



Federation of Ontario Cottagers' Associations

# Year in Review 2013



# FOCA Member Associations

(current at Dec. 31, 2013)

Ahmic Lake Cottagers Assoc.  
Albion Lake Property Owners Assoc.  
Alpine Village Property Owners Assoc.  
Amateewakea Campers Assoc.  
Amethyst Beach Campers' Assoc.  
Amethyst Harbour Campers' Assoc.  
Anstruther Lake Cottagers Assoc.  
Arrow Lake Cottagers' Assoc.  
Ashby Lake Protective Assoc. Inc.  
Assoc. Of Stoney Lake Cottagers  
Avalon Park Cottagers' Assoc.  
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 And Cottagers Assoc.  
Bat Lake Ratepayers Assoc.  
Baxter Island Cottagers' Assoc.  
Bay Of Islands Community Assoc.  
Bayview Road Assoc.  
Beacher's Organization  
Bear Lake Residents Assoc.  
Beaver/Cavendish/Bottle/McGinnis Lake Cottagers Org. Inc.  
Bella-Rebecca Community Assoc.  
Belmont Lake Cottager's Assoc.  
Bennett & Fagan Lakes Assoc.  
Bennett Lake Estates Cottage Assoc.  
Big Basswood Lake Property Owners' Assoc.  
Big Bob Lake East Cottage Assoc.  
Big Cedar Lake Road Committee  
Big Gull Lake (West) Cottage Assoc.  
Big Gull Lake East End Cottage Assoc.  
Big Gull Lake Estates Lane Cottagers Assoc.  
Big Hawk Road Assoc.  
Big Lake Community Assoc. Inc.  
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.  
Boom Lake Assoc.  
Brady Lake Ratepayers Assoc.  
Brook Road Cottage Assoc.

## Aligning for Success



Ken Grant

President of FOCA Board of Directors

FOCA'S MISSION IS TO PROTECT THRIVING AND sustainable waterfronts across Ontario. Over the past year, our efforts have continued on many fronts. FOCA sits where individuals cannot, and acts as a bridge between property owners and government policy makers.

I congratulate my fellow Board Members and the staff for their great work. In particular, I thank Terry Rees for his decade of service as the Executive Director of FOCA, and for his tireless ongoing efforts in support of waterfront Ontario!

Our 2013 fee restructuring has made FOCA more

self-reliant and secure for the work that remains. And, I am heartened by the results of our 2013 member survey: **nearly 90% of our member associations reported membership figures "steady" or "up" over the prior year.**

At the governance level, the FOCA Board of Directors is realigning to take advantage of the considerable skill sets available amongst our volunteers. We continue to seek out interested and committed individuals to join FOCA's Board or to assist with committee work. Email me at [president@foca.on.ca](mailto:president@foca.on.ca) to tell us about the talents you can bring to our table.

Meanwhile, the natural world is throwing increasing challenges at us. After a drought-plagued 2012 with historic low water levels in Lake Huron, many parts of cottage country started the 2013 Spring season with extremely high water. Preparedness, good community organizing and having resilient homes, landscapes and infrastructure are becoming increasingly important.

As we met with members and partners across the province over the past year, a recurrent theme emerged: the need for informed and active involvement by all stakeholders, at all levels of government, at the community level in strong local associations, and by each of us as individuals on the waterfront. Success will depend upon everyone working together.

Photo: Ken and granddaughter Eva, enjoying Big Gull Lake (North Frontenac).

# Reaching Out & Being Prepared



Terry Rees  
Executive Director

THE SANDS WERE SHIFTING IN 2013, LITERALLY and metaphorically. The changes impacting our community were numerous and kept us very busy at FOCA.

In 2013 we had a full roster of policy work, education and outreach to waterfront Ontario, through meetings, Elerts, presentations and events. I was especially proud to bring Bob Sandford to speak to members at the FOCA Fall Seminar in November, 2013; I encourage you to take to heart Bob's message, and to act now to prepare for a changing climate in cottage country.

While we continue to work hard at FOCA on your behalf, we ask you to take up the following challenges (and tell two friends, and so on...):

1. **Get to know your elected officials**, and the candidates in your municipal election, and familiarize yourself with the budget-setting process in your rural municipality. Speak up on the issues that matter most to you, to your area and to your association! Our politicians work for us and we should expect them to work on our priorities. Reach out to them throughout the year, so they know who we are and what we stand for.
2. **Set up your lake association for success**: check that your legal structure is sound and up-to-date, and make risk management a priority, to ensure you are protecting your volunteers.
3. **Get your members to sign up for the FOCA Elert**. It will keep them up-to-speed on the issues that matter most. The Elert is our primary tool to communicate about emerging issues, to direct action on priority items, and to keep all waterfront residents informed.

