

Little Sebago Lake
Association



Little Sebago Lake Association Winter - 2015/2016

BOARD MEMBERS

President

Pam Wilkinson

Vice President

Peter Gellerson

Secretary

Diane Burnell

Treasurer

Jim McBride

Accounting Assistant

Sharon Lamontagne

Other Members

Cheryl Alterman

Rod Bernier

Steve Davis

Tim Greer

Debra Lavoie

Scott Lowell

Chris Micucci

Kevin Murphy

Tom Tobiassen

COMMITTEE/ RESOURCE HELPERS

Merchandise/ Pirate Parade Organizer

Deb Gellerson

Data Base Asst.

Christine Godfrey

Water Quality

Rick Sullivan

Dam Committee

Bruce Micucci

Jim Theiss

Jonathan Bernier

Loon Committee

Dorothy Bates

Sharon Young

Betty Caton

CCSWCD Liaison

Carol Ann Doucette



Boating Safety on Little Sebago Lake

In July of 2002, a 19 foot bass boat with a 200 horsepower engine hit the side of a 17 foot bowrider so hard, the bass boat flew 10 feet into the air. An eleven year old child died. A couple years later, a man driving a personal watercraft at a high rate of speed at night crashed into a fishing boat. His female passenger died. These were just on our lake, not to mention the long list of horrific accidents from other lakes in the Sebago region.

Increased boating activities with high speed boats, watercrafts

pulling tubes, and the increased use of kayaks and paddle boards are a recipe for disaster. We have all witnessed near misses and infractions that can no longer be ignored. It is the responsibility of all boaters to know the laws.

The LSLA Board is planning a meeting with Warden Jeremy Judd to develop a plan over the winter that will curtail unsafe practices on our lake. It is our mission to keep all who enjoy the lake safe with generational good memories.

Membership Address Updates

Please contact Cheryl Alterman via email
at calterman@littlesebagolake.com
with corrections to addresses.

Contact Info:

Little Sebago Lake Association

P.O. Box 912, Windham, ME 04062-0912 • 207-809-4706
info@littlesebagolake.com • www.littlesebagolake.com

What's inside...

Boating Safety on Little Sebago Lake.....	1	Hopkins Dam Report.....	10-11
Membership Address Updates.....	1	Pirate Parade.....	12
LSLA Functions & Finances.....	2	Safety Patrol Program	13
Message from The President.....	3	Boat Ramp & Courtesy Boat Inspection.....	14
Dues Notice.....	3	LSLA Scholarship Award.....	14
LSLA Endowments.....	4	CCSWCD	15
2015 Milfoil Militia.....	5	LSLA with Maine Community Foundation....	16
LSLA Web Site.....	6	LSLA Q3 Financial Update.....	17
I Remember When.....	7	Winter Mapping Project.....	17
Maine Audubon Loon Report.....	8	LSLA Merchandise.....	18
Loon Observation on Little Sebago Lake	9	Thank You To Our Supporters.....	19
LSLA Raffle Winners.....	9	Closing Message.....	20

Little Sebago Lake Association Functions & Finances

WHAT WE DO

<i>Membership Data Base Update</i>	<i>Road Associations Networking</i>	<i>Milfoil Initiative Consortium</i>
<i>Financial/Budgets</i>	<i>Website</i>	<i>Operations of Organization</i>
<i>By-Law and Policy Reviews</i>	<i>Newsletter</i>	<i>Water Quality Testing</i>
<i>Fund Raising</i>	<i>Merchandise</i>	<i>Dam Monitoring</i>
<i>Planned Giving/Endowments</i>	<i>Lower Narrows Restoration</i>	<i>& Emergency Plan</i>
<i>Safety Patrol Program</i>	<i>Task Force</i>	<i>Strategic Planning</i>
<i>Courtesy Boat Inspections</i>	<i>CCSWCS-Watershed &</i>	<i>Benthic Barrier Program</i>
<i>Grant Writing</i>	<i>Erosion Control</i>	<i>Milfoil Operations</i>
<i>Public Forums</i>	<i>Pirate Parade Day</i>	<i>Fleet Maintenance</i>
<i>Town-State-Federal interactions</i>	<i>Annual Meeting Planning</i>	<i>Organize Educational Forums</i>



