



Federation of Ontario Cottagers' Associations

Year in Review

2012



FOCA Member Associations
(current at December 31, 2012)

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



Our mission is to protect thriving and sustainable waterfronts across Ontario

FOCA is the future...get involved



Ontario has over 250,000 waterfront property owners, located on thousands of Ontario's ¼ million named lakes.

FOCA represents 50,000 families who own and steward a total of 15,000 kilometres of shoreline and 50,000 hectares of environmentally important lands. Our members contribute over \$700-million each year in property taxes to rural communities, and have a considerable economic influence through spending in all categories each year. These families live within the landscape, and are an integral part of the rural community. FOCA supports their efforts for sustainable waterfront living, and works with all levels of government to develop and secure the conditions that will sustain our

freshwater resources in Ontario.

I have been personally involved with the FOCA Board for six years. I have chosen to volunteer my time to lead this organization because I believe in what we can achieve when we speak with a united voice.

FOCA appreciates and relies upon the continued support of people everywhere that believe in strong and clean lakes and rivers. I encourage everyone who has a stake in the future of our waterfronts to get involved and to provide your support for the work of FOCA.

Ted Spence

President of FOCA Board of Directors

Our Vision

FOCA will continue to be the pre-eminent Ontario-wide organization representing cottagers and permanent waterfront residents.

FOCA is responsible for promoting vibrant and sustainable waterfront communities through effective communication, education and advocacy.

FOCA will:

- Encourage and empower positive environmental stewardship by providing information and tools to members
- Promote and provide leadership for sound public policy on key issues
- Align with other key partners that support like goals and objectives



A legacy of leadership

Here, in our first “Year in Review” publication, it seems timely to reflect upon all that FOCA has accomplished on behalf of waterfront property owners during the past five decades.

In 1963, a small group of cottage owners united as a provincial organization that has grown into a powerhouse representing 50,000 families across Ontario. The issues have evolved over time, but the motivation remains the same: to protect our waterfronts and freshwater resources for our kids, and for their kids.

During the 1980’s FOCA fought hard for government action on the issue of acid rain, and lobbied to stop the use of toxic Dombind as a road-dust suppressant.

Since then, FOCA has secured the voting rights of waterfront property owners in their cottage ridings, and brought the attention of the Provincial Auditor and the Provincial Ombudsman to the shortcomings of Ontario’s property taxation system. The fight for fair taxation under WRAFT now continues under FOCA.

FOCA developed a boating hazard marker program approved by Transport Canada, and put together the most comprehensive risk-management program for volunteers in rural environmental groups, through the FOCA Insurance Program.



In 2012, FOCA spoke out against the federal and provincial omnibus bills that gutted protection for our fisheries and fish habitat. This year also saw resolution in favour of land owners’ rights during claim-staking, after a decade of behind-the-scenes work on the Mining Act by FOCA and others. Our important efforts continue on the Algonquin Land Claim which affects many of our members in eastern Ontario.

In addition to advocacy efforts, education and communication remain central to our mandate. Over the past decade, FOCA created the award-winning Lake Planning Handbook for community planning, and delivered face-to-face stewardship support to landowners across waterfront Ontario through the Docktalk program.

For over 30 years, FOCA’s Lake Stewards have been at the core of the Lake Partner Program, the world’s largest freshwater volunteer monitoring program.

The work continues, and with the support of waterfront property owners and others, FOCA will continue to lead the

effort towards a sustainable freshwater future for Ontario.

Terry Rees
Executive Director

- Burnt-McGrigge-McLeod Cottage Assoc.
- Calabogie Estates
- Cameron Lake South Shore Cottage Assoc.
- Canning Lake Property Owners Assoc. Inc.
- Cassels & Adjoining Lakes Assoc.
- Cataract River Road Assoc.
- Catchacoma Cottagers’ Assoc.
- Cavendish Community Ratepayers Assoc.
- Cecebe Waterways Assoc.
- Cedar Lake Cottage Assoc.
- Cedar Shore Cottagers Assoc.
- Cedarplank Cottage Assoc.
- Cedarwood Lane Cottage Assoc.
- Cedarwoods Park Assoc.
- Centre Ipperwash Community Assoc.
- Chandos Lake Property Owners Assoc.
- Chimo Park Cottagers’ Corp.
- Christie Beach Cottage Owners Assoc.
- Christie Lake Assoc. Inc.
- Chub Lake Property Owners Assoc.
- Clear Lake Property Owners Assoc.
- Clear Lake Stewardship Assoc.
- Clearwater Beach Ratepayers Assoc.
- Clearwater Lake Property Owners’ Assoc.
- Coalition for Equitable Water Flow
- Coe Island Lake Road Assoc.
- Constant Lake South Shore Road Assoc.
- Cooks Road Maintenance Assoc.
- Coons Point Cottagers Assoc.
- Cordova Lake Cottage Assoc.
- Country Lane Cottagers
- Coutnac Beach Property Owners Assoc.
- Crane Lake Assoc.
- Crawford Lake Road Assoc.
- Crescent Drive Road Assoc.
- Crescent Harbour Assoc.
- Crowe Lake Waterway Assoc. Inc.
- Crozier Lake Assoc.
- Crystal Lake Cottagers Assoc.
- Dargavel Road Land-Owners Assoc.
- Deer Bay Reach Property Owners Assoc.
- Deer Bay Reach West Cottagers Assoc.
- Deer Lake Narrows Road Assoc.
- Denna Lake Cottagers Assoc.
- Denne Lane Private Road
- Desbarats Lake Assoc. 2
- Devil’s Lake Cottager Assoc.
- Dewey’s Island Property Owners Assoc.
- Dogtooth Lake Cottagers Assoc.
- Drag Lake Property Owners Assoc.
- Driftwood Cottage Assoc. Inc.
- Duck Lake Cottagers Assoc.
- Dunchurch Estates Cottagers’ Assoc.

