientific importance:** At LPC, we study loons as part of our work to recover New Hampshire’s population, but also because they are a scientifically important species. As top-tier predators on our lakes, loons are an important indicator species—problems that show up in loons are likely affecting other, less visible species and the ecosystem as a whole. This is why we collect and test inviable loon eggs from failed nests for contaminants—contaminants present in loon eggs are likely present in & affecting other species on our lakes as well. And problems that affect loons—for example, lead poisoning resulting from the ingestion of lead fishing tackle—likely affect other less visible fish-eating species on our lakes. Learning more

they can create a dead zone where nothing will grow. Avoid shredding leaves with a mower. Raking instead of shredding will keep the leaves whole, which is the best way to protect insects and eggs already living in the leaves. If you decide you need to clean up leaves and debris in the spring, wait until late in the season so you don't destroy the life you have worked to protect.

So turn your yard into a giant sponge, and save a lot of fall yardwork too!

Here are some articles if you would like to read further about the benefits of leaving the leaves and eliminating other "fall cleanup" chores.

Xerces Society--Nesting and Overwintering Habitat for Pollinators and other Beneficial Insects: <https://www.xerces.org/publications/fact-sheets/nesting-overwintering-habitat>

Wild Seed Project-Leave the Leaves
<https://wildseedproject.net/2020/12/leave-the-leaves/>

Tufts Pollinator Initiative—Why You Should Leave the Leaves (and give yourself a break from yardwork)
<https://sites.tufts.edu/pollinators/2019/11/why-you-should-leave-the-leaves-and-give-yourself-a-break-from-yard-work/>

Mass Audubon—Leave the Leaves
<https://blogs.massaudubon.org/yourgre-atoutdoors/leave-the-leaves/>

National Wildlife Federation—What to do with Fallen Leaves
<https://blog.nwf.org/2014/11/what-to-do-with-fallen-leaves/>

EDITOR'S NOTE: *Please do not rake leaves into the lake.* "Nutrients released by decaying leaves... ends up in lakes. Unfortunately, additional nutrients in a lake is not a good thing—the nutrient phosphorus fuels the growth of algae, including toxic algae. When algae blooms die off, decomposing organisms use up the oxygen in the water. When this happens, the lake and its native plant and animal inhabitants suffer" excerpted from <https://nhlakes.org/wp-content/uploads/12-Lake-Friendly-Actions-Along-the-Shoreline-Leaves-Litter-Lakes-NH-LAKES.pdf>

about loons and finding & implementing solutions to the problems that affect them also helps the other species that share the lake and share these problems.

As for why ducks or Canada Geese are less welcome, I think there are a number of potential answers that may vary amongst people. I'm less clued in to how people feel about geese and ducks since I don't work with these species directly. But, some things that I've heard that may help to explain the discrepancy between how people view loons vs. how they view geese and ducks include:

1) **A perception that geese and ducks are nuisances:**

Loons spend most of their time in the water and tend to keep their distance from people. Most people only see them from afar and are not affected by the loons' presence. Geese and ducks, however, come on land. As such, they tend to share space with humans more often, and because their use of space overlaps with humans, more conflicts tend to arise.

2) **The relative abundance of these species:**

I am not a goose or duck biologist, so I'm not sure what the actual population numbers are for geese and ducks. But these species are more abundant than loons are, which may contribute to why loons are beloved and these other species are not as welcomed. Canada geese typically have 2-7 goslings, and the different duck species can have 12+ ducklings. These species often engage in cooperative brooding, so it is not uncommon to see very large groups of goslings or ducklings. In contrast, loons will have 2 chicks per year at most. And, because loons are very territorial and do not want other loons in their space, most lakes in NH are only large enough to support 1 loon pair, which means you'll see fewer loons than ducks or geese on a given lake.

"In October any wonderful unexpected thing might be possible." — Elizabeth George Speare



Concert in the Cove Update

Unfortunately, the popular Concert in the Cove event traditionally held at the east end of the lake had to be cancelled this year due to poor water quality conditions. This decision was made out of an abundance of caution for all event goers. *Fortunately*, an anonymous donor stepped up to match whatever monies people wished to donate through the end of August up to \$10,000- even without the concert! A special blast was sent out via Constant Contact and updates were posted on Facebook. This was followed by a second individual offering a match of up to \$2,000! The Studio B Band then generously invited the Lake Kanasatka community to join them for an evening of music at their rehearsal space in celebration of a successful fundraiser.

