

Mississagua Gold Lake
Cottagers Road

2024–25

Annual General Meeting

August 2024
Notice sent June 28 and July 6



Agenda

1. Welcome and Road System Overview
2. Current Board of Directors & Election of 2024-25 Board
3. 2024 Bylaws Update
4. 2023-2052 Bridge Lease
5. New Road Signage
6. Member Survey Results
7. Road Supervisor's Report
8. Treasurer's Report - 2023-24 Financials
9. 2024-25 Road Fees with 3 Year Financial Forecast
10. Q&A for Questions received by July 12
11. Voting and Results
12. Spur 4 Presentation – Brian Higgins
13. Adjournment



01/ 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 on land leased to MGLCR Group by the MNRF

The Highway Traffic Act is not applicable to the road system and the Municipality deems it to be a fire route

This is an UNASSUMED 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



O1/ 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)
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 (Twitter/X, website, email)



02/

Thank you to departing Board Members

Name	Tenure	Positions Held
Don Bartley	4.5 years	Road Superintendent
Ian Colquhoun	1.5 years	Secretary & Environment Committee
Warren Markwart	8 years	Secretary & Chair
Catherine Rice	2 years	Chair, Finance and Communications
Suzanne Vanderkaden	3.5 years	Communications, Secretary, Vice Chair
Kick van Lunenburg	1 year	Treasurer



02/ Current Board Members

Name	Location	Current Position Held
Robert Brazzell	FR 130	
Dan Charlebois	Spur 8	Road Maintenance Committee
Renato Pasqualoni*	FR 130 (below the dam)	Road Maintenance Committee
Steve Quinlan	Spur 1A	Governance Chair, Finance Committee

*mid year replacement, position to be ratified as per bylaws



02/ Election of 2024–25 New Board Members

5 positions – **2 x 3 year term**
 1 x 2 year term
 2 x 1 year term

Slate of 6 Nominees (Bios on next page)

Presented by Nominating Committee of the Board:

Ken Gough	Spur 3
Paul Madden	Spur 2
Ron McIntyre	Spur 7

Nominations from Members and/or the Floor

Brian Higgins	Spur 4
Ahmed Hirani	FR 130
Frank Noordhuis	Spur 7

**BALLOT TO BE COMPLETED BY ONLINE VOTING OR IN
PERSON TO SELECT 5 DIRECTORS FROM SLATE OF 6**



02/ Election of 2024–25 New Board Members

Ken Gough Ken and his wife Karen own a cottage on Spur 3. The original cottage was built by the Windover family when the crown sold the land to cottagers back in the 1950's. Karen's parents bought the cottage in the 1970s and made some additions. The cottage was rebuilt in 2023 after a fire destroyed the old one in 2022. Ken and Karen live near Buffalo, New York. They spend most of their summers here at the cottage. They have two adult sons and 5 grandchildren who also love their time at the Lake. Ken has been coming up here since the mid 1980s and has a very strong historical perspective of the road, the bylaws and construction processes having just built his new place. His professional background was in large stadium/arena development and construction.

Brian Higgins Brian is a former financial executive, retired since 2004 and has been on Mississagua Lake all my life as my 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. My interest in the Cottage Road Board is a continuation of my desire to volunteer with organizations that I value and respect. In his spare time, he likes to travel with his wife Brenda, spend time at the lake, read and play snooker .

Ahmed Hirani Ahmed and his spouse Angie have two grown children, a grandson, one dog and two cats. They live in Oshawa and have had a cottage on FR130, Mississagua Lake, since September of 2020. Ahmed has owned and led businesses related to HVAC Energy and GreenHouse Gas reductions. He is now operating as a consultant for companies on a semi-retired basis. In his spare time, Ahmed enjoys being at the cottage, travelling and playing golf. He is looking to join the Board to lend time and support to the owners of the private road and current Board and Committee members to continue to improve the safety and quality of the road.

