

Saturday, March 1, 2025
from 9:00am to 3:00pm

by Zoom webinar & in person at
the Bayview Golf & Country Club

Event Summary for



Attendees & Members

FOCA held our **Annual General Meeting and Spring Seminar** – “**Strengthening Our Members**” as a hybrid event on Saturday, March 1, 2025. There were 100 attendees in person at the Bayview Golf and Country Club in Thornhill, and an additional 150 participants by Zoom webinar, making this another large member event! This document contains a summary of the day’s events. All paid registrants received a separate link to view the **event recording**. Sessions are described on the following pages and here are **links to all the slides**:

[Slide Set #1](#) (download PDF, 6.6 MB): **FOCA Updates and Year in Review** from the CEO, Lesley Lavender, and FOCA’s **2025-2027 Strategic Plan** presented by the Board Chair, Deborah Martin-Downs

[Slide Set #2](#) (download PDF, 2.2 MB): **FOCA Annual General Meeting** of members led by Board Chair, Deborah Martin-Downs.

[Slide Set #3](#) (download PDF, 1.4 MB): Presentation of the **2024 FOCA Terry Rees Achievement Award** to the White Lake Property Owners Association by Donna Commerford, Board Vice President

[Slide Set #4](#) (download PDF, 5.5 MB): **Actioning Association Benchmark Data from the 2024 Member Survey** by Michelle Lewin, FOCA Manager of Communications and Development

[Slide Set #5](#) (download PDF, 1.7 MB): **Top 5 Ways to Ensure You Address Your Governance Duties** – non-profit organizational best practices for volunteer associations presented by Don McCreesh, Director & Governance Consultant of the Garnet Group

[Slide Set #6](#) (download PDF, 10.3 MB): **Protecting Drinking Water Sources in Lake Communities** by Terry Rees, FOCA pilot project consultant for rural source water protection

[Slide Set #7](#) (download PDF, 1.4 MB): **Private and Municipally-Unassumed Rural Roads: A panel discussion** led by FOCA’s CEO with Jennifer Savini (Templeman LLP), Ross Fraser (Broker with Cade Associates Insurance Brokers), and James Smith (Manager of Technical Programs and Research with Good Roads)

[Slide Set #8](#) (download PDF, 2.7 MB): **Cardiac Safety and the Power of Community** presented by Action First Aid, including a new FOCA member benefit: discount on the “CPR in 60” virtual training course

[Slide Set #9](#) (download PDF, 1.4 MB): **FOCA Members Save with the Rogers Preferred Program (RPP)** presented by Andrew Stewart of Rogers Communications

With special thanks to our valued Sponsors of this event:

**Refreshment
Sponsor:**



**Lunch
Sponsor:**



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A Summary of the Day's Sessions

FOCA's CEO **Lesley Lavender** began the event with a land acknowledgement:

I'd like to start this meeting by recognizing and thanking the traditional stewards of the lands and waterways where we work and live. We acknowledge that today we are meeting on the traditional territory of the Wendat, Haudenosaunee, and Anishinaabe peoples, including Treaty 13 lands of the Mississaugas of the Credit First Nation. This land has been home to Indigenous peoples for millennia, and we recognize their enduring presence, stewardship, and cultural contributions. As a province-wide organization, we also acknowledge that our work takes place across the lands and waters of many Indigenous Nations throughout Ontario. We are committed to deepening our understanding, fostering respectful relationships, and supporting meaningful reconciliation efforts in all that we do. We invite everyone to reflect on the histories of these lands and our shared responsibility to care for them now and for future generations.

Lesley thanked our Event Sponsor, **Hydro One**, and reminded members to access the many tools for finding crucial information about power outages, like the free Hydro One mobile app, reporting outages by texting 92887 (WATTS), calling 1-800-434-1235, or signing up for text or email notifications at hydroone.com/outages.

