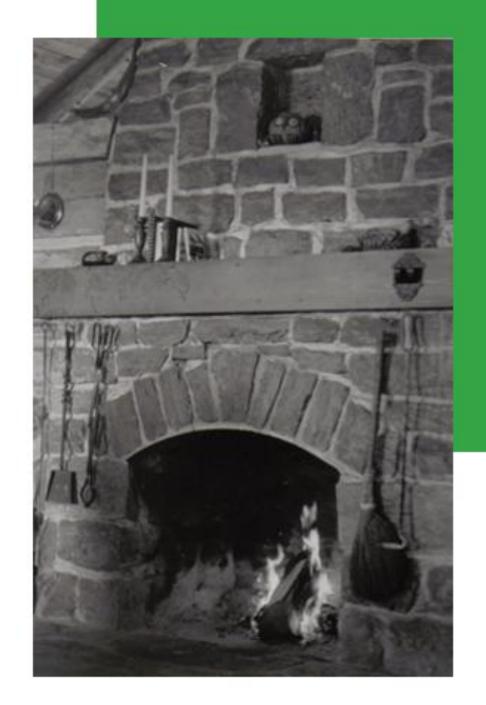




Benefits and Impact for Lake Associations

My Cottage Story

Michelle Lewin







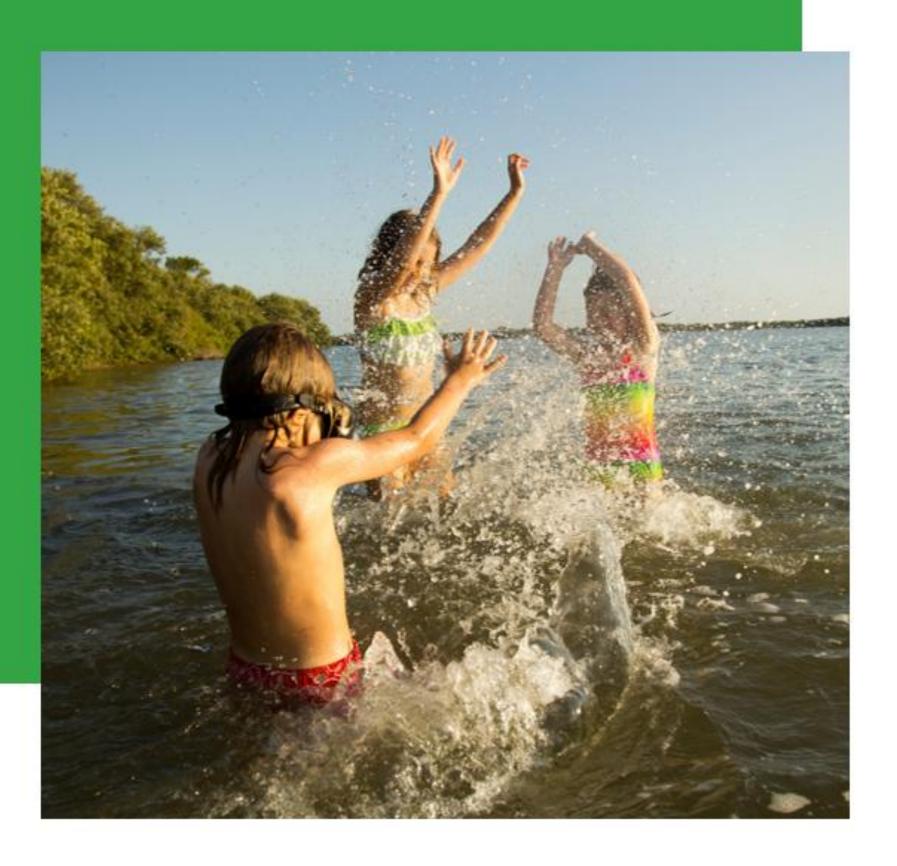




Your Voice for Waterfront Ontario









A BRIGHT FUTURE FOR COTTAGERS

FOCA is the only go-to provincial advocacy organization committed to sustaining and enhancing the Ontario cottage experience.

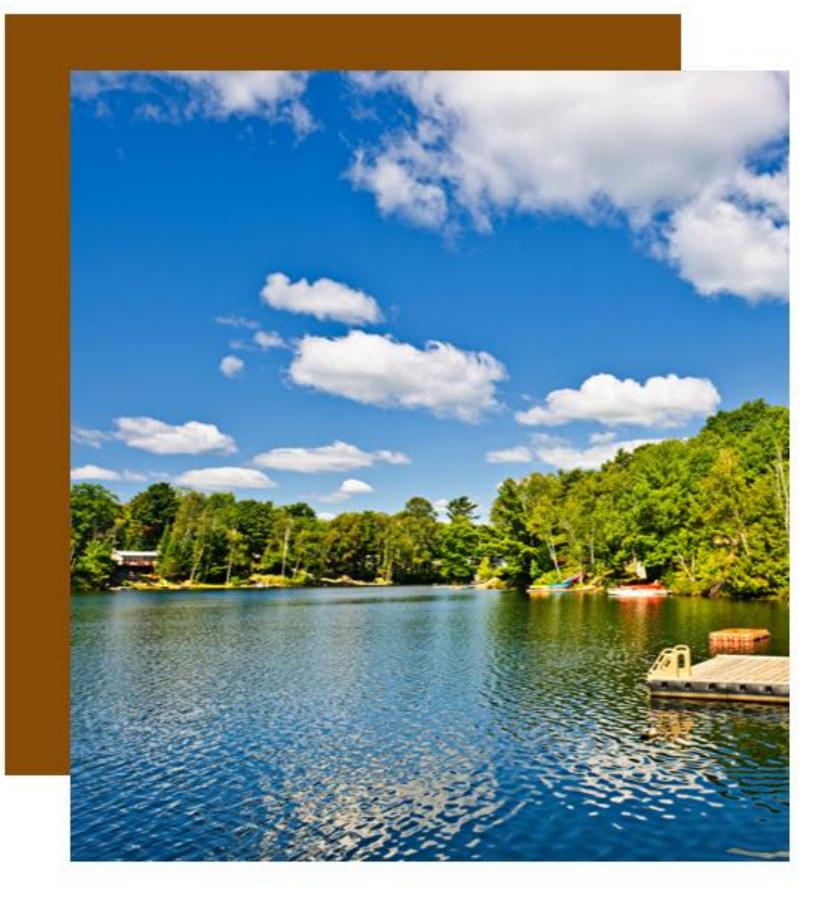
We work collaboratively to identify and address key issues by providing credible expertise, environmental stewardship, targeted programs and services, and a robust network of strategic partners.













