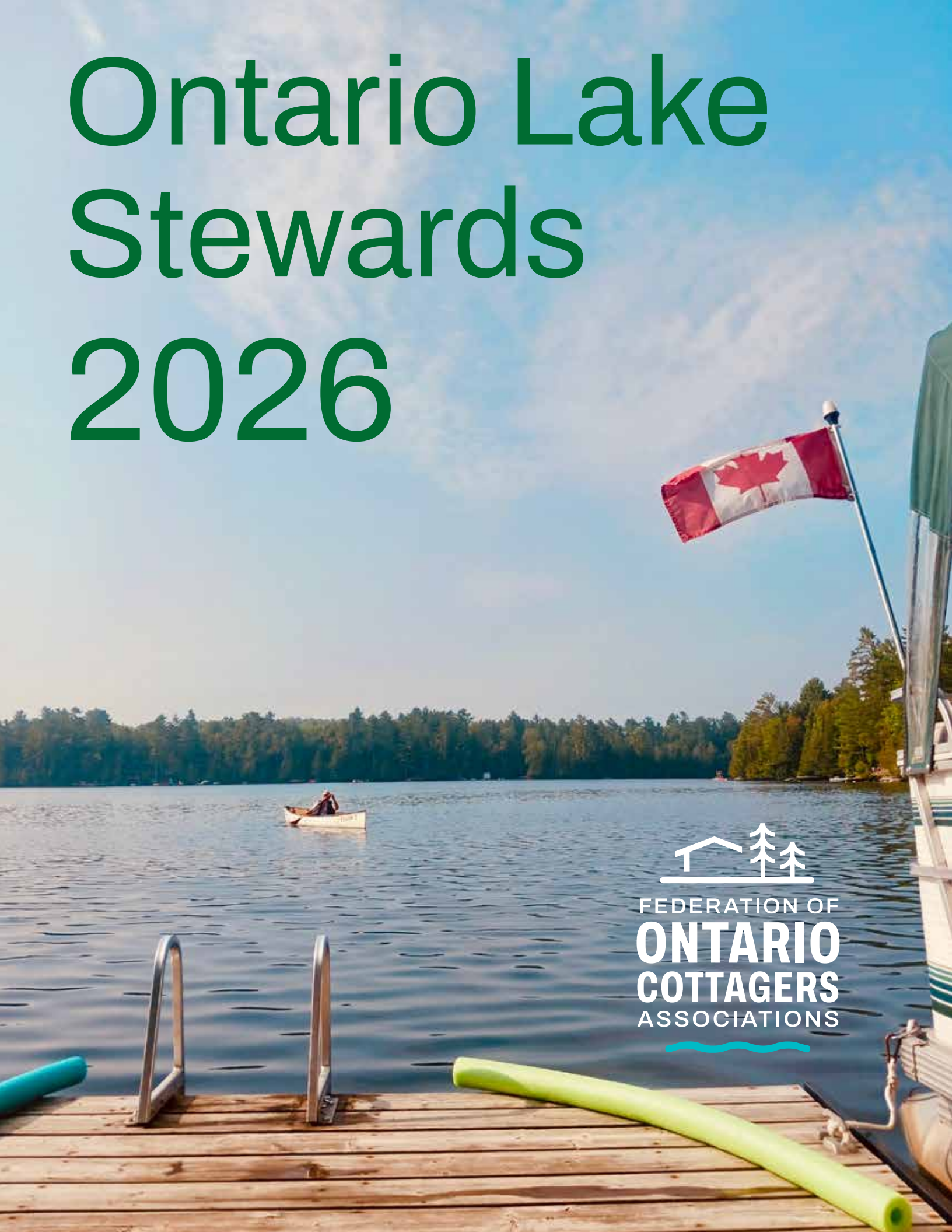
Ontario Lake Stewards 2026



FEDERATION OF ONTARIO COTTAGERS ASSOCIATIONS

Land Acknowledgement: We recognize and thank the traditional stewards of the lands and waterways where we work and live. The waterfront lands of Ontario are the traditional territories of many diverse Indigenous peoples who recognize the sacredness of water, the interconnectedness of all life, and the importance of protecting land and water for the generations yet to come. We are all on a journey towards truth and reconciliation and offer this recognition as an important step in that journey. We live in different locations, and so we encourage each of you to dedicate yourselves to move forward in the spirit of respect, reciprocity, learning and sharing that learning.

In This Issue

Leading Together: Connecting People, Protecting Lakes.....3

FOCA: Creating Impact through Thought Leadership and Advocacy

Municipal Election 2026 4
Action on Salt Pollution Impacts.....6
Underused Housing Tax Update.....7
Proposed Changes to Non-Profit Reporting.....7
Boating License Regulations Update.....8
Advocacy on Provincial Policy Changes.....9

FOCA: Offering Highly Relevant Content, Programs, and Services

Lake Partner Program: Thanks for your Feedback.....10
Could you ID an Invasive Carp?.....11
Source Water Protection Planning.....12
Lake Planning for Community Groups.....13
FireSmart- It Starts With You.....14
What's Your Family's Cottage Succession Plan?.....16
Keep Ontario's Waters Healthy: Clean and Drain Your Boat.....17
Controlling Phragmites Spread: Unsuspected Routes of Invasion.....18
Making the SHIFT for Climate Action..... 19
Before You Spray: Understanding Pesticides and Health.....20

FOCA: Delivering a Meaningful Member Experience

Spring Seminar Recap: "Where Lake Leaders Connect" 21
2025 FOCA Award Recap.....22
Past Award Recipient Update: Get the Lead Out.....23
Leverage your FOCA Benefits.....24

FOCA: Building Operational Excellence

Leading by Example: Becoming a FOCA Rep.....26
Rural Road Survey Highlights 27
What Your Peers Say about FOCA Value 28

FOCA's Purpose

Vision:

To sustain and enhance the cottage experience for generations.

Mission:

We empower and enable our members by being the leading provider of advocacy, resources, education, programs and services for Ontario cottagers.

Values:

- Member-focused
- Collaborative
- Advocate
- Responsible Leader
- Knowledgeable
- Evidence-based

FOCA's 2025 to 2027 Strategic Priorities:

1. Create impact through thought leadership and advocacy
2. Offer highly relevant content, programs, and services
3. Deliver a meaningful member experience
4. Build operational excellence

The remainder of this magazine features recent accomplishments on these priority areas.

At our core, **FOCA is about community building**, and there is strength in our collective voice. We are THE go-to resource for cottage country information. We deliver high-quality education, information, membership services, programs, and advocacy to address the evolving needs of our members: volunteer lake, road, cottage, camp, and residents' associations across Ontario.

Thank you for your ongoing support!

Leading Together: Connecting People, Protecting Lakes

Lesley Lavender, FOCA CEO

Over the past year, I have had the privilege of travelling across Ontario and connecting with lake associations in communities large and small. What I have seen and heard is clear: this is not a passive community. It is a community of leaders.

FOCA's impact continues to be grounded in environmental leadership and strong advocacy. We have also expanded engagement through our in-person and virtual events, and, thanks to the generosity of our donors, welcomed youth to recent seminars at no cost—helping inspire and equip the next generation of lake stewards.

This year, we created three Member Advisory Groups focused on the environment, advocacy and government relations, and road issues, providing new opportunities for members to help shape FOCA's work and priorities.

As our organization evolves, we believe our brand should evolve with it. We are excited to introduce a refreshed look and feel that celebrates what it means to be Ontario cottagers. Thoughtful enhancements to our visual identity—including a new blue wave element in our logo—reflect the two defining features of cottage life: the roads that connect us and the waters that sustain us. These changes acknowledge the growing importance of road issues to our members while reinforcing our enduring commitment to healthy lakes and vibrant waterfront communities. With improved visibility, clarity, and cost-effective production, our renewed brand is designed to serve us well for years to come.