Highlights from Lesley's FOCA Updates session (see slide set #1):

FOCA's Spring Seminar agenda focuses heavily on supporting your association's success through good governance, community safety planning, using access to data and metrics to strengthen and engage your local audience, and roads – the lifeline that connects waterfront communities to emergency services, supplies, and each other. This was intentional, recognizing that during the recent **2024 FOCA Fall Seminar**, we were entirely dedicated to environmental topics for healthy waterfronts. We hope you will recognize FOCA's work spans all of these important areas. For those who did not attend the Fall Seminar, a [summary and slides](#) from our expert speakers are available through your member login on the events page of the FOCA website.

Lesley thanked the FOCA staff and Board of Directors; together, we have navigated significant challenges and changes over the past year. She reviewed the previous FOCA Strategic Priorities that have led the organization over the past several years:

- **Promoting Healthy Lands, Lakes, and Rivers** through volunteer monitoring and invasive species initiatives, ensuring that our waters remain vibrant for generations to come. Through the [Lake Partner Program](#) alone, FOCA has recruited 179 new volunteers in just 2023 and 2024. Thanks to your dedication, we now boast 546 lakes, with 917 sites and 629 volunteers participating in this program. We also introduced **custom Lake Data Reports** this year and have delivered educational opportunities to young people, helping us to engage the next generation of lake stewards. We have been actively supporting efforts to control [invasive Phragmites](#), one of the most aggressive threats to Ontario's shorelines, through the Green Shovels Collaborative, [Asian carp prevention](#) in the Great Lakes, and [IsampleON](#) water sampling for spiny water flea and zebra mussels, as well as providing

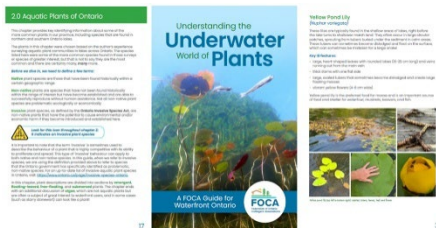


resources to local groups, and raising awareness about the importance of [early detection and management of invasives](#).

- **Serving Lake and Road Associations** by providing [governance tools](#), technical support, and timely updates on the issues that matter most.
- **Advocating for Responsible Government:** FOCA has been at the table helping to [shape policies](#), mentoring local associations, and making sure decision-makers understand the economic and environmental importance of Ontario's waterfront communities with documents such as the "*The Economic Impacts of Waterfront Property Households in Ontario*" the [report](#) released in 2022. In January of this year our voices were heard, and the government of Canada announced a deferral in implementation of the changes to capital gains inclusion rate. Our work, of course, is not done on this issue, and we will continue to fight to mitigate its impact on middle-class families.
- **Championing Affordable and Safe Rural Living**, pushing for [rural services](#) including expanded rural broadband and fair electricity pricing, and promoting rural resilience through education on [boating safety](#), [fire safety](#), and [emergency preparedness](#).
- **Building Capacity and Partnerships** – we have expanded FOCA's capacity by building strong partnerships and bringing more voices to the conversation. Our partners include government, the private sector, research organizations and like-minded non-governmental organizations.
- **Fostering a Sense of Community** by connecting people who share a passion for protecting and preserving our incredible waterfronts.

Together, we are not just reacting to challenges, we are shaping the future of Ontario's lakes and rivers to ensure they remain healthy, accessible and cherished for years to come.

Please read [FOCA's 2024 Year in Review](#) (download PDF, 2.8 MB) for more about our work. FOCA continued to expand its influence and relevance for Ontario's cottagers and waterfront residents this past year. Our commitment to protecting, informing, and uniting Ontario's waterfront communities has remained steadfast.



We also encourage you to read and share the new FOCA Guide: [Understanding the Underwater World of Plants](#) (download PDF, 9 MB). It includes chapters on plant ecology and their role in the ecosystem, plant IDs including descriptions, photos and illustrations, a section on algae (which are not plants but rather microscopic organisms that can have a plant-like appearance in the water), and plant control options and regulations.

At our core, FOCA is about community—we are community builders, and there is strength in our collective voice. As we look ahead, your vision for us is clear: we aim to preserve the cottage experience for future generations by delivering high-quality education, information, membership services, programs, and advocacy that address the evolving needs of our members. Together, we **inform** our members, ensuring you have the knowledge and resources to navigate the challenges you face. We **protect** the environment, safeguarding the waters and lands that sustain us. And we **unite** as a powerful voice, standing together to shape the future of Ontario's waterfronts. Thank you for being part of this journey—let's continue to make a difference, together.

