

MISSISSAGUA GOLD LAKE COTTAGE ROAD BOARD

2026 AGM MEETING MINUTES

DATE: Sunday, August 16th, 2026	TIME: 10:00 am to 12:00 pm
LOCATION: Cavendish Community Center	
AGM CHAIR: Ahmed Hirani	MINUTES: Ahmed Hirani, Secretary

AGENDA:

1. Welcome and Agenda Review – Ahmed Hirani
2. Current Board of Directors & Election Candidates of 2026 – Ahmed Hirani
3. Chairman’s Report – Ahmed Hirani
4. Treasurer’s Report – Brian Higgins
5. Road Supervisor’s Report – Jason Bredin and Renato Pasqualoni
6. Government Relations - Jason Bredin and Renato Pasqualoni
7. Membership & Communications – Ken Gough and Steve Quinlan
 - Member Survey Results
 - Board of Directors Election Results
8. Motions & Voting – Dan Charlebois and Ron McIntyre
9. Other Business – Ahmed Hirani
 - Member Questions – Pre AGM
 - Member Questions – From the floor
10. Adjournment

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WELCOME AND AGENDA REVIEW:

- The Chairman, Ahmed Hirani, welcomed the Membership and asked each Board Member to introduce themselves.
- Ahmed reviewed the Agenda of the meeting.

No follow up or action items.

CHAIRMAN'S REPORT:

- The Chairman called the meeting to order at 10:03 am
- The Chairman asked the Director of the Board to declare a conflict of interest based on the agenda items if any existed. No Directors declared a conflict.
- The Chairman presented
 - Scope of the Board of Directors
 - Strategic mandate of the Board
 - Existing Directors their roles on committees and Directors' terms that expire at the end of this AGM
 - Candidates standing for election
- The Chairman confirmed that there were 17 Voting Cards provided to Members in attendance that had already voted online, and there were 4 Voting Paddles (1 Member did not take the voting paddle and will be counted as Abstained) who will vote at the AGM, for a total of 21 in person votes. The Chairman confirmed that the on-line member votes were 79. Therefore, a total of 83 Members casts ballots and votes for this election.
- The Chairman closed the Election.

No follow-up or action items.

TREASURER'S REPORT:

- Brian Higgins reviewed the savings on administration expenses including a reduction of IT costs, Accounting services and a grant of \$2,500 that was applied to and received from Trent Lakes Private Road Grant. Brian also indicated that we applied for Provincial relief for expenses related to the Ice Storm. We were denied. We appealed and the appeal was also denied.
- Brian reviewed our financials including the Income Statement from 2025/2026 (fiscal year ending May 30th, 2026) and compared it to 2024/2025, as well as the Balance Sheet of the current fiscal year compared to prior year.
- Brian reviewed our operating budget for 2026/2027 including the proposed fee of \$695 per Member property.
- Brian's commentary included that we did well to hold to our budget and the operating losses were related to non-cash items due to amortization of some of the work done previously including the major brushing and culvert repairs.

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- Finally, Brian shared the email from Rick Stockman (Accountant) confirming review of our financial statements and that they "...fairly reflect(s) the financial condition of the Mississagua Gold Lake Cottagers' Road Group."
- Brian noted that Rick Stockman was providing his services to the group pro-bono. Member Ian Colquhoun asked why Rick would do this. Brian indicated that Rick was a former Member of the Road System and was Ken Gough's brother-in-law. Brian was unhappy with the fees of the prior accountant and while searching for a replacement, Rick's offer came through Ken. The Board accepted Rick's offer to the benefit of the Membership.
- Brian reviewed the Accounts Receivables and indicated that one member was in arrears for maintenance fees and a new member whose capital fees have not been paid and that we are to begin a negotiation with them. Finally, a third outstanding amount of \$2,000 is due to a capital fee balance that was negotiated by a prior Board with a Member that gets paid when the Member sells the property. Brian advised the attendees that this Board did open negotiations with this Member to attempt to settle the debt, but the Member was not interested in a settlement.
- Brian recommended that over the next 3-4 years, as a group we need to increase our cash balance/reserve in the case that we have an emergency like the ice storm, road wash outs or culvert repairs.
- Ruth Marshall asked if Rick Stockman's email, the top line should have stated "...projected 2026/27 statements..." as opposed to 2025/26. Brian indicated that Ruth is correct.

