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WINTER 2006- 07

2007 - FOCA IN A CHANGING CLIMATE – POLITICALLY, AND GLOBALLY

The winter of 2006-7 will be remembered as one that many of us thought would never come. Outdoor enthusiasts, longing for consistent cold weather and regular snowfalls were surely disappointed with the bizarre, almost unsettling and never ending autumn season. Through this time, and in advance of a Provincial election in October 2007, and a likely Federal election, our environment and climate change in particular have garnered considerable profile in the news and in our everyday conversations.

For people who live in waterfront Ontario, the ebb and flow of the seasons is something we experience first hand, and this is a very intimate connection. Living on the land in some of the world's most special places brings with it an appreciation for the subtle and not so subtle changes in our natural world. The extreme and unprecedented weather that much of central Ontario experienced in 2006 highlighted not only the incredible power of nature, but also the frailty of our human infrastructure in rural Ontario. Our community groups, our associations, and our volunteers across the province remain a vital resource to make a difference – to pull together in times of crisis, and also to contribute the small things over time to yield positive results in the long term.

COME SEE US AT THE
**COTTAGE LIFE
SHOW**
INTERNATIONAL CENTRE
TORONTO, ON

**MARCH 30, 31 AND
APRIL 1, 2007**

This sense of cooperation and of helping one another will continue to keep our communities strong and thriving. By maintaining a focus on the important things about our shoreline experience, taking action as individuals to keep our natural environments whole, together we can ensure that rural and waterfront residents and their interests are protected.

FOCA will continue to actively participate on your key policy issues, and to develop programming to meet our members' needs. A revised FOCA membership rate structure will help us to maintain a solid financial footing, as will our renewed focus on increased private sector support.

FOCA remains committed to our waterfront interests and we look forward to continued success, made possible through the support from our members and our many partners. Working together we can productively achieve results on those issues important to all of us today, and in the future.

All the very best for a healthy and happy 2007!

*Terry Rees,
Executive Director, FOCA*

FOCA SPRING SEMINAR

MARCH 24, 2007
YORK RECEPTION CENTRE

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FOCA LIABILITY INSURANCE PROGRAMS – SOUND COVERAGE FOR YOUR ASSOCIATION!

Interest and accolades about the 2006 FOCA, Atrens-Counsel association liability insurance program continued through the end of 2006 and into 2007.

While many of FOCA's members put their coverages in place in the spring of 2006, we had a number of associations expressing interest and binding coverage for their association throughout the year.

FOCA's broker, Bob Maynard of Atrens-Counsel Insurance Brokers confirms that the hot topics with associations this past year include the need to have a wide range of covered activities, adequate liability limits, and ultimately, cost-effective premiums. The 2006 program through Atrens-Counsel included coverage for fire pumps, fire fighting, and water control structures (dams). Other upgrades included the addition of Municipalities as named Insureds, individual members and volunteers as named Insureds, and suits arising out of drinking water. Certainly, coverage for actions taken against members or volunteers by other members is a critical expansion of previously available protection.

Extended coverages, higher dollar limits, with competitive premiums were among the significant hallmarks of the 2006 members' program.

Below are some other questions and answers about the program:

Q: Why did FOCA choose Atrens-Counsel for our new programs?

A: FOCA responded to member concerns about rising costs of coverage, the need to cover more of the typical association risks, and the need for prompt and effective technical advice. FOCA's considerable research and review of many options led us to this supplier, who has helped to collaboratively build this program, to address the core needs of our membership.

Q: What is happening with the program for 2007?

A: FOCA's Risk Management Committee is reviewing key aspects of the program, considering member feedback, and reviewing the overall design and content of the program. It is FOCA's intent to extend this program for 2007, and to continually fine tune this offer to meet the needs of the membership.

Q: My association has fire pumps. Can I include this activity on my liability insurance, or do I need to have this covered in a different policy?

A: The FOCA liability insurance policies held by Aviva Canada can include not only association fire pumps, but also water control dams and other risks, as special items within your General Liability policy.

Q: What about sporting events, like regattas?

A: Regattas and non-motorized events that are disclosed in the application process are covered through the standard policy, and with no "participant" exclusion, greatly increasing your protection.

Q: My road has a culvert on it. Is this a problem to cover?

A: No, the basic premiums cover up to a diameter of 5 feet, with larger ones dealt with by exception.

Q: How do I know if I'm covered for something?

A: Bob Maynard at 905-567-6222 or at foca@atrens-counsel.com is FOCA's designated insurance broker, and is happy to answer all your liability-related questions anytime, to ensure you fully understand what the options are for your specific situation.

Q: Do I need to reapply for coverage in 2007?

A: Expiration notices will be sent to the association contact on the 2006 forms, 60 days in advance of your policy expiring. At that time you will be asked to provide a simple update of any changes in your activities, membership numbers or coverage changes required by your association. New applications will not be required!

Q: Our association is not incorporated. Do we need / can we get Directors and Officers coverage?

A: Although FOCA recommends incorporation for a variety of sound reasons (see www.foca.on.ca for more information), coverage is recommended and available for the principals in unincorporated association. Call Bob for information about your specific situation.

FOCA wants your feedback, suggestions and comments on this, and all of FOCA's programs. Please send any comments to the FOCA Risk Management Committee c/o info@foca.on.ca

FOCA ANNUAL GENERAL MEETING 2006

November 11, 2006 was FOCA's 32nd AGM since incorporation. While many things have changed, FOCA's strong voice for the membership remains as relevant today as it did when the founding members originally got together in 1963 to form FOCA.

We were pleased to see so many of our over 500 member associations represented, with many familiar faces along with many at their first FOCA AGM. It is through the support and on-going contributions of our members that we can effectively work towards healthy, vibrant and sustainable waterfront communities. With our member's continued support and participation, FOCA will remain a credible and effective voice.

The business portion of the FOCA meeting included a summary of the year's events, the election of the 2006-7 Board of Directors, and a presentation of FOCA's audited financial statements.

FOCA'S President, Lance Sherk, reviewed the strategic objectives for the coming year, which will include a focus on key policy and program initiatives, and a commitment to building FOCA's financial capacity to act on behalf of our members.