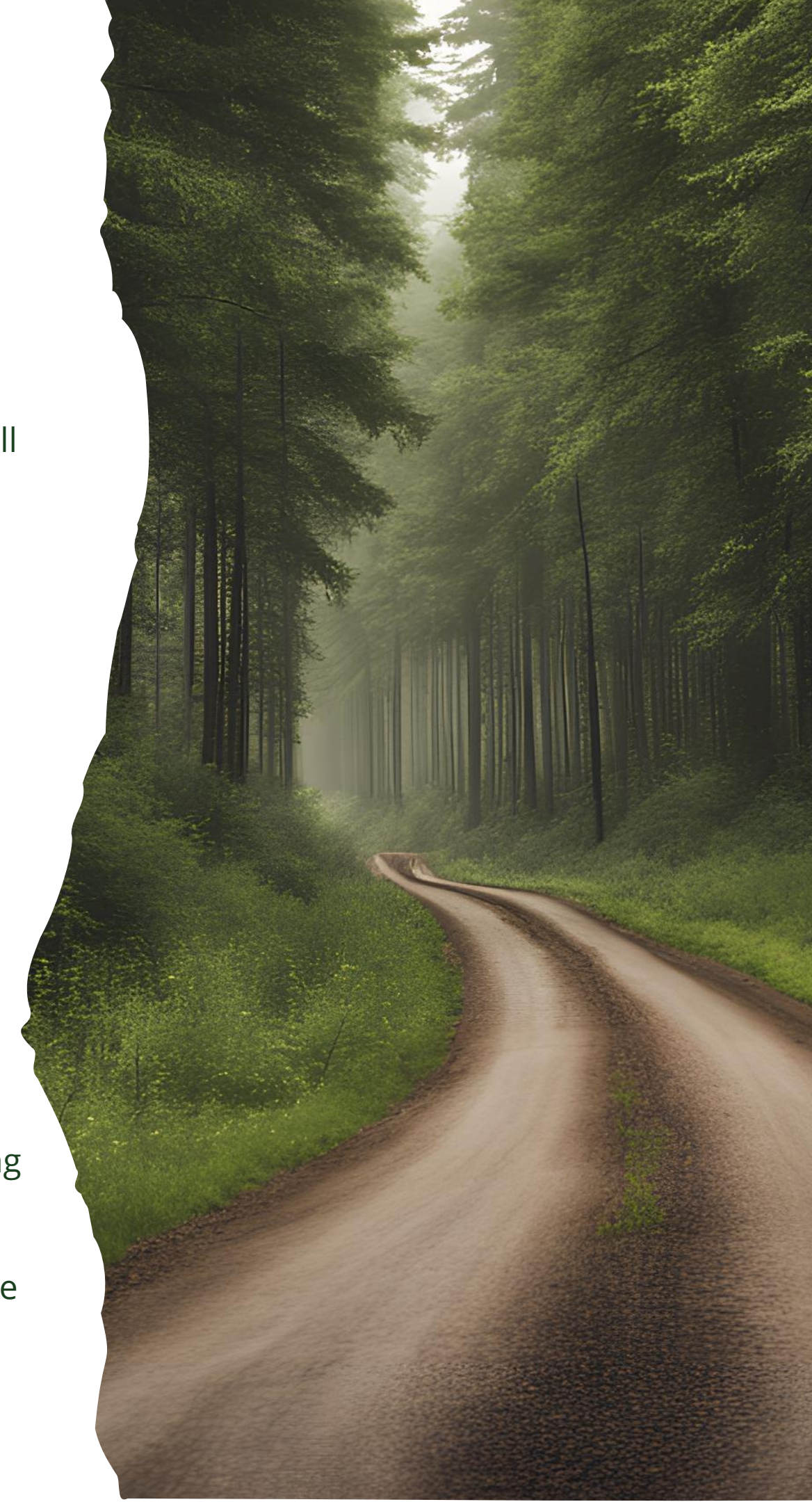


02/ Election of 2024–25 New Board Members

Paul Madden Paul spent 37 years working for the City of Brantford. In his last 10 years, he held the position of Director of Public Works. He was responsible for the maintenance and construction of roads bridges as well as storm water systems and all winter maintenance activities. He retired from the city in 2014. He then worked part time as a consultant for Cornell Construction where he still does some very part time work. He is an active member with OGRA (Ontario Good Roads Association) and AORS (Association of Ontario Road Supervisors). Paul is a full time resident on our road. He and his partner Linda moved to Spur 2 in June of 2019. Combined, they have 5 grown children and 10 grandchildren as well as a yellow lab Ruby. They both love it here where they can enjoy all that nature has to hold for us. Spare time is spent entertaining family and friends, Golfing and curling and ATV riding.

Ron McIntyre Ron and his wife Vicky have had a cottage/home on Spur 7 since 2016. They have two dogs, Ruby and Archie who also call their log cabin home. Retired from construction component sales industry for the past few years Ron loves to spend time messing around in the garage on various automotive and target shooting endeavours and also on the lake socializing with friends, fishing and boating. Ron also grew up in the area so is interested in ensuring that our cottage road is of a great quality and safe for years to come.

Frank Noordhuis Frank is a Full-Time resident of Spur7, where he has spent 54 wonderful years enjoying cottage life on Lake Mississagua. As a second-generation owner of a family cottage property, he has developed a deep bond with this beautiful area. Since 2018, he has been sharing the scenic charm of our forest road through his Facebook blog, "TheCottagers Road," offering video drive-along that captures the changing seasons as I travel to the mailboxes biweekly. My wife, Melanie, and I are passionate about helping turtles in need, often rescuing them as they cross the road. After retiring from a career in NCR Field Engineering's Hospitality division, where he managed proactive/reparative maintenance services nationally, he now enjoys spending time on tech hobbies like R/C models, Ham radio, computer coding and DIY projects.