No follow-up or action items.

ROAD SUPERVISOR'S REPORT:

- Jason Bredin who was appointed as Interim Road Supervisor, due to the passing of Paul Madden, reviewed the condition of the Road System. Jason indicated that we've tried to grade the roads but it has been difficult to time it to the rain. However, we've noted a number of potholes, including washouts and wash boarding.
- Moving forward we intend to grade 5 times a year as a minimum during the season, weather dependent.
- The Road Committee would like to budget two brushes a year, noting that a second full brushing would only be done if required and most likely this would be spot brushing to ensure that safety of drivers using the road is not compromised due to the growth of the vegetation that could obstruct a driver's view.
- Jason also indicated that there are a few "widow-maker" trees that his team will be addressing.
- Renato Pasqualoni's started with reviewing a summary from the bridge inspection report. Renato shared that there wasn't anything serious that the engineer found. The engineer did make several maintenance recommendations that we are collating and will speak again to the engineer to get specifics and conduct the recommended maintenance shortly.
- An unidentified Member asked the age of the bridge. Kevin Blaney and others indicated that it was 1990 or thereabouts. Someone else asked the capacity of the bridge and Kevin Blaney indicated that he remembered that the capacity was 100 tonnes.

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- Renato reviewed his attendance at FOCA and shared statistical information (shown on the slide) that he discovered at the meeting and through member presentations.
- Renato reminded the team that all MGLCRG Members are automatic members of FOCA and there are some discounts available which Members could take advantage of.
- Jason finished the section by reminding the group of road etiquette and core safety. Jason indicated that he felt the road etiquette was improving where drivers are slowing down. This was responded to by two unidentified members indicating that they did not feel this was the case. Speed continues to be an issue on the road. Members generally are concerned about it and recognize that this mostly occurs by contractors, delivery services and sometimes guests. Members recognize that the better we make the Road System, the faster some people will drive.
- An unidentified Member suggested planning community days through the Road Committee to support some of the items such as roadside cleanup. Frank Noordhuis suggested such days should end with a barbeque hosted by the Board to bring the community together.
- Ahmed Hirani indicated that the Road Supervisor would be given a mileage stipend based on the CRA approved mileage rate for a weekly trip of the Road System. The stipend is intended to reimburse the costs of almost 750 km a year the Road Supervisor would typically travel on behalf of the membership.

Follow-ups or action items:

- A sign needs to be put at the entrance of the bridge stating the maximum capacity of the bridge (once it is officially confirmed by the engineers).
- Resend the message to the Membership regarding FOCA, how to sign up and discounts available.
- Create a communication that Members can provide their contractors, delivery vehicles, and guests regarding road etiquette and safety.
- Signs that ask drivers to slow down and possibly stop when being approached by opposing traffic.
- Board to consider planned community days through the Road Committee to support some of the items such as roadside cleanup.
- Possible community barbeque at top of Tower Hill.

GOVERNMENT RELATIONS COMMITTEE REPORT:

- Jason Bredin indicated that he's attended and spoke on behalf of the Membership at the Trent Lakes Council meeting asking the following questions:
 1. What road maintenance services can Trent Lakes offer the MGLCRG?
 2. What is the process for having Trent Lakes adopt FR 130?
 3. 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?
 4. Would Trent Lakes share in the cost of paving of FR130 from Mississagua Dam Road to bridge?
- Next steps are to wait for a response from Trent Lakes to look into the above questions and responded back to us. We will communicate the response when we receive it.

No follow-up or action items.