Treasurer Jacqueline Mackey reviewed the audited financial statements, supported by Arthur Chmiel from auditors Mintz and Partners. Having changed our accounting practices from a "cash" basis to an "accrual" accounting basis, FOCA received a clean audit opinion under Canadian generally accepted accounting principles (GAPP). A small in-year deficit of \$4,692 on our 2005-6 Financial Statements contributed to an accumulated deficit position at the end of the fiscal year of \$33,249. Ms. Mackey pointed out that while the deficit does not impair FOCA's ability to effectively serve its members, this financial challenge figures prominently in our plans going forward. The management and Board of FOCA are committed with the support of our members, to return FOCA to a surplus position over the next three years. Ms. Mackey concluded by stating FOCA looks forward to working with our membership and all of our partners to make the most of our collective resources, for maximum impact on behalf of our community.

As part of his Executive Director's report, Terry Rees welcomed the assembled membership, and also special guests who included Karen Ralph, representing FOCA Docketalk partners Department of Fisheries and Oceans, FOCA's insurance broker Bob Maynard, as well as Cottage Life Magazine's Penny Caldwell and Martin Zibauer.

Recalling FOCA's accomplishments and challenges of the previous year, Terry listed a number of critical initiatives:

- FOCA's active and on-going work with Waterfront Ratepayers After Fair Taxation (WRAFT) and the Coalition After Property Tax Reform (CAPTR), has helped bring renewed focus on this issue at the Provincial level. This has prompted on-going discussions about fundamental reform of the property taxation system, a scathing report by the Provincial Ombudsman on the delivery of the system and the Province's agency, MPAC, and also some significant, if short-term, relief from reassessment for two years. This freeze on reassessment alone will save Ontario's waterfront taxpayers over \$100 million in taxes that will not be shifted to them in 2007, and 2008.
- FOCA remained vocal and ardent supporters of a robust Clean Water Act, one that will consider the protection of all Ontario's waters, not just those within Conservation authority jurisdictions (mostly southern Ontario).

FOCA also represents cottagers issues at a number of policy forums:

- As one of very few consumer representatives on the Ontario Energy Board (OEB), providing a voice for low density, and seasonal property owners;
- On the Ontario Biodiversity Council working with MNR plus other groups on strategic initiatives in support of healthy ecology in Ontario;
- As members of the Stewardship Network of Ontario, another great network of support groups developing better ways to support landowners in achieving their interests and preserving their natural capital;
- In our involvement on the very important Annex binational agreements related to international water diversion and management especially the Great Lakes;
- Liaising with Municipal clerks from across rural Ontario to support the effective use of vote by mail;
- Developing a very important association insurance program through Atrons Counsel Insurance Brokers, providing our all-important community volunteers with significantly improved coverage, while saving our members at least \$150,000 in premiums in 2006 alone.

FOCA AGM 2006, CONT'D

Looking forward to 2007, Terry listed a number of opportunities where FOCA will be working on behalf of the membership:

- Ensuring cottagers are heard in the development and delivery of local Source Water Protection plans;
- Delivering enhancements to the partnership with Ministry of Environment, and the Lake Partner Program;
- With a revised and more widely-available version of environmental programming via Docktalk;
- By working with our members for effective action on our emerging and pressing issues, including climate change, abuses to Crown lands, and other land use planning issues.

After the business portion of the meeting, Vice-President Roslyn Moore presented FOCA's Jerry Strickland Award to FOCA members, Limerick Waterways Ratepayers Association. Please see the enclosed article for details on this year's award recipients.

Next, attendees were offered a sneak peak at the upcoming Docktalk programming. A summary of the successful 2006 program, which through the continued generous support of the Ontario Trillium Foundation, offered

environmental education in 14 FOCA member communities.

The FOCA meeting concluded with a review of extreme weather and the 2006 cottaging experience, by Environment Canada's, Geoff Coulson.

The 2006 WRAFT Annual General Meeting followed the FOCA meeting. In addition to conducting the business of the organization, presenting financials, and affirming the Board, a special presentation by property taxation expert Peter Tomlinson followed. While offering no easy fix for the current property taxation predicament, Peter's presentation prompted what became a lively and interesting debate amongst the audience including invited guests, MPP's, and the assembled members of WRAFT.

Visit www.foca.on.ca for updates and news from Cottage Country

FOCA BOARD OF DIRECTORS—2006-2007

Ivan Battye - Catchacoma Cottagers' Association

Frank Brown - Lake of Bays Association (LOBA)

Dr. Sue Bruning - Lake of the Woods District Property Owner's Association, Inc.

Peter Chown - Long Lake, Loucks Lake Cottage Owners Association/ North Kawartha Lakes Association (NORKLA)

Beth Cragg - Muldrew Lakes Cottagers' Association

Karl Fiander - Otter Lake Landowners Association

David Lean - Jack's Lake Cottagers' Association

Jacqueline A. Mackey - Chemong Lake *Treasurer*

Roslyn Moore - Association of Stony Lake Cottagers *Vice-President*

Ross Morton - North Pigeon Lake Ratepayers Association

Lance Sherk - Redstone Lake Cottagers Association *President*

Ted Spence - Catchacoma Cottagers' Association

Kelly Warner - Ahmic Lake Cottagers' Association *Secretary*

2006 JERRY STRICKLAND AWARD WINNERS

For their tireless, long-term and community-minded approach to the issue of smart development around Ontario's sensitive cold-water lakes, FOCA was pleased to have presented the **2006 Jerry Strickland Award** to the **Limerick Waterways Ratepayers Association**.

Originally formed in August 1971, the LWRA is an association of cottagers on Limerick, St. Ola and other adjacent lakes, in North Hastings County. The association's primary objectives are:

- (a) To promote and protect interests of property owners on Limerick Lake and its connected waterways, and to foster co-operation with Limerick Township, Hastings County and the Province of Ontario, and;
- (b) To promote the mutual assistance of its members and to enhance social relationships among its members and others.

The LWRA, supported by Limerick Township, have been active participants in a lengthy and evolving development proposal on property adjacent to their lake, a cold-water fishery. The LWRA has maintained throughout the planning and subsequent appeal processes that setbacks as dictated by the MOE should not be compromised. They also held firm to the concept that any development in the jurisdiction be consistent with the County Official Plan – a plan that includes a growth strategy for rural areas but that does not include large developments such as those proposed in this isolated area.

In addition to recognizing the disconnect relative to the current and duly approved planning requirements, the LWRA realized that the 300m setback from sensitive coldwater fisheries impacted many of Ontario's lakes (over 2000 in fact have been identified as native trout fisheries). A softening position from Ministry of Environment (MOE) on the setback in the LWRA case would surely have ripple effects for others on similar waterbodies.