LKWA has had the good fortune to partner with 3 generous individuals willing to support our water quality goals by matching donations during this event held in August.

A heartfelt thank you to our recent Matching Donors:

Matt Raumikaitis from Septic Check
(Concert in the Cove 2022)

Two anonymous donors (Concert in the Cove 2023)

Let's hope for good weather and better water conditions at the next concert in the Cove in 2024. Hope to see you there! Grateful thanks to all who contributed during this event. Further details on

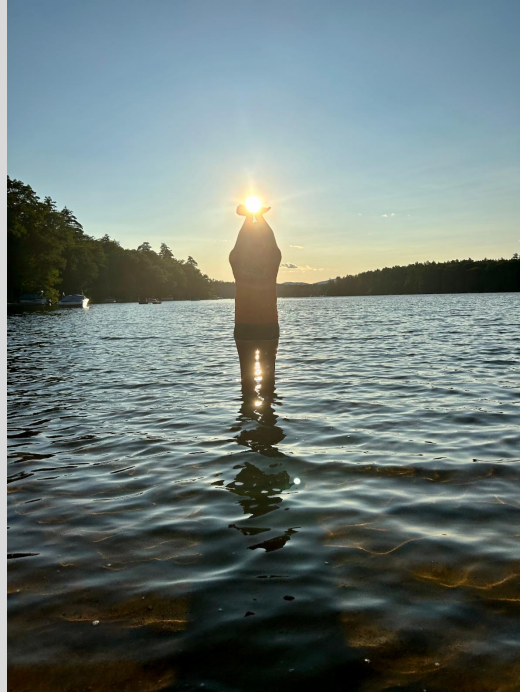


Photo by Gina Cooke, July 30, 2023

**Question: When does
\$10,000.00 equal \$25,000.00 or
more?**

by Colette Cooke

Answer:

When a very generous LKWA member recently contacted us to offer a fundraising challenge in the amount of **\$10,000.00** in matching pledge funds, enabling us in turn to provide that challenge to our loyal membership!

Thanks to our donor and all of YOU, that challenge resulted in a final tally of over **\$25,000** in donations to LKWA water quality efforts. The original donor pledge also inspired an additional matching challenge offered by a second LKWA member, contributing over **\$2,000.00** to the total funds received.

Double your donation impact!

Please consider offering your own challenge at any time to help us escalate our fundraising efforts. To maximize the value of a match campaign, we can add multiple smaller pledges to create a crowd-funded total challenge. If you have already contributed this year, our annual **NH Gives** campaign planned for next Spring would also be a great time to consider offering a matching challenge!

Please contact us at any time at LKWAmail@gmail.com if you would like to participate in this type of fundraising

fundraising efforts and money raised can be found elsewhere in this newsletter.

challenge.

Thank you all for everything you are doing to help!

(Credit: NH Gives
<https://www.nhgives.org>)



Lake Kanasatka Watershed Association

P.O. Box 774
Center Harbor, NH 03226

Dues Notice for the 2023-2024 Fiscal Year

Dues for the 2023-24 Fiscal Year were increased to \$50 *per voting member* by a majority vote of the membership at the LKWA Annual Meeting on July 8, 2023. Annual dues covers normal operational expenses for LKWA (not including the Watershed-Based Management Plan costs.)

LKWA operates on a fiscal year that opens on July 1 and ends on June 30. Therefore, dues in the amount of \$50 per voting member are in effect immediately.

Please complete this form and mail it with your check, payable to LKWA, with the name of the member(s) on the notation line.

Name(s):		
Address:		
City:	State:	Zip:
Telephone/Cell:	*Email:	

**By providing your email address you may receive LKWA Newsletters and notifications from time to time.*

Mailing Address:		
City:	State:	Zip:

If you have any questions, please send an email to the attention of the Treasurer at info@kanasatka.org.
Thank you!

--

--



Money Matters

by Colette Cooke

Due to the changing nature of the Association's activities regarding the cyanobacteria challenge, LKWA has also ramped up attention to financial matters in support of those activities.

We have summarized information in this newsletter about four of the grant applications that LKWA is submitting this year, and as you know the membership voted to increase the dues as of July 1, 2023, to \$50.00 due to increased costs. Generally, dues and small donations are allocated to annual operating expenses. To the extent that expenses have exceeded this income (approximately in the amount of \$18,000.00), we have applied for operating grants. We are evaluating all existing accounts to allocate them appropriately.

