

# Lower Beverley Lake Association

Founded in 1932

## 2023 LOON CALL

LBLA, PO Box 92, Delta Ontario K0E 1G0

### Letter from the Presidents

I did not expect to be writing this letter this winter – but here it is. Tom Heinze and I took over for Joe Kelly who had had health issues the winter of 2021-2022. There was a lot to be done in 2022 as many of us had not been across the border until late summer 2021 and our events for both 2020 and 2021 were limited if not cancelled. 2022 was a good year. There were still lots of precautions to take but most of our events took place (weather permitting). Thanks to all who helped us get back on board.

We will have a new president – John Robson of Marble Island this July. It was great getting to know him and I appreciate his willingness to step up. That being said, we are in need of someone to volunteer to be our new Vice-President - if you are waiting for someone else to volunteer – DON'T. LBLA is only successful if people are willing to help out. The more people that volunteer, the less we all need to do. You pick what you are interested in and like to do. Please check the volunteers needed list below and reach out to someone on the LBLA Board.

We also had a new book printed. Jeanne Patric Broley was a friend of mine and I always enjoyed her stories of life on the lake as well as her beautiful art. You can enjoy her stories, poems and paintings in this book!

At our last board meeting of 2022, it was suggested that we have committees for different areas of interest. Ideas included but were not limited to, loon platforms, water quality, fishing and lake-cleanup. This would certainly take the responsibility of the activity off of usually one person and spread it around to a few. Again, this would only work if people were interested in joining. I expect we will continue this discussion – reach out to and reach out to one of the LBLA board or you can contact me directly.

Lynne Jeffries ([lynne.jeffries@comcast.net](mailto:lynne.jeffries@comcast.net))

As is often the case, my colleague Lynne has brought you up to date on the activities from last season and the plans we are looking forward to for summer 2023! If I could add any more information, it would be relating to some of the initiatives that are nearest and dearest to me. Those issues deal with the water quality of our lake and the awareness of invasive species that can threaten our native flora and fauna, potentially upsetting the pristine condition of our environment in, and around, Lower Beverley. My encouragement for all of the membership would be to become more involved with the stewardship of the entire lake and to be keeping an eye out for the aquatic vegetation as well. When you are on the water, take a closer look at the thickness and types of



### Upcoming Events

#### Annual General Meeting

**Wed. July 12, 6:30 pm**

Delta Old Town Hall

Please join us in the Old Delta Town Hall to discuss the business of the association. Refreshments served at 6:30 pm; the meeting starts at 7pm. Our speaker will be Tera Shewchenko from the [Invasive Species Centre](#) in Sault Ste. Marie. We are looking forward to her insight on our current invasive species and how to prevent more. We will also have someone who is contracted from Rideau Lakes to answer any questions you may have relating to your septic system or inspection.

Join us for what is always an informative event and make sure to invite your friends and neighbours!

#### Youth/Family/Everyone Event

**Saturday July 15, 10-11 am**

Our presentation this year will be by Kelly McGann who will be speaking about Skulls and Scat. It should be very interesting. All ages are welcome.

Location: Bradford Pavilion, Delta Township Park.

plants that are becoming more common in the shallow portions of the littoral zone where much of the aquatic life thrives and reproduces. If you are an active paddler or fisherman, have a look around the areas you are enjoying and notice any differences from past seasons or during the progression of the summer months. You can report anything you think may be unusual or “different” to the LBLA board members (or become one yourself) and someone will attempt to follow up with your concerns or questions. If we don’t know, we’ll find someone who does.

This summer, there will be a speaker coming to our Annual General Meeting who will offer a presentation on invasive species and offer some tips that may help with identification of some of those plants and animals that are not native to the environment where Lower Beverley formed thousands of years ago, but have become more common due to warmer summer temperatures, visitors bringing equipment from lakes that may be in completely different locations where animals and plants evolve, then come to our area with no predators to control their explosive reproduction. All of those issues can gradually change the life forms present in our water body and threaten native species.

Any fishermen who are interested in learning more about these issues and how they relate to successful fishing harvests are welcome to join our group of Beverley Lakes Anglers at two meetings that are scheduled in June and July each year. Watch the website and Facebook page to find more information on these get-togethers. Called “BLAM!”, (Beverley Lakes Anglers Meeting) These meetings occur on two Wednesdays: two weeks into the pike season and again after the bass opening. This is an excellent opportunity for anglers to get together and discuss harvests, water clarity, issues with pleasure boaters, and concerns over the number of bass tournaments that often occur on our wonderful lake. I hope all fishermen will keep in touch with me ([tomoboe@comcast.net](mailto:tomoboe@comcast.net)) and each other and come to both of these opportunities. Watch our communications as the season moves into spring and then, summer. We will send out reminders a few weeks ahead of the sessions and hope to see you with us. Until then...see you on the water.

Tom Heinze

### Volunteers needed

We are in need of several volunteers to do a variety of things. If you are waiting for someone else to step up – please don’t. LBLA only works if people are willing to give something – their time and opinions.

- We are in need of a **Vice President**. It is an important role that needs filling – please ask any board member for information.
- We are also in need of **Road Champions** for LB9, Cedar Sands and Railroad Street. That simply involves checking in with new cottagers, giving them a welcome bag and getting contact info. Cedar Sands is a huge road and really needs 2 people. Finally, most of our events need people to help with supplies and organization, if that is something that you are interested in helping with, *please* let us know.

### Annual picnic

**Saturday August 6, 1-3 pm**

Kendrick’s Park. Join us for good food and fun! Bring a dish to share. *Note the time change.*

### Lake clean-up

**Saturday August 12, 10 am**

We have moved this event to a Saturday to hopefully encourage more family participation. At the current time we are not sure of the details for this event. Check the website as we get into the summer. (Rain date Sun. Aug. 13)

### Bach on the Beverley

**Saturday August 26, 3:00 pm**

Kendricks Park

See description on next page.

**REMEMBER to watch the website or our Facebook page for event updates in case there are any changes.**

### On the LBLA Website -

Go to [lbla.net](http://lbla.net) for lots of good waterfront property information and LBL specific info. The data from 2020 and 2021 water testing was finally received and has been put on the website.

**Also on the website is the LBLA membership form.** Pay online or print the form and mail it with payment. **Your membership makes a difference!**

**Corporate sponsorships forms also are on the website.**

**Corporate sponsorships forms also are on the website.**

### Ice out contest

Guess when the ice will melt on our lake! Find the contest on our LBLA Facebook page and choose a date between March 20 and April 18 when you think ice out will occur in 2023. The closest person to guess the date wins a prize!

## **Bach on the Beverley**

Saturday August 26, 3:00 pm, Kendricks Park

Come celebrate the music of one of the great musicians of all times in a very informal setting. The performers include cellist Gayle Klaber (Cleveland, Ohio), violist Harold Levin (Fairfax, Virginia), and LBL's own oboist Thomas Heinze (Scranton, Pennsylvania).

The program is free and open to the public. A free-will offering will be collected; proceeds will be given to the music program at Rideau District High School. So..., if you like music, and would enjoy a program of true professional performers in a relaxed and informal setting, this is a concert you will not want to miss! At last year's concert, we received and donated about \$640 to the Rideau District High School music department. A huge thank you to all who donated!!

## **Reflections on a Rideau Lake by Jeanne Broley Patric**

LBLA has reprinted the book by our own Jeanne Patric. It has writings, poems and art by Jeanne and includes her memories from her life on Lower Beverley. From a child living on Whiskey Island and rowing to school to retiring beyond the narrows with her husband Pat, Jeanne loved Lower Beverley and it is apparent in her work. We appreciate her children's permission to reprint this awesome book and are charging only what it cost us to print - \$25. Available at any of our events, on your LBLA membership form or you may contact an LBLA board member.

## **Township e-newsletters**

If you are interested in events and information about Rideau Lakes, you can sign up for a monthly e-newsletter with events and township news. Here is the link for signing up . <https://www.rideaulakes.ca/live/public-information/newsletters>. Open one of the community newsletters and in the opening section there is a link to sign up.

There is also a newsletter for TLTI events and information. Below is the link then click on **Receive Email Updates**  
<https://www.leeds1000islands.ca/en/living/township-times-newsletter.aspx>

## **Septic System Inspections 2023**

We have been informed that those septic systems that have not yet been inspected on Lower Beverley will be inspected in 2023. Those include cottages on the Lyndhurst side of the lake as well as all islands.

## **Volunteers**

Thank you to everyone who has volunteered!

## **Board of Directors:**

Co-Presidents –

Lynne Jeffries and Tom Heinze

Vice-President – John Robson

Treasurer – Judith Sammon

Secretary – Leslie Climie

Director(s) at Large

- Dave Duggins

- Pat Greenhorn

Water – Dave Champagne, Tom

Heinze, Derek Wainwright

## **Events/Activities:**

Annual Picnic - Eamon O'Leary

Annual Meeting – LBLA Board

Lake clean-up – ???

Website and Facebook

- Lynne Jeffries

Newsletter

- Anne Van Der Karr

**Shoal Markers:** Steve Brouse, Al and Errett Brown, Sheehan Carter, Lynne & Brian Jeffries, Ken Jeffries, Dana Mellon, Dave Osborne.

## **Water Safety**

Be safe on the water! In case of emergency call 911. If you wish to report suspicious activity or unsafe practices call the OPP reporting hotline: **1-888-310-1122** or [make an on-line report](#).

The [Canadian Safe Boating Council](#) and [smarboater.ca](#) are great websites with lots of resources for all kinds of boaters.



# PLEASE SUPPORT OUR CORPORATE SPONSORS



**PBC**  
PAUL BROWN CONSTRUCTION  
Home and Cottage  
Construction & Renovations

- ✓ 25+ Years Experience
- ✓ Licensed Carpenter
- ✓ Window Sales & Installation
- ✓ Seamless Eavestrough
- ✓ Fully Insured
- ✓ References Available

**(613)928-1010**



**Sunflower**  
BAKE SHOP

613-777-3444



**FORFAR**  
CARRY LIMITS

1536 County Rd. 42, R.R. #1  
Portland, ON K0G 1V0  
P: 613-272-2107

**CENTURY 21**  
HomeLife Group Inc.

**LAURA REDMAN**  
REALTOR

T: 613.348.7477

F: 613.371.1338

4400 Woodbine Ave., Unit 210, Scarborough, ON M1S 1W4

www.lauraredman.ca

lauraredman@century21.com




**MENSEN FARM**  
Farm Fresh Produce

**Garry & Susie**  
Mensen  
And Family

282 County  
Road 42,  
R.R.#1 Delta Ont.,  
K0E 1G0

Tel: 613-928-2555



**The Green Gecko**

Lyndhurst  
613.928.1196  
greengcko.ca

f i

*Discover truly unique shopping!*



**BICKERTON**  
SPECIALTY HARDWARE

80, Beech St. King St. E.  
Georgetown, ON N7G 2T7  
www.bickertonhardware.com



**TERRI WOOD**  
Sales

Tel: (613) 548-7936  
+ mobile: (613) 228-2222  
(613) 282-2131 Cell, 207 + (416) 932-2131 + Fax (613) 382-2271



**Greenshield**  
PEST CONTROL INC.

**Local Family Owned Service**  
Cottage, Island, Residential  
Over 30 Years Experience

24 hours, 7 Days a Week, Same Day Service,  
Free Estimates, Written Guarantee, Fully Insured, Senior's Discounts

**613-389-3999**

[www.greenshieldpestcontrol.com](http://www.greenshieldpestcontrol.com)



**Wendy's Country Market**

151 Fortuneline Rd  
Lyndhurst, Ontario  
613-928-2477  
[www.wendyscountrymarket.com](http://www.wendyscountrymarket.com)



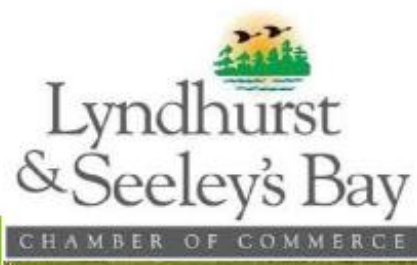
**Furnace Falls Farm**

A great place to gather inside or out!  
[www.furnacefallsfarm.com](http://www.furnacefallsfarm.com)