Today's Topics

Showing Association Value

Tips on how to leverage FOCA membership value & benefits

Associations...





...IN ACTION



FOCA Association Benchmarking Survey

October - November 2024

invited all titled executives of our (then) 525+ member associations to participate

284 Associations

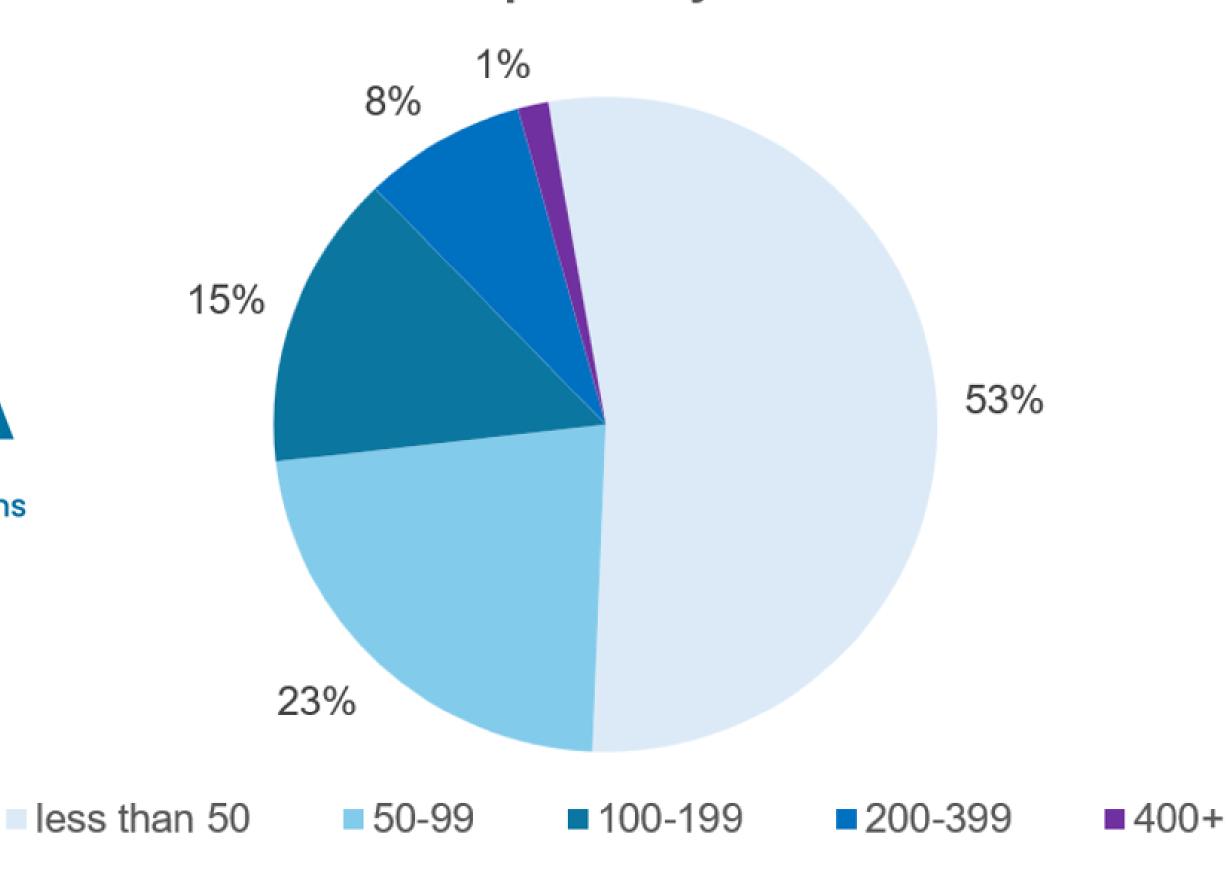
completed the survey - thank you!

Purpose is to help us:

- 1. Identify strengths and gaps
- 2. Inform strategic planning
- 3. Track performance over time
- 4. Increase accountability and transparency
- 5. Inspire ideas
- 6. Strengthen our advocacy efforts

