



Mississagua-Gold Lake Cottagers' Road Group

Preserving Access and Protecting Our Community Since 1989

Annual General Meeting Presentation



Agenda – 2026 Annual General Meeting

1. Chairperson's Message
2. Finance – Treasurer's Report
3. Road Supervisor's Report
4. Government Relations
5. Membership & Communications
6. Motions & Voting
7. Community Feedback & Discussion
8. Other Business
9. Motion to Adjourn

01. Chairperson's Message

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Who We Are & What We Do

Non-Profit Operations

Incorporated as a limited liability non-profit organization, we operate like a traditional "condo" association. An elected nine-member volunteer board of directors provides meticulous oversight over our corporation, finances, and maintenance directives on behalf of our 142 Members.

Core Infrastructure

We manage and maintain unassumed private roads on Crown land under a legacy agreement with the Ontario Ministry of Natural Resources (MNR). This includes crucial maintenance of a leased access bridge.

The Scope of Our Network



~13.6

Kilometers of Road Maintained

Managing Vital Arteries

The road network covers Fire Route 130 and its surrounding spur routes, providing vital year-round land access to 142 properties nestled along the Mississagua River, Mississagua Lake, Catchacoma Narrows, and Gold Lake.

Without our proactive private funding, these roads would revert to unnavigable wilderness routes under default provincial unassumed road frameworks.

Our Strategic Mandate



- ❑ **Year-Round Safety:** Maintain a dependable, safely navigable road network that enhances property values.
- ❑ **Ethical Stewardship:** Manage fiscal resources prudently with complete operational transparency.
- ❑ **Collaborative Access:** Balance property owner access rights with provincial regulations for general-public usage.
- ❑ **Prompt Advocacy:** Respond fairly and dynamically to member inquiries, questions, and environmental challenges.



Annual Road Maintenance Cycle



Spring Assessment & Prep

Financial budgeting, culvert inspections, spring washout maintenance, pothole patching, shoulder clearing, major grading, brush management and initial gravel layering.

Fall - Winter prep

Culvert clearing, snowplow routing, and sand/salt stock coordination.

Winter Maintenance and Spring Prep

Winter maintenance, spring prep planning, and scheduling with local grading contractors.