FOCA will continue to keep you informed about the issues that matter to waterfront property owners. Read onward for highlights of our work on your behalf in 2013.

Image: Kirk Doughty

Browning Island Cottagers' Assoc.  
Bruce Lake Family Assoc.  
Buck Lake Assoc. Inc.  
Buck Lake Ilfracombe Assoc.  
Buckshot Lake Cottagers  
Buckskin Lake Cottagers' Assoc.  
Burma Road Users Group  
Burnt-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.  
Chub Lake Property Owners Assoc.  
Chutes Trail Cottagers Assoc.  
Clear Lake Property Owners Assoc.  
Clear Lake Stewardship Assoc.  
Clearwater Beach Ratepayers Assoc.  
Clearwater Lake Property Owners' Assoc.  
Coalition For Equitable Water Flow  
Coe Island Lake Road Assoc.  
Constant Lake South Shore Road Assoc.  
Cooks Road Maintenance Assoc.  
Coons Point Cottagers Assoc.  
Cordova Lake Cottage Assoc.  
Country Lane Cottagers  
Coutnac Beach Property Owners Assoc.  
Crane Lake Assoc.  
Crawford Lake Road Assoc.  
Crescent Drive Road Assoc.  
Crescent Harbour Assoc.  
Crowe Lake Waterway Assoc. Inc.  
Crozier Lake Assoc.  
Crystal Lake Cottagers Assoc.  
Dargavel Road Land-Owners Assoc.  
Deer Bay Reach Property Owners Assoc. Inc.  
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.
- Dogtooth Lake Cottagers Assoc.
- Drag And Spruce Lakes Property Owners' Assoc.
- Driftwood Cottage Assoc. Inc.
- Duck Lake Cottagers Assoc.
- Dunchurch Estates Cottagers' Assoc.
- Eagle Lake Conservation Assoc.
- East Bay Elephant Lake Cottage Assoc.
- East Cameron Lake And Area Ratepayers Assoc.
- East Leonard Lake Property Owners' Assoc.
- East Shore Mill Lake Cottagers Assoc.
- Eel's Lake Cottagers' Assoc.
- Elbow Lake Assoc. - Parham
- Elephant Lake Cottage Assoc.
- Elizabeth Island Area Cottagers' Assoc. Inc.
- Elliot Lake Waterfront Owners Assoc.
- Elmhurst Beach Assoc.
- Erlwyn Drive Residents Assoc.
- Esson Lake Road Assoc.
- Fairbank Lake Camp Owner's Assoc. Inc.
- Fairy Lake Assoc.
- Faradale Road Assoc.
- Faraday (Trout Lake) Cottagers Assoc.
- Farquhar Lake Parkway Assoc.
- Farquhar Lake Road Assoc.
- Farren Lake Property Owner's Assoc. Inc.
- Fisher Lake Property Owners Assoc.
- Fleming Road 2004 Cottagers' Assoc.
- Fletcher Bay Cottagers' Assoc.
- Fletcher Lake Cottagers Assoc.
- Fortescue Lake Cottagers Assoc.
- Four Mile Lake Assoc.
- Fourteen Island Mink Lake Assoc.
- Fourteen/Fourteen Owners Assoc.
- Fox Lake Assoc. Inc.
- French River Stewardship Council
- Friends Of McFarlane Lake Stewardship
- Friends Of Stoco Lake
- Friends Of The Salmon River
- Galla Lake Cottagers Assoc.
- Gan Lake Lane Assoc.
- Garnet Beach Cottage Assoc.
- Gehrke's Golden Glade Road
- Geneva Lake Cottage Assoc.
- Georgian Bay Association
- Georgian Highlands Cottagers Assoc. Inc.
- Giant's Tomb Cottager's Assoc.
- Gibson Lake Cottagers Assoc.
- Glamor Lake Cottagers' Assoc.
- Glanmire Lake Cottagers Assoc.
- Glen Isle Road Fund
- Gloucester Pool Cottagers' Assoc.
- Go Home Lake Cottage Owners Assoc.



# Working hard – for you



## 2013 FOCA Annual General Meeting & Spring Seminar

We had a full house at the FOCA Annual General Meeting and Spring Seminar in Toronto on March 2nd, 2013. Thank you to our speakers, corporate sponsors and many members in attendance at the Manulife building that day.