03/ 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



04/ Bridge Lease Renewal 2023–2052

The Bridge

- Ministry of Natural Resources lease agreement
- 30 years
- Graduated fee increase from \$226 per year (2022) to \$1,453 per year (as of 2026) and for each year beyond for term of lease
- Subject to annual review (risk identified)

The Road

- Land use permit
- No fee
- Must allow access to the general public

Reviewed by external counsel with government contract expertise

Signed and returned back to the MNRF – 12 July 2024



05/
New Road Signage

3
print 1
4" x 4"



1
print 10
18" x 18"



2
print 10
18" x 18"



4
print 5
18" x 18"



06/ Highlights of 2024 Members Survey

Big Thank You to Everyone who completed our Survey!

- 75 respondents completed the survey (up from 2023 but down from inaugural year in 2022)

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?

- 57% use the road year round

Quality of the Road:

- 77% rated this a 4 or 5 out of 5
- Road quality score has consistently improved over the last 3 years (3.8 in 2022, 3.9 in 2023 and 4.03 in 2024)
- 90% of respondents indicate that a quality road is important to them
- Themes of responses were:
 - Numerous positive comments received regarding quality of the road including some who indicated “it has never been better”
 - Maintain brushing to avoid a major brush like 2023 and
 - Continue to keep an eye on Pothole Management.



06/ Highlights of 2024 Members Survey (cont'd)

Safety of the Road:

- 63% rated this a 4 or 5 out of 5
- Road safety score has significantly improved since last year (3.6 in 2022, 3.4 in 2023 and 4.06 in 2024)
- 74% of respondents indicate that a safe road is important to them
- Themes of responses were:
 - Numerous favourable comments re brush cleaning and improved visibility on blind corners
 - Speed continues to be an area of concern; frequent mention of speed by contractors

Communication:

- Slight increase in the score this year (4.0 in 2022, 4.0 in 2023 and 4.07 in 2024)

Brushing:

- Overall score related to brushing was 3.96.