Summer Stabilization

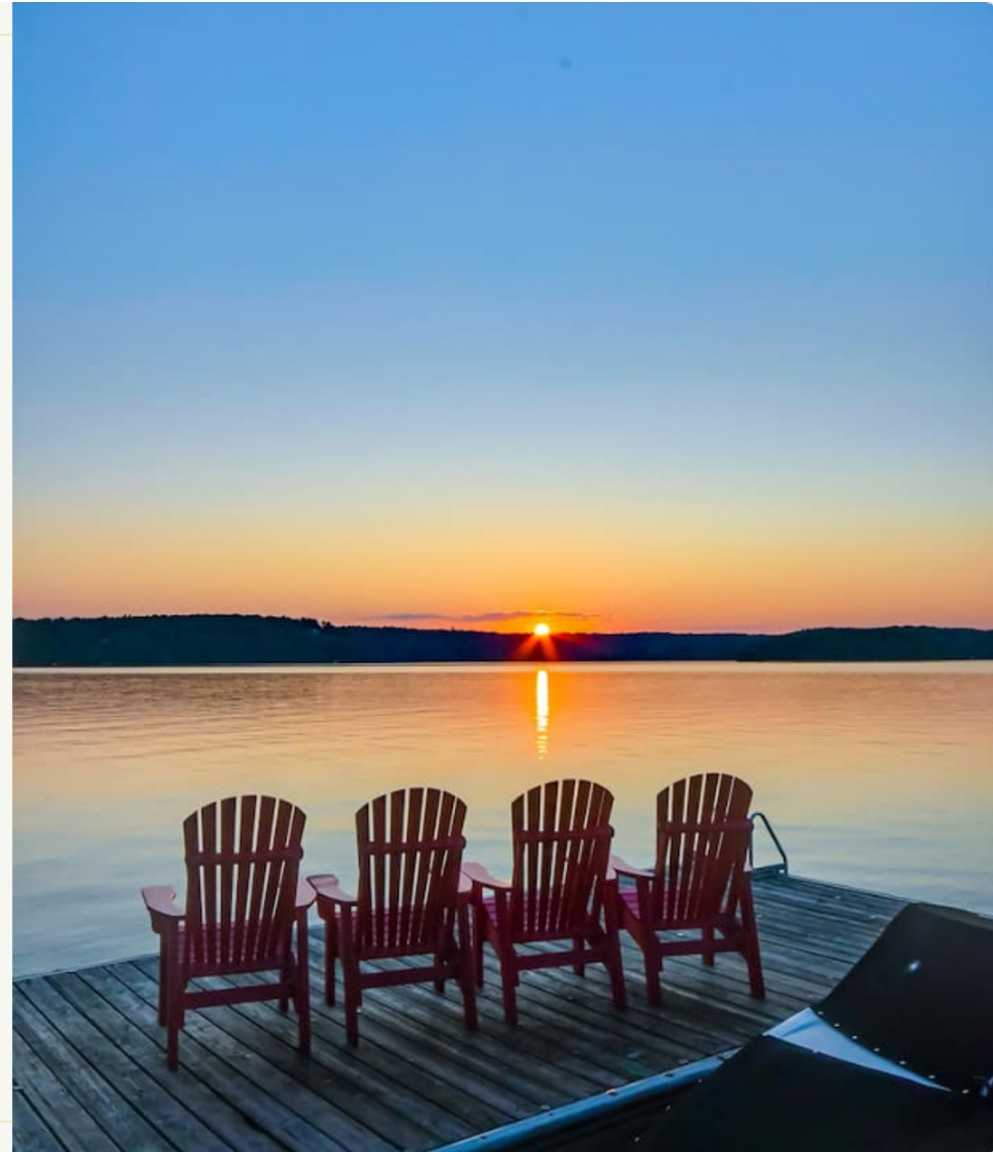
Brush management, continued grading, graveling as necessary, culvert inspections and maintenance,.

Environmental Care

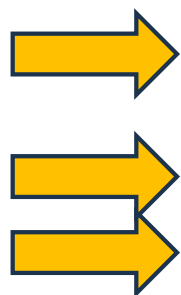
Our Beautiful Lakes & River Habitat

Because our road systems closely parallel sensitive waterways within the Trent Lakes municipality, our development must remain fully compliant with regional environmental guidelines.

We work in harmony with our contractor partners to ensure minimal impact to the surrounding environment, safeguarding local ecosystems for generations to come.



Your Current Board of Directors



Position	Board Member and Property Location	Committees Served On	Term Remaining (Years)
Chair & Secretary	Ahmed Hirani, FR 130	Governance (By-law & Nominating) - Chair Finance	3
Vice Chair	Steve Quinlan, Spur 1A	Communications & Membership, Finance, Governance (By-law & Nominating)	1
Treasurer	Brian Higgins, Spur 4	Finance - Chair Government Relations	3
Road Supervisor	Paul Madden, Spur 2	Road Team - Chair	1
Director	Dan Charlebois, Spur 8	Finance Road Team	1
Director	Ken Gough, Spur 3	Communications & Membership - Chair Road Team Governance (By-law & Nominating)	2
Director	Renato Pasqualoni, FR 130	Government Relations Road Team	2
Director	Ron McIntyre, FR 145	Communications & Membership	2
Director	Jason Bredin, Spur 8	Government Relations - Chair Communications & Membership Governance (By-law & Nominating) Road Team	3



Acknowledging the Services of:

Steve Quinlan, Spur 1A

Steve has dedicated six years on the Board and has been a conduit to past Boards and used his experience of the Road to help the team understand the historical decisions that were made.

