THE MUNICIPAL CORPORATION OF TOWNSHIP OF ARMOUR

Agenda

August 11, 2026

VIDEO RECORDING DISCLAIMER & LAND ACKNOWLEDGEMENT

REGULAR MEETING AT 7:00 P.M.:

Confirmation of the minutes of the regular council meeting held on July 28, 2026	(1)
List of proposed resolutions	(2)

DECLARATION OF PECUNIARY INTEREST AND GENERAL NATURE THEREOF:

DELEGATIONS:

Dave Creasor, Roads Supervisor – August 2026 report	(3)
Linda Newnham, Three Mile Lake Association – Septic Inspection Program	(4)
Judy Kleinhuis, CPA, Doane Grant Thornton LLP – Consolidated Financial Statements 2025	(5)
Economic Development Financial Statements 2025	(6)
TRI-R Financial Statements 2025	(7)
Trust Funds Financial Statements 2025	(8)
Audit Strategy and Results - *resolution*	(9)

ACCOUNTS FOR APPROVAL:

List of accounts for approval – August 2026	(10)

APPLICATIONS:

Site Plan Application: 13 Garage Road/358 Chetwynd Road – Patterson (Consent B-015/25)	(11)
ZBA Application: 195 Madill Road – October 14th Holdings Inc. (Consent B-005/26)	(12)

BY-LAW (S):

#47-2026 – To confirm the proceedings of Council at its July 2026 meetings	(13)

REPORTS:

Planning Report – August 2026	(14)
Building Report – August 2026	(15)
AHHC – August 6, 2026 Meeting	
Other reports?	

CORRESPONDENCE: **#16 TO #26**

UNFINISHED BUSINESS:

Legal Opinion Regarding Ownership of Fire Hall – 168 Ontario Street	(27)
Ontario Provincial Conservation Agency: Announcement of Members of Transition Committees	(28)
Minister's Order Redefining the Southeast Parry Sound District Planning Board – Kearney	(29)
HazMat Day Reminder – August 22, 2026	(30)

NEW BUSINESS:

Ombudsman of Ontario: Closed Meeting Complaint – *Resolution*	(31)
Staff Report: September 2026 Council Meeting Schedule - *Resolution*	(32)
ZBA Public Meeting Notice: 13 Garage Road/358 Chetwynd Road – Patterson	(33)
Clerk's Notice – Posting of Preliminary List of Electors	(34)

CLOSED SESSION: IF REQUIRED

DATES TO REMEMBER:

August 17, 2026 – Historical Society
August 19, 2026 – Library
August 20, 2026 – Agricultural Society
August 21, 2026 – Nomination Day
August 22, 2026 – HazMat Day – 10:00 a.m. to 2:00 p.m. – Strong Township Landfill
August 25, 2026 – Public Meeting – ZBA – 6:45 p.m.
August 25, 2026 – Regular Council Meeting

Any member of the public who wishes to attend the Council meeting virtually may contact the Clerk by 4:00 pm on Tuesday, August 11, 2026 by email at clerk@armourtownship.ca

(1)

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

MINUTES

July 28, 2026

The regular meeting of the Council of the Township of Armour was held on Tuesday, July 28, 2026 at 7:00 p.m. Those in attendance were: Mayor Rod Ward; Councillors Rod Blakelock, Jerry Brandt, Wendy Whitwell and Dorothy Haggart-Davis; Delegations: Danika McCann, Recreation Co-ordinator and Amy Tilley, Waste Management Administrator; Guests: Diane Brandt, Cathy Still, Don Still, Marie Odorizzi, Ted Williams and Christine Lauffer; Staff: Charlene Watt, Municipal Clerk; Charlotte Wagar, Office Administrator and Dave Gray, Chief Administrative Officer.

VIDEO RECORDING DISCLAIMER:

Participants were informed that the meeting will be recorded to provide a record of discussions and agreements held within the meeting. By staying in the meeting, virtually or in-person, participants consented to being recorded. Participants also agreed to recordings being posted to YouTube or other distribution services.

INDIGENOUS LAND ACKNOWLEDGEMENT:

Council acknowledged the traditional lands of the Anishinaabe and recognized the historical and contemporary contributions of the local First Nations and the peoples of Turtle Island.

CONFIRMATION OF THE MINUTES OF THE PREVIOUS MEETING:

The minutes of the Council meeting held on July 14, 2026 were approved as circulated.

DECLARATION OF PECUNIARY INTEREST AND GENERAL NATURE THEREOF:

No pecuniary interest and general nature thereof were declared.

DELEGATIONS:

Amy Tilley, Waste Management Administrator, provided Council with an update on the recovery efforts following the fire at the landfill on July 17, 2026, which destroyed the processing and maintenance building, the forklift, magnetic separator, and all balers. The cause of the fire remains undetermined. The Ministry of the Environment, Conservation and Parks (MECP) has been consulted, and water samples have been submitted for testing. An insurance adjuster has been engaged and is assisting the Waste Management Administrator throughout the insurance claims process. A contractor was retained to remove the debris, allowing the landfill facility to reopen on July 23, 2026. A temporary office trailer has been installed on-site for staff, portable washroom facilities have been secured, new debit terminals have been received, and hydro service has been restored. A demolition permit application has been submitted, and plans for the reconstruction of the facility will be considered at a future date. As the property is subject to Site Plan Control, Council considered a request to exempt the reconstruction project from the requirements of the Site Plan Control By-law in order to facilitate the timely completion of this municipal project. Council passed a resolution granting the exemption. Council also expressed its appreciation to the Burk's Falls & District Fire Department and its automatic aid partners for their prompt response and dedicated efforts in preventing further loss during the ongoing high-risk wildland fire season.

Danika McCann, Recreation Co-ordinator, presented the July 2026 Recreation Report, highlighting the success of the 2026 Katrine Family Baseball Tournament, which saw strong community participation, a well-attended Glow in the Dark Dance, and continued enthusiasm for future ball field improvements. Appreciation was extended to the volunteers, Township staff, the Emsdale Agricultural Society, and the Jays Care Foundation for their valuable contributions to the event's success. The Co-ordinator also reported that Summer Day Camp began on July 2 and has received positive feedback from participating families despite lower overall registration. Participant data indicates that the programs continue to attract visitors from across the region and beyond, reinforcing Armour Township's reputation as a recreation destination. An

DELEGATIONS: cont'd.

update was also provided on Armour's Gala, with 52 of the 120 available tickets sold within the first 24 hours of sales and six additional tables pending, indicating another successful fundraising event supported by many returning attendees. During the delegation, Council was advised that only 26 tickets remained available for the Gala.

ACCOUNTS FOR APPROVAL: None

APPLICATIONS:

Council reviewed an application for a Zoning By-law Amendment submitted by Andrea Patterson as a condition of the Notice of Decision for Consent Application B-015/25. Council passed a resolution accepting the application and directed the municipal planner to proceed with drafting the required Zoning By-law Amendment.

BY-LAWS:

By-law #46-2026 being a by-law to enter into a site plan agreement with Sheryl Elizabeth Gray with respect to Plan M101, Lot 32 and part of the original road allowance being Part 1 of 42R-10058, municipally known as 233 Skyline Avenue, was read in its entirety and passed by resolution.

REPORTS:

Council reviewed the draft minutes from the July 20, 2026 Historical Society meeting.

Council reviewed the July 2026 report from the ACED Director of Economic Development, noting continued business support and regional economic development activity, including business visits, marketing initiatives, municipal engagement, and partnerships. Highlights included strong social media and website growth driven by the Almaguin Star Party teaser campaign, ongoing planning for the Almaguin Business Expo and 2026 Almaguin Star Party, continued progress on the RED Strategic Plan update through public engagement and key informant interviews, community outreach at local events, and the successful move back into the restored ACED office space following flood repairs. There will not be ACED Board meetings in July or August.

A verbal report was given on the July 16, 2026 Agricultural Society meeting.

The Mayor advised Council that he will be attending the Association of Municipalities of Ontario (AMO) Conference, where he will meet with provincial representatives to discuss healthcare services and physician recruitment in the area.

CORRESPONDENCE:

Council reviewed a resolution from the Municipality of Trent Lakes supporting the County of Peterborough's resolution requesting provincial action on the accuracy of the Municipal Voters' List. Council passed a supporting resolution.

Council reviewed a newsletter from the Top Aggregate Producing Municipalities of Ontario (TAPMO) and a request for support to petition the Province calling for policy clarification regarding importation, processing and blending under the Aggregate Resources Act. Council passed a supporting resolution.

Council reviewed an Ontario News Release advising that Ontario has joined a Canada-wide direct-to-consumer alcohol sales agreement. The deal will break down interprovincial trade barriers for alcoholic beverages.

Council reviewed a resolution from the Township of Joly supporting the retention of the cancer/oncology clinic at the Huntsville Memorial Hospital site.

CORRESPONDENCE: cont'd.

Council reviewed resolutions from the Village of Burk's Falls authorizing the entering into shared services agreements for landfill and arena services.

UNFINISHED BUSINESS:

Council reviewed resolutions from the Township of Nipissing and the Municipality of St. Charles supporting the Township of Armour's resolution #2026-158 regarding increased rest stops along the Hwy 11 and Hwy 17 corridor.

Council reviewed the Ontario Land Tribunal (OLT) Notice of Decision and Order of the Tribunal regarding the PowerBank OPA/ZBA appeal. The Tribunal approved the applications and By-law #4-2026 and By-law #5-2026 are now in effect per the Tribunal's Order. The Municipal Clerk noted that there is an error in the schedule for the Zoning By-law as it is referencing an incorrect exemption number. Staff has requested that the municipal lawyer seek a correction to the Tribunal's Order.

Council reviewed a staff report from the Municipal Clerk advising that the Shared Services Agreements for the provision of Arena Services and Waste Management Services between the Township of Armour, the Township of Ryerson, and the Village of Burk's Falls have been fully executed.

NEW BUSINESS:

The CAO provided Council with a verbal report regarding an application to the Northern Ontario Resource Development Support (NORDS) Fund for funding to support the Armour Road Revitalization Project. Council members asked questions, which were addressed by the CAO. Council passed a resolution authorizing the CAO to submit the funding application on behalf of the Township and authorizing the Township's required financial contribution, including any project funding shortfall that may arise.

RESOLUTIONS:

Resolution #2026-216 - Moved by Dorothy Haggart-Davis, seconded by Jerry Brandt; That the Council of the Township of Armour approve the minutes of the regular Council meeting held on July 14, 2026, as circulated. Carried

Resolution #2026-217 – Moved by Jerry Brandt, seconded by Wendy Whitwell; WHEREAS the processing and maintenance building at the TRI R Landfill and Recycling Centre, located at 141 Chetwynd Road, Concession 8, Part Lot 8, was destroyed by fire on July 17, 2026; and

WHEREAS the property is owned by the Village of Burk's Falls and the TRI R Landfill and Recycling Centre is administered by the Township of Armour on behalf of the participating municipalities; and

WHEREAS Section 41 of the Planning Act authorizes municipalities to establish site plan control over development but does not require a municipality to apply site plan control to municipal projects; and

WHEREAS Council considers the reconstruction of the building to be an essential municipal infrastructure project and wishes to expedite its construction;

NOW THEREFORE BE IT RESOLVED THAT the Council of the Township of Armour hereby exempts the reconstruction of the processing and maintenance building at the TRI R Landfill and Recycling Centre, located at 141 Chetwynd Road, Concession 8, Part Lot 8, from the requirements of the Township of Armour's Site Plan Control By-law. Carried.

RESOLUTIONS: cont'd.

Resolution #2026-218 - Moved by Rod Blakelock, seconded by Dorothy Haggart-Davis; That the Council of the Township of Armour accept the application for a zoning by-law amendment, submitted by Andrea Patterson, Concession 8, Part Lot 11, 42R-22861 Parts 1 to 5, fronting Chetwynd Road and request the municipal planner proceed with drafting the zoning amendment by-law. Carried

Resolution #2026-219 – Moved by Wendy Whitwell, seconded by Jerry Brandt; That the Council of the Township of Armour have read and approve By-law #46-2026 being a by-law to authorize the execution of a Site Plan Agreement between Sheryl Elizabeth Gray and the Township of Armour with respect to Plan M101, Lot 32, known municipally as 233 Sunnylea Avenue, and that we authorize the Mayor and Clerk to sign this by-law and affix the seal of the Corporation thereto. Carried

Resolution #2026-220 – Moved by Wendy Whitwell, seconded by Dorothy Haggart-Davis; That the Council of the Township of Armour supports the Municipality of Trent Lakes and the County of Peterborough and urges the Province of Ontario to prioritize the review of data related to non-resident property owners to ensure voters lists are as accurate as possible prior to August 14, 2026. Carried

Resolution #2026-221 – Moved by Rod Blakelock, seconded by Jerry Brandt; That the Council of the Township of Armour supports Top Aggregate Producing Municipalities of Ontario (TAPMO) and their request to the Province of Ontario to provide policy clarification regarding importation, processing and blending under the Aggregate Resources Act. Carried

Resolution #2026-222 - Moved by Jerry Brandt, seconded by Rod Blakelock; That the Council of the Township of Armour approves the application submitted to Northern Ontario Resources Development Support Fund (NORDS) for funding to be used for the Armour Road Revitalization Project and confirms that the Township of Armour will fund their share of the project and any shortfall which may occur with this project. Carried

Resolution #2026-223 - Moved by Dorothy Haggart-Davis, seconded by Jerry Brandt; That the Council of the Township of Armour adjourns this regular council meeting at 7:57 p.m. until the next regular council meeting scheduled for August 11, 2026 or at the call of the Mayor or the Clerk. Carried

Rod Ward, Mayor

Charlene Watt, Municipal Clerk

(2)

LIST OF PROPOSED RESOLUTIONS FOR AUGUST 11, 2026

ITEM # ON AGENDA (1)

That the Council of the Township of Armour approve the minutes of the regular Council meeting held on July 28, 2026, as circulated.

ITEM # ON AGENDA (9)

That the Council of the Township of Armour approve the 2025 consolidated financial statements, the 2025 Trust Funds financial statements, the 2025 TRI R Waste Management financial statements and the 2025 Almaguin Community Economic Development financial statements for the Township of Armour as presented by our auditors, Doane Grant Thornton. Furthermore, that Council authorize the Treasurer to sign the representation letters as presented by our Auditors.

ITEM # ON AGENDA (10)

That the Council of the Township of Armour approve the August 2026 accounts, in the amount of $726,645.96 for payment, and the Mayor and the Treasurer are hereby authorized to sign cheques for same.

ITEM # ON AGENDA (11)

That the Council of the Township of Armour accept the application for site plan approval, submitted by Andrea Patterson, Part Lot 11, Concession 8, described as 13 Garage Road / 358 Chetwynd Road and request the municipal planner proceed with drafting the site plan agreement.

ITEM # ON AGENDA (12)

That the Council of the Township of Armour accept the application for a zoning by-law amendment, submitted by October 14th Holdings Inc., Part Lot 3, Concession 4, described as 195 Madill Road and request the municipal planner proceed with drafting the zoning by-law amendment to remove the zoning Exception Ru-106.

ITEM # ON AGENDA (13)

That the Council of the Township of Armour have read and approve By-law #47-2026 being a by-law to confirm the proceedings of Council at its July 2026 meetings and that we authorize the Mayor and Clerk to sign this by-law and affix the seal of the Corporation thereto.

ITEM # ON AGENDA (16)

That the Council of the Township of Armour supports the Township of Tudor and Cashel in its request that the Ministry of the Environment, Conservation and Parks and the Resource Productivity & Recovery Authority (RPRA) review the regulatory framework for one-pound single-use propane cylinders and strengthen producer responsibility requirements to reduce the burden on municipalities.

ITEM # ON AGENDA (17)

That the Township of Armour supports the Township of Alnwick/Haldimand in the "Beacons of Light for British Home Children and Child Migrants Tribute"; and That Council request the Province of Ontario continue to support initiatives that recognize, educate and preserve the history; and

That Council of the Township of Armour respectfully urge the Government of Canada to issue a formal public apology to the British Home Children and Child Migrants and their families for Canada's role in the British Child Migration Scheme.

ITEM # ON AGENDA (18)

That the Council of the Township of Armour approve a donation in the amount of $_________ to the Burk's Falls and District Food Bank to support the work they do in our community.

ITEM # ON AGENDA (27)

That the Council of the Township of Armour accepts, for information, the legal opinion respecting the ownership of the property municipally known as 168 Ontario Street, Burk's Falls; and

That the Township of Armour has no objection to the conclusions of the legal opinion that the Village of Burk's Falls is the registered and equitable owner of 168 Ontario Street and, upon relocation of the Burk's Falls and District Fire Department to the new fire hall, may re-purpose or dispose of the property in accordance with applicable legislation; and

That the Township of Armour confirms that it makes no claim to any legal or equitable ownership interest in 168 Ontario Street, Burk's Falls, and has no objection to the Village of Burk's Falls exercising its rights as owner of the property.

ITEM # ON AGENDA (31)

That the Council of the Township of Armour receive and accept the Ombudsman of Ontario's report dated July 28, 2026, regarding the closed meeting complaint respecting the April 22, 2026 Special Council meeting, acknowledge the Ombudsman's finding that Council did not contravene the open meeting requirements of the Municipal Act, 2001, and direct staff to post the report on the Township's municipal website for public information.

ITEM # ON AGENDA (32)

That the Council of the Township of Armour accepts the Clerk's Staff Report dated August 11, 2026 and approves an exemption to the Council Procedures By-law to cancel the Regular Council Meeting scheduled for Tuesday, September 8, 2026; and

That Council confirm that the only Regular Council Meeting for the month of September 2026 shall be held on Tuesday, September 22, 2026; and

That this exemption applies solely to the September 2026 meeting schedule and shall not constitute an amendment to the Council Procedures By-law.

ITEM # ON AGENDA

That the Council of the Township of Armour adjourns this regular council meeting at ________ p.m. until the next regular council meeting scheduled for August 25, 2026 or at the call of the Mayor or the Clerk.

3

TOWNSHIP OF ARMOUR

OFFICE OF THE ROAD SUPERVISOR

DISTRICT OF PARRY SOUND

56 ONTARIO STREET
PO BOX 533
BURK'S FALLS, ON
P0A 1C0

(705) 382-3332
(705) 382-5982
Fax: (705) 382-2068
Email: roads@armourtownship.ca
Website: www.armourtownship.ca

STAFF REPORT

Date: August 11th, 2026

To: Council

From: Dave Creasor, Roads Supervisor

Subject: August Monthly Update

Recommendation

That the Staff Report from the Roads Supervisor dated August 11, 2026, regarding the August Update be received for information.

Executive Summary

This report provides an update on Roads Department operations and infrastructure maintenance activities as the Township moves through the summer season. Staff are currently utilizing accumulated banked time and vacation through a staggered scheduling system. This approach allows staff required time off while ensuring essential township services continue without interruption.

General Operations & Equipment

Staff Scheduling

Staggered time-off schedules are actively underway to manage vacation and banked hours accumulated from spring emergency responses. This ensures proper coverage for daily township needs while drawing down vacation and banked time before winter operations.

Hydro Pole & Fibre Optic Project

A meeting was held with Infrastructure Ontario and Iconic Power Systems (contractor for Hydro One) regarding a project to replace approximately 800 hydro poles in Armour Township. This like-for-like replacement is required to accommodate the upcoming

Cogeco fibre optic installation. Many existing poles will be replaced with larger poles placed directly beside them. There will be no changes to the physical alignment of the poles and lines, and no slack will be added to the lines. This project is currently underway.

Drainage Infrastructure

Crews are actively utilizing the newly acquired excavator. Operations are focused on ongoing ditching work on and critical culvert replacements to improve township drainage on Skyline Drive and the Kearney end of Chetwynd Road.

Weather Impact on Grading

Due to ongoing dry summer conditions, routine spot grading will be limited across the Township's gravel road network. Grading during hot, dry weather conditions would break up the calcium chloride crust currently established on the gravel surfaces. Disturbing this stabilized surface layer reduces the effectiveness of the calcium chloride as both a gravel stabilizer and a dust suppressant.

Limiting grading operations to mild rain events or the use of a water truck in cooler temperatures ensures the road surfaces remain bound, preventing severe aggregate loss and managing dust issues effectively during the dry season.

Respectfully submitted,
Dave Creasor AS.c.t., CRS
Roads Supervisor
Township of Armour

(4)

Charlene Watt (Deputy Clerk)

From:	Linda Hollo <hollo.linda@gmail.com>
Sent:	July 29, 2026 11:20 AM
To:	Charlene Watt (Deputy Clerk)
Subject:	Next council meeting

Hi Charlene!

I am writing to request time to speak to the Council at the August 11 meeting. The Three Mile Lake Association has asked me to address the need for Council to begin a Septic Reassessment Program.

Thanking you in advance. Linda Newnham
Sent from my iPhone

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THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2025

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONTENTS

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of
The Municipal Corporation of the Township of Armour

Opinion

We have audited the consolidated financial statements of The Municipal Corporation of the Township of Armour ("the Township"), which comprise the consolidated statement of financial position as at December 31, 2025, and the consolidated statements of operations and accumulated surplus, change in net financial assets and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of The Municipal Corporation of the Township of Armour as at December 31, 2025, and its results of operations, its changes in its net financial assets, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Township in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Township's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Township or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Township's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Township's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Township's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Township to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

	2025	2024
FINANCIAL ASSETS		
Cash *(Note 4)*	$ 3,573,933	$ 4,053,403
Investments *(Note 5)*	32,585	28,952
Taxes receivable *(Note 6)*	434,394	446,238
Accounts receivable	594,230	476,391
Inventories held for resale	2,879	54,008
	4,638,021	**5,058,992**
LIABILITIES		
Accounts payable and accrued liabilities	894,904	650,817
Deferred revenue-general *(Note 7)*	158,463	526,075
Deferred revenue-obligatory reserve funds *(Note 8)*	94,063	323,800
Long-term debt *(Note 9)*	1,737,782	521,373
Tangible capital lease *(Note 10)*	7,374	9,599
Employee benefits payable *(Note 11)*	2,705	2,574
Asset retirement obligations *(Note 13)*	319,605	319,850
	3,214,896	**2,354,088**
NET FINANCIAL ASSETS	**1,423,125**	**2,704,904**
NON-FINANCIAL ASSETS		
Tangible capital assets - net *(Note 15)*	20,327,949	18,805,818
Inventories of supplies	82,781	223,747
Prepaid expenses	5,425	4,998
	20,416,155	**19,034,563**
ACCUMULATED SURPLUS *(Note 16)*	**$ 21,839,280**	**$ 21,739,467**

Contingencies *(Note 2)*
Contractual Obligations *(Note 14)*

APPROVED ON BEHALF OF COUNCIL:

______________________________ Mayor

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONSOLIDATED STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 19)*	Actual 2025	Actual 2024
REVENUE			
Property taxes	$ 3,411,791	$ 3,393,891	$ 3,347,782
User charges	217,150	218,237	232,955
Government transfers	2,714,301	2,453,999	1,366,545
Restructuring net revenue (expense) *(Note 18)*	-	2,393	(1,679)
Other	450,453	375,850	425,503
TOTAL REVENUE	**6,793,695**	**6,444,370**	**5,371,106**
EXPENSES			
General government	936,782	851,026	839,865
Protection to persons and property	1,247,292	1,248,854	1,180,391
Transportation services	1,886,885	2,068,122	1,351,138
Environmental services	313,963	329,337	271,096
Health services	200,586	191,685	187,763
Social and family services	333,841	333,841	319,862
Recreation and cultural services	863,665	810,348	747,908
Planning and development	511,373	511,344	118,230
TOTAL EXPENSES	**6,294,387**	**6,344,557**	**5,016,253**
ANNUAL SURPLUS *(Note 16)*	**499,308**	**99,813**	**354,853**
ACCUMULATED SURPLUS, BEGINNING OF YEAR	**21,739,467**	**21,739,467**	**21,384,614**
ACCUMULATED SURPLUS, END OF YEAR	**$ 22,238,775**	**$ 21,839,280**	**$ 21,739,467**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONSOLIDATED STATEMENT OF CHANGE IN NET FINANCIAL ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 19)*	Actual 2025	Actual 2024
Annual surplus	$ 499,308	$ 99,813	$ 354,853
Acquisition of tangible capital assets	(2,940,314)	(2,572,049)	(1,555,319)
Revaluation of tangible capital assets - ARO	-	4,802	(25,891)
Shared services tangible capital assets transfer - net	-	(2,562)	2,584
Amortization of tangible capital assets	979,232	979,232	918,923
Loss on disposal of tangible capital assets	-	68,446	9,030
Proceeds from disposal of tangible capital assets	-	-	5,024
Change in supplies inventories	-	140,966	86,322
Change in prepaid expenses	-	(427)	2,532
Decrease in net financial assets	**(1,461,774)**	**(1,281,779)**	**(201,942)**
Net financial assets, beginning of year	2,704,904	2,704,904	2,906,846
Net financial assets, end of year	**$ 1,243,130**	**$ 1,423,125**	**$ 2,704,904**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Operating transactions		
Annual surplus	$ 99,813	$ 354,853
Non-cash charges to operations:		
Amortization of tangible capital assets	979,232	918,923
Accretion expense on ARO liability	12,859	11,635
Revaluation of tangible capital assets - ARO	4,802	(25,891)
Change in ARO liability excluding accretion and settlements	(13,104)	26,709
Shared services tangible capital assets transfer - net	(2,562)	2,584
Loss on disposal of tangible capital assets	68,446	9,030
Change in employee benefits payable	131	(974)
	1,149,617	1,296,869
Changes in non-cash items:		
Taxes receivable	11,844	233,789
Accounts receivable	(117,839)	220,984
Inventories held for resale	51,129	(50,673)
Accounts payable and accrued liabilities	244,087	89,015
Deferred revenue-general	(367,612)	209,987
Deferred revenue-obligatory reserve funds	(229,737)	15,128
Inventories of supplies	140,966	86,322
Prepaid expenses	(427)	2,532
	(267,589)	807,084
Cash provided by operating transactions	882,028	2,103,953
Capital transactions		
Acquisition of tangible capital assets	(2,572,049)	(1,543,747)
Proceeds from disposal of tangible capital assets	-	5,024
Cash applied to capital transactions	(2,572,049)	(1,538,723)
Investing transactions		
Change in investments	(3,633)	(6,408)
Cash applied to investing transactions	(3,633)	(6,408)
Financing transactions		
Proceeds from long-term debt	1,276,550	-
Debt principal repayments	(60,141)	(45,328)
Tangible capital lease repayments	(2,225)	(1,973)
Cash provided by (applied to) financing transactions	1,214,184	(47,301)
Net change in cash	**(479,470)**	**511,521**
Cash, beginning of year	**4,053,403**	**3,541,882**
Cash, end of year	**$ 3,573,933**	**$ 4,053,403**
Cash flow supplementary information:		
Cash paid for interest	$ 20,325	$ 15,862
Non-cash capital and financing transactions:		
Capital lease	$ -	$ 11,572

The accompanying notes are an integral part of these financial statements

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

MANAGEMENT RESPONSIBILITY

The consolidated financial statements of the Municipal Corporation of the Township of Armour (the "Municipality") are the responsibility of management and have been prepared in accordance with Canadian generally accepted accounting principles for local governments established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada. A summary of significant accounting policies is provided in Note 1. The preparation of financial statements necessarily involves the use of estimates based on management's judgment, particularly when transactions affecting the current accounting period cannot be finalized with certainty until future periods.

Management maintains a system of internal controls to provide reasonable assurance that reliable financial information is produced. The internal controls are designed to provide reasonable assurance that assets are safeguarded, transactions are properly authorized and recorded in compliance with legislative and regulatory requirements, and reliable financial information is available on a timely basis for preparation of the consolidated financial statements.

1. SIGNIFICANT ACCOUNTING POLICIES

Significant aspects of the accounting policies adopted by the Municipality are as follows:

(a) Reporting Entity

These consolidated statements reflect the assets, liabilities, revenue, expenses and accumulated surplus balances of the reporting entity. The reporting entity is comprised of all committees of Council and the boards, joint boards and municipal enterprises for which Council is politically accountable as follows:

(i) Consolidated and proportionally consolidated entities

The following local board is consolidated:

Cemetery

The following joint boards and committees are proportionally consolidated:

Fire
Waste management
Arena and Community Centre
Library
Economic Development

Inter-organizational transactions and balances between these organizations are eliminated.

(ii) Non-consolidated entities

The following joint boards are not consolidated:

North Bay Parry Sound District Health Unit
Parry Sound District Social Services Administration Board
District of Parry Sound (East) Home for the Aged

(iii) Accounting for school board transactions

The taxation, other revenue, expenses, assets and liabilities with respect to the operations of the school boards are not reflected in these consolidated financial statements.

(iv) Trust funds

Trust funds administered by the Municipality are not included in these consolidated financial statements, but are reported separately on the trust funds financial statements.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(b) Basis of Accounting

(i) Accrual basis of accounting

Revenue and expenses are reported on the accrual basis of accounting. Revenue from transactions with performance obligations is recognized when (or as) the performance obligation is satisfied by providing the promised goods or services to the payer. Performance obligations are defined as enforceable promises to provide specific goods or services to a specific payer. Revenue from transactions with no performance obligations is recognized when the Municipality has the authority to claim or retain the revenue and identifies a past transaction or event that gives rise to an asset. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

(ii) Cash

Cash includes cash on hand and balances held at financial institutions.

(iii) Non-financial assets

Non-financial assets are not available to discharge existing liabilities but are held for use in the provision of municipal services. They have useful lives extending beyond the current year and are not intended for sale in the ordinary course of operations.