06/ Highlights of 2024 Members Survey (cont'd)

Road Priorities:

Biggest priority is Additional Pothole Management, Gravel and Grading!

Ranking:		# of Responses
1	Additional Pothole Management, Gravel and Grading	61
2	Culvert Replacement – Upgrading or Replacement	29
3	Road Width	20
4	Additional Winter Sanding/Plowing	19
5	Guard Rail Upgrading or Replacement	15

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

- 87% of respondents responded Yes
(Format of question changed with this year's survey to Yes/No)
- In terms of whether members were interested in paying an additional fee; wide range of response from not willing to pay any increase to willing to pay a significant increase



07/ Road Supervisor's Report

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 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 for 2024-25)
- Traffic volumes change the snow into a skating rink.
- Sanding – we pay for spreading the sand - \$400 per load
- Municipality provides it “free”



07/ Road Supervisor's Report Cont'd

2023-24 IN REVIEW

Foliage Management Plan

- Tree Trimming, Corners, Width
- Been over 20 years

Spring Emergency Repairs

Signage

- New private road sign at start of road
- Traffic speed signs
- Share Our Road
- Turtle crossings

PROJECTS FOR 2024-25

Culvert repair and replacement

- Beaver flats between Spur 3 & 4.
- Spur 1A ponds
- Before the bridge at entrance to road
- Prior to 2 Gate Hill (flats with pond area)



08/ 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, 2024 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 8, 2024



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



08/ Treasurer's Report — Balance Sheet

Mississauga-Gold Lake Cottagers' Road Group

Balance Sheet

As at May 31

(Unaudited - internally prepared by management)

	2024	2023
Assets		
Current		
Bank	44,695	52,221
Term deposits	106,603	111,157
Prepaid brushing	37,973	-
Accounts receivable	1,385	600
	190,656	163,978
Liabilities and Equity		
Accounts payable	310	-
Equity		
Equity	190,346	163,978
	190,656	163,978



08/ 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)

	2024	2023
Revenue		
Road maintenance fees	103,000	84,235
Capital fees	-	6,000
Late fees	-	-
Interest earned	3,296	878
	106,296	91,113
Expenses		
Bank charges and interest	493	102
Insurance	-	2,411
Membership	1,059	748
Accounting fees	1,695	1,582
Office	611	1,486
Signage	147	-
Road upkeep	51,173	57,146
Snow plowing	35,632	36,435
Water lot lease	1,411	829
	92,221	100,739
Net income (loss)	14,075	(9,626)
Equity, opening	163,978	173,604
Adjustment	12,293	-
Equity, closing	190,346	163,978

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



08/ Treasurer's Report — 2023/24 Financial Highlights

	ACTUAL 2020-2021	ACTUAL 2021-2022	ACTUAL 2022-2023	BUDGET 2023-2024	ACTUAL 2023-24
	\$ 530	\$ 575	\$ 600	\$ 650	\$ 650
Revenue - Fees/Interest	\$ 75,790	\$ 81,088	\$ 91,113	\$ 93,600	\$ 106,296
G&A (Lease, Insurance, Legal, Membership)	\$ 7,195	\$ 5,686	\$ 7,158	\$ 9,000	\$ 5,416
Winter Maintenance - Plowing/Sanding	\$ 31,188	\$ 34,018	\$ 36,435	\$ 40,000	\$ 35,632
Summer Maintenance - Gravel/Grading	\$ 5,683	\$ 49,532	\$ 57,146	\$ 25,000	\$ 41,673
Road Improvement Expenses	\$ 12,739	\$ 3,000	\$ -	\$ 15,000	\$ 9,500
Total Operating Expenses	\$ 56,805	\$ 92,236	\$ 100,739	\$ 89,000	\$ 92,221
Income	\$ 18,985	\$ (11,148)	\$ (9,626)	\$ 4,600	\$ 14,075
*Operating Cash (End of Period)	\$ 83,644	\$ 72,020	\$ 52,221	\$ 56,821	\$ 44,695
Adjustment to Reserves	\$ -	\$ 0.00	\$ 9,572.00		\$ (4,554)
Reserves (End of Period)	\$ 101,108	\$ 101,585	\$ 111,157	\$ 111,157	\$ 106,603
TOTAL CASH PLUS RESERVES	\$ 184,752	\$ 173,605	\$ 163,378	\$ 167,978	\$ 151,298



