

2022-23 MISSISSAGUA – GOLD LAKE  
COTTAGERS' ROAD GROUP  
ANNUAL GENERAL MEETING

# MEETING PROTOCOL

## (AUG 4, 2019 BY-LAWS )

- Annual General Meeting is being conducted in compliance with the Aug 4, 2019 Mississauga – Gold Lake Cottagers’ Road Group Bylaws and the Ontario Not-for-Profit Act (ONCA) 2010
- The following protocols were followed for the 2023 AGM
  1. Notice: Initial notice sent out via mailchimp July 13, 2023 (minimum of 21-day notice requirement)
  2. AGM Agenda posted to website ([www.mglakeroadgroup.com](http://www.mglakeroadgroup.com)) Aug 06, 2023
  3. Minutes of the 2022 AGM posted to the website.
  4. Quorum has been reached for this meeting



# AGENDA

1. Welcome and Chairperson's Remarks
2. Current Board of Directors & Ratification of 2023-24 Board Nominees
3. Member Survey Results
4. Road Supervisor's Report
5. Treasurer's Report - 2022-23 Financials
6. Appointment of New Accountant
7. 2023-24 Road Fees with 3 Year Financial Forecast
8. Member Questions Discussed
9. Voting Procedures



# HISTORY OF THE ROAD

- All the lots were subdivided in the 1950's
- All cottages were "Water Access Only" until 1992 when the road was constructed
- Immediate increase in the value of all real estate.
- Access is over a single bridge
- The Highway Traffic Act is not applicable to the road system
- The Municipality deems it to be a fire route
- This is an Unassumed Road



# STATE OF THE ROAD

- This is a 30 year old gravel road that was built on logs, boulders, rock and mud
- Never planned or designed to take the volume of traffic and the size and weight of the vehicles
- Increasing volume in summer and winter – cottagers, visitors, park access
  - Changing profile of the cottage owner
  - Larger cottages are being built that are used all year round
  - More visitors per cottage
  - AirBnBs
  - Construction /Contractors
  - Service Vehicles
  - Deliveries & Couriers



# WORK OF THE BOARD

## 1. Member communication

- Website updates, website management
- Newsletters
- Road condition updates (twitter, website)

## 2. Administration

- Governance
- New member management

## 3. AGM preparation and execution

## 4. Vendor Management

## 5. Road Maintenance, upgrades

- Summer Maintenance (grading, gravel, potholes)
- Winter Maintenance (Plowing, sanding)

## 6. Financial Management

- Annual billing and collections (140 members)
- Banking and investments
- Forecasting and financial reporting



# SUMMER & WINTER MAINTENANCE

## SUMMER MAINTENANCE

- Al Mansell - Contractor for 30 years
- Local operation
- Grader by the bridge
- 3 years of programmed gravel with sand fines.
- 6 annual gradings - Planned
  - Spring is a difficult time
    - Thaw – Freeze road
    - Potholes and bogs pits

## WINTER ROAD OPERATIONS

- Wes Lake – Contractor
- Local Operation
- Snow Plowing – fixed contract with Wes Lake ( 3 years )
- Traffic volumes change the snow into a skating rink.
- Sanding – we pay for spreading the sand - \$400 per load
- Municipality provides it “free”
- ( nothing is free with a government)



# NEW BRIDGE CONTRACT WITH THE MNRF

- **The Bridge**
  - Ministry of Natural Resources lease agreement
  - 30 years
  - Fee from \$226 per year to \$1,926 per year
- **The Road**
  - Land use permit
  - No fee
  - Must allow access to the general public





# CURRENT 2022-2023 BOARD OF DIRECTORS

	Position	Cottage Location	Time Left on the Board
Don Bartley	Road Manager	Spur 6	2 years
Robert Brazzell	Governance	FR - 130	2 years
Ian Colquhoun	Secretary & Environment	Spur 7	2 years
Catherine Rice	Finance	FR - 130	1 year
Warren Markwart	Chair	Spur 4	1 year
Suzanne Vanderkaden	Communications & Nominations	FR - 130	1 year
Steve Quinlan	Treasurer	Spur 1A	0 years / 3 years
Robin Axon	Vice Chair & Finance	Spur 8	0 years
Joel Kruzich	Membership	Spur 7	0 years