In addition to working with their local council and others, LWRA also undertook an outreach campaign, with FOCA's support, to ensure those people with an interest in the future of Ontario's sensitive lake trout lakes would be aware of the potential loss of control and opening of their lakes to similar threats from over development.

In their letter to FOCA associations on lake trout lakes, they asked, "Are cold water trout lakes at risk?" In this letter, the LWRA provided background on this challenge to the setback, which was being based on what LWRA considered new and unproven phosphorus retaining wastewater technology. Associations were asked to provide their input and ideas on this issue to the Ministries of Natural Resources (MNR) and Environment, and to the Ontario Municipal Board (OMB) directly.

The concern was based on the lack of reliable and long term data for these systems—no assurance or means to ensure objective and long term monitoring of the systems; the lack of standards and protocols for testing; the lack of a means to require that failing systems would be repaired or materials be removed and processed; a lack of suppliers to undertake the required preventive maintenance— amongst other issues.

LWRA was most grateful for the letters and the support they received and felt that their political campaign was at least partly responsible for the fact that there was no settlement between the developer and the MOE. As a result, OMB hearings were started in October of 2005. During the hearings, the MOE made a strong stand in support of maintaining the setback provision and the outcome was that the OMB decided that there was not enough testing data available on the Phosphex septic systems to allow development on the 29 lots in question at that time. While the OMB also said that the developer can come back with more testing data in three years, this decision has at least given all associations on at-capacity lake trout lakes a bit of a reprieve to consider what steps can be taken to protect themselves from this type of development in the future.

FOCA believes that it is through this kind of collaborative approach among its members and with the integrity of Ontario's natural systems at heart, that we can collectively realize the type of waterfront in Ontario that we can be proud of, and that will sustain the type of communities our children deserve.

The 2006 Jerry Strickland Award was presented at FOCA's Annual General meeting in November 2006. The award was accepted on behalf of the LWRA by Linda Sheppard, Past President, LWRA. Congratulations!

To find out more about the Jerry Strickland Award and to read about past winners of the award go to the Programs and Services Section at www.foca.on.ca

SUMMER SEVERE WEATHER SEASON 2006 – A SEASON OF EXTREMES

By Geoff Coulson, Environment Canada

Background

Thunderstorms are common in Ontario during the Spring and Summer months. Environment Canada sends out special severe weather watches and warnings for a small subset of thunderstorms that are called "severe thunderstorms". Severe thunderstorms are defined as having one or more of the following criteria:

- hail the size of a nickel or larger
- strong wind gusts of 90 km/h or more
- very heavy rain that may cause local flooding
- one or more tornadoes

The summer severe weather season begins in late April as the first warm and humid air masses begin moving into Ontario from the south. This warm and humid air acts as the fuel for thunderstorm development. The season usually ends in early October. In an average season, Ontario experiences about 124 severe weather events, these events are broken down as follows:

- 70 damaging wind events
- 20 hail events
- 20 heavy rain events
- 14 tornadoes

As can be seen by these numbers, damaging wind events are the most common type of severe weather occurrence during the Spring and Summer. Violent gusts of wind caused by severe thunderstorms can reach peak speeds of over 150 km/h and do damage similar to that done by the weaker types of tornadoes. Many people who experience this kind of damage believe they have been hit by a tornado but there are distinctions between the characteristics of damage done by strong winds and that done by tornadoes. Damage caused by strong winds tends to be broad, with much of the debris pushed or moved off in one direction. However, tornadic damage tends to be concentrated along a relatively narrow path with debris strewn about in different directions.

Summer 2006 – A Season's Worth of Summer Severe Weather in Two Days

In an average season, severe thunderstorm activity tends to occur throughout the season from late April to early October with a peak in activity during the month of July. However, 2006 did not follow that pattern, outside of two incredibly busy days, July 17th and August 2nd that had many occurrences of damaging weather, the 2006 season was quiet.

On July 17th, three distinct bands of thunderstorms caused damage over portions of Northeastern, Central and Southern Ontario. During the morning hours of the 17th, the first area of thunderstorms developed to the north of Lake Superior and moved eastwards through the Kirkland Lake area and then into Quebec. In its wake, there were numerous reports of tree damage with the community of Larder Lake to the east of Kirkland Lake being particularly hard hit. During the late afternoon hours, another band of thunderstorms developed over the western end of Manitoulin Island and raced eastwards. Intermittent damage was reported from the western end of Manitoulin Island as far east as Duhamel in southern Quebec. This represents a length of over 600 kilometres. In Ontario, there were significant areas of damage on Manitoulin Island, in and around North Bay, portions of the north end of Algonquin Park and then eastwards to the Mattawa and Deep River region. The day ended with a final band of storms moving across Southern Ontario...touching off two tornadoes in the Newmarket area and causing significant tree damage through Port Perry and into the Peterborough area. The majority of damage on this day was caused by strong wind gusts from severe thunderstorms that occasionally attained speeds of around 150 km/h.

SUMMER SEVERE WEATHER SEASON 2006 – A SEASON OF EXTREMES, CONT'D

August 2nd proved to be another very active weather day. Southern Ontario was sweltering in a very hot and humid airmass when a sharp cold front moved down from Northern Ontario. The collision of the hot and humid air with the cooler and drier brand of air north of the front produced a series of powerful thunderstorms. Numerous sites in Southern Ontario reported damage from these thunderstorms. Areas particularly hard hit included portions of the Bruce Peninsula and then eastwards through the Gravenhurst, Haliburton, Peterborough County and regions to the south of Algonquin Park. Nine tornadoes have since been confirmed by Environment Canada from that day and investigations continue into other locations that received significant damage. The area that received the most severe damage that was viewed by Environment Canada personnel was in and around the small community of Combermere to the south of Algonquin Park. The tornado that moved through this area was rated as a Fujita Scale 2 event with peak winds estimated at around 200 km/h.

Ways to Access Weather Information

Given the speed with which some severe storms can travel, it is important to try to stay aware of the latest weather forecasts, watches and warnings. All of Environment Canada's weather information can be found at www.weatheroffice.ec.gc.ca.

