

Mississagua Gold Lake
Cottagers Road

Annual General Meeting

August 17, 2025



01/ Call to Order

Welcome



Agenda

1. Call to Order, Welcome, Agenda (5 minutes)
2. Greetings from Terry Lambshead, Mayor of Trent Lakes (10 minutes)
3. Current Board of Directors & Election of 2025-26 Board (10 minutes)
4. Chairperson's Report (15 minutes)
5. Road Supervisor's Report (15 minutes)
6. Treasurer's Report (15 minutes)
7. Election Results (10 minutes)
8. Other Business (15 minutes)
9. Motions put forward for Vote (10 minutes)
10. Q&A Session (15 minutes)

Adjournment



His Worship

Terry Lambshead

Mayor of the Municipality of Trent Lakes



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Current BOD & 2025 Election Candidates

August 2025



04 Quorum

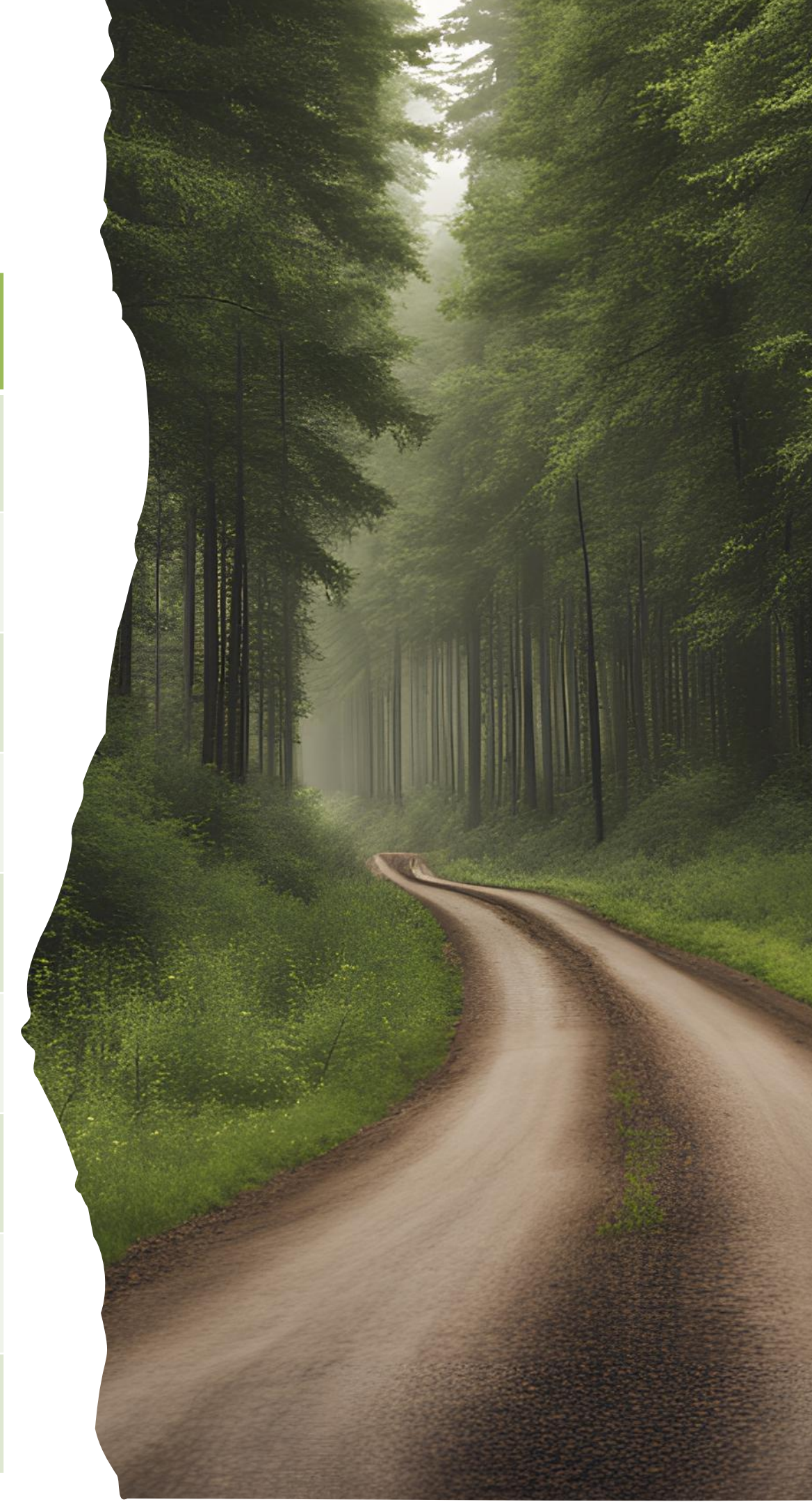
Recording of this meeting

This meeting will be recorded to ensure we capture all important details and action items.



03/ Current Board Members

Name	Location	Current Position Held - Committees	Term Expiry	Tenure
Robert Brazzell	FR 130	Chair - Government Relations, Environment, Finance	2025	3 Years
Brian Higgins	Spur 4	Treasurer - Finance, Government Relations	2025	1 Year
Ahmed Hirani	FR 130	Vice Chair - Secretary, Governance, Government Relations	2025	1 Year
Steve Quinlan	Spur 1A	Director - Governance, Communications & Membership, Finance, Environment	2026 (2 nd Term)	5 Years
Dan Charlebois	Spur 8	Director - Road Maintenance	2026	2 Years
Paul Madden	Spur 2	Director - Road Supervisor	2026	1 Year
Ron McIntyre	Spur 7 (FR 145)	Director - Communications & Membership	2027	1 Year
Ken Gough	Spur 3	Director - Communications & Membership, Governance, Road Maintenance	2027	1 Year
Renato Pasqualoni	FR 130 (below dam)	Director - Road Maintenance Committee, Environment, Government Relations	2027	1+ Year