Message From The President

Pam Wilkinson

It is amazing how fast summers seem to go so quickly. In June, the summer was slow to start but, once July arrived, we had one of the best summers with sunny days and starlit nights right through August. So much so that prepping to leave the lake or storing the summer items in September felt premature. So the ants prepped early and had a sigh of relief as they looked back one last time at the lake with multiple smiles as memories ran through their minds like a movie. The grasshoppers got to enjoy a few more fall sunsets and special lunar eclipse before preparing to take out boats and docks in October. Yes, only to find the lake is cold and the wind from the North is sending the message that winter is rounding the corner. Either way, this summer has been enjoyed by lot owners, family, friends, renters and day trippers. The boat count was down but the activity was not. The hot weekends brought out everyone. People are not only flocking to Big Sebago but they have found our gem Little Sebago. With the lake being so busy it heightens the need to make sure we all play safe and are respectful to our neighbors, those who enjoy being on the water in various ways and our creatures who also share the waters. Whether it is



pulling your quests behind a boat and making sure someone is watching besides the driver, obeying the 200" shoreline no wake zone requirement to avoid shoreline erosion or boats banging on the docks or not harassing the wildlife, we have seen it all this year on the lake. It will be the board's quest to make sure we all can continue to create safe memories and co-exist with our surroundings without damage or disaster. The lake is blessed to have so many board members with various interests who care so much about the quality and protection of the lake. THANK YOU! We are equally blessed with various people who assist on committees or are single troopers who peruse the lake as scouts to report milfoil, algae and loon activity. Everyone who uses our lake needs to have the same care and concern to make sure the lakes quality will be there for generations to come.

May the snow melt before you pick up your shovel!

Thanks Pam

Pam Wilkinson, LSLA President

REMINDER TO PAY YOUR DUES

We have recently sent out a reminder notice to all those whom we haven't heard from yet this year. Please take a moment to send in your \$25.00 dues if you haven't already done so. If you are receiving this newsletter and reading this article, then you are a valued member of our association. WE NEED YOUR SUPPORT to continue to enforce our mission to protect, restore and improve our lake's water quality and fragile ecosystem. Any amount over \$25.00 may be considered a tax deductible donation.

We have 1368 members in our data base and only 784 have paid dues so far this year. Please contact us if you would like to be removed from our data base.





LSLA

Endowment Fund

Confused On What to Get That Person Who Has Everything for Christmas? Consider A Perpetual Gift.



Our membership asked that we create a mechanism to provide long term financial health and protection options for the lake. In 2010, the Little Sebago Lake Association established an endowment fund. The endowment fund was created, and accounts were set up to help provide for the long term health and protection of Little Sebago Lake. A plaque was made to acknowledge these contributions and is pictured on our website – click on the endowment tab in the “About Us” drop down at www.littlesebagolake.com. We currently have this plaque on display at the Gray town hall.

Donations to the endowment provide an annuity that benefits Little Sebago Lake for a long time. Contributions to the endowment should be over and above the Association dues. People frequently think of making a contribution to an

endowment when they complete long-term financial planning or estate planning. Sometimes referred to as planned giving, an individual may decide that as part of their estate that they will bequeath a portion of their assets to an endowment. Monies dedicated for endowments provide an annuity that benefit the lake long term. We only wish to plant a seed in people’s minds that this is an option and that can perpetuate their name towards an entity they care about.

If you are interested in giving to the Little Sebago Lake Endowment, please go to www.littlesebagolake.com for more information.

2015 Milfoil Militia Program

Pam Wilkinson

YEAR	UPPER BASIN GRAY	TWIN BROOKS GRAY	BEAVER COVE GRAY	MUMFORD COVE GRAY	LOWER BASIN WINDHAM	BEAN ISLAND	BAG TOTALS	AMOUNT SPENT	VOLUNTEER TIME	TOTAL
2015	93	11	50	71	165	-	390	18,242	9,000	27,242
2014	180	55	15	28	353	-	631	43,926	8,000	51,926
2013	315	26	49	34	761	3	1,188	51,508	13,910	65,418
2012	87	50	16	21	954	3	1,131	46,254	13,301	59,555
2011	178	17	7	16	500	-	718	48,350	12,466	60,816
2010	187	54	2	47	1,491	-	1,781	67,266	17,046	84,312
2009	390	58	9	296	967	-	1,720	51,580	13,786	65,366
2008	215	62	63	97	1,332	-	1,769	55,652	9,260	64,912
2007	271	55	91	133	710	-	1,260	67,296	9,255	76,551
TOTALS	1,916	388	302	743	7,233	6.00	10,588.00	\$450,074	\$106,024	\$556,098

*Each bag equals approx. 20 pounds dry weight.
To date approx. 101 tons removed over a 9 year period.
2014 less than one ton removed. 2015 less than ½ ton removed.*