On the advocacy front, FOCA has remained active and engaged. In the pages that follow, you will read more about our response to provincial legislation such as Bill 5 and changes affecting Ontario's Conservation Authorities, proposed federal reporting requirements for unincorporated associations, and our efforts to provide resources and guidance on emerging issues—from the Underused Housing Tax and cottage succession planning to the public consultation process for Alto High-Speed Rail.

Municipal elections are also taking place this fall. FOCA continues to advocate for the rights of property owners to vote where they, or their spouse, own or rent property in Ontario. I encourage you to ensure you are registered to vote at both your primary and secondary residences and to exercise that important right.

These issues are often technical and time-consuming, but this is where FOCA makes a difference: analyzing complex policies, engaging early, representing your interests, and translating it all into practical, actionable support for your communities.

At the heart of this work is community.

Visiting your lakes last summer reinforced for me that FOCA is more than an organization—it is a network of dedicated volunteers, caring neighbours, and committed stewards who share a deep connection to their lakes and to one another. Those visits gave me a greater appreciation of what you need from us—not just policy wins or program funding, but tools, clarity, support, and connection.

That understanding is guiding our work. This year, we are investing in strengthening the member experience by making it easier to access the resources and support you rely on. This includes new communications tools, a redesigned website, and a new member portal that will be simpler, more accessible, and more useful for day-to-day association leadership.

Informed associations are powerful associations.

FOCA membership is more than a service—it is something to be leveraged. It connects you to credible science, shared knowledge, and a province-wide network that amplifies your voice and supports your success. Together, we can help associations grow, recruit new members, and engage the next generation of waterfront property owners.

Thank you for your leadership. Thank you for the countless hours you dedicate to your communities. And thank you for helping shape the future of Ontario's lakes—and of FOCA itself.

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FOCA: Creating Impact through Thought Leadership and Advocacy

Municipal Election 2026:

Seasonal Owners – Check Your Registration

Every four years, Ontarians elect municipal councils that make decisions about many of the services FOCA members rely upon, including fire protection, public health, local roads, waste management, planning, bylaws, and permitting.

The next municipal election takes place on **Monday, October 26, 2026**. This year, however, seasonal property owners should take an important extra step before voting day.

Why This Election is Different

Since the last municipal election in 2022, responsibility for maintaining Ontario's voter list has shifted from the Municipal Property Assessment Corporation (MPAC) to Elections Ontario (EO).

While many voters who appeared on previous municipal lists are included in the Register of Electors, even if you were eligible to vote in 2022 you are not automatically guaranteed to be on the 2026 municipal voters' list.
You must check your registration now.

Municipal officials in several parts of Ontario have noted early indications that there are significantly lower numbers of non-resident* registered electors on EO's list, compared to previous elections, potentially affecting the ability to vote for thousands of seasonal property owners and their spouses.

** EO's use of the term 'non-resident' refers only to the fact that the property is not your primary residence; it has nothing to do with your citizenship status.*

What FOCA Has Done

FOCA has been in ongoing conversation with EO after hearing concerns from members and municipalities regarding seasonal property voter registration.

Elections Ontario has advised FOCA that these voters were not 'removed' from the list. Rather, this is the first municipal voters' list created and maintained by EO. The agency has acknowledged concerns regarding non-resident elector counts, and has indicated that additional unmatched non-resident records are scheduled to be incorporated into the Register in July 2026, which may improve the list before municipalities receive the preliminary voters' list in August.

EO has confirmed that voters who register now will remain in the Register for future elections. They also clarified EO's role in the election process: they are responsible for maintaining Ontario's Register of Electors, and for producing the Preliminary List of Electors. Municipal clerks are responsible for conducting the election and administering voting procedures within their communities.

FOCA appreciates EO's willingness to engage on our concerns. We will continue to work collaboratively with EO and municipalities to help ensure seasonal property owners can exercise their voting rights.

Your Right to Vote

Many seasonal property owners may not realize they are entitled to vote in more than one Ontario municipality.

In the 1980s, FOCA successfully advocated for the right of seasonal property owners to vote in every municipality where they or their spouse own or rent property. This additional voting privilege applies only to municipal elections.

EO maintains one voter record under your primary residence. If you or your spouse also own or rent a seasonal property in another municipality, you must ensure that address is added to your record as a non-resident voting address.

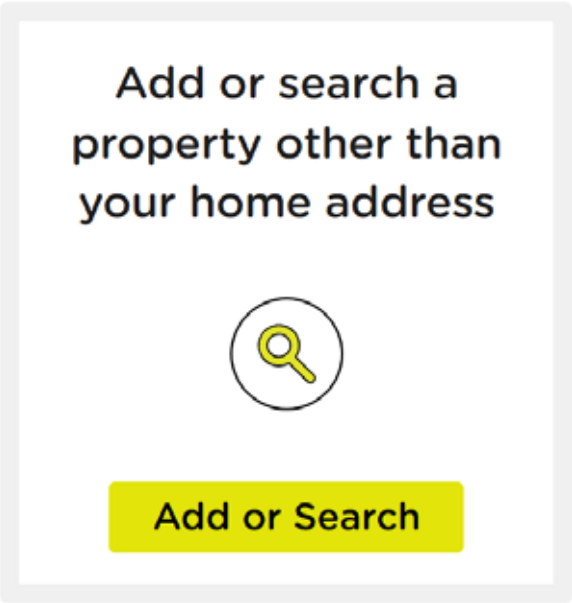
What You Should Do Now

FOCA encourages everyone to visit registertovoteon.ca to confirm they are registered where they or their spouse own or rent property.

For seasonal owners, this should be at both your primary residence and in your seasonal property municipality. Be careful not to overwrite your primary residence information. Instead, use the option to 'add' a secondary, non-resident address to your record.

To confirm a secondary address, you will be asked to provide proof of ownership or occupancy. Have your municipal tax bill or MPAC property assessment available, as you may need to provide the property's Roll Number. If you enter your municipality in the EO search, the system will populate the first four numbers of your Roll Number – add the rest to proceed.

Note: your spouse may also require these details to confirm their registration.



Important Deadline

Updates to the preliminary voters' list close on **August 12, 2026.** While EO continues to work to improve non-resident data before then, seasonal property owners should act now to confirm registration!

Check your status today—and encourage your neighbours to do the same.

Be Prepared on Voting Day

Municipalities administer their own elections and may establish different procedures. Visit your municipal website for information on how and when you can vote.

Wherever you vote, be prepared to provide identification and proof of eligibility. You may be asked for:

- Government-issued photo identification;
- Proof of Canadian citizenship;
- Proof of ownership or occupancy at the seasonal property address, such as a municipal tax bill or MPAC assessment showing the property's Roll Number.

If you are voting as the spouse of a non-resident elector, it may be helpful to attend the voting location together, as you may need access to your partner's property information and may be required to make a declaration regarding eligibility.

Stay Informed

FOCA will continue to monitor developments and provide members with updates on the municipal election process, suggested questions for local candidates, and other election-related resources.

Be sure you are subscribed to the monthly FOCA newsletter and visit FOCA's Municipal Government webpage for the latest information: foca.on.ca/municipal-government/.

Your voice matters. Your vote matters. Make sure you're ready for October 26.

Action on Salt Pollution Impacts

At the 2026 Annual General Meeting in March, a **Salt Resolution** was carried by the FOCA membership. FOCA urges the Province of Ontario to develop limited liability legislation including enforceable contractor training, a single set of provincially endorsed standard BMPs for snow and ice management, and clear provisions regarding limited liability for property owners and contractors.