03/ Thank you to departing Board Members

Name	Tenure	Status
Robert Brazzell	3 years	Completed elected term
Brian Higgins	1 year	Standing for re-election
Ahmed Hirani	1 year	Standing for re-election



03/ Election of 2025–26 New Board Members

3 Open Positions for a 3-year term / 5 Nominees

- *Recommended by Nominating Committee of the Board:*

Brian Higgins	Spur 4
Ahmed Hirani	FR 130

- *Nominations from Members and/or the Floor:*

Jason Bredin	Spur 8
Frank Noordhuis	Spur 7
David Quail	Spur 7



03/ Candidates for Election

Brian Higgins Brian is completing a one-year term as a Director - Treasurer of the Road Group. Brian is a former financial executive, retired since 2004 and has been on Mississagua Lake all his life since his dad bought a small island (Higgins Island) in 1945. He spent his career in large for-profit companies and since retirement he has been actively involved with not-for-profit organizations, volunteering with Hospice Peterborough, Peterborough Lakers Lacrosse, Activity Haven Senior Centre and others. Brian's interest in the Cottage Road Board is a continuation of his desire to volunteer with organizations that he values and respects. In his spare time, Brian likes to travel with his wife Brenda, spend time at the lake, read and play snooker.

Ahmed Hirani Ahmed was elected to stand in for a 1-year term last year as Director. On the Board, he holds the position of Vice Chair and Secretary. He and his wife Angie have owned a cottage on FR130 since 2020. A retired senior executive in HVAC and energy sectors, Ahmed now consults on GHG and carbon footprint reduction initiatives. He remains passionate about supporting the Board and road community, bringing a collaborative approach focused on safety, stewardship, and continuous improvement.