Eagle Lake Conservation Assoc.
 East Bay Elephant Lake Cottage Assoc.
 East Cameron Lake and Area Ratepayers Assoc.
 East Leonard Lake Property Owners' Assoc.
 East Shore Mill Lake Cottagers Assoc.
 Eel's Lake Cottagers' Assoc.
 Elbow Lake Assoc. - Parham
 Elephant Lake Cottage Assoc.
 Elizabeth Island Area Cottagers' Assoc. Inc.
 Elliot Lake Waterfront Owners Assoc.
 Elmhurst Beach Assoc.
 Erlwyn Drive Residents Assoc.
 Esson Lake Road Assoc.
 Fairbank Lake Camp Owner's Assoc.
 Fairy Lake Assoc.
 Faradale Road Assoc.
 Faraday (Trout Lake) Cottagers Assoc.
 Farquhar Lake Parkway Assoc.
 Farquhar Lake Road Assoc.
 Farren Lake Property Owner's Assoc.
 Fisher Lake Property Owners Assoc.
 Fleming Road 2004 Cottagers' Assoc.
 Fletcher Bay Cottagers' Assoc.
 Fletcher Lake Cottagers Assoc.
 Fortescue Lake Cottagers Assoc.
 Four Mile Lake Assoc.
 Fourteen Island Mink Lake Assoc.
 Fourteen/Fourteen Owners Assoc.
 Fox Lake Assoc. Inc.
 French River Stewardship Council
 Friends of McFarlane Lake Stewardship
 Friends of Stoco Lake
 Galla Lake Cottagers Assoc.
 Gan Lake Lane Assoc.
 Garnet Beach Cottage Assoc.
 Gehrke's Golden Glade Road
 Geneva Lake Cottage Assoc.
 Georgian Bay Assoc.
 Georgian Highlands Cottagers Assoc.
 Giant's Tomb Cottager's Assoc.
 Gibson Lake Cottagers Assoc.
 Glamor Lake Cottagers' Assoc.
 Glanmire Lake Cottagers Assoc.
 Gloucester Pool Cottagers' Assoc.
 Go Home Lake Cottage Owners Assoc.
 Golden Lake Property Owners Assoc.
 Gooseneck Lake Property Owners' Assoc.
 Gould Lake Ratepayers Assoc. Inc.
 Grass And Loon Lakes Residents Group
 Greater Bobs & Crow Lakes Assoc.
 Grindstone Lake Landowners Assoc.
 Groundhog Lake Assoc.
 Growler Lake Property Owners
 Gull Lake Cottage Assoc.



Strategy for Success



In 2012, the FOCA Board undertook a Strategic Review and Planning process to help chart our future course.

From a survey of members in 2011, we learned that lake associations remain FOCA's core customer group. This base is augmented by individual supporters, corporate sponsors and partners, road associations and regional affiliate groups.

We learned that FOCA is highly valued for our advocacy role ("FOCA is our voice") and for our ability to collaborate with and communicate amongst waterfront property owners, environmental scientists, political representatives and disparate partners in the public and private sectors. We also know that you value our digital publications (the FOCA website and monthly Elerts—our email newsletter updates) as well as face-to-face events (the AGM and Fall Seminar, the Cottage Succession Series, and FOCA's participation in lake-level gatherings). FOCA is a linchpin that connects and sustains an informed and involved waterfront community in Ontario.

The Board has analyzed and discussed all the information at hand, in the context of FOCA's history and programs, as well as the current fiscal and political landscape.

Photo: The FOCA Board of Directors and Staff in one of several Strategic Planning sessions

Building upon insights gained from the member survey and the Strategic Review, the Board has identified important guiding themes for FOCA: Advocacy, Communications, Funding and Value Proposition. We resolve to be louder and clearer about the good work FOCA does, and all the invaluable resources we offer to member associations (templates for bylaws, road maintenance best-practices, and much more), and we plan to become increasingly vocal about the issues that matter to this community.

Read more about the objectives for each critical theme on the following pages.

The Board of Directors (2012)

President – Ted Spence
 Vice-President – Carole Russell
 Vice-President – Ken Grant
 Secretary – Bill Cheshire
 Treasurer – Rob Cummins
 Ivan Battye, Malcolm Burwash, Karl Fiander, Jim Kaufman, Anne McCauley, Nancy Salmijarvi, Kay Soares

The Staff (2012)

Executive Director – Terry Rees
 Membership & Programs Coordinator – Tracy Logan / Mike Gibbs
 Communications & Development – Michelle Lewin
 Biomonitoring Scientist – Vicky Jackson
 Stewardship Intern – Sander Ragetli



COMMUNICATIONS

FOCA speaks to, and on behalf of, Ontario waterfront property owners. We represent small and large groups that have a variety of needs and concerns. Together, we form the voice of the waterfront.

FOCA uses a mix of traditional and digital media including printed newsletters, email updates (Elerts), group seminars and extensive online resources on the FOCA website. Our goal is to continuously expand the reach of all of these important resources as we strengthen FOCA's brand.

We communicate to our stakeholders about:

- "calls-to-action" and key news on topical issues affecting waterfront property owners
- FOCA's ongoing programs as well as developments in long-term campaigns and advocacy efforts
- the value of supporting FOCA and the benefits available to you in return.

FOCA's Elert is an electronic news update ("e-alert") sent monthly to email subscribers.

