



Federation of Ontario Cottagers' Associations

# Year in Review 2014





## FOCA Member Associations

Ahmic Lake Cottagers Assoc.  
Albion Lake Property Owners Assoc.  
Alpine Village Property Owners Assoc.  
Amateewakea Campers Assoc.  
Amethyst Beach Campers' Assoc.  
Amethyst Harbour Campers' Assoc.  
Anstruther Lake Cottagers Assoc.  
Arrow Lake Cottagers' Assoc.  
Ashby Lake Protective Assoc. Inc.  
Assoc. of Stoney Lake Cottagers  
Aylen Lake Community Assoc.  
Back Bay Cottage Assoc.  
Bagot Long Lake Cottage Assoc.  
Balsam Lake Assoc. Inc.  
Baptiste Lake Assoc.  
Barber's Bay Ratepayer's Assoc.  
Bass Lake Assoc.  
Bass Lake/Oro Medonte Ratepayers Assoc.  
Basshaunt Lake Home and Cottagers Assoc.  
Bat Lake Ratepayers Assoc.  
Baxter Island Cottagers' Assoc.  
Bay Of Islands Community Assoc.  
Bayview Road Assoc.  
Beacher's Organization  
Bear Lake Residents Assoc.  
Beaver/Cavendish/Bottle/McGinnis Lake Cottagers Org. Inc.  
Bella-Rebecca Community Assoc.  
Belmont Lake Cottager's Assoc.  
Bennett & Fagan Lakes Assoc.  
Bennett Lake Estates Cottage Assoc.  
Big Bald Lake Cottagers Assoc.  
Big Basswood Lake Property Owners' Assoc.  
Big Bob Lake East Cottage Assoc.  
Big Cedar Lake Road Committee  
Big Gull Lake (West) Cottage Assoc.  
Big Gull Lake East End Cottage Assoc.  
Big Gull Lake Estates Lane Cottagers Assoc.  
Big Hawk Road Assoc.  
Big Lake Community Assoc. Inc.  
Big Rock Road Assoc.  
Billings Lake Cottage Assoc.  
Birch Island Property Owner's Assoc.  
Birch Point Ratepayers Assoc.  
Birchcliff Property Owners Assoc.  
Black Lake Property Owners Assoc. Inc.  
Black River Road Users Assoc.  
Blackstone Lake Cottagers Assoc.  
Bluewater Cottagers' Assoc.  
Blythe Cottagers' Assoc.  
Boom Lake Assoc.  
Brady Lake Ratepayers Assoc.

# Our mission is to protect thriving and sustainable waterfronts across Ontario

## FOCA's roles, at a glance

- Constant vigilance and timely communications about federal, provincial and municipal policy and practice related to Ontario waterways
- Advocacy to decision-makers, including a seat on dozens of government and environmental committees and coalitions
- Galvanizing the large and significant waterfront community with timely calls-to-action to our 500+ member Associations and regional counterparts, driving individual property owners to speak up on key issues through the Ontario Environmental Bill of Rights and the Ontario Ombudsman (e.g. review of Hydro One billing problems)
- Facilitating ongoing citizen science, especially community-based water monitoring through the Lake Partner Program and new Aquatic Invasive Species Monitoring Program
- Community-building: providing tools and programs to foster engagement and support the growth of lake associations (Association Toolkit) and individual property owners (Cottage Succession Seminar Series; Insurance discount)
- Spreading awareness about sustainable waterfront living and best-practices to all those who share Ontario's waterways!

## Who is FOCA?

For over 50 years, the Federation of Ontario Cottagers' Associations (FOCA) has been the voice for Ontario's waterways.

FOCA is the only not-for-profit organization representing volunteer lake associations and waterfront property owners in Ontario—and is the longest-standing organization of this kind in Canada.

Want to know more about FOCA's half-century of history? Visit us online:

<http://foca.on.ca/about/our-history/>





Randy Romano

## A message from your Board of Directors and Executive Director

FOCA represents waterfront groups across Ontario, on the issues that matter most to them and to their communities. In 2014, FOCA was vigilant on your behalf, beat the drum when your input was critical, and worked tirelessly to provide positive influence to the key decision-makers at all levels.

On behalf of our 50,000 member families, we thank the staff and the volunteers of the Board of Directors for making 2014 such a strong year for this organization! This year saw a major re-vamp of the FOCA website—our primary online resource—with improved mobile functionality and new members-only content.

**First and foremost: we worked to protect the health of the water**, which provides the framework and the character for just about everything we think of as “life in cottage country.” That’s why such a large number of FOCA’s policy files relate to environmental concerns and policy issues. In 2014, topical files included the new Canada-Ontario Great Lakes Agreement and the Proposed Invasive Species Act, among many others. We urged increased civic engagement in municipal and provincial elections, and helped connect you to tools to raise your political voice in your own communities.

In 2014 FOCA was also concerned about the **pocket-book issues that make the cottage financially sustainable**—or not. That’s why FOCA participated in the Ontario Energy Board hearings and counselled against rate proposals that would have seen most members’ electricity bills increase dramatically. It’s also why

FOCA’s Advocacy Committee pursued the issue of a new funding formula for the Ontario Provincial Police throughout 2014, to decry the increased burden many cottage-country municipalities were facing – often despite minimal services for seasonal residents. Also in 2014, CottageFirst was launched – the first group insurance program for cottagers, available exclusively to FOCA members. Members have already reported great savings!



*Ken Grant, President, FOCA Board of Directors*



*Terry Rees, FOCA Executive Director*

**Why is FOCA so important?** The threats to rural and waterfront Ontario are real, and come from numerous directions simultaneously! The big issues rarely resolve in a single calendar year; many require ongoing dedication and attention. In 2014, FOCA was pleased to see the new Provincial Policy Statement released, after three years of intensive participation in the Northern and Rural Working Group where we fought for wording to protect waterfront communities from unbridled land development.