Events - Dinners - Concerts

f i **613-561-2177**

601 Old Briar Hill Rd. Lyndhurst

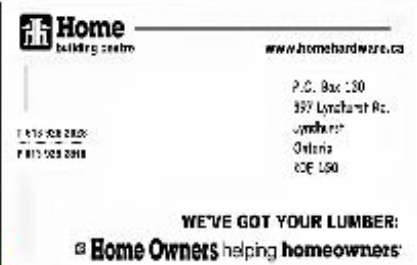


**Lyndhurst & Seeley's Bay**  
CHAMBER OF COMMERCE



**JUSTIN HUDSON**  
BROKER OF RECORD

13 Main Street East  
P.O. Box 474, Athens, ON K1E 1B3



**Home Building Centre**

[www.homehardware.ca](http://www.homehardware.ca)

P.O. Box 150  
397 Lyndhurst Rd.  
Lyndhurst  
Ontario  
K0E 1S0

T: 613-928-2828  
F: 613-928-2818

**WE'VE GOT YOUR LUMBER:**  
Home Owners helping homeowners!



**Gordmier Sales Limited**

30 Main St. Unit 219  
Sagin, Ontario N0G 1S0  
Tel: 613-619-5257



**WING'S**  
LIVE BAIT  
& TACKLE

Fishing • Hunting • Moccasins

**OPEN ALL YEAR ROUND!**

413 Lyndhurst Rd, Lyndhurst  
613-928-2182 • side's@jpsympalco.ca

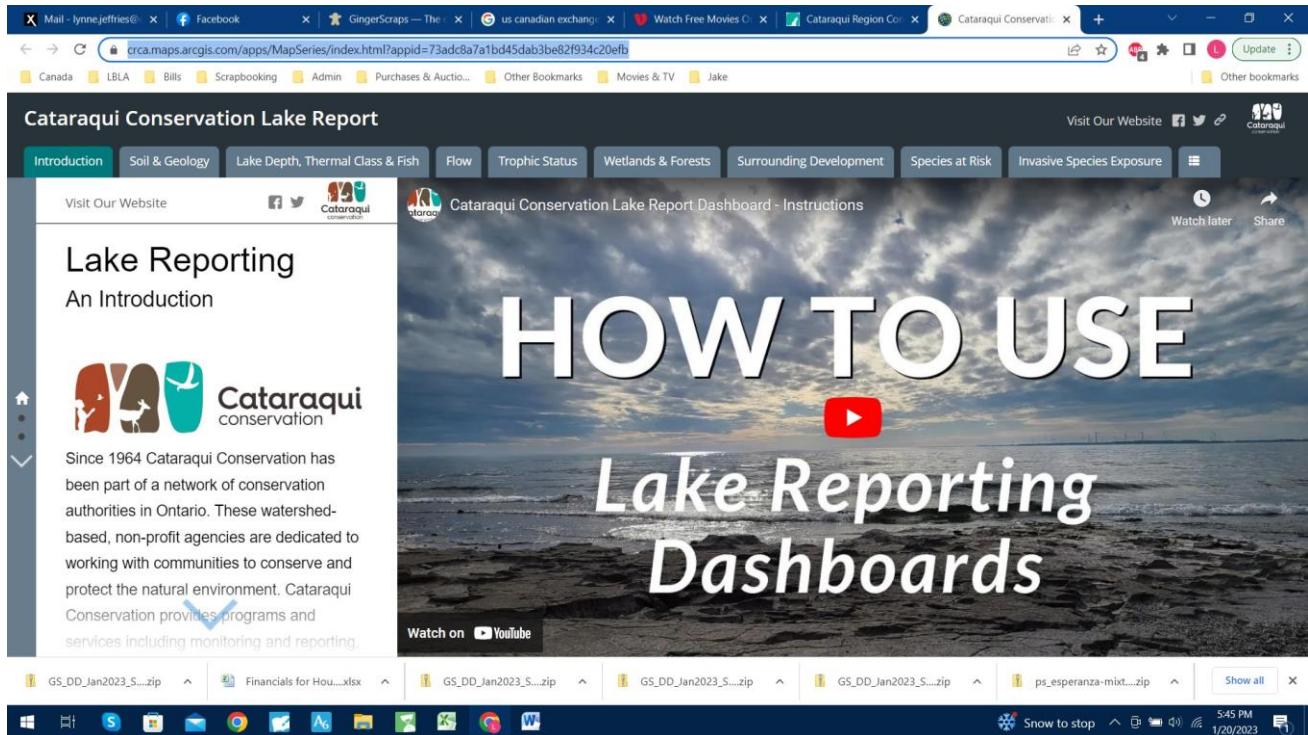
INTERESTED IN BECOMING A CORPORATE SPONSOR?  
CHECK OUT OUR WEBSITE [www.lbla.net](http://www.lbla.net) OR EMAIL  
[lynne.jeffries@comcast.net](mailto:lynne.jeffries@comcast.net) TO FIND OUT HOW.



# Events 2022

Our **Annual Meeting** took place in the Old town Hall in Delta. We had a decent sized crowd and after taking care of the business end, we had 2 good speakers. The first was Dave Champagne who talked about water quality and its effect on property values. It is no surprise to anyone that a lake with many water quality issues would affect the values of the properties surrounding it. Luckily at this point LBL has fairly good water quality – but we do need to keep an eye on it. Phosphorus is a critical value in all the weed growth we have seen in the last several decades. Also, invasive species – such as zebra mussels have had a negative effect on the lake. Our second speaker was from the Cataraque Conservation Authority and was speaking about the new [Lakes Dashboard](#) on their website. Lots of information about LBL is available there.

There is also a separate attachment on this email that is the Cataraque’s Lower Beverley Lake fact sheet



Unfortunately, our **Lake Clean up** event was cancelled due to threatening thunder storms. We hope that everyone takes things out of LBL that don't belong there year round.

Our **Annual Picnic** was lots of fun and had a huge turnout. This year Eamon O’Leary offered to do the hotdogs and also cooked some great chicken for the crowd. He also had music playing for the enjoyment of all. It was great to touch base with old friends who had not seen each other for quite a while as well as meeting new cottagers.

Our **Youth/Family** event was great for those able to attend. The subject was turtles in the Frontenac Arch Biosphere. We learned lots about turtles and invasive turtles. The presenter was Kelly McGann from the FAB summer camp program. Locally she is in charge of the camp offered at Kendricks Park each summer.



**Bach on the Beverley** had 2 performances this year – In Delta and in Elgin



Included in your digital newsletter are links to articles you may find interesting, the latest Elett from FOCA, member benefits from FOCA, FOCA’s fall seminar summary and insurance options for the cottage from FOCA

## 2023 Federal and provincial legislation that cottagers should pay attention to

<https://cottagelife.com/general/2023-federal-and-provincial-legislation-that-cottagers-should-pay-attention-to/>

From Cottage Life Dockside email

**[Transport Canada considers making lifejackets mandatory on recreational boats](#)** (click link for full article)

### **Age requirements:**

- Require the mandatory wearing of a PFD or a lifejacket for any person aged 14 years or younger on board a pleasure craft; or
- Require the mandatory wearing of a PFD or a lifejacket for any person aged 18 years or younger on board a pleasure craft.

### **Vessel size requirements:**

- Require the mandatory wearing of a PFD or a lifejacket for any person on board any pleasure craft six metres in length and below; or
- Require the mandatory wearing of a PFD or a lifejacket for any person on board any pleasure craft nine metres in length and below

### **Vessel-type requirements:**

- Require the mandatory wearing of a PFD or a lifejacket for any person on board any motorized vessel (i.e. powerboats); or
- Require the mandatory wearing of a PFD or a lifejacket for any person on board any motorized vessel (i.e. powerboats) and human-powered vessel (i.e. canoes, kayaks)

Transport Canada asked members to submit answers about which regulations they supported, any they disagreed with, or any proposed variations to the regulations by February 20.

After February 20, when Transport Canada has received feedback from CMAC members, the agency will open the proposed lifejacket regulations to public review and comment through its **[Let's Talk Transportation website](#)**.



# PROTECT CANADA'S WETLANDS



Watersheds  
C A N A D A



#### References

- I. Government of Canada. (2022). Government of Canada invests in Indigenous-led Natural Climate Solutions across the country.
  - II. Government of Canada. (2016). Extent of Canada's Wetlands.
  - III. Ducks Unlimited Canada. (2007). Dedicated to Wetland and Wildlife Conservation.
- Photos: Simon Lünn (Heron, Painted Turtle), Soley Nikola & Jay Fish (flood sign, dock photo).

## Canada is home to 25% of the world's wetlands! <sup>1</sup>



There are approximately **1.29 million km<sup>2</sup>** of wetlands, covering **13%** of Canada's terrestrial area.<sup>1</sup>

**In Southern areas of Canada, about 70% of wetlands have been lost or degraded.<sup>2</sup>**

## Why are wetlands important?



### Critical Habitat

Wetlands are important natural features that provide critical habitat for endangered and at-risk species. They act as spawning grounds for many fish species and offer great nesting, resting, and foraging places for birds and animals.



### Ecological Services and Climate Change Resiliency

Wetlands play an important role in our global climate. They promote climate change resiliency by acting as a natural defence against floods and drought. Wetlands act as a carbon sink which reduces carbon emissions by storing carbon in the soil long-term.

Wetlands provide many ecosystem services, such as filtering toxic substances and sediments, groundwater recharge, water quality regulation, and much more.



### Health and Recreation

Wetlands give many benefits to human well-being, such as providing clean water for us to drink and swim in. They also support recreational activities such as fishing, waterfowling, boating, paddling, and birdwatching.

## Help protect our wetlands!

Visit [watersheds.ca](https://watersheds.ca) to learn how you can help protect Canada's freshwater and wetlands.

SHARE:

[Join Our Email List](#)

## FOCA Elert ~ January 2023

[Having trouble viewing this email? Click to view as a webpage instead](#)

**Make sure you see all the updates -**  
you're at the end when you see this image again:



## FOCA Serves Lake & Road Associations

**Register now:**

**FOCA AGM & Spring Seminar** on **Saturday, March 4, 2023** - In person at the Bayview Golf & Country Club, and by webinar

*image below: Andy Metelka*

It's time to register! Join us for **FOCA's 60th anniversary Annual General Meeting (AGM) and Spring Seminar** for Member Associations, as we "come out of our shells" this year and return to more in-person events.

### **2023 Spring Seminar topics:**

- FOCA priorities, programs, and hot topic updates
- **Land use planning** in a Bill 23 world - what it means for cottage country, by the Executive Director of the Canadian Environmental Law Association
- **Property resilience** in the face of climate change, by the Director of Flood and Wildfire Resilience of the Intact Centre on Climate Adaptation
- **FireSmart** principles for your waterfront community, by the Aviation, Forest Fire and Emergency Services branch of the Ministry of Natural Resources and Forestry
- "Tick Talk" - tracking the spread of ticks that carry **Lyme disease** in Ontario, by the Canadian Lyme Disease Research Network
- **Biodiversity and resiliency:** a Call to Action for Nature, by the Chair of the Ontario Biodiversity Council.

And we will present a member Association with the **2022 FOCA Achievement Award**.

**[Register now!](#)**

*NOTE: in-person registration is limited and closes February 24th at noon.  
Register early to avoid disappointment.*





**About the AGM:** The AGM will be held at 10:00am. Each current Member Association is encouraged to send a representative to vote in the AGM, either in-person or by webinar participation. Official Annual General Meeting notice will be sent by email to all Member Associations by February 2nd, 2023.

## FOCA's Gold level sponsors

Sponsors support our work, please support them.

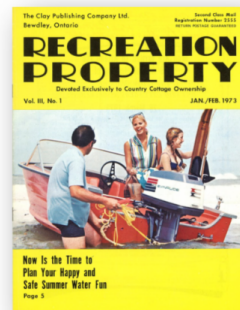
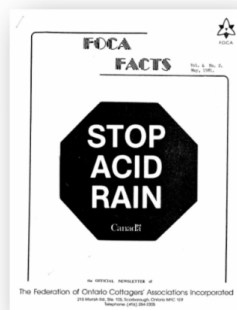
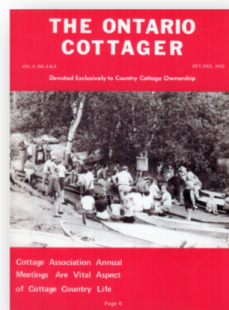


## Celebrating 60 Years of FOCA!

### Our Shared History

On January 7th, **1963**, 125 people representing 40 cottage associations met and decided the time was right to form a provincial association. By the spring of 1963, the organization was called "The Federation of Ontario Cottagers' Associations"! Among the earliest issues discussed were: water quality and water safety, taxation, municipal election voter rights, land use planning and (the lack of) by-law enforcement.