The list of subscribers has doubled over the past two



years, to more than 6,000 names – **over half way to our goal of 10,000 Elert subscribers. Please help us** by encouraging everyone to get on the Elert list. It's easy: use the "SIGN UP" box on the FOCA website at www.foca.on.ca.

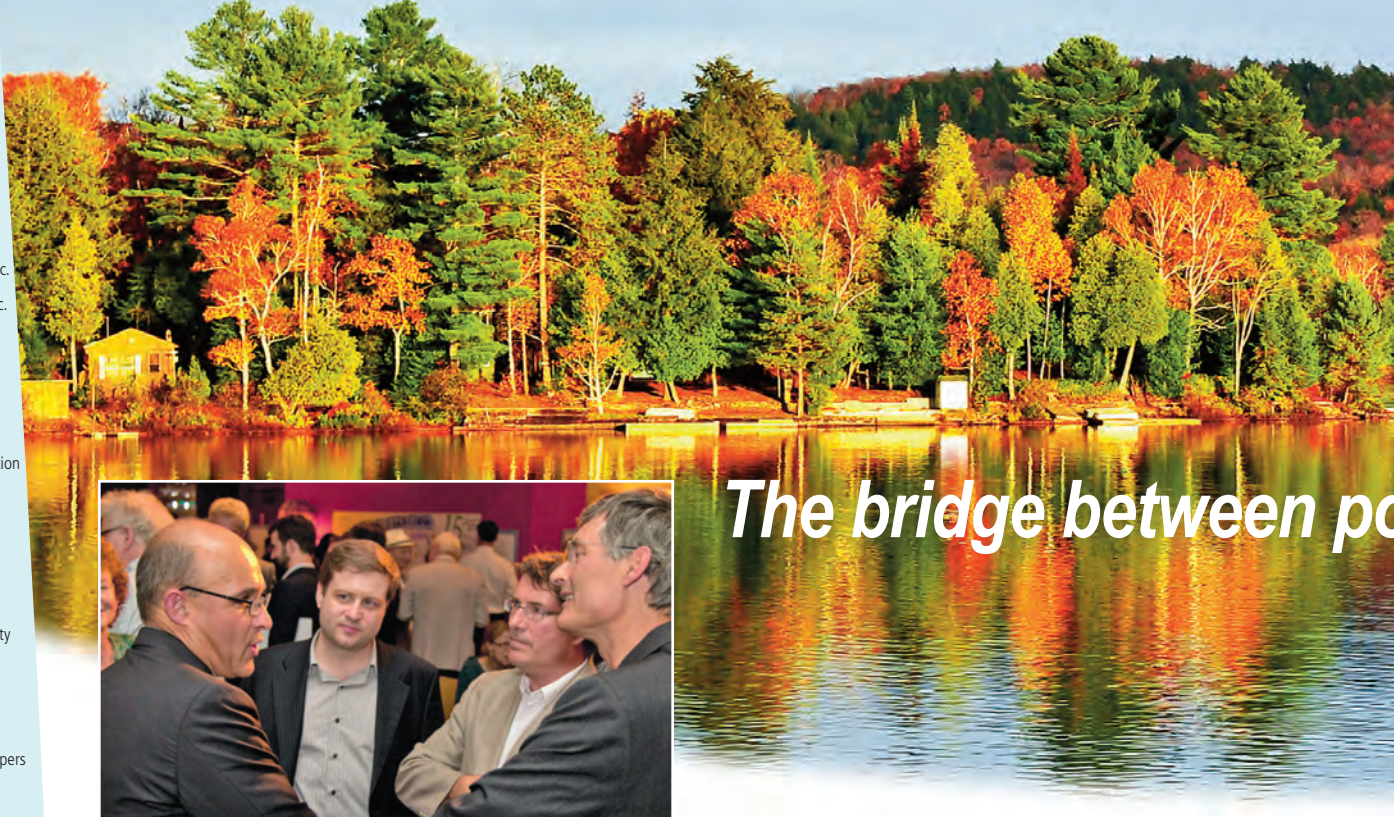
We continue to expand our range of communications. In 2012, FOCA instituted "**Presidents' Updates**"—special correspondence by mail or email from the FOCA President of the Board to member Association Presidents, carrying significant and often time-sensitive news. Also in 2012, we celebrated 50 years of FOCA with a special exhibition at the Spring Cottage Life show: "Postcards from the Edge of Cottage Country." Visit us at the Spring and Fall Cottage Life shows each year! Or find us on Facebook, as FOCA continues to explore new digital means of sharing information

with members. Please ensure we have your updated mail and email addresses, so that you stay informed as news happens.

Help us to make this a two-way conversation by sharing updates with FOCA. Send us your Association newsletters and news items, and participate in FOCA surveys to provide important feedback about the products and services you value most. Attend FOCA events to network and learn from peers in the community. Let's work together to share knowledge that benefits everyone.