09/ Treasurer's Report — Financial Forecast

	ACTUAL 2023-24	BUDGET 2024-2025	FORECAST 2025-26	FORECAST 2026-27
	\$ 650	\$ 675	\$ 700	\$ 725
Revenue - Fees/Interest	\$ 106,296	\$ 97,675	\$ 102,000	\$ 105,525
G&A (Lease, Insurance, Legal, Membership)	\$ 5,416	\$ 8,900	\$ 9,167	\$ 9,442
Winter Maintenance - Plowing/Sanding	\$ 35,632	\$ 40,000	\$ 41,200	\$ 42,436
Summer Maintenance - Gravel/Grading	\$ 41,673	\$ 35,000	\$ 36,050	\$ 37,132
Road Improvement Expenses	\$ 9,500	\$ 15,500	\$ 13,500	\$ 13,500
Total Operating Expenses	\$ 92,221	\$ 99,400	\$ 99,917	\$ 102,510
Income	\$ 14,075	\$ (1,725)	\$ 2,083	\$ 3,015
*Operating Cash (End of Period)	\$ 44,695	\$ 42,970	\$ 45,053	\$ 48,068
Adjustment to Reserves	\$ (4,554)	(\$40,000.00)		
Reserves (End of Period)	\$ 106,603	\$ 70,867	\$ 73,702	\$ 76,650
TOTAL CASH PLUS RESERVES	\$ 151,298	\$ 113,837	\$ 118,755	\$ 124,718

Recommended Fee for 2024-25 is \$675



Mississagua Gold Lake
Cottagers Road

2024–25

Annual General Meeting — Q&A

August 2024



10/ Questions Received from Membership

FROM JASON BREDIN – Spur 8:

1. How can we improve communication re: sanding progress updates?

- In previous years, the Twitter feed automatically updated the website. Due to changes at Twitter, this is no longer the case. The Communications team endeavors to update the Website/Twitter when they are notified that sanding has occurred.
- We recognize there is an opportunity to tighten this process, the next Board will investigate and communicate back in advance of the next Winter Season.

2. How might we encourage community involvement for spring pot hole filing until the big grader comes along?

- The MGLCR Board is open to suggestions and this will be reviewed by the new board prior to Spring 2025

FROM SHERRY BLANEY – Spur 1A:

1. Should owners be compensated when they have to complete maintenance for tree removal, road erosion etc?

- Our preference would always be to leverage the partners the Road currently has contracts with. However, there may be occasions when this is not possible. Should this occur, the member who is willing to do this work must receive written approval from the Road Superintendent or his/her delegate to do this work prior to commencement of work. We view this as a rare and isolated occurrence.



10/ Questions Received from Membership

FROM KRIS ROZE – Spur 9:

1. Were other estimates obtained for the brush cutting? What were the company names and quoted amounts?

- Yes, there were other quotes received.
- One was from Tree Works for \$76,485.
- Other verbal discussions including Al Mansell with issues of scope and availability

2. Why was the brush cutting cost of \$42k not voted on by the road members?

- Every year at the AGM, the 141 members vote on a Board of Directors to represent their interests and ensure that the road is as safe and of the highest quality level possible for the next year.
- This Board has the mandate and accountability to manage the funds and associated projects including both operating and capital expenses.
- In the membership opinion survey in both 2022 and 2023, brush cutting (site lines and blind corners) were raised as a very high priority by the members.
- No brushing had occurred for 15+ years; hence the significant expense.