The 2013 FOCA Business Meeting included membership votes to update the bylaws to identify Associations as our sole membership category, and to approve the first membership fee increase in six years. The Spring Seminar included environmental updates from our science partners at the Ministry of the Environment about Lake Partner Program developments and algae monitoring, and from Gary Nielsen of the Ontario Ministry of Natural Resources on the subject of climate change adaptation and biodiversity conservation.

### The Board of Directors (2013)

- President – Ken Grant
- Vice-President – Carole Russell
- Secretary – Kay Soares
- Treasurer – Jeff Clark
- Past President – Ted Spence
- Directors – Malcolm Burwash, Bill Cheshire, Robert Cummins, Jim Kaufman, Terry Kennedy, Anne McCauley, Kim Papadoliopoulos, Nancy Salmijarvi

### The Staff (2013)

- Executive Director – Terry Rees
- Membership & Programs Coordinator – Tracy Logan
- Communications & Development – Michelle Lewin
- Biomonitoring Scientist (DESC) – Anna DeSellas





- Golden Lake Property Owners Assoc.
- Gooseneck Lake Property Owners' Assoc.
- Gould Lake Ratepayers Assoc. Inc.
- Grace Lake Property Owners Assoc.
- Grass And Loon Lakes Residents Group
- Greater Bobs & Crow Lakes Assoc.
- Grindstone Lake Landowners Assoc.
- Groundhog Lake Cottagers Assoc.
- Growler Lake Property Owners Gull Lake Cottage Assoc.
- Haliburton Lake Cottagers' Assoc.
- Haliburton Lake Plan 478 Cottager's Assoc.
- Haliburton West Lake Cottagers' Assoc.
- Halls & Hawk Lakes Property Owners Assoc.
- Hammond Lake Land Trust
- Harp Lake Assoc.
- Harris Lake & South Magnetawan 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. Inc.
- Horn Lake Property Owners Assoc.
- Horseshoe Lake Assoc.
- Horseshoe Lake Property Owners Assoc.
- Horseshoe/Crotch Lake P.O.A.
- Horwood Peninsula Group
- Hudson Bay Cottage Owners Assoc.
- Hudson Lakes Assoc. Inc.
- Hungry-Rosal Cottagers' Assoc.
- Huron Shores Cottage Assoc.
- Indian Point Property Owners Assoc.
- Island Drive Lane Road Maintenance Assoc.
- Ivanhoe Lake Cottagers' Assoc.
- Jack Lake Assoc.
- Jarvis Lake Cottage Assoc.
- Jordan Lake Cottage Owners' Assoc.
- Kahshe Lake Ratepayers Assoc. Inc.
- Kamanisseg Area Property Owners Assoc.
- Kashwakamak Lake Assoc.

## ONCA Update

The 2013 FOCA Spring Seminar included a legal overview from our partners at Borden Ladner Gervais LLP, on proposed changes to the Ontario Not-for-Profit Corporations Act (ONCA) which will affect all Associations incorporated in Ontario. FOCA has been following ONCA developments, including proposed amendments introduced to the Ontario legislature in June, 2013, via Bill 85. **As we go to press in early 2014, the Act has still not been finalized.**

A few issues which will be of particular significance to our member Associations:

1. voting rights of non-voting members (if multiple member categories exist)
2. implications of mandatory proxy voting
3. implications of member list distribution, including contact information requirements
4. clarification of the transition period and compliance deadlines

FOCA's ONCA Toolkit for member Associations is pending, since the legislation has not passed to set final wording in stone. Please contact the FOCA office for updates, and to add your Association's name to our ONCA Toolkit info list.



## Tools for FOCA Associations

We want you to thrive! FOCA provides assistance to our member Associations including special access to resources and information such as:

- Environmental stewardship resources and library
- Cottage safety (insurance, fire, boating)
- Water quality monitoring - Lake Partner Program, Invasive Species
- Lake Planning Guide
- Association online banking options for your membership fees collection
- Tools for working with your Municipality
- Information on property issues (septic, taxes, land use planning, mining, rural services, energy and utilities)
- Information on government relations and policy updates

Consult additional online resources from FOCA about roads, shoal and hazard markers, risk management for associations,

septic system considerations, and many more topics. Use the "SEARCH" feature on the FOCA website at [www.foca.on.ca](http://www.foca.on.ca) to find information on topics of interest to waterfront property owners and their associations.