- Haliburton Lake Cottagers' Assoc.
- Haliburton Lake Plan 478 Cottager's Assoc.
- Haliburton West Lake Cottagers' Assoc.
- Halls & Hawk Lakes Property Owners Assoc.
- Hamilton Island Cottagers Assoc.
- Hammond Lake Land Trust
- Harp Lake Assoc.
- Harris Lake & South Magnetawan C. A. Inc.
- Harrison Farmlands Road Assoc.
- Harvey Lakeland Common Owners Assoc.
- Hawk Lake West Road Assoc. - 1669599 Ont. Inc.
- Hay Lake Property Owners Assoc.
- Head Lake High Shores Assoc.
- Head Lake North Shore Cottage Assoc. Inc.
- Healey Lake Property Owners Assoc.
- Hilton's Point Cottagers' Assoc.
- Hollow River Road Assoc.
- Homestead Heights Property Owners Assoc.
- Honey Harbour Assoc.
- Horizon View Estates Cottagers Assoc.
- Horn Lake Property Owners Assoc.
- Horseshoe Lake Assoc.
- Horseshoe Lake Property Owners Assoc.
- Horseshoe/Crotch Lake P.O.A.
- Horwood Peninsula Group
- Hudson Bay Cottage Owners Assoc.
- Hudson Lakes Assoc. Inc.
- Hungry-Rosal Cottagers' Assoc.
- Huntsville Lake of Bays Lakes Council
- Huron Shores Cottage Assoc.
- Indian Point Property Owners Assoc.
- Island Drive Lane Rd. Maintenance Assoc.
- Ivanhoe Lake Cottagers' Assoc.
- Jack Lake Assoc.
- Jarvis Lake Cottage Assoc.
- Jordan Lake Cottage Owners' Assoc.
- Kahshe Lake Ratepayers Assoc. Inc.
- Kamaniskeg Area Property Owners Assoc.
- Kashwakamak Lake Assoc.
- Kaszyby Cottagers Assoc.
- Kawagama Lake Cottagers Assoc.
- Kawartha Heritage Conservancy
- Kawartha Lake Stewards Assoc.
- Kawartha Park Cottagers' Assoc.
- Keenoa Lake Camping Ground Group
- Kelly's Bay Assoc.
- Kenhill Beach Property Owners Assoc.
- Kennebec Lake Assoc.
- Kennisis Lake Cottage Owners Assoc.
- Kensington Conservancy
- Keswick Beach Assoc.

- Kinmount Park Estates Assoc.
- Kiowana Beach Assoc.
- Knowlton Lake Cottagers Assoc.
- Koshlong Lake Assoc.
- Kushog Lake Property Owners Assoc.
- Kushog Mountain Road Assoc.
- Lake Bernard Property Owners Assoc.
- Lake Clear Property Owners Assoc.
- Lake Effingham Cottagers' Assoc.
- Lake Eugenia Property Owners Assoc. Inc.
- Lake Joseph North Assoc.
- Lake Kashagawigamog Organization
- Lake Kasshabog Residents Assoc.
- Lake Louisa Property Owners Assoc.
- Lake Manitou Area Assoc.
- Lake of Bays Assoc.
- Lake of the Woods District Property Owners Assoc.
- Lake Rosseau North Assoc.
- Lake Talon Conservation Assoc.
- Lake Wahnapiatae Home and Campers Assoc.
- Lake Waseosa Ratepayers Assoc.
- Lake Weslemkoon Conservation Assoc.
- Lake Wilbermere Land Owners Assoc.
- Lakeview Park Cottagers Assoc.
- Lang Lake Cottagers Assoc. Inc.
- Larroger Muskoka Road Ltd.
- Lau Camp Inc.
- Leask Bay Shores Cottagers' Assoc.
- Leech Lake Cottagers Assoc.
- Leonard Lake Stakeholders Assoc.
- Limerick Waterways Ratepayer's Assoc.
- Lipsy Lake Cottage Assoc.
- Little Glamor Cottagers Assoc.
- Little Pike Bay Residents' Assoc.
- Little Silver/ Rainbow Lake Property Owners' Assoc.
- Livingstone Lake Assoc.
- Lona Cottager's Assoc.
- Long Lake Property Owners Assoc.
- Long Lake, Loucks Lake Cottage Owners Assoc.
- Long Point Residents' Assoc. Inc.
- Longhorn Conservation Assoc.
- Longs Lake Road Cottagers' Assoc.
- Loon and Grass Lake Cottage Assoc.
- Loon and Turtle Lakes
- Loon Bay Road Assoc.
- Loon Lake Property Owners Assoc.
- Looncall Lake Cottagers Assoc.
- Lovesick Lake Assoc.
- MacGregor Point Cottagers Assoc.
- Madawaska Club at Go Home Bay
- Magnatawan Pioneer Assoc.
- Malachi Campers Assoc.
- Malcolm & Ardoch Landowners Assoc.



The bridge between po



ADVOCACY

FOCA represents the interests of waterfront property owners. FOCA also acts as a conduit on many important public policy issues because our members are an integral part of the rural community.

FOCA speaks out about “hot topics” and prompts our members to do the same, to make their voices heard at all levels of government. Each of our members’ concerns is diverse and specific, yet FOCA remains non-partisan in our efforts to inform good public policy. FOCA works collaboratively with government, scientists and other stakeholder groups, including the Stewardship Network of Ontario and the Dorset Environmental Science Centre of the Ministry of the Environment, among countless others.

FOCA is committed to a vision of the waterfront environment that is thriving and sustainable for our families and our communities—for all of



Ontario. We believe in long-term science that informs policy and that can help protect water from the cumulative effects of multiple

stressors. We are working to

achieve a community network for informed, healthy and safe living across the Ontario waterfront. For over 50 years, local groups have taken their future into their own hands – with the help of FOCA. In an increasingly complicated world the need to work together has never been greater.