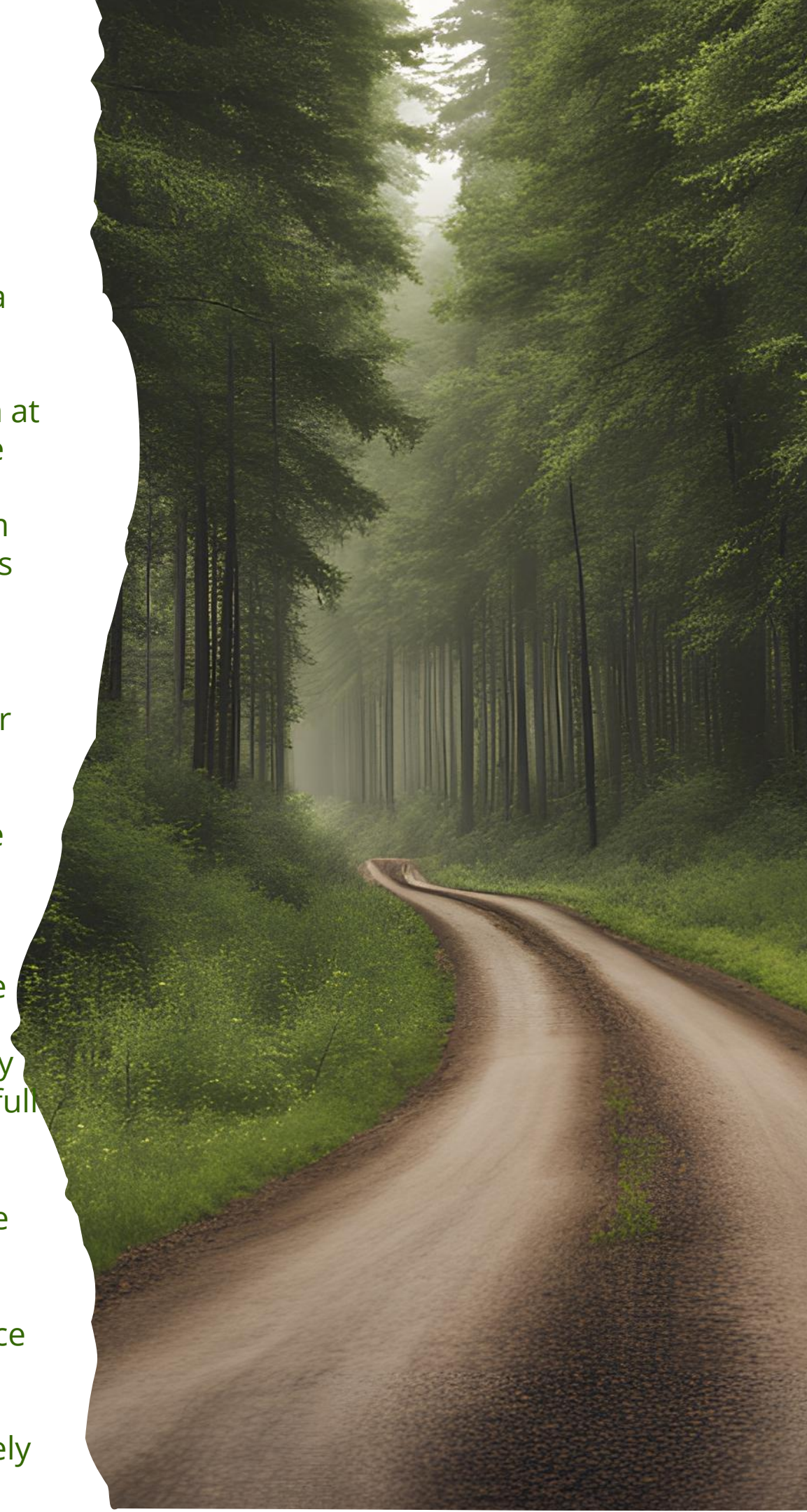


O3/ Candidates for Election of 2025–26

Jason Bredin Jason Bredin is an outgoing, friendly, and helpful individual who takes immense pride in being a good neighbor. A retired Toronto Fire Captain with 30 years of dedicated service. Jason has spent his career responding to a wide range of emergencies, always prioritizing the safety and well-being of residents. Concurrently, for the past 20 years, he ran a successful home and commercial inspection business, demonstrating his commitment to excellence and keen attention to detail. A passionate outdoorsman, Jason has been summer and winters camping in the back lakes for 35 years and has cherished 12 years on Mississagua Lake, specifically on Spur 8. During COVID, he and his wife, Lela—who continues to laugh at his jokes—rebuilt their cottage, a testament to their resilience and teamwork in overcoming significant challenges. Their love for the area is so strong that they plan to make the move up north full-time this year. As a proud Father, to two adult Daughters. Jason brings a wealth of experience and a deep passion for community involvement. Never one to shy away from hard work, he's comfortable wielding a chainsaw and is eager to contribute to the Mississauga Gold Lake Road Group. Jason's dedication, neighborly spirit, and enthusiasm for helping the community make him an outstanding candidate for this volunteer role.

Frank Noordhuis Hi, I'm Frank Noordhuis. I've been part of the Mississagua Lake community for over 56 years — and for the past 10, retired, I've lived here full-time. I know this road in every season, from spring thaw to winter freeze, and I share those conditions with the community through my weekly video drive-along blog, the *Cottagers Road* Facebook webpage, and alongside the folks who post turtle crossing signs. I previously served on the MGLRG board for two years and was part of the original team that helped develop the governance bylaws we still use today. That experience gave me insight into how the group works — and how it can work even better with the right balance of voices at the table. I believe having more full-time residents on the board would provide stronger year-round awareness of road conditions. We're the ones who see it first — when the snow hits, the gravel washes out, or the turtles start crossing. With over 35 years of experience in customer service and management in the tech and electronics industries — and as a former owner of an aircraft repair, electronics maintenance, and installation business — I bring hands-on problem-solving skills, transparency, and a practical approach. My priorities are simple: safer roads, sensible spending, and open communication. Whether you're here for the summer or the full year, your voice matters — and I'll work to make sure it's heard.

David Quail Born 1957 Toronto. Married to Margaret Nelligan, Nelligan family cottage on Mississagua 1963 to 2022. Three children. Retired executive in the pharmaceutical industry with experience in various levels of local and international management including Executive Director, General Manager and Regional VP. Most recently as an independent consultant. Margaret and I bought our cottage from Ed and Alice Parsons in 1987. Located on the east side of Mississagua at the entrance to Stones Bay it was boat in access and seemed like the wilderness. A few years later Lou Phillips was at our dock with a (seemingly mad) scheme to self fund a road system. So we are original members of the road group. Margaret and I are into long distance walking. We are always training for some sort of Camino or otherwise. If you drive past Tower Hill you have likely seen us, surrounded by deer flies, keeping calm and carrying on.



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Chairperson's Report

August 2025



04 Quorum

Establishment of Quorum

A quorum for the transaction of business at a Members' meeting is fifteen (15) percent of Members entitled to vote at the meeting, whether present in person or by Proxy Voter. If a quorum is present at the opening of a meeting of the Members, the Members present may proceed with the business of the meeting, even if a quorum is not present throughout the meeting.



O4/ Work of the Volunteer Board

1. Administration
 - Governance and Bylaws
 - New member management
 - Government Relations (Municipal and Provincial)
 - Insurance
2. AGM preparation and execution
3. Vendor Management
4. Road Maintenance
 - Spring/Summer Maintenance (grading, gravel, potholes, brushing)
 - Winter Maintenance (Plowing, sanding)
 - Road Safety
5. Financial Management
 - Annual billing and collections (141 members)
 - Banking and investments
 - Expense and Revenue Forecasting
 - Financial statement preparations & accounting approval
6. Member communication
 - Website updates & management
 - Newsletters & surveys
 - Road maintenance updates (Facebook, website, email)



04/ Chairperson's Report

In addition to work from prior slide Road group's major activities this past year

1. Procurement and management of 3 culvert replacements
2. Emergency Meetings – Ice Storm, AGM Agenda
3. Coordination and oversight of tree and shrub clearing post ice storm
4. Procurement and installation (by Board members) of road signs
5. Special Meetings – AGM



04/ Highlights of 2025 Members Survey

Thanks to everyone who completed our Survey!

- 40 respondents completed the survey (down from 75 in 2024)

Why is the Cottage Road Important to You?

- Year-Round Access to Your Cottage continues to be the Number 1 response

When do you Use the Road?

- 62% use the road year-round (up from 57% last year)

Quality of the Road:

- Most respondents (85%) rated the road quality as either 4 or 5, suggesting generally high satisfaction with this year's road conditions.
- Road quality score has consistently improved over the last 3 years (3.9 in 2023, 4.03 in 2024 and 4.1 in 2025)
- 90%+ of respondents indicate that a quality road is important to them (similar to last year)
- Themes of responses were:
 - Numerous positive comments received regarding quality of the road
 - Maintain brushing
 - Reduce sanding, concentrate on hills only
 - Response time post ice storm for clean up was "fantastic"



04/ Highlights of 2025 Members Survey (cont'd)

Safety of the Road:

- Road safety is a top priority for most respondents, with overwhelming majority (~90%) rating it a 4 or 5. This suggests strong membership concern and high expectations for safe road conditions
- Road safety score has slightly improved since last year - 3.4 in 2023, 4.06 in 2024 and 4.1 in 2025
- 85% of respondents rated the quality as either 4 or 5, suggesting generally high satisfaction with this past year's road conditions. This is up from last year's 74%
- Themes of responses were:
 - Respondents' comments include continued brush cleaning and improved visibility on blind corners, requests for signs for speed, sharing the road
 - Speed continues to be an area of concern; frequent mention of speed of contractor vehicles servicing members



04/ Highlights of 2025 Members Survey (cont'd)

Road Priorities:

Biggest priority is Additional Pothole Management

Ranking:		# of Responses
1	Additional Pothole Management, Gravel and Grading	34
2	Culvert Replacement – Upgrading or Replacement	10
3	Road Width	10
4	Additional Winter Sanding/Plowing	10
5	Guard Rail Upgrading or Replacement	7

Do you feel you receive good value from your road fee?