**We're easy to contact: [info@foca.on.ca](mailto:info@foca.on.ca) or 705-749-3622**

Kaszuby 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.  
 Kennis 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 Huron Northshore Assoc.  
 Lake Joseph North Assoc.  
 Lake Kashagawigamog Organization  
 Lake Kashtabog Residents Assoc.  
 Lake Manitou Area Assoc.  
 Lake Matinenda Cottage Assoc.  
 Lake Of Bays Association  
 Lake Of The Woods District Property Owners Assoc.  
 Lake Rosseau North Assoc.  
 Lake St.Peter Property Owner's 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 Resident's Assoc.  
 Little Silver/ Rainbow Lake Prop. Owners' Assoc.  
 Livingstone Lake Assoc.

# FOCA – Active and Interactive

FOCA sits at the table where individuals cannot. We support the waterfront community 365 days a year. A few highlights are listed below; watch for updates on these and other topics, online: [www.foca.on.ca](http://www.foca.on.ca).

Encourage your members to get on the FOCA Elert (e-newsletter) list to ensure you receive timely updates!

Ask us for a short slide presentation about FOCA for your upcoming AGM. Contact the FOCA office: [info@foca.on.ca](mailto:info@foca.on.ca) 705-749-3622



## Algonquin Land Claim

In February and March 2013, FOCA co-hosted 5 public meetings about the Algonquin Land

Claim in Perth, Stittsville, North Bay, Pembroke and Bancroft, attended by many hundreds of concerned property owners. In late August, FOCA was informed that only minor changes were made to the draft Agreement in Principle (AIP), following public input. Revisions reportedly incorporate comments from cottagers – things like map fixes, consideration for rights-of-way, road alignments, etc. A revised AIP will be circulated to the Algonquins of Ontario for their review and ultimate vote/approval. FOCA will continue to follow and report on progress in this landmark process.

## Fighting to save the Experimental Lakes Area

FOCA was vocal throughout the year, with television interviews, press releases and a peaceful protest at the 2013 Spring Cottage Life Show, in support of the important long-term science at the Experimental Lakes Area (ELA). As we go to press, in early 2014, a deal has been announced by the province of Ontario and the International Institute for Sustainable Development to save ELA, and FOCA is cautiously enthusiastic!

## Great Lakes lobbying

Throughout Fall 2013, FOCA and partners urged the federal government to renew the overdue Canada-Ontario Agreement (COA) Respecting the Great Lakes Basin Ecosystem. "Without a signed COA," wrote FOCA, "the important restoration and protection work on Georgian Bay's coastal wetlands, Severn Sound, Rondeau Bay and elsewhere is at risk."

## Ontario's Provincial Policy Statement

In 2013, FOCA participated in stakeholders' meetings in the Provincial Policy Statement (PPS) Review – Northern and Rural Working Group. Revised policies are due in 2014, and will provide policy direction for land use planning; FOCA is looking out for waterfront interests through this forum.





- Lona Cottager's Assoc.
- Long Lake Property Owners Assoc.
- Long Lake, Loucks Lake Cottage Owners Assoc.
- Long Point Ratepayers' Assoc.
- Long Point Residents Assoc. Inc.
- Longhorn Conservation Assoc.
- Longs Lake Road Cottagers' Assoc.
- Loon And Grass Lake Cottage Assoc. Inc.
- Loon And Turtle Lakes Loon Bay Road Assoc.
- Loon Lake Property Owners Assoc.
- Looncall Lake Cottagers Assoc.
- Lovesick Lake Assoc.
- MacGregor Point Cottagers Assoc.
- Madawaska Club At Go Home Bay
- Magnatawan Pioneer Assoc.
- Malachi Campers Assoc.
- Malcolm & Ardoch Landowners Assoc.
- Manitouwabing Lake Community Assoc.
- Manitouwabing Peninsula Rd Service Co. Ltd.
- Maple Grove Estates Cottagers Assoc.
- Maple, Beech And Cameron Lakes Area Property Owners
- Marceau Lake Cottagers Assoc.
- Marwood Drive Road Assoc.
- Mary Lake Assoc.
- Maury's Run Assoc.
- Mazinaw Property Owners Assoc.
- McCullough Lake & Area Cottagers Assoc.
- McGregor Bay Assoc.
- McKay Lake Cottagers' Assoc.
- McKenzie Lake Property Owners Assoc.
- McKeown Twp. Cottagers Assoc.
- McLean's Bay Landing Assoc.
- Menominee Lake Assoc.
- Methuen Lake Cottage Assoc.
- Michael's South Shore Road Board
- Mid-West Bear Lake Cottagers' Assoc.
- Mill Lake Guardians' Assoc.
- Mill Lake Village Cottagers Assoc. Inc.
- Miller Lake Community Group Inc.
- Mink Track Lake Assoc.
- Minnicoek Cottage Assoc.
- Miskwabi Area Community Assoc. Inc.
- Mississauga Gold Lake Cottagers Road Group
- Mississippi Lake Assoc.
- Moon River Property Owners' Assoc.
- Moon's Beach Property Owners