FOCA has joined the **Ontario Salt Pollution Coalition** (OSPC), and we encourage each of our members to engage your own municipalities in salt mitigation efforts. OSPC offers a model resolution you can share with municipal partners. Over three dozen municipalities have already passed resolutions; is yours one of them?

Read the FOCA Salt Resolution and get links to OSPC and related information, on FOCA's webpage: foca.on.ca/salt-impacts/.

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Underused Housing Tax Update

Members will recall FOCA alerting you to the federal Underused Housing Tax (UHT) that came into effect in January 2022 for international owners of Canadian properties and imposed an annual 1% tax on property value, plus reporting requirements. The federal government had indicated the tax was intended to free up rental and other underused accommodations in urban population centres facing housing shortages.

At the time, FOCA pressed for our many American and international seasonal owners to be excluded from the UHT, and the government did bring forward an exemption for Canadian owners of vacation or recreational properties, with certain conditions. However, American and other international owners of rural waterfront property in Canada remained affected unless they qualified for one of the exemptions under the Act. Regardless, they were required to file annual returns with the Canada Revenue Agency for the 2022, 2023, and 2024 tax years.

UPDATE: In March 2026, the federal government made changes to the UHT so that affected owners no longer need to file a return or pay the tax for the 2025 and subsequent tax years. If you already filed for 2025, the Canada Revenue Agency indicated they will be contacting you by letter about the cancellation of your return.

The update and related information can be accessed under the member login on FOCA's Property Taxation webpage: foca.on.ca/property-taxation-assessment/#uht.

Proposed Changes to Non-Profit Reporting

On January 29, 2026 the Department of Finance Canada (DFC) released draft legislation including amendments to the federal Income Tax Act that would introduce expanded reporting requirements for non-profit organizations (NPOs) starting in fiscal periods from January 1, 2027 onward.

As drafted, even unincorporated NPOs would be required to register for a Business Number with the Canada Revenue Agency, and to submit annual filings if they have revenue over $10,000, which would implicate many of our member groups. FOCA has asked for the annual gross revenue threshold for filing to be raised to $100,000, and for small unincorporated NPOs under that threshold to be exempted from a new short-form filing requirement.

In February 2026, FOCA wrote to the DFC, asking for exemptions for small, volunteer-run NPOs from the requirement to get a Business Number and file annually. A copy of FOCA's letter to DFC is posted on our webpage: foca.on.ca/property-taxation-assessment/.

FOCA is conferring with partners at the Ontario Nonprofit Network, with plans to hold a webinar session later this year where members can learn more about the proposed changes.

Ensure you are subscribed to receive FOCA's monthly newsletter for updates as they become available.

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Boating License Regulations Update

As FOCA has been preparing members over the past year, Transport Canada implemented a new 5-year period and service fee for pleasure craft licenses, effective January 2026.

A Pleasure Craft Licence (PCL) is a document with a unique number that must be displayed on both sides of the bow of a pleasure craft. It is different than a Pleasure Craft Operator's Card (PCOC), which is assigned to a person.

Here are the key updates all boaters need to know:

Fee: A $24.41 fee applies to new, renewed, transferred, or replaced pleasure craft licences.

Expiry date: All new, transferred and renewed pleasure craft licences are valid for 5 years. Licences that previously didn't have an expiry date before, do now. You can check your licence expiry date using your pleasure craft licence number. For older licences that didn't have an expiry date, the following expiry dates will now apply:

Licence issue date:	Licence expiry date:
Dec. 31, 1974 or earlier	Mar. 31, 2026
Jan. 1, 1975 to Dec. 31, 1985	Dec.31, 2026
Jan.1, 1986 to Dec. 31, 1995	Dec. 31, 2027
Jan. 1, 1996 to Dec. 31, 1999	Dec. 31, 2028
Jan. 1, 2000 to Dec.31, 2005	Dec. 31, 2029
Jan.1, 2006 to Apr. 28, 2010	Dec. 31, 2030

Updating your information: You must now update your licence information within 30 days of it changing (e.g., changes to owner's name or phone number), or you may be liable for a fine. Updating your information is free. Having accurate information on file allows search and rescue to find you, in case of emergency. Update your information online: https://www.pcl-pep.snbservices.ca/1001/PubWeb/Default.aspx?lang=en-CA.

Cancellation of a PCL: The criteria for cancelling a licence have expanded. A licence must be cancelled if the vessel is no longer seaworthy or for other specific reasons outlined by the Minister of Transport.

Wind-powered craft: Starting December 31, 2027, wind-powered pleasure craft over 6 metres long will also need a pleasure craft licence. (This will not apply to human-powered boats like kayaks, canoes, or dragon boats.)

For more about boating safety and regulations, visit FOCA's webpage: foca.on.ca/boating/.

Advocacy on Provincial Policy Changes

As your provincial voice, FOCA has been busy in recent months, responding to policy changes that have negative implications for the waterfront community across Ontario.

Here are some examples:

In late April, 2026 Bill 97, the Plan to Protect Ontario Act (Budget Measures), was passed by the Province of Ontario, following the previous Bill 68 from November 2025 which had introduced a plan to amalgamate Ontario's 36 **Conservation Authorities** into a handful of regional entities, under a new Ontario Provincial Conservation Agency.

In late March 2026, FOCA's Board Chair Donna Commerford (second from the right in the photo) had gone to Queen's Park with partners for a media briefing to press for a halt to the amalgamation plan.

FOCA had rallied members to use our template letter to write in opposition to the plan, and hundreds of you responded and copied us on your letters. Thank you for your participation and enthusiasm about the importance of Conservation Authorities in protecting human and watershed health.

Despite all the overwhelmingly negative public feedback, the Province is proceeding with the amalgamation process over the coming year.

Introduced in late March 2026, Bill 98, the provincial Building Homes and Improving Transportation Infrastructure Act, is large and complex. In May, FOCA submitted comments to several Environmental Registry of Ontario (ERO) postings related to Bill 98, expressing our concerns about attempts to remove site plan controls from development planning; forcing a standardized Official Plan (OP) format on all municipalities whether urban or rural; and removing from the Planning Act references to 'sustainable design' or requirements for municipalities to include mention of climate change in their OPs. All of this is another step along the Province's path to build more, faster, with less 'red tape' for developers.

FOCA supports smart, sustainable development in appropriate locations.

Read related information about these bills and others, on our Land Use Planning webpage: foca.on.ca/land-use-planning.

FOCA: Offering Highly Relevant Content, Programs, and Services

Lake Partner Program: Thanks for your Feedback

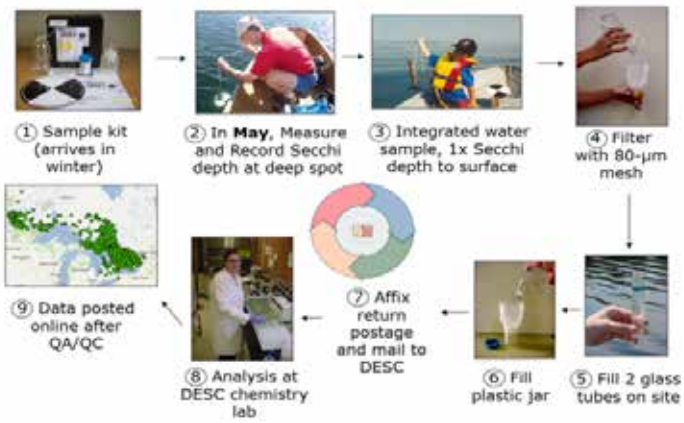
by Gavin Vance, FOCA Lake Stewardship Coordinator

As a volunteer-based water quality monitoring program, **the Lake Partner Program (LPP)** depends on feedback from participants to help us ensure the program continues to meet volunteers' needs and expectations. While we often hear positive comments during outreach events and lake visits throughout the year, we wanted to make sure every volunteer had an equal opportunity to share their experience and ideas for the future.