Paul Madden, Spur 2

Paul Madden was elected to finish out a two-year term of another member and brought his wealth of technical knowledge from having worked with other Municipalities as part of their road team. Paul also guided us through the worst ice storm the road had seen in his first year.

Dan Charlebois, Spur 8

Dan provided three years the membership with three solid years of leadership. Always being a voice of reason and ensuring equity for all members. Dan has made the decision to stand for election to serve another three-year term.



Board of Directors New Candidates

Nominating Committee's Proposed Candidates

- Dan Charlebois – Member, Spur 8
- David Quail – Member, Spur 7
- Steve Aidelbaum – Member, Spur 4

Member Proposed Candidates

- Frank Noordhuis – Member, Spur 7
- Sherry Blaney – Member, Spur 1A

02. Finance – Treasurer's Report

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Accomplishments



What we did...

- ❑ Consolidated Mail Chimp, Marketing and website services to one provider, resulting in savings of almost \$400 per year over a three-year contract
- ❑ Appointed Rick Stockman, CPA (prior member of MGLCRG) as Accountant – pro bono services, savings of \$1,600+ annually
- ❑ Applied and received grant of \$2,500 from Trent Lakes Private Road Grant (available to us every other year)
- ❑ Applied to Provincial Grant for Ice Storm – was unsuccessful – appealed – not approved

2025 Annual Fee Schedule



142 Members

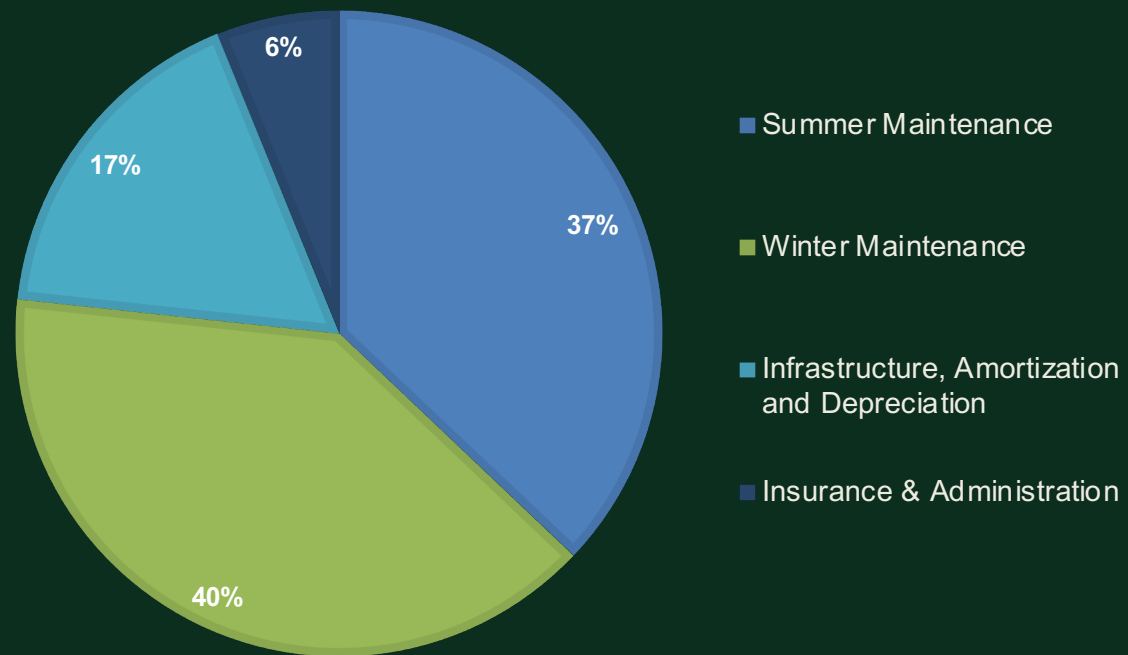
Membership	Annual Maintenance	Capital Fund (One time payment)	Total Contribution
Existing (Paid up Capital)	\$675.00	\$0.00	\$95,850.00
Class B (Spur / Private Tributary)	\$350.00	\$100.00	\$450.00
New Members (Vacant Lands / Unimproved)	\$675.00	\$12,000.00	\$12,675.00
Class D (Commercial / Special Use)	\$750.00	\$200.00	\$950.00