Fundraising from NH Gives in June (approximately \$9K) and the recent donor challenge (over \$25K) will help defray expenses associated with water quality improvement goals, such as:

- > preparation of grant and permit applications (application fees, professional/technical assistance)
- > contributory funds for a state, federal or charitable grant (grants may require partial matching funds from an applicant)
- > actions to be taken by LKWA to meet NHDES requirements to obtain a permit (external phosphorus reduction, data



MEMBERSHIP MATTERS!

by Chris Wallace

Neighbors and friends, as we look forward to the upcoming fall season we want to take this opportunity to remind you that your LKWA membership matters!

This past summer presented challenges due to weather and cyanobacteria blooms but also some unique opportunities to work together towards our common goal of restoring the water quality of Lake Kanasatka. All of us need to consider the importance of Lake Kanasatka in our lives and what we can do as individuals and as a community to support this goal. Becoming an active, dues-paying member of LKWA will not only show your support for our association but allow us to move forward with the preliminary work that needs to be accomplished prior to an in-lake treatment.

The LKWA Board is currently focused on the implementation of the many components that make up the Watershed Management Plan. Ultimately, property owners are responsible for the necessary remediation of their own properties, as indicated in the WMP and in the personalized Shoreland Survey Packet you received in July 2022, but the Lake Kanasatka Watershed Association is here to help.

- > We are asking homeowners to take advantage of the many resources offered in the WMP, featured in our *Kanasatka Water Matters* newsletter and on our website (kanasatka.org) to help guide you in your work.

collection and analysis)

> ongoing required water testing and data reporting

As you can see in the Board meeting summary notes, the Board is also working on collecting information to compile a long-term overall budget for implementing the WMP requirements, including multiyear cost estimates for all requirements such as continued remediation projects for phosphorus reduction, a potential in-lake treatment, ongoing data collection and reporting before and after treatment and additional consulting assistance if needed. Although the cost of treatment alone has been estimated at \$350,000, the actual amount will not be known until all the data indicates what a treatment plan will require, and the actual cost can be determined. The project requirements do not end with an in-lake treatment – testing and reporting may be required for 10 years or more. There may be associated costs for systems and controls for tracking financial data, compliance requirements, and reporting to provide grant reports and data to the applicable agencies.

What is Fund Accounting?

Fund accounting is a method that nonprofits use to separate funds into different buckets for different purposes, to keep track of where donations, grants, and other funds come from and go to, to ensure usage as required to accomplish goals. There are typically three types of funds: unrestricted, temporarily restricted, and restricted.

> Unrestricted funds (dues, donations) are not earmarked for a particular program and can be used for any expenses, such as normal operating and administrative expenses. These funds are free from any external restrictions and available for general use.

> Temporarily restricted funds may be designated for a particular program or purpose. A grant or donation may designate an expiration date or purpose to be achieved, and the restriction may be removed, and any excess funds allocated as unrestricted if not used by such date or once the purpose is fulfilled.

> Restricted funds are decreed by the donor to be used only for a specific purpose. Funds of this type may also be restricted with the intent that the principal balance of the contribution will remain as an investment forever, and the nonprofit

> Volunteer members are available to help homeowners assess areas of need, get you started on best lake-friendly practices, including LakeSmart, and be available to you throughout the process.

> We have organized a ‘neighbors helping neighbors’ approach for homeowners who need a little extra assistance on a remediation project by providing help with some of the hands-on work, again provided by member volunteers.

> Community-wide events like the summer picnic, the Concert in the Cove, the 4th of July boat parade and other events where we can all come together to celebrate our progress towards a healthy lake will continue in the summer of 2024. We look forward to your support and participation in these events.

Rising costs for the website, newsletter, insurance and other operating expenses dictated that beginning on July 1, 2023 dues needed to be increased to cover expenses. Association members voted at the Annual Meeting to increase dues to \$50.00 per voting member.

If you have not yet paid your dues for fiscal year 2024 (July 1, 2023 - June 30, 2024), please fill out the dues form found on our website at: <https://kanasatka.org/wp-content/uploads/2023/07/2023-2024-Dues-Notice.pdf> and mail to LKWA at P.O. Box 774 Center Harbor, NH 03226.

Any amount you choose to donate above the dues amount will be greatly appreciated and will be deposited into the Watershed Management account. LKWA is a registered 501(c)(3) not-for-profit organization. Check with your financial advisor regarding donations and tax deductions.