Today, FOCA represents 50,000 families in more than 525 lake, road, river and residents' associations across Ontario.



**Were you involved with FOCA in the 1960s, 1970s or 1980s?** We have few photographs from that era of our organizational history. If you have images of past FOCA events or directors, historic pictures of your own lake Association in action through the decades, or images that capture the essence of cottage country, please share them with FOCA this year!

**YOUR ROLE:** Upload your photos to our community photo project: "**Ontario Cottaging through the Decades.**" Please use this link and share it with other cottage country enthusiasts: <https://www.surveymonkey.com/r/FOCAimages2023>

Each month throughout 2023, we'll share some of the submitted photos in the E!ert!



Here's one of the first photo submissions we've received:

This picture of fishing siblings John & Margie Setta was taken on Wolfe Lake (Frontenac County) in 1979. *Image credit: John T. Setta, Sr.*



There are many ways **you** can help FOCA celebrate our **60th anniversary**:

- submit your pictures to our photo project (immediately above)
- join us at one of our 2023 events (register for the AGM & Spring Seminar at the top of this Elert)
- [make a donation](#) in support of FOCA's ongoing work on behalf of waterfront Ontario!



## FOCA Advocates for Responsive Government

### Underused Housing Tax

The **Underused Housing Tax** was implemented by the federal Finance Department effective January 1st, 2022, and is payable at tax time in 2023. FOCA asked that seasonal owners be excluded from this tax, and the government did bring forward an exemption for Canadian owners of vacation or recreational properties, with certain conditions. Nevertheless, cottage owners who are neither Canadian citizens nor permanent residents may still be affected. [Get information on our webpage.](#)

### FOCA at ROMA

FOCA joined 1600 delegates at the annual **Rural Ontario Municipal Association (ROMA)** conference. This year's theme was **Breaking New Ground**, and included the opportunity to meet and hear from Ontario's Cabinet, along with elected municipal officials and senior staffers.

Important issues discussed at **ROMA 2023** included land use planning, rural health care, electricity planning, affordable housing and more. FOCA met with our colleagues at Conservation Ontario, Hydro One, MPAC, Good Roads, Emergency Management Ontario and others, and we presented to a full room on the topic of short term rentals (STR) in rural Ontario. Learn more in FOCA's recent STR report, posted to our webpage: <https://foca.on.ca/rental/>. *(image below: the crowd at the STR session at ROMA 2023)*



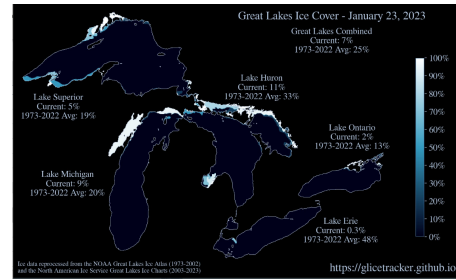
## FOCA Champions Safe & Affordable Rural Living

### Ice Trends & Ice Safety

**Ice cover on Lake Superior** was less than 5% in mid-January, and researchers say that's the new normal. The long-term trend suggests a decline in ice cover of nearly 3% per

decade. [Read the CBC News story.](#)

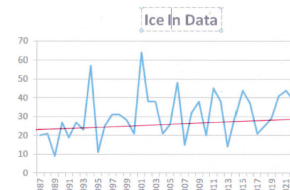
In related news, see daily ice cover status for each of the Great Lakes, on the [Great Lakes Ice Tracker](#) (image at the side).



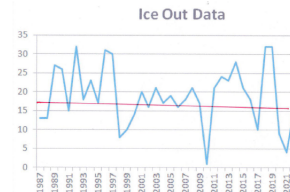
## Member Spotlight: Mary Lake Ice Data

FOCA recently received a summary of **ice-in and ice-out data** collected since 1987 by **Patch Laferriere**, a member of the Mary Lake Association. His notes clarify that the latest freeze-up was on February 2nd in 2002. (We wonder if this year might break the record?)

This type of long data set is helpful not only when planning outdoor activities at the lake, but provides valuable information about changes over time. [See a copy of the data and graphs](#) (PDF, 2 pages) showing a trend toward later ice-on and earlier ice-off.



The base line for the Ice In graph is December 1 and the base line for the Ice Out date is April 1. The days after those dates appear on the left side of the graphs.



Hooray for citizen scientists! Thank you, Patch for your efforts. And thank you, Mary Lake Association, for sharing them with all of us. **We invite all of you to "borrow" this idea, and start your own local tracking efforts.**

## No Ice Is 100% Safe

**Snowmobile Safety Week** (January 14-22, 2023) has just ended, but tragically another death was reported on **Six Mile Lake** earlier this week. The Ontario Provincial Police (OPP) Underwater Search and Recovery Unit and the Georgian Bay Township Fire Service were **on-scene on Sunday**, searching for a missing snowmobiler who had fallen through the ice. One person was rescued from the lake, but unfortunately the body of another man was recovered the following day. (image: @OPP\_CR tweet)



## More Snowmobile Safety

The OPP said that over the past 10 years close to 40% of investigated snowmobile fatalities occurred on frozen lakes or rivers.

The **Ontario Federation of Snowmobile Clubs (OFSC)** added that the majority of its 30,000 kilometres of OFSC Prescribed Snowmobile Trails were identified as being "Unavailable" to ride earlier this week, due to recent weather conditions. [Learn about OFSC trails and permits](#) (source of the image used).



## Firewood Considerations

It's cold outside, and that fire sounds delightful! However, the Canadian Food Inspection Agency (CFIA) reminds all Canadians who might be stocking their woodshed at home or at the cottage: **Buy local, burn local: Don't move firewood.** You could inadvertently carry invasive species like the emerald ash borer, brown spruce longhorn beetle, and the LDD moth in wood that you might transport hundreds of kilometres away. [Get important woodpile tips, and more information from CFIA here](#) (source of the image used).



### Wildfire Preparedness Funding

Your association can apply for a **\$500 award** to help pay for tools, brush disposal, print materials, or even a BBQ related to holding a **Wildfire Community Preparedness Day** any time between May and October 2023. Get details from [FireSmart Canada](#) (source of the image used) and apply **by January 31st!**



### Boating Safety Developments

FOCA participated earlier this week in meetings of the **Ontario Recreational Boating Advisory Council**, held at the ongoing [Toronto International Boat Show](#).



At these meetings, **Transport Canada (TC)** discussed draft regulations pertaining to wake surfing, and the proposal to make the wearing of personal floatation devices (PFDs) mandatory which is due to come up for public consultation this Spring. The **Ontario Provincial Police (OPP)** shared statistics: of the 289 deaths on Ontario's waterways in the last 12 years, 87.6% were NOT wearing a PFD. We also discussed the ongoing concerns around floating accommodations on Ontario waters.

FOCA will continue to post updates on these issues as they become available, on our website. For an overview from TC, and related information, visit: <https://foca.on.ca/boating-overview/>

## FOCA's Silver level sponsors

Sponsors support our work, please support them.



## FOCA Promotes Healthy Lands, Lakes & Rivers

### Salt Responsibly

There are many impacts from the use of road salt and other winter maintenance chemicals. Conservation Ontario (CO) has a **Drinking Water Source Protection - Salt Responsibly** story map webpage that provides information, science and actions the public can take to improve our current salty situation. By salting responsibly we can



balance human safety on our roads, walkways and parking lots with keeping our environment and drinking water sources healthy.

In related news, a recent article on **salt in freshwater lakes** has been published by our colleague Dr. Stephanie Melles and others. They found increasing salinity (saltiness) to be linked with reductions in species and lower zooplankton abundance, and conclude that impacts will be compounded by changes in climate. Get a link to this article, CO's Salt Responsibly webpage and related resources, here: <https://foca.on.ca/salt-in-our-freshwater-systems/>



(image: Conservation Ontario's Salt Responsibly webpage)

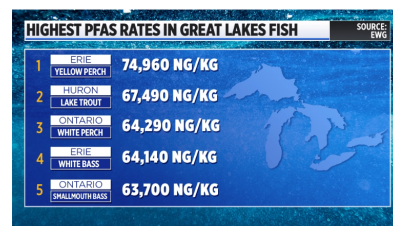
## Lake Partner Program 2021 data

For our water sampling volunteers and others interested in the data: the **2021 Lake Partner Program water sampling data** is available online via the **Ontario Data Catalogue**. Lake Stewards are encouraged to access it from the first link on FOCA's Lake Partner Program webpage: <https://foca.on.ca/lake-partner-program/>

2015 - 2021	<b>Chloride</b> Last Updated: December 29, 2022   English	<a href="#">Preview</a> <a href="#">Download</a>
2008 - 2021	<b>Calcium</b> Last Updated: December 29, 2022   English	<a href="#">Preview</a> <a href="#">Download</a>
2002 - 2021	<b>Total phosphorus</b> Last Updated: December 29, 2022   English	<a href="#">Preview</a> <a href="#">Download</a>
1980 - 2021	<b>Water transparency</b> Last Updated: December 29, 2022   English	<a href="#">Preview</a> <a href="#">Download</a>

## Contaminated Fish

A new study has found that freshwater fish, including those pulled from the Great Lakes, contain 'staggering' amounts of **PFAS (per- and polyfluoroalkyl substances)**. [Read the news coverage](#) (from WoodTV.com, source of the image used).

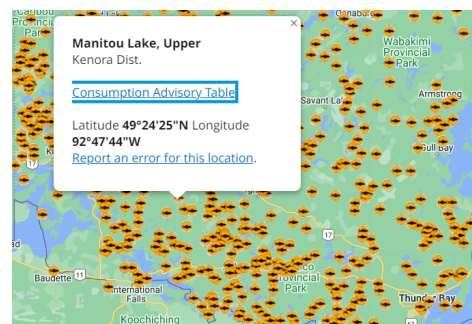


Note: Highest example of PFAS found in one fish. The PFAS rate does not apply to the entire species.

**PFAS** are chemical compounds used in a variety of products since the 1940s. In 2005, PFAS were identified as a pollutant and labeled a major health risk by the U.S. Environmental Protection Agency. For more about PFAS, read the posting by the Canadian Environmental Law Association: <https://cela.ca/pfas-the-forever-chemicals/>

## Ontario Fishing Resources

The 2023 edition of the annual **Ontario Recreational Fishing Regulations Summary** guide was released earlier this week. It contains information about fishing licences, open seasons and catch limits, as well as up-to-date fishing regulations for each fisheries management zone.



Another important resource is the **Guide to Eating Ontario Fish**, an online searchable map tool that provides consumption advisory tables based on the level of contaminants found in fish according to their location, species, and length. (source of the image used)

## Grass Carp

Although there are no known established populations, a handful of invasive Grass Carp have been captured in the Great Lakes - all except Lake Superior. Analysis of some of the captured fish found that survival and overwintering occurred in areas close to the Great Lakes.



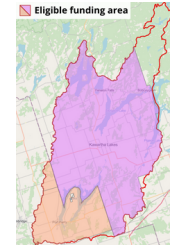
[See a map of the Canadian Grass Carp captures](#), from our partners at Asian Carp Canada.

## Partner Updates & Regional Notices

### Funding for Kawartha Environmental Projects

Property owners, non-profit organizations and community groups in the **Kawartha Conservation watershed** can apply for funding and technical assistance in support of a future environmental project that has the potential to positively impact water quality or ecosystem health.

Learn more about the [2023 Water Fund](#) and apply by April 30, 2023.



### Muskoka Second Home Survey

The District Municipality of Muskoka is seeking input from community members with second homes for their Second Home Survey. Respond by **February 27, 2023**. Find details and a link to the survey [on the District website](#).



### Hike Haliburton

**February 4-5, 2023** - Experience natural beauty during the Hike Haliburton winter festival in the Haliburton Highlands. This outdoor enthusiast festival offers free guided hikes, paid adventure experiences, and more. In the words of an organizer, *"It's local residents and others — cottagers or people who spend a lot of time here — taking a group of folks out and telling them the story of one of their favourite places."* Read more and get a link to register, from the story posted [by KawarthaNOW.com](#)



### Gravenhurst Short-term Rental By-laws

As of January 1, 2023 the **Town of Gravenhurst's** short-term rental (STR) accommodation program by-laws are in effect; all STRs require a license from the town to legally operate. There are related rules outlined for parking, posting a renter's Code of Conduct document, noise, garbage, and more. The annual license fee is \$750, and penalties for not following the rules start at \$1,000 and up. Get a link to this, and other municipal STR news from FOCA's webpage: <https://foca.on.ca/rental/>



### Early Bird TSW Lockage Permits

If you boat through the locks of the **Trent Severn Waterways**, you'll want to access reduced pricing on your [2023 seasonal lockage permit](#) - purchase by March 31st!