Financial Statements – 25/26 Income Statement and 26/27 Budget



MISSISSAUGA GOLD LAKE COTTAGERS' ROAD GROUP					
INCOME STATEMENT					
		LAST YEAR (2024 - 2025)	THIS YEAR (2025 - 2026)	NEXT YEAR (2026 - 2027)	
		ACTUAL	ACTUAL	BUDGET	
Maintenance fee per cottager		\$675	\$675	\$695	
Number of cottagers		141	142	142	
INCOME:	Maintenance Fees	94,500	95,850	98,690	
	Special Assessment	98,700			
	Interest	3,478	1,741	1,500	
	Trent Lakes Assistance		2,500		
	TOTAL INCOME	196,678	100,091	100,190	
EXPENSES:					
ROAD:	Gravel		10,587	15,300	
	Grading, upkeep	27,611	27,216	24,000	
	Winter plowing	44,363	40,951	42,000	
	Steel Grates on culverts			1,000	
	Ice Storm	98,310			
	Signs	3,932	2,052	300	
	Amortization - Brushing	9,500	9,500	9,500	
	Depreciation - Culverts (2024)	5,385	5,385	5,385	
	Depreciation - Culverts (2025)		2,017	2,017	
	TOTAL ROAD MAINTENANCE	189,101	97,708	99,502	
ADMIN:	Accounting fees	1,695	1,695	100	
	Insurance	5,750	2,957	3,000	
	Membership (FOCA)	961	966	966	
	Engineering (Bridge)	2,260	2,147		
	Water Lot Lease	934	934	934	
	Bank charges		189	200	
	Legal fees		1,997	400	
	Office - General Admin	1,514	1,133	900	
	TOTAL ADMIN EXPENSES	13,114	12,018	6,500	
	TOTAL EXPENSES	202,215	109,726	106,002	
SURPLUS/DEFICIT (-):		-5,537	-9,635	-5,812	
Opening Cash					
		151,298	109,524	95,438	
Current Year Surplus/Deficit (-)		-5,537	-9,635	-5,812	
Plus: Non-cash (Deprec., Amort'n.)		14,885	16,902	16,902	
Less: New Investments (Culverts)		-53,849	-20,170		
All other changes to W/C		2,727	-1,183		
Closing Cash Position		109,524	95,438	106,528	

Annual Budget Allocation



Prudent resource deployment protects both our financial standing and our surrounding forest ecosystem.

Financial Statements – Balance Sheet



MISSISSAUGA GOLD LAKE COTTAGERS' ROAD GROUP		
BALANCE SHEET		
	LAST YEAR (2024 - 2025)	THIS YEAR (2025 - 2026)
	ACTUAL	ACTUAL
<u>Assets</u>		
<u>Current</u>		
Bank	22,754	12,148
Term deposits	86,766	83,290
Accounts Receivable	99,972	675
<u>Long Term</u>		
Brushing	47,573	47,573
Less: Accumulated amortization	<u>-19,100</u>	<u>-28,600</u>
Net Book Value	28,473	18,973
Culvert replacement	53,853	74,026
Less: Accumulated depreciation	<u>-5,385</u>	<u>-12,787</u>
Net Book Value	<u>48,468</u>	61,239
All other		14,000
Total Assets	286,433	190,325
<u>Liabilities and Equity</u>		
Accounts Payable	101,675	1,197
Deferred Income		14,000
<u>Equity</u>	184,758	175,128
Total Liabilities and Equity	286,433	190,325

2025 Accountant's Review of Financial Statements



To: Mississagua Gold Lake Cottagers' Road Group

I have reviewed the 2025/26 financial statements and projected 2025/26 statements provided by Brian Higgins. The review included checks for reasonableness, consistency and accuracy. I did not undertake an audit or conduct transaction tests.