## Fisheries Act changes

The first set of Fisheries Act regulations were posted in April 2013, after being gutted as part of the 2012 federal budget. FOCA commented in writing on April 26, 2013 to parliament, about concerns with the ongoing efficacy and delivery of Federal fisheries management and protection. FOCA remains concerned about the delivery of habitat protections provisions so important to a thriving fishery, in relation to shoreline or in-water projects, and the undefined interpretation of causing "serious harm" to fish.



## Work Permit changes, under the Public Lands Act

FOCA made official EBR comments about proposed changes to shoreline and in-water work approvals, which would require no permit for maintenance dredging, relocation of rocks, or mechanical removal of native aquatic vegetation for swimming or boating access in southern Ontario. FOCA is skeptical about removing regulatory control from MNR when, in reality, no other organization exists to direct or manage these activities (especially since the Federal Navigable Waters and Fisheries Acts have been significantly curtailed and defunded). "We believe," wrote FOCA, "that most people want to behave responsibly. FOCA realizes many do not understand the relationship between activities undertaken on or beside the water, and the related impacts on fish, wildlife and water quality ... There needs to be significantly better education and awareness among proponents."

## Citizen science continues

FOCA's volunteer Lake Stewards remained an important part of long-term water quality monitoring, through the Lake Partner Program (LPP), an ongoing partnership between FOCA and the Ministry of the Environment. 2013 results are available online; follow links from [www.foca.on.ca/lake-partner](http://www.foca.on.ca/lake-partner).

In 2013, FOCA also created a demonstration video about LPP water sampling techniques, to teach new volunteers and to refresh existing Lake Stewards' knowledge.

**Find it on YouTube**

**Search: FOCA Lake Partner video**



FOCA worked with the MOE Lake Partner Program and the Central Algoma Freshwater Coalition on an algal monitoring pilot project, starting with an April 2013 workshop.

Volunteers were trained to perform enhanced monitoring of lakes that experience blue-green algal blooms by collecting algae samples and water quality information. MOE scientists will analyze the data, searching for the conditions that trigger excessive algal growth, and why blooms occur in some lakes but not others.

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 Lakes Association  
 Muskoka Whiteside Cottagers Assoc.  
 Muskosung Lake Assoc.  
 Nepewassi Lake Assoc. Inc.  
 Nestle Trail Road Assoc.  
 Nevison Drive Residents' Assoc.  
 Newboro-Loon Lake Cottage Owners Assoc.  
 Nine Mile Lake (Muskoka) Cottagers Assoc.  
 Nine Mile Lake (Parry Sound) Cottagers Assoc.  
 Norcan Lake Cottage Owners Assoc.  
 North & South Otter Lake 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.



# Creating Resilient Communities

## 2013 Flooding in Ontario cottage country

FOCA was on the road between Muskoka and the Kawarthas in April during the flooding of the Black and Muskoka rivers. Our Executive Director posted web updates and short video blogs from the field as the water rose. Our online posting brought the news to hundreds of affected property owners. Many members reported flood damage.

In the aftermath, FOCA was in contact with MNR's Surface Water Monitoring Centre, the TSW, Emergency Management Ontario, and county and municipal partners, in an attempt to arrive at more robust and well-understood emergency response communications in rural Ontario. Third-party reviews of Parks Canada's actions before, during and after spring flooding of the Gull River sub-watershed reported, "other alternative management decisions would not have led to reduced overall flooding." FOCA continues to review water management communications protocols with all these partners, into 2014.

In 2013, FOCA expressed concern about budget cuts and administrative restructuring of the Rideau Canal and Trent Severn Waterway. "Of particular concern," FOCA wrote, "is the capacity of the TSW and the Rideau organizations to deliver watershed-wide water management with reduced resources, the lack of capital funding for maintenance, repair and replacement of structures, as well as the operations of the dams, locks and canals."

## Fire and Water

Both water safety and fire safety were top-of-mind in 2013. FOCA released a new video with our FireSmart partners about safe Spring burning practices. In May, FOCA shared concerns with the Office of the Fire Marshall about safe burning and flying fire lanterns, alongside comments in the media from our member group, Lake of the Woods District Property Owners Association.