For these, and so many other issues, FOCA is *your* provincial voice. FOCA sits where individuals cannot, and speaks to policy-makers on issues that affect your community!

The success – the sustainability – of our community relies on a thriving network of local associations, a legion of dedicated community volunteers, and provincial-level leadership. Together, we make a difference.

*Your lake.  
Your lifestyle.  
Your legacy.*

Browning Island Cottagers' Assoc.  
Bruce Lake Family Assoc.  
Buck Lake Assoc. Inc.  
Buck Lake Ilfracombe Assoc.  
Buckshot Lake Cottagers  
Buckskin Lake Cottagers' Assoc.  
Burma Road Users Group  
Burnt-McGridge-McLeod Cottage Assoc.  
Calabogie Estates  
Cameron Lake South Shore Cottage Assoc.  
Canning Lake Property Owners Assoc. Inc.  
Cassels & Adjoining Lakes Assoc.  
Cataract River Road Assoc.  
Catchacoma Cottagers' Assoc.  
Cavendish Community Ratepayers Assoc.  
Cecbe Waterways Assoc.  
Cedar Lake Cottage Assoc.  
Cedar Shore Cottagers Assoc.  
Cedarplank Cottage Assoc.  
Cedarwood Lane Cottage Assoc.  
Cedarwoods Park Assoc.  
Centennial Back Bay Property Owners Assoc.  
Centre Ipperwash Community Assoc.  
Chandos Lake Property Owners Assoc.  
Chimo Park Cottagers' Corporation  
Christie Beach Cottage Owners Assoc.  
Chub Lake Property Owners Assoc.  
Chutes Trail Cottagers Assoc.  
Clear Lake Property Owners Assoc.  
Clear Lake Stewardship Assoc.  
Clearwater Beach Ratepayers Assoc.  
Clearwater Lake Property Owners' Assoc.  
Coalition for Equitable Water Flow  
Coe Island Lake Road Assoc.  
Constant Lake South Shore Road Assoc.  
Cooks Road Maintenance Assoc.  
Coons Point Cottagers Assoc.  
Cordova Lake Cottage Assoc.  
Country Lane Cottagers  
Coutnac Beach Property Owners Assoc.  
Crane Lake Assoc.  
Crawford Lake Road Assoc.  
Crescent Drive Road Assoc.  
Crescent Harbour Assoc.  
Crowe Lake Waterway Assoc. Inc.  
Crozier Lake Assoc.  
Crystal Lake Cottagers Assoc.  
Stewart Lake Assoc.  
Dargavel Road Land-Owners Assoc.  
Asphodel Heights Cottagers Inc.  
Deer Bay Reach Property Owners Assoc. Inc.

Deer Bay Reach West Cottagers Assoc.  
 Deer Narrows Road Assoc.  
 Denna Lake Cottagers Assoc.  
 Denne Lane Private Road  
 Devil's Lake Cottager Assoc.  
 Dogtooth Lake Cottagers Assoc.  
 Drag And Spruce Lakes Property Owners' Assoc.  
 Driftwood Cottage Assoc. Inc.  
 Duck Lake Cottagers Assoc.  
 Dunchurch Estates Cottagers' Assoc.  
 Eagle Lake Conservation Assoc.  
 Eagle Lake Island Residents Assoc.  
 East Bay Elephant Lake Cottage Assoc.  
 East Cameron Lake and Area Ratepayers Assoc.  
 East Leonard Lake Property Owners' Assoc.  
 East Shore Mill Lake Cottagers Assoc.  
 Eel's Lake Cottagers' Assoc.  
 Elbow Lake Assoc. - Parham  
 Elephant Lake Cottage Assoc.  
 Elizabeth Island Area Cottagers' Assoc. Inc.  
 Elliot Lake Waterfront Owners Assoc.  
 Elmhurst Beach Assoc.  
 Erlwyn Drive Residents Assoc.  
 Esson Lake Road Assoc.  
 Fairbank Lake Camp Owner's Assoc. Inc.  
 Fairy Lake Assoc.  
 Faradale Road Assoc.  
 Faraday (Trout Lake) Cottagers Assoc.  
 Farquhar Lake Parkway Assoc.  
 Farquhar Lake Road Assoc.  
 Farren Lake Property Owner's Assoc. Inc.  
 Fisher Lake Property Owners Assoc.  
 Fleming Road 2004 Cottagers' Assoc.  
 Fletcher Bay Cottagers' Assoc.  
 Fletcher Lake Cottagers Assoc.  
 Fortescue Lake Cottagers Assoc.  
 Four Mile Lake Assoc.  
 Fourteen Island Mink Lake Assoc.  
 Fox Lake Assoc. Inc.  
 French River Stewardship Council  
 Friends of Stoco Lake  
 Galla Lake Cottagers Assoc.  
 Gan Lake Lane Assoc.  
 Garnet Beach Cottage Assoc.  
 Gehrke's Golden Glade Road  
 Geneva Lake Cottage Assoc.  
 Georgian Bay Assoc.  
 Georgian Highlands Cottagers Assoc. Inc.  
 Giant's Tomb Cottager's Assoc.  
 Gibson Lake Cottagers Assoc.  
 Glamor Lake Cottagers' Assoc.  
 Glanmire Lake Cottagers Assoc.  
 Glen Isle Road Fund  
 Gloucester Pool Cottagers' Assoc.