3. What is the ongoing maintenance plan for brush cutting given some areas are already growing over at 3-4ft especially in the blind corners?

- We plan to have one of the Road contractors do minor brush cutting once or twice per year to maintain the site lines achieved. This was completed the week of July 29th, 2024.



10/ Questions Received from Membership

From Kris Roze – Spur 9 cont'd:

4. Is there a more economical option using a small tractor with a sheer that would trip the weeds 1-2 times per season vs spending a large amount on a big clean?

- Agree this is the plan on a go forward basis.
- Road brushing had not occurred for 15+ years; hence the requirement for a large one time spend and special equipment. We cannot comment as to why this was not done earlier as none of the current Board members were part of the Board at that time.

5. What are the plans for the Trent Lakes Private Road Grant?

- The Trent Lakes Private Road Grant is a one time \$3,000 payment which needs to be submitted prior to the commencement of work.
- Although every penny counts, it is not likely that this grant will materially affect the annual budget and associated maintenance fees.
- The application must be submitted prior to the commencement of work. The Board is on track to submit our application by the end of September.

6. What is the plan for maintenance after Al Mansell retires? Will the road members have a vote on the vendor and costs?

- At this time, Al has not officially indicated that he plans to retire. When this occurs, the Board will look for suitable replacements; there are a couple of known options. It is important to note that there are not an abundant of available contractors and there is a real possibility that prices could increase if a new contractor was required.



10/ Questions Received from Membership

FROM KRIS ROZE – Spur 9 cont'd:

- 7. Why have we lost so many board members that were voted in by road members in such a short time, especially right after the massive road clean up and cost?**
- A decision to leave or join the Board is a private and personal matter. We are not at liberty to divulge personal information to the broad membership for obvious reasons. However, we can tell you that to the best of our knowledge only one resignation had to do with the brushing project.



10/ Questions Received from Membership

FROM FRANK NOORDHUIS – Spur 7:

1. Can board meeting minutes be shared within two weeks?

- Board meeting minutes can be shared but not within 2 weeks of a Board meeting.
- After each Board Meeting, the Secretary prepares the meeting minutes. The meeting minutes are approved at the next Board meeting.
- Upon request to the info email inbox, we will share meeting minutes with those requesting a copy. (This policy was updated in March of 2024).

2. What is the process for picking road members? Is there collusion with current members of the board? Why isn't each spur represented? I propose we recruit representation from each Spur preferably those who live here year round

- There is no collusion with current Board members of the Board.
- On numerous occasions during the year, the Board asked for members to consider joining the Board. During the past year, we have had two individuals express interest through this process.
- Each spring, we ask for members to consider joining and the Nominating Committee contacts numerous members to see if they have interest in joining our Board. It is our goal, that every cottager will take their turn on the Board
- Our goal has always been to have a diverse and fair representation on the Board including full time residents/summer cottagers, river/lake and main road/spurs.
- There are times that the balance amongst Spurs can be a challenge based on those willing to serve. Our last note, highlighted which Spurs needed to be better represented.

3. Why are board members not required to submit a clean police report as part of their qualifications?

- This is currently not included in our By Laws. There is an expense associated with obtaining a clean police report which the Road Group would need to incur.
- All current Board members would be willing to do so if it was a requirement. This change would need to be voted on by all members.



11/

Motions put forward to VOTE

1. Election of 5 new Directors from slate of 6
2. Ratification of new Director slate as voted at or before AGM
3. Approval of new Bylaws to align with ONCA legislation
4. Approval of Amendment for new Articles to align with ONCA
5. Approval of accountant, Mark Lahn for 2024-25
6. Approval of Financial statements for last fiscal period of 2023-24
7. Approval of 2024-25 Road Fee of \$675

You must choose either; in favour, opposed or abstain for your vote to be eligible.

Online voting will close at midnight on August 16, 2024



Mississauga Gold Lake Cottagers Road

Thank You

August 2024