(a) Tangible capital assets

Tangible capital assets are recorded at cost, which includes all amounts that are directly attributable to the acquisition, construction, development or betterment of the asset, as well as any asset retirement obligations related to the asset. Tangible capital assets received as donations are recorded at their fair value at the date of receipt, and that fair value is also recorded as revenue. The cost, less residual value, of the tangible capital assets are amortized on a straight-line basis over their estimated useful lives as follows:

Land improvements - 20 years
Leasehold Improvements - 20 years
Buildings - 10 to 50 years
Machinery, equipment and furniture - 5 to 20 years
Vehicles - 8 to 15 years
Roads - 8 to 75 years
Bridges - 60 years

One half of the annual amortization is charged in the year of acquisition and in the year of disposal. Assets under construction are not amortized until the asset is available for productive use.

Estimated closure and post-closure expenses for active landfill sites as well as the land occupied by the sites and related land improvements are amortized annually on the basis of capacity used during the year as a percentage of the estimated total capacity of the landfill site.

Interest related to the acquisition of capital assets is not capitalized, but is expensed in the year incurred.

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(iii) (b) Inventories of supplies
Inventories held for consumption are recorded at the lower of cost and replacement cost.

(iv) Reserves and reserve funds
Certain amounts, as approved by Council, are set aside in reserves and reserve funds for future operating and capital purposes. Balances related to these funds are included in the accumulated surplus of the Consolidated Statement of Financial Position.

(v) Government transfers
Government transfers are recognized in the financial statements as revenue when the transfer is authorized and any eligibility criteria are met, except to the extent that transfer stipulations give rise to an obligation that meets the definition of a liability. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. Transfer revenue is recognized in the Consolidated Statement of Operations as the stipulation liabilities are settled.

(vi) Deferred revenue
Revenue restricted by legislation, regulation or agreement and not available for general municipal purposes is reported as deferred revenue on the Consolidated Statement of Financial Position. The revenue is reported on the Consolidated Statement of Operations in the year in which it is used for the specified purpose.

(vii) Taxation and related revenue
Tax rates are established annually by Council, incorporating amounts to be raised for local services and amounts the Municipality is required to collect on behalf of the Province of Ontario in respect of education taxes. Property tax billings are prepared by the Municipality based on assessment rolls, supplementary assessment rolls and other assessment adjustments issued by the Municipal Property Assessment Corporation ("MPAC"). Taxation revenue is initially recorded at the time assessment information is received from MPAC and is subsequently adjusted based on management's best estimate of the amount of tax revenue resulting from assessment adjustments that have not yet been received from MPAC. The Municipality is entitled to collect interest and penalties on overdue taxes. This revenue is recorded in the period the interest and penalties are levied.

(viii) Pensions and employee benefits
The Municipality accounts for its participation in the Ontario Municipal Employee Retirement System (OMERS), a multi-employer public sector pension fund, as a defined contribution plan. Obligations for sick leave under employee benefits payable are accrued as the employees render the services necessary to earn the benefits.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(ix) Financial instruments

Financial instruments are classified as either fair value, amortized cost or cost.

Financial instruments classified as fair value are initially recognized at cost and subsequently carried at fair value. Financing fees and transaction costs on financial instruments measured at fair value are expensed as incurred. Unrealized gains and losses on financial assets are recognized in the Consolidated Statement of Remeasurement Gains and Losses. Once realized, remeasurement gains and losses are transferred to the Consolidated Statement of Operations. A Consolidated Statement of Remeasurement Gains and Losses has not been included as there are no matters to report therein.

Financial instruments classified as amortized cost are initially recognized at cost and subsequently carried at amortized cost using the effective interest rate method, less any impairment losses on financial assets. The effective interest rate method allocates interest income or interest expense over the relevant period, based on the effective interest rate. Transaction costs related to financial instruments in the amortized cost category are added to the carrying value of the instrument.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. Previously recognized impairment losses are reversed to the extent of the improvement, provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in the Consolidated Statement of Operations.

Financial liabilities (or part of a financial liability) are removed from the Consolidated Statement of Financial Position when, and only when, they are discharged, cancelled or expire.

The Municipality's financial instruments are measured according to the following methods:

Financial instrument	Measurement method
Cash	Amortized cost
Investments	Amortized cost
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost
Long-term debt	Amortized cost

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(x) Asset retirement obligations

A liability for an asset retirement obligation is recognized when, at the financial reporting date, all of the following criteria are met:
- there is a legal obligation to incur retirement costs in relation to a capital asset;
- the past transaction or event giving rise to the liability has occurred;
- it is expected that future economic benefits will be given up; and
- a reasonable estimate of the amount can be made.

The liability is recorded at an amount that is the best estimate of the expenditure required to retire a capital asset at the financial statement date. The liability is subsequently reviewed at each financial reporting date and adjusted for the passage of time and for any revisions to the timing, amount required to settle the obligation or the discount rate. When an asset retirement obligation is initially recognized, a corresponding asset retirement cost is added to the carrying value of the related capital asset when it is still in productive use. This cost is amortized over the useful life of the capital asset. If the related capital asset is unrecognized or no longer in productive use, the asset retirement costs are expensed.

(xi) Use of estimates

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the period. These estimates and assumptions are based on management's historical experience, best knowledge of current events and actions that the Municipality may undertake in the future. Significant accounting estimates include valuation allowances for taxes and accounts receivable, estimated useful lives of tangible capital assets, employee benefits payable, estimated costs and timing of asset retirement obligations and supplementary taxes. Actual results could differ from these estimates.

There is a measurement uncertainty surrounding the estimation of liabilities for asset retirement obligations of $319,605. These estimates are subject to uncertainty because of several factors including, but not limited to estimated settlement dates, estimated costs and change in the discount rate. These estimates are reviewed annually and, as adjustments become necessary, they are recorded in the period in which they become known.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

2. CONTRIBUTIONS TO UNCONSOLIDATED JOINT BOARDS

Further to Note 1(a)(ii), the following contributions were made by the Municipality to these boards:

		2025		2024
District of Parry Sound Social Services Administration Board	$	190,826	$	180,247
North Bay Parry Sound District Health Unit		46,481		44,267
District of Parry Sound (East) Home for the Aged		143,015		139,615
	$	**380,322**	**$**	**364,129**

The Municipality is contingently liable for its share, if any, of the accumulated deficits as at the end of the year for these boards. The Municipality's share of the accumulated surpluses (or deficits) of these boards has not been determined at this time.

The Municipality is also contingently liable for its share, if any, of the long-term liabilities issued by other municipalities for these boards. The Municipality's share of these long-term liabilities has not been determined at this time.

3. TRANSACTIONS ON BEHALF OF OTHERS

(a) During the year, $744,954 of taxation was collected on behalf of school boards (2024 - $727,808).

(b) The Municipality administers care and maintenance trust funds totaling $9,826 (2024 - $9,826) which are funded by the sale of cemetery interment rights and markers. These funds are invested and earnings derived therefrom are used to perform maintenance at the Municipality's cemetery. The trust funds are not included in these consolidated financial statements, as they are being held in trust for the benefit of others.

4. CASH

Cash is comprised of:

		2025		2024
Unrestricted cash	$	3,479,870	$	3,729,603
Restricted cash		94,063		323,800
	$	**3,573,933**	**$**	**4,053,403**

Federal and Provincial legislation restricts how restricted cash related to obligatory reserve funds, reported in Note 8, may be used.

5. INVESTMENTS

Investments are comprised of guaranteed investment certificates, bearing interest at 2.8% and maturing May 23, 2026.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

6. TAXES RECEIVABLE

Taxes receivable are comprised of the following:

		2025		2024
Taxes and amounts added for collection purposes-current year	$	321,838	$	306,514
Taxes and amounts added for collection purposes-previous year		58,697		81,178
Taxes and amounts added for collection purposes-prior years		25,245		24,624
Penalties and interest		30,614		35,922
Valuation allowance		(2,000)		(2,000)
	$	**434,394**	**$**	**446,238**

7. DEFERRED REVENUE-GENERAL

Details of the deferred revenue reported on the Consolidated Statement of Financial Position are as follows:

		2025		2024
Balance, beginning of year:				
Building permits	$	117,604	$	-
FedNor Northern Ontario Development Program-Implement Brand Strategy		-		1,696
Northern Ontario Regional Development Support (NORDS)		398,869		301,700
Ontario Cannabis Legalization Implementation Fund		6,492		8,807
Other deferred revenue		3,110		3,885
		526,075		316,088
Deferred in the year:				
Building permits		58,515		117,604
Northern Ontario Regional Development Support (NORDS)		79,403		79,160
Other funding		13,891		3,110
Interest earned		10,679		18,009
		162,488		217,883
Recognized in revenue during the year		(530,100)		(7,896)
Balance, end of year	**$**	**158,463**	**$**	**526,075**
Building permits	$	140,058	$	117,604
Northern Ontario Regional Development Support (NORDS)				398,869
Ontario Cannabis Legalization Implementation Fund		4,514		6,492
Other deferred revenue		13,891		3,110
Balance, end of year	**$**	**158,463**	**$**	**526,075**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

8. DEFERRED REVENUE-OBLIGATORY RESERVE FUNDS

The Municipality receives payments in lieu of parkland under the Planning Act, building permit revenue under the Building Code Act, Federal Community-Building funding (previously gas tax) under an agreement with the Association of Municipalities of Ontario and Ontario Community Infrastructure Fund funding under an agreement with the Ministry of Infrastructure. Legislation restricts how these funds may be used, and under certain circumstances, how these funds may be refunded.

In the case of payments in lieu of parkland, revenue recognition occurs when the Municipality has approved eligible expenditures for park and other public recreation purposes. Building permit revenue is recognized when applicable building expenditures are incurred. Community-Building and Ontario Community Infrastructure Fund revenue recognition occurs when the Municipality has approved the expenditures for eligible operating expenditures and capital works.

Details of the deferred revenue-obligatory reserve funds reported on the Consolidated Statement of Financial Position are as follows:

	2025	2024
Balance, beginning of year:		
Recreational land (the Planning Act)	$ 28,585	$ 7,109
Building Code Act	-	35,731
Community-Building	26,599	58,230
Ontario Community Infrastructure Fund	268,616	207,602
	323,800	308,672
Received during the year:		
Recreational land (the Planning Act)	6,680	20,688
Community-Building	95,565	93,140
Ontario Community Infrastructure Fund	130,197	153,173
Interest earned	8,321	12,318
	240,763	279,319
Recognized in revenue during the year	(470,500)	(264,191)
Balance, end of year	**$ 94,063**	**$ 323,800**
Recreational land (the Planning Act)	$ 36,193	$ 28,585
Community-Building	2,222	26,599
Ontario Community Infrastructure Fund	55,648	268,616
Balance, end of year	**$ 94,063**	**$ 323,800**

9. LONG-TERM DEBT

(a) The balance of long-term debt reported on the Consolidated Statement of Financial Position is made up of the following:

		2025		2024
Ontario Infrastructure and Lands Corporation amortizing debenture, due November 2036, repayable in semi-annual payments of $22,911 including interest calculated at 2.77%. As security, the Municipality has pledged future Provincial funding	$	431,932	$	465,099
Ontario Infrastructure and Lands Corporation amortizing debenture, due April 2035, repayable in semi-annual payments of $19,317 including interest calculated at 3.60%. As security, the Municipality has pledged future Provincial funding		308,529		-
Ontario Infrastructure and Lands Corporation amortizing debenture, due November 2040, repayable in semi-annual payments of $42,912 including interest calculated at 4.10%. As security, the Municipality has pledged future Provincial funding		954,500		-
Proportionate share of Fire Department Ontario Infrastructure and Lands Corporation amortizing debenture, due July 2028, repayable in semi-annual payments of $15,703 including interest calculated at 2.97%. Secured by future Provincial funding		42,821		56,274
	$	**1,737,782**	**$**	**521,373**

(b) Future estimated principal and interest payments on long-term debt are as follows:

		Principal		Interest
2026	$	122,890	$	62,415
2027		127,218		58,087
2028		131,702		53,603
2029		121,213		49,067
2030		125,575		44,705
2031 onwards		1,109,184		197,839
	$	**1,737,782**	**$**	**465,716**

(c) Total charges for the year for long-term debt which are reported in the financial statements are as follows:

		2025		2024
Principal payments	$	60,141	$	45,328
Interest		28,388		15,192
	$	**88,529**	**$**	**60,520**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

10. TANGIBLE CAPITAL LEASE

In 2024, the Municipality entered into a lease agreement for a photocopier for a 60-month term ending January 2029. This liability is accounted for on the Consolidated Statement of Financial Position at the present value of future minimum lease payments, using a discount rate of 3.51%. Future minimum lease payments are as follows:

	2025	2024
2025	$ -	$ 2,527
2026	2,527	2,527
2027	2,527	2,527
2028	2,527	2,527
2029	210	210
Total minimum lease payments	7,791	10,318
Less amount representing interest	(417)	(719)
Present value of future minimum capital lease payments	**$ 7,374**	**$ 9,599**

Interest of $301 (2024 - $344) relating to capital lease obligations has been reported on the Consolidated Statement of Operations.

11. EMPLOYEE BENEFITS PAYABLE

Under the sick leave benefits plan, unused sick leave can accumulate to a prescribed maximum and qualifying employees may become entitled to a cash payment when they leave the Municipality's employment. The sick leave benefit liability estimates the use of accumulated sick leave prior to retirement, as well as any lump-sum payments upon retirement, and assumes that both the appropriate discount rate and future salary and wage levels will increase by 2% per annum. The liability for these accumulated days amounted to $2,705 (2024 - $2,574) at the end of the year.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

12. FINANCIAL INSTRUMENTS

Risks arising from financial instruments and risk management
The Municipality is exposed to various risks through its financial instruments. The Municipality's overall risk management program focuses on the unpredictability of financial markets and seeks to minimize the potential adverse effects on the Municipality's financial performance.

Credit risk
Credit risk is the risk of financial loss to the Municipality if a debtor fails to honour its contractual obligations. The Municipality is exposed to this risk as a result of its cash, investments and accounts receivable. The carrying amounts of these financial assets on the Consolidated Statement of Financial Position represent the maximum credit risk of the Municipality as at the reporting date.

The Municipality holds its cash and investments with a provincially regulated credit union who is insured by the Financial Services Regulatory Authority of Ontario ("FSRA"). FSRA insurance coverage is up to $250,000 in aggregate.

Accounts receivable are primarily due from other levels of government and municipal ratepayers. Credit risk is mitigated by the financial solvency of the governments, the highly diversified nature of the ratepayer population and the potential for the Municipality to transfer unpaid ratepayer receivables to taxes receivable. The amounts outstanding at year-end were as follows:

2025	Current	Past Due	Indeterminate Due Date	TOTAL
Federal	$ 131,299	$ -	$ -	$ 131,299
Provincial	198,753	-	-	198,753
Other municipalities	90,096	-	2,050	92,146
Ratepayers - planning-related	-	-	33,430	33,430
Other	138,577	-	25	138,602
Valuation allowance	-	-	-	-
Net receivables	**$ 558,725**	**$ -**	**$ 35,505**	**$ 594,230**

2024	Current	Past Due	Indeterminate Due Date	TOTAL
Federal	$ 11,023	$ -	$ -	$ 11,023
Provincial	38,664	29,180	-	67,844
Other municipalities	131,309	-	7,761	139,070
Ratepayers - planning-related	-	-	465	465
Other	68,943	-	189,046	257,989
Valuation allowance	-	-	-	-
Net receivables	**$ 249,939**	**$ 29,180**	**$ 197,272**	**$ 476,391**

There have been no significant changes from the previous year in exposure to credit risk or policies, procedures and methods used to measure the risk.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

12. FINANCIAL INSTRUMENTS *(Continued)*

Liquidity risk
Liquidity risk is the risk that the Municipality will not be able to meet its financial obligations as they become due. The Municipality is exposed to this risk with respect to its accounts payable and accrued liabilities and long-term debt. The Municipality maintains sufficient cash balances to meet its obligations, and does not believe it is subject to significant liquidity risk.

The table below sets out the payable dates of the Municipality's accounts payable and accrued liabilities. This includes planning-related accounts which have an indeterminate payable date as they are settled when the related planning application has been finalized. The long-term debt repayment schedule is disclosed in Note 9.

2025	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	$ 500,781	$ 173,452	$ -	$ 220,671	$ 894,904

2024	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	$ 412,032	$ 132,820	$ -	$ 105,965	$ 650,817

There have been no significant changes from the previous year in policies, procedures and methods used to measure liquidity risk. However, there has been a significant change in the exposure to liquidity risk due to $1,263,029 of new long-term debt with Ontario Infrastructure and Lands Corporation.

Market risk
Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk. The Municipality is not exposed to significant currency or equity risk as it does not transact materially in foreign currency or hold equity financial instruments. It is primarily exposed to interest rate risk.

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Municipality is exposed to interest rate risk on its interest-bearing investments and long-term debt. Fixed-rate instruments subject the Municipality to a fair value risk.

There have been no significant changes from the prior year in exposure to market risk or the policies, procedures and methods used to measure the risk.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

13. ASSET RETIREMENT OBLIGATIONS

When initially recording this obligation, the estimated present value of future cash flows for retirement costs for assets in use are capitalized to the carrying amount of the associated assets, and amortized over the useful life of the related asset. Subsequent revisions to the estimated cost are also capitalized and amortized as part of the asset. Accretion of the discounted liability due to the passage of time is recorded as an in-year expense.

The Municipality has recorded the following asset retirement obligations:

a) A liability of $31,286 (2024 - $29,967) relating to designated substances in the Burk's Falls and District Fire Department fire hall, which represents the Municipality's share of the estimated removal and disposal costs as estimated at January 1, 2022, adjusted for accretion at a long-term borrowing rate of 4.4%.
b) A liability of $8,895 (2024 - $8,520) relating to designated substances in the Armour, Ryerson and Burk's Falls arena, which represents the Municipality's share of the total discounted future cash flows for removal and disposal using an estimated long-term borrowing rate of 4.4% (2024 - 4.4%) and inflation rate of 2.6% (2024 - 2.6%).
c) A liability of $279,424 (2024 - $281,363) relating to the landfill closure and post-closure care requirements for the landfill site jointly operated by the Township of Armour, the Village of Burk's Falls and the Township of Ryerson through the TRI R Committee, which has been defined in accordance with industry standards and includes final cover and landscaping of the landfill site, management of groundwater and leachates, and ongoing environmental monitoring and site inspection.

   The site is comprised of the original, inactive, site area with a capacity of 58,000 cubic metres, and an additional 27,700 capacity area, approved in March 2017, that is currently active. The liability for both the inactive and active areas represents the total discounted future cash flows for closure and post-closure care using an estimated long-term borrowing rate of 3.88% (2024 - 3.92%) and inflation rate of 2.7% (2024 - 2.6%). The estimated remaining capacity of the site is approximately 10,858 (2024 - 12,695) cubic metres, estimated to be filled in 10 years (2024 - 12 years). Post-closure care is estimated to be required for a period of 25 years.

   The Municipality has reserves of $407,690 (2024 - $353,982) related to the landfill site that could be used to fund this liability.

The continuity of the asset retirement obligation reported on the Consolidated Statement of Financial Position is shown below:

	2025	2024
Balance, beginning of year	$ 319,850	$ 281,506
Increase (decrease) in liability reflecting changes in the estimated cash flows, inflation and discount rate	(16,564)	29,487
Increase in liability due to accretion (the passage of time)	12,859	11,635
Increase (decrease) in liability due to change in Municipality's proportionate share	3,460	(2,778)
Balance, end of year	**$ 319,605**	**$ 319,850**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

14. CONTRACTUAL OBLIGATIONS

In conjunction with the Corporation of the Township of Ryerson and the Corporation of the Municipality of the Village of Burk's Falls, the Municipality has engaged Domm Construction Ltd. to construct a new fire hall at a contracted price of $3,634,901 plus HST. To the end of the year, $293,000 of work was completed. The balance of the contract is expected to be completed in 2026.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

15. TANGIBLE CAPITAL ASSETS

The tangible capital assets of the Municipality by major asset class are outlined below.

2025

	Land and Land Improvements	Buildings and Leasehold Improvements	Machinery and Equipment	Vehicles	Roads and Bridges	Assets Under Construction	TOTAL
COST							
Balance, beginning of year	$ 1,603,982	$ 2,287,574	$ 947,035	$ 2,453,945	$ 24,626,608	$ 147,415	$ 32,066,559
Additions and betterments	90,477	33,133	50,791	-	2,118,357	279,291	2,572,049
Revaluation of tangible capital assets - ARO	(4,802)	-	-	-	-	-	(4,802)
Shared services assets redistribution	4,284	228	1,615	-	-	-	6,127
Disposals and writedowns	-	(6,103)	(68,559)	-	(213,168)	-	(287,830)
Transfer between classes	-	7,168	-	-	123,544	(130,712)	-
BALANCE, END OF YEAR	1,693,941	2,322,000	930,882	2,453,945	26,655,341	295,994	34,352,103
ACCUMULATED AMORTIZATION							
Balance, beginning of year	313,006	905,130	472,060	1,067,749	10,502,796	-	13,260,741
Annual amortization	49,667	57,491	69,015	146,599	656,460	-	979,232
Shared services accumulated amortization redistribution	2,476	61	1,028	-	-	-	3,565
Amortization disposals	-	(4,857)	(49,468)	-	(165,059)	-	(219,384)
BALANCE, END OF YEAR	365,149	957,825	492,635	1,214,348	10,994,197	-	14,024,154
TANGIBLE CAPITAL ASSETS-NET	$ 1,328,792	$ 1,364,175	$ 438,247	$ 1,239,597	$ 15,661,144	$ 295,994	$ 20,327,949

2024

49667	Land and Land Improvements	Buildings and Leasehold Improvements	Machinery and Equipment	Vehicles	Roads and Bridges	Assets Under Construction	TOTAL
COST							
Balance, beginning of year	$ 1,399,434	$ 1,944,511	$ 923,693	$ 2,144,480	$ 24,859,947	$ 317,845	$ 31,589,910
Additions and betterments	201,828	140,214	48,772	413,285	699,795	51,425	1,555,319
Revaluation of tangible capital assets - ARO	25,891	-	-	-	-	-	25,891
Shared services assets redistribution	(3,176)	(222)	(3,059)	-	-	-	(6,457)
Disposals and writedowns	(19,995)	(17,869)	(22,371)	(103,820)	(933,134)	(915)	(1,098,104)
Transfer between classes	-	220,940	-	-	-	(220,940)	-
BALANCE, END OF YEAR	1,603,982	2,287,574	947,035	2,453,945	24,626,608	147,415	32,066,559
ACCUMULATED AMORTIZATION							
Balance, beginning of year	297,232	861,961	436,688	1,039,654	10,794,206	-	13,429,741
Annual amortization	37,913	52,749	59,417	131,915	636,929	-	918,923
Shared services accumulated amortization redistribution	(2,144)	(55)	(1,674)	-	-	-	(3,873)
Amortization disposals	(19,995)	(9,525)	(22,371)	(103,820)	(928,339)	-	(1,084,050)
BALANCE, END OF YEAR	313,006	905,130	472,060	1,067,749	10,502,796	-	13,260,741
TANGIBLE CAPITAL ASSETS-NET	$ 1,290,976	$ 1,382,444	$ 474,975	$ 1,386,196	$ 14,123,812	$ 147,415	$ 18,805,818

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

15. TANGIBLE CAPITAL ASSETS (continued)

Included in tangible capital assets are leased tangible capital assets with a cost of $11,572 (2024 - $11,572) and accumulated amortization of $3,471 (2024 - $1,157).

16. ACCUMULATED SURPLUS

The 2025 continuity of accumulated surplus reported on the Consolidated Statement of Financial Position is as follows:

	Balance Beginning of Year	Annual Surplus (Deficit)	Balance End of Year
RESERVES AND RESERVE FUNDS			
Working capital	$ 396,137	$ 2,840	$ 398,977
COVID-19 funding	1,988	-	1,988
Benefits	14,494	14,400	28,894
Capital	1,848,161	(94,018)	1,754,143
Election	27,927	3,241	31,168
Fire	339,819	26,454	366,273
Fire Department	1,470	-	1,470
Roads and bridges	40,000	-	40,000
Waste disposal	353,982	53,708	407,690
Recycling	42,358	-	42,358
Hazardous waste	2,644	-	2,644
Hospital	289,703	130,805	420,508
Parks and recreation	166,661	8,772	175,433
Arena	120,808	(19,179)	101,629
Library	1,000	-	1,000
Library Board	32,075	3,680	35,755
Planning and development	95,468	14,740	110,208
	3,774,695	**145,443**	**3,920,138**
OTHER			
Consolidated tangible capital assets	18,805,818	1,522,131	20,327,949
General operating surplus (deficit)-			
Municipality	315,817	(577,789)	(261,972)
Cemetery	6,881	492	7,373
Library	5,690	(3,649)	2,041
ACED	6,012	6,511	12,523
Unfinanced capital	(322,050)	220,744	(101,306)
Unfunded amounts -			
Long-term debt	(521,373)	(1,216,409)	(1,737,782)
Tangible capital leases	(9,599)	2,225	(7,374)
Employee benefits payable	(2,574)	(131)	(2,705)
Asset retirement obligations	(319,850)	245	(319,605)
	$ 21,739,467	**$ 99,813**	**$ 21,839,280**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

17. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT

The Municipality and its Boards and Committees provide a wide range of services to its citizens. The schedule of segment disclosure provides a breakdown of the annual surplus (deficit) reported on the Consolidated Statement of Operations by major reporting segment. The segments correspond to the major functional categories used in the Municipality's Financial Information Return, which include the following activities:

General Government
This segment includes Council, Clerk's Department, and Treasury. This area supports the operating departments in implementing priorities of Council and provides strategic leadership on issues relating to governance, strategic planning and service delivery.

Protection to Persons and Property
This segment includes fire, police, building inspection, and bylaw enforcement. Police services are provided by the Ontario Provincial Police under contract.

Transportation Services
Transportation services include roadway systems and winter control.

Environmental Services
This segment includes solid waste management.

Health Services
This segment includes cemeteries, ambulance services as well as payments to the district health unit.

Social and Family Services
This segment consists primarily of payments made to the district social services administration board and home for the aged for the provision of social services such as childcare, social housing, general assistance and assistance to the elderly.

Recreation and Culture
This segment includes parks, recreation programs, recreation facilities, library services and cultural services such as museums.

Planning and Development
This segment includes activities related to planning, zoning and economic development.

Unallocated Amounts
Items are recorded as unallocated amounts when there is no reasonable basis for allocating them to a segment. Major items included in this category are property taxation and related penalty and interest charges, and unconditional grants such as the Municipality's annual Ontario Municipal Partnership Fund grant.

In the preparation of segmented financial information, some allocation of expenses is made. This generally includes charges of administration costs and rent to specific segments.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

17. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT *(Continued)*

FOR THE YEAR ENDED DECEMBER 31, 2025

	General Government	Protection to Persons and Property	Transportation Services	Environmental Services	Health Services	Social and Family Services	Recreation and Cultural Services	Planning and Development	Unallocated Amounts	Consolidated
REVENUE										
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 3,393,891	$ 3,393,891
User charges	11,736	3,387	-	32,662	-	-	158,707	11,745	-	218,237
Government transfers -										
Canada	-	-	122,000	-	-	-	560	14,727	-	137,287
Ontario	-	112,889	837,450	2,775	-	-	5,921	197,204	812,100	1,968,339
Other municipalities	17,410	322,758	7,142	-	-	-	1,063	-	-	348,373
Loss on disposal of tangible capital assets	(202)	-	(48,111)	(14,395)	-	-	(5,738)	-	-	(68,446)
Restructuring net revenue	-	-	-	-	-	-	-	2,393	-	2,393
Other	6,418	133,248	12,943	39,919	492	-	63,179	779	187,318	444,296
TOTAL REVENUE	35,362	572,282	931,424	60,961	492	-	223,692	226,848	4,393,309	6,444,370
EXPENSES										
Salaries, wages and benefits	567,564	599,383	523,673	169,068	-	-	355,190	37,832	-	2,252,710
Long-term debt charges (interest)	301	9,560	16,375	-	-	-	-	2,453	-	28,689
Materials	110,657	103,425	527,587	54,441	-	-	219,711	4,265	-	1,020,086
Contracted services	138,034	464,574	236,603	39,904	143,104	-	129,131	466,537	-	1,617,887
Rents and financial expenses	2,325	1,551	457	16,145	-	-	6,714	-	-	27,192
External transfers	18,480	-	-	-	48,581	333,841	5,000	-	-	405,902
Interfunctional adjustments	(918)	1,567	(3,161)	2,440	-	-	72	-	-	-
Amortization	14,583	67,475	766,588	36,174	-	-	94,155	257	-	979,232
Accretion of ARO liability	-	1,319	-	11,165	-	-	375	-	-	12,859
TOTAL EXPENSES	851,026	1,248,854	2,068,122	329,337	191,685	333,841	810,348	511,344	-	6,344,557
ANNUAL SURPLUS (DEFICIT)	$ (815,664)	$ (676,572)	$(1,136,698)	$ (268,376)	$ (191,193)	$ (333,841)	$ (586,656)	$ (284,496)	$ 4,393,309	$ 99,813

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

17. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT *(Continued)*

FOR THE YEAR ENDED DECEMBER 31, 2024

	General Government	Protection to Persons and Property	Transportation Services	Environmental Services	Health Services	Social and Family Services	Recreation and Cultural Services	Planning and Development	Unallocated Amounts	Consolidated
REVENUE										
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 3,347,782	$ 3,347,782
User charges	16,935	3,450	188	37,572	-	-	166,124	8,686	-	232,955
Government transfers -										
Canada	-	-	127,003	-	-	-	12,246	25,308	-	164,557
Ontario	-	13,750	101,457	32,938	-	-	43,419	8,057	729,800	929,421
Other municipalities	22,654	243,085	4,978	873	-	-	977	-	-	272,567
Gain (loss) on disposal of tangible capital assets	-	4,109	(4,795)	-	-	-	(8,344)	-	-	(9,030)
Restructuring net expense	-	-	-	-	-	-	-	(1,679)	-	(1,679)
Other	6,369	60,329	20,780	9,984	13,664	-	50,890	1,065	271,452	434,533
TOTAL REVENUE	45,958	324,723	249,611	81,367	13,664	-	265,312	41,437	4,349,034	5,371,106
EXPENSES										
Salaries, wages and benefits	578,630	555,187	484,353	135,476	-	-	319,350	50,838	-	2,123,834
Long-term debt charges (interest)	344	1,786	13,406	-	-	-	-	-	-	15,536
Materials	110,474	129,246	68,347	38,813	-	-	206,840	12,517	-	566,237
Contracted services	119,332	438,418	21,471	59,043	136,048	-	122,383	54,601	-	951,296
Rents and financial expenses	2,335	2,062	17,638	7,437	-	-	5,353	-	-	34,825
External transfers	16,649	-	-	-	51,715	319,862	5,741	-	-	393,967
Interfunctional adjustments	(963)	710	(1,134)	1,126	-	-	261	-	-	-
Amortization	13,064	51,719	747,057	19,188	-	-	87,621	274	-	918,923
Accretion of ARO liability	-	1,263	-	10,013	-	-	359	-	-	11,635
TOTAL EXPENSES	839,865	1,180,391	1,351,138	271,096	187,763	319,862	747,908	118,230	-	5,016,253
ANNUAL SURPLUS (DEFICIT)	$ (793,907)	$ (855,668)	$(1,101,527)	$ (189,729)	$ (174,099)	$ (319,862)	$ (482,596)	$ (76,793)	$ 4,349,034	$ 354,853

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2025

18. RESTRUCTURING NET REVENUE

In 2019 the Municipality entered into a joint services agreement between a group of local municipalities and the Almaguin Highlands Chamber of Commerce for the provision of economic development services under the name of Almaguin Community Economic Development ("ACED"). The Corporation of the Municipality of the Village of Burk's Falls and the Corporation of the Village of South River withdrew from the agreement effective December 31, 2025. The assets, liabilities and surplus at the time of membership changes are retained by ACED, and the Municipality's proportionate share is recorded as restructuring net revenue.