## Our Advocacy + Political Files

FOCA continues to sit at the table where individuals cannot. FOCA supports the Ontario waterfront community 365 days a year, working as an information bridge between property owners and policy makers. A few highlights are listed below; watch for updates on these and other emerging topics, online: [www.foca.on.ca](http://www.foca.on.ca)

**OPP Costs Update** – In mid-2013, FOCA was one of the first to raise the battle cry over the costs surrounding the new OPP billing model, and galvanized our members throughout 2014 to contact local politicians with concerns. The new model takes effect January



1, 2015, and some cottage-country municipalities (and therefore property taxpayers) will be hard-hit by these new changes. As 2014 comes to a close, FOCA continues to press for clarification from the OPP about how these major changes will be implemented in an equitable manner. Stay tuned to the FOCA Elert for updates!

**Provincial Land Tax (PLT)** – There are over 40,000 households, and a total of 69,000 properties, subject to the PLT. In August, FOCA warned members in unincorporated areas outside municipal boundaries in Northern Ontario of impending changes to how (and how much) they are taxed, as part of the ongoing PLT review by the Province.

**Ontario's Provincial Policy Statement (PPS)** – The PPS provides policy direction for land use planning, which affects all waterfront property owners! In February 2014, the new PPS was released. This province-wide tool has not always effectively served the interests of rural, northern or waterfront communities. For the past 3 years, FOCA has been looking out for waterfront

interests through our participation in the PPS Review, as part of the Northern and Rural Working Group.

**Political Engagement: Elections** – Ontario residents voted in a forced Provincial election in June, and a planned Municipal election in October. Throughout the year, FOCA reminded members of their rights (one vote total in the Provincial election; one vote in each municipality where you are a property owner in Municipal elections). FOCA encouraged members to pursue alternate voting by mail or online, depending upon local options. The elections are over, but there are ways to stay on your politicians' radar year-round; get tips from FOCA! (FOCA web search = raise your voice)



**Ontario Energy Board** – FOCA was one of 18 assigned "intervenor" into rate hearing EB-2013-0416, related to Hydro One's rate application covering the period 2015-2019. FOCA's primary objectives in this rate application were to minimize any expensive wholesale changes to customer rate classes, and to encourage the cost-effective and appropriate maintenance of the electricity grid in rural areas. The new rates will be announced in early 2015.

### Climate Change & Cottage Country

Did you see the September open letter from FOCA's Executive Director, "Would it still be cottage country without the loon?" The essay was written in response to Audubon's Report that "the call of the loon may disappear" from its traditional territory within this century, as a result of global warming. The essay was picked up by several media outlets and our member Associations. Read it online: <http://foca.on.ca/climate-change-news/>.

Stay tuned for more important information from FOCA about cottage country impacts, and what we can do to prepare for Ontario's changing climate.



# A 2014 Snapshot: Great Lakes Issues

Randy Romano

FOCA worked throughout the year on broad-scale issues affecting the Great Lakes region.

In May, FOCA spoke at the International Association for Great Lakes Research, with attendees from across North America, about the FOCA Aquatic Invasive Species Monitoring Program.

In 2014, FOCA made official comment to Ontario Power Generation over the Deep Geological Repository (DGR) proposal for low and intermediate-level nuclear waste storage at a site on the shores of Lake Huron. FOCA is concerned about any adverse effects to human health or the environment, including Lake Huron and the Great Lakes. After initial public hearings in 2013, additional Joint Review Panel public hearings wrapped up in September 2014, with receipt of over 1900 public submissions; the Panel's final report is expected by May 2015. By late 2014, 136 US and Canadian municipalities, with a combined population of more than 16 million residents, had signed resolutions opposing the plan.

In July, FOCA participated in an important bi-national gathering of the "Healing our Waters Coalition" (below) representing more than 115 organizations, to coordinate plans for a united community of interest and common understanding of our shared challenges on the Great Lakes. FOCA agrees with the Coalition's stance that

Federal Great Lakes restoration efforts over the next 5 years need to be better aligned with goals of the Great Lakes Water Quality Agreement, take into account climate change impacts, improve how progress is monitored, and not be undermined by bad (or absent) federal policies. The role of science, monitoring and assessment remains integral to these efforts.

In October FOCA participated in a workshop at the University of Toronto as part of the Great Lakes Futures Project Action Plan for Sustainability. At the Lake Huron-Georgian Bay Summit in Collingwood, FOCA joined 85 colleagues to discuss dedication to environmental action in this watershed, and to share success stories about turning community interest into environmental action. (below)



Go Home Lake Cottage Owners Assoc.  
Golden Lake Property Owners Assoc.  
Gooseneck Lake Property Owners' Assoc.  
Gould Lake Ratepayers Assoc. Inc.  
Grace Lake Property Owners Assoc.  
Grass and Loon Lakes Residents Group  
Greater Bobs & Crow Lakes Assoc.  
Greater Sudbury Watershed Alliance  
Grindstone Lake Landowners Assoc.  
Groundhog Lake Cottagers Assoc.  
Growler Lake Property Owners  
Gull Lake Cottage Assoc.  
Haliburton Lake Cottagers' Assoc.  
Haliburton Lake Plan 478 Cottager's Assoc.  
Haliburton West Lake Cottagers' Assoc.  
Halls & Hawk Lakes Property Owners Assoc.  
Hammond Lake Land Trust  
Harp Lake Assoc.  
Harris Lake & South Magnetawan Cottage Assoc. Inc.  
Harrison Farmlands Road Assoc.  
Harvey Lakeland Commonland Owners Assoc.  
Hawk Lake West Road Assoc.  
Hay Lake Property Owners Assoc.  
Head Lake High Shores Assoc.  
Head Lake North Shore Cottage Assoc. Inc.  
Healey Lake Property Owners Assoc.  
Hilton's Point Cottagers' Assoc.  
Hollow River Road Assoc.  
Honey Harbour Assoc.  
Horizon View Estates Cottagers Assoc. Inc.  
Horn Lake Property Owners Assoc.  
Horseshoe Lake Assoc.  
Horseshoe Lake Property Owners Assoc.  
Horseshoe/Crotch Lake P.O.A.  
Horwood Peninsula Group  
Hudson Bay Cottage Owners Assoc.  
Hudson Lakes Assoc. Inc.  
Hungry-Rosal Cottagers' Assoc.  
Huron Shores Cottage Assoc.  
Indian Point Property Owners Assoc.  
Island Drive Lane Road Maintenance Assoc.  
Ivanhoe Lake Cottagers' Assoc.  
Jack Lake Assoc.  
Jarvis Lake Cottage Assoc.  
Jordan Lake Cottage Owners' Assoc.  
Kahshe Lake Ratepayers Assoc. Inc.  
Kamaniskeg Area Property Owners Assoc.  
Kashwakamak Lake Assoc.