In addition, a good portion of the province is covered by Environment Canada's Weatheradio Network. Environment Canada transmits weather information 24 hours a day, 7 days a week on special frequencies. You need a special receiver to get this information and these receivers can be purchased at most electronics stores. For more information on the Weatheradio Network and whether there is a Weatheradio signal available in your area, please visit the following website, www.msc-smc.ec.gc.ca/msb/weatheradio/fact_sheet_e.cfm

WATER MANAGEMENT STUDY OF TRENT SEVERN WATERWAY UNDERWAY

Parks Canada has agreed to undertake a review of the Trent-Severn Waterway (TSW), and cottagers and other stakeholders are being asked to contribute their concerns and ideas. There are over 120,000 private properties along this system and many more on the 41 TSW reservoir lakes – many of these are FOCA member lakes. The 125 water control structures on this system have significant impact on water levels for many of our members.

Some Background :

In October 2006, Private Member's Motion 161 was passed unanimously in the House of Commons. The Motion, sponsored by Bruce Stanton (Simcoe North) called on the Government "to consider the advisability of evaluating the future of the historic TSW, one of Parks Canada's National Historic Sites and its potential to become: (a) a premier recreational asset; (b) a world class destination for recreational boaters; (c) a greater source of clean, renewable electrical power; (d) a facilitator of economic opportunity and renewal in the communities along its 386 km length; and, (e) a model of environmental sustainability." The Minister of Environment subsequently approved the establishment of an independent panel to evaluate the future of the Waterway and its full potential as described in the motion. The panel will be appointed by the Minister and will submit recommendations directly to the Minister based on consultations with stakeholders, as well as a number of special studies of the water management regime, alternative waterway management models, funding models, sustainable economic strategies and others.

Already underway in early 2007 is a "Water Management Study", intended to provide detailed information to the panel about the past, present and future of water management of the TSW, and to assist them in formulating recommendations.

For more detailed information on the Trent Severn Waterway Water Management Study, and a Fact Sheet on the system, visit www.foca.on.ca and look under News.

NEWS FROM FOCA MEMBERS

Peninsula Lake Association faced the prospect of a large scale rock quarry on a hill overlooking its shores. The application was refused by the Township. The land owner appealed the decision to the OMB. Through the hard work of the lake association the appeal was dismissed. To read more on the results of this hearing, go to the Land Use Planning section of www.foca.on.ca.

Captain Otty's Log newsletter for the Otty Lake Association reports that again this year they took the Reeves and Councillors in their area on boat tours to show them the lake from the water and make them aware of the risks of development close to the water. The two Councils involved are now working with their Lake Management Plan for Otty Lake.

Bay Lake Property Owners Newsletter reports on the rescue of a loon in distress having a fishing line caught around its beak, neck and wing. Although the loon kept diving when several Bay Lakers got close enough to trap it, finally it went into shore and was able to be netted. The report is that it took 5 people to hold the bird while the hook, sinker and line were cut off. When the loon was set free it showed its gratitude by spreading its wings and taking its time swimming around the rescuers before it finally swam away.

Planning News from Lake Waseosa

In January 2007, the Ontario Municipal Board rendered a decision dismissing an appeal by the proponent of a proposed subdivision of a property on this at-capacity cold-water lake. Based on community input, scientific evidence, and the considerable efforts of the Lake Waseosa Ratepayers Association Inc., the OMB came to the conclusion that there were sufficient issues of risk to the lake, and thus they could not allow the development to proceed. To read more on the results of this hearing, go to the Land Use Planning section of www.foca.on.ca.

Sturgeon Bay Pointe au Baril Ratepayers Association had its' first "Motorless Poker Run" on the Bay. Thirty-five people joined together for a barbecue and to cheer on the canoes, kayaks and rowboats in the contest. Trophies were awarded and it was fun for all who participated.

The **Kushog Lake Newsletter** provides us with information on some weather proverbs that are familiar to all of us. You have heard "Red Sky in the morning, sailors take warning. Red Sky at night sailors delight"? Red sky at night when the sun is to the west is caused by dust particles in the air to the west. Dust indicates dry weather and since most weather changes come from the west, a red sky at night usually indicates dry weather approaching. A red sky in the morning however, indicates that the dry air has passed. A gray sky at night indicates that the western sky is filled with moisture and it will likely rain soon.

How about this one "Mackerel Skies and Mares' tails make tall ships take in their sails"? Cirrus clouds (Mackerel skies or clouds that looked like they have been scratched by a hen, according to the old timers) often precede a warm front which brings winds and rain or "A Mackerel sky is not long dry".

And finally "When a halo rings the moon or sun, rain's approaching on the run"? The halo is caused by high cirrostratus (ice crystal) clouds that are indicative of an approaching warm front and predict rain within 20-24 hours. Rain follows about 75% of sun halos, and about 65% of moon halos.

THANK YOU TO ALL THOSE ASSOCIATIONS THAT SEND FOCA THEIR NEWSLETTERS!!!! We read every one of them. It is apparent that many Association took action in the recent Municipal Elections and are taking action to work with new Councils. We congratulate you for being an engaged part of your lake community.

It is also apparent that the two issues uppermost in the mind of our Association members are Taxation and Water Quality. Through WRAFT and CAPTR we are gathering strength on the Taxation issue. We will continue in our efforts to find a method of fair taxation of waterfront properties.

If we all work together to keep our water and our watersheds clear of contamination, we can preserve the quality of our water. Through the Docktalk program FOCA continues the process of assisting lake associations in their efforts and we plan to keep working at this in the future.

DEVELOPMENT PERMIT SYSTEM – A NEW MUNICIPAL PLANNING TOOL WITH PROTECTION FOR SHORELINES

The Province of Ontario has introduced a new land use planning tool, the **Development Permit System (DPS)**, which has potential to provide better all-around planning and protection for our lake environments.

In 2000-2001 the Province requested assistance from the Township of Lake of Bays in piloting this new tool which would integrate and update current planning applications.

What is this new tool?

The DPS is intended to consolidate previous zoning, site plan and minor variance applications into one integrated, more efficient process. The system allows for the protection of shorelines in its provisions for regulating site alteration and vegetation removal. The system offers the municipality an opportunity to clearly outline development requirements and conditions as well as the associated rules for the review of applications.

While some of the benefits of a DPS originally presented by the provincial Ministry of Municipal Affairs and Housing focused on increasing the speed of decisions, and reducing the number of appeals of Committee of Adjustment decisions, residents in the Township of Lake of Bays are most interested in the provisions it affords as relates to managing vegetation and property grading in important shoreline areas. Like most municipalities, single-family houses or cottages did not require site plan approval, and zoning can't and doesn't control vegetation, or grading. There was a need to retain the ability to control vegetation removal and grading, especially if the Township's official plan requirement of maintaining 75% of the waterfront in a natural state was going to be a reality.