The Municipality recorded net revenue of $2,393 (2024 - expense $1,679) as a result of this restructuring. The value of the tangible capital assets received is recorded as a shared services asset redistribution in Note 15.

19. BUDGET FIGURES

The budget adopted for the current year was prepared on a modified accrual basis, and has been restated to conform with the accounting and reporting standards applicable to the actual results. For unbudgeted items (amortization of tangible capital assets and asset retirement obligation accretion), the actual amounts for 2025 were used to adjust the reported budgeted amounts. A reconciliation of the adopted and reported budgets is presented below.

	Budget
ADOPTED BUDGET:	
Decrease in general municipal operating surplus	$ (150,000)
Decrease in unfinanced capital	322,050
Decrease in reserves and reserve funds	(400,132)
Decrease in joint board general operating surplus	(5,673)
ADJUSTMENTS:	
Acquisition of tangible capital assets	2,940,314
Amortization of tangible capital assets	(979,232)
Accretion of asset retirement obligation	(12,859)
Net increase in long-term debt	(1,215,160)
ANNUAL SURPLUS	**$ 499,308**

20. PENSION AGREEMENTS

The Municipality makes contributions to the Ontario Municipal Employee Retirement Fund (OMERS), which is a multi-employer plan, on behalf of certain members of its staff. The plan is a defined benefit plan which specifies the amount of the retirement benefit to be received by the employees based on the length of service and rates of pay. Each year an independent actuary determines the funding status of OMERS Primary Pension Plan (the Plan) by comparing the actuarial value of invested assets to the estimated present value of all pension benefits that members have earned to date. The most recent actuarial valuation of the Plan was conducted at December 31, 2025. The results of this valuation disclosed total actuarial liabilities of $151,365 million with respect to benefits accrued for service with actuarial assets at that date of $150,043 million indicating an actuarial deficit of $1,322 million. Because OMERS is a multi-employer plan, any Plan surpluses or deficits are a joint responsibility of Ontario municipal organizations and their employees. As a result, the Municipality does not recognize any share of the Plan surplus or deficit.

The amount contributed to OMERS for 2025 was $151,974 (2024 - $143,986) for current service and is included as an expense on the Consolidated Statement of Operations.

(6)

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

FINANCIAL STATEMENTS

DECEMBER 31, 2025

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

CONTENTS

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of the Contributing Municipalities of the Almaguin Community Economic Development

Opinion

We have audited the financial statements of the Almaguin Community Economic Development ("the Organization") which comprise the statement of financial position as at December 31, 2025, and the statements of operations and accumulated surplus, change in net financial assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at December 31, 2025, and its results of operations, its changes in its net financial assets, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

	2025	2024
FINANCIAL ASSETS		
Accounts receivable	$ 92,388	$ 61,715
LIABILITIES		
Accounts payable and accrued liabilities	26,993	22,103
NET FINANCIAL ASSETS	**65,395**	**39,612**
NON-FINANCIAL ASSETS		
Tangible capital assets - net *(Note 3)*	20,475	22,127
ACCUMULATED SURPLUS *(Note 4)*	**$ 85,870**	**$ 61,739**

APPROVED ON BEHALF OF THE BOARD

_______________________________ Mayor

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 5)*	Actual 2025	Actual 2024
REVENUE			
Grants			
FedNor	$ -	$ -	$ 150,997
OMAFRA	-	-	23,182
NOHFC	100,000	94,772	17,105
Member contributions *(Note 6)*	204,693	198,702	204,816
Other	5,000	6,345	6,489
TOTAL REVENUE	**309,693**	**299,819**	**402,589**
EXPENSES			
Salaries, wages and benefits	266,593	243,459	310,407
Implement Almaguin Brand Strategy project	-	-	54,475
Other materials and supplies	38,500	25,304	27,881
Other contracted services	4,600	5,273	4,787
Amortization	1,652	1,652	1,651
TOTAL EXPENSES	**311,345**	**275,688**	**399,201**
ANNUAL SURPLUS (DEFICIT) *(Note 4)*	**(1,652)**	**24,131**	**3,388**
ACCUMULATED SURPLUS, BEGINNING OF YEAR	**61,739**	**61,739**	**58,351**
ACCUMULATED SURPLUS, END OF YEAR	**$ 60,087**	**$ 85,870**	**$ 61,739**

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

STATEMENT OF CHANGE IN NET FINANCIAL ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 5)*	Actual 2025	Actual 2024
Annual surplus (deficit)	$ (1,652)	$ 24,131	$ 3,388
Amortization of tangible capital assets	1,652	1,652	1,651
Increase in net financial assets	-	**25,783**	**5,039**
Net financial assets, beginning of year	**39,612**	**39,612**	**34,573**
Net financial assets, end of year	**$ 39,612**	**$ 65,395**	**$ 39,612**

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2025

	Actual 2025	Actual 2024
Operating transactions		
Annual surplus	$ 24,131	$ 3,388
Non-cash charges to operations:		
Amortization	1,652	1,651
Changes in non-cash items:		
Accounts receivable	(30,673)	(10,612)
Accounts payable and accrued liabilities	4,890	5,573
Cash provided by operating transactions	-	-
Net change in cash and cash equivalents	-	-
Cash and cash equivalents, beginning and end of year	**$ -**	**$ -**

The accompanying notes are an integral part of these financial statements

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

Almaguin Community Economic Development ("ACED") was initially formed in October 2019 under a joint service agreement between:

The Corporation of the Township of Perry (Perry);
The Municipal Corporation of the Township of Armour (Armour);
The Corporation of the Township of Ryerson (Ryerson);
The Corporation of the Village of Sundridge (Sundridge);
The Almaguin Highlands Chamber of Commerce (the Chamber of Commerce);
The Corporation of the Municipality of Magnetawan (Magnetawan);
The Corporation of the Municipality of the Village of Burk's Falls (Burk's Falls);
The Corporation of the Township of Strong (Strong);
The Corporation of the Village of South River (South River);
The Corporation of the Municipality of Powassan (Powassan);
The Corporation of the Township of Joly (Joly).

Magnetawan withdrew from the agreement effective June 9, 2022, Powassan withdrew effective January 1, 2023, Ryerson withdrew effective January 1, 2024 and Burk's Falls and South River withdrew effective January 1, 2026. The Corporation of the Township of McMurrich/Monteith (McMurrich/Monteith) became a contributing member on July 1, 2024.

The formal cost sharing agreement was in effect until December 31, 2023, when the CIINO grant for regional economic development expired. Commencing in 2023, member parties contribute based on an assessment/population/household-based contribution formula.

MANAGEMENT RESPONSIBILITY

The financial statements of ACED are the responsibility of management and have been prepared in accordance with Canadian generally accepted accounting principles for local governments established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada. A summary of significant accounting policies is provided in Note 1. The preparation of financial statements necessarily involves the use of estimates based on management's judgment, particularly when transactions affecting the current accounting period cannot be finalized with certainty until future periods.

Management maintains a system of internal controls to provide reasonable assurance that reliable financial information is produced. The internal controls are designed to provide reasonable assurance that assets are safeguarded, transactions are properly authorized and recorded in compliance with legislative and regulatory requirements, and reliable financial information is available on a timely basis for preparation of the financial statements.

1. SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies adopted by ACED are as follows:

Basis of Accounting

(i) Accrual basis of accounting

Revenue and expenses are reported on the accrual basis of accounting. Revenue from transactions with performance obligations is recognized when (or as) the performance obligation is satisfied by providing the promised goods or services to the payer. Performance obligations are defined as enforceable promises to provide specific goods or services to a specific payer. Revenue from transactions with no performance obligations is recognized when ACED has the authority to claim or retain the revenue and identifies a past transaction or event that gives rise to an asset. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(ii) Cash and cash equivalents
Cash and cash equivalents include cash on hand, balances held at financial institutions and short-term deposits with original maturities of three months or less.

(iii) Non-financial assets
Non-financial assets are not available to discharge existing liabilities but are held for use in the provision of services. They have useful lives extending beyond the current year and are not intended for sale in the ordinary course of operations.

(a) Tangible capital assets
Tangible capital assets are recorded at cost, which includes all amounts that are directly attributable to the acquisition, construction, development or betterment of the asset, as well as any asset retirement obligations related to the asset. Borrowing costs related to the acquisition of tangible capital assets are expensed in the year incurred. The cost, less residual value, of the tangible capital assets are amortized on a straight-line basis over their estimated useful lives as follows:

Land improvements - 20 years

One half of the annual amortization is charged in the year of acquisition and in the year of disposal. Assets under construction are not amortized until the asset is available for productive use.

Tangible capital assets received as donations are recorded at their fair value at the date of receipt.

(iv) Government transfers
Government transfers are recognized in the financial statements as revenue when the transfer is authorized and any eligibility criteria are met, except to the extent that transfer stipulations give rise to an obligation that meets the definition of a liability. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. Transfer revenue is recognized in the Statement of Operations as the stipulation liabilities are settled.

(v) Pensions and employee benefits
ACED accounts for its participation in the Ontario Municipal Employee Retirement System (OMERS), a multi-employer public sector pension fund, as a defined contribution plan.

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(vi) Financial instruments

Financial instruments are classified as either fair value, amortized cost or cost.

Financial instruments classified as fair value are initially recognized at cost and subsequently carried at fair value. Financing fees and transaction costs on financial instruments measured at fair value are expensed as incurred. Unrealized gains and losses on financial assets are recognized in the Statement of Remeasurement Gains and Losses. Once realized, remeasurement gains and losses are transferred to the Statement of Operations. A Statement of Remeasurement Gains and Losses is not included as there are no matters to report therein.

Financial instruments classified as amortized cost are initially recognized at cost and subsequently carried at amortized cost using the effective interest rate method, less any impairment losses on financial assets. The effective interest rate method allocates interest income or interest expense over the relevant period, based on the effective interest rate. Transaction costs related to financial instruments in the amortized cost category are added to the carrying value of the instrument.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. Previously recognized impairment losses are reversed to the extent of the improvement, provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in the Statement of Operations.

Financial liabilities (or part of a financial liability) are removed from the Statement of Financial Position when, and only when, they are discharged, cancelled or expire.

ACED's financial instruments are measured according to the following methods:

Financial instrument	Measurement method
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost

(vii) Use of estimates

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates and assumptions are based on management's historical experience, best knowledge of current events and actions that ACED may undertake in the future. Actual results could differ from these estimates.

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

2. FINANCIAL INSTRUMENTS

Risks arising from financial instruments and risk management
ACED is exposed to various risks through its financial instruments. There have been no changes from the previous year in the exposure to risk or policies, procedures and methods used to measure the risk.

Credit risk
Credit risk is the risk of financial loss to ACED if a debtor fails to honour its contractual obligations. ACED is exposed to this risk as a result of its accounts receivable, which are due from a contributing municipality (with no specific terms of repayment) and from the Provincial government (expected to be collected within six months). The carrying amounts of the accounts receivable on the Statement of Financial Position represents the maximum credit risk of ACED as at the reporting date. ACED does not believe it is subject to significant credit risk.

Liquidity risk
Liquidity risk is the risk that ACED will not be able to meet its financial obligations as they become due. ACED is exposed to this risk with respect to its accounts payable and accrued liabilities, which are composed of amounts due to employees in regard to wages and benefits earned but not yet paid and amounts owed to municipalities withdrawing from ACED as of January 1, 2026. All amounts owing are expected to be paid within the next 12 months. The carrying amounts of the accounts payable and accrued liabilities on the Statement of Financial Position represents the maximum liquidity risk of ACED as at the reporting date. ACED's accounts payable and accrued liabilities are settled by a contributing municipality, who maintains sufficient cash balances to meet its obligations. ACED does not believe it is subject to significant liquidity risk.

Market risk
Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk. ACED is not exposed to significant currency, interest rate or equity risk as it does not transact materially in foreign currency, does not have interest-bearing financial instruments and does not hold equity financial instruments.

3. TANGIBLE CAPITAL ASSETS

Details of the tangible capital assets owned by ACED are provided below.

	2025	2024
	Land Improvements	Land Improvements
COST		
Balance, beginning of year	$ 33,025	$ 33,025
BALANCE, END OF YEAR	33,025	33,025
ACCUMULATED AMORTIZATION		
Balance, beginning of year	10,898	9,247
Amortization	1,652	1,651
BALANCE, END OF YEAR	12,550	10,898
TANGIBLE CAPITAL ASSETS-NET	$ 20,475	$ 22,127

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

4. ACCUMULATED SURPLUS

The 2025 continuity of accumulated surplus reported on the Statement of Financial Position is as follows:

	Balance Beginning of Year	Annual Deficit	Balance End of Year
Tangible capital assets	$ 22,127	$ (1,652)	$ 20,475
General operating surplus	39,612	25,783	65,395
	$ 61,739	**$ 24,131**	**$ 85,870**

5. BUDGET FIGURES

The budget adopted for the current year was prepared on a modified accrual basis, and has been restated to conform with the accounting and reporting standards applicable to the actual results. The budget for amortization, which is excluded from the adopted budget, has been set equal to the actual 2025 amount. A reconciliation of the adopted and reported budgets is presented below.

	Budget
ADOPTED BUDGET:	
Change in general operating surplus	$ -
ADJUSTMENTS:	
Amortization of tangible capital assets	(1,652)
ANNUAL DEFICIT	**$ (1,652)**

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

6. RELATED PARTY TRANSACTIONS

The related party transactions below are in the normal course of operations and are measured at their exchange amount, which is the amount of consideration established and agreed to by the related parties.

The following table summarizes ACED's related party transactions with its contributing members during the year:

	Annual Contribution 2025	Annual Contribution 2024
Member contributions		
Perry	$ 43,055	$ 46,254
Armour	31,808	33,969
Strong	29,495	31,321
South River	16,437	20,268
Sundridge	19,193	20,075
Burk's Falls	16,171	19,980
McMurrich/Monteith	23,879	13,937
Chamber of Commerce	10,000	10,000
Joly	8,664	9,012
	$ 198,702	$ 204,816

At the end of the year, amounts due from (to) contributing members are as follows:

	2025	2024
Armour	$ 54,203	$ 51,060
Burk's Falls	(2,971)	-
South River	(3,020)	-

The amounts due from Armour are non-interest bearing, with no specific terms of repayment. Amounts due to Burk's Falls and South River are expected to be repaid within 6 months.

7. SEGMENT DISCLOSURE

Since ACED's operations are not considered diverse and operations are managed as one department, no segment disclosure has been provided.

ALMAGUIN COMMUNITY ECONOMIC DEVELOPMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

8. EXPENSES BY OBJECT

The following is a summary of the expenses reported on the Statement of Operations by the object of the expense.

	2025	2024
Salaries, wages and benefits	$ 243,459	$ 310,407
Materials and supplies	25,304	61,953
Contracted services	5,273	25,190
Amortization	1,652	1,651
	$ 275,688	**$ 399,201**

9. PENSION AGREEMENTS

ACED makes contributions to the Ontario Municipal Employee Retirement Fund (OMERS), which is a multi-employer plan, on behalf of certain members of its staff. The plan is a defined benefit plan which specifies the amount of the retirement benefit to be received by the employees based on the length of service and rates of pay. Each year an independent actuary determines the funding status of OMERS Primary Pension Plan (the Plan) by comparing the actuarial value of invested assets to the estimated present value of all pension benefits that members have earned to date. The most recent actuarial valuation of the Plan was conducted at December 31, 2025. The results of this valuation disclosed total actuarial liabilities of $151,365 million with respect to benefits accrued for service with actuarial assets at that date of $150,043 million indicating an actuarial deficit of $1,322 million. Because OMERS is a multi-employer plan, any Plan surpluses or deficits are a joint responsibility of Ontario municipal organizations and their employees. As a result, ACED does not recognize any share of the Plan surplus or deficit.

The amount contributed to OMERS for 2025 was $19,513 (2024 - $21,999) for current service and is included as an expense on the Statement of Operations.

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BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

FINANCIAL STATEMENTS

DECEMBER 31, 2025

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

CONTENTS

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of the Contributing Municipalities of the Burk's Falls, Armour and Ryerson TRI R Committee

Opinion

We have audited the financial statements of the Burk's Falls, Armour and Ryerson TRI R Committee ("the Committee"), which comprise the statement of financial position as at December 31, 2025, and the statements of operations and accumulated surplus, change in net debt and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Burk's Falls, Armour and Ryerson TRI R Committee as at December 31, 2025, and its results of operations, its changes in its net debt, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Committee in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Committee's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Committee or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Committee's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Committee's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Committee's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Committee to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

		2025		2024
FINANCIAL ASSETS				
Accounts receivable	$	28,554	$	21,623
Inventories held for resale		3,380		3,780
		31,934		**25,403**
LIABILITIES				
Accounts payable and accrued liabilities		35,302		29,409
Deferred revenue		1,087		1,336
Asset retirement obligations *(Note 3)*		573,159		584,233
		609,548		**614,978**
NET DEBT		**(577,614)**		**(589,575)**
NON-FINANCIAL ASSETS				
Tangible capital assets - net *(Note 4)*		248,730		361,290
Inventories of supplies		4,455		5,342
		253,185		**366,632**
ACCUMULATED DEFICIT *(Note 5)*	**$**	**(324,429)**	**$**	**(222,943)**

APPROVED ON BEHALF OF COUNCIL:

____________________________ Mayor

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

STATEMENTS OF OPERATIONS AND ACCUMULATED DEFICIT

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 6)*	Actual 2025	Actual 2024
REVENUE			
Municipal contributions			
Township of Armour	$ 152,907	$ 157,770	$ 100,201
Township of Ryerson	105,174	108,917	68,922
Village of Burk's Falls	59,419	56,933	38,937
Other government transfers	-	5,690	68,392
Circular materials contract	47,000	49,451	-
User charges	160,000	175,532	187,168
Loss on disposal of tangible capital assets	-	(29,528)	-
Writedown of asset retirement obligation - operating portion	-	24,126	-
Other	11,400	8,304	20,732
TOTAL REVENUE	**535,900**	**557,195**	**484,352**
EXPENSES			
Salaries, wages and benefits	340,000	346,799	281,313
Materials and supplies	122,200	115,238	80,578
Contracted services	60,700	64,426	109,586
Rents and financial expenses	11,000	35,116	17,443
Amortization of tangible capital assets	74,200	74,200	39,844
Accretion of asset retirement obligations	22,902	22,902	20,792
TOTAL EXPENSES	**631,002**	**658,681**	**549,556**
ANNUAL DEFICIT *(Note 5)*	**(95,102)**	**(101,486)**	**(65,204)**
ACCUMULATED DEFICIT, BEGINNING OF YEAR	**(222,943)**	**(222,943)**	**(157,739)**
ACCUMULATED DEFICIT, END OF YEAR	**$ (318,045)**	**$ (324,429)**	**$ (222,943)**

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

STATEMENT OF CHANGE IN NET DEBT

FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 *(see Note 6)*	Actual 2025	Actual 2024
Annual deficit	$ (95,102)	$ (101,486)	$ (65,204)
Acquisition of tangible capital assets	(2,000)	(1,018)	(2,900)
Revaluation of tangible capital assets - ARO	-	9,850	(53,760)
Amortization of tangible capital assets	74,200	74,200	39,844
Loss on disposal of tangible capital assets	-	29,528	-
Change in supplies inventories	-	887	(216)
Decrease (increase) in net debt	**(22,902)**	**11,961**	**(82,236)**
Net debt, beginning of year	**(589,575)**	**(589,575)**	**(507,339)**
Net debt, end of year	**$ (612,477)**	**$ (577,614)**	**$ (589,575)**

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2025

		2025		2024
Operating transactions				
Annual deficit	$	(101,486)	$	(65,204)
Non-cash charges to operations:				
Amortization of tangible capital assets		74,200		39,844
Accretion expense on ARO liability		22,902		20,792
Revaluation of tangible capital assets - ARO		9,850		(53,760)
Change in ARO liability excluding accretion and settlements		(33,976)		61,228
Loss on disposal of tangible capital assets		29,528		-
		1,018		2,900
Changes in non-cash items:				
Accounts receivable		(6,931)		1,202
Inventories held for resale		400		700
Accounts payable and accrued liabilities		5,893		(3,022)
Deferred revenue		(249)		1,336
Inventories of supplies		887		(216)
Cash provided by operating transactions		1,018		2,900
Capital transactions				
Acquisition of tangible capital assets		(1,018)		(2,900)
Cash applied to capital transactions		(1,018)		(2,900)
Net change in cash and cash equivalents		-		-
Cash and cash equivalents, beginning and end of year	**$**	-	**$**	-

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

The Burk's Falls, Armour and Ryerson TRI R Committee (the "organization") is a joint committee of the Corporation of the Municipality of the Village of Burk's Falls, the Municipal Corporation of the Township of Armour, and the Corporation of the Township of Ryerson, who contribute towards the net expenditures of the organization in the following proportions: Burk's Falls - 17.59%; Armour - 48.75%; Ryerson - 33.66% (2024 Burk's Falls - 18.71%; Armour - 48.16%; Ryerson - 33.13%).

MANAGEMENT RESPONSIBILITY

The financial statements of the organization are the responsibility of management and have been prepared in accordance with Canadian generally accepted accounting principles for local governments established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada. A summary of significant accounting policies is provided in Note 1. The preparation of financial statements necessarily involves the use of estimates based on management's judgment, particularly when transactions affecting the current accounting period cannot be finalized with certainty until future periods.

Management maintains a system of internal controls to provide reasonable assurance that reliable financial information is produced. The internal controls are designed to provide reasonable assurance that assets are safeguarded, transactions are properly authorized and recorded in compliance with legislative and regulatory requirements, and reliable financial information is available on a timely basis for preparation of the financial statements.

1. SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies adopted by the organization are as follows:

Basis of Accounting

(i) Accrual basis of accounting
Revenue and expenses are reported on the accrual basis of accounting. Revenue is recognized in the year in which it is earned and measurable. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

(ii) Cash and cash equivalents
Cash and cash equivalents include cash on hand, balances held at financial institutions and short-term deposits with original maturities of three months or less.

(iii) Non-financial assets
Non-financial assets are not available to discharge existing liabilities but are held for use in the provision of services. They have useful lives extending beyond the current year and are not intended for sale in the ordinary course of operations.

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(a) Tangible capital assets
Tangible capital assets are recorded at cost, which includes all amounts that are directly attributable to the acquisition, construction, development or betterment of the asset, as well as any asset retirement obligations related to the asset. Borrowing costs related to the acquisition of tangible capital assets are expensed in the year incurred. The cost, less residual value, of the tangible capital assets are amortized on a straight-line basis over their estimated useful lives as follows:

Land improvements - 20 years
Buildings - 40 years
Machinery and equipment - 10 to 20 years

One half of the annual amortization is charged in the year of acquisition and in the year of disposal. Assets under construction are not amortized until the asset is available for productive use.

Estimated closure and post-closure expenses for active landfill sites as well as the land occupied by the sites and related land improvements are amortized annually on the basis of capacity used during the year as a percentage of the estimated total capacity of the landfill site.

Tangible capital assets received as donations are recorded at their fair value at the date of receipt.

(b) Inventories of supplies
Inventories held for consumption are recorded at the lower of cost and replacement cost.

(iv) Government transfers
Government transfers are recognized in the financial statements as revenue when the transfer is authorized and any eligibility criteria are met, except to the extent that transfer stipulations give rise to an obligation that meets the definition of a liability. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. Transfer revenue is recognized in the Statement of Operations as the stipulation liabilities are settled.

(v) Deferred revenue
The organization defers recognition of revenue when related performance obligations are not executed by the Statement of Financial Position date. Revenue is recorded when the performance obligation is executed.

(vi) Pensions
The organization accounts for its participation in the Ontario Municipal Employee Retirement System (OMERS), a multi-employer public sector pension fund, as a defined contribution plan.

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(vii) Financial instruments

Financial instruments are classified as either fair value, amortized cost or cost.

Financial instruments classified as fair value are initially recognized at cost and subsequently carried at fair value. Financing fees and transaction costs on financial instruments measured at fair value are expensed as incurred. Unrealized gains and losses on financial assets are recognized in the Statement of Remeasurement Gains and Losses. Once realized, remeasurement gains and losses are transferred to the Statement of Operations. A statement of remeasurement Grains and Losses is not included as there are no matters to report therein.

Financial instruments classified as amortized cost are initially recognized at cost and subsequently carried at amortized cost using the effective interest rate method, less any impairment losses on financial assets. The effective interest rate method allocates interest income or interest expense over the relevant period, based on the effective interest rate. Transaction costs related to financial instruments in the amortized cost category are added to the carrying value of the instrument.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. Previously recognized impairment losses are reversed to the extent of the improvement, provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in the Statement of Operations.

Financial liabilities (or part of a financial liability) are removed from the Statement of Financial Position when, and only when, they are discharged, cancelled or expire.

The organization's financial instruments are measured according to the following methods:

Financial instrument	Measurement method
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost

(viii) Asset retirement obligations

A liability for an asset retirement obligation is recognized when, at the financial reporting date, all of the following criteria are met:
- there is a legal obligation to incur retirement costs in relation to a capital asset;
- the past transaction or event giving rise to the liability has occurred;
- it is expected that future economic benefits will be given up; and
- a reasonable estimate of the amount can be made.

The liability is recorded at an amount that is the best estimate of the expenditure required to retire a capital asset at the financial statement date. The liability is subsequently reviewed at each financial reporting date and adjusted for the passage of time and for any revisions to the timing, amount required to settle the obligation or the discount rate. When an asset retirement obligation is initially recognized, a corresponding asset retirement cost is added to the carrying value of the related capital asset when it is still in productive use. This cost is amortized over the useful life of the capital asset. If the related capital asset is unrecognized or no longer in productive use, the asset retirement costs are expensed.

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(ix) Use of estimates

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates and assumptions are based on management's historical experience, best knowledge of current events and actions that the organization may undertake in the future. Significant accounting estimates include estimated useful lives of tangible capital assets and estimated costs and timing of asset retirement obligations. Actual results could differ from these estimates.

There is a measurement uncertainty surrounding the estimation of liabilities for asset retirement obligations of $573,159. These estimates are subject to uncertainty because of several factors including, but not limited to estimated settlement dates, estimated costs and change in the discount rate. These estimates are reviewed annually and, as adjustments become necessary, they are recorded in the period in which they become known.

2. FINANCIAL INSTRUMENTS

Risks arising from financial instruments and risk management

The organization is exposed to various risks through its financial instruments. There have been no changes from the previous year in the exposure to risk or policies, procedures and methods used to measure the risk.

Credit risk

Credit risk is the risk of financial loss to the organization if a debtor fails to honour its contractual obligations. The organization is exposed to this risk as a result of its accounts receivable, which are due from contributing municipalities and have an indeterminate repayment date. The carrying amounts of the accounts receivable on the Statement of Financial Position represents the maximum credit risk of the organization as at the reporting date. The organization does not believe it is subject to significant credit risk.

Liquidity risk

Liquidity risk is the risk that the organization will not be able to meet its financial obligations as they become due. The organization is exposed to this risk with respect to its accounts payable and accrued liabilities, which are composed solely of amounts due to employees in regard to wages and benefits earned but not yet paid at the financial statement date. These amounts are all expected to be paid within the next 12 months. The carrying amounts of the accounts payable and accrued liabilities on the Statement of Financial Position represents the maximum liquidity risk of the organization as at the reporting date. The organization's accounts payable and accrued liabilities are settled by a contributing municipality, who maintains sufficient cash balances to meet its obligations. The organization does not believe it is subject to significant liquidity risk.

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk. The organization is not exposed to significant currency, interest rate or equity risk as it does not transact materially in foreign currency, does not have interest-bearing financial instruments and does not hold equity financial instruments.

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

3. ASSET RETIREMENT OBLIGATIONS

The organization has recorded an asset retirement obligation with respect to its landfill closure and post-closure care requirements, which have been defined in accordance with industry standards and include final cover and landscaping of the landfill site, management of groundwater and leachates, and ongoing environmental monitoring and site inspection.

When initially recording this obligation, the estimated present value of future cash flows for closure and post-closure costs for active landfill sites are capitalized to the carrying amount of the associated assets, and amortized over the operating life of the site, in proportion to its utilized capacity. Revisions to the estimated cost are also capitalized and amortized as part of the asset. When a site becomes inactive, the related assets are derecognized. For both active and inactive sites, accretion of the discounted liability due to the passage of time is recorded as an in-year expense.