Kaszuby Cottagers Assoc.  
 Kawagama Lake Cottagers Assoc.  
 Kawartha Lake Stewards Assoc.  
 Kawartha Land Trust  
 Kawartha Park Cottagers' Assoc.  
 Keenoa Lake Camping Ground Group  
 Kelly's Bay Assoc.  
 Kenhill Beach Property Owners Assoc.  
 Kennebec Lake Assoc.  
 Kennisis Lake Cottage Owners Assoc.  
 Kensington Conservancy  
 Keswick Beach Assoc.  
 Kinmount Park Estates Assoc.  
 Kiowana Beach Assoc.  
 Knowlton Lake Cottagers Assoc.  
 Koshlong Lake Assoc.  
 Kushog Lake Property Owners Assoc.  
 Kushog Mountain Road Assoc.  
 Lake Bernard Property Owners Assoc.  
 Lake Clear Property Owners Assoc.  
 Lake Effingham Cottagers' Assoc.  
 Lake Eugenia Property Owners Assoc. Inc.  
 Lake Joseph North Assoc.  
 Lake Kashagawigamog Organization  
 Lake Kasshabog Residents Assoc.  
 Lake Manitou Area Assoc.  
 Lake Matinenda Cottage Assoc.  
 Lake Mississagagon Assoc.  
 Lake Of Bays Assoc.  
 Lake Of The Woods District Property Owners  
 Lake Rosseau North Assoc.  
 Lake St. Peter Property Owner's Assoc.  
 Lake Talon Conservation Assoc.  
 Lake Vernon Assoc.  
 Lake Wahnapiatae Home and Campers Assoc.  
 Lake Waseosa Ratepayers Assoc.  
 Lake Weslemkoon Conservation Assoc.  
 Lake Wilbermere Land Owners Assoc.  
 Lakeview Park Cottagers Assoc.  
 Lang Lake Cottagers Assoc. Inc.  
 Larroger Muskoka Road Ltd.  
 Lau-Camp Inc.  
 Leask Bay Shores Cottagers' Assoc.  
 Leech Lake Cottagers Assoc.  
 Leonard Lake Stakeholders Assoc.  
 Limerick Waterways Ratepayer's Assoc.  
 Lipsy Lake Cottage Assoc.  
 Little Glamor Cottagers Assoc.  
 Little Pike Bay Resident's Assoc.  
 Little Silver/Rainbow Lake Property Owners' Assoc.  
 Livingstone Lake Assoc.