The Development Permit Regulation (Ontario Regulation 246/01, amended) provides a number of new planning tools not currently available under the traditional planning process that enable a Development Permit By-law to:

- Regulate site alteration and vegetation removal
- Incorporate standards and variances from standards
- Identify both permitted and discretionary uses
- Outline conditions required prior to or as part of an approval (development permit)
- Streamline the planning process

Lake of Bays' Experience with this Tool – Development Permit System – DPS

After a trial period and some inevitable "growing pains", the Township of Lake of Bays reported success with implementation of the DPS, with some recommendations for improvements and increased supports for municipalities phasing in this tool. Those recommendations were considered by the Province prior to final drafting of the new bylaw last year. The public participation process was essential in obtaining feedback and gaining support for long-term use of DPS in Lake of Bays, and Council wholeheartedly backed the process. Residents look forward to watching the on-going implementation of this permitting system, and to any possible upgrades that may become necessary to make it more effective.

Provincial-Wide Applications for DPS

On the basis of positive feedback from Lake of Bays and other municipalities involved in the pilot project the Provincial bylaw 04-180, The Development Permit By-Law, came into effect on January 1, 2006, making this planning tool available to all municipalities in the Province of Ontario.

Next Steps - Yours for the taking!

Cottage associations and community groups may want to seek further information on this change and approach your respective municipal planners about the implications of this new tool for each municipality.

For additional information see Lake of Bays website: www.lakeofbays.on.ca , go to **Development Permit System** and read both **Brochure** and **Handbook** sections.

2007 PROVINCIAL BUDGET

By Terry Rees, on behalf of the FOCA Tax Committee

On January 18, the Ontario Ministry of Finance held a pre budget consultation in Toronto. These consultations are designed to allow Ontarians to share their ideas in advance of the 2007 Ontario Budget, due out early this spring.

Participants in these sessions are asked to contribute their ideas and their concerns, which range widely from social program spending to policy reform.

FOCA attends these forums, pressing for improvements in the funding and delivery of the programs in the public interest. The 2007 FOCA presentation included a focus on the sources of public funding in Ontario, and the ongoing problems of how the burden of paying for social programming is distributed. Below are some highlights from FOCA's presentation:

Funding social services:

- Ontarians pay social costs through property taxes that are higher by 31% per capita, than in all of the rest of Canada; in fact Ontarians pay the highest property taxes in the western world
- The Province should discontinue the reliance on property taxes to provide funding for important social services and should discontinue the reliance on the volatile property taxation system
- The proposed cap on residential property assessments (not TAXES) would address many of the inherent problems of pure Current Value Assessment (CVA), and is revenue neutral to the important municipal sector
- Mitigation for problems with the CVA model is employed in other jurisdictions in Canada and the United States, and is overdue in Ontario
- The Province should adequately fund important social services through a consistent, progressive source – not property taxes
- Ontario needs real and timely action to rectify the Provincial-Municipal imbalance, as promised as part of the “**Review of Provincial-Municipal Fiscal and Service Delivery**”, announced in August 2006
- FOCA, and the one million Ontarians that belong to the Coalition After Property Tax Reform (CAPTR, www.captr.org), are seeking solutions to address major shortcomings in the current system, one which fails to meet the test of a system which is predictable, fair,

transparent, and where the funds raised are collected to cover *municipal* services.

Social spending:

- Effective environmental programming is possible through supporting and encouraging private landowner stewardship, including landowner supports and incentives, and by supporting the grassroots organizations that make environmental results a reality
- Adequate funding for the Ministries of Natural Resources and Environment is not only a prudent investment in the future, but is clearly a public priority; recent surveys indicated that three-quarters of adults in Ontario think allotting 4 per cent of the Provincial budget to Ministry of Environment (or ten times the current level) is either ideal or not enough
- The government needs to adequately fund priority environmental initiatives, including the delivery and implementation of the Clean Water Act; such investments in proactive resource protection have been demonstrated to have long-term economic and ecological benefits.

WRAFT's Alan Morson also presented to Finance on behalf of CAPTR. Alan pointed out that in 2006, the government froze property assessments for the next 3 years pending implementation of the 22 recommendations made by Ontario's Ombudsman. The Ombudsman's recommendations, however, dealt primarily with the issues of transparency and integrity, and did not cover the critical issues of property tax predictability and fairness. The report said, "It is not the function of the Ombudsman of Ontario to supplant the role of Parliamentarians, who decide the broad-based policy issues. Having said this, I cannot ignore the tidal wave of criticism that was directed at the legislative framework for property assessment in Ontario during this investigation". The Ombudsman expanded on these concerns as including the volatility and unpredictability of assessments, the shift in tax burden to "hot" property markets that trapped seniors and people on fixed incomes and the resulting tax on substantial unrealized capital gains. Alan noted that these are precisely the concerns of the Coalition, who are recommending a simple straightforward solution, based on some significant research. A 5% annual cap on assessment increases would address the predictability issue and lessen the unfairness and anxiety amongst homeowners. Alan finished by noting that such a solution needed to be adopted during the assessment "hiatus", well before the resumption of the current "pure" CVA assessment system.

2007 PROVINCIAL BUDGET, CONT'D

Also speaking to the need for tax reform was Bill Gleberzon from "Canada's Association for the 50 Plus", or CARP (see also www.carp.ca). CARP's 400,000 members are also feeling the on-going pinch from this unstable system, and are vocally speaking out for changes.

These depositions by your Provincial representatives are

an important part of influencing our government leaders, and ultimately, public decisions. Each one of us can contribute to the process, by reminding your MPP, and all the candidates in your riding, that you expect real results on these issues. It is critical that each and every Provincial politician is contacted and hears about our concerns over the coming months.

CROWN LAND CAMPING ISSUES

With notes provided by Severn River Association of Property Owners (SRAPO)

For at least the last two cottaging seasons, SRAPO, and many other associations across Ontario have witnessed disturbing abuses and environmental degradation of crown lands, the result of unregulated camping.

Many associations have tried to engage the Ministry of Natural Resources on this issue, to enforce the law and to curb the destruction and the abuse of some transient overnight visitors to the shores of Ontario's lakes. While the majority of campers seek out Ontario's natural spaces for relaxation and a low-impact experience with nature, a small number of individuals show little respect for the lands and waters they occupy, the rules that apply to their use, and other people who also want to enjoy them.