Thank you for your participation and support.

**Your membership and generous giving
DO
make a difference!**

may utilize the interest and investment returns, such as with an endowment. The funds cannot be redirected to other purposes regardless of whether the original purpose has been fulfilled.

Future Fundraising

To date LKWA's fundraising has generally not been restricted. Dues, donations, and grants are planned to meet the operating expenses. Past fundraising could have been considered temporarily restricted, such as to produce the Watershed Management Plan, and upon fulfillment of that purpose, those funds can now be directed to other water quality requirements associated with the WMP and affiliated projects.

As noted in Steve Landry's (NHDES) comments at the annual meeting, a NH Cyanobacteria Mitigation Fund has been approved with the sum of \$1,000,000 allocated annually, available to lake associations and other entities. The administrative details are not yet available from NHDES and the state, but LKWA will apply for these funds.

LKWA will be undertaking additional fundraising as needed to meet these goals. All our constituents have been very generous to answer our call each time we have mounted a fundraising campaign. This has enabled us to continue to lay the groundwork to assemble the required data and documentation to apply for grants and plan for permits and treatment. Once we have the multi-year budget mentioned above, we will have a better idea of long-range funding needs as well. We are researching and completing the compliance and accounting requirements to permit these activities.

We are registered for charitable fundraising in NH; MA registration is in process; additional states for potential fundraising registrations are CT, NY, PA, RI, FL, and NJ; donations from some other states may be restricted.

If you have questions or comments, please direct them to LKWAmail@gmail.com for a response in future newsletter.



Lake Life® Brand

www.lakelifebbrand.com/collections/kanasatka

We appreciate your orders over the last couple of months and we hope that our partnership will grow to make a sizable impact towards Lake K water quality initiatives.

Every purchase of Lake Life Brand products helps protect and preserve life on the lake. We donate 20% of our profits to organizations that share this commitment of lake preservation. Take a look at a cover article featured in Travel Taste + Tour magazine to give you some additional flavor for our little business.

Our partnership with LKWA is a pilot program for us - we have created a personalized collection of products and committed 100% of profit to the association directly. We think that's a compelling reason to order cool stuff that celebrates our happy place!

Also consider subscribing to our newsletter and joining Loyal Blue Rewards to earn free gear.

Let's make a difference together!

Jump on in, Matthew

Like. Follow. Mention.

Share with us [@mylifeonthelake](https://www.instagram.com/mylifeonthelake)





Martial arts master Bruce Lee said:
"Be like water, making its way through cracks. Do not be assertive, but adjust to the object, and you shall find a way around or through it...Be water, my friend."

Wise words. And, in fact, 60% of our human bodies ARE water. (Cambridge Dictionary). Intuitively, we resonate with the bodies of water around us because we are made of the same element. In indigenous cultures, water is one of the four sacred elements on

which life depends: Water, Earth, Air, and Fire.

Water is rather magical. We all feel this when we see one of the amazing pictures of Lake Kanasatka; its beauty is mystical and we feel the awe of being part of something larger than ourselves. But water is also magical in that it is a shape-shifter: it can be a liquid, a gas, or a solid, depending on temperature.

It is clearly an essential part of life, on all levels. We all know that drinking enough water is vitally important for the human body to help our organs and systems work efficiently. But it also affects our mood.

England's University of Exeter researchers found that people who lived within a mile from the ocean were 22 percent less likely to feel anxious or depressed. Other studies have found that people who live near or next to a body of water are 10 percent happier. There are now enough studies about this that scientists now refer to these places as "blue spaces." Marine biologist Wallace J. Nichols has observed the "immeasurable sense of peace that we feel around water" and calls it our "blue mind."

Water has many moods, as do we humans. Water, when calm and peaceful, fills that that well within us which needs to commune in sacred silence. But it can also be strong, powerful and scary. It both can feed us spiritually and emotionally, or it can drown and destroy us with its huge wave-walls of resistance.

"When life places stones in your path, be the water. A persistent drop of water will wear away even the hardest stone." (Autumn Morning Star)

Our LKWA board and other volunteers are an excellent example: four years ago, a huge obstacle appeared in front of us called Cyanobacteria. Many on the association board stepped up and began to guide our ship through the storm and around this stone put in our path. They continue to do so now, having had to stretch into areas of learning that were foreign to them previously. Others came forward. And we need more hands on deck! The more of us who do what we can to make our properties more lake-friendly, or volunteer for the many tasks that need to happen to turn this ship around, the better.