Earlier this year, in partnership with FOCA, the LPP conducted a volunteer survey. We received 384 responses which is more than half of our current volunteers! Thank you to everyone who took the time to participate and share your thoughts with us.

The feedback provided valuable insight into what our volunteers appreciate most about the program, as well as where the program can improve. In the coming years, we will use this input to shape new educational materials, refine program protocols, and provide more regular updates to participants. Some changes will be visible right away, while others will help strengthen the program behind the scenes for years to come.

One message came through stongly: **volunteers see the LPP as much more than a data collection program.** Volunteers use the data to make community presentations, and share the information with their municipal partners. Many respondents identified the program, and FOCA, as trusted sources for lake stewardship and water science information for them and their waterfront communities.



In fact, more than half of respondents said the lakepartner@ontario.ca email or FOCA's webpage foca.on.ca/lake-partner are their first stops when looking for information about lake health or water quality. We are grateful for that trust and remain committed to providing reliable, science-based resources for volunteers and Ontario's lake communities.

The survey also highlighted an opportunity to better promote **FOCA's Lake Data Reports**, first introduced in 2024. Nearly half of survey respondents were not yet familiar with the reports. These lake-specific summaries compile LPP data into accessible trend analysis, visualizations, interpretation, and stewardship tips for each monitored parameter. Lakes with five or more years of continuous sampling data may qualify for a report. If you are unsure whether your lake is eligible, reach out through the program email and we would be happy to help.

The survey responses also included many thoughtful comments about the value of participating in the program and encouraging others to get involved. We are pleased to share a selection of those anonymous volunteer reflections below.

Thank you again to everyone who participated in the survey — and here's to another successful sampling season on Ontario's lakes.

courtesy of Noah Stegman

courtesy of Luce Moore

Highlights from Lake Steward Survey Comments:

"Now more than ever, we have an important role to play in being lake stewards. The future quality of our lakes depends on our actions today and in the future."

"The LPP has help galvanize our urban lake property owners to take stewardship of our lake. It has helped to create community and provided us with the data to have meaningful conversations with various stakeholders to garner action."

"The program is well run. If you care about the quality of your lake water, you should join LPP."

"You are swimming in it. You are eating fish from it. Know what the water quality is."

"LPP testing is an enjoyable and worthwhile activity that provides valuable information not only for your own lake but, comparatively, for all lakes in Ontario."

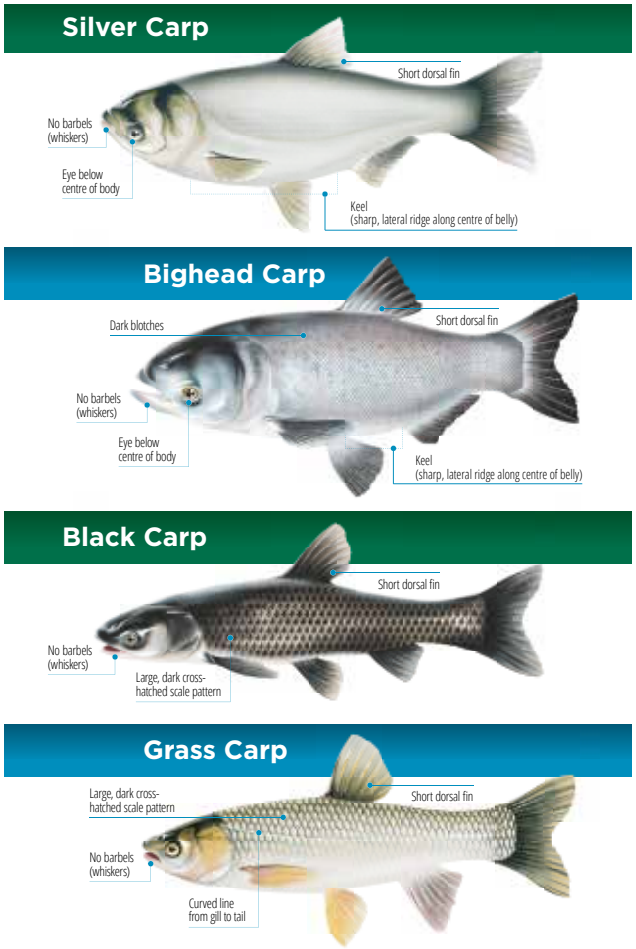
"Fishing, swimming, boating, everything you love depends on a healthy lake!"

"Everyone can help. One person can make a difference!"

Could you ID an Invasive Carp?

Although not yet established, if invasive carps invade the Canadian Great Lakes they will have detrimental effects on the commercial and sport fishing industries, recreational boating, and tourism across Ontario. Invasive carps consume an enormous amount of food that other species rely on, therefore displacing native fishes and other important aquatic species like waterfowl.

Please be our eyes on the Great Lakes this year! Learn how to identify invasive carps, and report sightings or captures online at eddmaps.org or call the Invading Species Hotline: 1-800-563-7711. Get important links and details on FOCA's website: foca.on.ca/carps.



Source Water Protection Planning

Most waterfront landowners in Ontario are NOT included in a designated source water protection (SWP) area, and therefore don't benefit from existing policies and programs that keep municipal drinking water safe.

Marking the 25th anniversary of the Walkerton drinking water tragedy, in May 2025 FOCA released the results of 'Phase 1' of our SWP pilot project funded by the Ministry of the Environment, Conservation and Parks (MECP). Throughout 2025 and into 2026, we undertook 'Phase 2' of the work.

SWP - Phase 1 Recap

The first phase of the project (2024 to 2025) set out to create one community source protection plan, based upon provincial SWP 'best practices' and with the professional guidance of a paid planning consultant.

At the end of the pilot, FOCA's member group, the Kinmount Park Estates Association in the City of Kawartha Lakes, had an excellent SWP plan for their area. Technical studies uncovered the relative vulnerabilities of local surface and groundwater sources, and an extensive list of recommendations were made to support the community's safe drinking water.

Still, with over 550 member groups across the province, FOCA was left wondering how to scale this project to make best practices widely accessible to our members across the province so that they could undertake SWP planning without incurring professional consulting costs each time.

SWP – Phase 2

In 2025 to early 2026, FOCA undertook "Phase 2" of the work, once again funded through MECP. Three additional member associations were selected through a competitive process:

- Leonard Lake Stakeholders' Association (District Municipality of Muskoka)
- Little Silver / Rainbow Lake Property Owners' Association (Lanark County)
- Halls & Hawk Lakes Property Owners' Association (Haliburton County)

The goal of Phase 2 was to achieve similar local SWP plan outcomes strictly as a volunteer effort supported by FOCA and lessons learned in Phase 1.

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FOCA guided each of the groups through the process of identifying local drinking water sources, assessing potential threats using the Clean Water Act framework, and evaluating areas of highest vulnerability. The goal was not only to deepen local understanding of source water protection, but also to produce practical, shareable examples that other communities could use to guide their own efforts.

In March 2026, representatives of the three Phase 2 associations participated in a panel session at the FOCA Spring Seminar to speak about their experiences. Participants noted a lack of reliable well data available from current government resources and explained that the process was labour-intensive for volunteers. Nevertheless, each group reported the experience helped bring their community together, strengthened their connections to local municipal partners, and provided them with a set of 'next step' priorities to address.

FOCA believes lake associations have a key role to play in SWP planning. They can provide important input to municipal partners as regional Official Plans are updated on a regular cycle. Association members are also key partners in delivering SWP educational messages to the community.