For more about our current files, visit www.foca.on.ca/Hot_Topics

FOCA is a proud member of:
 North American Lake Management Society
 Ontario On-Site Wastewater Association
 Stewardship Network of Ontario
 Ontario Biodiversity Council
 Living Lakes Canada
 Canadian Freshwater Alliance
 Ontario Water Conservation Alliance



Photos: (top) Ex-RIM CEO Jim Balsillie (far left) joined Terry Rees and a hundred other community leaders to strategize, Toronto, 2012. Image Courtesy: Sustainability Network, (middle) Board Member Karl Fiander (centre left) represented FOCA at the Parliament Hill rally in support of the

'Save the Experimental Lakes Area' petition, Ottawa, September 2012, (bottom) Terry Rees of FOCA spoke at the Muskoka Stewardship Conference, "Live with Nature," Bracebridge, April 2012

Policy-makers & waterfront property owners



Over the past year, member support has made it possible for FOCA to:

- Reduce distribution rate charges for seasonal customers' electricity rates for the coming year by \$2-million, through our discussions with the Ontario Energy Board
- Bring MPAC's Chief Assessor to the FOCA Fall Meeting (October 26, 2012) to answer members' questions about new property assessment notices issued in late 2012 which will affect property tax rates for the next four years
- Secure Mining Act changes that enhance rural property owners' land rights re: staking and exploration
- Lobby for clearer recognition of the significance of waterfront lands, through our participation in the Provincial Policy Statement review
- Address the Federal Subcommittee on Bill C-38 at Parliament Hill (May 28, 2012) –

FOCA was invited to present expert testimony to the Budget Subcommittee; we expressed concerns over the closure of the Experimental Lakes Area, changes to the Fisheries Act and the environmental impact of federal and provincial omnibus bills

- Re-confirm the Lake Partner Program (LPP) agreement between FOCA and the Ministry of the Environment, ensuring the continuation of the LPP of freshwater monitoring
- Bring news about Cottage Succession – Keeping the 'Family' in the Family Cottage – to hundreds of families across Ontario at five separate information sessions featuring legal and financial planning perspectives from experts in the field
- Keep members informed about developments in the



Algonquin Land Claim, an area of 36,000 square kilometres in Eastern Ontario. More than a million people reside and work within the claim territory, including many FOCA member associations.

Photos: (top) FOCA participated in the inaugural Living Waters Rally in Ottawa, September 2012, (bottom) Lake Partner Program water sample analysis underway at the Dorset Environmental Sciences Centre, November 2012

Manitouwabing Lake Community Assoc.
Manitouwabing Peninsula Road Service Co. Ltd.
Maple Grove Estates Cottagers Assoc.
Maple, Beech and Cameron Lakes Area Property Owners
Marceau Lake Cottagers Assoc.
Marwood Drive Road Assoc.
Mary Lake Assoc.
Mattagami Lake Cottagers Assoc.
Mazinaw Property Owners Assoc.
McCullough Lake & Area Cottagers Assoc.
McGregor Bay Assoc.
McKay Lake Cottagers' Assoc.
McKenzie Lake Property Owners Assoc.
McKeown Twp. Cottagers Assoc.
McLean's Bay Landing Assoc.
Menominee Lake Assoc.
Methuen Lake Cottage Assoc.
Michael's South Shore Road Board
Mid-West Bear Lake
Mill Lake Guardians' Assoc.
Mill Lake Village Cottagers Assoc.
Miller Lake Community Group Inc.
Mink Track Lake Assoc.
Minnicock Cottage Assoc.
Miskwabi Area Cottage Assoc. Inc.
Miskwabi Lake North Cottagers' Assoc.
Mississauga Gold Lake Cottagers Road Group
Mississippi Lake Assoc.
Moon River Property Owners' Assoc.
Moon's Beach Property Owners
Moore Lake Property Owners Assoc.
Moorings Drive Ratepayers Assoc.
Morrison Lake Ratepayers Assoc.
Mosque Lake West Cottagers Assoc.
Mountain Lake Haliburton P.O.A.
Muldrew Lakes Cottagers' Assoc.
Munro Lake Cottagers Assoc.
Muskoka Bay Property Owners' Assoc.
Muskoka Crescent Road Assoc.
Muskoka Heritage Foundation
Muskoka Lakes Assoc.
Muskoka Whiteside Cottagers Assoc.
Muskosung Lake Assoc.
Naftels Creek Cottage Assoc.
Nepewassi Lake Assoc. Inc.
Nevison Drive Residents' Assoc.
Newboro-Loon Lake Cottage Owners Assoc.
Nine Mile Lake (Muskoka) Cottagers Assoc.
Nine Mile Lake (Parry Sound) Cottagers Assoc.

Norcan Lake Cottage Owners Assoc.
 North & South Otter Lake Cottagers' Assoc.
 North Mara Beach Residents Assoc.
 North Pigeon Lake Ratepayers Assoc. Inc.
 North Severn Road Residents Assoc.
 North Shore Stoney Lake Landgroup Inc.
 North Sound Cottagers Assoc.
 North South Cottage Road Assoc.
 Norway Lake Assoc.
 Nottawaga Beach Assoc.
 Oak Lake Cottagers Assoc. Inc.
 Oak Shores on Bobs Lake Property Owners
 Oakbrooke Cottagers Assoc.
 Oakland Beach Assoc.
 Oastler Lake Assoc.
 Old Burleigh Road Cottagers
 Old Oak Lane Assoc.
 Olmstead-Jeffrey Lake Assoc.
 Ontario Rivers Alliance
 Opinicon East Cottage Assoc.
 Opinicon Property Owners Community
 Orr Lake Ratepayers' Assoc.
 Otter Lake Cottagers Assoc.
 Otter Lake Landowners Assoc.
 Otter Lake Peninsula Residents Assoc.
 Otter Lake Ratepayers Assoc.
 Otty Lake Assoc.
 Owners Assoc. of Crooked Court
 Oxbow Lake Cottagers' Assoc.
 Oxtongue Lake Ratepayers Assoc.
 Paint Lake Ratepayers Assoc.
 Papineau/Sturgeon Lake Cottagers Assoc.
 Paradise Cottage Assoc.
 Parker Point Assoc. Inc.
 Parry Island Cottagers Assoc.
 Parson's Road Property Owners Assoc.
 Patty Lane Homeowners Assoc.
 Paudash Lake Conservation Assoc.
 Pearl Lake Cottage Assoc.
 Pengally Bay Ratepayers Assoc.
 Peninsula Lake Assoc.
 Pennorth Beach Corporation
 Pennwood Road Cottagers' Assoc.
 Percy Lake Ratepayers' Assoc.
 Picard Lake Cottager's Assoc.
 Pigeon Lake Cottage Assoc. Inc. Conc. 17
 Pike Lake Community Assoc.
 Pine Lake Ratepayers Assoc.
 Pine Lake South Shore Fund
 Pine Point Park Ltd.
 Pinnacle Point Cottagers' Assoc.
 Point Clark Beach Assoc. Inc.
 Pool Lake Cottage Assoc.



