

MEMORANDUM

December 2, 2007

To: Sturgeon Point Association ("SPA")

From: Chris Appleton, Secretary

Re: Federation of Ontario Cottagers' Associations ("FOCA")
Annual General Meeting, November 24, 2007

On November 24, 2007, I attended the 34th AGM of FOCA on behalf of SPA. The meeting was held in Toronto, where FOCA has its office. FOCA announced it will soon be moving its office to Peterborough.

The agenda covered many topics, including:

- annual report and election of directors;
- annual awards;
- insurance;
- planning - Ontario Municipal Board ("OMB");
- septic reinspections;
- emergency preparedness;
- boating regulations;
- property taxes;

By way of background, FOCA represents over 500 cottagers' associations in Ontario. The AGM was attended by approximately 100 representatives of associations. The executive and other volunteers are clearly active and engaged in the many issues that face cottagers across the province.

The annual report from the executive reminded members that FOCA continues to be actively involved in issues such as land stewardship, lake planning, insurance/risk management, government relations, environmental management and taxes. The annual financial statements show a surplus of revenue of \$13,852 on total revenue of \$325,882. A consensus slate of directors for the upcoming year was elected by the membership on an open vote.

FOCA bestows an annual award - the "Jerry Strickland Award" in honour of a notable past member - to recognize special achievements. This year it was awarded to the Kinessis Lake Cottager's Association (up Hwy 35, north of Minden) for their efforts in implementing a "lake plan" and creating a land trust to hold a key island property donated by a local family. Issues addressed in the lake plan included water quality, wildlife, development, boating, rights of way, forest management and heritage. After five years' of effort these cottagers were justifiably proud of their accomplishments. The association has about 550

members, from about 800 cottagers on the lake. The total cost of the effort was about \$26,000, supported by some special fundraising. The plan was negotiated with, and ultimately accepted by the local council. (Note to SPA – while interesting, lake planning may be beyond the scope of SPA)

Insurance was addressed by Bob Maynard, an insurance company expert, who has been very active with FOCA in recent years to coordinate the broad based availability of coverage for cottagers' associations through FOCA. He reminded the group that when he first assessed the insurance coverages being maintained by the many different members of FOCA he saw an opportunity to consolidate the insurance requirements and streamline the procurement of policies at better rates. It is now accepted that FOCA members have access to good coverages at competitive rates, the service levels of providers has improved, there is better communication of coverages and there is greater stability in the programme. This has been a significant improvement for most associations, and is regarded as one of the most notable benefits produced by FOCA in recent years. (Note to SPA – this access to insurance is well received by the members, with over 400 participating).

Another session addressed development planning, in particular issues relating to the Ontario Municipal Board ("OMB"). A member from Lake of Bays told a harrowing tale of fighting a proposed quarry in the immediate vicinity of their cottages. The moral of the story was that cottagers must be ever vigilant to monitor development in their neighbourhoods, and be prepared to fight objectionable proposals on their own, since local councils may not be prepared to protect the cottagers' interests or may even be pro-development. Planning fights ultimately are won or lost at the OMB, which requires a lot of money for experts and lawyers. (Note to SPA – any planning issues on our horizon?)

Another session addressed septic issues. Septic systems are subject to the Building Code and the Clean Water Act. New systems are generally well monitored, but there is no mandatory reinspection of old systems. It is good practice to have old systems reinspected, since dysfunctional systems present a local health hazard, as well as allowing unnecessary amount of phosphorous to enter the water table or run-off. (Note to SPA – we should encourage members to make sure their septic systems are working).

Emergency preparedness was addressed by Ernie Hills of Emergency Management Ontario. He reminded members that we all face the possibility of emergencies from such sources as storms, floods, earthquakes, fires and aging infrastructure. He delivered extensive commentary on prevention, mitigation, preparedness, response and recovery. His remarks included a review of municipal responsibilities (police, fire etc.) as well as a review of good practices for home or cottage owners. He provided a number of references and links to information that would be very valuable to members. (Note to SPA – I think we

should discuss the responsibility of SPA for disaster response, as well as the opportunity to inform members about personal preparedness).

Boating was addressed by an officer from the police marine unit. He covered safe boating practices, the requirement for licensing and other related issues. The federal law, the Canada Shipping Act, now applies to small vessels. In response to my specific question about speed limits on Sturgeon Lake he replied that there are no speed limits beyond 30m from shore. (Note to SPA – this area represents another opportunity to provide educational material to members)

Property taxes are the purview of an associated group, the Waterfront Ratepayers After Fair Taxation (“WRAFT”). WRAFT held its annual meeting within the same forum as FOCA. WRAFT is a lobby group focused on achieving property tax reform in Ontario, specifically as related to waterfront properties which bear a heavy tax load due to their relatively high assessed values. While WRAFT reported that it was pleased with the recent two-year freeze on assessments and the four-year phase-in of assessment increases announced by the previous Liberal government, it was disappointed with the lack of attention paid to property tax reform in the recent Ontario election, and particularly with the lack of Liberal support for caps on assessments. This lack of attention arose due to the drowning out of other issues by the faith-based school funding issue, and perhaps also due to the lack of general support for the pleas of cottage property owners considered by many to be wealthy and undeserving of relief. The assessment freeze is over in 2008, and the government will receive a report on the property tax system which was commissioned after a recent damning report from the provincial ombudsman. Future activities will include reviewing and responding to the upcoming report, and monitoring issues arising from the upcoming reassessment. (Note to SPA – there is plenty of frustration and anger around this issue, but low expectations for positive outcomes from these lobbying efforts).

One FOCA program of particular interest is “DOCKTALK”. While not specifically addressed in session, the members were encouraged to take advantage of this free program, developed in cooperation with the Ontario government, which provides advice and assistance to cottage property owners on naturalized shorelines, septic maintenance, habitat enhancement, pollution prevention and invasive species. I picked up SPA’s copy of the DOCKTALK Kit, which can be reviewed at our next meeting. This appears to be a very practical and available programme, for further follow up.

Overall I found the AGM to be very interesting, and the executive to be focused and productive. Subject to further discussion with the Board, it would appear that FOCA is a worthwhile organization for continued membership. I would be pleased to review these comments at our next meeting.