Highlights from FOCA's Strategic Plan session (slide set #1 – slide 22 onward):

Board Chair **Deborah Martin-Downs** presented FOCA new **2025 to 2027 Strategic Plan** – our roadmap for strengthening member engagement, advancing policy advocacy, and ensuring the long-term sustainability of Ontario's lakes and rural communities. [Download a copy](#) (PDF, 8.3 MB)

Deb explained that the process of updating the strategic plan took place over three quarters of a year, starting with an in-depth exploration of external and internal contributing factors that will shape and define FOCA. With the help of a professional facilitator, and through engagement with our members, partners and cottagers through a survey and interviews, we reviewed and assessed the findings, reflected on the results, and reevaluated the organization. The result is a purpose-led Vision and Mission to inspire our work, defined core values with clear behaviours, and strategic priorities and key initiatives that outline how we will achieve our goals. FOCA is committed to preserving the cottage experience. **Please refer to the slides for more details.**



FOCA's VISION: To sustain and enhance the cottage experience for generations.

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

ORGANIZATIONAL VALUES:

- member-focused
- collaborative
- advocate
- responsible leader
- knowledgeable
- evidence-based

STRATEGIC PRIORITIES:

- create impact through thought leadership and advocacy
- deliver a meaningful member experience
- offer highly relevant content, programs, and services
- build operational excellence

FOCA is championing cottagers, stewarding lakes, and supporting thriving communities. FOCA is the only go-to provincial advocacy organization committee to sustaining and enhancing the Ontario cottage experience. We work collaboratively to identify and address key issues by providing credible expertise, environmental stewardship, targeted programs and services, and a robust network of strategic partners.

Deb noted that FOCA will be creating **3 new committees** each of which will be led by a Board member and supported by staff, but which will welcome members-at-large in order to tap more expertise, perspectives from different geographies, and will potentially be a training-ground for new Board Members. The committees will be as follows:

- [Roads Group](#): first meeting is Wed. Mar. 26, 2025 (2:00pm-3:30pm)
- [Environmental Advisory](#): first meeting is Thurs. Mar. 27, 2025 (1:00pm-2:30pm)
- [Advocacy & Governmental Affairs](#): first meeting is Wed. Apr. 2, 2025 (10:00am-11:30am)

If you would like to be part of one of these committees, please **submit your registration** at the links above.

Highlights from the FOCA Annual General Meeting (slide set #2):

There were voting representatives from 159 member Associations, far surpassing the quorum requirement of 25 members, in accordance with FOCA's Bylaws.

Business conducted: approved the Minutes of the 2024 AGM; received the Audited Financial Statements presented by the Auditor; appointed the Auditor for the next fiscal year; approved the Board Slate as presented. Consult the [Notice of Meeting](#) for supporting materials.

Deb thanked **Ian Crawford**, the past President of the FOCA Board of Directors, who is retiring from the Board as he has completed his second term of office.



Highlights from the FOCA Achievement Award session (slide set #3):

The 2024 FOCA Terry Rees Achievement Award was presented by Board Vice President **Donna Commerford**. This award celebrates the successes of the FOCA community and encourages sharing of best practices amongst our vibrant community of members. The award is given annually to a FOCA member association that has demonstrated innovation in its work, and dedication to community betterment.

The 2024 Award recipient is the **White Lake Property Owners Association** for environmental monitoring and stewardship of the lake by enthusiastic community science volunteers. They have a bi-monthly Environment Bulletin email, annual State of the Lake Reports, and a White Lake Science website that goes into great detail on various environmental issues effecting the lake.