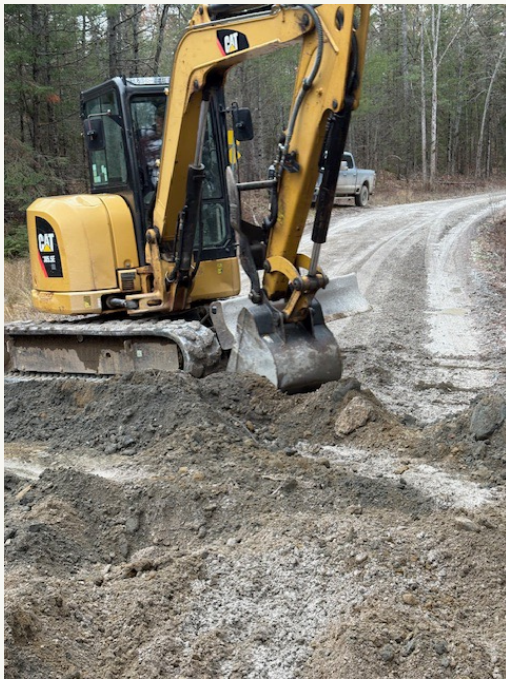
Based on the information provided, it is my opinion that the 2025/26 financial statements and projected 2026/27 results fairly reflect the financial condition of the Mississagua Gold Lake Cottagers' Road Group.

Rick Stockman, CPA
905-925-4086

03. Road Supervisor's Report

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Accomplishments



What we did...

- ❑ Reduced use of sand during winter, focused on areas that needed it and only sanded straightaways as needed
- ❑ Trying granite instead of limestone as proposed by Member Bob Evely to reduce dust
- ❑ Culvert replacements near Spur 1A hill/bridge
- ❑ Additional road signage as suggested at last year's AGM
- ❑ Lou Philips bridge sign
- ❑ Participated at FOCA Annual Meeting
- ❑ Bridge Inspection Report



Road Etiquette & Core Safety



Strict 30 km/h Speed Limit Please respect the posted speed limit. Keeping speeds low significantly minimizes dust dispersion, helps preserve expensive gravel layers, and keeps walkers and local wildlife safe.



Heavy Delivery Restrictions All heavy machinery or transport deliveries must coordinate with the Board info@mglakeroadgroup.com during soft spring conditions. Seasonal weight lockouts are designed to prevent critical road-bed erosion.



Emergency Access Corridors Ensure that all vehicles, boat trailers, and physical property markers do not encroach onto private fire routes. Emergency vehicles require full vertical and horizontal clearances.

A Message From The Board



|| "Safe, year-round access to our properties is not just built on gravel, wood and steel, but on a cooperative neighborhood commitment that has united us for almost half a century." ||

04. Government Relations

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Government Relations



What we did...

- ☐ Attended several meetings with Trent Lakes staff & council
- ☐ Watch us on YouTube at Trent Lakes Council Meeting

Government Relations



- What road maintenance services can Trent Lakes offer the MGLCRG?
- What is the process for having Trent Lakes adopt FR 130?
- Why is the Private Road Grant not proportional to the length of the road? As one of the longest private road systems in Ontario, should MGLCRG not receive more funding?
- Would Trent Lakes share in the cost of paving of FR130 from Mississauga Dam Road to bridge?
- Next Steps

05. Membership & Communications

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Accomplishments



What we did...

- ☐ Logo for our Road Group, identity and brand
- ☐ Refreshed member website www.mglakeroadgroup.com
- ☐ Continued support and information through Facebook Group Page
- ☐ Responded to member concerns in less than 24 hours on average
- ☐ Annual Survey
- ☐ Feedback from membership and community

Election Results



Governance Committee

Thank you to our Scrutineers.