On the May long weekend, FOCA encouraged you to put two items at the top of the long weekend checklist: (1) check the batteries and expiry dates on your smoke and carbon monoxide alarms; (2) make and practice a fire escape plan with the family. Get tips here: [www.foca.on.ca/Fire-Safety](http://www.foca.on.ca/Fire-Safety). In mid-summer, FOCA guest-blogged for the Insurance Bureau of Canada (IBC) on the topic of emergency preparedness in cottage country.

## Extreme Weather and Preparedness

FOCA was very proud to invite freshwater expert Bob Sandford to speak at the FOCA Fall Seminar in November 2013 about climate change, and what waterfront property owners need to know about extreme weather patterns and preparedness. Bob is the EPCOR Chair of the Canadian Partnership Initiative in support of United Nations, "Water for Life" Decade, and he was honoured by Venture Magazine as one of Alberta's 50 most influential people of 2013.

Find it on YouTube

Search:  
FOCA burning tips





Image: Kirk Doughty

In preparation for the Fall Seminar event, FOCA interviewed Sandford about what a changing climate situation means for our waterfront communities.

**“If you have a house on a lake or river in Canada,” Sandford answered, “you are going to have a ringside seat to observe and measure these changes, which we are only beginning to anticipate and do not yet fully understand.”**

(The interview was published online by Water Canada Magazine in 2013.)



The event was video-recorded and FOCA members may contact the office for a link to the online posting of the full 45 minute presentation, to share with your Association. Sincere thanks to our generous event sponsors, Yamaha and IBC.

## Managing Your Risk

The Insurance Bureau of Canada announced that severe weather caused a record amount of damage in Canada in 2013, and Aviva Canada identified water

damage as the primary (but not only) culprit.

FOCA reminds members that Ontario homes are limited in insurance coverage for damage due to overland water, and seasonal properties are not covered by the Ontario Disaster Relief Assistance Program, a provincial financial assistance program.

Preventative action can minimize loss, but overland flooding is a real risk for those located in a flood plain or close to rivers or lakes. Visit Environment Canada's website for tips on how to plan ahead and manage sudden weather like lightning, floods, wind storms and more: [www.ec.gc.ca/meteo-weather/default.asp](http://www.ec.gc.ca/meteo-weather/default.asp).

FOCA encourages you to review your personal and Association coverage. Lake and road associations have been increasingly relied upon to deliver important services in Ontario's waterfront communities. For over 10 years, FOCA has provided risk management and insurance programming support to our members. The FOCA Insurance Program is our largest and most significant association membership benefit, administered exclusively by Cade Associates Insurance Brokers. Get a quote today on your Association or personal insurance: 416-234-9980 [www.cadeinsurance.com](http://www.cadeinsurance.com).

Know your risks, and your coverage limits. Members can access the extensive resources available in the FOCA Risk Management Manual, including explanations of various types of common association coverage, such as CGL and D&O. Contact the FOCA office for a digital copy of the Manual! (705-749-3622 [info@foca.on.ca](mailto:info@foca.on.ca))



- 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.
- Peninsula Lake Assoc.
- Pennorth Beach Corp.
- Pennwood Road Cottagers' Assoc.
- Percy Lake Ratepayers' Assoc.
- Picard Lake Cottager's Assoc.
- Pigeon Lake Cottage Assoc. Inc. Conc. 17
- Pike Lake Community Assoc.
- Pine Lake Ratepayers Assoc.
- Pine Lake South Shore Fund
- Pine Point Park Ltd.
- Pinnacle Point Cottagers' Assoc.
- Point Clark Beach Assoc. Inc.
- Pool Lake Cottage Assoc.
- Port Franks Beach Homeowners Assoc. Inc.
- Poverty Bay Ratepayers Assoc.
- Pretty's Island Property Owners
- Quinnland Cottagers' Road Assoc.
- Raby's Shore Assoc.
- Rankin Lake Property Owners Assoc. Inc.
- Raven Lake Cottagers' Assoc.
- Redstone Lake Cottagers Assoc.
- Rideauwood Lane Road Assoc.
- Ril Lake Cottage Assoc.
- Riley Lake Property Owners Assoc.
- Road Runners Assoc.
- Robson Lakes Property Owners Assoc.
- Round Lake Cottage Assoc. Inc
- Round Lake Property Owners' Assoc.
- Rowbotham Cottagers Assoc.
- Rowntree Beach Assoc.
- Royal Beach Cottagers Assoc.
- Royal Muskoka Island Assoc.
- Salerno Devil's Lake Cottagers' Assoc.
- Salmon Lake Cottagers' Assoc.
- Salmon Lake Ratepayers Assoc.
- Sand Lake Area Property Owners' Assoc.
- Sand Lake Estates Inc.
- Sandwood Estates Assoc.
- Sandy Point Road Assoc.
- Scugog Lake Stewards Inc.
- Selwyn Bay Cottagers Assoc.
- Sesekinika Lake Property Owners Assoc.
- Seyvern River Assoc. Of Property Owners
- Severn Trail Property Owners
- Shadow Lakes Assoc. Inc.
- Sharbot Lake Property Owners' Assoc.
- Shawano Ratepayers Inc.
- Shawenog Lake Cottage Assoc.