It is with pleasure that the milfoil militia team can announce both upper and lower basins are in maintenance mode. The next quest for the future will be just to have a monitoring mode but for now it feels good that the lake is managed and under control. Sometimes an area may show a rebound but it may be due to not visiting it as much the previous year or environmental impacts. Regardless, the need to constantly return to each area is still necessary. The plant has several ways to continue regrowth whether it is from left over roots, from the stem that lies down for the winter or from growing its own roots and self-fragmenting late in the season to float to another area we still need to keep on guard. The crew visited several new spots and extracted the plants before they could become dense or chewed up by boat motors. Several people called to report suspicious plants and we responded to either explain that it is a native plant or remove the milfoil. Thank you to all of you who are keeping your eyes down to check. The first part of the year both HIPPOS (the suction dredges) were working in the upper and lower basins. It was evident

that once we had gone to the regular spots that the milfoil was not as plentiful. The team did survey most of the shoreline in the upper and lower basins as well as the west shoreline in the lower middle basin from Mumford Cove to the lower narrows. No plants were found. The operation did not run for a full weeks in August and September. We are blessed to have such dedicated crew who love to be part of our bigger team. Thank you once again for your assistance with this worthy effort.




Hippo 1





Little Sebago Lake Association

WEATHER
39°F 
t: 207.809.4706

About Us  The Lake Gift Shop Join Us Events News Blog Resources Contact



Welcome to “LittleSebagoLake.com”

Over the last few months, the Board has been looking for ideas to help make the website a resource for you to use. The website should be a place that you can visit when looking up information, or just seeing what's new. The news list will keep you informed of local happenings and the calendar of events will help remind you of what we have planned coming up.

Please send in any suggestions to info@littlesebagolake.com that might help improve the site, or just let us know you love it!

2015 Annual Meeting Minutes are available for all to view on our [website](#).

Below are a few of the new pages added to the site recently.

- [Fish Stocking report](#)
- [Loonacy \(with loon calls\)](#)
- [Ice-out Dates](#)
- [Flood Zone Delegations](#)

Please don't forget to visit our [Facebook](#) page as well. We have had lots of beautiful photos posted for everyone to enjoy. Maybe you can add some of your own too!



I remember when...

We recently sat down with Mrs. Doris Barnes and asked her to share some of her memories of Little Sebago.

"I have been coming to this lake as long as I can remember." said Mrs. Barnes, who turned 90 years young in October. "I grew up in Westbrook and before my parents bought their camp on (what is now called) Smith Road in 1941, we would always come out to the lake for picnics and especially enjoyed the Fourth of July picnics at Aimhi. At the time, this part of Smith Road was called 'Sebago Avenue' and I was so disappointed when the town changed the street name, because I liked 'Sebago Avenue' so much more."

While in high school, Mrs. Barnes worked each summer at Aimhi and loved seeing the same families return year after year. "I especially loved when Aimhi celebrated "Christmas in July"- such a special day, everyone loved it."

Mrs. Barnes and her husband purchased their cottage in 1946 right next door to her parent's camp and also spent their honeymoon on Little Sebago. "We'd pack a picnic lunch and go out on the lake in our canoe. Of course there were no powerboats like we have today back then- mostly canoes, sailboats and the occasional rowboat with a small outboard engine. There were very few buildings on the lake. We would canoe all around the lake and the islands and discovered wild cranberry bogs near the (lower) narrows. There were only two buildings on the other side of the lake near the narrows- that was it."

Mrs. Barnes' charming cottage is basically the same as the day she and her husband bought it. "We eventually added on a small dining room, but you really can't tell it was an addition. And up until 2003, we had just a cold water faucet- no running hot water. Also, I think it was Hurricane Bob, when we lost about 8 feet of our beach and at least 11 trees."

One of her favorite memories is seeing a moose swim across her cove. "He just came out of the woods on the point, looked at me for a moment and swam across the cove to the opposite point. He was huge and had enormous antlers!" she said with outstretched arms.

"Many mornings, around 5:30 or 6, I would wake up to the sight of a large bald eagle circling overhead looking for his breakfast. How special is that? I love this lake, and feel very blessed to have spent so much of my life here."

Mrs. Barnes, we hope you enjoy many, many more years on Little Sebago!

Post on our website: www.littlesebagolake.com

Email us at: memories@littlesebagolake.com

**Mail us at: Little Sebago Lake Association, P.O. Box 912, Windham, ME 04062-0912
or you may even Call us at: (207) 809-4706 and we will come to you!**



2014 Loon Report



Since 1983, volunteers across the state have visited their local lakes and ponds the third Saturday in July with a pair of binoculars and a shared passion – protecting the Maine loon and its habitat. The project conducts an annual loon count to assess the status of the loons in Maine. Please visit www.maineaudubon.org/loons for more information and learn how you can become involved.