Somehow we are finding our way around and through the cracks. Our Kanasatka community is "being water," navigating this challenge with persistence, commitment, and diligence. Together, in time, we will wear away this hardest of stones.

The inspiration and some of the information for Reflections on Water came from an email sent by Nick Polizzi (info@thesacredscience.com)

Homeowner and LKWA Facebook Administrator Scott Parker has had a busy summer visiting neighbors around the lake and helping them determine if a custom-built water razor (or two) will help with stormwater runoff concerns on their properties.

Scott walks owners through the project from evaluating their specific conditions, explaining the purpose of the razors, measuring for length and placement as well as providing guidance on the installation process. Scott then custom builds each razor and delivers them to the property. The cost of the razors is \$5/foot which covers the materials only. Scott is graciously donating his effort and time to LKWA free of charge. If you are interested in ordering a razor, please send an email to LKWAmail@gmail.com with the words 'water razors' in the subject line.



Prior to the newsletter deadline, Scott had received 10 orders from homeowners and constructed 14 individual water razors adding up to a total length of 208 feet of razors which are now protecting these 10 lakefronts from stormwater runoff! The longest water razor built by Scott is 24 feet long. Another 52 feet of the rubber stripping alone was ordered to line a curved driveway that was generating large amounts of runoff.

See the March and May issues of Kanasatka Water Matters available online at <https://kanasatka.org/newsletters/> for more information on and photos of these ingenious devices.



Landowner Name: _____

Property Address:

Email and phone number:

Note: For every improvement project done on any property on the lake, please provide as much information as possible so we can submit "in kind" support for financial grant funding.

Task No.	Dates	Task name or brief description	Person Completing Task (name and occupation)	Material Cost and Description*	Hours	Rate	Amount
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
*Note: Please be as descriptive as possible. For example, "construct rain garden" is preferable to "labor". In cases where it is not practical to be specific on this form, you may attach and reference back-up detail such as receipts or invoices.							Total: \$ -

*Note: Please be as descriptive as possible. For example, "construct rain garden" is preferable to "labor". In cases where it is not practical to be specific on this form, you may attach and reference back-up detail such as receipts or invoices.

Include Cost of Materials on line items. They can be included as a task name.

Certified By: _____

Title:

Date: _____

2023-07-13

Lake Kanawatka Watershed Association
email to LKWAmail@gmail.com

Hemlock Woolly Adelgid

by Chris Wallace

If your property has a stand of hemlock trees, you might want to consider calling in an arborist to check for woolly adelgid, an insect native to eastern Asia that is creating a serious threat to hemlock groves throughout the northeast. Initially detected in NH in 1999 it has been expanding its range and has been found in every NH county except Coos County.



The telltale signs that your trees are infected is the presence of a dry, white woolly substance on the young twigs of hemlock. This "wool" can generally be found year-round, but it is most abundant and conspicuous in the spring when egg masses are present. The wool covers the insect in all but its earliest life stages. As the insects feed their woolly covering expands—the "wool" is a waxy material that comes out of pores on the insect's body.

Photos courtesy of NH Division of Forests and Lands

For further information, see:

<https://www.nh.gov/nhdfi/documents/jwa->

[factsheet2018.pdf](#)

<https://www.agriculture.nh.gov/divisions/plan-t-industry/hemlock-woolly-adelgid.htm>

https://extension.unh.edu/sites/default/files/migrated_unmanaged_files/Resource000550_Report572.pdf

<https://www.nhbugs.org/damaging-insects-diseases/hemlock-woolly-adelgid>



https://extension.unh.edu/sites/default/files/migrated_unmanaged_files/Resource002131_Report3145.pdf

<https://www.nh.gov/nhdfl/community/forest-health/hemlock-woolly-adelgid-elongate-hemlock-scale.htm>

LKWA Grant Applications 2023

Name of Grant	Agency	Application Deadline	Amount of Money	Qualifications	Application Award Response	Expected funds released	Additional comments
Community Grants Unrestricted	New Hampshire Charitable Foundation	09/09/23	\$18,953	To be used for operational support	Late December 2023	TBD	To offset operating expenses deficit
FY2024 Congressionally Directed Spending Request	Submitted with Lake Winnepesaukee Association	Spring 2023	Up to \$150,000	Requires 20% match; can be in-kind contributions	2024	TBD Potentially first half 2024	
Section 319 Watershed Assistance Grant	NH Department of Environmental Services	Pre-proposal 09/15/23 Full proposal 1/12/24	Potentially \$100,000	Address non-point source pollution in waterbody	March 2024	Fall 2024	Will be submitted to EPA review March 2024; subject to NH state review and approval in August 2024
MVSB Fund	Meredith Village Savings Bank	10/15/23	Potentially \$5,000-\$25,000	Operational Support or a designated project	December 2023	TBD	