06. Motions & Voting

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VOTE 1 – 2025 AGM Minutes



Do you approve to adopt the 2025 AGM minutes into the MGLCRG records?

- If you voted electronically, you do not need to vote again.
- Those of you that have the voting paddle, please raise your paddle for your vote.



VOTE 2 – 2025/26 Financial Statements

**Do you approve the financial statements for the fiscal year that ended on
May 31, 2026 as reviewed by Rick Stockman, CPA?**

- If you voted electronically, you do not need to vote again.
- Those of you that have the voting paddle, please raise your paddle for your vote.

VOTE 3 – 2026/27 Operating Budget



Do you approve the 2026-27 operating budget as proposed by the Treasurer?

- If you voted electronically, you do not need to vote again.
- Those of you that have the voting paddle, please raise your paddle for your vote.

VOTE 4 – 2026/27 Road Maintenance Fee



**Do you approve the proposed road maintenance fee of \$695.00 per member
(3% increase from prior year) for the 2026–27 fiscal year?**

- If you voted electronically, you do not need to vote again.
- Those of you that have the voting paddle, please raise your paddle for your vote.

VOTE 5 – Appointment of Accountant for 2026/27



Do you approve the new Board to appoint Rick Stockman, a CPA (Chartered Professional Accountant) to act as the Accountant for the MGLCRG for the fiscal year 2026-27?

- If you voted electronically, you do not need to vote again.
- Those of you that have the voting paddle, please raise your paddle for your vote.

07. Community Feedback & Discussion

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Survey Results (TBA)



Call for Questions (TBA)



08. Other Business

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From 2025 AGM – Straw Poll 1

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?

From 2025 AGM – Straw Poll 1



Results

Denoted As	From	To	Km in Bylaws	Km Measured	Google Maps	AKA	Requested to be Added
FR 130	Mississagua Dam Road	Junction of Spurs 6, 7	7.00	7.36	7.4	Main Road	0.03
Spur 6	Junction of FR 130, Spurs 6, 7	Fire Route 141	2.00	1.31	1.3		
Spur 1	Fire Route 130	End of Spur 1 Marker	0.10	0.11	0.11		
Spur 1A	Fire Route 130	End of Spur 1A Marker	0.40	0.39	0.4		
Spur 2	Fire Route 130	End of Spur 2 Marker	0.35	0.35	0.35		
Spur 3	Fire Route 130	End of Spur 3 Marker	0.21	0.22	0.21		
Spur 4	Fire Route 130	End of Spur 4 Marker	0.75	0.76	0.75		
Spur 5	Fire Route 130	End of Spur 5 Marker	0.35	0.31	0.31		
Spur 7	Junction of FR130, Spurs 6, 7	Junction of Spurs 7, 9		0.36	0.35		
Spur 7	Junction of Spurs 7, 9	Junction of Spur 8		0.78	0.8		
Spur 7	Junction of Spurs 7, 8	End of Spur 7 Marker	0.60	0.63	0.625		0.60
Spur 8	Junction of Spurs 7, 8	End of Spur 8 Marker	0.65	0.65	0.65		
Spur 9	Junction of Spurs 7, 9	End of Spur 9 Marker	1.20	1.13	1.1		
Totals			13.61	14.36	14.36		0.73



Motion to Adjourn

Thank you for playing your part in our community

Visit our member website at www.mglakeroadgroup.com

Contact us at info@mglakeroadgroup.com

Image Sources



https://a0.muscache.com/im/pictures/hosting/Hosting-U3RheVN1cHBseUxpc3Rpbmc6MTQ1Nzc5MzE%3D/original/O3138a34-a79a-426b-a873-b17f31c2a795.jpeg?im_w=720

Source: www.airbnb.ca