If you are interested in undertaking a related project in your own watershed, please consult FOCA's Phase 2 project report including links to each of the 3 pilot group reports, from a link on our webpage: foca.on.ca/source-water-protection/.

Lake Planning for Community Groups

Making a Lake Plan is a process that requires a devoted group of volunteers. Lake planning is a strategic process that provides an opportunity to engage all community members and partners, to develop and implement actions to maintain or improve the natural and social qualities of life on our lakes, rivers and in our shoreline communities.

Every Lake Plan is unique, but there are some commonalities that can help you frame your local discussion. For this reason, in 2008, FOCA and planning partners created the original "Lake Planning Handbook for Community Groups". That guide helped dozens of lake associations make local lake plans over the past 20 years.

In 2025, FOCA updated the document, creating "A FOCA Guide to Lake Planning for Community Groups." This second edition is filled with advice, ideas, questions and answers about lake planning, project management, and communications when making a lake plan. It will help you to build important relationships around your lake, and to undertake strategic planning and stewardship initiatives that can enhance the value of your association.

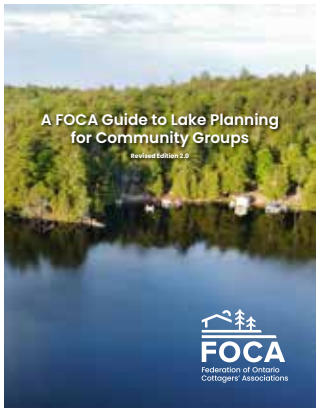
There is one print copy of the new Guide available to each FOCA Member Association; many association reps picked up their copy at the FOCA Spring Seminar in March 2026. Reach out to the FOCA office if your association does not have a print copy.

The digital version of the handbook is a dedicated "FOCA members-only" resource kit that includes detailed template materials for each step in the lake planning process, including:

- survey ideas
- action checklists
- workshop agendas
- sample community presentations
- communications templates
- and copies of other associations' completed lake plans.

Access the digital resources on our webpage: foca.on.ca/lake-planning/.

Don't have or can't recall your personal login to access members-only materials on FOCA's website? Reach out to the office for assistance during business hours: info@foca.on.ca.



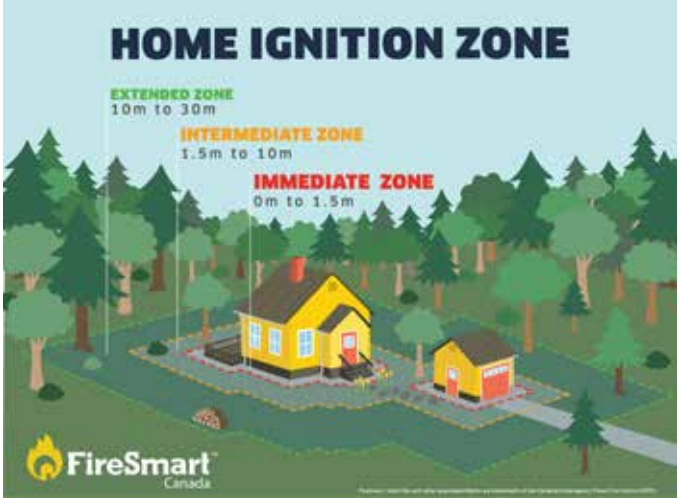
FireSmart – It Starts with YOU!

There are many practical steps you can take to reduce the risk of wildland fire affecting your home or cottage. A good place to begin is with a simple home assessment, which can be done through the **FireSmart Begins at Home App** available at the Apple App Store or Google Play, or by using the **FireSmart Home Ignition Zone Assessment Score Card**, available for download from FOCA's webpage: foca.on.ca/fire-safety/.

What you learn from your property assessment can help you focus on actions that matter most. Work closest to your structures first, as changes in this area have the greatest impact. Actions you can take include:

- Create a non-combustible area up to **1.5 metres** around your home and deck, which includes removing combustible materials from under your deck.
- Reduce shrubs, conifer trees, and dead material within **10 metres** of structures.
- Choose fire-resistant plants and replace highly flammable conifers such as cedar and spruce trees within 10 metres of structures.
- Thin and prune conifer trees within **10-30 metres** from structures.
- Keep power lines clear of tree limbs.

Remember to check municipal bylaws before doing any vegetation management! If you are interested in learning more, a free one-hour **FireSmart 101** course is available at FireSmartCanada.ca.



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FireSmart Canada | Intelli-feu

Address

HOME

	HAZARD FACTOR	CHARACTERISTICS AND POINT RATINGS				SCORE
1	Roof material	Fire Rated – good condition (wood, tile, metal, shingles)		Fire Rated – poor condition or cracked (wood, metal)		0
		0		30		
2	Gutter type and roof overhang	non-combustible gutter – no debris	combustible gutter – no debris	non-combustible gutter with debris	combustible gutter with debris	0
		0	4	10	10	
3	Vents and openings	non-combustible, fine mesh screen or vents with 3 mm screening		combustible vents, not fine mesh or screened or without 3 mm screening		0
		0		5		
4	Eaves	Closed or Boxed in eaves		Open eaves		0
		0		5		
5	Building exterior or siding	non-combustible or spaced boards (stone, stucco, brick, metal, fibrocement)		Combustible or non-spaced boards (wood, vinyl)		0
		0		5		
6	Building exterior condition	No gaps, cracks or holes		Gaps, cracks or holes		0
		0		5		

Wildfire Community Preparedness Day

Wildfire Community Preparedness Day takes place on the first Saturday in May, but residents are encouraged to come together at any time **between May and October to host events** and work on projects that raise awareness of wildland fire risks and support community level preparedness.

Residents, organizations and community groups can apply between **November 1 and January 31 for a $500 grant** to support a Preparedness Day event. In Ontario, 55 recipients received funding this year, and we'd love to see participation grow in 2027! Stay tuned to the FOCA newsletter for a reminder to apply later this year.

Neighbourhood Recognition Program

FireSmart Canada's Neighbourhood Recognition Program recognizes neighbourhoods that have taken meaningful steps to reduce their exposure to wildland fire. Applications to become a FireSmart Recognized Neighbourhood are open between **November 1 and February 28.** Details on eligibility, criteria and incentives are online at FireSmartCanada.ca.

How to Report Wildland Fires

If you see smoke or flames in a wildland area, here's how to report it:

- Fires located south of the Mattawa and French Rivers: call **911**.
- Fires north of those rivers: call **310-FIRE** (no area code is needed).

You can always check the current fire danger in your area using the interactive fire map at Ontario.ca/FireUpdates.

Campfires

Safe campfire practices help prevent wildland fires. Whether you're planning to roast marshmallows in the back yard, prepare a shore lunch, or simply stay warm on an overnight trip, follow these tips:

- Build campfires on bare soil or rock in a location sheltered from the wind.
- Make sure the fire is a safe distance from all flammable material, including overhanging branches.
- Keep the fire small and never leave it unattended.
- Put out the fire when you are done. Soak it with water, stir the ashes and soak it again. Repeat until the ashes are cold to the touch.

Drones and forest fires

Flying drones near forest fires is dangerous and illegal. Drones can interfere with aircraft and put firefighters, pilots and other emergency services personnel at risk. **The "no drone zone" applies within nine kilometres of any forest fire**. Drone pilots must follow Canadian Aviation Regulations (CARs) and should review the rules, safety guidance and penalties on Transport Canada's drone safety website.

Watch for waterbombers

When enjoying Ontario's waterways, remember that **waterbombers need clear space to scoop water**. Boaters who get too close create safety risks and may delay fire suppression efforts. Waterbombers will not scoop if watercraft are too close. Help fight wildland fires by staying clear of waterbombers while out on the water.