Board Meeting Summary: July 13, 2023, and August 29, 2023

Watershed Management Plan (WMP) Activities:

- > The application for the Congressionally Directed Funding appropriation is progressing favorably.
- > The directors reviewed the information provided at the annual meeting by Mr. Steve Landry of NHDES that is pertinent to the 319 application currently being prepared for LKWA.
- > Board members have also been working with NH DES representatives on next steps and recommendations for the application processes for both the 319 grant and the future in-lake treatment.

> Follow up site visits will be conducted in the next few weeks for the first fourteen improved shoreline survey sites chosen to quantify phosphorus load reductions to support the application for an in-lake (potentially alum) treatment.

Nuisance Ducks: The board agreed to contact a property owner about feeding ducks and subsequently attracting large numbers, which are creating a nuisance.

Boat Ramp: The Board discussed the delay in proposed activity by NH NHDES and the Department of Transportation (DOT) to address repairs needed at the public boat ramp. Two Board members agreed to contact the appropriate parties to address the issue.

Hospitality: The first post-COVID Annual Picnic was planned for August 12. Attendance was close to pre-COVID numbers, and it was considered a great success by attendees.

Treasurer's report:

> The Board reviewed a proposed operating budget and profit and loss statement. The operating budget is primarily funded by dues and minor donations. The budget indicated an operating loss, the board plans to use as the basis for the grant application to the NH Charitable Foundation for operating funds. Operating funds are separate from funds raised for programs such as the WMP.

> The Board is reviewing historical accounts to prepare for fund accounting requirements addressing non-operating budgets, which require certain controls and reporting for charitable contributions and grant funds management.

> The Board is preparing further state registrations to comply with fundraising requirements outside NH based on membership locations.

Compliance Matters:

> Insurance: The Board has determined that a general liability insurance policy is advisable, due to the on-site work that volunteers are undertaking (pro-bono) to implement various stormwater management project around the lake, such as the Sandy Cove project. The policy will also cover the annual meeting, which previously required a stand-alone policy to be purchased to cover Moultonborough Academy to hold the meeting

> Policies: The Board adopted two new policies: A Whistleblower Policy is required for the NH Charitable Foundation grant, and an Incident Reporting Policy and the Waiver Form are required for the insurance coverage. Copies will be available on the LKWA website in the future.

Fundraising Related Matters:

> The matching funds challenge held in August as the result of a very generous pledge made by an anonymous donor resulted in a total of over \$25,000 to be received by LKWA for water quality-related expenses.

> LKWA committed to provide a summary to the membership of the four grant applications currently being sought by LKWA. More information is available in this newsletter and on Facebook.

> The Board discussed a potential "capital campaign" to solicit donations for an in-lake treatment fund, and/or all future related funds required to achieve the WMP goals.

> Two additional board planning meetings have been scheduled to work on the requirements for (1) compiling an overall budget for implementing the WMP requirements, including all multiyear cost estimates for related requirements such as ongoing data collection, remediation, and reporting, and (2) related potential "capital campaign"/fundraising planning.

Working Meetings: In addition to monthly board meetings, and the planning meetings mentioned above, the Board members have held two operational/planning meeting to address work in progress.

LKWA Board Members: Kirk Meloney, Jane Nash, Colette Cooke, Eileen Ehman, Tim Baker, Lisa Hutchinson, Kevin Kelley, Scott Apgar, Chris Wallace and Janna Hoiberg

LKWA email contacts:
Watershed Management Plan
LKWAWatershedPlan@gmail.com

General LKWA and Board:
LKWAmail@gmail.com

LKWA Communications email:
LKWACommunications@gmail.com

[Link to Watershed Management Plan](#)

***This newsletter is brought to you by the LKWA Communications Committee:
Carol Hart, Janna Hoiberg, Kevin Kelly, Jane Nash and Chris Wallace***

Lake Kanasatka Watershed
Association |
www.kanasatka.org