Little Sebago Lake Association is involved with this program and the statistics are as follows:

Year	Adult	Chicks
2015	22	8
2014	29	6
2013	24	0 - Two eggs found not hatched
2012	21	1
2011	21	2
2010	29	3
2009	26	8

The 2015 count was a success for our loons. Another class of graduating chicks moving on to adulthood grew up on our lake this summer. Despite high boat traffic, reports of wildlife harassment, and natural predators, they all seemed to have survived and in the process of moving off the lake to the winter's harbors out in the ocean.



Loon Observation on Little Sebago

This summer I had the honor and pleasure of being asked to assume the role of “loon monitoring” on Little Sebago’s Middle lake (I did also venture out to upper and lower lakes but not with the same level of frequency). I observed activities from late May to the present and will continue to do so until our feathered friends depart for their winter grounds.

I am most happy to report that eight chicks, representing 5 loon families, were hatched and survived the 2015 summer. At least three additional pairs that I observed mated but were unsuccessful in producing chicks. Five unhatched eggs that went past incubation periods were recovered from three different nests.

At present the chicks have grown to full size and are distinguishable from the adults only by their gray plumage rather than the black and white coloring we are accustomed to seeing. If you are wondering why there now seems to be lesser loons to watch, it’s because the non-parent adults have already left for their winter grounds. This past week Kevin Murphy captured

a photograph that shows the beginning stage of the adult loon’s annual moulting.

This tells us that the adult parents will be leaving as well, quite soon, as loons cannot fly once full moult occurs. The chicks will be with us for most of the remainder of the year. They will depart just ahead of ice in. In the spring watch for returning males immediately after ice-out, and females shortly thereafter.

My full report is available [online](#).

Here’s a few more interesting Loon Facts:

- *Loon mortality peaks in July/August*
- *Chicks display adult plumage at 3 years and return to their native lake*
- *Mating pairs average 1 surviving chick every other year*

Have a great winter In the spring you’ll see me out and about again, in my pink kayak, checking my favorite creatures.

Sharon Young

“2015 LSLA Raffle Winners”



*Paddle Board
Winner is Carla
Tewksbury Seymour*



*Kayak
Winner is
Merritt Foster*



*Gazebo
Winner is
Leon Sheets*



HOPKINS DAM REPORT



We know how fortunate we are to wake up to beautiful Little Sebago Lake every morning. Water, whether it be a lake, river or ocean has the ability to add to your life in so many positive ways. For all the positive reflection we gain from water I am always mindful that we are never in full control of it.

Today as I write this report I can't help but remember that less than a week ago Hurricane Joaquin had formed off the Bahamas and as dire predictions of where it would make landfall came in I started to think of what we can do over the next few days to prepare. Dealing with over 5 inches of rain that had fallen that day was the immediate task at hand but dealing with a hurricane two days away is a scenario that in spite of emergency action planning (EAP) and good dam maintenance we are woefully unprepared to handle.


Our "Dam Crew" is a conscientious and dedicated

bunch and the cooperation we get from downstream associations makes it work to the benefit of us all. Given our existing conditions we can at best lower the lake 1/2" to 1" per day. The lead time for a storm getting to Maine is maybe a week if we react to its potential from its earliest formation. Adjusting the water level a few inches and continuously checking the integrity of the dam affords the homeowners of Little Sebago very little protection when faced with a direct hit from a hurricane.

When I read of the devastation in South Carolina and the loss of the ship El Faro with four Maine women and men aboard from Hurricane Joaquin I know that handling 12"+ of rain along with 75 mph winds is a weather event that a Little Sebago Lake homeowner must personally prepare and take responsibility for.



HOPKINS DAM REPORT (Cont.)



The Hopkins Dam, built with hundreds of granite blocks weighing many thousands of pounds each were skillfully laid in formation over 120 years ago to hold back the water and give us Little Sebago Lake. The dam is in good condition and structurally sound. The LSLA has budgeted carefully for the continued maintenance and necessary repair to the dam.

The dam will be opened on Friday October 18, 2015 to begin the lowering of the lake to the winter level. At the same time the Dam Crew will review and dry run the 2016 Emergency Action Plan before submitting it to the state for approval.

In a summer that was fairly uneventful weather-wise, we were able to maintain the lake at our summer high level while still maintaining at least the minimum mandated flow rate.

We hope to have the 35 year old catwalk over the dam replaced by the end of October which will complete all budgeted repair for 2015.