of members last reported by FOCA Associations

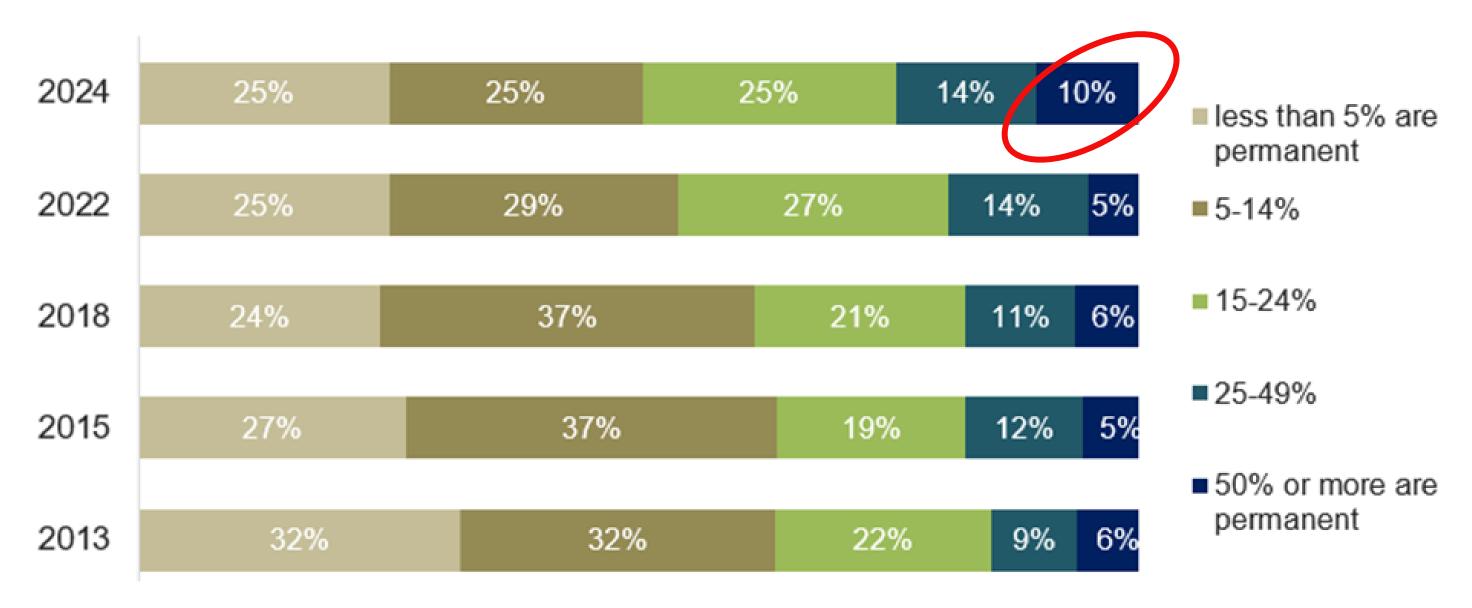






What percentage of properties at your waterbody (or along your road) is owned by permanent/year-round residents?

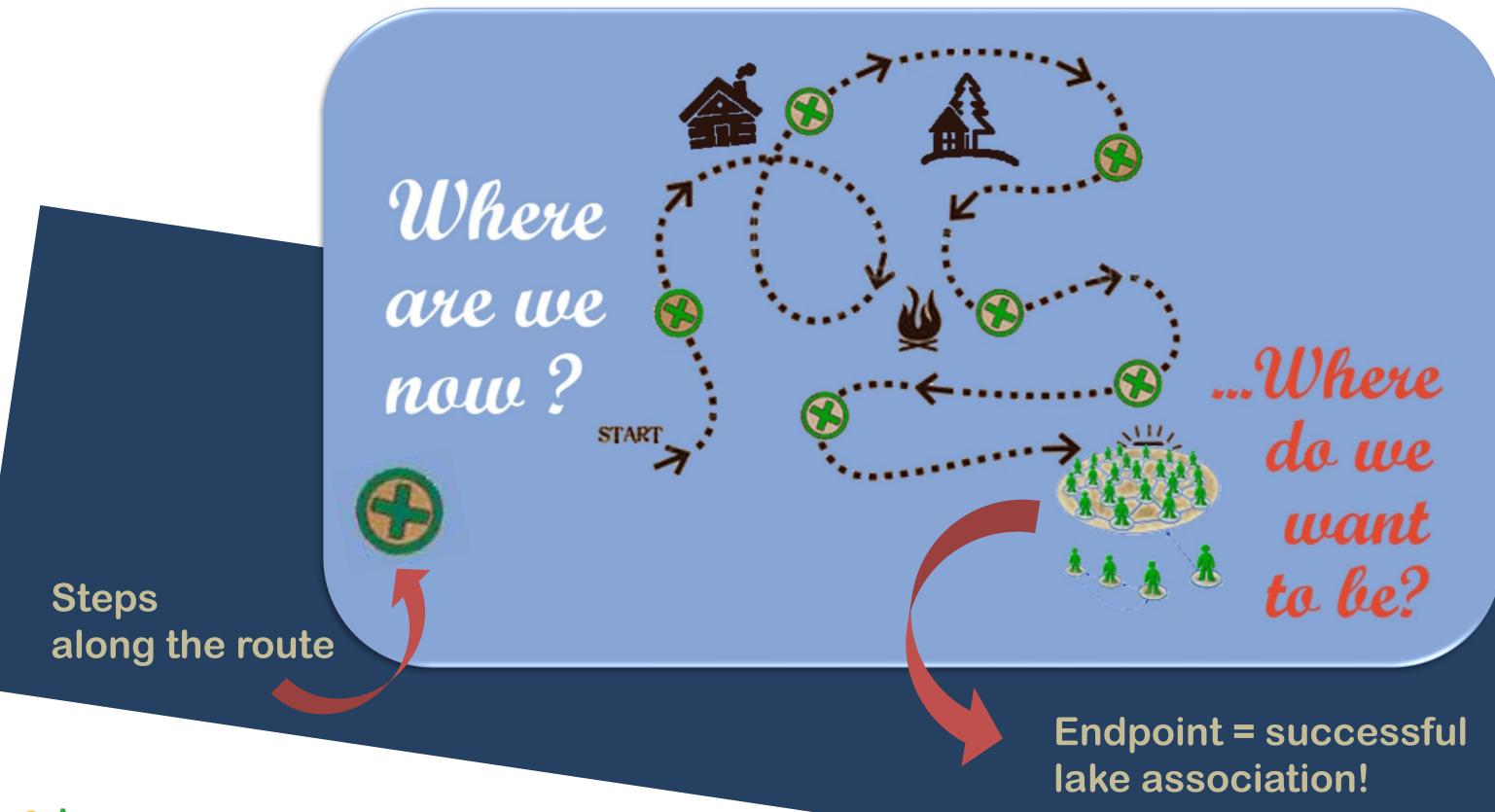
(2024 FOCA survey = 282 respondents)