## FOCA's Bronze level sponsors

Sponsors support our work, please support them.



DockinaBox®



## Final Thoughts

### Electricity & Extreme Weather

Hydro One crews were busy over the Christmas holidays, and have their hands full whenever severe winter weather knocks out power. Here are some images posted to Facebook by Hydro One, over the holidays:



Hydro One reminds everyone to stay clear of fallen power lines; keep at least 10 metres back, even if the line doesn't appear to be live. Report it to 911 and call Hydro One (1-800-434-1235). To track active outages, visit the [Hydro One Stormcentre interactive map](#).



the voice of the waterfront for the past 60 years.

Connect with our channels:



Find out more about **YOUR ROLE**, today.

[info@foca.on.ca](mailto:info@foca.on.ca) | 705-749-3622 | <https://foca.on.ca>



**Did someone forward this to you?** Join 17,000 fellow subscribers:  
Click here to get FOCA Elerts delivered to your inbox, monthly.

FOCA believes everyone has the right to hear about issues that affect waterfront Ontario. Those who have an existing relationship with FOCA may receive email from us, based on principles of Express or Implied Consent in Canadian Anti Spam legislation.

You can unsubscribe from Elerts at any time, using the 'Safe Unsubscribe' link below.



## 2022 FOCA Fall Seminar Event Summary for FOCA Members

We had 170 registrants for the FOCA Fall Seminar for Associations, held by Zoom webinar on Saturday, November 19, 2022, from 9:00am to 12:00pm. The theme of the day was **“Gathering Momentum”**, and attendees heard presentations from FOCA and guest speakers on a variety of current hot topics.

Please help us to spread the word by sharing this event summary with all FOCA members! Summaries follow, and **here are links to download copies of the day’s slide presentations**:

- [FOCA - Introductory remarks, Advocacy updates, wrap-up](#) (PDF, 9 MB)
- [FOCA - Programs updates](#) (PDF, 3.5 MB)
- [FOCA - Member Benefits overview](#) (PDF, 3 MB)
- [FOCA - recent Survey Results overview](#) (PDF, 5.5 MB)
- [FOCA - Website “Sneak Peek”](#) (PDF, 1.5 MB)
- [DFO - Preventing a Grass Carp Invasion: how you can help](#) (PDF, 3 MB)
- [WC - Accelerating Municipal Partnerships & Planning for Shorelands](#) (PDF, 3 MB)
- [Avaanz – Economic Impact Report on Waterfront Households](#) (PDF,

All paid registrants were sent a **link to the event recording**. If you were not registered, you may still [purchase access to the digital recording](#) (3 hours; requires internet access).

~

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

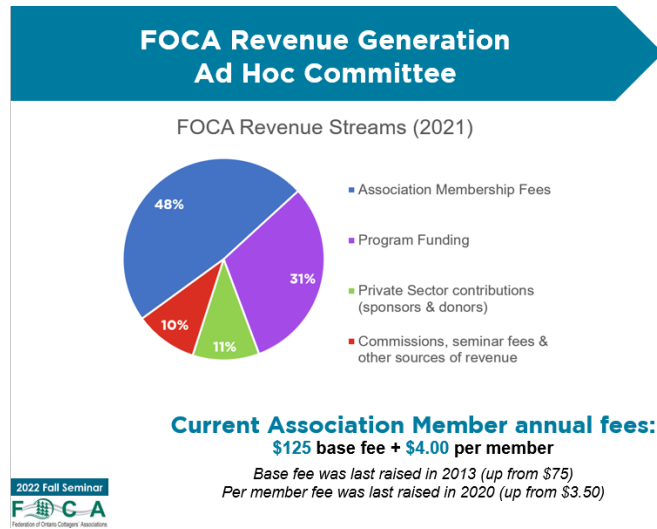
~

**Ian Crawford, FOCA’s Board President opened the event**, welcoming attendees and noting that we are approaching an anniversary in 2023, of the **60<sup>th</sup> year since the creation of FOCA** as a province-wide organization. FOCA has a long history of advocacy, education, and communication on the top issues that affect the Ontario waterfront.

Ian thanked the current **Board of Directors**, who are the latest volunteers in 60 years of great contributors from across Ontario. We also had several past Board Directors in attendance with us at the event. The dedication of all our volunteers has helped to steer the strategic direction of this organization, year after year, and decade after decade. Ian welcomed your involvement as a FOCA volunteer, if you have skills and time to bring to the endeavour. Send an email to [president@foca.on.ca](mailto:president@foca.on.ca) if you’d like to connect with our Governance and Nominations Committee, that helps to fill the Board positions as they become available.

Ian thanked our **Corporate Sponsors**, whose annual contributions help to support FOCA’s work. Sponsorship revenue is just one component of FOCA’s annual funding. As a membership organization, we are primarily supported by membership fees, plus the contributions of our Individual Supporters and donors, alongside program funding in the form of grants that we work hard for year-after-year, and remaining smaller sources of revenue including fee-for-service offerings, such as event registrations.

As part of responsible governance, and with an eye to the impacts of inflation and costs out of our control, your Board of Directors has formed a **Revenue Generation Ad-Hoc Committee** to review all FOCA’s revenue streams, to ensure FOCA is appropriately funded to serve your needs, now and into the future. We will be considering all the possibilities, including our promise to membership to look at the **membership fees** every few years, to decide whether an increase is warranted. **The per-member fees were last updated in 2020, but the base fee has not changed in the past decade.** Of course, any proposal from your Board of Directors for a fee increase would be brought to membership for a vote at the Annual General Meeting of members in March 2023, and would go into effect the following year. For now, rest assured we are looking at every possible way to keep this organization strong in the short-term and the long-term.



Ian suggested that attendees would hear more in the following FOCA presentations about the value of your annual investment in FOCA: the work FOCA does year-round on your behalf; the programs, communications, and your member benefits. Ian concluded: “In the context of the 11:00am session you’ll hear today—the significant \$11 billion-dollar spend by our waterfront community—I am certain you will agree that your small annual contribution to FOCA goes a long, long way.”

~

**FOCA’s Executive Director, Terry Rees spoke next**, thanking the FOCA staff and the volunteer Board of Directors, noting that volunteers make the world go ‘round and are so vital to our lake communities, big and small.

Terry shared an analogy with a picture and anecdote about purchasing chainsaw safety gear. It wasn’t because he’d been injured (which the salesman said usually precedes the purchase of such gear!), but out of a sense of preparedness. The analogy: despite not suffering any great harm over the years, it is vitally important that we are prepared and have adequate safeguards in place to avoid negative impacts. For all of us, that means being organized at the lake and ready to respond with momentum to challenges or threats, and to ensure we as FOCA are keeping you informed about changes that are coming, whether that’s in the form of policy changes, environmental or economic threats—so you’re prepared.

Terry’s presentation featured updates on a variety of current issues and hot topics, including:

- **Septic Systems** - FOCA has worked with our partners (OOWA, MMAH, RVCA, others) over the past several years to update the popular *SepticSmart!* brochure for

homeowners living with an onsite wastewater system. We encourage everyone to read the new brochure, to learn more about your own onsite wastewater system. Get a link to this on our webpage: <https://foca.on.ca/septic-systems/>. That's also where you'll find links to homeowner resources from our colleagues at the Ontario Onsite Wastewater Association, including a 5-minute video overview of Do's and Don'ts for septic systems, and a longer webinar that provides more detail about septic system components and operation, as well as important maintenance considerations for homeowners.

- **Bill 23** - While Bill 23 has been dubbed by the province as the “More Homes Built Faster” Act, it has been called by others the “Less Protection, More Cost, Diminished Local Decision-Making” Bill ([RVCA](#), Nov.10/22). Introduced in late October, it includes significant changes to land use planning in Ontario—changes that will lessen protections for wetlands and natural heritage, increase the risk of flooding in our communities, and hamper municipalities' ability to make locally-derived decisions and to recover the costs from new development. FOCA believes many of these changes fly in the face of compelling information from the insurance industry and elsewhere highlighting the importance of planning at the watershed level and of maintaining vital natural infrastructure to keep us safe and healthy. A bill primarily intended to facilitate intensification and affordability in our cities could have some **nasty effects for rural and northern cottage communities**. As part of the Plan, the government has proposed legislative and regulatory changes under the Planning Act and Conservation Authorities Act as well as policy proposals affecting numerous other statutes and regulations. FOCA has provided a detailed commentary on the bill to the Committee although public input on the various ERO postings has now closed. See our webpage for more: <https://foca.on.ca/land-use-planning-overview/>.
- **Flood Risk** - In related news, [a report](#) by Canada's Task Force on Flood Insurance and Relocation was released in August, stating that the total residential flood risk in Canada is now estimated at \$2.9 billion per year. Most of the risk (89%) is concentrated in a small number of the highest risk homes (10%). Additionally, the report notes that **9 in 10 Canadians living in high-risk areas remain unaware of their flood risk**. Avoiding natural hazards is an ongoing and pressing matter. FOCA posts related information here: <https://foca.on.ca/high-water-flood-events-in-cottage-country/>.
- **Great Lakes Public Forum** - FOCA was pleased to participate virtually in this year's Public Forum, on the 50th anniversary of the signing of the 1972 Great Lakes Water Quality Agreement between Canada and the United States. The Governments of Canada and the United States meet every 3 years to discuss and receive public comments on the state of the Great Lakes, and binational priorities for science and action. Most of FOCA's Ontario-wide membership is situated within the extensive Great Lakes Basin. The countries committed to establish a Great Lakes Basin Ecosystem target of net habitat gain. See more: <https://foca.on.ca/great-lakes-strategy-and-action/>.
- **Wake Awareness** - FOCA rolled out the second year of our Wake Awareness campaign this summer, alongside our program partners, the Muskoka Lakes Association and Safe Quiet Lakes. In addition to asking our member groups to share “**Be #WakeAware**” messaging on social media, in 2022 we reached out to marinas across Ontario, encouraging them to sign on as “Marine Ambassadors” to further spread the word about wake impacts and wake etiquette. Access the campaign video, and related resources: <https://foca.on.ca/watch-your-wake/>.



- **PFDs & VORRs** - Transport Canada is responsible for recreational boating. As part of FOCA's participation on the Ontario Recreation Boating Advisory Committee we've been hearing about pending and proposed new rules about mandatory PFD-wearing, and also allowing for the Vessel Operation Restriction Regulations to potentially apply to wake surfing. These will be coming up in 2023 for comment and we will keep you posted on opportunities to participate. Stay up-to-date: <https://foca.on.ca/safe-boating/>
- **Short-term Rental (STR)** - FOCA convened a Board Working Group on STR in response to concerns from members who have experienced difficulties with overloaded rental properties, noise, trespass, parking and other problems. FOCA spoke recently on this topic in a Cottage Life podcast, and then on the main stage at the Fall Cottage Life show earlier in November. While FOCA does not have a policy for or against owner-occupied rentals or commercial rentals, we do want to share information. We feel strongly about the responsible use of our waterfronts, and—in support of our member associations and municipal partners—we want to encourage informed local discussions and municipal consideration of ways to minimize STR concerns. With that in mind, we have released [FOCA's Short-term Rental Report](#) (PDF, 16 pages), a new overview on the topic for our member Associations and municipal partners. This member resource includes what municipalities are doing, and the importance of education for all cottage country visitors, including a draft "welcome sheet" that could be a sample for local rentals and guests. FOCA posts related material and updates here: <https://foca.on.ca/rental/>.
- **Rural Road Resources** - FOCA also has a Board Working Group on Rural Road Issues, as many of our member Associations are dedicated road groups, or combined lake & road associations. FOCA has a wealth of resources for members, including detailed results from a broad survey of our road groups done in 2019. Now, we have added a new toolkit document for road groups, called "[Starting & Building an Effective Road Association](#)", which is available for member download from our [Cottage Roads webpage](#), or upon request to the office.
- **Government Relations** – Terry noted recent meetings with government partners at the federal & provincial levels on issues including the oversight and operation of Historic Canals (TSW and Rideau Canal), the Canada Water Agency, climate resilience, and a recent event at Queen's Park with invasive species partners, over 75 MPPs and the Minister of Natural Resources and Forestry, to inform about the need for continued vigilance to prevent and manage threats to our lakes, rivers and watersheds.