Diversified and robust funding



FUNDING

In order to ensure that FOCA can continue to deliver on our important mandate, the organization must be adequately resourced. We have a well-established funding mix that combines membership fees, government contracts, fees for services, and non-member private sector contributions to support FOCA operations.

FOCA receives funding from government partners where we can assist with the delivery of programs like the Lake Partner Program, or fire safety messages on behalf of the FireSmart program of the Aviation, Forest Fire and Emergency Services of the Ministry of Natural Resources.

We recognize the trend toward reduced environmental grant funding in the foreseeable future, as a result of ongoing reductions to government budgets. FOCA will rely increasingly on membership fees that are fairly distributed amongst our large and small member groups, augmented by expanded fee-for-service offerings and targeted corporate sponsorships to fund outreach programs.

Photos: 'At the end of the rainbow' image courtesy Kay Soares, Severn River, (bottom) Terry Rees with fire safety partners and fire fighters north of Fort Frances, June 2012

Our Supporters:

In addition to our 500+ Association Members whose names are listed throughout this publication, FOCA thanks our many Individual Supporters and Donors, and our Corporate Supporters and partners, including:

Gold Sponsors



Silver Sponsors

AVIVA, Cottage Life, Hydro One, Ontario Power Generation, Xplornet

Bronze Sponsors:

Adopt-a-Pond, The Canadian Canoe Museum, Canadian Power and Sail Squadrons, Dock in a Box, Eastern Ontario Regional Network, Milfoil Solution, Nature Clean Living, One Stop Fire Products, Ontario Onsite Wastewater Association, Pullman Excavating & Brush Cutting, SOS Emergency Response Technologies, Waterloo Biofilter Systems, Whitewater Docks





VALUE PROPOSITION

The support of our members enables FOCA to succeed as a membership organization. When you support FOCA, you join a group of people who are:

- actively engaged in maintaining and improving waterfront living
- making a positive impact in waterfront communities across Ontario
- supporting FOCA's freshwater advocacy

Remember: FOCA sits at the table where individuals cannot. There is strength in numbers; be part of the solution.

Associations: Make sure your members get the full benefit of your FOCA membership! Contact the FOCA office for a full list of current benefit access codes. Then, ensure the information is circulated to each and every member.

Photo: FOCA's Cottage Succession seminar: lawyer Peter Lillico speaking about 'Keeping the 'Family' in the Family Cottage' at the offices of Lester Wealth Management Group, Toronto, November 2012

Benefits for Supporting FOCA:

We maintain the FOCA website for your use:

www.foca.on.ca. Access online videos and factsheets, get news about provincial "Hot Topics," as well as regional updates and links at

www.foca.on.ca/regions_members. Got a question?

Search the FOCA website by typing a word into the box above the FOCA logo at the top right of the webpage; then click "SEARCH" to see all the online results at your fingertips!

Benefit from the combined knowledge of more than 500 member Associations. FOCA has a "toolkit" of resources, templates and checklists on important issues. We are always expanding the peer network on topics including environmental concerns and community safety issues. Find out more at www.foca.on.ca/support-for-associates

FOCA members are first to receive notice of our events, offering networking opportunities with other waterfront property owner groups and cutting-edge news from industry experts.

Every member benefits from FOCA's advocacy and communications efforts, but can also take advantage of **over \$60 in individual membership offers**, plus insurance discount opportunities only available to members. For an up-to-date of all the benefits, visit www.foca.on.ca/the-benefits-of-membership.

- Port Franks Beach Homeowners Assoc. Inc.
- Poverty Bay Ratepayers Assoc.
- Pretty's Island Property Owners
- Quinnland Cottagers' Road Assoc.
- Raby's Shore Assoc.
- Rankin Lake Property Owners Assoc. Inc.
- Ratepayers Assoc. of Central Tobacco Lake
- Raven Lake Cottagers' Assoc.
- Redstone Lake Cottagers Assoc.
- Rideauwood Lane Road Assoc.
- Ril Lake Cottage Assoc.
- Riley Lake Property Owners Assoc.
- Road Runners Assoc.
- Robson Lakes Property Owners Assoc.
- Rock Island Lake Property Owners Assoc.
- Round Lake Cottage Assoc. Inc.
- Round Lake Property Owners' Assoc.
- Rowbotham Cottagers Assoc.
- Rowtree Beach Assoc.
- Royal Beach Cottagers Assoc.
- Royal Muskoka Island Assoc.
- Salerno Devil's Lake Cottagers' Assoc.
- Salmon Lake Cottagers' Assoc.
- Salmon Lake Ratepayers Assoc.
- Sand Lake Area Property Owners' Assoc.
- Sand Lake Estates Inc.
- Sandwood Estates Assoc.
- Sandy Point Road Assoc.
- Scugog Lake Stewards Inc.
- Selwyn Bay Cottagers Assoc.
- Sesekinika Lake Property Owners Assoc.
- Seyvern River Assoc. of Property Owners
- Seyvern Trail Property Owners
- Shabomeka Lake Assoc.
- Shadow Lakes Assoc. Inc.
- Sharbot Lake Property Owners' Assoc.
- Shawano Ratepayers Inc.
- Shawenegog Lake Cottage Assoc.
- Shebandowan Lake Campers Assoc.
- Sheldrake Lake Cottagers' Assoc.
- Shoe Lake Ratepayers Assoc.
- Silver Islet Campers Assoc.
- Silver Lake Cottage Assoc.
- Sir Sam's (et al) Road & Cottage Assoc.
- Six Mile Channel Road Assoc.
- Six Mile Lake Cottagers Assoc.
- Skeleton Lake Cottagers Organization
- Skeleton Lake Peninsula Road Assoc.
- Skerryvore Ratepayers' Assoc.
- Skootamatta District Ratepayers Assoc.
- Small Young Duck Road Assoc.
- Smith Bay Ratepayers Assoc.
- South Amberley Beach Cottage Assoc.