The organization's landfill site is comprised of the original, inactive, site area with a capacity of 58,000 cubic metres, and an additional 27,700 capacity area, approved in March 2017, that is currently active. The liability for both the inactive and active areas represents the total discounted future cash flows for closure and post-closure care using an estimated long-term borrowing rate of 3.88% (2024 - 3.92%) and inflation rate of 2.7% (2024 - 2.6%). The estimated remaining capacity of the site is approximately 10,858 (2024 - 12,695) cubic metres, estimated to be filled in 10 years (2024 - 12 years). Post-closure care is estimated to be required for a period of 25 years.

The continuity of the asset retirement obligation for the site is shown below:

		2025		2024
Balance, beginning of year	$	584,233	$	502,213
Increase (decrease) in liability reflecting changes in the estimated cash flows, inflation and discount rate		(33,976)		61,228
Increase in liability due to accretion (the passage of time)		22,902		20,792
Balance, end of year	**$**	**573,159**	**$**	**584,233**

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

4. TANGIBLE CAPITAL ASSETS

The tangible capital assets of the organization by major asset class are outlined below. Landfill closure-related transactions and balances are reported as land and land improvements.

2025	Land and Land Improvements	Buildings	Machinery and Equipment	TOTAL
COST				
Balance, beginning of year	$ 502,834	$ 39,249	$ 419,104	$ 961,187
Additions and betterments	-	-	1,018	1,018
Revaluation of tangible capital assets - ARO	(9,850)	-	-	(9,850)
Disposals and writedowns	-	-	(88,344)	(88,344)
BALANCE, END OF YEAR	492,984	39,249	331,778	864,011
ACCUMULATED AMORTIZATION				
Balance, beginning of year	335,341	10,521	254,035	599,897
Annual amortization	37,940	981	35,279	74,200
Amortization disposals	-	-	(58,816)	(58,816)
BALANCE, END OF YEAR	373,281	11,502	230,498	615,281
TANGIBLE CAPITAL ASSETS-NET	$ 119,703	$ 27,747	$ 101,280	$ 248,730

2024	Land and Land Improvements	Buildings	Machinery and Equipment	TOTAL
COST				
Balance, beginning of year	$ 490,592	$ 39,249	$ 416,204	$ 946,045
Additions and betterments	-	-	2,900	2,900
Revaluation of tangible capital assets - ARO	53,760	-	-	53,760
Disposals and writedowns	(41,518)	-	-	(41,518)
BALANCE, END OF YEAR	502,834	39,249	419,104	961,187
ACCUMULATED AMORTIZATION				
Balance, beginning of year	360,218	9,539	231,814	601,571
Annual amortization	16,641	982	22,221	39,844
Amortization disposals	(41,518)	-	-	(41,518)
BALANCE, END OF YEAR	335,341	10,521	254,035	599,897
TANGIBLE CAPITAL ASSETS-NET	$ 167,493	$ 28,728	$ 165,069	$ 361,290

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

5. ACCUMULATED DEFICIT

The 2025 continuity of accumulated deficit reported on the Statement of Financial Position is as follows:

		Balance Beginning of Year		Annual Surplus (Deficit)		Balance End of Year
Tangible capital assets	$	361,290	$	(112,560)	$	248,730
Unfunded asset retirement obligations		(584,233)		11,074		(573,159)
	$	**(222,943)**	**$**	**(101,486)**	**$**	**(324,429)**

6. BUDGET FIGURES

The budget adopted for the current year was prepared on a modified accrual basis, and has been restated to conform with the accounting and reporting standards applicable to the actual results. For unbudgeted items (amortization of tangible capital assets and asset retirement obligation accretion), the actual amounts for 2025 were used to adjust the reported budgeted amounts. A reconciliation of the adopted and reported budgets is presented below.

		Budget
ADOPTED BUDGET:		
Change in general operating surplus	$	-
ADJUSTMENTS:		
Acquisition of tangible capital assets		2,000
Amortization of tangible capital assets		(74,200)
Accretion of asset retirement obligations		(22,902)
ANNUAL DEFICIT	**$**	**(95,102)**

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

7. RELATED PARTY TRANSACTIONS

The related party transactions below are in the normal course of operations and are measured at their exchange amount, which is the amount of consideration established and agreed to by the related parties.

The following table summarizes the organization's related party transactions with its contributing municipalities during the year:

	2025	2024
Municipal contributions		
Township of Armour	$ 157,770	$ 100,201
Township of Ryerson	108,917	68,922
Village of Burk's Falls	56,933	38,937
User fees		
Township of Armour	52,914	53,031
Township of Ryerson	34,128	33,039
Village of Burk's Falls	94	60
Expenses		
Township of Armour		
Payment in lieu of taxes	3,656	3,668
Office rent	2,000	2,000
Winter maintenance	3,577	1,741

At the end of the year, amounts due from contributing municipalities are as follows:

Township of Armour	28,554	21,623

The amounts due from contributing municipalities are reported in accounts receivable. These amounts are non-interest bearing, with no specific terms of repayment.

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

8. SEGMENT DISCLOSURE AND EXPENSES BY OBJECT

The schedule of segment disclosure and expenses by object provides a breakdown of the annual deficit reported on the Statement of Operations between waste disposal and recycling activities. Items are recorded as unallocated amounts when there is no reasonable basis for allocating them between the two segments. Major items included in this category are employee wages, insurance, winter maintenance, utilities, office rent, audit expense, payments in lieu of taxes and the municipal contributions received to fund these items. Since municipal contributions are calculated on a modified accrual basis, unallocated items are fully funded in the year, while some segment-specific items such as amortization and asset retirement obligation accretion are not.

FOR THE YEAR ENDED DECEMBER 31, 2025

	Waste Disposal	Recycling	Unallocated Amounts	Total
REVENUE				
Municipal contribution required -				
Township of Armour	$ (12,782)	$ (13,099)	$ 183,651	$ 157,770
Township of Ryerson	(8,824)	(9,043)	126,784	108,917
Village of Burk's Falls	(4,613)	(4,727)	66,273	56,933
Other Government transfers - Ontario	-	5,690	-	5,690
Circular materials contract	-	49,451	-	49,451
User charges	175,532	-	-	175,532
Loss on disposal of capital assets	(13,309)	(16,219)	-	(29,528)
Writedown of asset retirement obligation - operating portion	24,126	-	-	24,126
Other	-	8,304	-	8,304
TOTAL REVENUE	160,130	20,357	376,708	557,195
EXPENSES				
Salaries, wages and benefits	-	-	346,799	346,799
Materials	91,007	5,736	18,495	115,238
Contracted services	24,172	30,840	9,414	64,426
Rents and financial expenses	33,116	-	2,000	35,116
Amortization of tangible capital assets	53,199	21,001	-	74,200
Accretion of asset retirement obligations	22,902	-	-	22,902
TOTAL EXPENSES	224,396	57,577	376,708	658,681
ANNUAL DEFICIT	$ (64,266)	$ (37,220)	$ -	$ (101,486)

FOR THE YEAR ENDED DECEMBER 31, 2024

	Waste Disposal	Recycling	Unallocated Amounts	Total
REVENUE				
Municipal contribution required -				
Township of Armour	$ (44,570)	$ (4,317)	$ 149,088	$ 100,201
Township of Ryerson	(30,657)	(2,970)	102,549	68,922
Village of Burk's Falls	(17,321)	(1,678)	57,936	38,937
Other Government transfers - Ontario	-	68,392	-	68,392
User charges	187,168	-	-	187,168
Other	-	20,732	-	20,732
TOTAL REVENUE	94,620	80,159	309,573	484,352
EXPENSES				
Salaries, wages and benefits	-	-	281,313	281,313
Materials	39,103	28,335	13,140	80,578
Contracted services	44,642	51,824	13,120	109,586
Rents and financial expenses	15,443	-	2,000	17,443
Amortization of tangible capital assets	32,854	6,990	-	39,844
Accretion of asset retirement obligations	20,792	-	-	20,792
TOTAL EXPENSES	152,834	87,149	309,573	549,556
ANNUAL DEFICIT	$ (58,214)	$ (6,990)	$ -	$ (65,204)

BURK'S FALLS, ARMOUR AND RYERSON TRI R COMMITTEE

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

9. PENSION AGREEMENTS

The organization makes contributions to the Ontario Municipal Employee Retirement Fund (OMERS), which is a multi-employer plan, on behalf of certain members of its staff. The plan is a defined benefit plan which specifies the amount of the retirement benefit to be received by the employees based on the length of service and rates of pay. Each year an independent actuary determines the funding status of OMERS Primary Pension Plan (the Plan) by comparing the actuarial value of invested assets to the estimated present value of all pension benefits that members have earned to date. The most recent actuarial valuation of the Plan was conducted at December 31, 2025. The results of this valuation disclosed total actuarial liabilities of $151,365 million with respect to benefits accrued for service with actuarial assets at that date of $150,043 million indicating an actuarial deficit of $1,322 million. Because OMERS is a multi-employer plan, any Plan surpluses or deficits are a joint responsibility of Ontario municipal organizations and their employees. As a result, the organization does not recognize any share of the Plan surplus or deficit.

The amount contributed to OMERS for 2025 was $21,582 (2024 - $15,961) for current service and is included as an expense on the Statement of Operations.

(8)

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR
TRUST FUNDS

FINANCIAL STATEMENTS

DECEMBER 31, 2025

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

CONTENTS

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of
The Municipal Corporation of the Township of Armour

Opinion

We have audited the financial statements of The Municipal Corporation of the Township of Armour Trust Funds ("the Trust Funds"), which comprise the statement of financial position as at December 31, 2025, and the statements of operations and accumulated surplus, change in net financial assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of The Municipal Corporation of the Township of Armour Trust Funds as at December 31, 2025, and its results of operations, its changes in its net financial assets, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Trust Funds in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Trust Fund's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Trust Funds or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Trust Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust Fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust Funds to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

	2025	2024
Financial Assets		
Cash and cash equivalents	$ 10,140	$ 10,373
Liabilities		
Accounts payable and accrued liabilities	314	547
Net Financial Assets and Accumulated Surplus	**$ 9,826**	**$ 9,826**

APPROVED ON BEHALF OF COUNCIL:

______________________________ Mayor

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Annual Surplus	$ -	$ -
Accumulated Surplus, beginning of year	9,826	9,826
Accumulated Surplus, end of year	$ 9,826	$ 9,826

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

STATEMENT OF CHANGE IN NET FINANCIAL ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Annual surplus and increase in net financial assets	$ -	$ -
Net financial assets, beginning of year	9,826	9,826
Net financial assets, end of year	**$ 9,826**	**$ 9,826**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Operating transactions		
Annual surplus	$ -	$ -
Changes in non-cash items:		
Accounts payable and accrued liabilities	(233)	(79)
Cash applied to operating transactions	(233)	(79)
Net change in cash and cash equivalents	**(233)**	**(79)**
Cash and cash equivalents, beginning of year	**10,373**	**10,452**
Cash and cash equivalents, end of year	**$ 10,140**	**$ 10,373**

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR TRUST FUNDS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2025

MANAGEMENT RESPONSIBILITY

The financial statements of the trust funds of the Municipal Corporation of the Township of Armour (the "Township") are the responsibility of management and have been prepared in accordance with Canadian generally accepted accounting principles for local governments established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada. A summary of significant accounting policies is provided in Note 1. The preparation of financial statements necessarily involves the use of estimates based on management's judgment, particularly when transactions affecting the current accounting period cannot be finalized with certainty until future periods.

Management maintains a system of internal controls to provide reasonable assurance that reliable financial information is produced. The internal controls are designed to provide reasonable assurance that assets are safeguarded, transactions are properly authorized and recorded in compliance with legislative and regulatory requirements, and reliable financial information is available on a timely basis for preparation of the financial statements.

1. SIGNIFICANT ACCOUNTING POLICIES

Significant aspects of the accounting policies adopted by the Township are as follows:

(i) Reporting Entity
The financial statements reflect the assets, liabilities, revenue and expenses of the Township's trust funds. The Township's assets, liabilities, revenue and expenses are reported separately in the Township's consolidated financial statements.

(ii) Basis of accounting
Sources of revenue and expenses are reported on the accrual basis of accounting. Revenue is recognized in the year in which it is earned and measurable. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

(iii) Cash and cash equivalents
Cash and cash equivalents include balances held at financial institutions and short-term deposits with original maturities of three months or less.

(iv) Revenue Recognition
Capital receipts are recognized when received.

. SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

(v) Financial instruments

Financial instruments are classified as either fair value, amortized cost or cost.

Financial instruments classified as fair value are initially recognized at cost and subsequently carried at fair value. Financing fees and transaction costs on financial instruments measured at fair value are expensed as incurred. Unrealized gains and losses on financial assets are recognized in the Statement of Remeasurement Gains and Losses. Once realized, remeasurement gains and losses are transferred to the Statement of Operations. A Statement of Remeasurement Gains and Losses is not presented as there are no matters to report therein.

Financial instruments classified as amortized cost are initially recognized at cost and subsequently carried at amortized cost using the effective interest rate method, less any impairment losses on financial assets. The effective interest rate method allocates interest income or interest expense over the relevant period, based on the effective interest rate. Transaction costs related to financial instruments in the amortized cost category are added to the carrying value of the instrument.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. Previously recognized impairment losses are reversed to the extent of the improvement, provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in the Statement of Operations.

Financial liabilities (or part of a financial liability) are removed from the Statement of Financial Position when, and only when, they are discharged, cancelled or expire.

The Township's financial instruments are measured according to the following methods:

Financial instrument	Measurement method
Cash and cash equivalents	Amortized cost
Accounts payable and accrued liabilities	Amortized cost

(vi) Use of Estimates

The preparation of financial statements in accordance with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from these estimates.

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2. FINANCIAL INSTRUMENTS

Risks arising from financial instruments and risk management
The Township is exposed to various risks through its financial instruments. There have been no changes from the previous year in the exposure to risk or policies, procedures and methods used to measure the risk.

Credit risk
Credit risk is the risk of financial loss to the Township if a debtor fails to honour its contractual obligations. The Township is exposed to this risk as a result of its cash and cash equivalents. The carrying amounts of these financial assets on the Statement of Financial Position represent the maximum credit risk of the Township as at the reporting date. The Township does not believe it is subject to significant credit risk.

Liquidity risk
Liquidity risk is the risk that the Township will not be able to meet its financial obligations as they become due. The Township is exposed to this risk with respect to its accounts payable and accrued liabilities. The Township maintains sufficient cash balances to meet its obligations, and does not believe it is subject to significant liquidity risk.

Market risk
Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk. The Township does not believe it is exposed to significant market risk.

3. CARE AND MAINTENANCE FUND

The care and maintenance fund administered by the Township is funded by the sale of cemetery interment rights and markers. These funds are invested and earnings derived therefrom can be used to perform maintenance at the Township's cemetery. The operations and investments of the fund are undertaken by the Township in accordance with the regulations of the Funeral, Burial and Cremation Services Act, 2002.

9

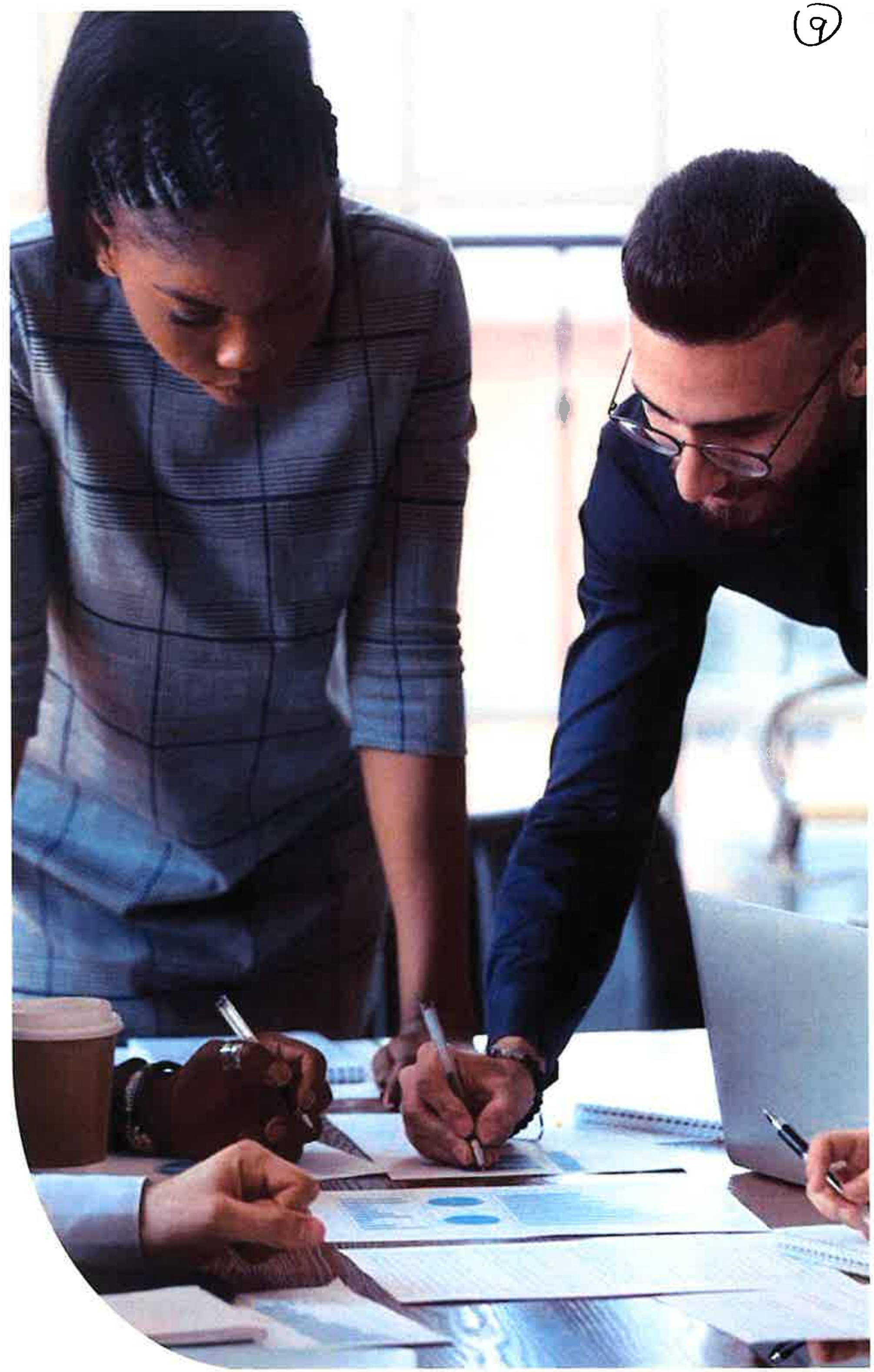
Doane Grant Thornton

The Municipal Corporation of the Township of Armour

For the year ended December 31, 2025

Report to Council
Audit strategy and results

August 11, 2026



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Executive summary

Purpose of report and scope

The purpose of this report is to engage in an open dialogue with you regarding our audit of the consolidated financial statements of The Municipal Corporation of the Township of Armour (the "Municipality") for the year ended December 31, 2025. This communication will assist Council in understanding our overall audit strategy and results of audit procedures and includes comments on misstatements, significant accounting policies, sensitive estimates and other matters.

The information in this document is intended solely for the information and use of Council and management. It is not intended to be distributed or used by anyone other than these specified parties.

We have obtained our engagement letter dated March 4, 2025, which outlines our responsibilities and the responsibilities of management.

We were engaged to provide the following deliverables:

Deliverable
Report on the December 31, 2025 consolidated financial statements
Report on the December 31, 2025 TRI R Committee financial statements
Report on the December 31, 2025 Almaguin Community Economic Development financial statements
Report on the December 31, 2025 Trust Funds financial statements
Communication of audit strategy and results

Status of our audit

We have substantially completed our audit of the consolidated financial statements of the Municipality and the results of that audit are included in this report.

We will finalize our report upon resolution of the following items that were outstanding as at August 11, 2026:

- Receipt of signed management representation letter (a draft has been attached in Appendix G)
- Approval of the consolidated financial statements by Council
- Procedures regarding subsequent events

Our responsibility is to form an opinion on the consolidated financial statements. We are also required to communicate matters that impact our standard auditor's report, including key audit matters or modifications to the reports.

A copy of our draft auditor's opinion is included in Appendix F.

Approach

Our audit approach requires that we establish an overall strategy that focuses on risk areas. We identify and assess risks of material misstatement of the consolidated financial statements, whether due to fraud or error. The greater the risk of material misstatement associated with an area of the consolidated financial statements, including disclosures, the greater the audit emphasis placed on it in terms of audit verification and analysis. Where the nature of a risk of material misstatement is such that it is close to the upper end of the spectrum of inherent risk, it is classified as a significant risk.

Our approach is discussed further in Appendices A and B.

Audit risks and results

We have executed our audit in accordance with our approach summarized in Appendices A and B. We highlight our significant findings in respect of economic factors, significant transactions, risks, accounting practices and other areas of focus.

Significant risks

Area of focus	Why there is a risk	Our response and findings
Challenges and uncertainties related to the current economic environment	The economy is currently going through a period of high uncertainty. Factors such as inflation, labour shortages, supply constraints, fluctuations in demand, the ongoing conflict in various countries and other economic factors are creating a highly volatile landscape for businesses and other organizations. These factors may increase the risk of errors occurring in financial reporting. For example, an organization could fail to properly consider the impact of rising interest rates on the measurement of certain assets and liabilities. The risk of fraud is also increased. For example, in a challenging economic environment, there may be stronger incentives for management to present results that appear to comply with debt covenants or for individual staff to attempt to misappropriate resources. As a result, determining how entities are being affected by broader economic factors is an area of focus in our audits.	As we completed our risk assessment and audit procedures and analyzed the Municipality's current year consolidated financial statements, we considered how the Municipality had been impacted by changes to the economy. We also considered how management has responded to these changes (e.g. whether management had attempted to modify internal controls to respond to challenges such as staff shortages). Based on the work we performed, we concur with management's assessment that the ongoing effect is limited and thus no specific adjustments or disclosures needed to be included in the consolidated financial statements.
Fraud risk from revenue recognition	There is a presumed risk of fraud in revenue. The risk primarily relates to revenue recognized under revenue from grants. There is a risk that surplus grant revenue received will not be repaid by recognizing fictitious or ineligible expenditures. There is also a risk that revenue from conditional grants will be recognized prior to stipulations under the grant agreement being met.	Reviewed grant agreements to ensure grant stipulations were being met. Traced a sample of transactions to verify that the grant expenditure was eligible and recognized in the correct period. No exceptions noted.

Area of focus	Why there is a risk	Our response and findings
Fraud risk from management override	This is a presumed fraud risk. The risk primarily relates to the fact that management can use journal entries to override internal controls.	Procedures performed to test journal entries and accounting estimates. No exceptions noted.
Fraud risk from lack of segregation of duties	A lack of segregation of duties increases the risk of errors and fraud going undetected. The risk primarily relates to unauthorized changes to pay rates by those who have access to the payroll Masterfile.	For employees who have access to the payroll Masterfile, agree their pay rate from the payroll Masterfile to the approved pay rates (per Council Resolution and/or new HR Policies and Procedures Manual appendices). No exceptions noted.

Accounting practices

Area of focus	Matter	Our response and findings
Accounting estimates	Significant accounting estimates include estimated useful lives of tangible capital assets and asset retirement obligations.	Tangible capital assets are amortized on a straight-line basis over their estimated useful lives. Estimated useful lives of tangible capital assets are determined by Council from historical information and results and were approved through by-law #15-2016. Amortization expense in 2025 appears reasonable based on estimated useful lives per by-law #15-2016. An asset retirement obligation relating to landfill closure and post-closure care requirements has been identified in accordance with industry standards. Estimated expenditures related to the closure and subsequent maintenance of this site is recognized in the financial statements at the date the legal obligation arose. This estimate includes management's assumptions on inflation rate and discount rate. Based on our audit procedures, we have concluded that management's estimated ARO relating to landfill closure and post-closure care requirement appears reasonable. No ARO has been recorded for asbestos in Municipal owned buildings, however, the amount is not material (and has been reported as an unadjusted misstatement on page 6).

Adjustments and uncorrected misstatements

Adjustments

We have no adjusted misstatements to report for the ACED, Tri-R Committee and Trust Funds financial statements.

Misstatements identified and adjusted in the consolidated financial statements by the Municipality as a result of our audit procedures are as follows:

Increase (Decrease)	Balance sheet		Income effect	
Description	**Assets**	**Liabilities**	**Opening accumulated surplus**	**Annual surplus**
To remove accrual for construction work not perfomed by December 31, 2025	$ (77,025)	$ (77,025)	$ -	$ -
To remove government funding receivable for which revenue recognition criteria were not been met at December 31, 2025	(450,000)	-	-	(450,000)
Total adjustments	**$ (527,025)**	**$ (77,025)**	**$ -**	**$ (450,000)**

Uncorrected misstatements

We have no unadjusted non-trivial misstatements to report for the ACED, Tri-R Committee or Trust Funds.

Our audit identified the unadjusted non-trivial misstatements noted below for the Municipality's consolidated financial statements.

[Increase (Decrease) OR Debit (Credit)]	Balance sheet		Income effect	
Description	**Assets**	**Liabilities**	**Opening accumulated surplus**	**Annual surplus**
To record asset retirement obligation (for asbestos)	$ 2,978	$ 15,086	$ (11,466)	$ (642)
To record reversing impact of prior year understatement of deferred revenue on building permits	-	-	(11,758)	11,758
Total unadjusted misstatements	**$ 2,978**	**$ 15,086**	**$ (23,224)**	**$ 11,116**

We have discussed the unadjusted misstatements with management and requested that the identified amounts be adjusted. The amounts have not been adjusted since the adjustments are estimates that are not considered material to the consolidated financial statements taken as a whole and would have no effect on decisions made by financial statement users.

Other reportable matters

Internal control

The audit is designed to express an opinion on the consolidated financial statements. We obtain an understanding of internal control over financial reporting to the extent necessary to plan the audit and to determine the nature, timing and extent of our work. Accordingly, we do not express an opinion on the effectiveness of internal control.

If we become aware of a deficiency in your internal control over financial reporting, the auditing standards require us to communicate to Council those deficiencies we consider significant. However, a financial statement audit is not designed to provide assurance on internal control.

Based on the results of our audit, we did not identify any reportable observations.

Cybersecurity

Cybersecurity is the practice of protecting computers, data and other electronic systems from malicious attacks. As organizations become increasingly dependent on digital technology, the opportunities for cyber-criminals continue to grow. The explosion of data generated by digital technology, combined with a new degree of connectedness among organizations, means there is ripe opportunity for the technologically savvy and criminally minded to take advantage.

A breach in cybersecurity could create a reputational risk to you, as well as resulting in financial liabilities. As part of our risk assessment and planning procedures, we inquire of management regarding whether any cybersecurity breaches have been detected and, if we become aware of a breach or specific cybersecurity risk, we consider the impact to the audit; however, a financial statement audit is not designed to provide assurance on cybersecurity and should not be relied upon to identify cybersecurity risks or breaches.

In Appendix E, we discuss the general nature of cybersecurity threats and how organizations can go about improving cybersecurity.

Independence

We have a rigorous process where we continually monitor and maintain our independence. The process of maintaining our independence includes, but is not limited to:

- Identification of threats to our independence and putting into place safeguards to mitigate those threats. For example, we evaluate the independence threat of any non-audit services provided to the Municipality
- Confirming the independence of our engagement team members

We have identified no information regarding our independence that in our judgment should be brought to your attention.

Technical updates – highlights

Accounting

Accounting standards issued by the Accounting Standards Board that may affect the Municipality in future years include:

- Section PS 1202 Financial Statement Presentation
- Conceptual Framework for Financial Reporting in the Public Sector

Further details of the changes to accounting standards, including management's preliminary comments on their applicability to the Municipality, are included in Appendix D. If you have any questions about these changes, we invite you to raise them during our next meeting. We will be pleased to address your concerns.

Assurance

Assurance standards issued by the AASB that may change the nature, timing and extent of our audit procedures on the Municipality and our communication with Council include:

- Potential revisions to CAS 570 Going Concern
- Potential revisions to CAS 240 The Auditor's Responsibilities Relating to Fraud in an Audit of Financial Statement

Further details of the changes to assurance standards, including management's preliminary comments on their applicability to the Municipality, are included in Appendix C. If you have any questions about these changes, we invite you to raise them during our next meeting. We will be pleased to address your concerns.

Appendix A – Overview and approach

Our audit is planned with the objective of obtaining reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, so that we are able to express an opinion on whether the consolidated financial statements are prepared, in all material respects, in accordance with Canadian public sector accounting standards. The following outlines key concepts that are applicable to the audit, including responsibilities of parties involved, our general audit approach and other considerations.

Role of Council	• Help set the tone for the organization by emphasizing honesty, ethical behaviour and fraud prevention • Oversee management, including ensuring that management establishes and maintains internal controls to provide reasonable assurance regarding reliability of financial reporting • Recommend the nomination and compensation of external auditors • Directly oversee the work of the external auditors including reviewing and discussing the audit plan
Role of management	• Prepare financial statements in accordance with Canadian public sector accounting standards • Design, implement and maintain effective internal controls over financial reporting processes, including controls to prevent and detect fraud • Exercise sound judgment in selecting and applying accounting policies • Prevent, detect and correct errors, including those caused by fraud • Provide representations to external • Assess quantitative and qualitative impact of misstatements discovered during the audit on fair presentation of the financial statements
Role of Doane Grant Thornton LLP	• Provide an audit opinion that the financial statements are in accordance with Canadian public sector accounting standards • Conduct our audit in accordance with Canadian Generally Accepted Auditing Standards (GAAS) • Maintain independence and objectivity • Be a resource to management and to those charged with governance • Communicate matters of interest to those charged with governance • Establish an effective two-way communication with those charged with governance, to report matters of interest to them and obtain their comments on audit risk matters

Audit approach

Our understanding of the Municipality and its operations drives our audit approach, which is risk based and specifically tailored to The Municipal Corporation of the Township of Armour.