- Shebandowan Lake Campers Assoc.
- Sheldrake Lake Cottagers' Assoc.
- Shoe Lake Ratepayers Assoc.
- Silver Islet Campers Assoc.
- Silver Lake Cottage Assoc.
- Six Mile Channel Road Assoc.
- Six Mile Lake Cottagers Assoc.
- Skeleton Lake Cottagers Organization
- Skeleton Lake Peninsula Road Assoc.
- Skerryvore Ratepayers' Assoc.
- Skootamatta District Ratepayers Assoc.
- Small Young Duck Road Assoc.
- Smith Bay Ratepayers Assoc.
- South Amberley Beach Cottage Assoc.
- South Bay Cottagers Assoc.
- South Bob Lake Assoc.
- South Kiowana Beach Assoc.
- South Lake Assoc. Of Cottagers And Residents Inc.
- South Spring Lake Cottagers Assoc.
- South Stormy Lake Cottagers' Assoc.
- Southside Trout Lake Assoc.
- Soyers Lake Ratepayers Assoc. Inc.
- Sparrow Lake Assoc.
- Spectacle Lakes Cottager Assoc.
- Springsyde Cottagers Assoc.
- Springwater Beach Assoc.
- St. Margaret's Island Cottagers Corp.
- St. Nora Lake Road Assoc.
- Stanley Road Assoc.
- Star Lake Cottage Assoc.
- Steenburg Lake Community Assoc.
- Stewart Lake Assoc.
- Stewart's Beach Cottage Assoc.
- Stinson's Bay Property Owners' Assoc.
- Stone Road Assoc.
- Sturgeon Bay Cottagers And Res. Assoc.
- Sturgeon Bay Pointe Au Baril Ratepayers Assoc.
- Sturgeon River Cottagers Assoc.
- Sugar Lake Assoc.
- Sunny Lake Cottage Assoc.
- Sunnyside Beach (Meaford) Cottagers Assoc.
- Sunset Beach Cottagers Assoc.
- Sweets Road Extension Assoc.
- Tahinca Cottagers Assoc.
- Tait's Island Cottager's Assoc. Inc.
- Talpines Property Owners Assoc.
- Tamarack Roads Assoc.
- 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.



# Member Success Stories

## FOCA Achievement Award



The 2012-13 Award was presented during the FOCA AGM in March 2013. Congratulations to the winners: **Leech Lake Cottagers Association!** Thanks to Judi Brouse of The District of Muskoka who presented the award to Valerie McCoy on behalf of Leech

Lake Cottagers Association.

Honorable Mentions went to: Lake of the Woods District Property Owners' Association and Bennett & Fagan Lakes Association.

The FOCA Achievement Award celebrates the successes of the FOCA community, and encourages peer sharing of best-practices.

Find a list of past winners, and nominate an association for an upcoming award, here:

[www.foca.on.ca/FOCA\\_Achievement\\_Award](http://www.foca.on.ca/FOCA_Achievement_Award)

## More great member news in 2013:

- Congratulations to our Manitoulin members: the Manitoulin Streams Volunteers, who feature many members of the **Lake Manitou Area Association**. In early 2013 they were announced as winners of the National Recreational Fishery Award!



- **Wollaston Lake Home and Cottage Association** (Hastings County) won the 2013 Cottage Life Environmental Grant, and used the funds for a summer camp for young environmental

stewards. The project was undertaken in partnership with the Camp Kawartha Outdoor Education Centre, and plans to continue in 2014!

- **Pike Lake Cottage Association** (Lanark County) was featured in an article, "Be Wake Wise," for their efforts to educate about boat wake, in the Fall edition of the national publication, *Boats & Places Magazine*.