South Bay Cottagers Assoc.
 South Bob Lake Assoc.
 South Kiowana Beach Assoc.
 South Lake Assoc. of Cottagers and Residents Inc.
 South Spring Lake Cottagers Assoc.
 South Stormy Lake Cottagers' Assoc.
 Soyers Lake Ratepayers Assoc. Inc.
 Sparrow Lake Assoc.
 Spectacle Lakes Cottager Assoc.
 Springsyde Cottagers Assoc.
 St. Margaret's Island Cottagers Corp.
 St. Nora's Lake Road Assoc.
 Stanley Road Assoc.
 Star Lake Cottage Assoc.
 Steenburg Lake Community Assoc.
 Stewart Lake Assoc.
 Stewart's Beach Cottage Assoc.
 Stinson's Bay Property Owners' Assoc.
 Stone Road Assoc.
 Stormy Lake Assoc.
 Sturgeon Bay Cottagers and Res. Assoc.
 Sturgeon Bay Pointe au Baril Ratepayers Assoc.
 Sturgeon River Cottagers Assoc.
 Sugar Bush Cottager's Assoc.
 Sugar Bush Hill Cottage Assoc.
 Sugar Lake Assoc.
 Sunny Lake Cottage Assoc.
 Sunnyside Beach (Meaford) Cottagers Assoc.
 Sunset Beach Cottagers Assoc.
 Sweets Road Extension Assoc.
 Tahinca Cottagers Assoc.
 Tait's Island Cottager's Assoc. Inc.
 Talpines Property Owners Assoc.
 Tamarack Roads Assoc.
 Tangamong & Whetstone Lake Cottagers' Assoc.
 Tasso, Toad, Camp and Blue Lakes Assoc.
 Tay Point East Waterfront Property Owners Assoc.
 Tea Lake Property Owners Assoc. Inc.
 Tett Parks Assoc.
 The Kettles Assoc.
 Thomas Road West
 Thorah Island Ratepayers Assoc.
 Three Legged Lake Property Owners Assoc.
 Three Mile Lake Assoc.
 Tidds Island Protective Assoc.
 Topps Road Cottagers Assoc.
 Tri-Lakes Residents Assoc. Inc.
 Trout Lake Campers Assoc.
 Troutspawn Lake Cottage Assoc.
 Troy Lake Ratepayers Assoc.
 Trull Road Group - Road Assoc.
 Turtle Lake Road Assoc.
 Twelve Mile - Little Boshkung P.O.A.

Winning with FOCA



FOCA worked with many partners in 2012 to deliver more than \$9,000 in contest prizes to help make Ontario waterfronts better and safer places:

The **“Safe at the Cottage”** contest was part of the 2012 **“Peace of Mind for Your Piece of Heaven”** fire and carbon monoxide safety campaign. Winners received indoor and outdoor fire safety tools, as well as special prizes from partners including a year of satellite Internet service offered by Xplornet, and subscriptions to Cottage Life Magazine. This contest was sponsored by FOCA, Kidde Canada, the FireSmart program of the MNR, the Fire Marshal’s Public Fire Safety Council and the Canadian Association of Fire Chiefs.

The **“Make Your Lake Great”** contest was presented by FOCA, Cottage Life and BOATsmart! Canada. Lake associations were encouraged to enter to win \$5,000 to improve their lake community. The winner was long-time FOCA member, Kahshe Lake Ratepayers Association, who planned to use the funds for boating safety projects on the lake.



FOCA Achievement Award 2012-13

Leech Lake Cottagers Association (District of Muskoka) is the winner of the 2012-13 FOCA Achievement Award. This award is presented to a member Association each year, by the FOCA Board of Directors. The award celebrates the successes of the FOCA community, and encourages peer sharing of best practices.

FOCA congratulates the Leech Lake group for their dedication to the health of their lake. A Stewardship Committee, formed in 2006, developed a mission statement defining the steps necessary to improve water quality in Leech Lake, and worked toward a 2012 report with a project team from Fleming College to complete a lake assessment and to set the foundation for a long-term plan for the betterment of the lake environment. Their work also includes water quality testing as part of the Lake Partner Program since 1986, and recent benthic macroinvertebrate monitoring with the District Municipality of Muskoka.

Find out more about the FOCA Achievement Award, see past winners, and learn how to make a nomination for the coming year, by visiting:

www.foca.on.ca/FOCA_Achievement_Award

Photo: Michelle Lewin of FOCA presents indoor and outdoor fire safety prizes to Marilyn and Larry Legault, “Safe at the Cottage” contest winners, October 2012

Protecting our volunteers



In July 2012, FOCA was pleased to announce that Bob Maynard, who has managed the FOCA Insurance program for many years, has partnered with Cade Associates Insurance Brokers Ltd.