source: FOCA 2024 Association Survey



"Reverse Engineer" Your Association





Good Ideas for Association Engagement don't re-invent the wheel

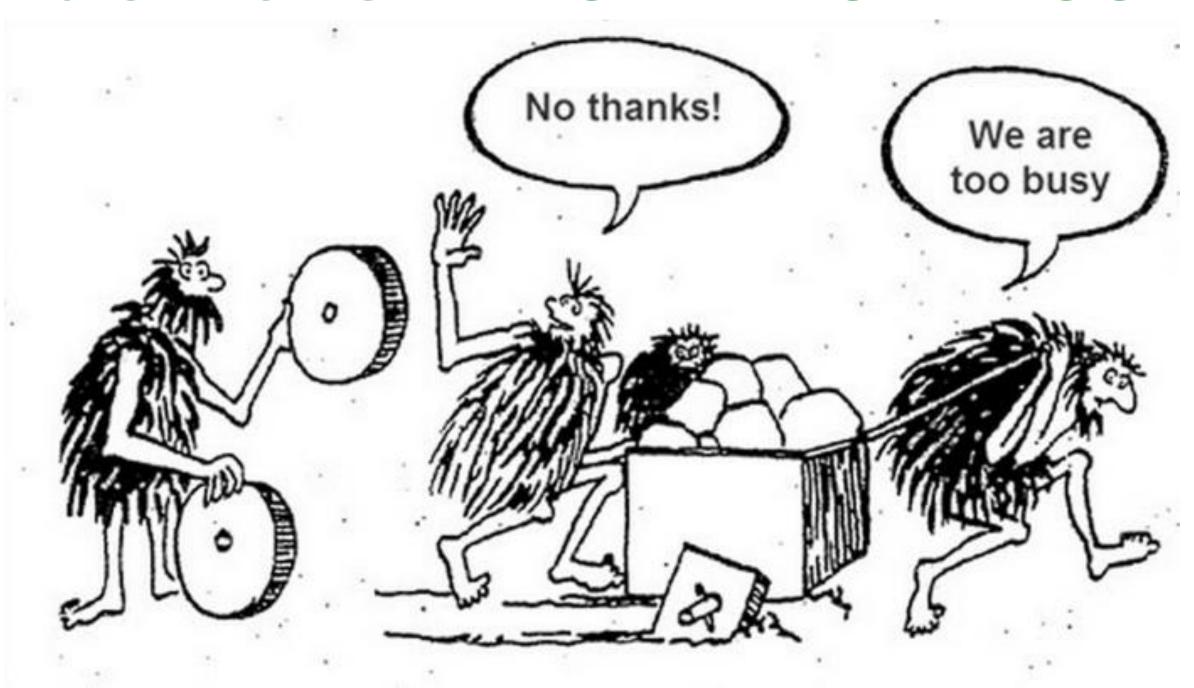


image borrowed from: https://www.linkedin.com/pulse/how-reinvent-wheel-john-kim

"Goals for my Lake Association"



Keep the members we have now



Welcome new members



Keep our volunteers interested



Find the next generation of volunteers

So, how are other lake associations tackling these issues?



Ways Associations show value to their members

ACTIVITIES & EVENTS...

Annual clean up

Outdoor music concerts

AGM now on Zoom

Canada Day boat parade

Community fire safety

Canoe for cancer

Benthic monitoring

Water level monitoring

Treasure hunt

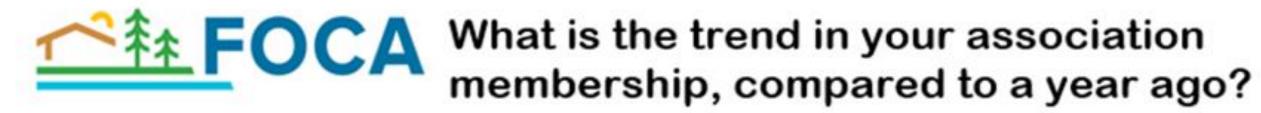
Photography contest

Loon nest building & loon watch

Community yard sale



source: FOCA 2024 Association Survey



(2024 = 281 Respondents from separate FOCA member Associations)

88% said "Steady" or "Up" in 2024



source: FOCA 2024 Association Survey

Apply NOW!

FOCA Terry Rees Association Achievement Award for Member Groups





foca.on.ca/award/



2025

Terry Rees Achievement Award Recipient

Imagine your Association logo here!

for their ongoing commitment to community betterment and their local environment

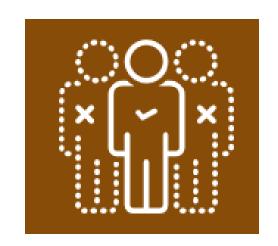
The "Terry Rees Achievement Award" celebrates the successes of the FOCA community and encourages peer sharing of best practices.

"FOCA envisions thriving and sustainable waterfronts across Ontario, now and for future generations"

www.foca.on.ca

Among those whose membership numbers are DOWN

12% OF 2024 SURVEY RESPONDENTS



lower participation rates
(less than half of all
properties around the lake,
road, etc. are members)



lower dues (most under \$30)

To Ponder: lower rates are no guarantee of success



least likely to accept payments by e-transfer



source: FOCA 2024 Association Survey

Among those whose numbers are UP

13% OF 2024 SURVEY RESPONDENTS



#1



fewer than
50 members

top priority= membership recruitment, retention & engagement

more likely to have younger volunteers (1/3 under age 50)



source: FOCA 2024 Association Survey





*possible

- Social media content
- Short-term projects
- Volunteer hours for high school
- Fun events (clean-ups, festivals, etc.)