Dam Crew

Bruce Micucci, Chris Micucci, Rod Bernier, Jonathan Bernier, Jim Theiss

9th Annual Pirate Parade



Our LSLA Pirate Parade is held each year the Saturday after the annual meeting, with a rain date of Sunday. Even though we had a little rain the morning of the Parade, our Pirates came out in full force and had a fantastic day of fun and frolic! It has become an event that hundreds of Little Sebago Lakers look forward to each year. Children of all ages love this event! The parade participants meet up at the sandy narrows at noon and proceed up the lake to Pirates Cove for lots of water fun including volleyball for all ages!

A friendly Pirate reminder! We need everyone to use safe boating practices, including:
Be sure your registration numbers are visible.

DO NOT throw water balloons or anything else! They hurt, and they are bad for the lake.

DO NOT throw buckets of water onto another boat. People have small children and cameras on board. Please be respectful of others.

The parade information will be posted on our facebook page.



Safety Patrol Program

The summer of 2015 was a very active one on the lake. It seems that word is out that there is a secret little slice of paradise tucked away off the main roads. We had such beautiful weather and gorgeous Saturday and Sundays - and the masses were out to play!! The Safety Patrol Boat was out most every weekend with either volunteer drivers or deputies from the Cumberland County Sheriff's Department. There were quite a lot of violations noted this year. Most of them involved driving too close to shore, excessive speed, not enough life preservers on board, and unregistered boats. There were also a lot of complaints from folks about the behavior and or driving abilities of the boaters. Also, the mooring and gathering of boats along the sandbars and islands seems to be increasing and causing some complaints. The board plans to use the next few months to discuss the issue in depth.

Please take a few minutes to read the Boating Rules and Regulations hand book that is available from the State of Maine , and or both Windham and Gray town halls. We also have them on board the Patrol Boat and always try give one if you are stopped. There is also a list of Boating Do's and Don'ts that is posted on our website and in this newsletter.

Over the course of the summer we checked hundreds of boaters and passed out life

jackets, maps, brochures and any other item that was needed for their safety. And as a reward for safe boating and following all of the rules of the State of Maine, we eagerly handed out coupons for free pizza from Pizza Hut, ice cream from the Ice Cream Dugout and free sandwiches from Subway.

On August 16 we held a very successful Boater Safety Class which was attended by 19 people – 9 of whom were teenagers! This class was put on by the Inland Fisheries and Wildlife Department of the State of Maine and sponsored by Little Sebago Lake Association. All participants received their life long certification to the National Association of State Boating Law and Administrators and are now recognized by the Coast Guard as certified. Some States require this course of all boaters and our state may in the future. The knowledge and education that these 19 students received that day will help all of us stay safer and have a more enjoyable lake.

I want to thank Dale Brunell, Neal Doucette, Roland Tetreault, Dick Coffee, Robert Loranger and my number one volunteer Marc Lamontagne for volunteering to drive for the program this summer.

I wish you all a happy and healthy winter and look forward to another great summer next year!



Boat Ramp & Courtesy Boat Inspection *By Pam Wilkinson*

Jim and Jackie Fitzgerald are our dynamic duo inspecting for invasive plants as boats enter and leave the lake. Each year they both attend a seminar in the spring to learn what has happened in the past summer season and new information to pass on to those entering the lake. They work 10 hour days Friday through Sunday and holiday Mondays to reach as many visiting watercraft as possible. No suspicious fragments have been found this year but their work carries into creating awareness of the invasive species and other information that makes their experience safe. Brochures are handed out along with the inspection to boats to check for invasive plant fragments coming into and out of the lake.

Jim and Jackie take pride in their job and also assist with difficult task of informing those who want to enter the lake that the parking lot is full. They try to make sure the parked vehicles do not compromise the exit of those who are presently parked. This is not an easy task on the 90 degree days that people pull in to enter the lake and the lot is full. Inland Fisheries visited the ramp this summer and saw the need for no parking signs to reinforce areas that compromise trailers from leaving. The boat count was down this year again. The lake seemed very busy regardless of the reduced count. I believe there is an increase of generous people allowing others to use their docks for the summer that has allowed the increase in activity. August was our busiest month with the 9th calculating a boat count of 89 boats entering and leaving.