The five key phases of our audit approach

Phase	Our approach
1. Planning	• We obtain our understanding of your operations, internal controls and information systems • We plan the audit timetable together
2. Assessing risk	• We use our knowledge gained from the planning phase to assess financial reporting risks • We customize our audit approach to focus our efforts on key areas
3. Evaluating internal controls	• We evaluate the design of controls you have implemented over financial reporting risks • We identify areas where our audit could be more effective or efficient by taking an approach that includes testing the controls • We provide you with information about the areas where you could potentially improve your controls
4. Testing accounts and transactions	• We perform tests of balances and transactions • We use technology and tools, including data interrogation tools, to perform this process in a way that enhances effectiveness and efficiency
5. Concluding and reporting	• We conclude on the sufficiency and appropriateness of our testing • We finalize our report and provide you with our observations and recommendations

Our tailored audit approach results in procedures designed to respond to an identified risk. The greater the risk of material misstatement associated with the account, class of transactions or balance, the greater the audit emphasis placed on it in terms of audit verification and analysis.

Throughout the execution of our audit approach, we maintained our professional skepticism, recognizing the possibility that a material misstatement due to fraud could exist notwithstanding our past experiences with the Municipality and our beliefs about management's honesty and integrity.

Materiality

The purpose of our audit is to provide an opinion as to whether the consolidated financial statements are prepared, in all material respects, in accordance with Canadian public sector accounting standards as at December 31, 2025. Therefore, materiality is a critical auditing concept and as such we apply it in all stages of our engagement.

The concept of materiality recognizes that an auditor cannot verify every balance, transaction or judgment made in the financial reporting process. During audit planning, we made a preliminary assessment of materiality for the purpose of developing our audit strategy, including the determination of the extent of our audit procedures. During the completion stage, we consider not only the quantitative assessment of materiality, but also qualitative factors, in assessing the impact on the consolidated financial statements, our audit opinion and whether the matters should be brought to your attention.

Our materiality for the current audit was $160,000 for the consolidated financial statements, $12,000 for the Tri-R Committee and $8,000 for ACED.

Fraud risk factor considerations

We are responsible for planning and performing the audit to obtain reasonable assurance as to whether the consolidated financial statements are free of material misstatement caused by error or by fraud. Our responsibility includes:

- The identification and assessment of the risks of material misstatement of the consolidated financial statements due to fraud through procedures including discussions amongst the audit team and specific inquiries of management
- Obtaining sufficient appropriate audit evidence to respond to the fraud risks noted
- Responding appropriately to any fraud or suspected fraud identified during the audit

Due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements may not be detected and this is particularly true in relation to fraud. The primary responsibility for the prevention and detection of fraud rests with those charged with governance and management.

We are required to communicate with you on fraud-related matters, including:

- Obtaining an understanding of how you exercise oversight of management's processes for identifying and responding to the risks of fraud in the entity and the internal control that management has established to mitigate these risks
- Inquiring as to whether you have knowledge of any actual, suspected or alleged fraud affecting the entity

The following provides a summary of some of the fraud related procedures that are performed during the audit:

- Testing the appropriateness of journal entries recorded in the general ledger and other adjustments made in the preparation of the consolidated financial statements
- Reviewing accounting estimates for biases

- Evaluating the business rationale (or the lack thereof) for significant transactions that are or appear to be outside the normal course of operations

Quality management

We have a robust system of quality management that forms a core part of our client service and is designed to ensure the firm is meeting its quality objectives by designing responses to address identified quality risks. We combine numerous specific responses including the application of our internationally developed audit methodology, advanced audit technology, rigorous review procedures, mandatory professional development requirements, and the use of specialists to consistently deliver high quality audit services to our clients. We also monitor the design, implementation and operating effectiveness of each element of our system of quality management to ensure that we are appropriately addressing the quality risks and to identify deficiencies and required remedial actions in the system of quality management. In addition to our internal processes, we are subject to inspection and oversight by standard setting and regulatory bodies. We are proud of our firm's approach to quality management and would be pleased to discuss any aspect with you at your convenience.

Data analysis software

We apply our audit methodology using advanced software tools. Doane Grant Thornton continues to invest in developing industry-leading advanced audit data analytics tools.

IDEA

IDEA Data Analysis Software is a powerful analysis tool that allows audit teams to read, display, analyze, manipulate, sample and extract data from almost any electronic source. The tool has the advantages of enabling the audit team to perform data analytics on very large data sets in a very short space of time, while providing the checks, balances and audit trail necessary to ensure that the data is not corrupted and that the work can be easily reviewed. SmartAnalyzer, an add-on to IDEA, further improves the efficiency and effectiveness of the audit by providing automated routines for certain common analytical tasks, such as identifying unusual and potentially fraudulent journal entries.

Appendix B – Audit plan and risk assessment

We have executed our audit in accordance with our plan outlined below. We continually reassess the need for changes to our planned audit approach throughout the audit.

Risk assessment

Our risk assessment process identified certain significant risks, which are included under "Audit risks and results" in our report. In addition, we identified certain other areas where we focused our attention as follows:

Risk area	Why it is a risk area	Audit procedures and findings
Tax Revenue	The revenue and receivables from taxes levied may not be valid due to taxpayer collections being misapplied by those recording the receipt.	Test accounts receivable using statistical sampling. Review of tax revenue recorded in relation to 2025 tax by-law. No exceptions noted.
Operating Expenses	There is a risk that payables related to core activities are understated or not recorded in the correct period.	Review supporting documentation and management estimates with respect to the completeness and accuracy of significant year end accruals. Perform subsequent payments testing. No exceptions noted.
Tangible capital assets	There is a risk that capital asset activity is not valid.	Test significant additions for existence and to ensure adherence to procurement policies. No exceptions noted.

Group audit

In forming our opinion on the consolidated financial statements, we planned to perform work on the financial information of the components as follows:

Component [subsidiary or division]	Component auditor	Audit response and engagement team involvement
Burk's Falls, Armour and Ryerson TRI R Committee	Doane Grant Thornton LLP	Performed a financial statement audit on the standalone financial statements of the Tri-R Committee using a lower materiality level. Sufficient audit procedures were performed on the Tri-R Committee to issue a separate opinion on the component's financial statements.
Almaguin Community Economic Development ("ACED")	Doane Grant Thornton LLP	Performed a financial statement audit on the standalone financial statements of ACED using a lower materiality level. Sufficient audit procedures were performed on ACED to issue a separate opinion on the component's financial statements.
Armour, Ryerson and Burk's Falls Memorial Arena and Karl Crozier Community Centre	Doane Grant Thornton LLP	Performed a financial statement audit on the standalone financial statements of the Arena using a lower materiality level. Sufficient audit procedures were performed on the Arena to issue a separate opinion on the component's financial statements.
Burk's Falls, Armour and Ryerson Union Public Library	Doane Grant Thornton LLP	Performed a financial statement audit on the standalone financial statements of the Library using a lower materiality level. Sufficient audit procedures were performed on the Library to issue a separate opinion on the component's financial statements.
Burk's Falls and District Fire Department	Doane Grant Thornton LLP	Performed a financial statement audit on the standalone financial statements of the Fire Department using a lower materiality level. Sufficient audit procedures were performed on the Fire Department to issue a separate opinion on the component's financial statements.

We coordinated our audit efforts with any component auditors and discussed/communicated relevant audit matters such as materiality, risk assessment, areas of audit focus, timing and required information for our audit of the financial statements.

Appendix C – Auditing developments

Canadian Auditing Standards (CASs) and other Canadian Standards issued by the AASB	Effective date	Assessment of applicability
Revisions to CAS 570 *Going Concern* Auditors are required to obtain sufficient appropriate audit evidence on the appropriateness of management's use of the going concern basis of accounting and conclude on whether a material uncertainty exists in relation to going concern. Financial statement users raised questions about how much auditors should be able to detect from their audit procedures in this area, and what is communicated to users about the entity's ability to continue as a going concern. In response, the International Auditing and Assurance Standards Board (IAASB) issued a revised standard incorporating several key changes and, in June 2025, the Auditing and Assurance Standards Board (AASB) issued the equivalent Canadian standard with no Canadian-specific amendments. Key changes to the standard included: • Defining material uncertainty related to going concern • Enhancing the risk identification and assessment requirements so they are consistent with those set out in CAS 315 (Revised) *Identifying and Assessing the Risks of Material Misstatement* • Enhancing the auditor's evaluation of management's going concern assessment, including requirements to support the auditor's application of professional skepticism • Adding a requirement for the auditor to request management to extend its going concern assessment of the entity to cover at least 12 months from the date of approval of the financial statements if management has not already done so • Enhancing the auditor's consideration of information related to management's going concern assessment that becomes available to the auditor after the date of the auditor's report but before the date the financial statements are issued • Adding requirements to enhance communications about going concern in the auditor's report.	Periods beginning on or after December 15, 2026.	No impact on the 2025 audit

Canadian Auditing Standards (CASs) and other Canadian Standards approved by the AASB but not issued	Effective date	Assessment of applicability
Revisions to CAS 240 ***The Auditor's Responsibilities Relating to Fraud in an Audit of Financial Statements*** High quality audits contribute to the efficiency of capital markets and financial stability. In recent years, corporate failures and scandals have brought the topic of fraud to the forefront and led to questions from stakeholders about the role and responsibilities of the auditor relating to fraud in an audit of financial statements. This led the IAASB to initiate a project to revise the standard. In June 2025, the IAASB approved its final standard, which will be issued in September 2025. Changes include: • Clarifying the roles and responsibilities of the auditor with respect to fraud • Establishing more robust requirements if fraud or suspected fraud is identified • Reinforcing the importance of exercising professional skepticism in fraud-related audit procedures • Strengthening communications through the audit with management and those charged with governance about matters related to fraud • Adding transparency on fraud-related responsibilities and procedures in the auditor's report	Periods beginning on or after December 15, 2026.	No impact on the 2025 audit

Appendix D – PSAS Accounting developments

Public Sector Accounting Standards	Effective date	Management assessment of applicability
Section PS 1202 *Financial Statement Presentation* New Section PS 1202 *Financial Statement Presentation* replaces Section PS 1201 *Financial Statement Presentation*. The main features of the new Section include: • Changes to the statement of financial position to present financial assets, non-financial assets, total assets, financial liabilities, non-financial liabilities total liabilities and net assets/net liabilities • Separate statement of changes in net assets or net liabilities (formerly known as accumulated surplus) by required categories • The addition of a statement of net financial assets or net financial liabilities that presents a revised net financial assets or net financial liabilities (formerly known as "net debt") calculation • The option to present the change in net financial assets or net financial liabilities on the statement of net financial assets or net financial liabilities • Ability to present an amended budget when there is an election or the majority of the governing body of a government organization is newly elected or appointed • The requirement to provide a subtotal prior to financing activities in the statement of cash flow • Guidance on assessing the going concern assumption As a result of the issuance of the new Section, various Sections and Guidelines of the Handbook have been amended to include references to the Section. The impacted Sections and Guidelines include:	Fiscal years beginning on or after April 1, 2026. Earlier adoption is permitted *only if* the Conceptual Framework is also adopted at the same time. Prior period amounts would need to be restated to conform to the presentation requirements for comparative financial information in Section PS 1202.	No impact on the 2025 financial statements

Appendix E - Cybersecurity

Cybersecurity is the practice of protecting computers, data, networks and other electronic systems from malicious attacks. Below, we summarize the cybersecurity threat and how we can help you manage that threat.

As organizations become increasingly dependent on digital technology, storing valuable information in multiple places, the opportunities for cyber criminals continue to grow. Cyber-attacks today are more focused, skilful and ambitious, and geographical borders are meaningless. Regulators and stakeholders, including customers, are increasing the pressure on organizations to manage these risks.
In order to properly protect themselves, organizations must understand what weaknesses attackers could exploit, how to respond to security incidents and how areas such as access to confidential data should be managed.

Management should continue to respond to these risks by:

Assessing the people, processes and technology associated with their cybersecurity program, including management of the program, data security, cybersecurity awareness and training, and assessment of external risks

Improving the cybersecurity function by remediating identified vulnerabilities, developing new strategies, enhancing existing facilities, and establishing policies, controls and processes

Developing a cybersecurity breach or attack response plan, which involves providing training for the people who will execute the response, determining the procedures that will be followed, and securing external resources to support the process as needed

Raymond Chabot Grant Thornton, a Grant Thornton member firm based in Quebec, has a specialist cybersecurity division, VARS Corporation (VARS), that is at the forefront of the security industry.

VARS can help with:

Providing an integrated fully managed solution for securing your organization's digital environment. With VARS you will benefit from the most advanced cybersecurity solutions in the world, including solutions such as Terranova, Secure Exchanges, Perception Point, Cynet and Cyolo. VARS offers a customizable solution that is designed to meet all your cybersecurity needs, from advanced email security to dark Web analysis.

24/7 workstation and server monitoring

Regardless of the size of your organization, VARS provides 24/7 access to a team of cybersecurity experts at no additional cost and offers comprehensive real-time protection of your environments using the best detection tools (XDR). This solution includes the support of a specialized incident response teams that can intervene at any time, 365 days of the year.

Virtual Chief Information Security Officers (CISOs)

VARS's virtual CISOs can empower and protect your organization without you having to recruit a specialist or hire a full-time employee. They can help you to set priorities for investments and implement a tailored protection plan that fully meets your needs and situation.

The services and experiences described above are illustrative in nature and are intended to demonstrate our experience and capabilities in these areas. However, due to independence restrictions that apply to the Municipality, we may be unable to provide certain services as our ability to do so varies depending on individual facts and circumstances. If you would like to discuss cybersecurity risks in more detail or learn more, we would be happy to arrange a meeting. Additional information about VARS is available on the VARS website here: www.varscorporation.com.

Appendix F – Draft independent auditor's report

To the Members of Council, Inhabitants and Ratepayers of
The Municipal Corporation of the Township of Armour

Opinion

We have audited the consolidated financial statements of The Municipal Corporation of the Township of Armour ("the Municipality"), which comprise the consolidated statement of financial position as at December 31, 2025, and the consolidated statements of operations and accumulated surplus, change in net financial assets and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of The Municipal Corporation of the Township Armour as at December 31, 2025, and its results of operations, its changes in its net financial assets, and its cash flow for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Municipality in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Municipality's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Municipality or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Municipality's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Municipality's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Municipality's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Municipality to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

Appendix G – Draft management representation letter

August 11, 2026

Doane Grant Thornton LLP
222 McIntyre Street West
Suite 400
North Bay, ON P1B 2Y8

Dear Sir/Madam:

We are providing this letter in connection with your audit of the consolidated financial statements of The Municipal Corporation of the Township of Armour ("the Municipality") and the Municipality's Trust Funds as of December 31, 2025, and for the year then ended, for the purpose of expressing an opinion as to whether the consolidated financial statements and Trust Funds financial statements ("financial statements") present fairly, in all material respects, the financial position, results of operations, change in net financial assets and cash flows of the Municipality and Trust Funds in accordance with Canadian public sector accounting standards**.**

We acknowledge that we have fulfilled our responsibilities for the preparation of the financial statements in accordance with Canadian public sector accounting standards and for the design and implementation of internal controls to prevent and detect fraud and error. We have assessed the risk that the consolidated financial statements may be materially misstated as a result of fraud, and have determined such risk to be low. Further, we acknowledge that your examination was planned and conducted in accordance with Canadian generally accepted auditing standards (GAAS) so as to enable you to express an opinion on the consolidated financial statements. We understand that while your work includes an examination of the accounting system, internal controls and related data to the extent you considered necessary in the circumstances, it is not designed to identify, nor can it necessarily be expected to disclose, fraud, shortages, errors and other irregularities, should any exist.

Certain representations in this letter are described as being limited to matters that are material. An item is considered material, regardless of its monetary value, if it is probable that its omission from or misstatement in the financial statements would influence the decision of a reasonable person relying on the financial statements.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

Financial statements

1. The financial statements referred to above present fairly, in all material respects, the financial position of the Municipality and Trust Funds as at December 31, 2025 and the results of its operations, change in net financial assets and its cash flows for the year then ended in accordance with Canadian public sector accounting standards, as agreed to in the terms of the audit engagement.

Completeness of information

2. We have made available to you all financial records and related data and all minutes of the meetings of Council and committees of Council, as agreed in the terms of the audit engagement. Summaries of actions of recent meetings for which

minutes have not yet been prepared have been provided to you. All significant Council and committee actions are included in the summaries.

3. We have provided you with unrestricted access to persons within the Municipality from whom you determined it necessary to obtain audit evidence.

4. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements. The adjusting journal entries which have been proposed by you are approved by us and will be recorded on the books of the Municipality.

5. There were no restatements made to correct a material misstatement in the prior period consolidated financial statements that affect the comparative information.

6. We are unaware of any known or probable instances of non-compliance with the requirements of regulatory or governmental authorities, including their financial reporting requirements.

7. We are unaware of any violations or possible violations of laws or regulations the effects of which should be considered for disclosure in the financial statements or as the basis of recording a contingent loss.

8. We have disclosed to you all known deficiencies in the design or operation of internal control over financial reporting of which we are aware.

9. We have identified to you all known related parties and related party transactions, including sales, purchases, loans, transfers of assets, liabilities and services, leasing arrangements guarantees, non-monetary transactions and transactions for no consideration.

Fraud and error

10. We have no knowledge of fraud or suspected fraud affecting the Municipality or Trust Funds involving management; employees who have significant roles in internal control; or others, where the fraud could have a non-trivial effect on the financial statements.

11. We have no knowledge of any allegations of fraud or suspected fraud affecting the Municipality's and Trust Funds' financial statements communicated by employees, former employees, analysts, regulators or others.

12. We acknowledge our responsibility for the design, implementation and maintenance of internal control to prevent and detect fraud.

13. We believe that there are no uncorrected financial statement misstatements relating to the Trust Funds financial statements.

14. We believe that the effects of the uncorrected financial statement misstatements summarized below are immaterial, individually and in the aggregate, to the consolidated financial statements taken as a whole:

		Increase (Decrease)			
	Unadjusted misstatements	**Assets**	**Liabilities**	**Opening accumulated Surplus**	**Annual Surplus**
1	To record asset retirement obligation (for asbestos)	$ 2,978	$ 15,086	$ (11,466)	$ (642)
2	To record reversing impact of prior year understatement of deferred revenue on building permits	-	-	(11,758)	11,758
	Total unadjusted misstatements	$ 2,978	$ 15,086	$ (23,224)	$ 11,116

Recognition, measurement and disclosure

15. We believe that the significant assumptions used by us in making accounting estimates, including those used in arriving at the fair values of financial instruments as measured and disclosed in the financial statements, are reasonable and appropriate in the circumstances.

16. We believe that the significant judgments made in recording asset retirement obligations have taken into account relevant information of which management is aware. The assumptions appropriately reflect management's intent and ability to carry out specific courses of action on behalf of the Municipality.

17. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities, both financial and non-financial, reflected in the financial statements.

18. All related party transactions have been appropriately measured and disclosed in the financial statements.

19. The nature of all material measurement uncertainties has been appropriately disclosed in the financial statements, including all estimates where it is reasonably possible that the estimate will change in the near term and the effect of the change could be material to the financial statements.

20. The nature of all material measurement uncertainties has been appropriately disclosed in the financial statements, including all estimates where it is reasonably possible that the estimate will change in the near term and the effect of the change could be material to the financial statements.

21. All outstanding and possible claims, whether or not they have been discussed with legal counsel, have been disclosed to you and are appropriately reflected in the consolidated financial statements.

22. All liabilities and contingencies, including those associated with guarantees, whether written or oral, have been disclosed to you and are appropriately reflected in the consolidated financial statements.

23. There are no “off-balance sheet” financial instruments in current year.

24. The Municipality and Trust Funds did not purchase any derivative financial instruments during the year.

25. With respect to environmental matters:

    a) at year end, there were no liabilities or contingencies that have not already been disclosed to you;

    b) liabilities or contingencies have been recognized, measured and disclosed, as appropriate, in the consolidated financial statements; and

    c) commitments have been measured and disclosed, as appropriate, in the consolidated financial statements.

26. The Municipality and Trust Funds have satisfactory title to (or lease interest in) all assets, and there are no liens or encumbrances on the Municipality's or Trust Fund's assets.

27. We have disclosed to you, and the Municipality and Trust Funds have complied with, all aspects of contractual agreements that could have a material effect on the consolidated financial statements in the event of non-compliance, including all covenants, conditions or other requirements of all outstanding debt.

28. The Goods and Services Tax (GST) and Harmonized Sales Tax (HST) transactions recorded by the Municipality are in accordance with the federal and provincial regulations. The GST and HST liability/receivable amounts recorded by the Municipality and Trust Funds are considered complete.

29. Employee future benefit costs, assets, and obligations have been determined, accounted for and disclosed in accordance with the requirements of Section 3255 *Post-employment Benefits, Compensated Absences and Termination Benefits* of the Canadian public sector accounting standards issued by the Public Sector Accounting Board.

30. There have been no events subsequent to the balance sheet date up to the date hereof that would require recognition or disclosure in the financial statements. Further, there have been no events subsequent to the date of the comparative financial statements that would require adjustment of those financial statements and related notes.

Other

31. We have considered whether or not events have occurred or conditions exist which may cast significant doubt on the Municipality's and Trust Funds' ability to continue as a going concern and have concluded that no such events or conditions are evident.

Yours very truly,

Alison McGregor, Treasurer

Public Sector Accounting Standards	Effective date	Management assessment of applicability
• PS 1300 *Government Reporting Entity* • PS 2120 *Accounting Changes* • PS 2500 *Basic Principles of Consolidation* • PS 2510 *Additional Areas of Consolidation* • PS 2601 *Foreign Currency Translation* • PS 3041 *Portfolio Investments* • PS 3060 *Interest in Partnerships* • PS 3070 *Investments in Government Business Enterprises* • PS 3100 *Restricted Assets and Revenues* • PS 3160 *Public Private Partnerships* • PS 3230 *Long-Term Debt* • PS 3250 *Retirement Benefits* • PS 3255 *Post-Employment Benefits, Compensated Absences and Termination Benefits* • PS 3260 *Liability for Contaminated Sites* • PS 3280 *Asset Retirement Obligations* • PS 3300 *Contingent Liabilities* • PS 3310 *Loan Guarantees* • PS 3400 *Revenue* • PS 3410 *Government Transfers* • PS 3430 *Restructuring Transactions* • PS 3450 *Financial Instruments* • PS 4200 *Financial Statement Presentation by Not-for-Profit Organizations* • PSG-2 *Leased Tangible Capital Assets* • PSG-4 *Funds and Reserves* • PSG-5 *Sale-Leaseback Transactions*		
Conceptual Framework for Financial Reporting in the Public Sector PSAB's Conceptual Framework for Financial Reporting in the Public Sector replaces Sections PS 1000 *Financial Statement Concepts* and PS 1100 *Financial Statement Objectives*. The new Conceptual Framework includes: • Characteristics of public sector entities • Objectives of financial reporting • Primary users of financial reporting and their expectations • Role of financial statements • Foundations and objectives of financial statements • Qualitative characteristics of information in financial statements • Qualitative characteristics of information in financial statements and related considerations • Definitions of elements • Criteria of general recognition and derecognition; and, • Concepts of general measurement and presentation As a result of the issuance of the Conceptual Framework, various Sections and Guidelines of the Handbook have been amended to include references to the new Conceptual Framework, add/clarify key definitions that are consistent with the Conceptual Framework, and/or remove references to qualitative characteristics that are no longer qualitative characteristics in the new Conceptual Framework. These Sections include: • Introduction to the Public Sector Accounting Handbook (formerly the Introduction to the Public Sector Accounting Standards) • PS 1150 *Generally accepted Accounting Principles* • PS 1201 *Financial Statement Presentation* • PS 1300 *Government Reporting Entity* • PS 2100 *Disclosure of Accounting Policies* • PS 2120 *Accounting Changes* • PS 2130 *Measurement Uncertainty* • PS 2200 *Related Party Transactions* • PS 3150 *Tangible Capital Assets* • PS 3200 *Liabilities* • PS 3210 *Assets* • PS 3400 *Revenue* • PS 3430 *Restructuring Transactions* • PS 3450 *Financial Instruments; and* • PS 4230 *Capital Assets Held by Not-for-Profit Organizations* The Conceptual Framework will be applied prospectively.	Fiscal years beginning on or after April 1, 2026. Earlier adoption is permitted.	No impact on the 2025 financial statements

Appendix E - Cybersecurity

Cybersecurity is the practice of protecting computers, data, networks and other electronic systems from malicious attacks. Below, we summarize the cybersecurity threat and how we can help you manage that threat.

As organizations become increasingly dependent on digital technology, storing valuable information in multiple places, the opportunities for cyber criminals continue to grow. Cyber-attacks today are more focused, skilful and ambitious, and geographical borders are meaningless. Regulators and stakeholders, including customers, are increasing the pressure on organizations to manage these risks.
In order to properly protect themselves, organizations must understand what weaknesses attackers could exploit, how to respond to security incidents and how areas such as access to confidential data should be managed.

Management should continue to respond to these risks by:

Assessing the people, processes and technology associated with their cybersecurity program, including management of the program, data security, cybersecurity awareness and training, and assessment of external risks

Improving the cybersecurity function by remediating identified vulnerabilities, developing new strategies, enhancing existing facilities, and establishing policies, controls and processes

Developing a cybersecurity breach or attack response plan, which involves providing training for the people who will execute the response, determining the procedures that will be followed, and securing external resources to support the process as needed

Raymond Chabot Grant Thornton, a Grant Thornton member firm based in Quebec, has a specialist cybersecurity division, VARS Corporation (VARS), that is at the forefront of the security industry.

VARS can help with:

Providing an integrated fully managed solution for securing your organization's digital environment. With VARS you will benefit from the most advanced cybersecurity solutions in the world, including solutions such as Terranova, Secure Exchanges, Perception Point, Cynet and Cyolo. VARS offers a customizable solution that is designed to meet all your cybersecurity needs, from advanced email security to dark Web analysis.

24/7 workstation and server monitoring

Regardless of the size of your organization, VARS provides 24/7 access to a team of cybersecurity experts at no additional cost and offers comprehensive real-time protection of your environments using the best detection tools (XDR). This solution includes the support of a specialized incident response teams that can intervene at any time, 365 days of the year.

Virtual Chief Information Security Officers (CISOs)

VARS's virtual CISOs can empower and protect your organization without you having to recruit a specialist or hire a full-time employee. They can help you to set priorities for investments and implement a tailored protection plan that fully meets your needs and situation.

The services and experiences described above are illustrative in nature and are intended to demonstrate our experience and capabilities in these areas. However, due to independence restrictions that apply to the Municipality, we may be unable to provide certain services as our ability to do so varies depending on individual facts and circumstances. If you would like to discuss cybersecurity risks in more detail or learn more, we would be happy to arrange a meeting. Additional information about VARS is available on the VARS website here: www.varscorporation.com.