- Big commitments
- Engage in long email chains or formal processes
- Travel frequently for association duties









\$80.00

\$40/mo±

\$35/mo± for additional lines

After Automatic Payments & Bring Your Own Device on **New Activations**

- **60GB** of shared data at speeds up to 250 Mbps, data at reduced speeds thereafter**
- Unlimited calling, texting and data within Canada
- Access to 5G network
- Unlimited international texting and picture/video messaging from Canada
- * Prices may vary based on province

5G+ Essential

\$105.00

\$45/mo±

\$40/mo± for additional lines*

After Automatic Payments & Bring Your Own After Automatic P
Device on New Activations Device on

- 100GB of shared data at speeds up to 250 Mbps, data at reduced speeds thereafter*
- Unlimited calling, texting and data within Canada and the US
- Access to 5G network
- Unlimited international texting and picture/video messaging from Canada, and the US
- * Prices may vary based on province

5G+ Ultimate

\$115.00

\$75/mo±

\$60/mo± for additional lines

After Automatic Payments & Bring Your Own Device on **New Activations**

- 250GB of shared data at speeds up to 1Gbps, data at reduced speeds thereafter
- Unlimited calling, texting and data within Canada, US + 64 countries
- Access to 5G network
- Unlimited international texting and picture/video messaging from Canada, the US plus 64 countries
- * Prices may vary based on province

Next Cottage Succession Webinar:

Tuesday, October 28, 2025

STEPPING UP TO THE PLATE! THE CHILDREN'S ROLE IN COTTAGE

SUCCESSION



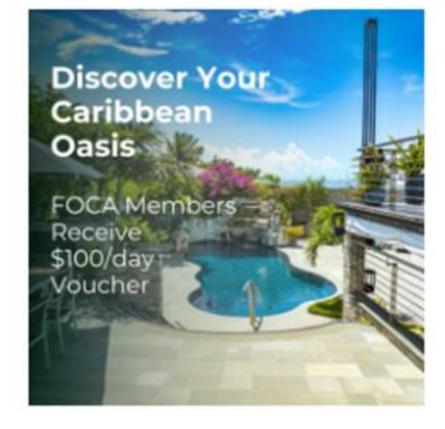




foca.on.ca/benefits/









FOCA Association Insurance













Social Events



Road Associations



Rock and Shoal Marking



1-844-223-3178

clientservices@cadeinsurance.com













Member Benefits

Ensure ALL your fellow members know about their **FOCA Member benefits &** "Sub-Account" web login!

foca.on.ca/benefits

contact: info@foca.on.ca

















































Everything FOCA does has an impact on your property.







Ongoing FOCA Programs, Long-term Files & Other Important Topics:

- ✓ The Economic Impact of Waterfront Property Owners
- Impacts of a Changing Climate (water levels, extreme weather, ice changes, Lyme disease, _)
- ✓ Citizen Science
- ✓ Land Claims and Reconciliation
- ✓ Great Lakes Strategy & Research
- ✓ Property Taxation & MPAC Assessments
- ✓ Algae (Algal Blooms)
- ✓ Docks Permits & Boathouses
- Source Water Protection (Conservation Authorities,

- ✓ Water Quality, Healthy Shorelines & Lake Stewardship
- ✓ Lake Partner Program of Water Quality Monitoring
- Invasive Species Prevention (including Phragmites, Carps, IsampleON, Spongy Moth...)
- ✓ Cottage Succession Planning

planning. ...)

- Emergency Preparedness in remote areas
- ✓ Risk Management for Volunteer Associations
- Lake Planning for community groups
- Government Engagement & Relations (elections, who does what? getting engaged in municipal budget







Latest News

April 2025 - the Municipality of Trent Lakes has released a great 2-page overview for new waterfront property owners explaining why natural shorelines matter, tips for living on a septic system, and concerns around chemicals, sprays, and fertilizers. Download a copy (PDF, 2 pages) and share it with your own municipality!



The Issue

FOCA has tips and hints to help you get the most out of the cottage country experience.



New to cottage country? Spend a few minutes with FOCA's previous Executive Director Terry Rees in one of the videos below...

Looking for resources to share with neighbours who are new to cottage country? FOCA has templates of Welcome Messages, a Lake Association Binder and more... Visit our Association Toolkit webpage for more.

Video Resources:



Thinking about buying a cottage? Start here: Watch this video (online; 7 mins) for tips from FOCA about choosing an area, finding the perfect cottage or building your own, learning about your property, and connecting with the local







About FOCA Issues/Programs

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Member Account

News: Subscribe

Join FOCA

Donate

FOCA has hundreds of pages of rural waterfront resources! Search any topic:

enter keyword(s) here...

SEARCH

Water Management Plans

What FOCA sees

FOCA has been vocal to government about the need to address Water Management Plans (WMP) and reinstate public consultation in the process.



FOCA Video: Understanding your Cottage Country Septic System (YouTube, 10 min, 2018)



FOCA Videa: Welcome to Cottage Country! Thinking about buying a cottage? Start here. (YouTube, 6 min, 2021)

Have you read FOCA's economic impact report yet?

The Economic Impacts of Waterfront Property Households in Ontario. This is a digital-only FOCA publication.

Learn more here.



The Role of Waterfront **Property Owners**

A Shorelin Outer's Great to **Healthy Waterfronts** waterways, eded, in the impacts.

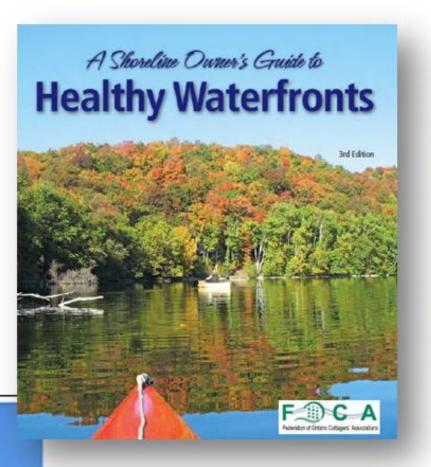
Print & Video Publications

signs, brochures, reports...



Ontario

Lake Stewards



A Shoreline Owner's Guide to Invasive Species







FOCA Cottage Country Septic System Video

foca.on.ca/

publications-videos/

NEW!

Guide to Aquatic Plants in Ontario

2.0 Aquatic Plants of Ontario

This chapter provides key identifying information about some of the more common plants in our province, including species that are found in northern and southern Ontario lakes.

The plants in this chapter were chosen based on the author's experience surveying aquatic plant communities in lakes across Ontario. The species listed here were some of the more common species found in those surveys or species of greater interest, but that is not to say they are the most common and there are certainly many, many more.