- We are lucky to be surrounded by this incredible natural landscape, so let's do all we can to keep it safe from wildland fires this fire season.
- Share these tips with your neighbours and families, and don't forget to explore the full set of wildland fire prevention tips by visiting Ontario.ca/fireprevention.

What's Your Family's Cottage Succession Plan?

For over fifteen years, FOCA and estate lawyer Peter Lillico have been teaching families to plan for passing the cottage to future generations. Despite real financial hurdles and distinct personalities and lifestyle priorities, your family can navigate the many aspects of cottage planning including:

- succession stumbling blocks
- paying the capital gains tax
- keeping the cottage going, arranging shared usage, assigning responsibilities and navigating repairs, renovations, or other challenges
- reducing the tax burden on the next generation through a series of trust techniques
- ensuring the cottage is the family gathering place for decades to come.

Cottage Succession Webinars

Each year, FOCA hosts a series of live webinars with Peter Lillico that are available FREE to families in FOCA Member Associations.

Start with the introductory 'Cottage Succession A to Z' session, and then take deeper dives into taxation, trusts, cottage sharing agreements, choosing children, timing, and more. Registrants receive a copy of the slides shown, and Peter's contact details for follow-up questions.

Subscribe to the FOCA newsletter for dates, times, and the registration links for Fall 2026 sessions, as soon as they become available.

Peter has graciously permitted FOCA to record some of his cottage succession sessions, and these are available for purchase with a substantial discount for families in FOCA Member Associations and our annual supporters, the 'Friends of FOCA'. Purchase multiple titles for additional bulk savings! There is even a special session with Peter and CPA Kaz Nesbitt of Donae Grant Thornton LLP, providing particular advice for American owners of cottage properties in Ontario.

Remember: internet is required to watch these digital recordings, which you may view as many times as you wish, and can be shared with your family members.

Get details, prices, and member discount codes on FOCA's webpage: foca.on.ca/cottage-succession.

NEW: Small Group Family Workshops

Members can now participate in **exclusive digital cottage succession family workshops**, hosted by FOCA, and led by Peter Lillico.

Each virtual session is limited to 4-5 families, providing a highly personalized and interactive experience with direct access to Peter's legal expertise related to your family's specific situation. Bring the generations and dig in to the possibilities.

For a fraction of the regular cost of a lawyer's time, participating families:

- submit their top 3 succession questions in advance
- receive tailored advice during a dedicated segment in the session
- are eligible for a complimentary one-on-one follow-up with Peter if their question can't be fully addressed during the workshop.

This initiative is made possible through Peter's generosity, with proceeds supporting FOCA's programs and advocacy work.

Interested in a spot in an upcoming session? Email programs@foca.on.ca for more.

Here's what participants said, after their family sessions:

"The personalized advice was very useful. I would tell other families that they are probably missing a lot of crucial information related to their specific case."

"I liked the variety of questions as families have different challenges. Peter was so helpful in responding to my own questions and really put my mind at ease by having more knowledge and understanding."

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Keep Ontario's Waters Healthy: Clean and Drain Your Boat

Summer is the perfect time to enjoy Ontario's lakes and rivers, but it's also when invasive species can spread most easily. Zebra mussels, Eurasian watermilfoil, spiny waterfleas, and other invasive plants and animals threaten fish habitats, clog waterways, and increase maintenance costs for property owners and communities.

Boaters play a crucial role in preventing their spread. Ontario law now requires boaters to **Clean and Drain** their boats and equipment before moving between waterbodies:

- **Clean**: Remove all plants, animals, and mud from your boat, trailer, and equipment before transporting a boat or boat equipment overland.
- **Drain**: Empty all water from your boat, including bilges, live wells, and equipment.

Following these legal requirements helps protect aquatic ecosystems and preserves water quality.

In addition, it is strongly recommended to **Dry** your boat and gear completely before launching in another waterbody. Taking this extra step provides even more protection against invasive species, giving you peace of mind that you're doing everything possible to keep lakes and rivers healthy.

Summer boating is all about fun, relaxation, and connection with nature. By adopting simple practices like Clean, Drain, and Dry, you can ensure that the waters you love remain safe and enjoyable for everyone—both now and for future generations.

For detailed tips and information on invasive species in Ontario, visit the FOCA website: foca.on.ca/invasive-species/.

Controlling Phragmites Spread: Unsuspected Routes of Invasion

Phragmites australis, often referred to as invasive Phragmites or simply 'Phrag' has become one of the most disruptive invasive species to Ontario's cottage country.

This tall, fast-growing reed forms dense towering walls that block water access, overwhelm native vegetation, and degrade the delicate natural balance of shorelines. For cottagers, Phrag represents not just an environmental concern but also a concern for recreation, property enjoyment, and the overall health of cottage country.

photos courtesy of Kaleigh Mooney

Once invasive Phrag becomes established in an area it can be quite difficult to remove or even discern from native Phragmites. If you are looking for resources on dealing with an already established patch of Phrag, please visit the ontariophragmitesaction.ca/ for more resources.

Because invasive Phrag is so difficult to deal with once established, prevention is extremely important. Invasive Phrag almost always spreads unintentionally through everyday movement and human activity, such as through small unnoticed fragments. A piece of stem only a few centimetres long, a bit of root tangled in soil, or a handful of seeds can be the first step to a new infestation.

Everyday cottage routines can unintentionally move invasive Phrag from one place to another. For cottagers it is important to focus on travel between home and cottage or cottage and other areas of activity such as hunt camps or beaches.

Something as simple as bringing tools from home like rakes, shovels, and trimmers can offer a route for spreading invasive Phrag, even weeks after the use of the equipment. Pets can also contribute by picking up seeds in their fur, which later fall off around the property. Similarly, recreational vehicles and trailers can carry mud and plant material from infested areas and deposit it elsewhere. Boats and trailers are another key source, as anchors, ropes, and equipment can trap fragments and introduce them to new shorelines. Construction and landscaping equipment can also spread Phrag by moving contaminated soil between sites.

To avoid the spread of invasive Phrag through everyday activities it is important to clean equipment before bringing it to the cottage, shaking out pet bedding, brushing dogs before they leave home, and inspecting ATVs and trailers for mud or plant debris can help dramatically reduce the risk of introducing the plant. These small steps, repeated consistently, help protect shorelines and wetlands from new infestations.

To support these efforts, the **Ontario Phragmites Action (OPA)** program brings together conservation authorities, municipalities, Indigenous communities, environmental organizations, and volunteers to coordinate provincewide action. OPA provides resources to help cottagers identify invasive Phrag, offers free DNA screening for eligible stands, and administers the I**nvasive Phragmites Control Fund** to support local control projects. Because Phrag spreads across property lines and jurisdictions, OPA emphasizes collaboration and shared responsibility.

For cottagers, understanding how easily Phrag can be transported is the first step toward preventing its spread. Every tool cleaned, every vehicle inspected, and every pet brushed before arriving at the cottage helps protect the lake. By adopting simple habits and staying informed, cottage communities can play a vital role in safeguarding Ontario's shorelines for future generations.

To learn more about Phrag prevention or to get involved in local efforts, visit our webpage: foca.on.ca/phragmites/.

If you are looking for resources on dealing with an already established patch of Phrag, please visit the ontariophragmitesaction.ca/ for more resources.

Making the SHIFT for Climate Action

by Eric Murphy of ClimateLegacy.ca/

"What can we do?" It's a question that comes up often in conversations about climate change around kitchen tables, at lake association meetings, and even on the dock.