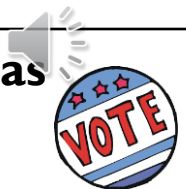
THANK  
YOU



# NEW BOARD FOR 2023-24

	Position	Cottage Location	Time Left on the Board
Don Bartley	Road Supervisor	Spur 6	2 years
Robert Brazzell	Governance	FR - I30	2 years
Ian Colquhoun	Secretary & Environment	Spur 7	2 years
Suzanne Vanderkaden	Communications & Nominations	FR - I30	1 year
Warren Markwart	Chair	Spur 4	1 year
*Catherine Rice	Finance	FR - I30	1 year
*Steve Quinlan	Treasurer	Spur 1A	3 years
*Kick Vanluden	Finance	Spur 9	3 years
*Dan Charlebois	Road Committee	Spur 8	3 years

**MOTION:** The \*nominees for the 2023-2024 board are to be ratified as presented.



# ROAD SUPERVISOR'S REPORT

## 2022-23 IN REVIEW

- **New gravel on the Spurs**
  - First time in many years this has been done
- **Culverts Repaired**
  - Ongoing
- **Overview of Summer and Winter Maintenance**

## PROJECTS FOR 2023-24

- **Culvert replacement**
  - Beaver flats between Spur 3 & 4.
  - Beaver point on FR 130 before the Spur 4 hill.
- **Foliage Management Plan**
  - Tree Trimming, Corners, Width
  - Planning early work for Fall
  - Talking to contractors – balance environmental, cost scope and safety
- **Guard rails**
  - FR 130 hill at Spur 1A
- **Signage**
  - Unassumed Road
  - Traffic Management



## MEMBER OPINION SURVEY

### RESPONSE RATE / WHY IMPORTANT

#### Response Rate:

- Fewer cottagers completed survey in 2023.
- Statistically considered a very strong response rate.

#### Why Important?

- Consistent with 2022, year round access to your cottage number is #1 choice

#### Response Rate:

##### 2023:

- As of July 29<sup>th</sup>, 62 responses or 44%

##### 2022:

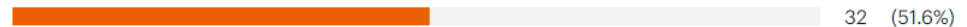
- At time of AGM, 93 responses or 66%

Question 2 has 62 answers (Checkboxes)



“Why is the private road important to you? (multiple choice)”

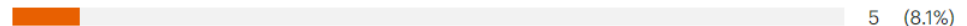
Enhances Real Estate value



Provides low risk year round land access to your cottage



Other Comments



## MEMBER OPINION SURVEY

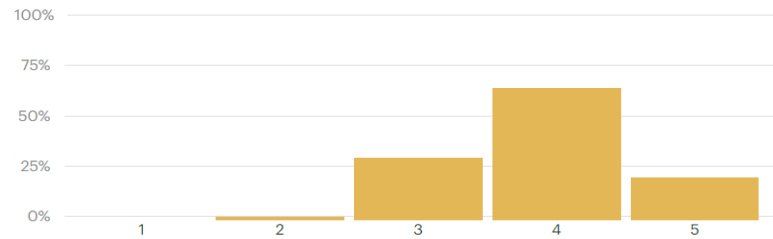
### QUALITY OF THE ROAD

- Slight improvement compared to 2022 (3.8 to 3.9)
- Improved pothole management
- Additional graveling on spurs appreciated
- Urgent requirement for brush trimming especially on blind corners

Question 4 has 62 answers (Range) Avg rating: 3.9



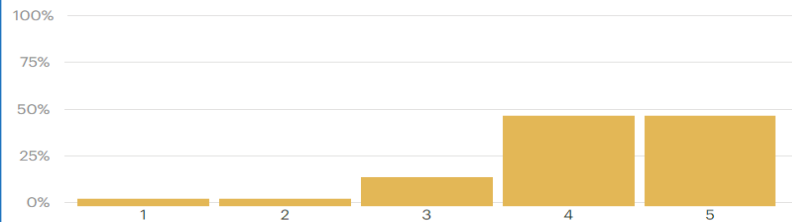
“How would you rate the quality of the road this year?”