Volunteers **Conrad Gregoire** and **David Overholt** are each retired environmental scientists. They have participated in FOCA's Lake Partner Program for over a decade. They also conduct wildlife monitoring including loon and cormorant surveys, and provide extensive environmental education through the website, webinars, bulletins, and ongoing community science efforts. Last year Conrad and David also participated in FOCA's 2024 IsampleON invasive species detection program. We had a limited number of volunteers in 2024, conducting "A/B" testing to determine if traditional plankton haul net sampling and cutting-edge eDNA testing by community scientists could produce accurate invasive species testing results. Through their careful sampling protocols, Conrad and Dave got positive hits for Zebra Mussels on both methods of sampling. While this is not great news for the lake itself, it is exciting to show proof of concept not only for eDNA testing but for community science as a whole. We thank them for their ongoing efforts.



(Pictured: Conrad Gregoire receives the 2024 Award on behalf of White Lake Property Owners Association from FOCA Board Vice President Donna Commerford)

Over the years, this [FOCA Award](#) has been awarded to association groups of all sizes, and from all parts of Ontario, for their environmental or advocacy initiatives, their community, or stewardship education. **Please apply on behalf of your association, or perhaps a neighbouring association, when you hear the call for nominations this fall!**

Highlights from the FOCA Association Survey Data (slide set #4):

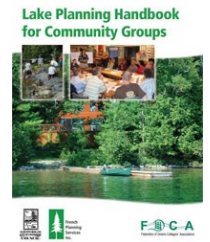


Michelle Lewin, FOCA's Manager of Communications and Development, took a panoramic picture of the room from the podium (above) and presented on **Actioning Association Benchmark Data from the 2024 Member Survey**. Michelle started with a quote from a recent webinar attended, that "volunteering is giving a gift of love to your community." FOCA believes in the strength of community and the power of volunteers to make decisions that benefit the environment. For over 60 years, we've been the hub of this network of more than 500 volunteer lake and road associations across Ontario. We believe that collective action is key to inspiring change. When your association thrives, waterfront communities thrive. When communities come together and share their successes, they motivate others.

Thank you to the 284 associations who participated in our 2024 benchmark data survey. The demographics of the respondent associations were roughly representative of the various sizes of our member groups, although small groups – those with less than 50 members – were somewhat underrepresented in the results. More than half of FOCA's 500+ member associations have less than 50 members each, while only 1% of our member groups have 400 or more members. **The slides contain data about how many groups have written bylaws, carry insurance, what groups charge in annual association dues, and trends among those whose membership is “up” or “down” this year.** Two examples: those who are “down” are least likely to accept membership dues payments by e-transfer, while those who are “up” are more likely to have younger volunteers (1/3 or more under the age of 50). 15% of respondent groups say they haven't updated their fees in over 10 years. If you are specifically a road group, [contact Michelle](#) for results from our dedicated **Road Associations Survey** conducted a few years ago, which includes benchmark fee ranges.

Significantly, for the first time asking these questions over more than a decade, 10% of respondents in 2024 said at least half the properties at their waterbody or road are owned by **permanent or year-round residents**. That's up from only 5 or 6% previously. Improved internet and cell service in rural areas, lingering effects of the pandemic, and hybrid work arrangements have made it possible for people to spend more time at their waterfront property. It is important for associations to consider how they are reaching out to new-to-rural owners, as connecting with the local lake association is crucial for newcomers to become integrated in the community.

Lake planning is a topic of interest to many of our members, and interestingly those who have a lake plan tend to charge higher dues. (Does having a lake plan help to show extra value to members?) One quarter of respondent groups already have a lake plan, and others are in progress. Learn more at: <https://foca.on.ca/lake-planning/> where members can login to access the 74 page **FOCA Lake Planning Handbook for Community Groups**, including extensive sample resources from fellow associations (volunteer sign-up sheets, lake plan posters and press releases, Terms of Reference for a Lake Plan Working Group, etc.) and copies of other associations' lake plans. FOCA is updating the Handbook this year to include source water protection resources.



Michelle encouraged everyone to sign up to receive [monthly FOCA Elerts](#), our e-newsletter filled with cottage country updates. Join over 21,500 subscribers! Our survey respondents ranked it as FOCA's #1 top value communication. Please continue to spread the word and encourage fellow members to get on the Elert list.