# FOCA on the



FOCA at Muskoka Summit on the Environment, Bracebridge



FOCA Cottage Succession Seminar in Bedford



FOCA spoke at International Association for Great Lakes Research, Hamilton

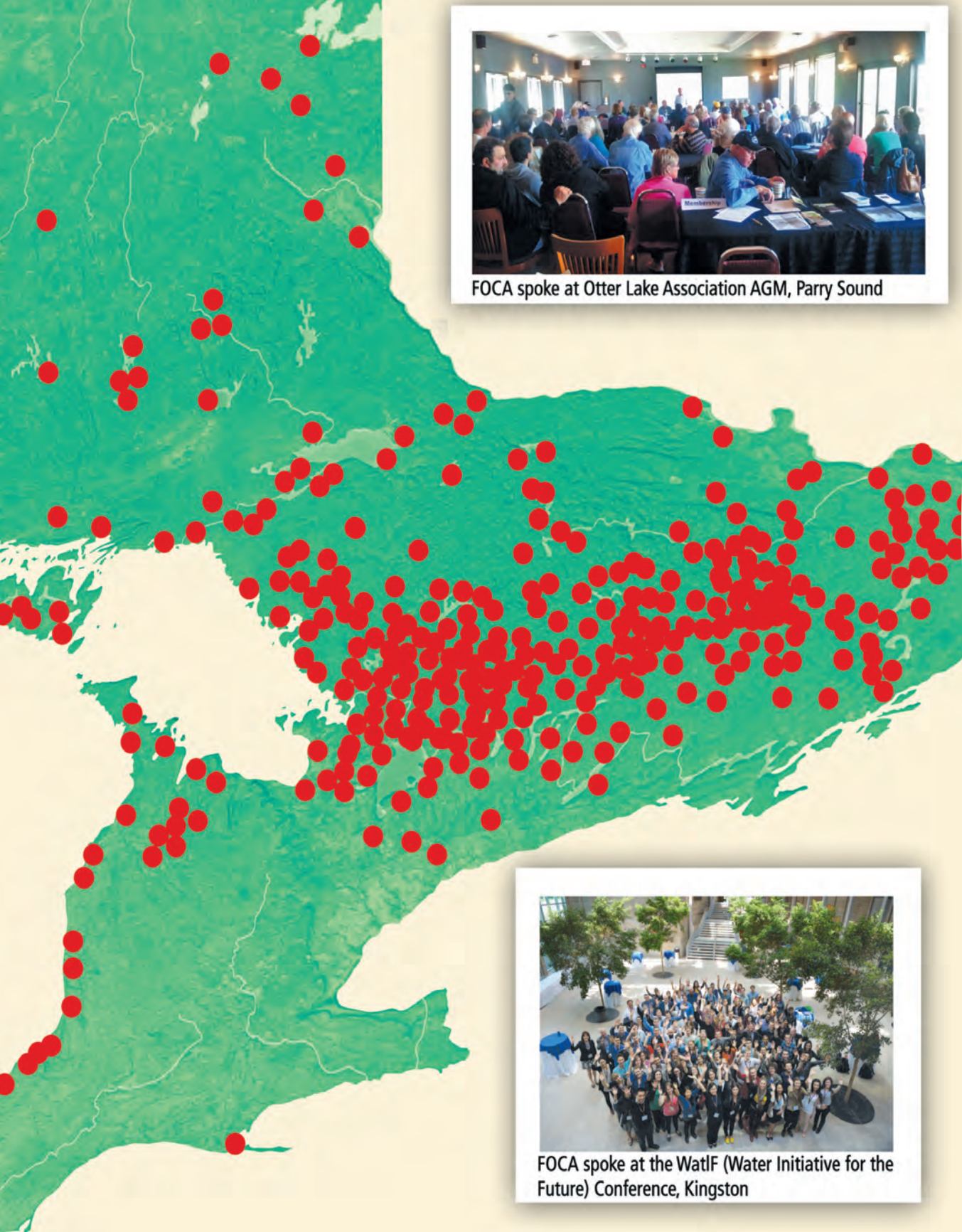


FOCA spoke at Healthy Shorelines Workshop, Stoney Lake

● Approximate locations of FOCA's member Associations!



# e road



FOCA spoke at Otter Lake Association AGM, Parry Sound



FOCA spoke at the WatIF (Water Initiative for the Future) Conference, Kingston

Lona Cottager's Assoc.

Long Lake Property Owners Assoc.

Long Lake, Loucks Lake Cottage Owners Assoc.

Long Point Ratepayers' Assoc.

Long Point Residents Assoc. Inc.

Longhorn Conservation Assoc.

Longs Lake Road Cottagers' Assoc.

Loon and Grass Lake Cottage Assoc. Inc.

Loon and Turtle Lakes

Loon Bay Road Assoc.

Loon Lake Property Owners Assoc.

Looncall Lake Cottagers Assoc.

Lovesick Lake Assoc.

Lower Beverley Lake Assoc.

MacGregor Point Cottagers Assoc.

Madawaska Club at Go Home Bay

Magnatawan Pioneer Assoc.

Malachi Campers Assoc.

Malcolm & Ardoch Landowners Assoc.

Manitouwabing Lake Community Assoc.

Manitouwabing Peninsula Rd. Service Co. Ltd.

Maple Grove Estates Cottagers Assoc.

Maple, Beech and Cameron Lakes Area Property Owners

Marceau Lake Cottagers Assoc.

Marwood Drive Road Assoc.

Mary Lake Assoc.

Maury's Run Assoc.

Mazinaw Property Owners Assoc.

McCullough Lake & Area Cottagers Assoc.

McGregor Bay Assoc.

McKay Lake Cottagers' Assoc.

McKenzie Lake Property Owners Assoc.

McKeown Twp. Cottagers Assoc.

McLean's Bay Landing Assoc.

Menominee Lake Assoc.

Methuen Lake Cottage Assoc.

Michael's South Shore Road Board

Mid-West Bear Lake Cottagers' Assoc.

Mill Lake Guardians' Assoc.

Mill Lake Village Cottagers Assoc. Inc.

Miller Lake Community Group Inc

Mink Track Lake Assoc.

Minnicock Cottage Assoc.

Miskwabi Area Community Assoc. Inc.

Mississagua Gold Lake Cottagers Road Group

Moon River Property Owners' Assoc.

Moore Lake Property Owners Assoc.



Moorings Drive Ratepayers Assoc.  
Morrison Lake Ratepayers Assoc.  
Mosque Lake West Cottagers Assoc.  
Mountain Lake Haliburton Property Owners Assoc.  
Mulberry Lane Road Assoc.  
Muldrew Lakes Cottagers' Assoc.  
Munro Lake Cottagers Assoc.  
Muskoka Bay Property Owners' Assoc.  
Muskoka Crescent Road Assoc.  
Muskoka Lakes Assoc.  
Muskoka Whiteside Cottagers Assoc.  
Muskosung Lake Assoc.  
Nepewassi Lake Assoc. Inc.  
Nestle Trail Road Assoc.  
Nevison Drive Residents' Assoc.  
Newboro-Loon Lake Cottage Owners Assoc.  
Nine Mile Lake (Parry Sound) Cottagers Assoc.  
Norcan Lake Cottage Owners Assoc.  
North Mara Beach Residents Assoc.  
North Pigeon Lake Ratepayers Assoc. Inc.  
North Severn Road Residents Assoc.  
North Shore Stoney Lake Landgroup Inc.  
North Sound Cottagers Assoc.  
North South Cottage Road Assoc.  
Norway Lake Assoc.  
Nottawaga Beach Assoc.  
Oak Lake Cottagers Assoc. Inc.  
Oak Shores on Bobs Lake Property Owners  
Oakbrooke Cottagers Assoc.  
Oakland Beach Assoc.  
Oastler Lake Assoc.  
Old Burleigh Road Cottagers  
Old Oak Lane Assoc.  
Olmstead-Jeffrey Lake Assoc.  
Ontario Rivers Alliance  
Opinicon East Cottage Assoc.  
Opinicon Property Owners Community  
Orr Lake Ratepayers' Assoc.  
Otter Lake Cottagers Assoc.  
Otter Lake Landowners Assoc.  
Otter Lake Peninsula Residents Assoc.  
Otter Lake Ratepayers Assoc.  
Otty Lake Assoc.  
Owners Assoc. of Crooked Court  
Oxbow Lake Cottagers' Assoc.  
Oxtongue Lake Ratepayers Assoc.  
Paint Lake Ratepayers Assoc.  
Paradise Cottage Assoc.  
Parker Point Assoc. Inc.  
Parry Island Cottagers Assoc.  
Parson's Road Property Owners Assoc.  
Patty Lane Homeowners Assoc.