Before we dive in, we need to define a few terms:

Native plant species are those that have been found historically within a certain geographic range.

Non-native plants are species that have not been found historically within the range of interest but have become established and are able to successfully reproduce without human assistance. Not all non-native plant species are problematic ecologically or economically.

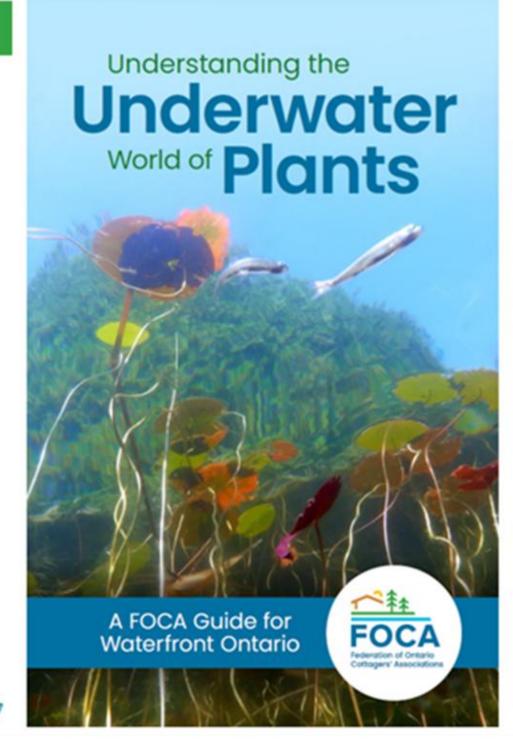
Invasive plant species, as defined by the Ontario Invasive Species Act, are non-native plants that have the potential to cause environmental and/or economic harm if they become introduced and established here.



Look for this icon throughout chapter 2; it indicates an invasive plant species

It is important to note that the term 'invasive' is sometimes used to describe the behaviour of a plant that is highly competitive with its ability to proliferate and spread. This type of 'invasive' behaviour can apply to both native and non-native species. In this guide, when we refer to invasive species, we are using the definition provided above to refer to species that the Ontario government has specifically identified as problematic, non-native species. For an up-to-date list of invasive aquatic plant species in Ontario, visit: https://www.ontario.co/page/invasive-species-ontario.

In this chapter, plant descriptions are divided into sections by emergent, floating-leaved, free-floating, and submersed plants. The chapter ends with an additional discussion of algae, which are not aquatic plants but are often a subject of great interest to waterfront users, and in some cases (such as starry stonewort) can look like a plant!



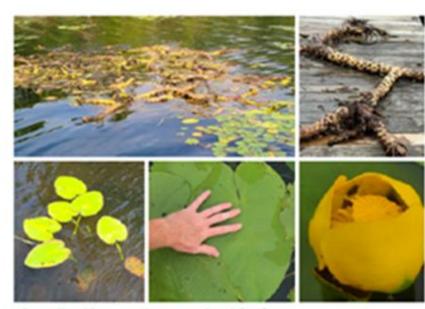
Yellow Pond Lily (Nuphar variegata)

These lilies are typically found in the shallow areas of lakes, right before the lake turns to shallower marsh land. They often occur in large circular patches, sprouting from tubers buried under the sediment in calm areas. These tubers can sometimes become dislodged and float on the surface, which can sometimes be mistaken for a large snake!

Key ID features:

- large, heart-shaped leaves with rounded lobes (10-25 cm long) and veins running out from the main vein
- thick stems with one flat side
- large, scaled tubers that sometimes become dislodged and create large floating masses
- vibrant yellow flowers (4-6 cm wide)

Yellow pond lily is the preferred food for moose and is an important source of food and shelter for waterfowl, muskrats, beavers, and fish.



Yellow pand Ily top left to bottom right! Aubitor, tobers; leaves; leaf and flower



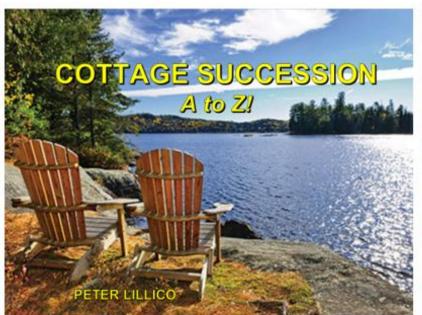




WHAT THE LAKE PARTNER PROGRAM MEASURES

Total Phosphorus (TP)	Water clarity	Calcium (since 2008)	Chloride (since 2015)
Important nutrient controlling the growth of algae in Ontario Lakes	Estimated using a Secchi Disk	Essential element that is required by all living organisms	There have been increases in chloride levels across the province due to road salt
			add to roud out





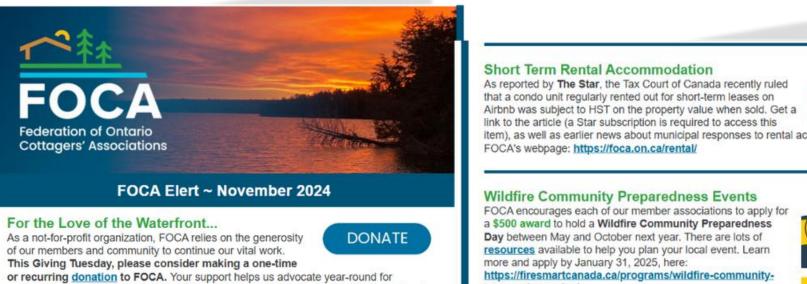












sustainable waterfront living across Ontario. Together, we can make a difference. Thank you for supporting FOCA!