~

**Deanna Forgie, FOCA's Programs Coordinator**, spoke about ongoing programs, including:

- **IsampleON** - In 2021, FOCA launched the Invasive Species Awareness Monitoring Program & Lake Education in Ontario ([IsampleON](#)) program with our colleagues at the Invasive Species Centre. The program does targeted outreach, education and sampling for invasive mussels and spiny water flea in lakes on the Canadian shield. 29 lakes were selected in 2022 with over 50 volunteers collecting water samples. The 2022 IsampleON results are currently being analyzed and will be shared with the volunteers in the coming months. We know early detection is essential to protect our lakes and rivers from the negative impacts aquatic invaders have on these key ecosystems. Thanks volunteers!
- **Invasive Species – Boater Pathways** - As of January 1, 2022, the Ministry of Natural Resources and Forestry (MNR) regulates watercraft including boats, canoes & kayaks as carriers of invasive species under the Invasive Species Act. For educational materials

like boat launch signs, contact the FOCA Office. More invasive species information and a webinar for members is posted here: <https://foca.on.ca/invasive-species/>.

- **Green Shovels: Phragmites** - For the past two years FOCA has worked with conservation partners on this collaborative of organizations with a shared interest in protecting nature and the economy. Through Green Shovels, FOCA has been able to fund several on-the-ground Phragmites projects with our member Associations. In 2022, FOCA sent out a call for proposals to its members for association projects aimed at addressing [invasive Phragmites](#). Projects focused on education and outreach; control, management, and eradication; or a combination of both. Overall this summer, five associations were selected to participate, receiving support financially, in-kind, or both.
- **Asian Carps** - FOCA works with the Fisheries and Oceans Canada (DFO) to educate everyone about the threat posed to the Great Lakes by [Asian Carps](#), so that our members can be part of the early-warning system to protect Ontario waterways from these invaders. If you live or cottage along the Great Lakes, please watch the video: "*cottager perspectives on Asian Carp prevention*". Learn more in DFO's presentation (page 11). Members are also encouraged to watch the webinar we held with DFO in 2021 about early detection, that is posted to our webpage: <https://foca.on.ca/asian-carp/>.
- **FireSmart** – In 2022 FOCA worked with the fire services branch of MNRF to educate waterfront property owners about wildfire prevention and how to be "FireSmart". You may have noticed articles in the [FOCA Lake Stewards Newsletter](#) and [E!ert](#) about waterbomber safety and the importance of staying out of their way while they are trying to scoop water out of lakes, as well as not to fly drones within 9 km of a wildland fire area as firefighting aircraft cannot share airspace with drones. Thank you for sharing fire safety messages in your local communities: <https://foca.on.ca/fire-safety-overview/>.
- **Cottage Succession Series** - FOCA and estate lawyer Peter Lillico have been teaching families about [cottage succession planning](#) for the past decade! These events are free to FOCA members, and the slides are shared with registrants after the events. Or, you can purchase access to the recordings to watch at your leisure. Thank you to our member associations who were the local hosts in 2022. If your FOCA Member Association is interested in hosting an event in 2023, please email [programs@foca.on.ca](mailto:programs@foca.on.ca) for details.
- **Lake Partner Program (LPP)** – This is our long-standing citizen science initiative between FOCA's Lake Stewards and the Ministry of the Environment, Conservation and Parks which analyzes annual water samples and Secchi depth recordings taken by over 700 volunteers to track long-term trends in our waters. We appreciate all the fantastic volunteer effort that each of you as volunteers contributes to this program. We understand from our Ministry partners that the 2021 results have still not be released, as a residual impact from the pandemic and reduced staffing; please know FOCA is working continuously to get you the province-wide results you want. [Contact us](#) at the FOCA office if you have questions or concerns about your results.

~

### **Kirk Kuipers, FOCA's Membership Coordinator spoke about member benefits:**

In addition to the advocacy and program work above, as a member of FOCA there are a lot of additional benefits to enjoy. Many of the benefits are directed to your Association – such as a vote at our AGM, the FOCA "association toolkit," and access to the liability insurance program administered by Cade Associates Insurance Brokers. Some additional benefits are intended for

all the member families, including discounts on Automated External Defibrillators and the Cottage Life Magazine, and access to digital events, like this one, at the reduced member rate. You'll find the information about all the current benefits and how to access them, on our webpage: <https://foca.on.ca/benefits>, or ask us for an information sheet you can circulate by email, so all your member families understand their benefits, and the value of your Association's annual membership in FOCA. Here are some highlights:

- **Insurance: Protecting Associations & Member Families** - As a FOCA member Association in good standing, your Association can access [liability insurance](#) under the FOCA Insurance Plan that is underwritten by Aviva Canada. This coverage also includes a very helpful "Legal Helpline" for the Association, for when you have a question around rights and responsibilities. Perhaps the largest dollar benefit of membership to your member families is the opportunity to join the **Cottage First** group insurance program for your cottage, boat, home, car, etc. Members have reported significant savings, and improved coverage. Both of these programs are administered by [Cade Associates Insurance Brokers](#). We encourage you to get a quote as your insurance comes up for renewal, and see what you could be saving as FOCA members.
- **FOCA 2022 Webinars** - As a FOCA member family, you can register for our events and for our Cottage Succession Seminar series! Over the past year, FOCA hosted a range of member events to keep you informed on policy updates, environmental issues, municipal engagement, septic systems and more. If you missed a webinar, [contact the FOCA office](#) for information on how to access digital recordings of past events.
- **Educational Resources** – FOCA has lots of member resources for you, including boat launch signs, videos and reports on topics like septic system maintenance, and healthy shorelines: what to do to get one, and why it matters. We also mail out [booklets](#) on invasive species and ways to manage your property in a changing climate. These materials not only carry important messages but make great materials for sharing with new residents of your local lake or road!
- **read about FOCA's work** in our [2021 Year in Review](#), and the annual [FOCA Lake Stewards Newsletter](#). If you are looking for an article for your winter newsletter, consider reproducing one of the topics FOCA has written about in our recent publications.
- **FOCA Achievement Award** - The FOCA Achievement Award is presented annually to a FOCA Member Association to celebrate the successes of the FOCA community, and to encourage peer sharing of best practices. This was our LAST CALL for nominations for the 2022 FOCA Achievement Award by November 30th. This is our opportunity to celebrate the successes of our waterfront community, and is also an important way for us to know about the programs and projects you have undertaken, which helps us to connect peer associations on topics of mutual interest. The recipient will be announced at our AGM in March 2023. See more: <https://foca.on.ca/foca-achievement-award/>
- **Membership Frequently Asked Questions:** FOCA gets a lot of questions from our members throughout the year. Here are a few that we receive most often:

**How do I count my membership for FOCA's fees?** A general rule of thumb is to ask how you'd count votes at your AGM. For some associations, this is based on individuals, and for some this is based on households or properties. However you "count" your own members, that's how we ask you count your numbers for your annual FOCA renewal.



**Can I pay for my dues by e-transfer?** You can! We're happy to accept e-transfers, which can be addressed to our bookkeeper's email address: [accounts@foca.on.ca](mailto:accounts@foca.on.ca). It is important to include your association's name and # of members in the note section of the e-transfer, so we can match up your payment to your association!

**What's the cost for the FOCA materials, like a sign or booklets?** The only cost that we charge our associations for these materials is for the cost of shipping them from our office in downtown Peterborough. However, if you can meet us here for a pre-arranged pick-up, no charge applies.

**When do you want to receive our Board updates each year?** At the time of your renewal – which will be whatever month during the year your Association originally joined FOCA – we'll ask you to update your Board contacts, emails (so your executive will get FOCA's e-news), and mailing addresses (so your executive will receive copies of the annual Newsletter in July). However, if you have updates at other times of year, please send them to [info@foca.on.ca](mailto:info@foca.on.ca) and we'll get your records updated.

**Do you need our full membership list?** It's not required, but you can send it to us if you wish. At the least, we'd like your help to get permission to include your member families on the FOCA Elert list, which is currently around 17,000 subscribers; our goal is to get our e-news in the inbox of every one of our 50,000 member families! Your help with this is critical as it shows our partners in government how large and important this community really is. Contact [communications@foca.on.ca](mailto:communications@foca.on.ca) if you have questions about email consent, or how to share your e-list with FOCA.

~

### **Tony Lepine, Vice President of the Board, and Chair of the Membership Services and Benefits Committee reviewed 2022 FOCA Member Survey Results**

[see the related slides—link on page 1—for graphs and notes]

Our 2022 survey respondents were representative of FOCA's overall membership. Slightly over half of our member groups are what we would call "small" – that is, less than 50 members. The smallest groups are somewhat under-represented in our most recent survey; nevertheless this is a fairly good sampling of a full half of our 500+ member groups, and we can therefore feel secure in delivering some conclusions from all the data.

**Top Issues facing Cottage Country:** FOCA has been polling our members for the pulse of their concerns for as long as we've been an organization. If we look back to the 80s, or even into our first year in 1963, the top issues appear again and again in our surveys: water quality, development and planning, safety, taxation and rural services. So, it should be no surprise that the **top 10 concerns** expressed by nearly 700 respondents in our July 2022 survey include a lot of the familiar favourites: water quality, rural services, development and land use. And some other concerns have risen to the top, including climate, water levels, invasive species, naturalizing shorelines, noise, and short-term rentals.

In FOCA's follow-up survey, which also had around 700 responses, we asked you to consider these 10 issues, and **rank them**. They are listed here in the order in which they appeared in those results. This gives us a sense of where to focus some energy, although in reality, FOCA manages dozens of priority files at any one time. You can find links to more information on these topics, and many more, on the FOCA website: <https://foca.on.ca/issues-programs/>.

- 1 WATER QUALITY
- 2 Development/land use
- 3 Short-term rentals
- 4 Water levels
- 5 Boating issues

**FOCA's valued roles:** In relation to these top priorities, we asked how important FOCA's various roles are to you – from maintaining the peer network, to advocacy, programs delivery, reporting on breaking news, and other key actions. Across the board, you told us all of FOCA's efforts to support you are important. We also asked about the value of our communications, and learned that you highly value the monthly FOCA Elert (our e-newsletter), as well as the metal signs FOCA can provide your local community about invasive species awareness, our print and digital productions, and our webinars and recorded video resources. You told us that FOCA has information worth sharing with others, and we thank you for continuing to syndicate our materials and messaging through your own communities.

**About Waterfront Properties and Usage:** Our survey about property usage and pandemic impacts gave us a variety of key information. More than a quarter of our survey responses came from property owners who have had their waterfront property in the family for more than 50 years! We also heard from those who have acquired their property much more recently, with 10% of respondents having had it for less than 5 years. Two thirds of respondents are seasonal users who have another Ontario property that they inhabit for part of the year. A quarter of respondents are either permanent residents or use their properties year-round, and the remainder live out of province for part of the year.

This information gels with what we heard from our Association representatives in November, when we asked them what percentage of properties at their waterbody was owned by year-round residents. It becomes clear that there is a trend toward increased year-round usage of these properties over time, when we look at these new results against an earlier FOCA survey from 2013.

When it comes to short-term rental, overall less than 10% of our survey respondents report having rented their waterfront property. However, those who have owned their property for less than 5 years are more than twice as likely to have rented their property, either to family and friends, or to others. And, they are also renting for more days overall each year.

Nearly two-thirds of our survey respondents said their waterfront property has a winterized building, while another 8% have plans to take this step in the future. However, these amounts do vary by geographical region. For example: if we limit the responses to just those who said they were North of the French River, North of Superior, or in Northwestern Ontario, the number of winterized properties drops by at least 10% overall.

We also discovered that about 10% of respondents are on an island or are water-access only to their properties. More than half are on a private road, and nearly three-quarters are on a road that has four-season access. All of these variables affect how much usage someone can get out of their waterfront property. Other issues can affect usage, such as the lack of high-speed internet, unpredictable cell service, and concerns about access to health care or municipal services like garbage pick-up. Interestingly, employment ranked the lowest on the list of limitations, which is surely a result of our recent experiences of working remotely during the pandemic over the past few years.