## FOCA's many faces

### Staff and Board

We are pleased to have representation on the FOCA Board from across our Ontario landscape. For more about our volunteer Board of Directors, visit:

<http://foca.on.ca/about/team/>

The talents of our Board continued to steer FOCA in positive directions throughout 2014. In addition to regular Board meetings, 2014 was busy with hours of dedicated committee work related to FOCA's strategic priorities of advocacy, communications, fundraising, and delivering value to members. In June 2014, the FOCA Board and Staff came together for a cottage-country Strategic Retreat to refocus and re-energize.

Special thanks to our Committee volunteers and policy advisors, who assist FOCA in our work!

Subject Experts include: John McGee, Ian White – Hydro, Ted Spence – Mining, Anne McCauley – Land Use Planning, Don Payne – Roads  
The FOCA Taxation/OPP Sub-Committee:  
Bob Topp, Karl Fiander, Alan Morson



*FOCA's Deanna Panitz, in the field with OFAH partners in August 2014, helping to survey the Trent River on Water Soldier Watch Day.*



*From left to right: Michelle Lewin (Staff), Don Pollock (Strategic advisor), Jeff Clark (Treasurer), Rob Cummins (Board), Nancy Salmijarvi (Board), Ian White (Board), Kay Soares (Secretary), Ken Grant (President), Anne McCauley (Vice President), Terry Kennedy (Board), Jim Kaufman (Board), Terry Rees (Staff), Tracy Logan (Staff).*





Randy Romano

## An Anniversary Year

Terry Rees was congratulated at the 2014 AGM by the Board, Staff and members for reaching the milestone of 10 years of service as the Executive Director of FOCA. After many years as an active FOCA volunteer, Terry took on his leadership role full-time in 2004 and has spearheaded and supported countless regional water undertakings, including FOCA partnerships in the Kawarthas/ Haliburton/ Hastings annual Lakeland Conference and the Lake Links annual workshop in eastern Ontario, development of the FOCA Docktalk program, and the ongoing relationship with the Ministry of the Environment in the Lake Partner Program.

Terry is notable for the number of hats he wears, and that he keeps smiling even after days sitting under fluorescent lights at meetings across the province! As

*Cottage Life* editor, Penny Caldwell, wrote when describing Terry, "Despite the fact that he's intimidatingly informed about cottage issues you've never heard of, he's friendly and very funny." At times Terry seems to work around the clock on behalf of Ontario's water legacy; and yet somehow, amidst all that, he finds treasured time for waterskiing at his family cottage on Lake Kasshabog.

Thank you, Terry, for all you do on behalf of FOCA and waterfront Ontario.



## Member Support drives this organization!

FOCA represents 50,000 families across Ontario. Our 500+ Association Members are proudly listed throughout this publication. FOCA encourages everyone to be a member of their local Association; in turn, we encourage those groups to be members of FOCA.

In addition, we welcome our many new Individual Supporters, Family Supporters, Friends of FOCA and Waterfront Champions! Your support helps to make our work possible. Find out more here:

<http://foca.on.ca/member-services/foca-supporters/>

FOCA thanks our two dozen 2014 Corporate Sponsors, plus our many program partners.

## The Benefits of Membership:

Remember that all FOCA members can access special offers from our partners. For a current list of benefits, visit: <http://foca.on.ca/member-services/benefits/>. We encourage you to share this information with your fellow Association members – all your members are eligible!

### Gold Sponsors:



### Silver Sponsors:

AVIVA, Cade Associates Insurance Brokers, Hydro One, Ontario Power Generation, Toronto International Boat Show, Travelers Canada

### Bronze Sponsors:

Canadian Canoe Museum, Canadian Power and Sail Squadrons, Cottage Dreams, Dock in a Box, Eastern Ontario Regional Network, Fusion Cast, Milfoil Solution, Nature Clean, Ontario Onsite Wastewater Association, SOS Emergency Response Technologies, Sunspace, Waterloo Biofilter Systems

Paudash Lake Conservation Assoc.

Pearl Lake Cottage Assoc.

Peninsula Lake Assoc.

Pennorth Beach Corporation

Pennwood Road Cottagers' Assoc.

Percy Lake Ratepayers' Assoc.

Picard Lake Cottager's Assoc.

Pigeon Lake Cottage Assoc. Inc. Conc. 17

Pike Lake Community Assoc.

Pine Lake Ratepayers Assoc.

Pine Lake South Shore Fund

Pine Point Park Ltd.

Pinnacle Point Cottagers' Assoc.

Point Clark Beach Assoc. Inc.

Pool Lake Cottage Assoc.

Port Franks Beach Homeowners Assoc. Inc.

Poverty Bay Ratepayers Assoc.

Pretty's Island Property Owners

Quinnland Cottagers' Road Assoc.

Raby's Shore Assoc.

Rankin Lake Property Owners Assoc. Inc.

Rapsey Subdivision Lot Owners Assoc.

Raven Lake Cottagers' Assoc.

Redstone Lake Cottagers Assoc.

Rideauwood Lane Road Assoc.

Ril Lake Cottage Assoc.

Riley Lake Property Owners Assoc.

Road Runners Assoc.

Robson Lakes Property Owners Assoc.

Round Lake Cottage Assoc. Inc.

Round Lake Property Owners' Assoc.

Rowbotham Cottagers Assoc.

Rowntree Beach Assoc.

Royal Beach Cottagers Assoc.