Wildfire Community Preparedness Events FOCA encourages each of our member associations to apply for a \$500 award to hold a Wildfire Community Preparedness Day between May and October next year. There are lots of

resources available to help you plan your local event. Learn more and apply by January 31, 2025, here: https://firesmartcanada.ca/programs/wildfire-communitypreparedness-day/

item), as well as earlier news about municipal responses to rental accommodations, on

Short Term Rental Accommodation

FOCA's webpage: https://foca.on.ca/rental/

Recap: FOCA Fall Seminar

FOCA Fall Seminar: Healthy Shorelines held on November 9, 2024 by Zoom webinar

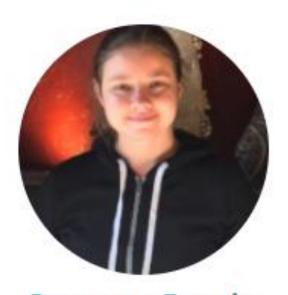
Thank you to our speakers, our session sponsors, and all our attendees for posing questions and making the 2024 FOCA Fall Seminar such a success! All paid registrants







Chief Executive
Officer



Programs
Coordinator



Dana Yonemitsu Administrative Coordinator



Gavin Vance
Lake Stewardship
Coordinator



Ella Fischer-Slack Membership Coordinator



Contact FOCA:



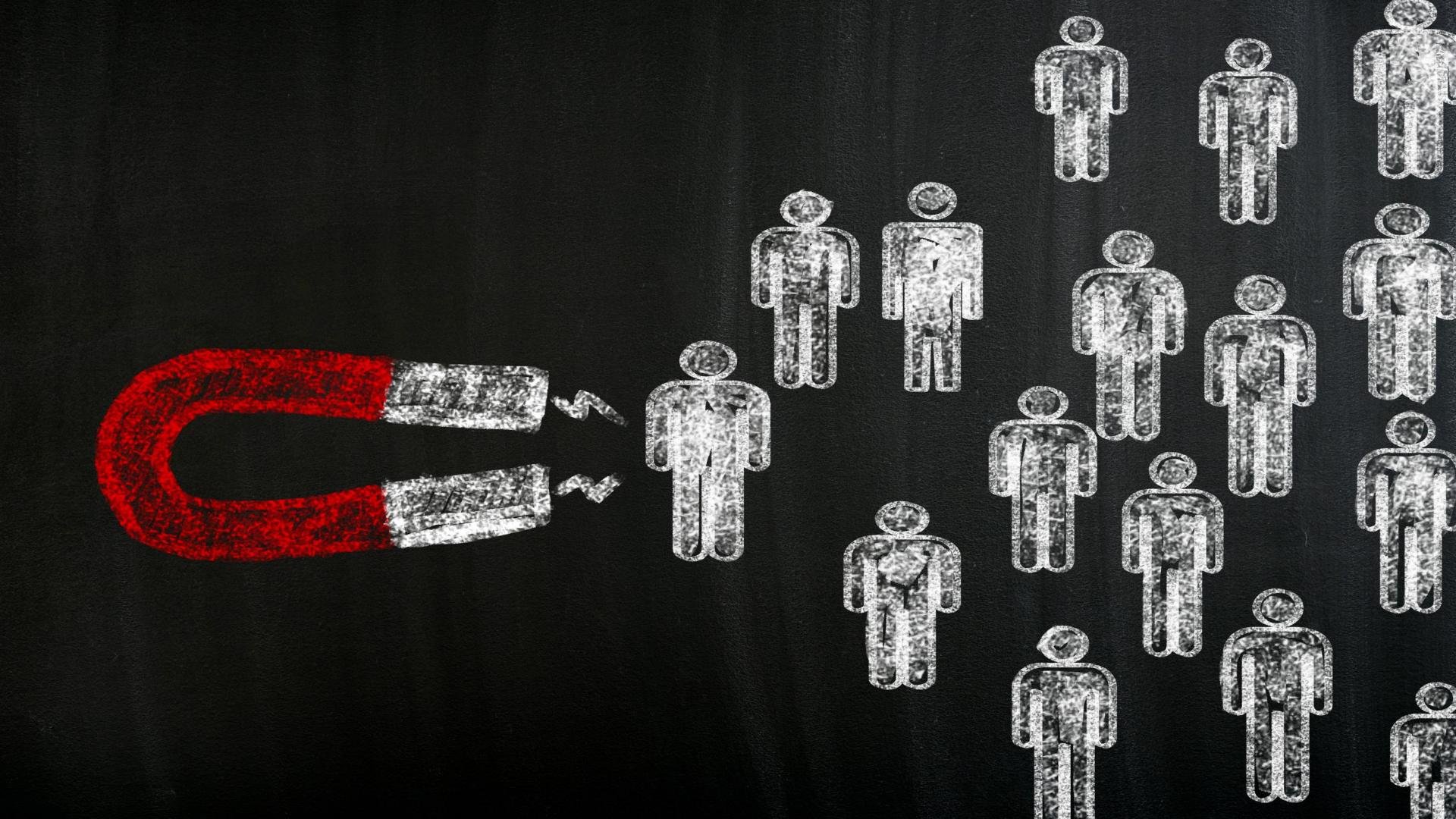
Michelle Lewin

Manager of

Communications

& Development

info@foca.on.ca 705-749-3622



MEMBERSHIP WITH FOCA IS A STRATEGIC ASSET

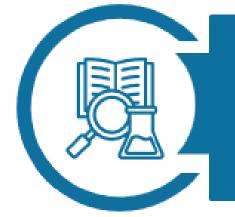


Leverage your FOCA membership to

demonstrate that your association is not only locally engaged but also part of a powerful, coordinated effort to protect Ontario's waterfront communities. It's a signal to prospective and current members that your association is informed, connected, and working proactively for their interests—today, and into the future.



Local Knowledge



Scientific Expertise



Mobilization



Amplification

FOCA e-news: September 2025



Our vision is to sustain and enhance the cottage experience for generation:

At First Light: Top Cottage Country News

An Important Message from FOCA

Subject: Keep FOCA strong during the postal disruption

Dear FOCA members, friends, e-news subscribers, and colleagues,

Canada Post workers are on strike, as announced late last week. While we respect the importance of workers raising their voices for fair wages and safe conditions, mail service

Our Cottage Champion Sponsor: Cade's Corner



Generator Safety

We may not want to believe it, but summer has com end. As we prepare for colder weather, storms and plant. outages are always a possibility and many cottagers turn to portable generators for peace of mind.