National polls show that the majority of Canadians say they're concerned about climate change, but that doesn't always turn into action or policy change. Why? In many cases, it's not a lack of caring; it's a lack of clarity. The problem can feel overwhelming, and the solutions can seem either too small to matter or too complicated to start. With temperatures rising and wildfires worsening, is it already too late?

courtesy of Susan Lewis

The good news: none of those assumptions has to be true.

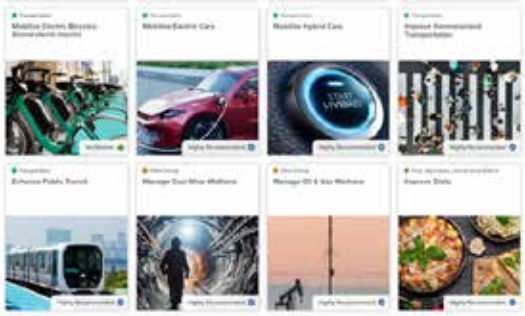
At Climate Legacy, we're focused on helping seniors turn concern into meaningful action. One of the most useful tools we've come across recently is an international project called **SHIFT (Super High-Impact Initiative for Fixing Tomorrow)**, developed in collaboration with Project Drawdown.

SHIFT is designed to answer that lingering question: "what can I actually do?"

A simple, guided quiz (available at jointheshift.earth/guide/) suggests practical, high-impact actions tailored to your situation. Some recommendations involve bigger decisions about home heating systems or transportation choices, but many are surprisingly accessible, including options that can be tackled right at the cottage, especially if you're planning upgrades or renovations. The guide explains why these actions matter and is well worth a look.

What makes SHIFT stand out is its grounding in research. According to research published by Nature.com, SHIFT estimates that our personal and household choices have the potential reduce emissions by up to 80% compared to projected levels.

If quizzes aren't your style, Project Drawdown also offers a clear, ranked list of more than 50 climate solutions: drawdown.org/explorer. It's a helpful way to focus on actions that can make a difference. You'll see familiar ideas like reducing air travel, improving home efficiency, or supporting policy change, but with context about their relative impacts ranked from "highly recommended" to "worthwhile" to "keep watching".



One particularly valuable feature is that the list also flags some commonly discussed solutions that don't deliver as promised and are categorized as "not recommended" either because they are not scientifically plausible, or they present a high level of risk. For example, carbon capture and storage is often promoted as a major climate fix, but independent research continues to question its feasibility at scale. Resources like Drawdown's help readers understand not just what to do, but also what to approach with caution.

For lakefront property owners, many of these actions connect naturally with existing stewardship values such as living lightly on the land, protecting water quality, and thinking long-term about the health of our natural environments and the government policies that are needed to protect them.

So next time the climate question comes up: "what can we actually do about it?", I hope you'll point friends and neighbours toward SHIFT or Project Drawdown for inspiration. Whether someone is just beginning to think about these issues, or is ready to do more, these tools help translate concern into action.

Have you made a change at your home or cottage that's reduced your environmental footprint? Climate Legacy and FOCA would love to hear about it. Email: info@foca.on.ca

Before You Spray: Understanding Pesticides and Health

by the Canadian Cancer Society

What are pesticides?

Pesticides are chemicals used to kill or control insects, plants, rodents or other pests.

Pesticides are often used because pests can affect our health, safety or food supply. This use of pesticides is called non-cosmetic because it's needed for public health and safety. Pesticides are also used to make lawns, gardens and other green spaces look better. We call this use cosmetic because it's not needed for health and safety.

Pesticides are a group of chemicals that include:

- insecticides – for insect control
- herbicides – for weed control
- fungicides – for control of disease caused by fungus
- rodenticides – for rodent control
- fumigants – a gas or vapour used to control insects

Pesticides and cancer

Much of the evidence on the health risk of pesticides comes from studies that look at cancer risk in people who use pesticides in their work – for example, farmers, golf course workers and pesticide manufacturers. The research shows that pesticide exposure in general (as well as exposure to specific pesticides) is linked to several types of cancer, including non-Hodgkin lymphoma, multiple myeloma, and prostate, kidney and lung cancers.

The International Agency for Research on Cancer (IARC) classifies a small number of pesticides as known carcinogens and a few others as possible carcinogens. Many of these pesticides are no longer used in Canada.

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Our perspective

The Canadian Cancer Society believes that pesticides should only be used when they are needed to protect our health, safety or food supply. They should be part of a plan that includes pest prevention, using pesticides in the lowest amounts possible and using safer choices.

Cosmetic use of pesticides: Some provinces and municipalities have restricted the use of certain pesticides on both public and private property. Contact your province, city or town to find out if there is a ban on lawn pesticides where you live.

Non-cosmetic use of pesticides: The non-cosmetic use of pesticides is sometimes needed to protect food supply or to prevent the spread of disease. But the risks and benefits should be considered every time.

Reproduced with permission from the Canadian Cancer Society webpage: 'Pesticides', accessed on 22 May 2026. Learn more at: cancer.ca/en/cancer-information/reduce-your-risk/be-safe-at-work/pesticides.

FOCA: Delivering a Meaningful Member Experience

Spring Seminar Recap: “Where Lake Leaders Connect”

FOCA held our Spring Seminar and Annual General Meeting on Saturday, March 7, 2026 as a hybrid event in person and by webinar, with over 250 attendees participating from across the province.

Expert speakers discussed: aquatic invasive plant identification tips, protecting what we love in cottage country from a changing climate, highlights of FOCA’s 2025 Road Issues survey, advance planning for the 2026 municipal elections and community engagement, First Nations relationship building, and updates from FOCA’s CEO and Board of Directors.

Members can login for the full event summary including all the slides shown: foca.on.ca/news/events/#Spring2026.

Please share this information and topic updates in your own local association newsletters!

2025 FOCA Award Recap

Over the years, the FOCA Achievement Award has been presented to association groups of all sizes and from all parts of Ontario for their environmental or advocacy initiatives, or their community or stewardship education successes.

At the FOCA Spring Seminar in March 2026, the 2025 FOCA Terry Rees Achievement Award was presented to the Gloucester Pool Cottagers Association (GPCA) for advocacy efforts since 2021 to engage varied stakeholders to implement a response to large shipping container 'vessels' being used as residences on Little Lake near Georgian Bay.

While this emerged as a local problem, it had far-reaching impacts for all waterways in Ontario. With little oversight on their construction, seaworthiness, or grey water systems, these boxy metal structures were being moored for long periods of time over Crown lakebeds in front of private properties, anchored by steel spurs embedded into the lakebed. No building code. No municipal taxation. No emergency services plan. No enforcement.

The efforts of GPCA's working group, the 'Float Homes Not Vessels Coalition' ultimately led to amendments to the Public Lands Act by the Ontario Ministry of Natural Resources, Parks Canada mooring restrictions, and by-laws in the two local townships to restrict or prevent the placement of such structures over water.

FOCA encourages you to share this information proactively with your own municipal partners who may want to enact similar by-laws.

Get related information in the FOCA Spring Seminar event summary, and on our webpage: foca.on.ca/floating-accommodations/.

The Award was presented by Donna Commerford of the FOCA Board, and accepted by Cheryl Elliot-Fraser and Paul McKay on behalf of the association.

REMINDER:

We love sharing your success stories! Take pictures this season, and then apply by October 31st for the 2026 FOCA Achievement Award on behalf of your association, or a neighbouring association. The Award will be presented next March at FOCA's 2027 Spring Seminar.

Details about the award, a list of past recipients, and the nomination form are available on our webpage: foca.on.ca/award/.

Past Award Recipient Update: Get the Lead Out

FOCA is pleased to provide an update about a past Achievement Award recipient – the Wolfe Lake Association, who received the Award in 2022 for their 'Let's Get the Lead Out' initiative to promote lead-free fishing to protect loons, eagles, and other aquatic wildlife from lead poisoning.