Royal Muskoka Island Assoc.

Salerno Devil's Lake Cottagers' Assoc.

Salmon Lake Cottagers' Assoc.

Salmon Lake Ratepayers Assoc.

Sand Lake Area Property Owners' Assoc.

Sand Lake Estates Inc.

Sandwood Estates Assoc.

Sandy Point Road Assoc.

Scugog Lake Stewards Inc.

Selwyn Bay Cottagers Assoc.

Sesekinika Lake Property Owners Assoc.

Seyvern River Assoc. of Property Owners

Seyvern Trail Property Owners

Shadow Lakes Assoc. Inc.

Sharbot Lake Property Owners' Assoc.

Shawano Ratepayers Inc.

Shawenog Lake Cottage Assoc.

Shebandowan Lake Campers Assoc.

Sheldrake Lake Cottagers' Assoc.

Shoe Lake Ratepayers Assoc.

Silver Islet Campers Assoc.



Silver Lake Cottage Assoc.  
 Six Mile Channel Road Assoc.  
 Six Mile Lake Cottagers Assoc.  
 Skeleton Lake Cottagers Organization  
 Skeleton Lake Peninsula Road Assoc.  
 Skerryvore Ratepayers' Assoc.  
 Skootamatta District Ratepayers Assoc.  
 Small Young Duck Road Assoc.  
 Smith Bay Ratepayers Assoc.  
 South Amberley Beach Cottage Assoc.  
 South Bay Cottagers Assoc.  
 South Bob Lake Assoc.  
 South Kiowana Beach Assoc.  
 South Lake Assoc. of Cottagers and Residents Inc.  
 South Spring Lake Cottagers Assoc.  
 South Stormy Lake Cottagers' Assoc.  
 Southside Trout Lake Assoc.  
 Soyers Lake Ratepayers Assoc. Inc.  
 Sparrow Lake Assoc.  
 Spectacle Lakes Cottager Assoc.  
 Springsyde Cottagers Assoc.  
 Springwater Beach Assoc.  
 St. Margaret's Island Cottagers Corp.  
 St. Nora Lake Road Assoc.  
 Stanley Road Assoc.  
 Star Lake Cottage Assoc.  
 Steenburg Lake Community Assoc.  
 Stewart Lake Assoc.  
 Stewart's Beach Cottage Assoc.  
 Stinson's Bay Property Owners' Assoc.  
 Stone Road Assoc.  
 Sturgeon Bay Cottagers and Res. Assoc.  
 Sturgeon Bay Pointe au Baril Ratepayers Assoc.  
 Sturgeon River Cottagers Assoc.  
 Sugar Lake Assoc.  
 Sunny Lake Cottage Assoc.  
 Sunnyside Beach (Meaford) Cottagers Assoc.  
 Sunset Beach Cottagers Assoc.  
 Sweets Road Extension Assoc.  
 Tahinca Cottagers Assoc.  
 Tait's Island Cottager's Assoc. Inc.  
 Talpines Property Owners Assoc.  
 Tamarack Roads Assoc.  
 Tasso, Toad, Camp and Blue Lakes Assoc.  
 Tea Lake Property Owners Assoc. Inc.  
 Temagami Lakes Assoc.  
 Tett Parks Assoc.  
 The Kettles Assoc.  
 The Ten Originals Inc.  
 Thomas Road West Assoc.  
 Thorah Island Ratepayers Assoc.  
 Three Legged Lake Property Owners Assoc.



## Spreading the word

We know members rate our print and digital communications among FOCA's greatest strengths. In 2014, our primary online tool—the **FOCA Website**—received a thorough update into a new WordPress format that works on mobile devices as well as desktop computers. (Nearly 1 in 5 visits to the FOCA website now comes from a mobile device or tablet – up from only 2% a couple of years ago!) Check out the results of the redesign at <http://foca.on.ca/>. Our new website has improved “calls to action” and streamlined resources – look for the orange “**I have a question**” button on the Home Page, to access our online resources.



Hundreds of you have already registered for your Member Login to access NEW members-only materials on the FOCA website, including:

- road association guidance about collecting maintenance fees
- governance tune-up tips
- a sample “Lake Visitor Information Sheet” about cottage etiquette

and so much more! Spread the word to FOCA members, and register now for your Login.

<http://foca.on.ca/get-login/>

**The Elert** is FOCA's electronic newsletter, sent to thousands of subscribers across Ontario every month. Jammed with important updates and cottage country news, our Elert “open-rate” averages twice the industry standard for Nonprofit Membership organizations (according to our software solution, Constant Contact).

Is your Association thinking of using an email software solution to meet anti-spam requirements since CASL came into effect in mid-2014? Contact the FOCA office for a referral code for a Constant Contact discount! [communications@foca.on.ca](mailto:communications@foca.on.ca)

### Other Highlights:

The 2014 FOCA Lake Stewards Newsletter was published and mailed to the executives of all member Associations. The digital version is available to all, here: <http://foca.on.ca/2014-foca-lake-stewards-newsletter/>. Topics included: “good algae,” Asian carp, blue-green algae monitoring, risk management and insurance considerations for road groups, and FOCA member success stories.

FOCA is a proud member of the North American Lake Management Society (NALMS). In the Summer 2014 edition of NALMS print publication, *LakeLine*, FOCA wrote, “The Role of Lake Associations: Connecting People for the Good of the Lake.” This article provides a great overview of FOCA's work. (Access the article on the FOCA website - search: NALMS)

**The FOCA Achievement Award** celebrates the successes of the FOCA community, and encourages peer sharing of best-practices. In March 2014 at the FOCA AGM, the FOCA Achievement Award was presented to:

### Pike Lake Community Association

Nominate an Association for an upcoming award! (Search the FOCA website: award)







Randy Romano

## Our Programs

**Insurance Program** – In 2014, FOCA and Cade Associates Insurance Brokers proudly launched CottageFirst, a new group insurance program exclusively for FOCA members. **CottageFirst** is the



complete solution for your insurance needs, bundling together your cottage, home, auto, watercraft and other personal insurance products under one insurer.