Township of Armour
List of Accounts for Approval
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Date Printed
2026-08-06 3:42 PM

Bank Code - AP - Armour A/P

COMPUTER CHEQUE

Payment #	Date	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
19493	**2026-07-22**	**Charlene Watt**			
		Landfill Float	Tri R - Landfill Float replacement	125.00	125.00
19494	**2026-07-28**	**Bradshaw's Mobile Tire Service**			
		757826	Rds - Grader tire repair	430.00	430.00
19495	**2026-07-28**	**Collins YIG**			
		Jul 14/26	G - Council meeting	52.16	
		Jul 16/26	Tri R - Water/Gatorade	21.69	73.85
19496	**2026-07-28**	**Crooked Creek Ranch**			
		1072	KCC - Horse Camp #1 25 kids	847.50	847.50
19497	**2026-07-28**	**Jessica Bilz**			
		Deposit Refund	KCC - Deposit Refund	65.00	65.00
19498	**2026-07-28**	**Les Phinney**			
		Jun 1-30/26	Rds - 5 Beavers + pull dams	550.00	550.00
19499	**2026-07-28**	**Muskoka Millwrighting**			
		57660	Tri R - Remove recycling equipmei	2,090.50	2,090.50
19500	**2026-07-28**	**Pam MacFarlane**			
		Gala Deposit 26	KCC - 50% deposit Gala Caterer	2,400.00	2,400.00
19501	**2026-07-28**	**Weeks Construction Inc.**			
		110657	G - Gravel tender 2026-03	161,320.04	161,320.04
				Total Computer Cheque:	167,901.89

EFT

Payment #	Date	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
6638	**2026-07-22**	**Christies Camper Sales Ltd**			
		S06821	TRI R - Office Trailer Rental	13,209.70	13,209.70
6639	**2026-07-24**	**AFC Inc**			
		9256	Tri R - Dozer rental	9,124.75	9,124.75
6640	**2026-07-24**	**Amazon.com.ca Inc.**			
		CA6ABEYHUS7	Tri R - Monitor stand x 2	122.08	
		CA6ABEYHYK5	G/TRI R - Folder/rental kit supplies	309.57	
		CA6ABEYIEV6	G - Parks - No wake sign x 5	118.60	
		CA6ABEYIGBU	G/Tri R - Surge/battery backups	768.36	
		CA6ABEYIYKJ	G - CEMC Emergency kits/radio	299.37	
		CA6ABEYILXE	KCC - Daycamp sunscreen/bug sp	31.11	
		CA6ABEYJ7LL	KCC - Daycamp bug spray	11.74	1,660.83
6641	**2026-07-24**	**Burk's Falls Home Hardware,**			
		95026	Tri R - Gloves/caution tape	34.43	34.43
6642	**2026-07-24**	**Cedar Signs**			
		INV/2026/2783	G - Parks 10km/No wake signs	223.95	223.95
6643	**2026-07-24**	**ConstructConnect Canada Inc.**			
		INV01830555	Rds - Surface Treatment Ad	339.00	339.00
6644	**2026-07-24**	**Corbin Stenning**			
		Baseball Umpire	KCC - 16 hrs Baseball Umpire	336.00	336.00
6645	**2026-07-24**	**D.M. Wills Associates Ltd**			
		31122	Tri R - 2026 Annual Monitoring	4,465.20	4,465.20
6646	**2026-07-24**	**Duncor Enterprises Inc**			
		2026076	Rds - Micro surface Skyline Drive	90,283.86	90,283.86

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EFT

Payment #	Date	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
6647	**2026-07-24**	**Englobe Corp**			
		00290409	Rds - Material Testing 6/26	579.69	579.69
6648	**2026-07-24**	**Fowler Construction Co. Ltd.**			
		95228	Rds - Cold mix - 4.990t	967.77	967.77
6649	**2026-07-24**	**Glen Martin Limited**			
		437279	G - Parks garbage bags x 2	62.67	62.67
6650	**2026-07-24**	**Huntsville Chrysler Dodge Jeep Ram**			
		939417	Rds - RAM balljoint	188.71	188.71
6651	**2026-07-24**	**Innov8 Office Solutions Melcarm Grou**			
		AR1161647	G - Canon Copies 7/9-8/8	369.25	369.25
6652	**2026-07-24**	**Kidd's Home Hardware and Building C**			
		2996898/2996985	Rds - Screws/Drill kit	167.24	167.24
6653	**2026-07-24**	**Kristina Kostuk**			
		Deposit Refund	KCC - Deposit Refund July 18/26	65.00	65.00
6654	**2026-07-24**	**MAP Sundridge**			
		986744/3	Rds - DEF fluid 208L	337.32	
		J88701/3	Rds - V belt	25.85	
		J88723/3	Rds - V belts + return	29.67	392.84
6655	**2026-07-24**	**Muskoka Hydrovac Ltd.**			
		3059	Rds - Hydrovac Garage road culve	1,067.86	1,067.86
6656	**2026-07-24**	**Near North Laboratories Inc.**			
		2603139	KCC - Water sample	53.29	53.29
6657	**2026-07-24**	**Nors Construction Equipment Canada**			
		10019332	Rds - Douille/freight	86.04	
		10019923	Rds - Douille	319.68	405.72
6658	**2026-07-24**	**Planscape**			
		478053	G - June Retainer	2,090.50	
		478051	G - OLT BESS	590.43	
		478052	G - Vestering Site Plan	805.13	3,486.06
6659	**2026-07-24**	**Purolator Inc**			
		535314075	Rds - Nors Shipment	8.69	
		565269547	G - Shipments	12.56	21.25
6660	**2026-07-24**	**Township Of Ryerson**			
		Fire Marque 2	G - Fire Marque	3,305.00	3,305.00
6661	**2026-07-24**	**Tulloch Engineering Inc.**			
		2035098	Rds - Road Needs Study update	889.88	889.88
6662	**2026-07-24**	**Wade Snider**			
		Landfill-2026	Tri R - 2025 Volume Report	5,214.00	5,214.00
				Total EFT:	136,913.95

OTHER

Payment #	Date	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
1	**2026-07-28**	**Collabria Visa (KCU)**			
		July/26 - AM	G - Visa Expenses	304.63	304.63
1	**2026-08-11**	**Hydro One Networks Inc.**			
		Jul 28/26	KCC - 6/3-7/4	632.39	632.39
2	**2026-07-28**	**Collabria Visa (KCU)**			
		July/26 - AnM	G - Visa Expenses	14.68	14.68
2	**2026-08-11**	**Hydro One Networks Inc.**			

OTHER

Payment #	Date	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
		Jul. 28/26	G - 12 3 Mile 6/3-7/4	284.46	284.46
3	2026-07-28	**Collabria Visa (KCU)**			
		July/26 - CM	G - Visa Expenses	1,648.89	1,648.89
3	2026-08-11	**Hydro One Networks Inc.**			
		Jul 29/26	G - Park 6/3-7/4	177.19	177.19
4	2026-07-28	**Collabria Visa (KCU)**			
		July/26 - DC	Rds - Visa Expenses	412.45	412.45
4	2026-08-11	**Hydro One Networks Inc.**			
		Jul 30/26	Tri R - 6/5-7/8	96.23	96.23
5	2026-07-28	**Collabria Visa (KCU)**			
		July/26 - DG	G - Visa Expenses	733.39	733.39
5	2026-08-11	**Hydro One Networks Inc.**			
		Jul. 30/26	G - WF 6/5-7/8	80.79	80.79
6	2026-07-28	**Hydro One Networks Inc.**			
		Jul 15/26	G - Office 5/21-6/20	566.28	566.28
		Jul 31/26	G - BCC 6/6-7/9	42.48	42.48
7	2026-07-28	**Hydro One Networks Inc.**			
		Jul 16/26	Rds - 5/21-6/22	182.63	182.63
7	2026-08-11	**Lakeland Energy**			
		126-008723	KCC - Internet	175.09	175.09
8	2026-07-28	**Canada Revenue Agency**			
		Jul 1-15/26-001	G - CRA 001	21,932.50	21,932.50
8	2026-08-11	**Lakeland Energy**			
		126-009764	G - Office Internet	124.24	124.24
9	2026-07-28	**Canada Revenue Agency**			
		Jul 1-15/26-002	G - CRA 002	2,649.07	2,649.07
9	2026-08-11	**Minister Of Finance**			
		July 2026	G - July EHT	3,043.34	3,043.34
10	2026-07-28	**Reliance**			
		Jul 13/26	G - WF Water 7/11-10/9	62.21	62.21
10	2026-08-11	**Newt Fibernetics Corporation**			
		799724	KCC - Phones	98.81	98.81
11	2026-07-28	**Telus Health Canada Ltd**			
		2603451	G - Telus Health	65.26	65.26
11	2026-08-11	**Newt Fibernetics Corporation**			
		800622	G - Office Phones	152.31	152.31
12	2026-07-28	**Village of Burks Falls**			
		Jul 8/26	G - Water 5/1-6/30	133.19	133.19
12	2026-08-11	**Canada Revenue Agency**			
		Jul16-31/26-001	G - CRA 001	20,158.08	20,158.08
13	2026-07-28	**Collabria Visa (KCU)**			
		July/26 - CW	G - Visa Expenses	1,513.50	1,513.50
13	2026-08-11	**Canada Revenue Agency**			
		Jul16-31/26-002	G - CRA 002	1,599.73	1,599.73
14	2026-07-28	**Collabria Visa (KCU)**			
		July/26 - DM	KCC - Visa Expenses	2,882.64	2,882.64
14	2026-08-11	**Bell Mobility**			
		Jul 27/26	Cell Phones	483.22	483.22
				Total Other:	60,249.68

PROPOSED PAYMENTS

Payment #	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
PP -	**9 Lives Design Inc.**			
	2608-02	G - EDC Almaguin Website & Ema	655.40	655.40
PP -	**AFC Inc**			
	9474	Tri R - Restock filters/oil	1,965.07	1,965.07
PP -	**Abell Pest Control Inc**			
	A8133104	KCC - Pest Control	72.86	72.86
PP -	**Amazon.com.ca Inc.**			
	CA6ABEYIVET	TRI R - Hi Viz clothing	640.32	
	CA6ABEYJLV8	G - Admin Laptop bag	33.27	
	CA6ABEYJM6D	Tri R - Time clock/cards	341.24	
	CA6ABEYJPZA	G/Tri R - Traffic cones/tool/coat	720.55	
	CA6ABEYJBBR	Tri R - Hi Viz pants/shelves	359.22	
	CA6ABEYJI7W	G/Tri R - Surge/battery backups	267.40	
	CA6ABEYJV8O	G/TRI R - computer cables/monitoı	666.33	
	CA6ABEYJT7M	KCC - Daycamp craft supplies	208.52	
	CA6ABEYK1XI	KCC - Vacuum x 2	817.97	
	CA6ABEYK3YQ	Tri R - Magnetic sweeper replacerr	95.94	
	CA6ABEYK7K2	G - Phone cord	13.55	
	CA6ABEYKICU	G - Bylaw coveralls/CO detector	191.33	
	CA6ABEYKB0X	KCC - Toner	214.21	4,569.85
PP -	**Amilia SmartRec**			
	1602568	KCC - Subscription/Transactions	707.52	707.52
PP -	**Amy Tilley**			
	August 5/26	Tri R - 337km/expenses	279.62	279.62
PP -	**Appraisal Group Muskoka**			
	26-4298	G - Appraisal Report MTO	2,825.00	2,825.00
PP -	**Armour, Ryerson & Burk's Falls**			
	2026 Donation	G - 2026 Fall Fair Donation	3,000.00	3,000.00
PP -	**Burk's Falls Home Hardware,**			
	94970	G - Water softener salt	29.36	
	95038	Tri R - Lock/storage box	55.35	
	95055	Tri R - Rake/tape/garbage can	101.09	
	95072	Tri R - Toolbox/handtools	268.88	454.68
PP -	**Calvin Johnston**			
	76	Rds - Roadside Mowing 2026	5,537.00	5,537.00
PP -	**Collins YIG**			
	Jul 23/26	G - Water	25.16	
	Jul 28/26	G - Council meeting	61.34	
	Jul 31/26	Tri R - Water	9.00	95.50
PP -	**Corporate Express**			
	73749818	G - Paper/banker boxes x 3 cases	94.64	
	73879673	G - Paper/wite-out/pens	191.35	285.99
PP -	**Courtney Metcalf**			
	June 2026	G - 367.7KM - 4/8-6/25	264.74	264.74
PP -	**DKI North Bay**			
	NB-10984	G - Office repairs	46,110.11	
	NB-11000	G - Bylaw office wall reno	2,228.12	48,338.23
PP -	**Danika McCann**			
	Indepen. 7/23/2	KCC - Daycamp rice x 4	25.96	25.96
PP -	**Dollywood Foundation of Canada**			
	0826522	KCC - Literacy Program	32.95	32.95
PP -	**Environmental 360 Solutions**			

Payment #	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
	738538	G - Dobbs Beach	335.50	
	738539	G - Jack Lake	335.50	
	738540	G - Watt Farm	312.00	
	738541	G - Halcyon Beach	268.40	
	738542	G - Thompson Rapids	268.40	
	738543	KCC - Rental	268.40	
	738544	G - Doe Lake park	390.00	2,178.20
PP -	**Fowler Construction Co. Ltd.**			
	Holdback 92459	G - Holdback Hwy 520 Entrance	14,754.41	14,754.41
PP -	**Glen Martin Limited**			
	437662	G - Parks paper towel x 2 cases	96.30	
	437920	Rds - Garbage bags/towels	212.68	308.98
PP -	**Hamilton & Sons Property**			
	2495	G - Summer Groundskeeper Contr	6,426.88	6,426.88
PP -	**Helyx**			
	11552	Tri R - Compactor Fire Suppressio	16,594.05	16,594.05
PP -	**Home Building Centre**			
	4313878	G - Parks water sign bolts	70.83	
	2274244	G - Parks - Install monument	64.35	135.18
PP -	**Jennifer Joiner**			
	July 2026	KCC - Day Camp Swimming Lesso	990.00	990.00
PP -	**Jim's Locksmithing**			
	INV028168	Tri R - Locks/keys	264.42	264.42
PP -	**Karen Jones Consulting Inc.**			
	1080	G - EDC Strategic Plan update	4,237.50	4,237.50
PP -	**Les Phinney**			
	Jul 1-31/26	Rds - 9 Beavers + culvert clean ou	950.00	950.00
PP -	**MAP Sundridge**			
	J90995/3	Rds - 12v Terminal	209.85	209.85
PP -	**Melissa Marshall**			
	Jun/Jul Cell 20	KCC - MM Cell 50% Jun/Jul	64.11	64.11
PP -	**Minister of Finance**			
	392307260955006	G - June OPP	40,043.00	40,043.00
PP -	**Moore Propane Limited**			
	193704	Tri R - Cyl Rent	27.12	27.12
PP -	**Muskoka Rent All**			
	July 2026	Tri R - Equipment Rental	13,254.90	13,254.90
PP -	**Near North Industrial Solution**			
	109442	Rds - Plug/coupler	18.92	
	109443	Rds - Nut/plugs/screws/washers	28.77	
	109497	Rds - Orings x 6	1.70	49.39
PP -	**Nors Construction Equipment Canada**			
	10020520	Rds - Grader steering link	154.87	154.87
PP -	**North Bay Parry Sound District**			
	August 2026	G - August Levy	4,054.72	4,054.72
PP -	**Novexco**			
	94937344	G - Bylaw evidence notebook x 12	144.82	144.82
PP -	**OMERS**			
	July 2026	G - July OMERS	25,372.00	25,372.00
PP -	**Purolator Inc**			

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Payment #	Vendor Name / Invoice #	Reference	Invoice Amount	Payment Amount
	525262268	Historical Society shipments	22.60	
	515316980	Rds - Computer shipment	15.53	38.13
PP -	**Shell Burks Falls**			
	July 2026	G - Bylaw Fuel	616.09	616.09
PP -	**Stewart Coughlin Riding Ranch**			
	1002	G - Daycamp Petting Farm	248.60	248.60
PP -	**Stinson Electrical Inc**			
	18546	G - Receptacles Bylaw office	1,786.68	1,786.68
PP -	**TJB Construction**			
	1374	Tri R - Bins/site work	16,644.90	
	1388	Tri R - Carpet to landfill	1,779.75	18,424.65
PP -	**Technical Standards and Safety**			
	10787915	KCC - Renewal Elevator Lift	279.00	279.00
PP -	**Tiercel Technology Corp**			
	T03153	G - Garbage bin Thompson Rapid	4,062.35	4,062.35
PP -	**Town of Parry Sound**			
	August 2026	G - August Land Ambulance	12,762.71	12,762.71
PP -	**Township Of Perry**			
	2026-049	G - CBO 6/30-7/31	833.75	833.75
PP -	**Tulloch Engineering Inc.**			
	2035376	G - Peggs Mountian drainage stud	3,390.00	3,390.00
PP -	**Village Of Burk's Falls**			
	2026-017	G - 2026 Fireworks	2,085.57	2,085.57
PP -	**W.O. Stinson & Son Ltd.**			
	109005695	Tri R - 683.8L Dyed Diesel	1,411.32	
	109005696	Rds - 1500.1L Dyed Diesel	3,096.12	
	109005697	Rds - 1405.6L Clear Diesel	3,044.03	7,551.47
PP -	**Waste Connection of Canada Inc**			
	7113-0000369109	Tri R - July Comingled	859.16	859.16
PP -	**Wilson Transportation**			
	SUN331568	KCC - Daycamp Bus 7/8	105.66	
	SUN331569	KCC - Daycamp Bus 7/13	310.75	
	SUN331573	KCC - Daycamp Bus 7/16	335.93	
	SUN331574	KCC - Daycamp Bus 7/20	310.75	
	SUN331575	KCC - Daycamp Bus 7/27	391.86	
	SUN331570	KCC - Daycamp Bus Jul 15/22/29	316.97	
	SUN331577	KCC - Daycamp Bus 7/30	310.75	2,082.67
PP -	**Wurth Canada Limited**			
	27034674	Rds - Drill bits/gloves	192.38	192.38
PP -	**Xerox Canada Ltd**			
	F65982771	G - 6/26-7/27 copies	488.80	488.80
			Total Proposed Payments:	255,026.78

Total AP: 620,092.30

NET July Payroll: $106,553.66

Total: $726,645.96

Township of Armour
List of Accounts for Approval
Batch: 2026-00057 to 2026-00063

Certified Correct This August 6, 2026

Treasurer

Mayor

(11)

56 ONTARIO STREET
PO BOX 533
BURK'S FALLS, ON

(705) 382-3332
(705) 382-2954
Fax: (705) 382-2068
Website: www.armourtownship.ca

APPLICATION FOR SITE PLAN AGREEMENT

Applicant`s Name: Andrea Patterson Roll No: 4919 000 002 17600

☒ Site Plan Agreement
☐ Amendment to Site Plan

I/We hereby submit an application for approval of site plans and a Site Plan Agreement by the Township of Armour.

Dated this 24th day of July, 2026.

Andrea Patterson
Signature

FOR OFFICE USE ONLY

Date Application Received: July 29, 2026

Checked By: CW

Fee Submitted: CW

Cost Acknowledgement Agreement Signed: CW

Site Plan Agreement required pursuant to:

☒ Site Plan control, Section 41, Planning Act
☐ Rezoning
☐ Official Plan Amendment
☐ Southeast Parry Sound District Planning Board Decision
☐ Committee of Adjustment Decision
☐ Ontario Municipal Board Order
☐ Other (specify)

RESOLUTION

Name of Registered Owner (please print) Andrea Patterson
(If owner is a numbered company, please complete details below)

Address: ______________________________

Telephone / Fax / Cell #s: ______________________________

E-mail Address: ______________________________

Numbered Company Authorization:

Please provide name and title for *two* signing officers for the company.

First Officer:

Name (Please print) Title

I have the authority to bind the Corporation.

Signature

Second Officer:

Name (Please print) Title

I have the authority to bind the Corporation.

Signature

Applicant (or authorized agent): E.J. Williams, B.Sc., O.L.S., C.L.S.

Address: 387 Muskoka Rd 3 N.

Huntsville, ON P1H 1C5

Telephone/Fax/Cell #s: 705-789-4171

Email Address: ted@ejwilliamssurveying.com

Unless otherwise requested, all communication will be directed to the applicant.

Registered Owner's Authorization:

As of the date of this application, I am the registered owner of the lands described in this application, and I have examined the contents of this application and hereby certify that the information submitted with the application is correct insofar as I have knowledge of these facts, and I concur with the submission of this application by:

Edward (Ted) Williams, B.Sc., O.L.S., C.L.S.

who I have appointed as my agent.

Andrea Patterson | Jul 24, 2026

Signature of Registered Owner | Date

Andrea Patterson

Mortgagees(s): None

Address:

Telephone/Fax Numbers:

Location of Site

Lot 11 Concession 8 Plan Number Lot # in Plan

Frontage (Name of Lake or Road): Chetwynd Road

Existing Zoning: Rural

Official Plan Designation: Rural

Development Proposed:
Proposed Roofed Storage, Proposed 1 Storey Addition, Proposed Septic System
Proposed Asphalt Entrance, Driveway and Parking Area, Proposed Emergency Turn Around
Proposed Well, Proposed Business Signage

SCHEDULE B

SKETCH FOR SITE PLAN AGREEMENT

PREPARED FOR RYAN PATTERSON

SCALE = 1 : 500

THE INTENDED PLOT SIZE OF THIS PLAN IS 914mm IN WIDTH BY 610mm IN HEIGHT WHEN PLOTTED AT A SCALE OF 1 : 500

METRIC:
DISTANCES SHOWN ON THIS SKETCH ARE IN METRES AND CAN BE CONVERTED TO FEET BY DIVIDING BY 0.3048

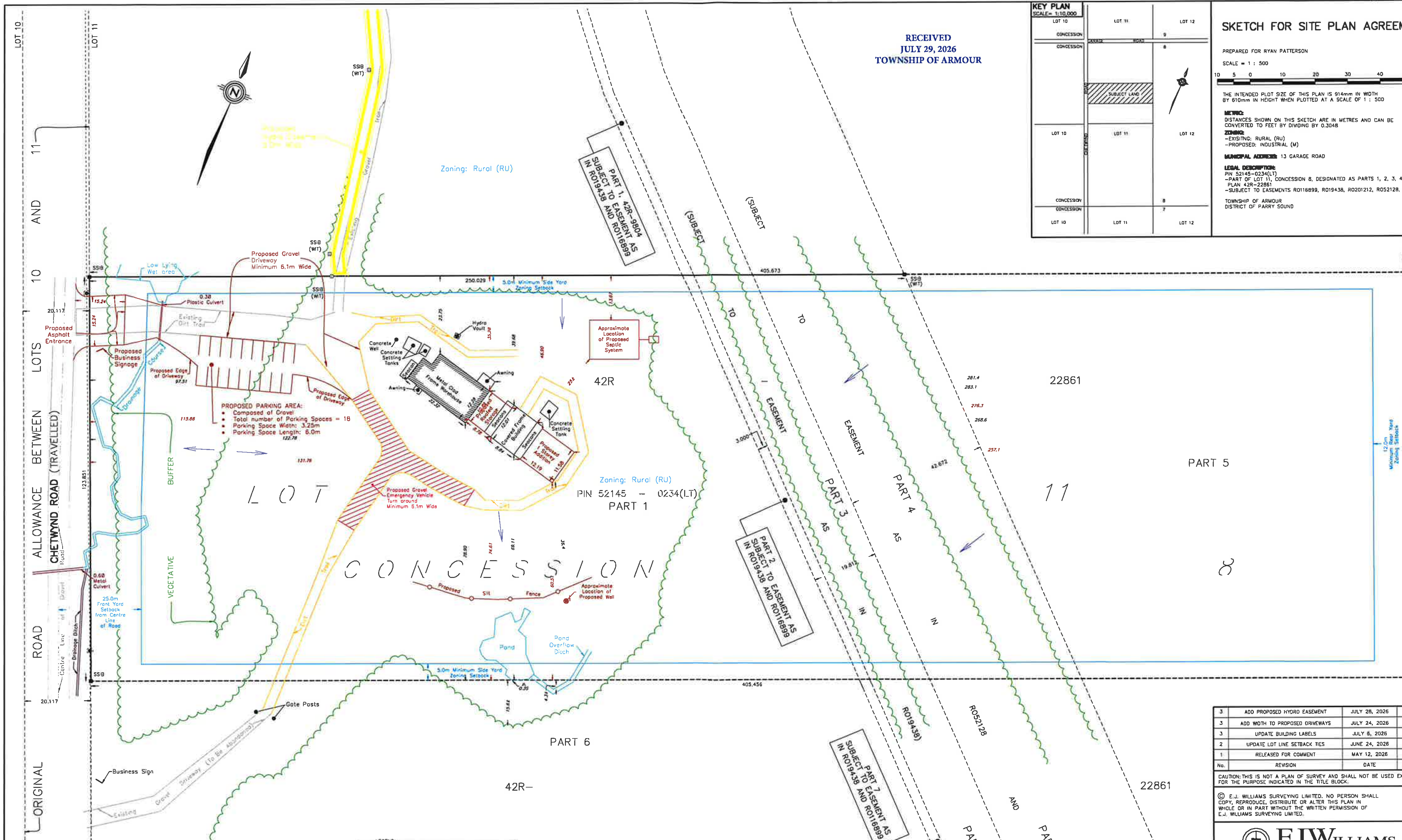
ZONING:
-EXISITNG: RURAL (RU)
-PROPOSED: INDUSTRIAL (M)

MUNICIPAL ADDRESS: 13 GARAGE ROAD

LEGAL DESCRIPTION:
PIN 52145-0234(LT)
-PART OF LOT 11, CONCESSION 8, DESIGNATED AS PARTS 1, 2, 3, 4, 5 PLAN 42R-22861
-SUBJECT TO EASEMENTS RO116899, RO19438, RO201212, RO52128, RO56148

TOWNSHIP OF ARMOUR
DISTRICT OF PARRY SOUND

RECEIVED
JULY 29, 2026
TOWNSHIP OF ARMOUR



Zoning: Rural (RU)

LOT STATISTICS	BUILDING HEIGHT	EXISTING	PROPOSED
FEATURE	(METRES)	AREA (SQUARE METRES)	AREA (SQUARE METRES)
PIN 52145-0234(LT)		50,290	50,290
FRAME WAREHOUSE & AWNINGS	6.53	278.5	278.5
FABRIC COVERED FRAME BUILDING	8.00	107.6	107.6
PROPOSED 1 STOREY ADDITION			141.2
PROPOSED ROOF ADDITION			95.6
LOT COVERAGE		0.8%	1.2%

LEGEND:

DENOTES WOOD POLE
DENOTES GUY LINE ANCHOR
DENOTES AERIAL UTILITY WIRE
DENOTES SURVEY MONUMENT FOUND
DENOTES SURVEY MONUMENT PLANTED
DENOTES BUSHLINE
SIB DENOTES STANDARD IRON BAR
SSIB DENOTES SHORT STANDARD IRON BAR
IB DENOTES IRON BAR
P DENOTES POND
WIT DENOTES WITNESS
DENOTES DIRECTION OF OVERLAND FLOW
DENOTES SURVEYED BOUNDARY
DENOTES COMPILED BOUNDARY
DENOTES PROPOSED HYDRO EASEMENT

NOTES:
INFORMATION SHOWN HEREON IS BASED ON FIELDWORK COMPLETED ON APRIL 29, 2026, LINEWORK PROVIDED BY THE CLIENT AND SATELLITE IMAGERY

PROPOSED PARKING SPACES:
THE NUMBER OF PROPOSED PARKING SPACES ARE IN ACCORDANCE WITH SECTIONS 2.143, 2.144 AND 5.21 OF OF THE ARMOUR ZONING BY-LAW, CONSOLIDATED JULY 9, 2025

LIGHTING NOTE:
EXTERIOR LIGHTING WILL BE DARK SKY COMPLIANT.

No.	REVISION	DATE	APPROVED
3	ADD PROPOSED HYDRO EASEMENT	JULY 28, 2026	DIA
3	ADD WIDTH TO PROPOSED DRIVEWAYS	JULY 24, 2026	DIA
3	UPDATE BUILDING LABELS	JULY 6, 2026	DIA
2	UPDATE LOT LINE SETBACK TIES	JUNE 24, 2026	DIA
1	RELEASED FOR COMMENT	MAY 12, 2026	DIA

CAUTION: THIS IS NOT A PLAN OF SURVEY AND SHALL NOT BE USED EXCEPT FOR THE PURPOSE INDICATED IN THE TITLE BLOCK.

EJWILLIAMS SURVEYING LIMITED
ONTARIO LAND SURVEYORS
PLANNERS
HUNTSVILLE & SOUTH RIVER
Main Office: 387 Muskoka Rd 3N P1H 1C5
Huntsville, Ontario
Phone:705-789-4171
Fax:705-789-1097
Email: info@ejwilliamssurveying.com

Drawn By DIA | File F1662-25SF.dwg

(12)

TOWNSHIP OF ARMOUR
Application for a Zoning By-law Amendment Under Section 34 of the Planning Act

1. General Information

Registered Owner October 14th Holding Inc.	Telephone No.
Address	Postal Code
Applicant / Agent E.J. Williams Surveying Limited (Agent)	Telephone No. 705-789-4171
Address 387 Muskoka Rd. 3 N., Huntsville	Postal Code P1H 1C2
Agent or Solicitor As Above - E.J. Williams Surveying Limited	Telephone No.
Address	Postal Code
Mortgagee None	Telephone No.
Address	Postal Code

All correspondence should be sent to: ☐ Owner ☐ Applicant ☑ Agent/Solicitor

2. Location of Property

Lot	Concession		
3	4		
Registered Plan No.	Lot(s)	Reference Plan No.	Part(s)
		42R-17264	6
Municipal Address			Parcel No.
195 Madill Road			PIN 52143-0190

3. Particulars of Property (in metric and imperial units)

Frontage	Depth	Area
134.45m	798±m Irregular	10.9±ha

4. Related Land Division

a. How long has the subject property been in the owner's possession?

b. Is the 66 ft. shore road allowance owned by the applicant (if applicable)? ☑ Yes ☐ No

c. If consent to sever is required, has a severance application been made?

☐ No ☑ Yes File No. B-005/26

Note: If a decision on the severance has been made, please enclose a copy of the decision with this application.

d. Does the proposed amendment involve a subdivision or condominium application?

☑ No ☐ Yes Ministry of Municipal Affairs No. ______

RESOLUTION

TOWNSHIP OF ARMOUR
Application for a Zoning By-law Amendment
Under Section 34 of the Planning Act

5. Existing Use of Property

☑ Permanent Residential ☑ Seasonal Cottage ☐ Industrial ☐ Commercial
☐ Farmland ☐ Vacant ☐ Other

6. List any Existing Buildings or Structures on the Property

Buildings or Structures	All Yard Setbacks				Building Dimensions	Ground Floor Area	Building Height	Year Erected (if known)
	Front	Rear	Side	Side				
1. See Attachment								
2.								
3.								

7. Previous Use of Property (Before Present Use)

☐ Residential ☐ Industrial ☐ Commercial ☐ Farmland
☑ Vacant ☐ Other

8. Proposed Use of Property, and why the Amendment is Required

☑ Residential ☐ Industrial ☐ Commercial ☐ Farmland
☐ Vacant ☐ Other

Need for Amendment Armour Township Condition of Consent requires a zoning amendment to rescind By-Law No. 4-2023 where Rural Exception No. 106 (RU-106) permitted a second septic

9. List of Proposed Buildings or Structures (Zoning Application Only)

Buildings or Structures	All Yard Setbacks				Building Dimensions	Ground Floor Area	Building Height
	Front	Rear	Side	Side			
1.							
2.		NOT			APPLICABLE		
3.							

10. Armour Township Official Plan Designation

Existing Rural Community

Proposed Same

11. Armour Township Zoning

Existing RU-106

Proposed Rural Residential

12. Types of Servicing

This property will be serviced by (please check appropriate boxes):

i. Water Supply ☑ Private Well ☐ Other (specify) ______

ii. Sewage Disposal ☑ Private Septic ☐ Other (specify) ______

ii. Storm Drainage System ☑ Ditches or Swales ☐ Pipes/Culverts

iv. Road Access and/or Frontage ☑ Name of Road Madill Road

☐ A Local Public Road

☐ Water Access Only

☐ A Provincial Highway

☐ Private Road or Right-of-Way

☐ Other (specify) ______

v. Lake Frontage ☐ Name of Lake Doe Lake

13. Affidavit or Sworn Declaration

I, Edward Williams of the Town of Huntsville

in the District of Muskoka
(District, Region or County)

make oath and say (or solemnly declare) that the information contained in this application is true and that the information contained in the documents that accompany this application is true, and I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the "Canadian Evidence Act".