While generators can provide much-needed backup power, they also come with serious risks if not used properly. To help keep your family and property safe, we encourage you to click 'more' for our Generator Safety Guide, which outlines best practices for setup, operation, and refueling. Stay warm!



An update from our partners in risk man administrators of the FOCA Association Program and CottageFirst group insur-

FOCA: Offering Highly Relevant Programs & Ser

Lake Partner Program Update



As a result of the announcement of the **Canada Post strike**, Lake Partner Program (LPP) volunteers are temporarily unable to mail their samples back to the lab for analysis. All LPP volunteers are encouraged to click 'more' to **read a letter** from the Lake Partner Program team about how to proceed with sampling and storage of samples in the meantime. Thank you to all our dedicated volunteers!

Passing the Torch: Cottage Succession Corner

STEPPING UP TO THE PLATE!
THE CHILDREN'S ROLE IN COTTAGE



Final 2025 Webinar in the FOCA Cottage Succession Seminar Series

Tuesday, October 28, 2025 (7:00pm-8:30pm, Zoom): Join FOCA and estate lawyer Peter Lillico for Stepping Up to the Plate: The Children's Role in Cottage Succession.

Usually, the parents worry most about how best to keep their cottage in the family and so they take the lead with cottage

cottage in the family and so they take the lead with cottage succession planning. But sometimes it's the kids who realize that if effective plans aren't in place, their inheritance of the cottage may be at risk.

More...

Fire Safety



As we approach the final month of the 2025 forest fire season, large parts of **northwestern Ontario** remain under threat from several active fires that have kept the Ontario forest fire danger rating high.

Click 'more' to reach the 'Latest News' section of our fire safety webpage for a link to the current **fire danger map** (source of the image above), and an overview from The Narwhal about fires in southern Ontario earlier this season, titled: 'A wildfire in southern Ontario burns differently. Here's why'

More...

Seniors in Nature



October 16, 2025 - Cataraqui Conservation is running a series of natural programs for seniors. The upcoming session is "Beyond Tails & Trails: Learning to Track & Get to Know your Animal Neighbours" in Little Cataraqui Creek Conservation Area. Learn 'more' about this and other upcoming events.

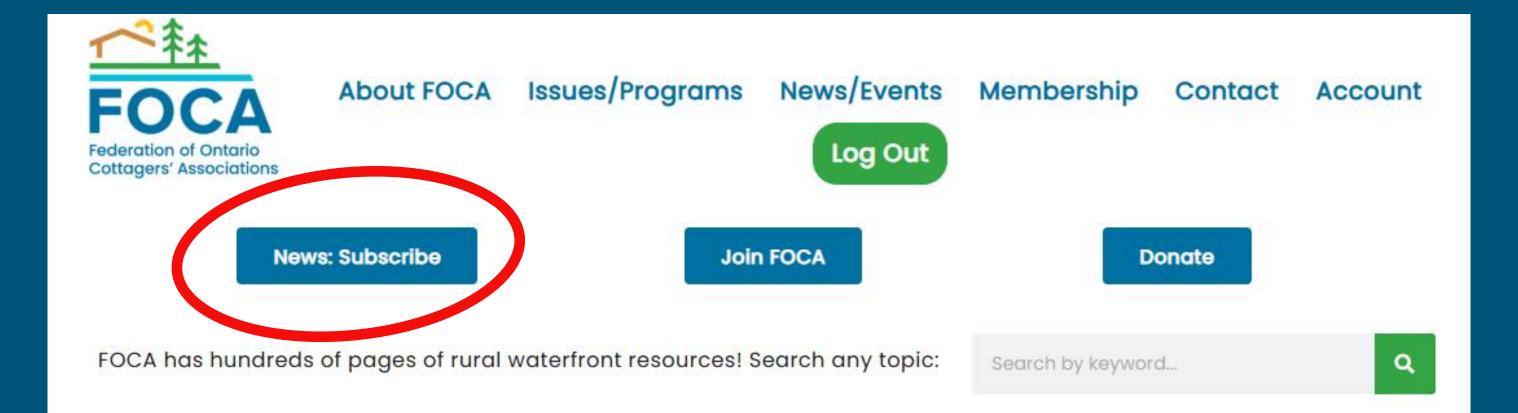
Water Levels



Despite some recent rain, water levels remain low in many parts of the southern Ontario because of a long dry summer. FOCA members have reported wetlands that appear drained, and wells going dry. If your property is located within a **Conservation Authority** report local concerns to them, and reduce non-essential water usage as directed.

Ontario maintains a **Low Water Program** (source of the map above) - click for 'more' from FOCA's water levels webpage.

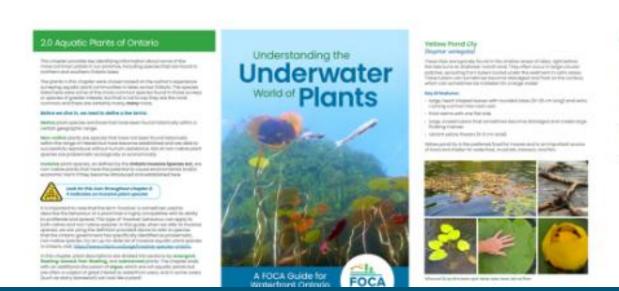




Publications & Videos

Access digital copies of FOCA's newsletters, reports, brochures and video productions below. Also get up-to-date on current events by reading our monthly e-news, the FOCA Elert. Please share these resources with others!

Latest Releases:



FOCA Guide: Understanding Aquatic Plants in Ontario (PDF, 92 pages, 9 MB download) – Do you know what's living in your lake? FOCA is often asked "What's this 'weed' in my water?" This guide was created to help you answer that question on your own Ontario waterfront. It includes chapters on:

- plant ecology and their role in the ecosystem
- plant IDs including descriptions, photos and illustrations of common aquatic plants in Ontario; we included a section on