Question 5 has 62 answers (Range) Avg rating: 4.1



“How important is the quality of the road to you?”



## MEMBER OPINION SURVEY

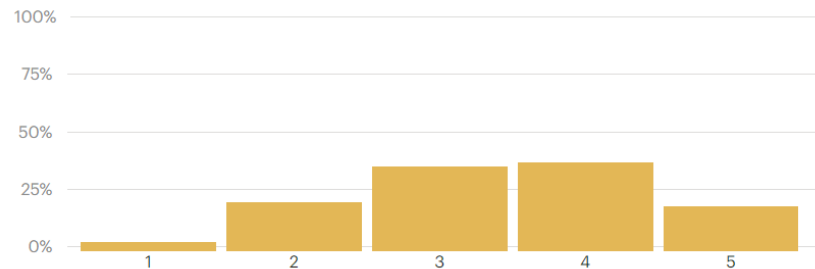
### SAFETY OF THE ROAD

- Slight decrease compared to 2022 (3.6 to 3.4)
- Safety is of prime importance - 68% of respondents rated safety as a 5/5
- Speed of drivers on the road – everyone needs to slow down! (Consistent from 2022 survey)
- Blind Corners – clear foliage/brush (significantly more comments in 2023 when compared to 2022)

Question 7 has 62 answers (Range) Avg rating: 3.4



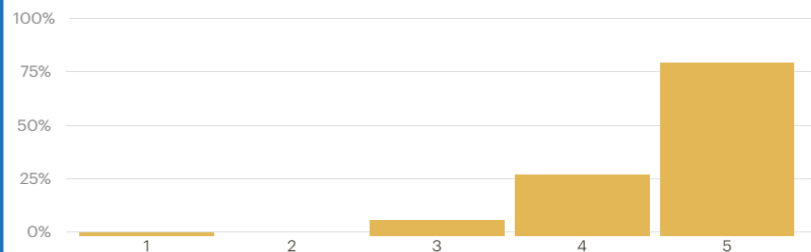
“How would you rate the safety of the road this year?”



Question 8 has 62 answers (Range) Avg rating: 4.6



“How important is the safety of the road to you?”



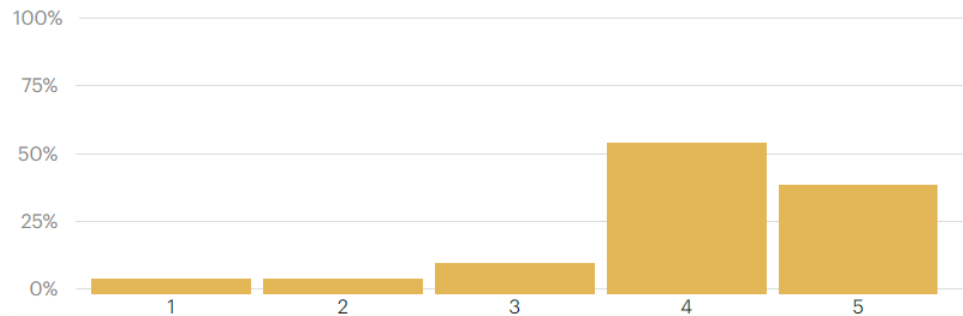
## MEMBER OPINION SURVEY COMMUNICATION

- Rating consistent with 2022 survey results (4.0)
- Positive feedback wrt Twitter

Question 10 has 62 answers (Range) Avg rating: 4.0



**“Please rate your level of satisfaction with communication with the Road Committee.”**



# MEMBER OPINION SURVEY

## PRIORITIES / VALUE

### Road Priorities:

- Top 2 choices were:
  - Pothole Management
  - Blind Corners

### Allocation of Resources for Turtle Signs:

- Comments pertaining to cost effective solutions
- Some mentioned focusing on speed of drivers would address the issue