In 2026, there is an active petition being circulated by the group, to urge Ontario legislators to ban certain sizes or weights of lead fishing tackle, to align with existing lead regulations in Ontario National Parks and wildlife refuges.

For more, FOCA encourages you to visit fishleadfree.ca/ and download a print copy of the **Lead Free Petition** to circulate and gather signatures at your own local AGM or community event this season. The petition must be completed in print. Details and instructions for returning completed documents are available on the webpage.

Leverage your FOCA Benefits

When was the last time you visited the FOCA Member Benefits webpage to check out all the offers, discounts, and exclusive member benefits?

Thank you to our Corporate Sponsors for adding additional benefits to the list recently, and to our long-standing sponsors for continuing to offer these great member perks.

Associations: do your member families know about all the deals and savings they can access because of your annual membership in FOCA? Be sure to leverage this value! Click 'Benefits' below for the latest details.

NOTE: You will need your FOCA Member Login to access the discount codes or links to these offers. Don't have or can't recall your personal login? Contact the office for assistance during business hours: info@foca.on.ca or call 705-749-3622

HELP BUYERS FEEL AT HOME FASTER

Local lake associations connect waterfront owners with important information on stewardship, water quality, local issues, events, and community resources.

LEARN MORE AT FOCA.ON.CA/LIST-OF-ASSOCIATIONS

FEDERATION OF ONTARIO COTTAGERS ASSOCIATIONS

Cottage Life

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FOCA: Building Operational Excellence

Leading by Example: Becoming a FOCA Rep

by Stephanie Saliba, FOCA Membership Coordinator

The peace we feel at the waterfront, the confidence that our water is cared for, the feeling that cottage country is the place to be – none of that happens by accident. It depends on people and organizations paying attention and working continually to protect what matters.

FOCA is one of those steady, behind-the-scenes forces.

We are also an association of more than 550 associations all across Ontario. During annual meeting season, it is especially important to share the value of FOCA membership, but with a broad geographic reach and a small staff team, we can't make it to every lakefront gathering!

That's where YOU come in.

Your association might have a treasurer and a president, but does it have a dedicated "FOCA Representative" yet? A member rep acts as a vital bridge between your local association and FOCA, helping to ensure information, resources, and opportunities flow both ways.

This year, we encourage each member association to formally assign the role of "FOCA Rep" if you don't yet have one, for the benefit of your board, your members, and the broader FOCA network.

A FOCA Rep is encouraged to:

- **Connect with FOCA**

  Let us know who you are by emailing info@foca.on.ca. Please consider committing to a multi-year term to provide consistency in the role.

- **Stay informed**

  Subscribe to FOCA's monthly e-newsletter, ensure your association receives the annual print magazine, and follow FOCA through our website and social channels. Reach out when you need support, resources, or connections.

- **Share FOCA resources**

  Distribute FOCA's print and digital materials with your board, members, and broader community. Many common questions are already covered through FOCA's topic-based resources.

- **Participate and report back**

  Attend FOCA events when possible and share key updates, slides, or takeaways with your board.

courtesy of Arlene Godby

- **Support your Board's access to resources**

  Help directors stay aware of FOCA tools, governance best practices, peer connections, and shared solutions relevant to waterfront and road associations.

- **Help communicate member value**

  Highlight the benefits of FOCA membership - not only for your association, but for individual member families as well. Share access to member offers, resources, and tools that support engagement and growth.

FOCA membership is a strategic asset that connects your association to a strong and respected provincial voice. **When waterfront communities speak together through FOCA, decision makers listen.**

FOCA advocates for waterfront property owners, supports education for new and existing members, and champions important programs like the Lake Partner Program of water quality monitoring. We work with government, media, science and industry partners on the issues that matter most to waterfront Ontario.

While FOCA member benefits and savings are certainly valuable, that's not the core of it.

The real value is knowing that the places we care about are being looked after. FOCA is part of the ongoing effort to protect this way of life by supporting your association today and helping ensure it remains strong for future generations.

Thank you for your continued support and for taking on the role of FOCA Rep.

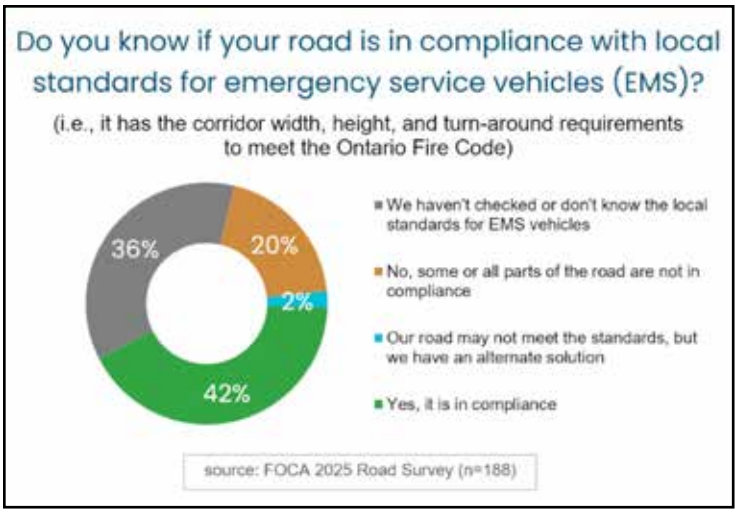
Rural Road Survey Highlights

In late 2025, FOCA undertook a survey of our members that manage or live on privately maintained rural roads. Thank you to the more than 215 groups that took part in the intensive survey, updating data from previous versions of the survey in 2019 and 2011.

Altogether, over 7,400 rural properties in 65 Ontario municipalities are represented in the most recent FOCA survey results.

Some notes:

- about ¼ of respondents are incorporated
- ¾ are purely "road groups" while the rest are combined lake/road groups
- 7 out of 10 respondent groups report they carry liability insurance
- many respondents have at least part of their road access over a municipally-unassumed road that is maintained privately by the local property owners' group



- only half of respondents have written by-laws, while 1 in 4 only has a 'handshake agreement'.
- Over half of respondents say their road is not in compliance with local standards for emergency service vehicles (at least part of the road does not have the corridor width, height, and turn-around requirements to meet Ontario Fire Code), or they don't know.
- 87% of respondents reported that they get at least 90% of all road owners to pay their annual dues.

If your road group needs to work on developing by-laws, finding liability insurance, or getting everyone to pay their fair share, reach out to the FOCA office for resources and samples from fellow members: info@foca.on.ca.

What Your Peers Say about FOCA Value

courtesy of Deanna Forgie

We love hearing from you, particularly when you've found great value in FOCA resources, programs, events, and digital support materials. Here are just a few messages we've received from our members:

"Thanks for getting back to me with the info that gets me into the members-only section [of the website]. It's quite important to keep up to date with the current events that impact our lake property. The materials are very thorough. Keep up the good work!" ~ Joel S.

"Just a brief note to say 'a Big Thank You' to Peter and FOCA for another highly informative and topical session on cottage ownership, capital gains, sharing agreements ... As a relatively new FOCA member, I truly appreciate these timely and informative sessions." ~ Duncan A.

"Wow - appreciate your support for our Association. Thank you so much for the info. I will incorporate it into my report. Thanks FOCA - we rely heavily on your guidance and support." ~ Joni M.

Want to learn more about how FOCA supports lake and road associations?

Explore governance resources on the FOCA Association Best Practices webpage: foca.on.ca/association-bmps/.

You will need your web login to access many of the materials. Don't have, or can't recall your login? Reach out to the office for assistance during business hours: info@foca.on.ca.

info@foca.on.ca
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FEDERATION OF ONTARIO COTTAGERS ASSOCIATIONS

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