In FOCA's 2024 survey, we asked you to rank **your association's top priorities**, and there were many popular answers including [road resources](#) and [governance](#) issues. FOCA has webpages devoted to these topics, and many more. Use the “search” bar on the website to find what you're looking for, or [contact the office](#) for assistance during business hours.

We want to make it easy for you, at your AGM this summer, to get approval from your membership to keep supporting FOCA with your membership dollars. If you're showing value, and leveraging your FOCA member benefit value, you have a lot to offer. We encourage you to circulate the **member benefits information** to each of your member families. There is a digital sheet you can download from our website: foca.on.ca/benefits. It contains links to the current offers and any access codes needed. There's also a version of the benefits sheet without these links or codes, that you can use in a local membership drive to encourage more people to join your local association, in order to access FOCA member benefits!



If you need ideas about ways to raise engagement in your own local association, consult **FOCA's “Menu of Ideas”** on our [Association Best Practices webpage](#); there is also a link to the resource in the slides. We encourage you to experiment with new engagement ideas in 2025, and then tell FOCA how it went. (And take pictures!)

This material is under the member login on FOCA's website. We have onboarded all our member Associations to our new **MemberPress login** system now. Each Association has a unique link they are encouraged to circulate to all their member families, so each of them can set up their own **Username and Password** as a

“Sub-Account” of the Association, and login any time for member materials. If you don’t have or can’t recall your own login, or need your association’s unique link to circulate to your members, reach out to us at the FOCA office at info@foca.on.ca.

Together, we can ensure associations remain strong, and Ontario’s lake communities remain healthy, vibrant, and resilient for generations to come. Please continue to share your association success stories with FOCA!

Highlights from the Governance Tips session (slide set #5):

Top 5 Ways to Ensure You Address Your Governance Duties – non-profit organizational best practices for volunteer associations – was presented by **Don McCreesh**, Director & Governance Consultant of the Garnet Group. Don highlighted the risks of ignoring governance issues, and outlined what should be on your association’s governance radar. He described the “duty of care”, “duty of loyalty” and “duty of obedience” for Directors and outlined how to test for perceived or indirect conflicts of interest. **Consult the slides for details!**



Thank you to member **Gary Lyon** of Loon & Turtle Lakes Cottage Association, who offered to make available this [sample Directors Code of Conduct document](#) (MS Word) for fellow members to amend and use locally. Don also recommended 2 FOCA resources: [Risk Management Manual for Associations](#) (PDF, 244 pages) and [Organizational Tips for Incorporated and Non-Incorporated Associations](#) (PDF, 7 pages). Find more resources including information about ONCA for incorporated associations, on FOCA’s [Best Practices webpage](#).

Highlights from the Source Water Protection session (slide set #6):



Terry Rees, FOCA’s past Executive Director and current pilot project consultant for rural [source water protection](#) (SWP), presented on **Protecting Drinking Water Sources in Lake Communities**. Terry summarized the results of the 2024 pilot project on Crego Lake with FOCA member group, the Kinmount Park Estates Association. Terry reviewed the importance of SWP in rural areas outside of SWP zones, and explained the work done last year in Phase 1, to develop a lake-based best management practices initiative.

Phase 2 begins this year, with plans to build a SWP self-help process for lake communities, creating tools to integrate SWP into long term planning for your lake. FOCA seeks 3 willing communities to volunteer to undertake an effort from May to October 2025, with support from Terry and FOCA, that is similar to last year’s Crego Lake pilot project. The result will be to develop a map-based risk map and inventory of local drinking water threats, to survey local residents about their knowledge of SWP, and to help document the process in a case study that can ideally be shared with other rural or northern communities. **If your association is interested in participating**, email info@foca.on.ca before the end of March.



Highlights from the Rural Roads Panel session (slide set #7):

Private and Municipally-Unassumed Rural Roads: A panel discussion was led by FOCA’s CEO Lesley Lavender, with **Jennifer Savini** of Templeman LLP, **Ross Fraser** of Cade Associates Insurance Brokers, and **James Smith** of Good Roads. Consult the slides for the panel’s bios. (NOTE: There are **very few slides** from this session, an open Q&A with the road experts fielding questions from FOCA members.)