### Value Received from Annual Fee:

- Slight decrease from 2022 survey (4.1 to 4.0)

### Road Priorities (select top 2):

Additional Winter	19	31.1
Pothole Management	36	59
Tree and Weed Management	28	45.9
Bind Corners	38	62.3

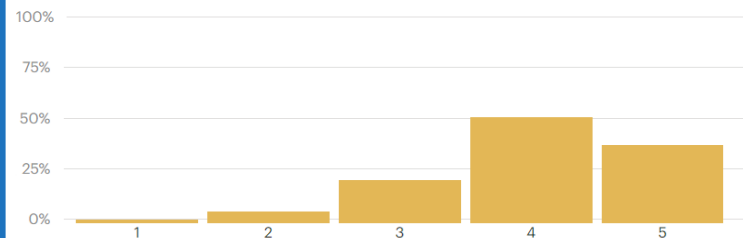
### Do you support allocation of resources (time and money) for turtle signs:

Yes	33	54.1
No	26	42.6

Question 16 has 62 answers (Range) Avg rating: 4.0



“Do you feel that you currently receive value for your annual road access fees?”





# ATTENTION: NEW MGLCRG ACCOUNTANT



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

**Replaced Dan Whatman during the 2022-23 season**

- **Same cost as Whatman**
- **Assuming more responsibilities (issuing cheques, etc)**
- **More responsive and reliable especially as it pertains to the timing of year end reporting**



# 2022-23 TREASURER'S REPORT

## NOTICE TO READER

### 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, 2023 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 13, 2023



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



# TREASURER'S REPORT BALANCE SHEET

## Mississauga-Gold Lake Cottagers' Road Group

### Balance Sheet

As at May 31

(Unaudited - internally prepared by management)

	2023	2022
<b>Assets</b>		
Current		
Bank	52,221	71,571
Term deposits	111,157	101,584
Accounts receivable	600	675
	163,978	173,830
<b>Liabilities and Equity</b>		
Accounts payable	-	226
<b>Equity</b>		
Equity	163,978	173,604
	163,978	173,830



# 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)

	2023	2022
<b>Revenue</b>		
Road maintenance fees	84,235	80,550
Capital fees	6,000	-
Late fees	-	50
Interest earned	878	488
	91,113	81,088
<b>Expenses</b>		
Bank charges and interest	102	177
Insurance	2,411	2,340
Membership	748	673
Accounting fees	1,582	1,243
Office	1,486	1,027
Road upkeep	57,146	52,532
Snow plowing	36,435	34,018
Water lot lease	829	226
	100,739	92,236
<b>Net income (loss)</b>	(9,626)	(11,148)
Equity, opening	173,604	184,752
<b>Equity, closing</b>	163,978	173,604



# 2022-2023 FINANCIAL HIGHLIGHTS

	ACTUAL 2021-2022	BUDGET 2022-2023	ACTUAL 2022-2023	%
	\$ 575	\$ 600	\$ 600	
Revenue - Fees/Interest	\$ 81,088	\$ 86,000	\$ 91,113	5.9%
G&A (Bridge Lease, Insurance, Legal, etc)	\$ 5,686	\$ 7,586	\$ 7,158	-5.6%
Winter Maintenance - Plowing/Sanding	\$ 34,018	\$ 35,729	\$ 36,435	2.0%
Summer Maintenance - Gravel/Grading	\$ 49,532	\$ 50,000	\$ 46,146	-7.7%
Road Improvement Expenses	\$ 3,000	\$ 15,000	\$ 11,000	-26.7%
Total Operating Expenses	\$ 92,236	\$ 108,315	\$ 100,739	-7.0%
Net Income	\$ (11,148)	\$ (22,315)	\$ (9,626)	-56.9%
*Operating Cash (End of Period)	\$ 72,020	\$ 49,705	\$ 52,221	
Adjustment to Reserves	\$ -	\$ -	\$ 9,572.00	
Reserves (End of Period)	\$ 101,585	\$ 101,585	\$ 111,157	
TOTAL CASH PLUS RESERVES	\$ 173,605	\$ 151,290	\$ 163,378	8.0%

More revenue from collection of unexpected capital fees.