2015 boat count 1985 / 2014 boat count 2089 / 2013 boat count 2102 / 2012 boat count 2110 / 2011 boat count 2190

Please remember that if you are visiting the lake for a day we ask that you develop the “carry in, carry out” policy and remember that the islands are private. If you are preparing to spend the whole day please either use the porta potty at the boat ramp or bring a portable one on your boat. **See you next spring!**

..... The Little Sebago Lake Association Scholarship Award

As most of our members know, the Little Sebago Lake Association is a nonprofit corporation whose mission is to improve, protect, and preserve the water quality and fragile ecosystem around Little Sebago Lake. The association represents over 1,300 property owners around Little Sebago who want to create and nurture a community of lake stewards, always mindful that human needs must be balanced with the needs of the natural environment.

To help support our local communities and to encourage lake stewardship, the Board of Directors created a new scholarship in 2015. The goal of this scholarship is to assist graduating high school students who enroll in a college program to pursue a degree in general environmental sciences, water quality or watershed management. Up to two \$500 scholarships will be awarded each year, one to a graduating senior from Windham High School and one from Gray-New Gloucester High School.

We are very pleased to award the first ever scholarship to two most deserving students. The scholarship winner from Windham High School was Eri Martin. This fall he is attending Unity College to study Conservation Law Enforcement with a goal of becoming a Maine Game Warden. Who knows, in a few years Eri may return to patrol Little Sebago to help monitor the fishery and promote boating safety!

The recipient of the Gray-New Gloucester High School scholarship was Caroline Verrill who is attending University of Maine in Orono and plans to study environmental sciences.

We are proud to help support these hard-working students as they pursue their education and careers.



Cumberland County Soil & Water Conservation District

Little Sebago Watershed Protection Project Phase - IV

The Lake Association continues to work closely with the Cumberland County Soil & Water Conservation District, Maine DEP and others on an ongoing project to protect the lake's water quality. Our current efforts are supported by Phase IV of EPA funding under the Clean Water Act, which includes nearly \$100,000 of federal grants matched by almost \$70,000 of cash match and in-kind services from LSLA,

CCSWCD, the towns of Gray and Windham and others involved such as contractors, land owners and road associations.

Heather True, the Project Manager for CCSWCD, meets regularly with a steering committee made up of the various stakeholders including four members of the LSLA board. The key initiatives in this phase include:

- *Work with private road associations around Little Sebago to form a co-op sharing best practices*
- *Provide a list of recommended contractors for roads and residential sites*
- *Obtain discounts on road materials and contractors' services, including gravel, culverts, grading, etc.*
- *Review road conditions and offer 5-year road maintenance plans to prioritize road association needs*
- *Assist road associations with matching fund grants and engineering oversight to complete larger erosion control projects*
- *Provide free site visits and technical assistance for landowners with erosion concerns on their property*
- *Compile residential needs, offer bulk discounts on erosion control mix, and organize contractor services*
- *Assist LSLA in administering a program to offer 50/50 matching grants of up to \$500 for 12 residential sites to complete erosion control projects*
- *Recognize those property owners who improve erosion sites, and serve as best examples of lake stewards in order to encourage others around Little Sebago to follow their lead*

Our long-term objective is to develop a sustainable approach to identify and address erosion concerns throughout the watershed to protect the water quality of Little Sebago Lake. This will require dedicated volunteers with the right training and knowledge, and the cooperation of road associations and local contractors working together in years to come. If you would like to help – please get involved!

If you have concerns about erosion on your property, or you are interested in learning more about these private road and residential programs, please contact Heather True of CCSWCD at 207-892-4700 or htrue@cumberlandswcd.org.

Heather True *Project Manager*

Cumberland County Soil & Water Conservation District
35 Main Street, Suite 3 • Windham, ME 04062

P: (207) 892-4700 • F: (207) 892-4773

www.cumberlandswcd.org • htrue@cumberlandswcd.org



LSLA Partners with Maine Community Foundation

Earlier this year, the LSLA Board of Directors reviewed the investment strategy that has been in place for the past several years to guide the investment of our endowment and other reserve Funds. Since the Endowment Fund was created back in 2011, the funds were held in a Merrill Lynch account, but the principle was relatively low and the fund did not generate much growth or income. Through additional gifts, the fund had grown to over \$13,000 by the end of 2014.

The LSLA Reserve Fund reflects money that has been put aside over the years to be used for special contingencies, a possible emergency with the dam, and other non-operating investments or improvements. These funds come primarily from any surpluses realized in our annual operating budget. At year-end 2014, we had almost \$138,000 in reserves, and the funds were invested in 5-year CDs. However, as the CDs mature, if we rolled over these assets into new CDs the interest rates would be very low due to market conditions.