SRAPO undertook a rigorous and on-going approach to try and stem the abuses, including the following:

- Having the OPP increase land and marine patrols, ticketing infractions by abusive campers
- Encouraging Parks Canada to place "**No Camping**" signs, and to clean up their property.
- Communicating regularly with municipal councillors to get local government support on their behalf, including a review of Township of Georgian Bay bylaws related to camping on crown land and road allowance issues.
- Ensuring the Ministry of Natural Resources joined the OPP to monitor sites, to evaluate the damage and address complaints. MNR may consider working with the local Cottage Association and cottagers to create a sign to be posted on the abused sites to discourage further destruction. The signage has reportedly worked elsewhere, reducing the abuse on specific properties that were posted.

SRAPO is not alone in their concern about the uncontrolled abuse of Crown Lands. Many FOCA associations

are concerned that unmanaged Crown Land camping is resulting in environmental degradation, reduced access (due to long-term and illegal site occupation), and disregard for fire restrictions, waste management and noise bylaws.

MNR continues to struggle with limited resources and their practical ability to police these sites in a timely and effective fashion. Associations need to remain vigilant with their local MNR office to ensure the extent of the abuse, and the concerns of the residents are known and are followed-up. Notwithstanding the Province's noble desire to have more people out and enjoying Ontario's natural bounty, it should not come with disrespect for neighbours and the environment, and at the cost of degraded forests, shores and surface waters.

FOCA is interested in hearing your stories of Crown Land camping challenges and your creative solutions. Information should be sent to info@foca.on.ca. Be sure to include the specific site, the nature of the problems and the ways your association, or the neighbours, have successfully and unsuccessfully dealt with the problem.

Secondly, SRAPO has the added crisis of the endangered species on Pretty Channel. Excessive uses of the crown land will further erode the protection of this area. In the *Species at Risk Act 2003* it identifies the requirement of all levels of government to work together to develop a plan to protect areas with endangered species. Once a strategic plan is in place three Federal Ministers; Environment, Fisheries and Oceans and Canadian Heritage are accountable to ensure the protection. More information about this protection strategy will be available at the SRAPO General Meeting this May. I encourage everyone to attend.

SRAPO is committed to working with other associations and FOCA to raise awareness of the camping problems and discuss strategies to change Provincial legislation to eliminate camping on crown land. We have another listening ear.

A “MUST READ” FOR COTTAGERS

The title of the 2005-2006 Environmental Commissioner's Annual Report says it all - *“Neglecting Our Obligations”*. Never one to mince words, Commissioner Gord Miller takes a strong position in this report on a number of key issues having immediate relevance to our FOCA members. The complete report is available on the website at www.eco.on.ca.

Protection and conservation of our air, water and soil is primarily entrusted to our provincial government, specifically the Ministry of the Environment (MOE). The introductory summary of the report lists those obligations to protect our environment which Miller says are currently being neglected or, in fact, mismanaged by our government:

“inspection and enforcement targets are not being met”

“essential environmental standards are not being updated”

“important timelines are not being met”

“guidance documents are not being written”, etc.

Why is this happening? Simply, the MOE has no capacity to undertake its commitments because it receives woefully inadequate funding. Under funded and under staffed, important programming suffers. Following is a sampling of some areas of concern which are impacted by this funding crisis and which, in turn, affect all of us on a daily basis.

Source Protection-Safeguarding our Drinking Water

The protection of our drinking water is currently being addressed under the Clean Water Act, Bill 43. Municipalities and Conservation Authorities are given responsibility for local source protection plans within their respective watersheds. However, in areas outside of CA boundaries or municipal jurisdiction or on First Nations lands, it is unclear how drinking water will be protected. Nor is there a plan for addressing headwaters or lakes connected to watersheds feeding drinking water sources. This has obvious, far-reaching implications for our FOCA membership where many of the cottaging lakes sit in ‘limbo’ with no apparent plan yet prescribed for local source protection. Also, while funds for study and planning have been allocated, there is currently no funding earmarked for implementation of source protection policies and practices.

Protecting Our Great Lakes

The majority of our Ontario residents rely on the Great Lakes for drinking water. These lakes are plagued by chronic and persistent problems of water and air pollution, shoreline degradation, invasive species, inappropriate or fractured land use planning, and associated intergovernmental and cross-boundary jurisdictional mismanagement of these problems.

The report outlines much of the past and current legislation directed to protecting the Great Lakes, including the Great Lakes-St. Lawrence River Basin Sustainable Water Resources Agreement passed in Dec. 2005 signed by Ontario, Quebec and the eight border States. Here again the report states that, despite the advancement of many good conservation policies, the same shortfall of inadequate funding seriously hampers effective MOE implementation of critical practices – namely, monitoring, data sharing and environmental remediation. Moreover, Miller cites the need for adequate public involvement and transparency in tracking this potentially flawed process.

Environmental Education

An article in the Toronto Star *“Why some kids expect whales in Lake Simcoe”* (Oct.10, 2006) signals a growing environmental illiteracy in our youth. The ECO report details the problem of an Education Ministry that currently holds no requirement for environmental education as a discrete, stand-alone single subject in the curriculum stream. The goal of raising an educated citizenry, which can make choices to support a sustainable economy within a healthy environment, is needed. And the fall-out from poorly educated citizens includes such examples as the Walkerton tragedy and lack of political will for action on the Kyoto agreement. If the Ministry of Education were formally prescribed under the Environmental Bill of Rights (EBR) it would be required, at the very least, to develop a Statement of Environmental Values and redress the curriculum gap by making such decisions subject to transparent EBR processes for public participation. To date, inaction on this prescription has resulted in lack of funding and support for environmental and outdoor education. In response, Commissioner Miller strongly recommends that the Province “move quickly to prescribe the Ministry of Education” as bound by the Environmental Bill of Rights and to provide in reversing this disturbing trend of ecological ignorance.

A “MUST READ” FOR COTTAGERS, CONT’D

Other significant issues in the Report holding specific interest for FOCA members:

Climate change; environmental impacts of sand and gravel pits and aging landfills; protecting lake trout; sustainable transportation and protecting land through acquisition

Some Recommended Actions for all FOCA members:

- Take the time to read “Neglecting Our Obligations”; explore the views of your local and provincial politicians on the Environmental Commissioner’s recommendations before you cast your vote in October 2007;
- Become educated on your watershed and respective Source Protection policy and planning for your local source of drinking water; advocate for municipal and provincial accountability on this issue; communicate with your association and FOCA representatives on issues of concern.
- Lobby your MPP for increased provincial funding for the MOE so that it can do its job and for legislative support to environmental education as a curriculum requirement for Ontario schools. Liberal Finance Minister Greg Sorbara was specifically asked by FOCA in the January 2007 pre-budget consultations to review the budget allocations to MNR/MOE (combined representing under 1% of the total Provincial budget).