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COMMUNICATIONS AND MEMBERSHIP COMMITTEE REPORT:

- Ken Gough reviewed the results from the 2026 MGLCRG Member Survey as posted in the AGM presentation.
- We changed our platform from MailChimp to SurveyMars.com. We had 84 respondents this year vs. last year's 40. This represented an increase of 110%.
- Member Donna Booth commented that she found that her Spur 1A did not have adequate sanding last year after Ahmed Hirani indicated that we had reduced the sanding compared to last year. Jason reminded her Paul Madden would do a check upon every snow or ice event over the entire Road System using his 2-wheel drive truck to determine which parts of the Road System needed to be serviced. Donna indicated that they are a full time resident and found the sand sparse. The Board agreed to pay additional attention to sanding for Road System this upcoming winter season.
- Frank Noordhuis indicated that Spur 7 was missed three times during last season. He indicated that he posted on the MGL Facebook page and didn't get a response. The Chair reminded Frank that the Facebook page is for social communication and road status communications. Official Member requests should be e-mailed to info@mglakeroadgroup.com.
- Ken reviewed the one Member question from Kris Roze regarding brushing and shared the response already provided to Kris via email. We agree with Kris' comments and do not want a repeat of the large-scale brushing effort that took place a few years ago. Our contractor had issues with his equipment but will continue the brushing efforts moving forward. For future years we will budget two brushings knowing that the second may be a scaled down version that is specific to trouble spots with driver safety as a high concern.
- Steve Quinlan reported on the new signs as requested by some members at last year's AGM. New Lou Philips signs at the bridge, signs leaving spurs indicating route and distance to the bridge.

Follow-ups or action items:

- Jason Bredin to keep special attention during the winter season on the spurs to ensure adequate winter service.
- Jason Bredin to budget for brushing twice a year, however, deploy brushing as necessary for the second service.

ELECTION RESULTS:

- Steve Quinlan, on behalf of the Secretary, thanked all candidates for putting forward their names and volunteering to participate on the Board. Additionally, Steve thanked Ruth Marshall and Donna Booth who acted as the Scrutineers to audit the election. Steve indicated that the on-line and in-person voting polls were closed and all ballots have been counted. The following members are elected to the Board to serve a three-year term:
 - Dan Charlebois, Spur 8
 - David Quail, Spur 7
 - Steve Aidelbaum, Spur 4

VOTING & MOTIONS RESULTS:

- Do you approve to adopt the 2025 AGM minutes into the MGLCRG records? (*Minutes previously circulated by email, posted on MGLCRG website.*)

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- **In Favour - 74**
- Opposed - 1
- Abstain – 8

RESULT: Vote Carries

- Do you approve the financial statements for the fiscal year that ended on May 31, 2026 as reviewed by Rick Stockman, CPA? *(Statements previously circulated by email and posted on MGLCRG website, presented and made available at this AGM meeting)*

- **In Favour - 73**
- Opposed - 1
- Abstain – 9

RESULT: Vote Carries

- Do you approve the attached 2026-2027 operating budget as proposed by the Treasurer? *(Budget previously circulated by email and posted on MGLCRG, presented and made available at this AGM meeting)*

- **In Favour - 68**
- Opposed - 4
- Abstain – 11

RESULT: Vote Carries

- Do you approve the proposed road maintenance fee of \$695.00 per member (3% increase from prior year) for the 2026-2027 fiscal year?

- **In Favour - 62**
- Opposed - 16
- Abstain – 5

RESULT: Vote Carries

- Do you approve the new Board to select and appoint a CPA, Rick Stockman, to act as the Accountant for the MGLCRG for the fiscal year 2026-2027?

- **In Favour - 78**
- Opposed - 1
- Abstain – 4

RESULT: Vote Carries

- Do you approve the following amendment to Section 9.07 of the By-laws?