Over ten years of experience went into the design of the FOCA Insurance Program, our largest and most significant association member benefit. We are proud that this program protects FOCA members with appropriate insurance coverage at affordable rates.

A seat on the board of directors or active participation in an association's activities can be both challenging and enjoyable, yet can carry more personal accountability than many volunteers realize. The FOCA Cottage Association Risk Management Manual was produced to assist member associations

to identify and manage risks associated with their activities. Contact the FOCA office to access your copy.

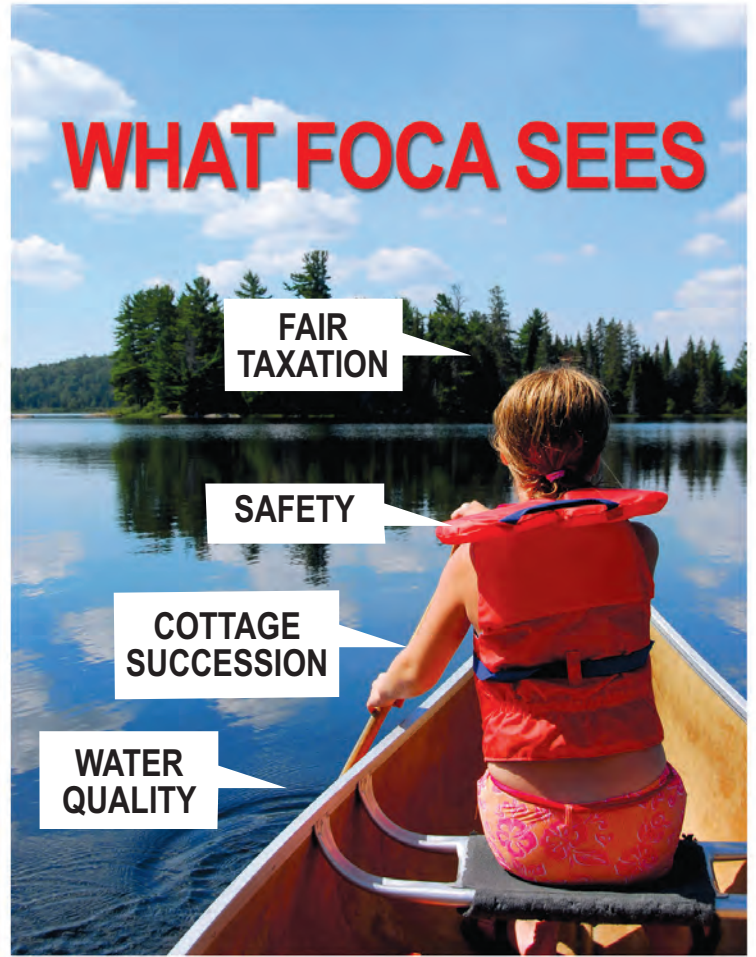
Please remember that FOCA membership itself does not automatically provide any insurance coverage for you or your association, although it does enable you to access discounts through the FOCA Insurance Program. FOCA encourages all our member associations to carefully consider their risks, and what insurance coverage is required. Visit www.foca.on.ca/insurance-and-risk-management for more information.

Cade also offers best in class cottage insurance to our members. Contact Bob or Darlene at Cade Associates with your insurance questions at 416-234-9980 or www.cadeinsurance.com.

Cade
Associates
Insurance Brokers Limited

Pictured above, partners from FOCA and Cade Associates Insurance Brokers: Terry Rees, Ted Spence, Bob Maynard, Darlene Cade, Rob Cummins and Michelle Lewin

Twelve Mile Bay Community Assoc.
Twin Sisters Gemm Properties Ltd.
Upper Rideau Lake Assoc.
Upper Stoney Lake Assoc.
Victoria Lane Road Assoc.
Virt-Shoe Cottager's Assoc.
Vowels Lake Cottagers Assoc.
Wadsworth Lake Cottagers Assoc.
Wagner Squires Rd. Committee
Wahnekewening Community Assoc.
Walker & Pells Lakes Area Assoc.
Wasi Lake Property Owners & Friends
Watabeag Wildgoose Community Cottagers Assoc.
Waubamik Estates Property Owners Assoc.
Wavy Lake Campers Assoc.
West Bob Lake Road Assoc.
West Carling Assoc.
West Deep Bay Residents Assoc.
West Devil Lake Property Owners Group Inc.
West Fife's Bay Property Owners Assoc.
West Panache Campers' Assoc.
West Side Pine Lake Cottage Owners Assoc.
Whetung Road Assoc.
White Lake Assoc.
White Lake Owners' Assoc. (Olden)
White Trout Road Assoc.
Wild Rice Trail Assoc.
Williams Lake Cottage Owners' Assoc.
Williams Point Cottage Assoc.
Win-Bur Lane
Windsor Park Assoc.
Windy Lake Boat People Inc.
Wolf Lake Cottage Assoc.
Wolfe Lake (Westport) Assoc.
Wollaston Lake Home & Cottage Assoc.
Wood Lake Cottagers' Assoc.
Woodland Heights Community Assoc.
Yellow Gate Holdings Inc.



Celebrating 50 years

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Cover photos: (top) Jim Murphy of MNR and Michelle Lewin of FOCA with local Fire Department partners at the launch of the Fire safety campaign, Huntsville, May 2012 (middle) FOCA Cottage Succession Seminar, Round Lake, July 2012, (bottom) Terry Rees of FOCA (centre left) with Jim Bradley, Ontario Minister of the Environment (far right) at the public announcement of the Great Lakes Protection Act, Toronto, June, 2012