- 90% of respondents responded Yes (aligned with last year's 87%)



04/ Highlights of 2025 Members Survey (cont'd)

Member Comments:

"More transparency! Finances need to be more specific and updated throughout the year...how many are paid up etc. Also a list of Board members and their duties should be emailed to us. Phone number of road contact person should be available to all members."

"I do believe the membership should be made aware of work costs prior to the work commencing and allowed a vote whether to proceed or not. A prime example is the astronomical emergency cleanup cost. Being more open with members about the cost prior to work (eg: daily rate the company would charge) would allow for better budgeting and give members some form of idea what "additional" cost they may incur rather than leaving it open ended and ending up with everyone having to pay additional fees. Another large thing the membership would appreciate is that when things are voted on, the vote numbers be published (eg how many yes, how many no, how many abstain) rather than just starting "more than 80%". Such phrasing does not give any information to the membership. People want hard facts and numbers, not an approximate percentage. "

"How we could develop a real plan and work towards a better safe road with the township "

"Better communication on costs and options considered on major cost items like brush cutting, culverts and tree chipping after ice storm. "

"Major expenditures (like brush cut back service) not shared with the members as the board had authority to spend that much without membership knowledge."





04/ Ice Storm Clean-up

04/ Ice Storm Clean-up

Municipality of Trent Lakes's post



Municipality of Trent Lakes

April 1 · 🌐



Municipality of Trent Lakes has Declared an Emergency following the severe ice storm that impacted our Municipality. 🚨

Widespread power outages persist across all of our area, and numerous roads remain impassable due to fallen trees and downed power lines. Trent Lakes Public Works, Hydro One, Peterborough County Public Works, and emergency services have been working diligently.

"Hydro One has indicated that some areas remain without power. Our Emergency Operations Centre have been working diligently with the Province and surrounding Municipalities to work through this event. Thank you to our front line crew and responders who are working hard to get all of our roads open and keep the community safe," says Mayor Terry Lambshead.

Residents are urged to stay away from downed power lines, even if they do not appear to be live. Any power line damage should be reported to Hydro One at 1-800-434-1235.

Hydro One has indicated that full power restoration across the County will take several days. Residents should prepare for an extended period without electricity and can check the Hydro One Stormcentre Outage Map for updates.

A Significant Weather Event declaration remains in effect for the Municipality of Trent Lakes as cleanup efforts continue, with forecasts indicating the potential for more freezing rain.



04/ Ice Storm Clean-up Discussion

Board Action:

- Road Superintendent Paul Madden is a full-time resident and reported back to the Board, “It looks like a war zone, I’ve walked as far as I could, and its not passable by vehicle.”
- We have full time residents – Emergency services for full-time residents was a priority, Power outage – access for Hydro to fix downed power lines, part-time residents wanted to have access to survey the damage, insurance companies needed pictures and in some cases access to properties --- the Road had to be cleared to be safe and passable – the Board had a fiduciary responsibility to act
- Board contacted Tree Works who agreed to respond swiftly and quickly, several tree contractors were immediately busy
- Tree Works cleared the Mississagua Dam Road to get to our Road so work could be done – over 14km of roadway was cleared
- First efforts were to make the road passable, then subsequent passes were made to remove “widow makers”, continue clearing and shred what could not be put to the sides
- If the Board had responded any slower, the Road may have not been passable for additional weeks if not for months



04/ Ice Storm Clean-up Discussion

Board Action:

- The Board has filed for two Disaster Relief Programs
 1. Part of the Municipality of Trent Lakes to the Province of Ontario
 2. BISA – Business Ice Storm Assistance Program (Gov. of Ontario)
- Special Assessment Fee was required to replenish funds in the Membership's Accounts to pay for these emergency services and continue with the maintenance and upkeep of the Road
- Special Assessment Fee vote was held
 - 119 members cast a ballot
 - 93 members cast a YES (approved) the Special Assessment Fee
 - 23 members cast a NO (not in favour) ballot
 - 3 members cast an ABSTAIN ballot
 - Majority of members have already paid



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Road Supervisor's Report

August 2025



05/ Road Supervisor's Report

SUMMER MAINTENANCE

- Al Mansell - Contractor for 30 years
 - Local operation
 - Grader by the bridge
 - Annual gradings - Planned (weather permitting as needed)
- Rock Solid - Culvert repairs
- Drain Brothers - Road gravel
- Wes Lake - Roadside brush clearing

SPRING (The most challenging time)

- Thaw - Freeze road
- Potholes and bogs pits
- Limits on max load trucks March to May
- Property owners to manage contractors

WINTER ROAD OPERATIONS

- Wes Lake - Contractor
- Local Operation
- Snow Plowing - fixed contract with Wes Lake (new contract executed for 3 years/seasons (ending in 2027))
- Traffic volumes change the snow into a skating rink.
- Sanding - we pay for spreading the sand - \$450 per load (increase of \$25 or 5.9% versus prior year)
- Municipality provides the sand for "free"



05/ Road Supervisor's Report Cont'd

2024 – 2025 In Review:

1. Last fall 3 new culverts were installed on the Fire Route to overcome drainage issues
 - a. March 2025 – MNR (5 months post application) gave us until end of March to replace the two big culverts on the Fire Route north of Spur 1A. Work was completed in 2 days
2. Winter Maintenance
 - a. One of the coldest winters on record -- heavy amounts of snow compared to recent prior year
 - b. Winter maintenance contractor did a great job of keeping roads clear and safe
 - c. 45 Loads of sand applied compared to winter of 2023-2024 when only 31 loads
3. Spring Maintenance
 - a. Roads held up fairly well. Minor remedial repairs were required and completed by Al Mansel and crew
 - b. Road grading was done twice, and additional gravel was added to Fire Route
4. Summer Maintenance
 - a. More gravel is needed – but, grading needs to be done first, however due to a lack of rain, grading has not been able to be done
 - b. This has led to wash boarding, excessive dust, and some potholes





05/ New Road Signage



05/ Projects for 2025–2026

PRIORITY TO BE ESTABLISHED BY NEW BOARD OF DIRECTORS:

1. Replacement of culvert on Spur 1A – Estimated at around \$10,000
2. Roadside maintenance – Brushing – Approximately \$5,000
3. Additional 10-12" culvert at Beaver Flats between Spur 3 and 4 to act as high-water relief – Estimated at around \$3,000
4. Gravelling program (based on rainfall and post grading)
 - a. 2025 - FR130 finish program to achieve approximately 2" of gravel
 - b. 2026 – All spurs – Approximately \$20,000
5. Paving of bridge aprons – Quoted at \$14,404
6. Dust control program – Investigatory status

Please be advised that the MGLCRG is not responsible for maintaining the Fire Route and Spurs to Provincial Minimum Maintenance Standards. Road conditions may vary. Drive with caution and adjust your speed accordingly. Kindly advise your guests and contractors to adhere to posted speed limits.



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Treasurer's Report

August 2025



06/ Treasurer's Report – Overview



Mark Lahn, CA
Professional Accountant, VP Finance
(20+ Years in leading finance position)

NOTICE TO READER

On the basis of information provided by management, I have compiled the balance sheet of Mississauga-Gold Lake Cottagers' Road Group as at May 31, 2025 and the income statement for the year then ended.

I have not performed an audit or a review engagement in respect of these financial statements and accordingly, I express no assurance thereon.

Readers are cautioned that these financial statements may not be appropriate for their purposes.

July 9, 2025



Mark Lahn, CPA, CA
7 Haviland Drive, Scarborough, Ontario M1C 2T6
647-244-5339



06/ Treasurer's Report — Income Statement

Mississauga-Gold Lake Cottagers' Road Group Statement of Earnings

For the year ended May 31

(Unaudited - internally prepared by management)

	2025	2024
Revenue		
Road maintenance fees	94,447	103,000
Special assessment	98,700	-
Interest earned	3,478	3,296
	196,625	106,296
Expenses		
Bank charges and interest	70	493
Insurance	5,750	-
Membership	961	1,059
Accounting fees	1,695	1,695
Engineering report fees	2,260	-
Office	1,443	611
Signage	3,932	147
Road upkeep	27,610	51,173
Road maintenance - special	98,310	-
Snow plowing	44,363	35,632
Water lot lease	934	1,411
Amortization	14,885	-
	202,213	92,221
Net income (loss)	(5,588)	14,075
Equity, opening	190,346	163,978
Adjustment	-	12,293
Equity, closing	184,758	190,346

*2024-25 insurance paid in July 2024 due to application for increased liability coverage



06/ Treasurer's Report — Balance Sheet

Mississauga-Gold Lake Cottagers' Road Group

Balance Sheet

As at May 31

(Unaudited - internally prepared by management)

	2025	2024
Assets		
Current		
Bank	22,754	44,695
Term deposits	86,766	106,603
Accounts receivable	99,972	1,385
Long-term		
Brushing	47,573	47,573
Less accumulated amortization	(19,100)	(9,600)
Net book value	28,473	37,973
Culvert replacement	53,853	-
Less accumulated amortization	(5,385)	-
Net book value	48,468	-
	286,433	190,656
Liabilities and Equity		
Accounts payable	101,675	310
Equity		
Equity	184,758	190,346
	286,433	190,656



06/ Treasurer's Report — 2025/26 Budget

Income Budget				
		Budget 2025 -2026	Actual 2024 - 2025	Change %
Maintenance Fee per member		\$675	\$675	0.0%
Income:	Maintenance Fees	95,175	94,447	0.8%
	Special Assessment		98,700	-100.0%
	Interest Income	1,500	3,478	-56.9%
	Total Income	96,675	196,625	-50.8%
Expenses:	Road Maintenance - Grading	27,200	27,610	-1.5%
	Road Maintenance - Gravel	10,300	0	
	Road Maintenance - Winter	43,100	44,363	-2.8%
	Road Maintenance - Ice Storm	0	98,310	-100.0%
	Insurance	2,850	5,750	-50.4%
	Membership (FOCA)	975	961	1.5%
	Engineering (Bridge)	0	2,260	-100.0%
	Signage	150	3,932	-96.2%
	Water Lot Lease	1,000	934	7.1%
	Office, Admin.	1,570	1,513	3.8%
	Accounting	1,695	1,695	0.0%
	Amortization - Brushing	9,500	9,500	0.0%
	Amortization - Culverts	5,385	5,385	0.0%
	Total Expenses	103,725	202,213	-48.7%
Profit/Loss (-)		-7,050	-5,588	26.2%
Closing Cash Balance		117,355	109,520	7.2%



06/ Treasurer's Report — Accounts Receivable

... "To operate as a not-for-profit corporation with equal fees and services for all Members..."