After considering other options, the LSLA Board decided to partner with the prestigious Maine Community Foundation to manage both the Endowment Fund and the Reserve Fund for the association. The Maine Community Foundation is a statewide public foundation whose core purpose is to work with donors and other partners to improve the quality of life for all Maine people. With a professional staff of 30 and a volunteer Board from across Maine, the foundation is a respected and trusted leader in philanthropy. The community

foundation manages almost 1,500 funds with a total value of \$380 million, including more than 150 endowment funds for various non-profits around Maine.

The Maine Community Foundation (MCF) will invest our funds, along with the other assets in their Primary Investment Portfolio, with a goal to preserve and enhance the real value through prudent institutional investment strategies. MCF offers professional investment management, regular reporting and updates to the LSLA Board, and easy access to withdraw our funds if needed. The rate of return for MCF's primary portfolio over the 5 years ending in 2014 was 8.9%, so our funds should generate higher income and growth over time as compared to the alternative of reinvesting in CDs.

Over the past five months, we have transferred all of the endowment and reserve funds over to MCF. At the end of September our Endowment totaled \$15,235 and our Reserve Fund totaled \$139,263. Much more information about Maine Community Foundation may be found on their website at www.MaineCF.org. Through partnering with MCF, Little Sebago Lake Association joins a long list of many of the most highly respected non-profits and other community organizations across Maine. And on behalf of our members, the Board of Directors was proud to learn that Little Sebago was the first Lake Association to join in partnership with the MCF family. Here's to a long and successful relationship!



Little Sebago Lake Association

Q3 Financial Update

We had a very busy summer season, both on the water and behind the scenes. While things are slowing down on the water at this point, many of the other association activities are still humming along as we wrap up this year and prepare for next. Overall, the financial health of Little Sebago Lake Association continues to be very good. Here is a brief update based on the first three quarters of the year:

- Year-to-date 2015 total income was \$82,602, behind last year by \$2,063 or 2.4%. Dues and donations are down slightly and we are also behind in interest income and grant revenue. But our fundraising raffle was higher than last year, and sales of merchandise are also up significantly. Some of the shortfall may be just due to the timing of payment receipts.
- Year-to-date total expenses were \$67,724, significantly lower than last year by \$21,951 or 24.5%. The largest differences are in payroll, repairs to the boats, dam maintenance, watershed costs and website.
- Year-to-date income was greater than expenses and we show a positive cash flow or surplus of \$14,878. Last year at this time we were running a deficit, so we are really in fine shape this year.

As we prepare this newsletter, we are also ready to send out dues reminders to 721 residents who have not paid dues or donations yet this year. At this point last year we sent out nearly 750 reminders, so we are close but slightly ahead on the payment rate. Since sending the initial bills this spring, we have received payments from 646 members or 47% of the 1,346 names on the mailing list. We are hoping for a decent response to this mailing, so if you receive our reminder please help support the work of our association with your dues and a generous gift.

Winter Mapping Project:

What's the name of you cove? We are working on identifying not only the proper names of islands but identification of coves. Just curious if there are names which have been used for generations or if new names the milfoil team has created to send the crews to extract are appropriate. Invasive plants like variable milfoil like the shallow areas. It will be helpful to know the names of coves or special areas around the lake to properly respond to requests to identify a plant or for loon habitat monitoring. If you can use a map and write the name on that area it would be helpful. Please email your information to pwilkinson@littlesebagolake.com or call 207-428-3732.



LSLA Merchandise

Thank you to everyone who supported the efforts of the LSLA by making purchases at our Little Sebago merchandise Shoppe. Our beach sales and our Holiday Sale are great fun and allow Lakers the opportunity to meet each other while shopping! Special thanks to Marilyn Seguin, our special resident author, for holding a book signing at the beach this year for her new book, *Hidden History of the Sebago Lakes Region!*

How can you hear about our sales? The LSLA will send out occasional email blasts to those who have shared your emails with us. Also, we encourage you all to check our Facebook page frequently as we post new items and events there. We have so many great gifts including our very popular calendars and tree ornaments.

Please check out our website and our Facebook page to view items for sale. Please plan ahead and get your orders in soon to be sure that you have those special gifts in time! To order or for inquiries, please e mail Deb Gellerson at: sales@littlesebagolake.com.



A Very Special Thank For All of Your Support to The Following:



To **Saint Gregory's Parish** for hosting our annual meeting this year. It was a huge success!

To the **Cumberland County Soil and Water** for managing the grant program.



To the **Cumberland County Sheriff's Department** for educating and patrolling this year.

To the **Pizza Hut** in Windham for their generosity with the coupons for safe boating.



To **Gray Public Library** for the use of their facility for monthly board meetings.

To the **Subway** in Windham for their generosity with the coupons for safe boating.