DOCKTALK HIGHLIGHTS 2006

The word is out! Talk at the boat launch, marina, grocery store, and fireside is about natural shorelines, protecting septic systems, preventing pollution, stopping the spread of invasive species, enhancing habitat, and whether or not you had a site visit. Docktalk has not only reached new lakeside communities in 2006, but also influenced former Docktalk participants to carry on with landowner education initiatives and stewardship activities. In its second successful summer, supported by the Ontario Trillium Foundation, Docktalk has reached the following regions:

Bob Lake	Golden Lake	Lake of Bays	Otty Lake
Buck Lake	Jack’s Lake	Lake of the Woods	Paudash Lake
Chandos Lake	Kashagawigamog Lake	Loon Lake	Round Lake
Crow’s Lake	Kassahog Lake	Loughborough Lake	Tea Lake
Devil Lake	Lake Clear		

Public outreach and community-wide education is a significant goal of Docktalk. Docktalk coordinators were out in their communities at regattas, AGMs, meetings, and other special events and were overwhelmed with questions and interest in site visits. Natural shorelines took root in Lake of Bays when the Docktalk team organized a native planting at the Lake of Bays Sailing Club and a seminar on environmental gardening at Bondi Village Resort, both hosted by the staff of Bark Nurseries. Buck Lake organized the presentation, “Developing Your Shoreline” with guest speaker Tom Beaubiah, a local biologist.

Docktalk was a familiar face around Paudash Lake: Coordinator Vern Bastable met landowners at the Rock Bass Derby, Annual Regatta, AGM, Marina Day, and Marsh Madness so signups for site visits quickly rolled in. Throughout the summer, road association meetings offered important opportunities for many Docktalk coordinators to recruit property owners interested in site visits.

One of Docktalk’s main jobs is to address the site-specific concerns of landowners, it’s one reason why Docktalk is delivered by local groups and was designed to be flexible in its subject matter. For Lake of Bays, Docktalk Coordinators created information sheets explaining i) the Development Permit System, a new Township by-law that protects sensitive environmental areas (particularly shorelines), and ii) dark sky lighting to enlighten residents about initiatives taken by the Lake of Bays Heritage Foundation.

..... *continued on Page 16*

ACTIVITIES ON THE HYDRO FRONT

By John McGee

Numerous activities are taking place that will affect all Ontarians, including cottagers.

INTEGRATED POWER SYSTEM PLAN (IPSP)

This is a 20 year plan being developed by the Ontario Power Authority (or OPA) to meet a number of Ministerial Directives including the phase-out of all 6,500 MW of coal fired generation, a cap of 14,000 MW on nuclear generation, major development of new wind farms, a few remaining undeveloped hydro sites and some very high conservation targets.

There will also be major investments in new transmission lines mainly to meet expected power shortages in the GTA and to accommodate the coal phase-out. This will include new transmission lines from the far north, passing through cottage country, upgrading transmission lines from the Bruce Nuclear complex to the GTA and new transmission lines in and around the GTA. The OPA recognizes some formidable technical and environmental challenges in obtaining approval for and actually building these lines, especially in the far north where there are no roads. Also planned are a number of new medium size gas fired plants in or near major high growth population centres such as Oakville/ Milton, downtown Toronto, Kitchener-Waterloo, northern York Region and the like.

The net effect of all of this on air pollution in southern and central Ontario is not clear since much of our air pollution comes from the US, and from the transportation and non-electricity sectors.

NEW WIND RESOURCES

The most significant wind resources are along the shores of James and Hudson Bay with lesser amounts on the eastern shores of Lake Superior, Lake Huron, Georgian Bay, the Bruce Peninsula, Lake Nipigon and Manitoulin Island, and smaller amounts on the north shores of Lakes Ontario and Erie. While environmentally clean from an air pollution perspective, the OPA recognizes a fundamental problem being the unpredictability of wind. Studies show it is available only about 17% of the time. So as an "insurance policy" OPA is recommending that coal-fired resources be kept available to supply the needed power for the other 83% of the time until 2014 at least. Also, there will be times when wind is blowing fiercely; hence too much power for the available load, which can destabilize the entire grid.

NEW IMPORTS OF HYDRO POWER

Negotiations are taking place with the governments of Manitoba, Quebec and Newfoundland & Labrador for

new hydroelectric power. In the case of Manitoba, this would require the construction of a new very long transmission line from Sudbury to Northern Manitoba. In the case of Labrador, major new transmission facilities would be required through Quebec. Negotiations with Hydro Quebec are continuing for some modest imports from Quebec.

EFFECT ON CONSUMERS

All of these resources will be more expensive than what we currently have. The only good news is that the 0.7 cent/ kwh debt retirement charge is expected to disappear sometime toward the end of the 20 year period.

SMART METERS

Despite concerns expressed by groups representing small consumers and most distribution companies, this program is going ahead. Recent cost estimates are in the \$2 billion range. The Ontario Energy Board has already ordered utilities to tack 30 cents per month onto the fixed monthly charge for all customers, whether they have a smart meter or not. When fully implemented in 2010, this is expected to rise to \$3-\$4/ month.

Hydro One is expecting to have had 28,000 smart meters installed in selected areas by the end of 2006, 280,000 by the end of 2007 and 1.3 million by 2010. They don't yet have a firm cost estimate of the entire program.

Hydro One expects to start billing customers having smart meters on a time-of-use (TOU) basis by the first quarter of 2008. Since residential customers can do little to shift load to off-peak periods, the net effect will be to shift costs from those who use energy in low cost periods to those who use most in high cost periods. That is, those in southern Ontario having central air conditioning will pay a lot more while those having electric space heating running mostly at night in the winter will pay less.

For cottagers the effect will depend mostly on when and how the cottage is used. Since the bulk of a cottage bill is in fixed delivery charges, the impacts of TOU billing will likely be small. But it may be wise regardless to consider replacing the old fridge with a newer Energy Star unit as these do run heavily across the high cost summer peak.

A bonus for cottagers is that there will be no more estimated bills and no big reconciliation bill in the fall. Also, the meter will report power outages so you won't have to bother calling them or worry about an unreported power outage when you are not there.