Expenses up year over year but lower than budget

Net loss better than budgeted.

Total cash down due to graveling program, but less than budgeted as noted due to capital fees.

GREEN – BETTER THAN BUDGET  
RED – WORSE THAN BUDGET



# 3 YEAR FINANCIAL FORECAST

	ORIG FORECAST 2023-2024	REVISED 2023-2024	CHANGE %	FORECAST 2024-2025	FORECAST 2025-2026
	\$ 625	\$ 650		\$ 675	\$ 700
Revenue - Fees/Interest	\$ 89,500	\$ 93,600	4.6%	\$ 99,200	\$ 102,800
G&A (Bridge Lease, Insurance, Legal, etc)	\$ 7,814	\$ 9,000	15.2%	\$ 9,270	\$ 9,548
Winter Maintenance - Plowing/Sanding	\$ 36,801	\$ 40,000	8.7%	\$ 41,200	\$ 42,436
Summer Maintenance - Gravel/Grading	\$ 18,815	\$ 25,000	32.9%	\$ 50,000	\$ 25,000
Road Improvement Expenses	\$ 10,500	\$ 15,000	42.9%	\$ 15,000	\$ 15,000
Total Operating Expenses	\$ 73,930	\$ 89,000	20.4%	\$ 115,470	\$ 91,984
Net Income	\$ 15,570	\$ 4,600	-70.5%	\$ (16,270)	\$ 10,816
*Operating Cash (End of Period)	\$ 66,212	\$ 56,821	-14.2%	\$ 40,551	\$ 51,367
Adjustment to Reserves					
Reserves (End of Period)	\$ 101,585	\$ 111,157	9.4%	\$ 111,157	\$ 111,157
TOTAL CASH PLUS RESERVES	\$ 167,797	\$ 167,978	0.1%	\$ 151,708	\$ 162,524

Proposed Fee Increased to \$650

Expenses expected to increase significantly:

- Inflation (new contracts)
- New Bridge Lease
- Brushing
- Signs

Attempting to keep total cash balanced to maintain operating cash and reserves



# FINANCIAL MOTIONS

**MOTION:** That the 2022-2023 financial statements be accepted and approved as presented.



**MOTION:** That the 2023-2024 Road Fee be set at \$650 as discussed in the previous slide.



**MOTION:** That Mark Lahn be appointed to review the financials for the 2023-2024 fiscal period.



## MEMBER QUESTIONS FOR AGM:

1. Why is the AGM been held via Zoom again this year?
2. Why did MGLCR Board not dispose of Abandoned Paddle Boat on the side of the road by Spur 6 split?
3. When is the Road Group planning to do the brush clearing on the road?
4. Why are Road Maintenance costs increasing?
5. Why did Office Costs increase and what is included in this category?





# VOTING PROCEDURES



- Shortly after this meeting you will receive an email with a link.
- Only one vote per cottage will be eligible.
- The motions to be voted on were outlined in the presentation as:
  1. Ratification of new director slate.
  2. Financial statements for last fiscal period
  3. Appointment of accountant for next year and
  4. Support of 2023-24 Road Fee of \$650.
- You must choose either; in favour, opposed or abstain for your vote to be eligible.
- Online voting will close at 5pm on August 18, 2023,



ADJOURNMENT





A vibrant red wooden Adirondack chair is positioned on a dark brown wooden dock. The chair is angled towards the right, with its backrest slightly reclined. It features a classic design with a curved backrest, wide armrests, and a slatted seat. A small, matching red wooden box is attached to the left side of the chair's frame. The dock is made of horizontal wooden planks. In the background, a body of water with gentle ripples extends to the horizon. The lighting suggests a soft, golden hour glow.

ADJOURNMENT