So, speaking of the pandemic, we wanted to investigate what impacts it has had on our member associations, their member families, and the use of waterfront properties.

**Usage during the pandemic:** We asked all our seasonal survey respondents how many days of the year (on average) they spent at their waterfront property in 2020, 2021 and 2022. The average was 117 days, or nearly 17 weeks. Now, this average excludes all the permanent waterfront resident respondents, who are essentially at their property 52 weeks of the year. If

we added these respondents to the total, the overall average days of use per year would jump to 185, or approximately 26 weeks.

How does this amount of usage compare to the years before the pandemic? Well, 88% said their usage was either steady, or up by a little, or by a lot. Anecdotally, those who said their usage was down reported that border closings were a primary reason for their reduced usage during this period. And, if the trend was up in recent years, get used to it being up in the coming years as well! Even though their recent usage has been up, 90% of respondents said they plan to use their waterfront property next year as much, if not more.

**Association Trends during the Pandemic:** So that's our member families. How did our member Associations fare, over the past couple of years? In a typical year, we know our member Associations are busy with events, activities, and programs. Some of these activities, like water sampling or bird counts or invasive species watches can be done while maintaining social distancing protocols. However, Associations usually hold lots of in-person events with groups of people. These are the fun things – like regattas and BBQs – as well as the necessary business of an Association – like an AGM – that fill the year.

How many of these in-person events were affected by the pandemic? For 2022, half of our respondent Associations were able to hold all their regular in-person events. However one-third said they couldn't hold any, or only held a few events. We also asked how many of them shifted events to digital, and we noticed that those who did go digital (at least for a few of their events) were more likely to have also reported their number of members was "UP" rather than "STEADY" or "DOWN" over the past year.

This leads to the final set of slides: benchmarks about your fellow associations, and what the groups that are "UP" are doing that you might want to consider, if your numbers are "DOWN".

**Association Trends & Statistics:** First of all, 91% of our member respondents said their Association's membership is "steady" or "up" this year over last. Perhaps that's not surprising, given that it was easier to have events this year, and this survey may be capturing a recovery period, following what could have been a low point in 2020 or 2021. However, we're pleased to see that so many of our members are in a period of growth or stability.

There are lots of variables that affect a group's engagement and success. We noticed some significant differences in the data, for example, when we looked at groups that identify themselves as "**Roads**" groups, compared to those that identify themselves as "Lake", "Camp" or "Waterfront" groups. First, our roads groups are much smaller – almost three quarters of them have less than 50 members. Roads groups are also more "stable" when it comes to their membership; none reported being "DOWN" over last year (compared with 14% of our "Lake" groups overall). As well, roads groups have a higher rate of participation in their associations, likely because if you don't have a maintained road, it's pretty hard to get to the cottage.

Not surprisingly, groups that do road maintenance are spending a great deal of money on maintenance and liability insurance, and therefore are charging **higher dues**. Nearly all of them are well over the \$100 annual threshold. By comparison, lake associations charge a wide range of annual fees which may relate to the scope of the activities, their related liability insurance premiums, and other factors.

**Trends among those whose #s are "UP":** Among Associations that do NOT include road maintenance in their fees, those whose membership is "UP" are most likely to charge a bit more –between \$20-39 (or more) in **annual dues**, and they are also much more likely to have raised those dues in the past 5 years. So if you've been holding off on a dues increase because you think it means you're going to lose your membership, you might want to revisit that thought.



Clearly, the key is to provide good value, and show your members that value. Remember that having a strong presence in your waterfront community builds momentum, and can be a strong foundation for your ongoing education, advocacy and community-building!

**Volunteers, Digital events & Payment options:** This may be a bit of a circular argument, but those that are showing value and are UP also tend to have **more volunteers** working on behalf of the Association. They are also more likely to have shifted some of their events to **digital** during the past couple of years. And they are more likely to **go door-to-door** to collect membership payments, and to accept **online payments by credit card** as well. These may be things you want to look at, if your own Association's numbers aren't as strong lately.

We hope you take all this information and put it to great use on behalf of your own local Association! Thank you for continuing to share your feedback with FOCA in our member surveys. Your participation means the world to us.

~

### **Michelle Lewin, Manager of FOCA Communications & Development provided a sneak peek at the revised FOCA website (coming in the early New Year)**

FOCA's existing website has been in place for nearly 8 years, and it has served us well, but it is time for a refresh! We'll send out lots of information when we're actually launching, likely in early January. For now, here's a sneak peak.

We will still be at the same web address: **foca.on.ca**. And we're still in WordPress, but just a much more modern Theme with a cleaner layout. The old sidebar is going away; it doesn't work well on mobile devices which we're using increasingly to access online info. But you'll still easily find the search, and Elert signup links on the header of every page.

We've built in lots of video and digital resources, right on the page. You'll still find lots of information and our insights and analysis on the issues. Instead of blog posts, there will be separate webpages arranged by SUBJECT or HOT TOPIC. Each TOPIC page will have some clear headers, like an overview of what FOCA sees, what the main issue is at the moment, current news, what you can do to help, and background on the file. Some of the material will be public-facing, and increasingly the "meaty" information will be kept for our members, accessed through the member login.

And you will each be able to set a unique Username, and a Password of your choosing, to create your **new member login**. Each member Association will have its own login will be accessed from a link that FOCA will send your association at their renewal time, or whenever you need it.

Each member Association will have one primary Renewal Contact, whose email address will be used to access the Association account. Once your designated Association representative logs in to the Association account, you'll see all the information you've previously provided about your group, prefilled. You can update information if needed, and you can supply us with your new Board director contacts, and ensure they have a current email on file for Association business and the FOCA e-news. If your members have given you permission to share their email addresses, you can "opt them in" to receive the monthly FOCA Elert (e-newsletter), to ensure they're hearing about all their member benefits, and FOCA's work, throughout the year.

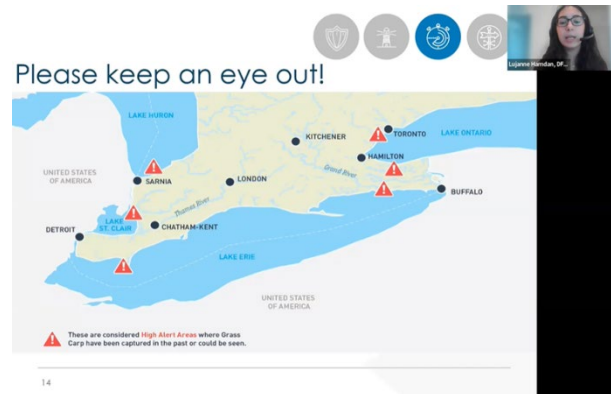
The Association rep. will be able to see which member families have applied for a web login, and you can circulate a link to all your members to encourage them to login for access to FOCA member resources. If you see someone listed who is no longer a paid member of your

association, the Association rep. can revoke their access, or take this opportunity to prompt them to rejoin your Association! You can add new members, manually or by updating an excel document, or by sending it to FOCA. We're really excited about the possibilities of this account page for our member groups. Thanks for sharing this preview with us. If you have any questions, contact [communications@foca.on.ca](mailto:communications@foca.on.ca).

~

### Lujanne Hamdan, Intern, and Jennifer Wright of Fisheries and Oceans Canada (DFO) on Preventing a Grass Carp Invasion

This presentation covered the arrival and spread of Grass Carp in North America, outlined the threat they pose to the Great Lakes (they are not yet established in Canadian waters), and explained the ecological impacts. It also presented videos showing how to identify Grass Carp, and what individuals can do to avoid spreading invasive species, how to report a sighting, and what the response team does when a sighting is reported. All our members on the Great Lakes—particularly those on Lake Erie, Lake St. Clair, the south end of Lake Huron, or the southwestern end of Lake Ontario—are asked to keep a vigilant eye out for Grass Carp! FOCA posts related information here: <https://foca.on.ca/asian-carp/>.



~

### Darlene Coyle of Watersheds Canada presented with Terry Rees of FOCA on the subject of “Accelerating your Municipal Partnerships” and Planning for our Shorelands

**Terry’s introductory words:** We have just completed the latest opportunity to shape our local political landscape with the 2022 Ontario municipal elections, held on October 24. Though there were many uncontested positions, and the voter turnout was only 33%, we did end up electing new councilors for 42% of the available positions, and 32% of all candidates were women (up from 27% in 2018), according to information compiled by the Association of Municipalities of Ontario. Interestingly, having put some local candidates on the spot about stronger bylaws recently, the subject of landowner education keeps coming up. We can’t forget that bylaws are important, but education remains critical.

For the past couple of years FOCA has been on the steering committee of the '**Planning for our Shorelands**' (PFOS) project at Watersheds Canada. Our team has been developing Best-Management Practices (BMP) resources and a forum related to shoreland policy and land use to inform and support municipalities in their efforts to conserve critical shoreland habitats, and to help associations move their local municipalities along towards more robust and sustainable shoreline development. It’s a great bunch of colleagues with planning and ecology expertise and the project has produced some great material which you’ll find on the next page.

**Darlene presented** on the issues facing our shorelands, due to development, site clearing, lawns that extend to the water’s edge, and other issues that can increase the impact of run-off and affect water quality. She showed video of a “disturbed” shoreline versus a healthy shoreline where fallen trees and plants are left undisturbed to form a buffer that impedes erosion and provides habitat for fish and amphibians. She noted some recent municipal efforts to put in place by-laws, licences, and policies to protect freshwater shorelands. She discussed the recent

County of Haliburton Shoreline Preservation by-law, as well as related tools like a tree cutting by-law, Official Plans and Zoning by-laws.

**Several related resources developed by the PFOS team are available to homeowners and municipal planners:**

- [The Future of our Shores](#): (PDF, 52 pages) - a report on 3 stakeholder surveys that involved 200 municipal councillors, planners and lake association representatives.
- [Shoreline Naturalization Planting Plan Template](#) (PDF, 22 pages) – including tips for layout out a planting area, assessing local conditions, and choosing plants.
- [Lakefront Environmental Net Gain](#) (PDF, 6 pages) – a regulatory guide including existing municipal by-law, policy and Official Plan examples to emulate.
- And a new document that has just been released: [The Science Behind Vegetated Shoreland Buffers](#): why the ribbon of life matters (PDF, 34 pages) – outlining the peer-reviewed science on the importance of shoreland buffers.

Other related links provided by Watersheds Canada:

- All PFOS Resources: <https://watersheds.ca/pfos-resources/>
- Youtube: <https://www.youtube.com/@WatershedsCanada>
- Buffers and Policy Tools webinar: <https://www.youtube.com/watch?v=OrnhYP3CK9I&list=PLn7t96YFncXgOPSpecRFoGwY7zyiqwy8c>

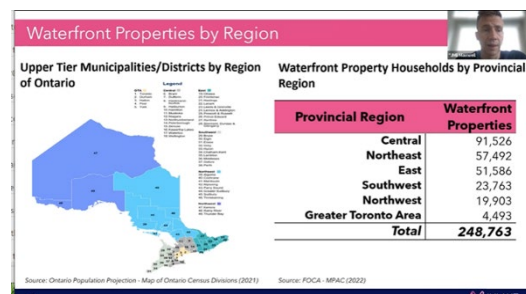
**Terry’s wrap up:** FOCA reminded members of your important role to get your issues in front of local decision makers; without input and advice from their constituents they are operating in the dark. Now that the new municipal councils are beginning to meet, it's time to build on the momentum, get busy and engage with these crucial decision-makers for positive outcomes over the next four years! Learn how, in FOCA’s *Municipal Engagement Guide*, available for member download from our webpage: <https://foca.on.ca/municipal-engagement-guide/>.

~

**JME Maxwell of Avaanz spoke about the newly-released FOCA Report on the Economic Impact of Waterfront Property Owners in Ontario**

**Terry’s introductory words:** We are really pleased to officially present our recent economic impact study, the first study of its kind related to our community. FOCA invested in this project on your behalf in order to quantify the significant contributions of WPO on the rural and northern economy. We believe that the rural economy needs to be better understood; while the contributions of the 57,211 farms and our agrifood sector is well documented, the important footprint of Ontario’s 250,000 WPO also need to be documented and put into context – for decision-makers at all levels. **This report concludes that an estimated \$11.44B was spent in 2021 by a quarter-of-a-million waterfront property households across Ontario.** The report and a related infographic is available for member download from the FOCA website: <https://foca.on.ca/waterfront-property-owners-and-rural-economic-development/> or contact the FOCA office for access to a digital copy.