By-laws Section 4.07 (ii)

- Maintenance Fees are equal for all Members;

By-laws Section 4.09

- Non-payment of Capital Shares, Maintenance Fees, Special Assessments or any other fee owing to the Corporation may subject the offending Member to notification of arrears or non-payment by registered mail, visits by Board members, solicitation from Collection Agencies, suit in Small Claims Court and/or liens filed against the offending Member's Lot.

By-laws Section 4.10

- Any and all fees assessed to Members shall be equal for all Members.



06/ Treasurer's Report — Accounts Receivable

Members Not in Good Standing (No payment 90 days post invoice due date)

- 1 Member - has not made payment for maintenance fees 2023-2024 and 2024-2025. Has, however, made payment on Special Assessment Invoice
- Next Steps

Members Not Yet Paid Special Assessment

- 132 Members have made payments in full
- 5 Members (as of Aug 5th) have yet to make the Special Assessment payment

Member Refusing to Pay

- 1 has advised the Board that they will not be paying the special assessment because they spent 3 days clearing branches and downed trees from their section of the Road

Members Partial Paid Special Assessment

- 3 Members have short paid (\$200) and have not yet responded to email requests



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Election Results

August 2025



07/ Election Results

Presented by Steve Quinlan
Nominating Committee of the Board



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Other Business

August 2025



08/ Other Business – 2024 Bylaws Update as per ONCA* Legislation

Amendment to Articles – updating the Letters Patent to reflect ONCA legislation including Class of Membership and Range of Directors

Bylaws

- organization now known as corporation
- Definitions to include mail in ballot
- Director number now a range (7-10) with goal of 9
- Director qualifications modified to remove anything subjective
- Clarity for Director nominations by member process
- Clarity for managing Director vacancies
- Board meeting quorum changed to majority vs 50% + 1 for clarity
- Clarity for Conflict of Interest
- Special Meetings request changed to 10% of members required vs 25%
- Notice of Special meetings changed for clarity
- Voting types updated

*ONCA is the Ontario Not-for-profit Corporations Act which has been updated with a requirement for compliance by October 2024



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Motions & Voting

August 2025



9/ Questions / Motions put forward for VOTE

1. Do you approve to adopt the 2024 AGM minutes into the MGLCRG records?
(Minutes previously circulated by email, posted on MGLCRG website, and made available at this in-person AGM meeting) – Amendment to the minutes to be filed with the following change: Under the Treasurer's Report 2023/24 Financials (bullet #6) and Spur 4 Presentation (bullet #4), member's name should read RuthAnne McNaught.
2. Do you approve the financial statements for the fiscal year that ended on May 31, 2025 as reviewed by Mark Lahn, Accountant? *(Statements previously circulated by email, presented and made available at this AGM meeting)*
3. Do you approve the attached 2025-2026 operating budget as proposed by the Treasurer? *(Budget previously circulated by email, presented and made available at this AGM meeting)*
4. Do you approve the proposed road maintenance fee of \$675.00 per member (0% increase from prior year) for the 2025-2026 fiscal year?
5. Do you approve the new Board to select and appoint a CPA (Chartered Professional Accountant) to act as the Accountant for the MGLCRG for the fiscal year 2025-2026? Budgeted expense of \$1,695.00.

VOTE ONLY IF YOU HAVE NOT ALREADY VOTED ELECTRONICALLY.

You must choose either; in favour (YAY), opposed(NAY) for your vote to be eligible.

If you do not raise your voting paddle/card, you will be considered to ABSTAIN from the vote.



9/ Other Business — Road System Inclusion Assessment

SP1

Would you like the new Board to investigate segments of the road and spurs that are currently not included in the by-laws Section 10.01 definition of the “Road System” (per the 2018 amendment), in order to update the definition to include all or some of these segments?

Straw poll. Non-binding vote.

VOTE ONLY IF YOU HAVE NOT ALREADY VOTED ELECTRONICALLY.

You must choose either; in favour (YAY), opposed(NAY) for your vote to be eligible.

If you do not raise your voting paddle/card, you will be considered to ABSTAIN from the vote.



9/ Other Business — Tiered Fees Assessment

SP2

Would you like the new Board to investigate a tiered maintenance fee structure for the Road System?

Straw poll. Non-binding vote.

VOTE ONLY IF YOU HAVE NOT ALREADY VOTED ELECTRONICALLY.

You must choose either; in favour (YAY), opposed(NAY) for your vote to be eligible.

If you do not raise your voting paddle/card, you will be considered to ABSTAIN from the vote.



9/ Questions / Motions put forward for VOTE

6. Ratification of the newly elected Directors
7. Motion to destroy the ballots
8. Motion to adjourn meeting

IN-PERSON VOTING ONLY.

You must choose either; in favour (YAY), opposed(NAY) for your vote to be eligible.

If you do not raise your voting paddle/card, you will be considered to ABSTAIN from the vote.



Mississagua Gold Lake Cottagers Road

Annual General Meeting

Community Feedback / Question & Answer

August 2025



10/ Questions & Feedback Received from Membership

Aileen Sullivan – Spur 3

Why is there now expense for gravel for 2026 but not in 2025? Sand is provided by township as we allow public access for the park. Could we not get gravel also to be provided for free? Have we inquired?

While there is no municipal program that provides free gravel, the Board has previously submitted an application to the Private Road Grant Program, which offers financial assistance for activities such as grading, graveling, tree removal, and related maintenance of private roads. This is an annual program and we plan again to submit an application this calendar year. We will update the membership on the status of our application once we receive a response from the Municipality.

Why is maintenance fees collected less for 2024 than 2025 when the fees went up? In fact 8,453\$ less. That equals more than 1 person not paying as indicated in the presentation. What is the Board doing to collect fees by those derelict in paying? Is By-law section 4.09 being carried out? Recommend creditors engaged for long term non payers and those not paid should be listed by name. This item (fees outstanding) should be added to financial statements showing a loss.