Amendment to Section 9.07 – Voting of Members

Expands voting methods to acknowledge electronic voting as an available method for all Members' meeting business, in addition to in-person voting:

"Notwithstanding the foregoing, a Member entitled to vote may cast their vote using an electronic voting platform approved by the Board, in lieu of voting in person by show of voting card, written or

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mail-in ballot, for any matter properly before a Meeting of Members — including, without limitation, the election of Directors, the approval of minutes of prior meetings, approval of the annual budget and financial statements, the setting of Maintenance Fees and Capital Fund contributions, Special Assessments, and amendments to the By-laws. Votes cast through the approved electronic voting platform shall be counted together with votes cast by show of voting cards, written ballot, mail-in ballot, and Proxy Vote, and a Member voting electronically shall be deemed present at the Annual General Meeting for the purposes of quorum under Section 9.05."

This amendment modernizes how Members may participate and vote at meetings by codifying electronic voting alongside mail-in ballots, proxies and in-person voting for all Corporation business — not just Director elections. While the Board has successfully utilized electronic voting during Covid and again last year, this amendment officially incorporates the practice directly into our By-laws.

- **In Favour - 78**
- **Opposed - 1**
- **Abstain – 4**

RESULT: Vote Carries

- Do you approve the proposed By-law amendments to Sections 2.02, 2.04, 2.10 and 7.01 regarding Director Qualifications, Nominating Committee and Member Nomination procedures, Board Vacancies and Conflict of Interest?

Amendments 1–4 ensure every candidate for the Board has reviewed and committed to the Corporation's governance, confidentiality, and conflict-of-interest standards before being nominated, elected, or seated.

1. Amendment to Section 2.02 – Qualifications of Director

Adds a new qualification (item v):

"Having executed the Corporation's Board Governance, Code of Conduct & Conflict of Interest Agreement (as approved by the Board from time to time) prior to assuming office as a Director."

2. Amendment to Section 2.04 – Nominees Proposed by Members

Adds a new paragraph making a signed acknowledgment a condition of a valid nomination:

"No nomination — whether proposed by the Nominating Committee, by Members under this section, or from the floor — shall be considered valid unless the candidate has first reviewed the Corporation's Board Governance, Code of Conduct & Conflict of Interest Agreement and submitted to the Secretary a signed acknowledgment confirming their agreement to execute it in full if elected. A candidate who does not provide this signed acknowledgment prior to the closing of nominations shall be excluded from the ballot."

3. Amendment to Section 2.10 – Vacancies

Adds a new ground for automatic vacancy (item vi):

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"if the Director, having been elected or appointed, fails to execute the Corporation's Board Governance, Code of Conduct & Conflict of Interest Agreement within thirty (30) days of assuming office

4. Amendment to Section 7.01 – Conflict of Interest

Replaces the existing annual signing requirement:

"Each Director must sign the Corporation's Board Governance, Code of Conduct & Conflict of Interest Agreement prior to assuming office, and must re-execute or reaffirm it annually thereafter."

- **In Favour - 73**
- Opposed - 3
- Abstain - 7

RESULT: Vote Carries

- MOTION: A motion from the floor was made by Member Larry Cobb to ratify the election of the new Directors to the Board as communicated earlier by the Governance Committee pursuant to Article 2.06 of the by-laws (in-person voting only)
 - **In Favour - 17**
 - Opposed - 0
 - Abstain – 4

RESULT: Motion Carries

- MOTION: A motion from the floor was made by Member Steve Quinlan to have the Scrutineers be authorized to destroy all paper ballots [and purge temporary voter tokens/credentials] following the adjournment of the AGM. (in-person voting only)
 - **In Favour - 17**
 - Opposed - 0
 - Abstain – 4

RESULT: Motion Passes

OTHER BUSINESS:

- From 2025 AGM Straw Poll 1 – Non-Binding Vote from 2025: 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?
 - Norma Houle had suggested a pre-assessment be done by the Board with the maintenance contractors to determine the additional costs to the Maintenance Fees and have the membership vote on this first prior to any action taken by the board.
 - Ahmed Hirani presented the Members with a chart showing the Board’s audit of the length of each stretch of the Road System. As it turns out, the by-laws indicated 13.61 km in total length, the Board’s audit shows 14.36 km in total length (based on road signs that say End of Spur). The Board also conducted a Google Maps/Earth calculation, and it also revealed approximately

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14.36 km. The Board additionally showed that Spur 1A could be extended by 0.03 km, Spur 3 by 0.10 km and Spur 4 by 0.40 km.