The report author explained the data around waterfront household spending (\$45,994 per household, assuming an average 17 week stay by seasonal users, with household spending averages adapted from Statistics Canada’s country-wide household averages), the number of waterfront properties in Ontario (248,763; from new data acquired by FOCA from the Municipal Property Assessment Corporation) and outlined the





economic impacts of this spending using Statistics Canada's "Input-Output" model with direct and in-direct impacts, in-community and beyond. The study concluded 157,066 annual full-time equivalent jobs were created in Ontario by this spending, producing \$6.911B annual labour income, and \$11.662B of annual GDP in Ontario.

**Overall, for every 10 waterfront properties in Ontario, 6.3 jobs are created, and 5.4 of those jobs are in the local community.**

**See Appendix "D" of the Economic Impact Report for a breakdown of the statistics arranged by Upper Tier Municipality.** It is FOCA's contention that this data will be valuable in helping our members to quantify the importance of the waterfront community, in their own municipal discussions. However, the data at a granular level should be used cautiously.

It would be good to have further study at the local level of your own members' household spending habits, or property taxation data that is locally sourced from real estate boards or personal property tax contributions, as the overall Canada average may not accurately reflect local waterfront communities and impacts. We invite you to share your local information with FOCA, to help improve our data!

~

**Our event wrapped up with three lucky "Door Prize" winners:** Ted Spence, Terry Kennedy, and Elizabeth Di Chiara, who will each be given access to one of the digital FOCA Cottage Succession Planning Seminars.

~

Finally: hold the date for the **2023 FOCA Annual General Meeting of Members and Spring Seminar**, on Saturday, **March 4, 2023**. The event is planned to be held in-person at the Bayview Golf & Country Club and by webinar. Watch for details in the FOCA EAlert in the New Year. Happy holidays to everyone.

~

FOCA works year-round on behalf of waterfront Ontario and volunteer lake and road associations across the province. We encourage everyone to be a member of their local association; in turn, we encourage those associations to be members of FOCA.

**We also appreciate the additional support of our annual Supporters and donors. If you are in a position to support FOCA with a special gift this year, please do so!**

Learn more here: <https://foca.on.ca/foca-supporters/> or contact the office to make a donation by credit card: [info@foca.on.ca](mailto:info@foca.on.ca) or 705-749-3622.

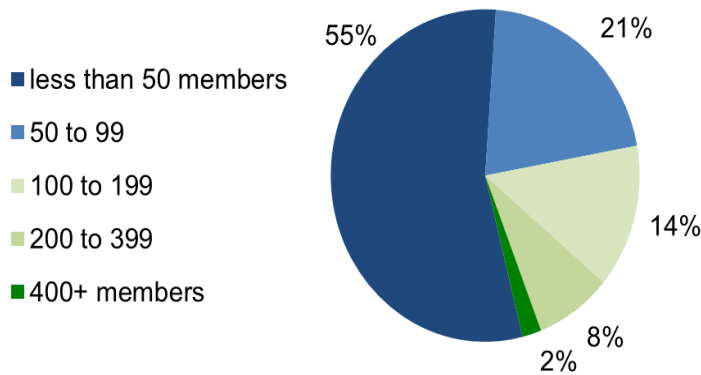
Thank you!

## Our united voice carries weight on issues that matter!

### FOCA's strategic priorities:

 Promoting Healthy Lands, Lakes and Rivers	 Championing Affordable and Safe Rural Living
 Serving Lake and Road Associations	 Building Organizational Capacity & Strategic Partnerships
 Advocating for Responsive Government	 Fostering Community in Rural Ontario

#### How large or small are FOCA's ~500 member Associations?



#### What are your lake association peers saying about FOCA?

"What would I do without FOCA for advice? Thanks for sharing others' winning ideas."

~Jayne C., Head Lake N. Shore Cottagers' Association

"Insurance discounts, programs, resources; for just \$4.00 per person, we get real value from FOCA."

~Daryle M., Otter Lake Ratepayers Association

"It's where our Association goes first, to find answers." ~Marlin H., Baptiste Lake Association

FOCA has resources on "hot topics" for Associations, including these, and much more...

Search by keyword at:

<https://foca.on.ca/resources/>

<p>short-term rentals</p> 	<p>boating issues and safety</p> 
<p>finding &amp; keeping volunteers</p> 	<p>waterfront "etiquette"</p> 

***Login & offers are subject to change, but are current at January 2023***

Members: **Loginonline** at <https://foca.on.ca/benefits/> to see all current offer **ACCESS CODES**

### **Key Services provided for your ASSOCIATION:**

- tips for [starting and building a successful lake or road Association](#)
- [FOCA Insurance program](#) with **Cade Associates Insurance Brokers** provides a member discount on liability coverage for Association activities, Directors & Officers, etc. *This now includes access to a Legal Helpline!*
- information on rural property issues ([septics](#), [taxation](#), [land use planning](#), [mining](#), [energy and utilities](#), ...)
- follow all FOCA's advocacy files and policy updates [here](#). Stay in-the-know with monthly [EAlerts](#) (e-news). Use FOCA [fact sheets and videos](#) in your own association publications & posts!
- FOCA's step-by-step [Lake Planning Handbook](#) for community groups
- [Association Webpage Offer](#): FOCA can create a free basic web presence for your Association
- "[Who Does What](#)" - tools & tips for working with the levels of government
- environmental programs: [Lake Partner Program](#) water quality data; prevent the spread of [invasive species](#)

### **Benefits & Offers available to all your Member families:**

- give them the FOCA web Username & Password to access members-only resources on the FOCA website. (See the current web login details **below**, or email the office for assistance.)
- receive free [EAlert](#) (e-news) updates
- **attend FOCA [events & webinars](#) at reduced member rates**
- learn how to start your family's [cottage succession plan](#)

#### **Even more special offers from FOCA's corporate partners:**

Use the **codes** or identify yourself as a member of FOCA when you order:

- > exclusive access to [CottageFirst](#), the first cottage group insurance program
- > [Cottage Life Magazine](#) only \$24.95 annual rate: [www.cottagelife.com/foca](http://www.cottagelife.com/foca)
- > [Action First Aid](#): ask for the special FOCA price on defibrillators (AEDs)
- > [Canadian Canoe Museum](#) 25% off any Membership (code=**FOCAsaves2023**)



Member Web Login **Username= focamember**  
**Password: Foc@M3mb3\$2014**

#### **Need help with member benefits?**

Contact the FOCA office:

[info@foca.on.ca](mailto:info@foca.on.ca) 705-749-3622



# COTTAGE INSURANCE TIPS

**CottageFirst**  
Insurance



Every one of us knows that our cottage is unique! For many reasons, cottage properties are very different from homes in the city, which makes it extremely important that both you and your insurance provider understand the needs of your cottage property. No two cottage insurance policies will be exactly alike, but the following are some important considerations for you to review to make sure that your cottage and your family are properly protected.

## COTTAGE INSURANCE TIPS

### Rebuilding Values

The purpose of an insurance policy is to repair or rebuild your cottage in the event of a loss. The limit of insurance shown on your policy should reflect the cost to completely rebuild your cottage following a total loss. While many of us made additions and changes ourselves to our cottage, when rebuilding after a loss your Insurer must make use of local contractors to complete the work. In most cases, policies will provide a 'replacement cost' coverage, which commits the Insurer to rebuild the cottage with materials of a like kind and quality, and without deduction for depreciation. Cottages accessed only by water face even higher costs of construction when factoring in the rental of barges and specialized equipment. Considering these expenses, a sufficient limit of insurance is critical. To ensure your policy provides sufficient coverage, cottagers are encouraged to obtain a rough estimate from a local contractor of the cost to rebuild their own cottage. Market valuations, such as real estate estimates or tax evaluations are not reflective of rebuilding values.

### Coverage

Not all cottage insurance policies are created equal. There is a wide range of products in the industry from very limited coverage to very broad coverage. When a policy provides "All Risk" coverage, it is very broad, limited only by the specific exclusions within the wordings. By contrast, "Named Perils" coverage specifically lists those perils against which the policy provides protection. However, while they are inherently more limited, many "Named Perils" based policies can meet the needs of cottagers. All policy holders should take time to read through their policy to ensure they understand the coverages provided. In particular, cottagers should look for policies that provide coverage from perils such as: Falling trees and other objects; Vandalism & malicious acts; Theft; Building collapse; and Damage caused by bears, in addition to those more common perils, such as: Fire; Lightning; and Smoke.

### Liability

Liability insurance responds to claims of bodily injury or property damage suffered by third parties arising from your personal actions or the ownership and use of your property. Cottages, with their natural terrain and easy access to water, are more likely than urban homes to be linked to a liability claim. Increased liability limits are available, often at minimal cost, and are encouraged for cottage property owners.

Watercraft liability insurance requires your attention, as cottage policies may offer limited or no protection for powered boats. Regardless of the value of the watercraft itself, it is critical that cottagers ensure that adequate liability insurance is in place to respond to injury to third parties related to their watercraft. This protection is part of most watercraft insurance policies, or may be available as an add-on to your cottage insurance policy. Whether or not you chose to insure your watercraft against physical loss, ensuring that proper liability coverage is in place is crucial.

Personal Umbrella Liability insurance policies should be considered as part of every cottage owner's insurance portfolio. An Umbrella Liability policy provides excess limits of protection for a relatively low cost, over the primary liability limits already included under your personal insurance policies. For example, your underlying liability limits on each of your personal policies is \$2,000,000. You purchase an Umbrella policy with \$3,000,000 limits. Your watercraft is involved in a serious accident causing significant injuries to someone. You are sued for \$5,000,000 for your negligence arising out of the ownership and/or operation of your boat and the courts award \$4,000,000 in favour of the injured person. Your Umbrella liability policy will be triggered to provide the necessary additional \$2,000,000, avoiding the need to liquidate your personal assets to pay the claim.

## Fire Protection

Insurance companies often use terms like 'semi-protected' and 'unprotected' on their policy documents to indicate how a cottage is rated and what coverage is afforded as it relates to the distance by road from your cottage to accessible, professional and/or volunteer fire hall protection, and whether that protection has access to your cottage year round. In order to avoid any surprises, with respect to coverage should a claim occur, it is important that you review your existing cottage insurance policy documents to be certain your Insurer's understanding of your cottage's proximity to fire protection is correct. While many lake and cottage associations do an excellent job of providing portable fire pumps for their members, and despite the close proximity of a cottage to large bodies of water, these are not considered reliable sources of protection by the Insurers.

## Woodstoves & Cottage Heat

Cottagers across the province enjoy the heat of a woodstove in the colder months of the year. Whether your cottage uses wood as its primary source of heat, auxiliary heat, or simply for ambiance, Insurers vary as to their approach to woodstoves. Proper risk management and steps to maintain your woodstove will help make it easier to arrange insurance for your cottage.

- Woodstoves should be professionally installed and have a metal plate with the mark of a regulatory body (eg. ULC, CSA, etc.).
- If you cannot find a plate or if the woodstove was not professionally installed, arrange for a WETT-certified technician to visit the property and inspect the stove at [www.wettinc.ca](http://www.wettinc.ca).
- Have your chimney cleaned at least once a year - more if you are a frequent user of your stove.
- Keep a fully charged Class A fire extinguisher nearby and be sure to test all smoke and carbon monoxide detectors regularly.
- Use properly dried hardwoods as fuel for your fire, such as maple, beech, ash, hickory, or oak.
- Never use gasoline, charcoal starter fluid, or other flammable liquids to start your fire.
- Ashes should not be allowed to build up in your stove. Ash buildup can eventually block the air intake from the draft registers and reduce the efficiency of your woodstove.
- For the extra ashes, have a metal container nearby and let them cool completely before disposing of them.
- Store wood and flammable objects safely away from the wood burning appliance.

Even if you take all of these precautions, over time burning wood leads to the buildup of Creosote. Creosote can take the form of a sticky liquid, a flaky, black deposit, or a hard tar-like substance. It is a highly combustible and unsafe substance which, if left untended, can lead to a chimney fire. The only line of defense against Creosote is regular woodstove maintenance and chimney cleaning.