To the **Town of Windham** for your financial support for the milfoil remediation.

To the **Ice Cream Dug Out** in Windham for their generosity with the coupons for safe boating.



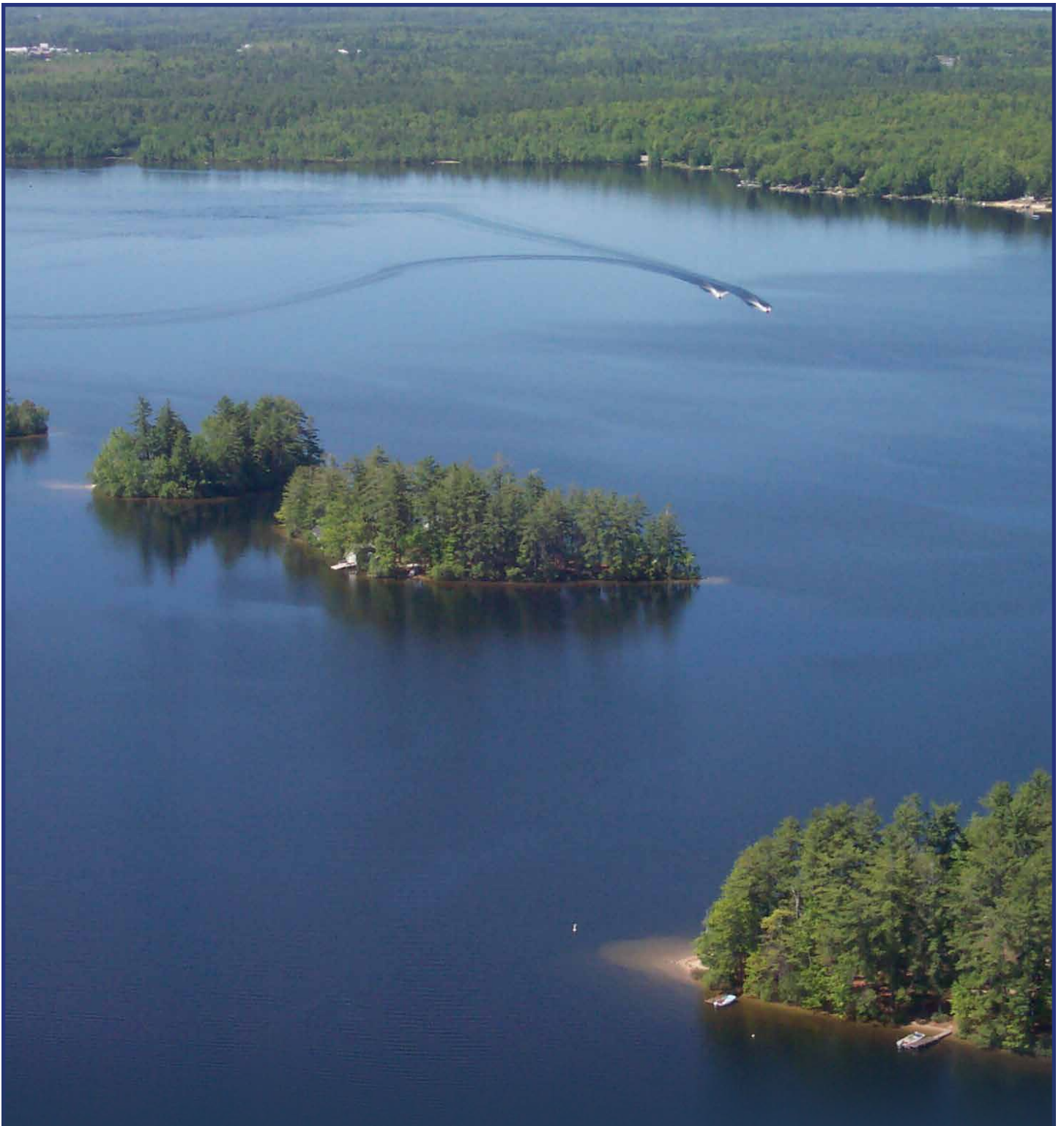
To the **Town of Gray** for your financial support for the milfoil remediation.

To **Sharkey Graphic Solutions** for their great service & expertise in putting together our newsletters!



To **O'Donal's Nursery** for the buffer plants we gave out at the Annual Meeting.

And to all who have supported the goals of LSLA to keep Little Sebago Lake safe for all to enjoy!



The Little Sebago Lake belongs to all of us. Please do your part to preserve it's natural health and beauty for ourselves, our future generations, and everyone who appreciates everything that the lake has to offer.