Underwritten by Travelers Canada, CottageFirst provides you with the confidence and peace of mind that comes from working with an independent insurance broker who is well-versed in cottage living. Get a quote! <http://cadeinsurance.com/cottagefirst/>

**Lake Partner Program** – Long-term citizen science continued in 2014, with FOCA lake stewards sampling for phosphorus, calcium and water clarity across Ontario. FOCA is currently working with the Ministry of the Environment and Climate Change to continue the support of the Lake Partner Program beyond 2015.

**Aquatic Invasive Species Monitoring Program** – FOCA directed members to the “EDDMapS Ontario” digital tracking program, and in Summer 2014, FOCA encouraged boaters to take precautions against causing the introduction or spread of invasive species. In late 2014, Ontario re-introduced the Invasive Species Act, which is intended to protect Ontario from invasive plants and animals through prevention, early detection, rapid response and eradication. Forest pests like Emerald Ash Borer and Asian Long Horned Beetle, aquatic species including Asian carp, and plants like water soldier have the real potential to upset Ontario’s natural biodiversity, and can be an economic nightmare. FOCA looks forward to expanding our AIS program in 2015, with the planned development of a toolkit for Associations.

**Cottage Succession Seminar Series** – Keeping the ‘Family’ in the Family Cottage – over the past 5 years, more than 1,500 people have attended these road-shows with FOCA and estate lawyer Peter Lillico. This year we were on the road to Washago, South Frontenac and Dorset. For the first time, in early December 2014 FOCA offered an online webcast of the presentation, to accommodate our members at a distance. We were thrilled that nearly 500 of you signed up to participate! While a webinar will never replace the warmth of an in-person meeting, it is a communications format that we plan to explore further in 2015.

## How can you help?

1. Get on the FOCA Elert list – Elerts are our monthly electronic newsletters, sent to your Inbox, with links to important updates and developments that affect waterfront property owners. Stay in-the-know! Sign up for Elerts today: <http://foca.on.ca/news/elerts/>
2. Speak up on the issues – Respond to FOCA’s “calls-to-action” when public comment is needed and every voice counts! Get tips about how to Raise your Political Voice: <http://foca.on.ca/raise-your-political-voice-tips-from-foca/>
3. Make this a 2-way conversation – Tell us about your Association updates and success stories. Connect with us on Facebook, and share FOCA content with others on social media. Participate in FOCA surveys and events to network with peers, and learn from best-practices. Let’s work together to share knowledge that benefits everyone.
4. Spread the Word – Be a FOCA ambassador! Mention FOCA to others at the lake and in your cottage community. Give a 5-minute FOCA update at your next association AGM. Ask the FOCA office for a written overview or slides about FOCA’s work and all the benefits of membership: [info@foca.on.ca](mailto:info@foca.on.ca) 705-760-2858

*Thank you! Together, we are working for the future of the waterfront.*

Three Mile Lake Assoc.  
Three Mile Lake Community Club  
Tidds Island Protective Assoc.  
Topps Road Cottagers Assoc.  
Tri-Lakes Residents Assoc. Inc.  
Trout Lake Campers Assoc.  
Troutspaw Lake Cottage Assoc.  
Troy Lake Ratepayers Assoc.  
Trull Road Group - Road Assoc.  
Turtle Lake Road Assoc.  
Twelve Mile - Little Boshkung Property Owners Assoc.  
Twelve Mile Bay Community Assoc.  
Twin Sisters Gemm Properties Ltd.  
Upper Rideau Lake Assoc.  
Upper Stoney Lake Assoc.  
Victoria Lane Road Assoc.  
Virt-Shoe Cottager's Assoc.  
Vowels Lake Cottagers Assoc.  
Wadsworth Lake Cottagers Assoc.  
Wagner Squires Rd. Committee  
Walker & Pells Lakes Area Assoc.  
Wasi Lake Property Owners & Friends  
Watabeag Wildgoose Community Cottagers Assoc.  
Waubamick Estates Property Owners Assoc.  
Wavy Lake Campers Assoc.  
West Bay Assoc.  
West Bob Lake Road Assoc.  
West Carling Assoc.  
West Deep Bay Residents Assoc.  
West Devil Lake Property Owners Group Inc.  
West Fife's Bay Property Owners Assoc.  
West Panache Campers' Assoc.  
West Side Pine Lake Cottage Owners Assoc.  
Whetung Road Assoc.  
Whippoorwill Point Club  
White Lake Assoc.  
White Lake Cottagers Assoc. Inc.  
White Lake Owners' Assoc. (Olden)  
White Trout Road Assoc.  
Wild Rice Trail Assoc.  
Williams Lake Cottage Owners' Assoc.  
Williams Point Cottage Assoc.  
Win-Bur Lane  
Windy Lake Boat People Inc.  
Wolf Lake Cottage Assoc.  
Wolfe Lake (Westport) Assoc.  
Wollaston Lake Home & Cottage Assoc.  
Wood Lake Cottagers' Assoc.  
Yellow Gate Holdings Inc.



# Who supports FOCA?

People like you who want to:

- maintain and improve waterfront living in Ontario
- make a positive impact in waterfront communities
- secure a healthy future for Ontario's freshwater resources

510

**Member  
Associations  
across Ontario**

8,600+

**Subscribers to  
FOCA's  
monthly Elett  
(e-news)**

50,000

**Member  
Families  
represented  
by FOCA**

*Thank you for your support.*

**Look what we accomplished in 2014, together!  
Get updates at: [www.foca.on.ca](http://www.foca.on.ca)**