## Our supporters

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

We also thank our many Individual Supporters, Family Supporters, Friends of FOCA and Waterfront Champions, as well as our 2013 Corporate Sponsors and program partners.

A special thanks to "Friend of FOCA" Kirk Doughty, whose beautiful photographs are featured throughout this publication!

## Gold Sponsors:



## Silver Sponsors:

AVIVA, Kidde, Ontario Power Generation

## Bronze Sponsors:

Adopt-a-Pond, Cade Associates Insurance Brokers, Canadian Canoe Museum, Canadian Power and Sail Squadrons, Eastern Ontario Regional Network, Dock in a Box, Nature Clean, Milfoil Solution, Sunspace Sunrooms, Shopease Foods, Waterloo Biofilter Systems, Whitewater Docks



Image: Kirk Doughty

- Temagami Lakes Assoc.
- Tett Parks Assoc.
- The Kettles Assoc.
- Thomas Road West Assoc.
- Thorah Island Ratepayers Assoc.
- Three Legged Lake Property Owners Assoc.
- Three Mile Lake Assoc.
- Three Mile Lake Community Club
- Tidds Island Protective Assoc.
- Topps Road Cottagers Assoc.
- Tri-Lakes Residents Assoc. Inc.
- Trout Lake Campers Assoc.
- Troutspaw Lake Cottage Assoc.
- Troy Lake Ratepayers Assoc.
- Trull Road Group - Road Assoc.
- Turtle Lake Road Assoc.
- Twelve Mile - Little Boshkung P.O.A.
- Twelve Mile Bay Community Assoc.
- 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 Deep Bay Residents Assoc.
- West Devil Lake Property Owners Group Inc.
- West Fire's Bay Property Owners Assoc.
- West Panache Campers' Assoc.
- West Side Pine Lake Cottage Owners Assoc.
- Whetung Road Assoc.
- White Lake Assoc.
- White Lake Cottagers Assoc. Inc.
- White Lake Owners' Assoc. (Olden)
- White Trout Road Assoc.
- Wild Rice Trail Assoc.
- Williams Lake Cottage Owners' Assoc.
- Williams Point Cottage Assoc.
- Win-Bur Lane
- 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.
- Yellow Gate Holdings Inc.

### Other events and partnerships in 2013 included:

- **The Great Lakes Spring Refresh**, Lake Simcoe (April 2013) brought together more than 40 groups from around the Great Lakes basin to discuss collective priorities for the region's freshwater. FOCA was part of the event Steering Committee.
- **Canadian Water Network**, Bracebridge (April 2013). FOCA took part in this annual end-users meeting about cumulative impacts freshwater research.



• **Lessons Learned Workshop**, Huntsville (May 2013), "Working Towards Effective Lake Stewardship." Terry Rees was a speaker at the event, which drew together partners in water stewardship from Canada and the United States.

- FOCA was again a supporting partner of the **Lake Links Workshop** in Perth, (October 19, 2013) with the theme, "The Lake Landscape – from Political to Practical." Over 100 representatives of lake associations and other groups participated. Terry Rees was a featured speaker at this year's workshop, on the topic of the "New Landscape in Ontario Lake Country," and specifically about recent Ontario regulatory changes, the roles of government and citizens, and what we need to do now to manage our lakes for the future.

- Terry Rees moderated a panel session titled, "Stewardship in Action – Bridges to the Waterfront Community," at the 20th annual **A.D. Latornell Conservation Symposium** (November 2013) which was dedicated to the theme, "Resilience - The ability to adapt to change," which highlighted progressive examples of communities in action from Eastern Ontario, Haliburton and the Kawarthas.
- The **FOCA Cottage Succession Seminar Series** travelled to Coboconk, Magnetawan, Eganville and Port Severn in 2013, with estate lawyer Peter Lillico bringing important information about how to "Keep the 'Family' in the Family Cottage" to hundreds of FOCA members. Attendees learned about capital gains tax, trusts and important steps to take THIS YEAR to establish the groundwork for a solid cottage agreement for the future. Find out more at [www.foca.on.ca/Cottage-Succession](http://www.foca.on.ca/Cottage-Succession).



# Who supports FOCA?

People like you who want to:

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

500+

Member  
Associations  
across Ontario

7,500+

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

50,000

Member  
Families  
represented  
by FOCA

*Thank you for your support.*

Look what we accomplished in 2013, together!  
Get updates at: [www.foca.on.ca](http://www.foca.on.ca)