- The Board indicated that although they were able to measure the Road System lengths, they were unable to get pricing from the seasonal contractors.
- During a discussion, Ruth Marshall stated that Spur 4 could present possible issues due to plowing over the causeway as well as traversing over private property. Ahmed Hirani indicated that he was told by a Member of Spur 4 that Barry Baggs a Director of the Board at that time had given verbal confirmation as well as a written letter to the group who paid for the extension of Spur 4 telling them that their extension would be included in the Road System and would receive maintenance under the MGLCRG. Ruth asked if the letter was available as she would like to see it. Ahmed responded that he heard that the letter was last known to be with Bob Evely, however Bob cannot find it. Ruth doubts the existence of the letter. Ahmed stated that regardless of if the letter exists or not, we would need to determine if Barry Baggs acted alone as a Director of the Board or if the Board had voted and agreed, and asked Barry to write the letter and present it to the Spur 4 extension group. Ruth suggested that it was never a Board decision.
- Ruth Marshall reminded all the Members and the Board that the decision to end a Spur short was based on the concept of personal driveways and that the possible extension of some of these Spurs could lead to a situation of some members having their personal driveways maintained which could create a fairness issue.
- Ahmed Hirani asked the Members in a straw poll if they would like the Board to continue this investigation and bring information back to the Members at the next AGM. The members present at the meeting raised their paddle or voting card and affirmed by 17 Yes votes and 4 Abstain votes.
- Ruth Anne McNaught thanked the Board for looking into this and continuing to investigate it.

Follow-ups or action items:

- The Board will follow up with Ruth Marshall (and possibly others) to hear the historical account of prior Board Members who defined the Road System as well as search for minutes of past Board meetings to see if there are any records to this matter.
 - The Board will review the length of each Spur and Fire Route and the already posted End of Spur signs to better understand prior Board and Task Committee results.
 - The Board will bring this new information to the next AGM and make recommendations.
 - The Board will put forward a motion at the next AGM to update the length of the Road System in the MGLCRG by-laws.
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- The Chairman, Ahmed Hirani received a motion from the floor to adjourn the meeting by Steve Quinlan and it was seconded by Ron McIntyre (in-person voting only). The Chairman called for a vote as Several Members started to leave. Those that stayed, raised their paddle and voting cards, as such this count is an estimate, but clearly could be seen that most all the persons left had voted in favour of the motion.
 - **In Favour - 14**
 - **Opposed - 0**

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- Abstain - 7

RESULT: Motion Passed

The Chairman adjourned the AGM Meeting at 12:15 PM.

SUMMARY OF ACTION ITEMS FOR THE BOARD

- A sign needs to be put at the entrance of the bridge stating the maximum capacity of the bridge (once it is officially confirmed by the engineers).
- Resend the message to the Membership regarding FOCA, how to sign up and discounts available.
- Create a communication that Members can provide their contractors, delivery vehicles, and guests regarding road etiquette and safety.
- Signs that ask drivers to slow down and possibly stop when being approached by opposing traffic.
- Board to consider planned community days through the Road Committee to support some of the items such as roadside cleanup.
- Board to consider the possibility of a community barbeque at top of Tower Hill.
- Road Supervisor to keep special attention during the winter season on the spurs to ensure adequate winter service.
- Road Supervisor to budget for brushing twice a year, however, deploy brushing as necessary for the second service.
- The Board will follow up with Ruth Marshall (and possibly others) to hear the historical account of prior Board Members who defined the Road System as well as search for minutes of past Board meetings to see if there are any records to this matter.
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