In 2024, the Group received a capital contribution of \$12,000 from a new property owner. Combined with maintenance fees from 140 cottagers at \$650 each, the total funds collected amounted to \$103,000.

One member has not paid their maintenance fee. The Board follows a clear and structured protocol for collecting unpaid fees, which begins with overdue notices, telephone calls and dunning letters. If necessary, this process escalates to a lawyer's letter, small claims court, collections, and/or placing a lien on the property.

This process has already been initiated for the member who has refused to pay their maintenance fee and will be applied to any members who do not pay the special assessment. The by-laws are explicit: all members are required to contribute equally to both maintenance and special assessment fees.

Why do we have an accountant fees but no audited financial statements? Accountants report is not worth 1600\$. He even says 'the report may not be suitable for its purpose'

The Board would like to clarify that we are not required to produce audited financial statements. Full audits typically cost significantly more—often upwards of \$5,000, compared to a financial review, which can be completed for a much lower cost (around \$1,500).

To ensure fiscal responsibility while maintaining transparency, we will be requesting proposals from additional CPAs to conduct a financial review of our current fiscal year. This approach was supported by the membership through the vote today.



10/ Questions & Feedback Received from Membership

Kris Roze – Spur 9

As per your presentation in the ice storm cleanup slides that you send out for the upcoming meeting, you mention that Treeworks cut and cleared Mississauga Dam Road to access Fire Route 130. Did our membership pay for such cleanup? If so, did the cottagers on Mississauga Dam road in its entirety contribute financially for Treeworks Labour to do this clearing? If not, why are we as a “Private Road” paying for a company to clear a Trent Lakes assumed road?

As many of you are aware, we have full-time residents who rely on the road for daily access to their properties. In the event of an emergency—whether involving police, ambulance, fire services, or other urgent needs—it was critical to ensure the road was cleared and accessible as quickly as possible.

At the time, Trent Lakes had declared a state of emergency and Mississauga Dam Road was impassable. Waiting for the Municipality to clear that road could have taken several days. Delaying action would also have risked losing the priority status we had established with Treeworks, potentially resulting in a wait of several days or even weeks to have our road cleared. Given these circumstances, the Board acted quickly and was fortunate that Treeworks was available to respond. Treeworks only cleared a swath of the road that allowed their vehicles and equipment to get through. They did not chip or remove the fallen debris beyond their need to make the road passable to reach our road.

We have initiated discussions with the Mayor of Trent Lakes to explore compensation for clearing their road, as well as financial assistance for the emergency work completed on the private road. Additionally, we have applied for another financial program under the province of Ontario, named Business Ice Storm Assistance.

Our Reserve fund amount is currently not accessible because it is currently locked in, therefore it is not an emergency fund. Who authorized or what was the majority of the members that voted the capital emergency reserve fund being locked and not accessible 365 days a year? Spring invoice always states “eg: 2025 spring maintenance fee” and not “spring maintenance and investment fees”.

To clarify, there is no locked-in reserve fund. Two years ago, the Group had a cash surplus, which was responsibly invested in essential infrastructure improvements:

- ***Brushing: \$47,000***
- ***Culvert Replacement: \$53,000***

As reflected in the financial statements, the remaining cash balance after these investments was just over \$100,000 — the minimum amount required to cover the cost of both summer and winter road maintenance.



10/ Questions & Feedback Received from Membership

If there was another storm next year that requires emergency road cleaning, how will that be handled and paid? Will the board be coming after members again with another “special assessment” ?

The Special Assessment was introduced to cover the costs of the Ice Storm cleanup and marks the first such charge in the road’s 30+ year history. Should a similar event occur in the future, the Board will respond accordingly based on the circumstances at that time.

It’s important to note that the by-laws do not require the establishment of an emergency or reserve fund. Each year, the annual budget is proposed and voted on by the membership, covering regular summer and winter maintenance, as well as any capital or maintenance projects needed to keep the road, spurs, bridge, and culverts in good condition.

For any unexpected incidents or projects that require funding beyond the approved budget, a Special Assessment must be ratified by the membership to proceed.

Why was the original contractor that did the brushing 2 years ago not used again? (Busy, not interested, not in business?)

Jim Kerr Excavating, based in Douro, was engaged to perform roadside brushing approximately two years ago. They were not contacted regarding tree removal, as such services are not advertised to be within the scope of their business operations.

Why was a daily rate not obtained from Treeworks prior to any work commencing? Yes this was an emergency situation but the Contract was left open ended for Treeworks to charge whatever they want without us having any basic knowledge of daily rate or what the end numbers could be upon completion. This information could of helped predict final cost and given the membership some form of an idea if and what any extra charges could be onto of our already climbing maintenance fees.

The Board previously shared Treeworks’ response regarding their charges during the state of emergency. At that time, contractors were unable to provide quotations due to restricted access, making it impossible to conduct proper site surveys. In response, the Board acted swiftly to enable access and support our members.

It’s important to note that our road was deemed passable relatively quickly. In contrast, several nearby road groups and cottagers faced delays of weeks or even months before gaining access to their properties.

The costs incurred for the work executed by Treeworks are consistent with emergency-related expenses experienced by others in similar situations. Treeworks cleared approximately 15 km of roadway, and based on comparisons with property clearing costs shared by several members who used Treeworks or other contractors, their invoice was deemed reasonable.



10/ Questions & Feedback Received from Membership

How many crew members were working on the Treeworks crew daily to justify a Daily rate of \$7250?

The detailed invoice and response from Treeworks for a cost reduction was shared with the membership in the communication on or about June 15, 2025. To provide further context, members shared the following feedback:

“FYI – I just had Treeworks working at my place on Monday. They started at 7:30 a.m. and worked until around 3 p.m. My bill will be about \$12,000, so \$7,250 is a good price.” Another member indicated their cleanup costs for downed trees and branches as a result of the ice storm were north of \$10,000.