Sworn (or declared before me)
at the District of Muskoka, Town of Huntsville
(Municipality)

in the District of Muskoka
(District, Region or County)

this 31st day of July, 2026

Applicant's Signature

Commissioner of Oaths

Kathryn Irene Kujala, a Commissioner, etc.,
Province of Ontario for E.J. Williams
Surveying Limited. Expires April 12, 2028

October 14th Holdings
Application continued for Item 6

6. <u>List any Existing Buildings or Structures on the Property</u>

Buildings or Structures	**All Yard Setbacks**				**Building Dimensions**	**Ground Floor Area**	**Building Height**	**Year Erected (if known)**
Situated on Part of Part 6, 42R-17264								
	Front	**Rear**	**Side**	**Side**				
Main House	177±m	622±m	59±m	61±m	10.1±m x 15±m Irregular	151.3sq.m.	1 Storey	2023
Shed	190±m	619±m	50±m	70±m	3.08±m x 4.8±m	14.8 sq.m.	1 Storey	2023
Gazebo	160±m	645±m	45±m	85±m	Round	42± sq.m.	1 Storey	2023
Situated on Part 1, 42R-23016 Planning Application B-005/26								
	Front	**Rear**	**Side**	**Side**				
1 Storey Dwelling with decks & landings	76.3±m to deck	97.5¼m	22±m	45±m to deck	15±m x 12±m Irregular	179.0sq.m.	1 Storey	2023

LOT STATISTICS	EXISTING	PROPOSED
FEATURE	AREA (SQUARE METRES)	AREA (SQUARE METRES)
PIN 52147-0190 (LT)	109,340±	109,340±
PROPOSED DWELLING & DECKS	-	151.3
PROPOSED RURAL GUEST SLEEPING CABIN & DECK	-	179.0
PROPOSED DOCK	-	36.0
PROPOSED GAZEBO	-	42.0±
PROPOSED GAZEBO BY THE SHORE	-	20.9±
PROPOSED MARINE STORAGE SHED	-	13.4±
PROPOSED CHANGE ROOM	-	13.4±
LOT COVERAGE		0.4% ±

RECEIVED
JULY 31, 2026
TOWNSHIP OF ARMOUR

SKETCH FOR ZONING AMENDMENT PURPOSES

PREPARED FOR JIM PRICE

SCALE 1 : 2000 (Metric)

20 10 0 20 40 60 80 100 metres

METRIC:
DISTANCES SHOWN ON THIS SKETCH ARE IN METRES AND CAN BE CONVERTED TO FEET BY DIVIDING BY 0.3048

LEGEND:
SLF DENOTES STRAIGHT LINE FRONTAGE
DENOTES BUSHLINE
DENOTES WETLANDS PROTECTION AREA
DENOTES PROPOSED DRIVEWAY

NOTE:
MEASUREMENTS SHOWN HEREON ARE DERIVED FROM PLANS 42R-17264 AND 42R-17883 AND NOT FROM RECENT FIELD SURVEYS

SILT FENCES TO BE ERECTED BEFORE AND MAINTAINED THROUGH THE TIME DURING SOIL DISTURBANCE ON PROPERTY. AFTER CONSTRUCTION, GROUND COVER WILL BE PLANTED ON DISTURBED AREAS TO STABILIZE SOIL AND TO MITIGATE EROSION.

THE PROPERTY WILL REMAIN NATURALLY VEGETATED EXCEPT FOR THE CLEARINGS REQUIRED FOR BUILDINGS, INFRASTRUCTURE AND AMENITIES

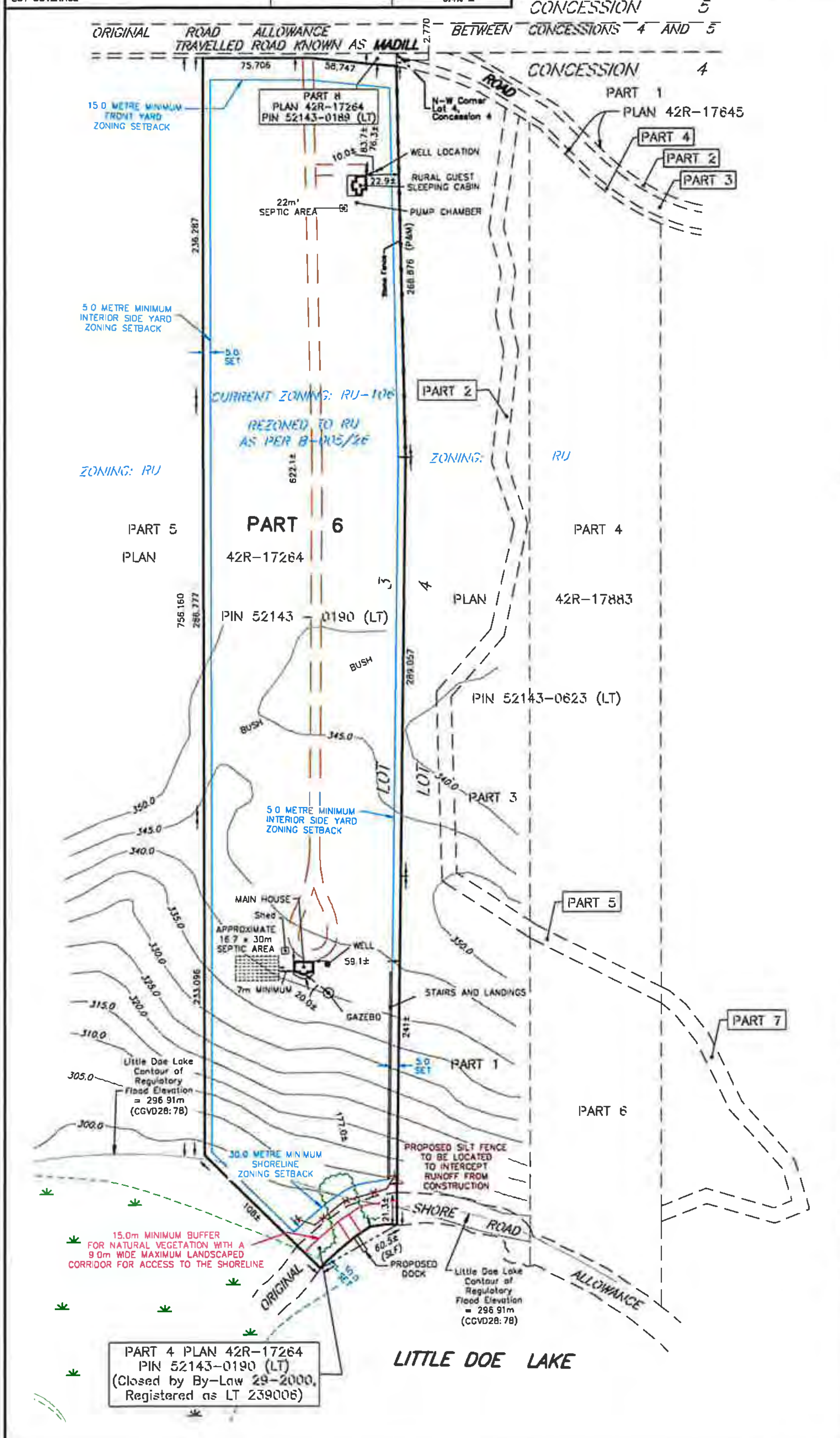
WETLAND BOUNDARY AND CONTOUR OF REGULATORY FLOOD ELEVATION ARE APPROXIMATE AND WERE TRACED FROM THE TOWNSHIP OF ARMOUR COMMUNITY MAP AT
https://www.armourtownship.ca/interactive-maps

OTHER CONTOURS ARE APPROXIMATE AND WERE TRACED FROM THE ONTARIO MINISTRY OF NATURAL RESOURCES AND FORESTRY "MAKE A TOPOGRAPHIC MAP" AT
https://www.lioapplications.lrc.gov.on.ca/MakeATopographicMap/index.html?viewer=Make_A_Topographic_Map.MATM&locale=en-CA

ZONING: RURAL

MUNICIPAL ADDRESS: MADILL ROAD

LEGAL DESCRIPTION:
PIN 52143-0190 (LT)
PART OF LOT 3, CONCESSION 4 AND
ORIGINAL SHORE ROAD ALLOWANCE
PART 4 & 6, PLAN 42R-17264
TOWNSHIP OF ARMOUR
DISTRICT OF PARRY SOUND



No	REVISION	DATE	APPROVED
7	UPDATE ZONING AND BUILDINGS	JULY 31, 2026	EJW
6	ADDED PROPOSED SEPTIC AREA BY GUEST SLEEPING CABIN	SEPTEMBER 7, 2022	EJW
5	ADDED CONTOURS	JUNE 21, 2022	EJW
4	CHANGED DIMENSIONS OF SHORELINE STRUCTURES, FRONT YARD ZONING SETBACK AND VARIOUS LABELS	JUNE 16, 2022	EJW
3	ADDED SILT FENCES, REGULATED FLOOD ELEVATION & VEGETATED BUFFER	JUNE 13, 2022	EJW
2	ADDED PROPOSED ACCESSORY STRUCTURES	JUNE 8, 2022	EJW
1	RELEASED FOR COMMENT	JUNE 7, 2022	EJW

CAUTION: THIS IS NOT A PLAN OF SURVEY AND SHALL BE USED ONLY FOR THE PURPOSES INDICATED IN THE TITLE BLOCK.

EJ WILLIAMS SURVEYING LIMITED
ONTARIO LAND SURVEYORS
PLANNERS
BURK'S FALLS HUNTSVILLE SOUTH RIVER
Main Office: 6-133 Highway #60 P1H 1C2
Huntsville, Ontario
Phone:705-789-4171
Fax:705-789-1097
Email: info@ejwilliamssurveying.com

File: F1684-22BF.dwg

ZONING BY-LAW NO. 4-2023

A BY-LAW TO AMEND
ZONING BY-LAW NO. 27-95 AS AMENDED

(Application of October 14th Holdings Inc.)

MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

Box 533
Burk's Falls, Ontario
P0A 1C0

EXPLANATORY NOTE

To Zoning By-law No. 4-2023

Passed by the Council of the Municipal Corporation of the Township of Armour

Lands Affected:	This By-law applies only to part of Lot 3 Concession IV located within Part 6 of Plan 42R-17264, located at 195 Madill Road in the Township of Armour, as shown in detail on Schedule 'A' attached.
Present Zoning:	The Comprehensive Armour Township Zoning By-law No. 27-95, as amended, places the subject lands in the Rural (Ru) Zone.
Proposed Zoning:	This By-law will maintain the subject lands in the Rural (Ru) Zone but will introduce a special Exception to allow a second septic system on the lot to serve only an accessory rural guest sleeping cabin.
Official Plan Designation:	The Armour Township Official Plan designates the subject lands as Rural Community. The proposed Zoning By-law amendment conforms with the regulations of the Official Plan.
By-Law Purpose:	The purpose of the By-law is to allow a second septic system on the lot to serve only an accessory rural guest sleeping cabin located on the same lot as the principal residential dwelling.

ZONING BY-LAW NO. 4-2023

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

Being a By-law under the provisions of Section 34
of the **Planning Act, R.S.O. 1990**, to amend Zoning By-law No. 27-95 as amended
of the Municipal Corporation of the Township of Armour,
with respect to part of Lot 3 Concession IV located within Part 6 of Plan 42R-17264, located at 195 Madill Road in the Township of Armour, District of Parry Sound.

WHEREAS THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR has reviewed Zoning By-law No. 27-95 as amended and deems it advisable to amend same:

NOW THEREFORE THE COUNCIL OF THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR ENACTS as follows:

1. **THAT** Section 19 Exceptions of Zoning By-law No. 27-95, as amended, is hereby amended by adding thereto the following exception clause:

   "Ru-106 Schedule 'A-3'
   Notwithstanding the provisions of Section 5.37(a) "*One Sewage Disposal System Per Lot*" of the Armour Township Zoning By-law No. 27-95, as amended, the subject lands shall only be used for one septic disposal system, dedicated to one accessory rural guest sleeping cabin which shall contain a maximum of one dwelling unit used only on an occasional and seasonal basis and not occupied continuously or as a year-round permanent residence. All other provisions of Zoning By-law No. 27-95, as amended, are hereby deemed to remain in effect as they relate to the subject lands"; and

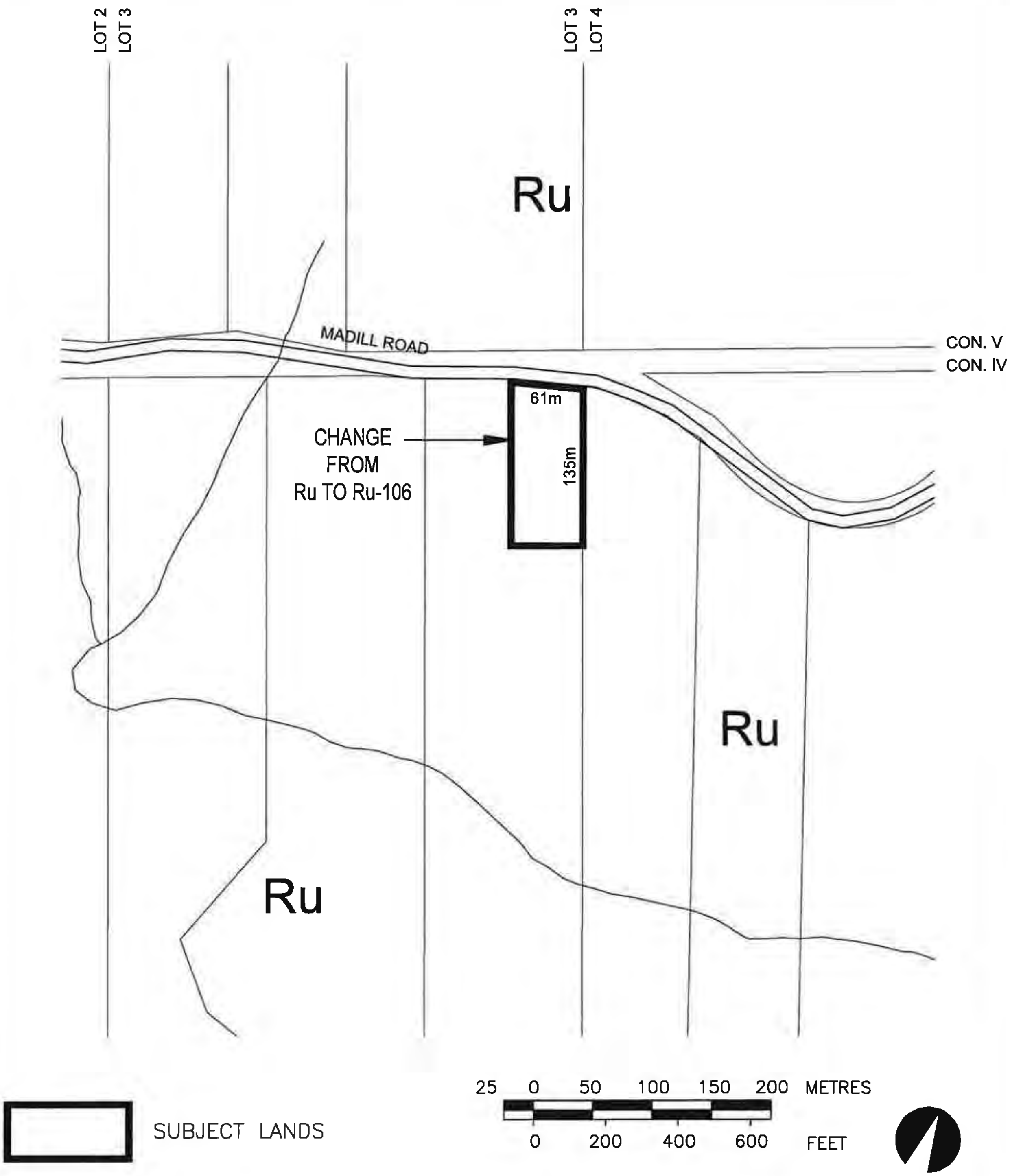
2. **THAT** Schedule 'A-3' of Zoning By-law No. 27-95, as amended, is hereby amended by changing the zoning classification of the subject lands forming part of Lot 3 Concession IV located within Part 6 of Plan 42R-17264, known municipally as 195 Madill Road, from the Rural (Ru) Zone to the Rural Exception No.106 (Ru-106) Zone in accordance with Schedule "A" attached hereto and by this reference forming part of this By-law; and

3. **THAT** this By-law shall come into force on the date it is passed by the Council of the Municipal Corporation of the Township of Armour subject to the provisions of the **Planning Act, R.S.O. 1990.**

Read in its entirety, approved, signed and the seal of the Corporation affixed thereto and finally passed in open Council this 10th day of January, 2023.	Original signed by Rod Ward Rod Ward, Mayor Original signed by John Theriault John Theriault, Clerk

Municipal Corporation of the Township of Armour

SCHEDULE "A" TO ZONING BY-LAW No. 4-2023



THIS IS SCHEDULE "A" TO BY-LAW No. 4-2023 MAYOR Original signed by Rod Ward

PASSED THIS 10 DAY OF January 2023 CLERK Original signed by John Theriault

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

BY-LAW #47-2026

Being a By-law to confirm the proceedings of Council at its meeting.

WHEREAS Section 5 of the *Municipal Act*, S.O. 2001, Chapter M.25, as amended, requires a municipal Council to exercise its powers by by-law, except where otherwise required;

AND WHEREAS Council or a Committee of Council often authorizes action to be taken which does not lend itself to an individual by-law;

AND WHEREAS the Council of the Township of Armour deems it desirable to confirm the proceedings of Council at its meetings hereinafter set out.

Be it enacted as a By-law of The Municipal Corporation of the Township of Armour hereby enacts as follows:

1. <u>Ratification and Confirmation</u>

   That the action of this Council at its meetings set out below with respect to each motion, resolution and other action passed and taken by this Council at its meetings (except where the prior approval of The Ontario Land Tribunal (OLT) is required) is hereby adopted, ratified and confirmed as if such proceedings and actions were expressly adopted and confirmed by By-law;

   Regular Council Meetings
   - July 14, 2026
   - July 28, 2026

2. <u>Execution of all Documents</u>

   That the Mayor of the Council and the proper officers of the Township of Armour are hereby authorized and directed to do all things necessary to give effect to the said action or to obtain approvals where required and except where otherwise provided, the Mayor and Clerk are hereby authorized and directed to execute all necessary documents and to affix the corporate seal of the Township of Armour to such documents.

3. <u>Administrative Corrections</u>

   The Clerk of the Township of Armour is hereby authorized to make any minor modifications or corrections of an administrative, numeric, grammatic, semantic or descriptive nature or kind to the by-law and schedule(s) as may be deemed necessary after the passage of this by-law, where such modifications or corrections do not alter the intent of the by-law.

4. That this by-law shall come into force and effect on the date of passing.

Read in its entirety, approved, signed and the seal of the Corporation affixed thereto and finally passed in open Council this 11th day of August, 2026.

____
Rod Ward, Mayor

____
Charlene Watt, Municipal Clerk

(14)

Planning Department Report

Consents

Roll #	Address	Date	File #	Status	Note
3-19700	Con 13 Part Lot 11	11/25/2022		Legal, CBO, By-law, Engineers Involved	Site Alteration / Rezoning issue / FP update
3-21300	1476 N Pickerel Lake Road	05/16/2025	B-006/25	Suitable Entrance Condition Satisfied	Create 1 new residential lot + retained
2-28300	**348 Woods Road**	**07/23/2026**	**B-052/25 & B-053/25**	**File Closed - All conditions satisfied**	**Create 2 new lots + Retained - B-051/25 Cancelled (not 3 new lots)**
3-23800	**183 Pevensey Road**	**07/31/2026**		**Inquiry**	**Sever to create 1 new lot**
2-17600	13 Garage Road	10/02/2025	B-015/25 & B-016/25	Pending Rezoning, SPA - new easement	Sever to create 1 new lot, 1 rural industrial lot and retained
2-29200/2-23700	Con 9 Lot 20 / Con 10 Lot 20	04/28/2025		Inquiry	Sever 2 merged lots to create 2 lots with road frontage
2-23700	820 Garage Road	09/03/2025		Pre-consultation Meeting	Create 3 new lots + Retained
1-59320	195 Madill Road	05/27/2026	B-005/26	Draft Survey Approved - CIL Paid	Create 1 new lot + Retained
1-63700/1-63900	723 Skyline Drive	06/04/2026	B-049/25	ZBA & entrance Conditions Satisfied	Lot addition from 1-63700 to 1-63900
1-29500	201 Three Mile Lake Road	02/26/2026		Awaiting Application	Create 1 new lot and lot addition to retained
2-22310	242 Woods Road	05/04/2026		Awaiting Application - Aggregate Inquiry	Create 2 new lots + retained
3-04100	Con 11 Lot 17	04/07/2026		Inquiry	Create lot addition from Lot 16 and 2 more off P & J Lk Rd.
3-12500	Con 12 Part Lot 21	06/29/2026		Awaiting Application	Create 1 new lot + Retained
1-30700/1-06900	**Con 1 & 2, Lot 17**	**06/23/2026**		**Inquiry**	**Unmerge Backlots, Not supported - ZBA for hunt camp**
1-09405	**810 Cherry Hill Road**	**07/15/2026**		**Pre-consultation Meeting - Not Supported**	**Create 3 new lots + Retained (Backlot Development)**
3-20950/3-20800	**1010 N Pickerel Lake Road**			**Pre-consultation Meeting**	**Create 2 new lots + lot addition to retained abutting lot**

Subdivisions

Roll #	Address	Date	File #	Status	Note
1-08900	**Cherry Hill Rd / Deer Lake**	**07/21/2026**	**S-01/24**	**Lawyer to Draft Subdivision Agreement / Draft Road Plan Approved**	**15 lot subdivision with common element road**
3-18900	Con 13 Part Lot 8	03/23/2026		Pre-consultation Meeting Completed - Studies Pending	192 lot subdivision with sewage treatment & water treatment systems.
1-32300/1-32110	Con 2 / Part Lots 21 & 22	06/16/2026		Inquiry - Submitting as a consent?	Create 15 lot subdivision along Cherry Hill/Skyline Drive

Shore Roads / Road Allowances

Roll #	Address	Date	File #	Status	Note
1-08610	879 Three Mile Lake Road	05/01/2026		Legal - Pending Registration	Purchase shore road across the road
1-31500	**78 Skyline Drive**	**08/06/2026**		**Pending Registration of Draft Survey**	**Partial Purchase shore road**
3-02700	Con 11 Part Lot 7	07/14/2026		By-law - Legal	Road Deviation trf to Armour - benefit 2-27500
3-07400	**2318 Pickerel & Jack Lake Road**	**07/27/2026**		**Inquiry**	**Purchase of shore road - some Type 1 Fish Habitat**
1-32150	**125 Skyline Drive**	**07/29/2026**		**Inquiry**	**Purchase inquiry - Zoning of LR-83 does not permit**

Planning Department Report

Site Plans

Roll #	Address	Date	File #	Status	Note
3-23905	809 Berriedale Road	06/14/2023		File Closed - LOC File Remains Open	New rural industrial business
3-07625	Con 11 Part Lot 32	08/08/2024		By-law Officer - review regeneration	Tim Bryson sent recommendations via email
2-32200	2214 Pickerel & Jack Lake Road	11/04/2024		Road Boring to address in agreement	Demo - Rebuild in FP-48
2-07002	5 Hill Top Road	09/16/2025		Require support from Village for water	Construct a car wash - site plan amendment
1-59700	80 Cove Road	03/11/2026		Inquiry	Demo/Rebuild Cottage
3-30000	**390 Kent Road**	**07/28/2026**		**Invoice**	**Demo/Rebuild Cottage**
3-26800	264 Dobbs Road	03/13/2026		Inquiry	Demo/Rebuild Cottage
3-07446	150 Granite Hill Road	03/25/2026		Inquiry	Build on waterfront
1-47200	**233 Sunnylea Avenue**	**07/29/2026**		**Legal - Pending Registration**	**Rebuild of fire damaged cottage**
1-54000	486 Skyline Drive	04/27/2026		Pre-consultation - Rezoning First	Demo/Rebuild Cottage
2-17600	**13 Garage Road**	**08/11/2026**		**Application to Council**	**Condition #8 of Consent - B-015/25**
3-254000	**1405 Pevensey Road**	**07/20/2026**		**Second Pre-consultation required**	**Ru to RC**
1-30700/1-06900	**537-583 Three Mile Lake Road**	**07/09/2026**		**Pre-consultation Meeting**	**Ru to RC - 15 cabin resort with trails**

Zonings

Roll #	Address	Date	File #	Status	Note
2-07015	51 Commercial Drive	02/28/2023		Pre-Consultation- PJR Required	Site Specific - Commercial w Residential units
3-19716 to 3-1972:	240-268 N Pickerel Lake Road	10/21/2024		Application Refused - Engineer Disagree	FP mapping update after site alteration
Pending	303 Relative Road	01/13/2025		Awaiting Application	RC use of property
1-63700	**723 Skyline Drive**	**06/02/2026**		**ZBA Appeal Expired - Invoice**	**ZBA per Consent B-049/25 - Condition of Consent**
3-25400	**1405 Pevensey Road**	**07/20/2026**		**Second Pre-consultation required**	**Ru to RC**
2-17600	**13 Garage Road**	**08/05/2026**		**Public Meeting Notice**	**Condition #7 of Consent - B-015/25**
1-54000	486 Skyline Drive	06/19/2026		Application Pending	Demo/Rebuild: Encroachment of Deck
1-30700/1-06900	**537-583 Three Mile Lake Road**	**07/09/2026**		**Pre-consultation Meeting**	**Ru to RC - 15 cabin resort with trails**
1-59320	**195 Madill Road**	**08/11/2026**		**Application to Council**	**Removed Ru-106 per condition of consent B-005/26**

Official Plan Amendments

Roll #	Address	Date	File #	Status	Note
SOLARBANK	**219 Peggs Mountain Road**	**07/29/2026**		**OLT - Order issued to approve OPA and ZBA. Notice to Lawyer advising of error in the OLT Order.**	**Solar Battery Storage Facility (OPA/ZBA)**

(15)

BUILDING PERMIT REPORT

JULY 2026

2026 PERMITS						
PERMIT #	ROLL #	DATE OF ISSUE	LEGAL DESCRIPTION	WORK TYPE	INSPECTIONS	COMMENTS
26-001	4919 000 001 16600	May 22, 2026	Plan 158 Lot 4 to 6	Alterations		
26-002	4919 000 001 76300	January 26, 2026	Plan M237 Lot 24	New Residential Building	BACKFILL	Inspection Complete
26-003	4919 000 002 09880	March 2, 2026	CON 7 LOT 15	New Accessory Structure	FOOTINGS	Inspection complete
26-004	4919 000 002 01431	March 4, 2026	PLAN 42M675 LOT 9	New Home		
26-005	4919 000 001 66200	March 9, 2026	CON 5 PT LOT 5	New Accessory Structure	AIR BARRIER, FRAMING	Inspections Complete
26-006	4919 000 001 66200	March 9, 2026	CON 5 PT LOT 5	New Accessory Structure	FOOTINGS, BACKFILL	Inspections Complete
26-007	4919 000 002 20100	April 8, 2026	CON 8 LOT 30	Addition to Residential Building	BACKFILL, FRAMING	Inspections Complete
26-008	4919 000 001 50500	March 23, 2026	PLAN M270 LOT 18	New Residential Building	FOOTINGS	Inspection Complete
26-009	4919 000 003 30420	May 4, 2026	CON 14 PT LOT 31 PART 1	New Residential Building	BACKFILL, UNDERSLAB PLUMBING ROUGH-IN	Inspections Complete
26-010	4919 000 001 78100	June 4, 2026	CON 5 PT LOT 20	New Residential Building	BACKFILL	Inspection Complete
26-012	4919 000 001 04612	May 11, 2026	CON 1 PT LOT 7 PART 2	New Residential Building	SOIL GAS BARRIER	Inspection Complete
26-013	4919 000 002 31100	May 11, 2026	CON 10 PT LOT 29 PARTS 4 6 AND	New Accessory Structure		
26-014	4919 000 001 70900	May 4, 2026	CON 5 PT LOT 17 RPPSR1998	New Accessory Structure	FINAL	Inspection Complete
26-016	4919 000 001 04611	May 29, 2026	CON 1 PT LOT 7 RP 42R22645	New Accessory Structure	INSULATION, AIR BARRIER, SUBMIT STAMPED TRUSS DRAWINGS, PLUMBING ROUGH-IN, FRAMING	Inspections Complete
26-018	4919 000 001 55200	May 29, 2026	PLAN M261 LOT 25 42R7410 PART	Replacement Sewage System		
26-019	4919 000 001 04100	May 27, 2026	CON 1 PART 1 TO 3	Replacement Sewage System		
26-020	4919 000 001 62300	June 4, 2026	PLAN 176 PT LOTS 1 & 2 E OF HW	New Residential Building		
26-021	4919 000 001 29504	June 4, 2026	Part lot 13 con 2 part 2 42R22111	Finish Basement	FRAMING	Inspection Complete
26-022	4919 000 001 04611	May 29, 2026	CON 1 PART 1	New Sewage System	FINAL - ON-SITE SEWAGE SUBSTANTIAL COMPLETION - ON-SITE SEWAGE	Inspections Complete
26-023	4919 000 002 28202	May 29, 2026	CON 10 PART 1	New Sewage System		
26-024	4919 000 001 17600	June 17, 2026	CON 2 PT LOT 7 PARTS 3 & 6	Replacement Sewage System		
26-025	4919 000 001 55900	June 17, 2026	PLAN M261 LOT 18 PART 5	New Sewage System	READINESS TO CONSTRUCT - ON-SITE SEWAGE SUBSTANTIAL COMPLETION - ON-SITE SEWAGE	Inspections Complete