HOME AND COTTAGE INSURANCE – BUT WHAT ABOUT TORNADOES...?

Summer can often be a time when, like the summer of 2006, we receive violent and unpredictable weather, causing damage to home and property. This includes lightning, driving rain, high winds, tornadoes, and even hailstorms.

Coverage varies among policies for homeowners and your cottage coverages may not be identical to a city home. Fire, lightning, windstorm (including tornadoes) and hail damage is normally covered. So, damage to property, homes, or cottages caused by falling branches or trees is usually covered. However, damage to trees, shrubs, and exterior antennas is not normally covered. In the event of a loss due to forest fire, your insurance should cover your home and its contents, and also your extra living expenses if you are forced to evacuate your home as a result. Evacuated residents should keep track of their expenses, and report their claim to their insurance agent, broker, or company as soon as possible.

Losses resulting from food spoilage in freezers caused by the interruption of an electrical current from an external source are normally covered by home insurance policies up to \$1,000. So if the spoilage was due to your power being cut off in a thunderstorm, your insurance will kick in.

During winter, it is important to realize that different companies have different policies when it comes to covering snow and ice damage. Most home policies would not cover damage to television antennae or satellite dishes caused by the weight of ice or snow. If your roof were to collapse from the weight of snow or ice, many, but not all, policies would cover the damage to the roof. Damage to the contents under the collapsed roof would be covered by most homeowners' policies. Always check the fine print, and work with a knowledgeable and reputable insurance representative.

The damage caused by pipes that freeze and burst is generally covered, but only if you are living in the house when it happened or if you have arranged to have someone regularly checking on your house while you are away for more than four consecutive days and you maintain the heating. So if you are forced to vacate your cottage due to a power failure, or plan to be away, be sure to arrange for someone to check the building on a daily basis and ensure the heating system is functioning. In preparation for colder weather, most seasonal residents and many who are planning to be away for extended periods are advised to drain all pipes and appliances, including toilets and water heaters.

Fireplaces and wood-burning stoves must be properly

installed and maintained to avoid problems, and must be accurately identified in your homeowners policy. The chimney and flue pipe should be free of creosote, and remember to burn only properly seasoned hardwoods.

Homeowners' policies will generally cover you for damages caused by slips and falls due to ice and snow. It is recommended that outside areas that pose this kind of risk, like walkways and stairs, be kept free of ice and snow.

Damage to vehicles caused by fallen branches or trees is often covered under the optional comprehensive section of your auto insurance policy, so this is a coverage area to confirm before the storms hit.

If your property is damaged by inclement weather, first of all, take precautions to protect your belongings from further damage. For example, if your bedroom window has been broken by a blowing tree branch, board it up as soon as possible; if your car has been dented by hailstones, put it in a garage or shelter right away.

Then check the coverage provisions in your home and automobile insurance policies, and report the damage as soon as possible to your insurance representative.

If you do make a claim, either on your property or your auto insurance, you will have to pay the deductible stated in the policy. So if the damage does not exceed the deductible by a reasonable amount, it may be best to bite the bullet and pay for the repairs yourself.

Other coverages to consider for your cottage include:
Boats, snowmobiles, and other equipment
Docks, garages, boathouses and sheds

FOCA always recommends that you discuss your own personal property risks and coverage requirements with a broker who is expert in these specific coverage areas to avoid unwanted surprises, no matter what the season.

Notes adapted from:

www.ibr.ca/publications_paula_c_auto.asp#disasters

FOCA SPRING SEMINAR

MARCH 24, 2007
YORK RECEPTION CENTRE

1100 Millwood Rd, Toronto, ON

See insert

DOCKTALK HIGHLIGHTS 2006, CONT'D FROM PAGE 13

Docktalk's "travelling road show" delivered by coordinator Barbara King, received an enthusiastic welcome from all involved. Barbara's role was to reach out to smaller associations that were unable to deliver their own, full Docktalk program. Barbara traversed the countryside to offer workshops, presentations, and site visits to residents of 11 lakes, adapting information to each demographic. For example, on Otty Lake she held a "walk 'n talk" along a shoreline property to discuss healthy shoreline living, as well as a boat tour that drew participants' attention to natural shorelines, fish habitat, weed growth, and other concerns on the lake.

Clearly evident is the willingness to work together and the generosity of local business sponsors, MNR offices, OFAH, local experts, and media whose contributions have helped Docktalk better service the community. Articles about Docktalk and local programming appeared in Osprey Media's Cottage Times, the Frontenac Gazette, Bancroft This Week, Bancroft Times, Round Lake newspaper, Otty Lake, Lake of Bays, Lake of the Woods and Paudash Lake newsletters, and others, as well as making waves on radio stations across cottage country.

Word of Docktalk's success has raised the interest of neighbouring lake associations. Lake of Bays Association reported fielding many calls from residents of surrounding lakes, and partnerships are forming among Docktalk associations and others looking to become involved.

FOCA couldn't be more pleased to hear that Chandos Lake Property Owners' Association completed still more site visits in the summer of 2006 (following their involvement the previous year), and that the Long Lake, Loucks Lake and Area Cottagers' Association used their Docktalk experience to draft a Terms of Reference for their environment committee; create a survey of residents to help determine future activities; and initiate specific environmental projects.

Lake of the Woods District Property Owners delivered another great program in 2006, and also extended their program delivery onto Rainy Lake near Fort Frances.

FOCA our Docktalk partners and coordinators have been pleased with the initiatives waterfront property owners have already undertaken and the plans they are embracing for healthier lakeside communities.

We look forward to our revised program in 2007, and to working with even more associations on these important landowner initiatives.

This coming year, the Department of Fisheries and Oceans will be helping to support our Docktalk programs, following up on the past two years that have been primarily supported through the Ontario Trillium Foundation, along with the Ontario Ministry of Natural Resources through the Canada-Ontario Agreement.

Stay in touch, and be sure to watch www.foca.on.ca for further details on Docktalk 2007!

FOCA would like to acknowledge and thank the contributors to this edition of the Report to the Membership. These volunteers spent their time and lent their expertise to gather the information and write the articles contained in this edition. If you would like to write an article for our newsletter please contact the FOCA office.

Federation of Ontario Cottagers' Associations

This Newsletter was published by FOCA. For more than 40 years, our members have benefited from FOCA's initiatives, resources, representation, and sharing of ideas.

Additional paper copies of this newsletter are available for a charge. Electronic copies are available free to FOCA membership.

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