This particular job involved 8 crew members, 4 trucks, 2 large chippers, a Bobcat, and a wide range of additional equipment. This firsthand comparison reinforces the Board’s assessment that the cost incurred for clearing approximately 14 km of roadway was reasonable and aligned with typical emergency response rates.

Why are there still various brush piles and trees that were cut after the ice storm still on the side of the road that Treeworks claims they have cleaned?

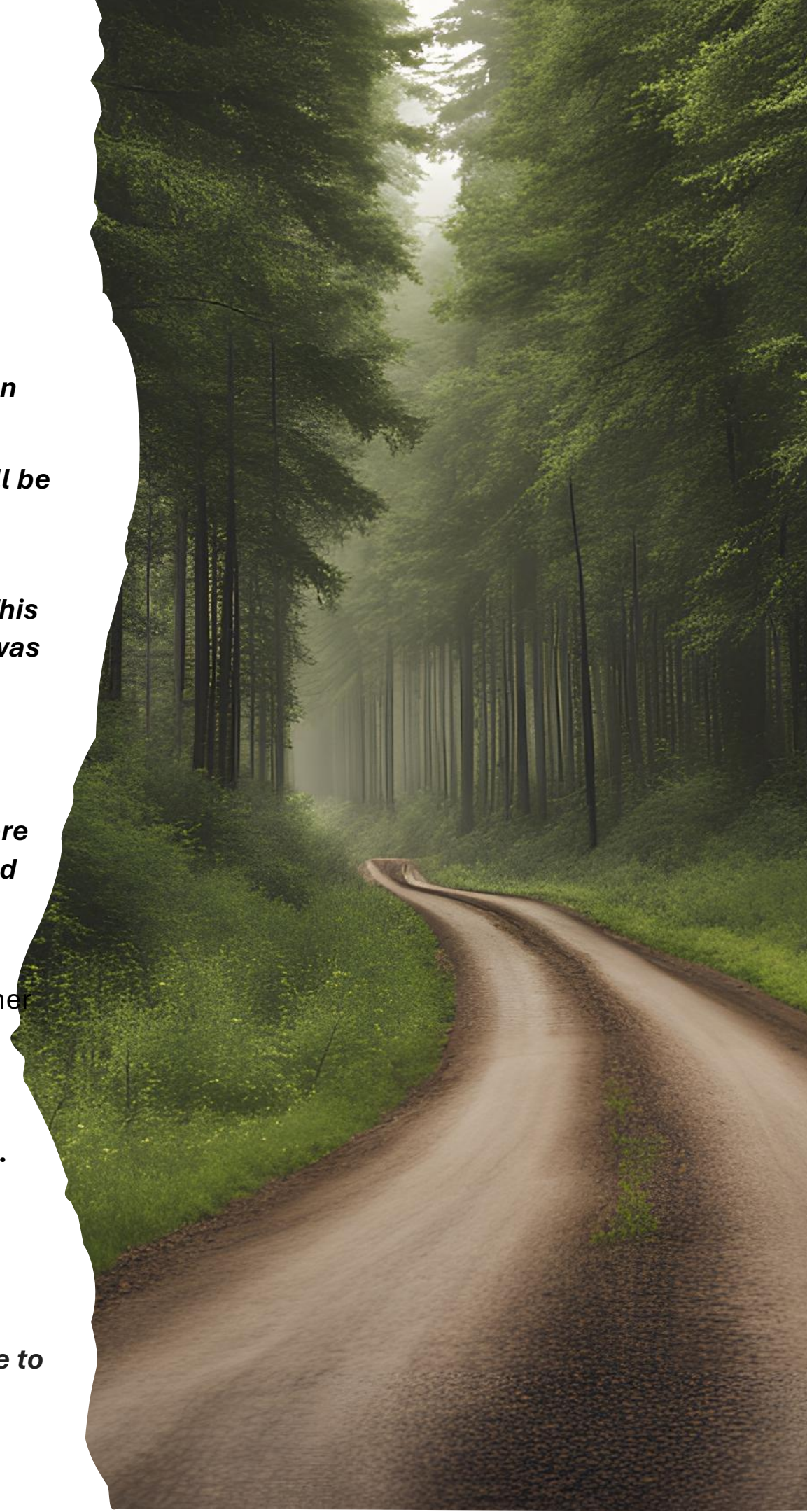
Following the completion of work by Treeworks, the Road Superintendent reviewed the road and spurs and confirmed they were passable and safe. Any additional time and effort by Treeworks would have resulted in increased costs, which the Group would have increased the special assessment. Should there be a request from the membership for further clearing, the Board will obtain quotations and present the options to the membership for a vote.

Culvert at Spur 1A- why was it replaced with galvanized steel piping instead of black plastic corrugated piping that has been used to replace other culverts? This could of avoided future costs to road members when these galvanized culverts rot out and need to be replaced again.

The road was originally designed and constructed with a galvanized steel pipe at a specific location. As the reasons for this design choice were unknown to the Board, and switching to a plastic pipe could pose risks and likely require an engineering assessment which would have created additional costs, the decision was made to replace the culvert with the same material. Note that the original galvanized steel pipe was in service for almost 40 years.

Why is there a motion to destroy all ballots? Why are the ballots not being kept as part of the record of the meeting?

Section 2.06 of the By-Laws - After the ratification of elected Directors at the AGM is complete, a motion to destroy the ballots shall be received by the Chair. As outlined in Robert’s Rules of Order, ballots used in the election of the Board of Directors are to be securely discarded once the votes have been counted and the results finalized. This practice ensures confidentiality and aligns with recognized governance standards.



Mississauga Gold Lake Cottagers Road

Thank You

August 2025