FOCA highlighted two interesting developments in the past 6 months, related to municipally-unassumed roads:

- In November 2024 the **Ontario Land Tribunal** approved a settlement whereby the **Township of Tay Valley** in Lanark County agreed to **exempt existing properties** on municipally-unassumed roads from the road access agreement requirement in the [Township's zoning by-law](#). The by-law had threatened to restrict residents' ability to develop their properties by denying building permits on municipally-unassumed roads unless owners – individually or as a road association – signed road access agreements with the Township, including conditions that the property owner(s) pay for a survey and carry not less than \$5-million in liability insurance, with the Township named as an additional insured. The OLT appeal had been launched in 2023 by appellants including FOCA member group the Little Silver and Rainbow Lakes Property Owners' Association.
- In February 2025, the Council of the **Township of Lake of Bays** repealed their [road license agreement](#) program after months of public outcry, announcing it will no longer apply to existing roads or driveways (only to new development areas). The Township is even offering reimbursements to property owners who incurred survey or other costs during the interim period.

These are significant developments for FOCA's road association members on unassumed municipal roads across the province!

Other topics discussed during the roads panel session included:

- insurance considerations and limit levels for private road groups in Ontario
- standards, aggregate types and grading frequency for non-municipal roads – James directed members to 3 resources: [OPSS.Muni.1010](#) (for aggregate classes); **Gravel Roads** (US Federal Highway Administration); 1991 MTO **Inventory Manual for Municipal Roads** – FOCA has links to share
- permit requirements for groups doing work on roads on Crown lands
- rights-of-way and responsibilities of the landowner versus the road user
- responsibilities to remove dangerous trees adjacent to private roads
- difficulties experienced by members to secure winter plow contractors due to rising liability costs
- “private road” signage
- the principle of “unjust enrichment” in getting everyone to pay their fair share of road maintenance costs
- zoning setbacks that might impact structures located on private property adjacent to a municipal road
- purchase of unopened road allowances from municipalities – FOCA has sample policy copies
- EMS access considerations on private roads
- and questions about how to work collaboratively with a municipality to maintain unassumed roads.

[Association Members can purchase access](#) to the recording of the day's event, to **hear the road answers**.

Highlights from the Cardiac Safety session (slide set #8):

Cardiac Safety and the Power of Community was presented by **Christine Drury** of Action First Aid. Consult the slides for video clips about ways communities have come together to help save lives with automated external defibrillators. Access a new FOCA member benefit: a \$10 discount on the [“CPR in 60”](#) virtual training course offered by Action First Aid (regularly \$45). Consult **slide #13** for the discount code to use at checkout! Share this offer with your fellow members.



Highlights from the Rogers Preferred Program session (slide set #9):

Andrew Stewart, Business Development Manager of Rogers Communications, presented about one of your FOCA member benefits: [preferred pricing](#) on airtime and devices from Rogers. See details in the slides, and access the FOCA **“Proof of Membership”** document under the member login on FOCA's [Benefits webpage](#) to access these special rates.

Andrew held a digital draw for two amazing on-site gifts: a Bose Wave music system and an Apple HomePod, which were won by **Bill Lovering** of the Peninsula Lake Community Association, and **Judy Ingram** of the Gull Lake Cottagers Association, respectively.

**FOCA Members SAVE
on Rogers Wireless**

Thank you everyone who participated in our 2025 event! We look forward to seeing you at the next one.

Congratulations to our door prize winners:

Jason Wray of the Stewart Lake Association and **Jim Dillane** of the Pigeon Lake Cottage Association Inc. Concession 17 each won a **Yamaha-branded prize pack** with a PFD, hat and drink sleeve.



David Saville of the Glamor Lake Cottagers Association and **Marilyn Boston** of the Kashwakamak Lake Association each won digital access to a **FOCA Cottage Succession Seminar** recording with estate lawyer Peter Lillico.



Please remember to share these FOCA updates with your fellow association members!
If you need the material in an alternate format, contact communications@foca.on.ca.