Wood Energy Technology Transfer Inc. (WETT) is a non-profit training and education association managed by a volunteer board

who manages the WETT program. WETT-certified technicians should inspect your woodstove when installed, when purchasing a new cottage with an existing woodstove, or if you have an older woodstove that may no longer meet current safety standards. These technicians will make recommendations to ensure that your woodstove is operating safely. Insurance companies may require a completed questionnaire to insure your cottage with a woodstove or, in some cases, may require a WETT inspection if one has not been conducted.

## CottageFirst - Personal Insurance Program

If you are a member of your local lake, cottage or road association, you have access to CottageFirst, the group insurance program built for and offered exclusively to FOCA members. CottageFirst is an excellent, cost effective packaged insurance solution for cottage owners, designed with an attractive FOCA membership discount applied to each of your bundled home, cottage, watercraft, automobiles and other personal insurance policies.

CottageFirst was designed first and foremost for cottagers, and provides one of the broadest forms of coverage available. Coverage for your cottage property includes damage against the perils of windstorm, theft, falling trees and other objects, damage by bears, and collapse due to snow-load, but we don't stop there. Under CottageFirst, we offer comprehensive coverage for your home, insurance on valuable collections, and high limits for personal umbrella liability policies, all available to complement your specific insurance needs.

For more information about CottageFirst, or to speak with one of our brokers about reviewing your insurance needs for your home and cottage, visit our website or call our team at:

**[www.cottagefirst.com](http://www.cottagefirst.com) or 1-844-223-3178 (CADE 1<sup>ST</sup>)**

---

## FOCA - Federation of Ontario Cottagers' Associations

FOCA's mission is to protect thriving and sustainable waterfronts across Ontario. Today, FOCA has more than 500 member Associations across Ontario representing 50,000 waterfront families. Environmental information above is an excerpt from the FOCA Healthy Waterfronts guide. For resources like this and more, visit [www.foca.on.ca](http://www.foca.on.ca).

## Cade Associates Insurance Brokers Limited

Cade Associates is proud to be FOCA's insurance partner, providing exclusive group insurance programs to FOCA members. Most of Ontario's Cottage and Road Associations are insured under FOCA's Association Liability and Property Insurance program, and individual cottage owners are switching their personal insurance policies to CottageFirst, taking advantage of the new comprehensive, cost-effective group insurance program with FOCA. For more information on these two programs visit: [cadeinsurance.com/foca](http://cadeinsurance.com/foca) and [cottagefirst.com](http://cottagefirst.com).



## Understanding Your Insurance

Insurance can be complex. Whether insuring your home, condo, apartment, cottage, automobiles, watercraft, or business, the policy you purchase is an important component of your financial security. While it is always recommended that you contact your Broker for assistance, it will take only a few moments to at least familiarize yourself with your own insurance policies and the key features of coverage they provide. There are several resources available to help you, including the new “**Know Your Policy**” campaign by the Insurance Bureau of Canada

To learn more about the Insurance Bureau of Canada’s campaign:

[Know Your Policy](#)

The following is a brief guideline to get you started.

### How To Read Your Insurance Policy

When reading your policy, there are four primary sections:

#### Policy Declarations

*Typically found in the first few pages of your policy document*

- Defines /describes what is being insured by the policy
- Lists the coverages purchased
- Shows the limits of insurance and deductibles
- Displays the premium due
- Lists others who have interest in the policy, (mortgagees, lenders, etc.)
- An inventory of wordings and endorsements which alter the policy

#### Policy Conditions

*Requirements the Insured must fulfill to maintain coverage*

- There are Statutory Conditions with which both the Insurer and Insured must comply
- Insurance is a legal contract between the Insurer and the insured
- If the Insured breaches a policy condition, coverage may be voided by the Insurer

#### Insuring Agreements – Coverages applicable

*Found in the policy wordings, typically immediately following the declaration pages*

- Specifies what losses are covered – the wordings will indicate if coverage is all risks or named perils
- Defines with more detail what is insured, and the additional extensions of coverage provided
- Confirms the basis of settlement and defines your duties after a loss

#### Exclusions and Special Limits

*All policy wordings contain exclusions and special limits – read them carefully*

- Specifies what losses are not covered because they are excluded by the wordings
- Exclusions remove cover from certain types of property or against certain causes of loss
- Some property may be subject to special limits, such as jewellery, artwork, etc.

# Understand Your Coverage

## What is a Peril?

- “Perils” are causes of loss. For example: “Fire, Lightning, Theft, Sewer Backup” on a Property policy; “Collision, and Comprehensive” on an auto policy. The policy wording defines what perils are insured by the policy.

## All Risks vs. Named Perils

- Named Perils coverage, sometimes called “Fire & Extended Coverages”, lists a specific set of perils for which the policy will respond with coverage. There may be several perils listed, or only a few.
- “All Risk” or “All Perils” policies are defined by their exclusions. Rather than listing specific perils they insure against, these policies list their exclusions. If not excluded, the loss is covered. This is the broadest type of policy coverage.

## Important Terms

- **Deductible** – The portion of an insured loss for which the policyholder is responsible.
- **Actual Cash Value** – When settling a claim on ACV basis, depreciation of the damaged object (age, wear & tear, etc.) is applied.

- **Accident Benefits** – The Ontario Auto insurance policy provides Standard Accident Benefits available if you and your passengers experience injuries in an auto accident. There are important, optional increased benefits available for purchase that you should review with your Broker.
- **Limit of Insurance** – The total amount the insurance policy will pay in a covered loss.
- **Liability Insurance** – The portion of your policy covering claims of injury or damage to the property of others caused by your alleged negligent actions.
- **Replacement Cost** – When settling a claim, damaged property is replaced with similar property of like kind and quality without applying depreciation
- **Dwelling Limit** - “Coverage A” should be sufficient to completely rebuild your home in the event of a loss, including the removal of debris. You should review this limit with a construction contractor if you are uncertain if the limit will be sufficient.
- **Detached Structures** – “Coverage B” is the limit available to cover structures on the described insured premises, other than the principal dwelling. These might include a pool house, a cabin, boathouse, shed, or dock.
- **Unit Improvements & Betterments** – The limit of coverage for those improvements to a condominium unit in excess of the “Standard Unit Definition” found in the bylaws of the condo corporation.



---

## CottageFirst Insurance

Cottages are unique and personal. CottageFirst Insurance was designed specifically to meet the needs of cottage owners. CottageFirst provides one of the broadest forms of coverage available for cottage properties. Your cottage structures will be insured on an “All Risks” form, while an extensive list of Named Perils protects your belongings at the cottage. Intended to be a complete solution for cottagers, through the CottageFirst program we also offer comprehensive coverages for your home, watercraft, automobile, valuable collections, and high limits for personal umbrella liability policies. Each package is arranged to complement your own specific insurance requirements. If your Cottage, Lake or Road Association is a member of FOCA, the Federation of Ontario Cottagers’ Associations, you are already eligible to access CottageFirst and to request a quote to take advantage of its exclusive discounted pricing and coverage enhancements.

Our team of brokers are ready to answer your insurance questions!

**To speak with our team about reviewing your insurance needs or to learn more about CottageFirst, visit our website or call us: [www.cottagefirst.com](http://www.cottagefirst.com) or 1-844-223-3178 (CADE 1ST)**



## Coverages to consider

### THIRD-PARTY LIABILITY COVERAGE

You need third-party liability coverage to protect yourself in case someone gets hurt on your property or you cause damage to neighbouring properties.

### CONTENTS COVERAGE

Some insurance packages automatically include contents up to a certain limit, which applies to items kept permanently at the vacation home. Anything taken back and forth – e.g., clothing – is covered by your primary home insurance policy. You can also purchase extra coverage if needed.

### DETACHED PRIVATE STRUCTURES

Some insurance packages include a limited amount of coverage for any outbuildings, including boathouses, garages or sheds, but you may choose to buy additional coverage to ensure that you are fully protected.

For more information about vacation property insurance options, contact your insurance representative.



### Protect your property!

For valuable tips on preventing water damage and for more insurance information, visit [www.ibc.ca](http://www.ibc.ca).

## Questions about insurance?

### Call us.

British Columbia, Saskatchewan and Manitoba

Toll-free: 1-877-772-3777 ext. 222

Hours: M-F 9:00 a.m. – 4:00 p.m.

Alberta

Toll-free: 1-800-377-6378

Hours: M-F 8:00 a.m. – 4:00 p.m.

Ontario

Toll-free: 1-800-387-2880

Hours: M-F 8:00 a.m. – 5:00 p.m.

Quebec

Toll-free: 1-877-288-4321

Hours: M-F 8:30 a.m. – 4:30 p.m.

Atlantic

Toll-free: 1-800-565-7189 ext. 227

Hours: M-F 8:30 a.m. – 4:30 p.m.

[www.ibc.ca](http://www.ibc.ca)

[www.getintheknow.ibc.ca](http://www.getintheknow.ibc.ca)



@InsuranceBureau



[youtube.com/insurancebureau](https://youtube.com/insurancebureau)

Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



© 2011 Insurance Bureau of Canada. All rights reserved.

The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

09/11

# Protecting Your HOME AWAY FROM HOME

INSURANCE FOR COTTAGES, CAMPS  
AND OTHER VACATION PROPERTIES



HOME INSURANCE → VISIT [IBC.CA](http://IBC.CA)



# If you're like many Canadians, your cottage is your home away from home.

*But did you know that insurance for your vacation property works a bit differently than insurance for your primary residence?*

## What your insurance representative needs to know

How your vacation property is used and how often it is occupied will dictate which insurance package is appropriate for you.

How much time do you spend at your vacation property? Do you use it year-round? Do you ever rent it out?

The answers to these questions will help your insurance representative determine the type and amount of coverage you need.



## Did you know?

- You can include your vacation property on your home insurance as a “secondary” or “seasonal” location, or you can insure it separately.
- Because of the part-time occupancy, coverage for certain risks, such as water damage or vandalism, may be more difficult or expensive to arrange. For example, if a water pipe bursts in your vacation home while it is unoccupied, the damage is likely to be more severe because no one will be there to take action.
- Some risks are **not covered** in insurance policies for secondary homes. These include sewer backup and damage to, or loss of, food in a freezer, garden equipment, outdoor plants, trees and shrubs.

*Talk to your insurance representative to find out more.*



## Similar, but different

Because many cottages and vacation homes are used only seasonally, coverage is usually more limited. Vacation property insurance is almost always provided as a **named perils** policy instead of a **comprehensive policy**.

### COMPREHENSIVE

This type of policy covers both the building and its contents for all risks (except for those specifically excluded).

### NAMED PERILS

This type of policy provides coverage only for the specific perils stated in your policy. Typical perils include fire, explosion and smoke damage.

# Legal Helpline for Associations

## Help with your legal questions.



**When you have a legal question or are facing an issue involving rights and responsibilities under the law, it can feel overwhelming. FOCA Association insurance program participants now have access to a new benefit to provide help to your Association. As a policyholder your Association has the opportunity to speak to a lawyer and ask them your questions. This benefit is offered free of charge!**

### ✔ Why a Legal Helpline?

Your volunteers are involved in a wide range of activities and operations on the behalf of their communities. On occasion, organizations find themselves facing an issue or a decision that may have legal consequences. With access to a Legal Helpline, your Association can consult with legal professionals to understand your rights or responsibilities and help guide decision making.

### ✔ What Does the Helpline Do?

The Legal Helpline is here to help answer your legal questions, provide general legal information, and give you confidence and direction as to what may happen next when you face a potential legal issue. Access to the Legal Helpline is easy and there is no limit to the duration or number of calls you can make. As it is a helpline, the lawyers are not able to review contracts or documents and cannot conduct case-specific research. However, they will review your situation to answer questions and discuss with you your obligations or rights under law.

### ✔ How Does It Work?

The helpline is open 8am to midnight, 7 days a week. To access the helpline:

- **Step 1:** Call [1-877-255-4269](tel:1-877-255-4269)
- **Step 2:** The intake receptionist will ask the full name of your organization, the reason for your call, your contact information and available time for a call back by a lawyer. Have a brief sentence or two ready to explain the reason for your call and be sure to let them know you are looking for the Legal Helpline service.
- **Step 3:** The receptionist will provide you with a case number and advise that a lawyer will call you back as quickly as possible. Keep the case number handy – they refer to it moving forward.
- **Step 4:** The lawyer will call and will likely ask for your policy number. Please refer to [Policy Number: HL0049335](#) (Broker – Cade Associates)
- **Step 5:** The lawyer will guide you through the phone call and provide feedback on your questions and legal rights.

The Legal Helpline is provided by DAS Legal Protection Inc.