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BUILDING PERMIT REPORT

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26-026	4919 000 002 07050	June 19, 2026	CON 7 PT LOT 5 RP 42R9024	New Sewage System	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE REDINESS TO CONSTRUCT - ON-SITE SEWAGE	Inspections Complete
26-027	4919 000 002 28208	June 19, 2026	CON 10 PT LOT 11 PLAN 42R4408	Replacement Sewage System		
26-028	4919 000 001 04600	June 23, 2026	CON 1 PT LOT 7 RP 42R22061	New Sewage System		
26-030	4919 000 001 18900	June 25, 2026	PLAN 185 PT LOT 7	Replacement Sewage System		
26-035	4919 000 003 04250	July 7, 2026	CON 11 PT LOTS 18 19	New Sewage System	FINAL - ON-SITE SEWAGE	Inspection Complete
26-032	4919 000 003 11145	July 22, 2026	Con 12 Lot RP RP 42R13517 Parts 1	New Residential Building		
26-036	4919 000 001 54400	July 22, 2026	PLAN M261 LOT 33	Replacement Sewage System		
26-038	4919 000 001 73602	October 3, 2025	CON 5 PT LOT 18 PCL	Replacement Sewage System	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE	Inherited from NBMCA, Inspection Complete

2025 PERMITS

PERMIT #	ROLL #	DATE OF ISSUE	LEGAL DESCRIPTION	WORK TYPE	INSPECTIONS	COMMENTS
2025-001	4919 000 002 08100	February 24, 2025	Con 7 PT Lot 6 Plan PSR-860	Garage	FRAMING	Inspection Complete
2025-002	4919 000 001 32150	January 30, 2025	Con 2 PT Lot 21 RP 42R17381	New Home	OCCUPANCY	Tarion #117824
2025-003	4919 000 002 13500	Changes Requested	Plan 315 Lot 48	Home Business		
2025-007	4919 000 001 59310	September 3, 2025	Con 4 PT Lot 3	Storage Shed	FRAMING	Inspection Complete
2025-008	4919 000 002 01425	April 9, 2025	Plan 42M675 Lot 3	New Home	FINAL FAILED	Fail Code: 1 and 3, Tarion #118128
2025-009	4919 000 002 18600	Changes Requested	Con 8 PT Lots 17 and 18	Trailer Canopy		
2025-012	4919 000 002 29515	April 8, 2025	Plan 42M632 PT Lot 8	Storage Shop	FRAME	
2025-013	4919 000 002 01435	April 9, 2025	Plan 42M675 Lot 13	Garage	FRAME	
2025-015	No Roll Assigned Yet	May 8, 2025	42R22416 Part 1	Outhouse	FINAL FAILED	Fail Code: 3
2025-016	4919 000 002 16800	April 22, 2025	Con 8 PT Lot 8 and 9	Alterations	FOOTINGS	
2025-018	4919 000 001 20600	May 8, 2025	Plan M451 PT Lot 1	Addition	INSUL/VB	
2025-019	4919 000 001 50200	May 15, 2025	Plan M270 Lot 21	New Home	PLUMB/RI FAILED	Fail Code: 2, Tarion #118356
2025-020	4919 000 001 69900	July 23, 2025	Con 5 PT Lot 11	New Home	INSUL/VB	Tarion #118652
2025-021	4919 000 001 65680	May 26, 2025	Con 5 PT Lot 3	Garage	INSULATION	Inspection Complete
2025-022	4919 000 001 04603	June 5, 2025	Con 1 PT Lot 7	New Home	AIR BARRIER	Inspection Complete, Tarion #118651
2025-025	4919 000 001 52300	June 11, 2025	Con 3 PT Lot 21	New Home	PLUMB/RI	Tarion #118650
2025-026	4919 000 001 71000	June 13, 2025	Con 5 PT Lot 17	Garage	AIR BARRIER	Inspection Complete
2025-028	4919 000 003 13900	June 9, 2025	Con 12 PT Broken Lots 27 and 28	Garage	FINAL FAILED	Fail Code: 3
2025-038	4919 000 002 08304	June 25, 2025	Con 7 PT Lot 6	Storage Shed		
2025-039	4919 000 001 34000	July 11, 2025	Con 3 PT Lot 1	Seasonal Residence	FRAMING, FOOTINGS	Inspections Complete

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2025-041	4919 000 001 26503	July 14, 2025	Plan M91 PT BLK C RP 42R20038	Garage	FINAL FAILED	Fail Code: 1 and 3
2025-043	4919 000 002 03000	July 16, 2025	Con 6 PT Lot 7	Storage Building		
2025-044	4919 000 001 73100	August 13, 2025	Con 5 PT Lot 17	Seasonal Dwelling	SUBSTANTIAL COMPLETION	Inspection Complete
2025-045	4919 000 001 16600	August 15, 2025	Plan 158 Lot 4 to 6	Garage Addition		
2025-046	4919 000 002 09880	August 13, 2025	Con 7 Lot 15	Renovations/Repairs	PLUMB/RI FAILED	Fail Code: 1 and 2
2025-047	4919 000 001 29505	August 7, 2025	Con 2 PT Lot 13	New Home	OCCUPANCY	Tarion #118879
2025-048	4919 000 001 59320	September 2, 2025	Con 4 PT Lot 3	Gazebo	FOOTINGS	
2025-049	4919 000 002 10150	September 15, 2025	Con 7 PT Lot 17	Seasonal Dwelling	FOOTINGS	
2025-050	4919 000 001 04611	August 15, 2025	Con 1 PT Lot 7 RP 42R22645 Part 1	New Home	OCCUPANCY, FINAL	Inspections Complete
2025-053	4919 000 002 09880	August 25, 2025	Con 7 Lot 15	Pavillion Replacement	FOOTINGS FAILED	Fail Code: 1
2025-055	4919 000 001 43585	September 5, 2025	Con 3 PT Lot 17	Repairs/Alterations	AIR BARRIER, INSULATION	Inspections Complete
2025-057	4919 000 001 30265	September 15, 2025	Con 2 PT Lot 15	Shipping Container		
2025-058	4919 000 002 09900	September 19, 2025	Con 7 PT Lots 16 to 18	Demo/Rebuild Deck		
2025-059	4919 000 001 30265	September 15, 2025	Con 2 PT Lot 15	Shipping Container		
2025-061	4919 000 002 31100	October 8, 2025	Con 10 PT Lot 29	Alterations/Renovations		
2025-062	4919 000 002 31100	October 8, 2025	Con 10 PT Lot 29	Addition/Alterations	HVAC ROUGH-IN, PLUMBING ROUGH-IN, AIR BARRIER	Inspections Complete
2025-063	4919 000 002 31100	October 27, 2025	Con 10 PT Lot 29	Addition/Alterations	PLUMBING ROUGH-IN, HVAC ROUGH-IN	Inspection Complete
2025-064	4919 000 001 30265	Changes Requested	Con 2 PT Lot 15	Addition		
2025-065	4919 000 002 05105	September 24, 2025	Con 6 PT Lot 20	Garage	FRAME	
2025-066	4919 000 003 28900	September 15, 2025	Plan 199 Lot 5	Storage Shed		
2025-068	4919 000 002 05102	September 24, 2025	Con 6 PT Lot 20	New Home	INSUL/VB	Tarion #118942
2025-069	4919 000 002 09900	September 19, 2025	Con 7 PT Lots 16 to 18	Deck Repairs		
2025-070	4919 000 002 09900	September 19, 2025	Con 7 PT Lots 16 to 18	Deck Repairs		
2025-072	4919 000 003 12412	October 27, 2025	Con 12 PT Lot 20	New Home		Tarion #119186
2025-073	4919 000 002 31100	Changes Requested	Con 10 PT Lot 29	Storage Building		
2025-074	4919 000 003 17518	October 27, 2025	Con 13 PT Lot 3	New Home		Tarion #119187
2025-075	4919 000 002 07050	December 10, 2025	Con 7 PT Lot 5	Fire Hall	FRAMING	Inspections Complete
2025-078	4919 000 001 73602	November 5, 2025	Con 5 PT Lot 18 PCL 4285	Alterations	INSULATION	
2025-079	4919 000 003 29700	December 1, 2025	Plan 199 Lot 13	Alterations/Repairs	FOOTINGS, FRAMING	Inspections Complete
2025-080	4919 000 001 42400	November 25, 2025	Plan 60 Lots 3 and 4	Foundation Repairs		

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DEMOLITION PERMITS

PERMIT #	ROLL #	DATE OF ISSUE	LEGAL DESCRIPTION	DEMOLITION TYPE	COMMENTS
D-2024-005	4919 000 002 33400	July 25, 2024	Con 10 PT Lot 30	Demo Fire Damage to House	
D-2025-001	4919 000 001 71000	April 23, 2025	Con 5 PT Lot 17	Demo Shed	Final Inspection Complete
D-2025-004	4919 000 001 50200	May 15, 2025	Plan M270 Lot 21	Demo Cottage	
D-2025-006	4919 000 001 34000	July 11, 2025	Con 3 PT Lot 1	Demo Cottage	
D-2025-007	4919 000 001 20900	August 11, 2025	Con 2 PT Lot 8	Demo all structures on property	
D-2025-008	4919 000 002 13500	August 15, 2025	Plan 315 Lot 48	Demo Secondary Dwelling Unit	
D-2026-001	4919 000 001 50500	March 6, 2026	LOT 18 PART 1		
D-2026-003	4919 000 003 30000	April 29, 2026	PLAN 199 LOT 16	Demolition of Cottage	

2024 AND PRIOR OUTSTANDING PERMITS

PERMIT #	ROLL #	RENEWAL DATE	LEGAL DESCRIPTION	WORK TYPE	INSPECTIONS	COMMENTS
2022-070	4919 000 003 05610	September 16, 2024	Con 11 PT Lot 26	Home Addition	OCCUPANCY	Final Electrical Required
2022-077	4919 000 001 31018	November 6, 2023	Plan M445 Lot 10	Shed	FOOTINGS	
2022-080	4919 000 002 15500	January 20, 2025	Plan 315 Lot 30 PT Lot 28	Home Addition	AIR BARRIER	
2022-088	4919 000 003 19500	April 23, 2025	Con 13 PT Lot 10	Garage	FOOTINGS	
2022-091	4919 000 003 19000	February 6, 2025	Con 13 Lot 9	Seasonal Residence	FRAME	
2022-097	4919 000 001 42200	December 8, 2023	Con 3 PT Lots 11 and 12	Pre-fab Storage	FINAL FAILED	Fail Code: 3
2022-100	4919 000 001 31048	March 17, 2025	Lot 25 PT 12 Plan M445	Garage	BACKFILL	Renewal #20-022
2022-101	4919 000 001 31048	March 17, 2025	Lot 25 PT 12 Plan M445	Home Addition	BACKFILL	Renewal #20-021, Tarion #112437
2022-103	4919 000 002 28112	March 17, 2025	Con 10 PT Lot 10 Part 2	New Home	OCCUPANCY	Renewal #20-017, Tarion #72247
2022-106	4919 000 002 19400	March 17, 2025	Con 8 Lot 25	Home Addition		Renewal #18-003, 19-046, 20-072, 21-065
2022-108	4919 000 001 31018	November 27, 2023	Lot 10 Part 1	Boathouse	INSUL/VB	Renewal #17-019, 18-043, 19-018, 21-082
2022-115	4919 000 001 66110	February 14, 2025	Con 8 Lot 11	Garage	FRAME	Renewal #15-009, #19-013, #21-095
2022-117	4919 000 003 19900	March 17, 2025	Con 13 Lot 13	Garage	FINAL FAILED	Fail Code: 1, Renewal #20-073
2022-120	4919 000 001 22300	February 5, 2025	Con 2 PT Lot 9	Seasonal Residence	OCCUPANCY	Renewal of #20-068
2022-122	4919 000 003 23600	March 17, 2025	Con 14 Lot 8	Garage/Storage Addition	FRAME	Renewal 19-073, #21-102
2022-124	4919 000 002 15550	January 20, 2025	Plan 315 Lot 30 PT Lot 28	Home Renovations	PLUMB/RI	
2023-001	4919 000 002 00200	May 13, 2025	Con 6 Lot 2	Home Addition	INSUL/VB	Renewal #17-052, #19-020, #21-094
2023-003	4919 000 002 29420	March 17, 2025	Plan 42M632 Lot 10	Pole Barn	INSUL/VB	Renewal #19-023, #21-083
2023-006	4919 000 001 31016	May 13, 2025	Lot 9 Plan M444	Seasonal Residence	OCCUPANCY	Renewal #21-003
2023-009	4919 000 001 03900	February 26, 2024	Con 1 Lot 4	Foundation Repairs	FINAL FAILED	Fail Code: 1, Renewal #21-029
2023-014	4919 000 001 63500	April 2, 2024	Con 4 Lot 17 Part 1	New Home	OCCUPANCY	Renewal #21-049, Tarion #107261
2023-017	4919 000 001 06520	April 2, 2024	Con 1 Lot 14 RP 42R13566 Part 2	Log Home	OCCUPANCY	Renewal #21-059, Tarion #108021

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2023-018	4919 000 001 06520	April 2, 2024	Con 1 Lot 14 RP 42R13566 Part 2	Log Garage		Renewal #21-060
2023-019	4919 000 001 72900	April 2, 2024	Con 5 Lot 17 Part 5 Plan PSR-1997	Seasonal Residence	FINAL FAILED	Fail Code: 3, Renewal # 21-069
2023-021	4919 000 001 32900	April 2, 2024	Con 2 Lot 25 RP 42R10868 Pt 1	Games Building	PLUMB FINAL FAILED	Fail Code: 2, Renewal #19-063, #21-086
2023-022	4919 000 002 01500	April 2, 2024	Con 6 Lot 5	Home Alterations/Repairs		Renewal #20-026, #21-087
2023-024	4919 000 001 31018	June 23, 2025	Plan M445 Lot 10	New Home	INSUL/VB	Tarion #113080
2023-030	4919 000 001 09100	May 22, 2025	Con 1 PT Lots 26 and 27	Log Home	SOLID FUEL FIRED APPLIANCES	Tarion #113079
2023-031	4919 000 002 01424	April 22, 2024	Plan 42M675 Lot 2	New Home	INSUL/VB	Tarion #113078
2023-032	4919 000 002 01424	April 22, 2024	Plan 42M675 Lot 2	Garage	OCCUPANCY	
2023-033	4919 000 003 05060	April 2, 2024	Plan 42M662 Lot 6	New Home	OCCUPANCY	Renewal #21-077, Tarion #113077
2023-035	4919 000 003 05060	April 2, 2024	Plan 42M662 Lot 6	Marine Storage/Sauna	FINAL FAILED	Fail Code: 3, Renewal #21-079
2023-037	4919 000 002 29406	April 2, 2024	Plan 42M632 Lot 4	Seasonal Residence	OCCUPANCY FAILED	Fail Code: 1, Renewal #21-085
2023.-044	4919 000 002 29700	Pending	Con 10 Lot 24	New Foundation/Pre-fab Trailer		Waiting for further documentation
2023-049	4919 000 003 17900	April 24, 2025	Con 13 PT Lot 6	Utility Shed	FRAME	Renewal #18-71, #19-074, #22-005
2023-053	4919 000 001 20602	April 19, 2024	Plan M451 Lot 2	Deck	FINAL FAILED	Fail Code: 4
2023-060	4919 000 002 13500	May 15, 2024	Plan 315 Lot 48	Pre-Fab Shop Repairs	INSUL/VB	
2023-061	4919 000 002 17605	October 3, 2025	Con 8 PT Lot 11 RP	Quonset Hut	BACKFILL	Renewal #18-062, #22-007
2023-071	4919 000 001 78200	July 3, 2025	Plan M237 Lot 3 PT Lot 2	Guest Sleeping Cabin	MECHANICAL ROUGH-IN / AIR BARRIER	
2023-073	4919 000 003 21200	July 8, 2025	Con 13 PT Lot 22	New Home	HVAC FINAL	Tarion #114312
2023-080	4919 000 002 29400	June 6, 2024	Plan 42M632 Lot 1 PCL 27253	Seasonal Residence	OCCUPANCY	Renewal of #2022-024
2023-081	4919 000 002 29400	June 6, 2024	Plan 42M632 Lot 1 PCL 27253	Guest Sleeping Cabin	PLUMB/RI	Renewal of #2022-025
2023-082	4919 000 002 29400	June 6, 2024	Plan 42M632 Lot 1 PCL 27253	Garage	FRAME	Renewal of #2022-026
2023-086	4919 000 003 12300	August 1, 2024	Con 12 PT Lot 19	Home Repairs/Addition	SITE VISIT	Renewal of #15-51 & 17-59, 19-036, 22-032
2023-087	4919 000 003 05215	August 1, 2024	Con 11 PT Lot 22	Dormer/Roof (Home)	OCCUPANCY	Renewal of #17-21, 19-055, 22-033
2023-096	4919 000 001 30265	November 4, 2025	Con 2 PT Lot 15	New Home	AIR BARRIER	Tarion #116920
2023-108	4919 000 001 09400	July 22, 2024	Con 1 PT Lot 27	Garage/Shop	INSUL/VB	
2023-111	4919 000 002 29404	July 16, 2024	Plan 42M632 Lot 3	Seasonal Residence	OCCUPANCY	Renewal of #2022-050
2023-113	4919 000 003 00300	May 13, 2025	Con 11 Lot 2	Hay Storage	FRAME FAILED	Fail Code: 1 and 3
2023-114	4919 000 002 29420	Novmber 5, 2025	Plan 42M632 Lot 10	Storage Shop		
2023-118	4919 000 001 44500	February 6, 2025	Plan M101 Lot 7	Shed	CONSTRUCTION STATUS	
2023-119	4919 000 001 44500	February 6, 2025	Plan M101 Lot 7	Deck	CONSTRUCTION STATUS	
2023-121	4919 000 003 25610	November 5, 2025	Con 14 PT Lot 26	New Home	INSUL/VB	Tarion #114708
2023-122	4919 000 001 50000	August 7, 2025	Plan 270 PT Lot 23	Seasonal Residence	OCCUPANCY FAILED	Fail Code: 1, Renewal of #20-091, #22-064, Tarion #85096

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2023-123	4919 000 003 22100	November 30, 2025	Con 13 PT Lot 25	Seasonal Residence Repairs	CONSTRUCTION STATUS, PLUMBING ROUGH-IN	Inspections Complete
2023-132	4919 000 001 17600	May 13, 2025	Con 2 PT Lot 7	Restoration Repairs		
2023-139	4919 000 002 29700	Pending	Con 10 Lot 24	Shipping Container (A)		In issuance of #23-044
2023-140	4919 000 002 29700	Pending	Con 10 Lot 24	Shipping Container (B)		In issuance of #23-044
2023-143	4919 000 001 73602	September 18, 2023	Con 5 PT Lot 18 PCL 4285	Living Room Addition	SOLID FUEL FIRED APPLIANCES	
2023-146	4919 000 001 04607	July 4, 2025	Con 1 PT Lot 7 RP 42R4726	New Home	OCCUPANCY	Tarion #115479
2023-147	4919 000 001 04607	July 4, 2025	Con 1 PT Lot 7 RP 42R4726	Garage	OCCUPANCY	
2023-149	4919 000 002 02720	July 7, 2025	Con 6 PT Lot 7 RP 42R10544	Seasonal Residence	INSUL/VB FAILED	Fail Code: 1
2023-151	4919 000 001 18700	May 13, 2025	Plan 185 Lot 5 Plan 42R-3166	Home Repairs/Alterations		
2023-153	4919 000 001 04605	October 4, 2023	Con 1 PT Lot 7	Roof Repairs	FRAME FAILED	Fail Code: 3
2023-155	4919 000 001 45200	October 10, 2023	Plan M101 Lot 14	Home Addition	INSUL/VB	
2023-162	4919 000 001 34700	October 24, 2023	Con 3 PT Lot 7 PT PCL 10592	Home Repairs/Alterations	FINAL FAILED	Fail Code: 1
2023-166	4919 000 003 18904	November 16, 2023	Con 13 PT Lot 8	New Home	SOLID FUEL FIRED APPLIANCES	Tarion #115751
2023-168	4919 000 003 30000	November 24, 2023	Plan 199 Lot 16	Home Addition	FRAME FAILED	Fail Code: 3
2024-002	4919 000 003 05010	November 7, 2025	Plan 42M662 Lot 8	New Home	INSULATION	Inspection Complete
2024-005	4919 000 001 16700	March 13, 2024	Plan 158 Lot 1	Addition/Repairs	FRAMING, FINAL	Inspections Complete
2024-008	4919 000 001 54000	February 6, 2025	Plan M261 Lot 37	Addition	INSUL/VB	Formerly #2021-027
2024-014	4919 000 002 31400	November 21, 2025	Con 10 PT Lot 29	New Home	PLUMB/RI	Tarion #116643
2024-015	4919 000 001 80700	March 14, 2024	Con 5 PT Lot 21 Plan PSR-1659	New Home	OCCUPANCY	Tarion #116312
2024-016	4919 000 003 05050	May 31, 2024	Con 11 PT Lot 22	New Home	ONTARIO LAND SURVEYOR LETTER, SUBMIT STAMPED TRUSS DRAWINGS, SITE VISIT	Inspections Complete
2024-019	4919 000 001 53000	April 2, 2024	Plan M261 Lot 47	Foundation Repairs	FINAL FAILED	Fail Code: 1
2024-020	4919 000 001 78400	April 15, 2024	Plan M237 Lot 5	Deck		
2024-021	4919 000 002 18600	May 23, 2024	Con 8 PT Lots 17 and 18	New Home	OCCUPANCY	Tarion #116573
2024-022	4919 000 002 03600	May 28, 2024	Con 6 PT Lot 10	Deck	FOOTINGS	
2024-036	4919 000 003 04300	June 5, 2024	Con 11 PT Lot 19	Garage	FOOTINGS, FRAMING	Inspections Complete
2024-037	4919 000 003 04300	June 10, 2024	Con 11 PT Lot 19	Interior Renovation	FRAME FAILED	Fail Code: 3
2024-042	4919 000 001 29504	July 5, 2024	Con 2 PT Lot 13 RP 42R22111	New Home	SUBMIT STAMPED TRUSS DRAWINGS	Tarion #116919
2024-044	4919 000 002 18990	July 18, 2024	Con 8 PT Lot 21	Home Addition	INSUL/VB	
2024-046	4919 000 002 04302	July 23, 2024	Con 6 PT Lot 13	Home Renovations	FRAME	

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2024-050	4919 000 001 08900	September 17, 2024	Con 1 Lot 23 RP 42R13495	New Home	OCCUPANCY	Tarion #117340
2024-052	4919 000 001 08900	September 17, 2024	Con 1 Lot 23 RP 42R13495	New Garage		
2024-054	4919 000 002 01423	September 11, 2024	Plan 42M675 Lot 1	New Home	OCCUPANCY	Tarion #117341
2024-055	4919 000 003 03000	October 7, 2024	Con 11 PT Lot 8	New Home	REVISED PLANS REVIEW	Tarion #117342
2024-057	4919 000 003 04250	December 11, 2024	Con 11 PT Lots 18 & 19	Seasonal Residence	PLUMBING ROUGH-IN	Inspection Complete
2024-059	4919 000 003 04250	December 11, 2024	Con 11 PT Lots 18 & 19	Garage	FINAL	Inspection Complete
2024-060	4919 000 001 21300	November 13, 2024	Con 2 PT Lot 8	Seasonal Residence	SOIL GAS BARRIER	
2024-061	4919 000 003 18904	October 15, 2024	Con 13 PT Lot 8	Garage		
2024-063	4919 000 001 65300	October 24, 2024	Con 4 Lot 31	Seasonal Cabin	FINAL FAILED	Fail Code: 5
2024-064	4919 000 002 05102	October 16, 2024	Con 6 PT Lot 20	New Home	OCCUPANCY, FINAL	Tarion #117353, Inspections Complete
2024-066	4919 000 001 73602	November 5, 2024	Con 5 PT Lot 18 PCL 4285	Addition	FINAL FAILED	Fail Code: 3
2024-069	4919 000 001 73602	November 28, 2024	Con 5 PT Lot 18 PCL 4285	New Garage	FRAME	
2024-075	4919 000 001 28700	December 12, 2024	Con 2 PT Lot 12	Seasonal Residence	PLUMB/RI	
2024-077	4919 000 003 12426	December 17, 2024	Con 12 PT Lot 20	New Home	OCCUPANCY	Tarion #117584
2024-078	4919 000 001 66200	December 17, 2024	Con 5 PT Lot 5	Addition	AIR BARRIER	

Change to permit status is highlighted in yellow

Completed Inspections for July 2026

Permit number	Roll number	Category	Inspection name
AR-2024-059	491900000304250	Accessory structures	FINAL
AR-2024-057	491900000304250	Residential building	PLUMBING ROUGH-IN
AR-2026-022	491900000104611	Sewage system	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE
AR-2026-035	491900000304250	Sewage system	FINAL - ON-SITE SEWAGE
AR-2023-123	491900000322100	Residential building	CONSTRUCTION STATUS
AR-2023-123	491900000322100	Residential building	PLUMBING ROUGH-IN
D-2025-001	491900000171000	Demolition	FINAL
AR-2026-014	491900000170900	Accessory structures	FINAL
AR-2026-022	491900000104611	Sewage system	FINAL - ON-SITE SEWAGE
AR-2026-026	491900000207050	Sewage system	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE
AR-2026-026	491900000207050	Sewage system	REDINESS TO CONSTRUCT - ON-SITE SEWAGE
AR-2024-036	491900000304300	Accessory structures	FRAMING
AR-2024-005	491900000116700	Residential building	FINAL
AR-2024-005	491900000116700	Residential building	FRAMING
AR-2026-016	491900000104611	Accessory structures	FRAMING
AR-2026-016	491900000104611	Accessory structures	PLUMBING ROUGH-IN
AR-2026-016	491900000104611	Accessory structures	SUBMIT STAMPED TRUSS DRAWINGS
AR-2026-016	491900000104611	Accessory structures	AIR BARRIER
AR-2025-055	491900000143585	Residential building	AIR BARRIER
AR-2025-055	491900000143585	Residential building	INSULATION
AR-2026-038	491900000173602	Sewage system	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE
AR-2026-008	491900000150500	Residential building	FOOTINGS
AR-2024-036	491900000304300	Accessory structures	FOOTINGS
AR-2024-064	491900000205109	Residential building	OCCUPANCY PERMIT
AR-2024-064	491900000205109	Residential building	FINAL
AR-2025-050	491900000104611	Residential building	OCCUPANCY PERMIT
AR-2025-050	491900000104611	Residential building	FINAL
AR-2025-039	491900000134000	Residential building	FOOTINGS
AR-2025-039	491900000134000	Residential building	FRAMING
AR-2026-010	491900000178100	Residential building	BACKFILL
AR-2026-006	491900000166200	Accessory structures	FOOTINGS
AR-2026-002	491900000176300	Residential building	BACKFILL
AR-2026-038	491900000173602	Sewage system	SUBSTANTIAL COMPLETION - ON-SITE SEWAGE
AR-2026-002	491900000176300	Residential building	BACKFILL
AR-2025-075	491900000207050	Institutional building	FRAMING
AR-2026-009	491900000330420	Residential building	BACKFILL
AR-2026-005	491900000166200	Accessory structures	FRAMING
AR-2026-005	491900000166200	Accessory structures	AIR BARRIER
AR-2026-007	491900000220100	Residential building	FRAMING
AR-2026-009	491900000330420	Residential building	UNDERSLAB PLUMBING ROUGH-IN
AR-2026-007	491900000220100	Residential building	BACKFILL
AR-2026-007	491900000220100	Residential building	FRAMING
AR-2026-006	491900000166200	Accessory structures	BACKFILL
AR-2026-016	491900000104611	Accessory structures	INSULATION
AR-2026-012	491900000104612	Residential building	SOIL GAS BARRIER
AR-2026-012	491900000104612	Residential building	PLUMBING ROUGH-IN

Issued Permits for July 2026

Permit Number	Property ID	Category	Status
AR-2026-035	491900000304250	Sewage system	Finished
AR-2026-032	4919000003111450000	Residential building	Permit issued
AR-2026-036	491900000154400	Sewage system	Construction started
D-2026-005	491900000216800	Demolition	Permit issued

(16)

TUDOR & CASHEL

SECLUDED BEAUTY CONNECTED COMMUNITY

Via: minister.mecp@ontario.ca

Honorable Todd McCarthy

Subject: Request for Review of Extended Producer Responsibility for One-Pound Single-Use Propane Cylinders

Dear Sir,

I am writing to request that the Ministry of the Environment, Conservation and Parks and the Resource Productivity & Recovery Authority (RPRA) undertake a review of the current regulatory framework governing one-pound single-use propane cylinders sold in Ontario.

Consumers purchasing these cylinders pay environmental stewardship or producer responsibility costs at the point of sale with the expectation that an appropriate end-of-life management system exists. In practice, however, accessible return and recycling opportunities for these cylinders are extremely limited across many parts of the province. Most retail locations that sell the cylinders do not accept them back, and consumers are often left with few or no practical disposal options.

As a result, municipalities have become the default managers of these products. Municipal waste facilities bear the responsibility, cost, and safety risks associated with collecting, storing, and managing these pressurized cylinders despite not being the producers or distributors of the product. Improper disposal also creates significant operational hazards at material recovery facilities, transfer stations, and landfills, including the risk of fires and equipment damage.

This situation appears inconsistent with the principles of Extended Producer Responsibility (EPR), which are intended to shift the financial and operational responsibility for post-consumer products from municipalities and taxpayers to producers. When consumers contribute to environmental handling costs at the time of purchase, there should be a convenient, accessible, and effective collection system available to ensure the product is managed responsibly at the end of its useful life.

I respectfully request that the Ministry and RPRA review the current requirements applicable to one-pound propane cylinders and consider the following:

- Assess whether the existing producer responsibility system provides sufficient and accessible return opportunities for consumers throughout Ontario.
- Evaluate whether the fees collected from consumers are being used to establish an effective province-wide collection and recycling network.

RESOLUTION

TUDOR & CASHEL
SECLUDED BEAUTY CONNECTED COMMUNITY

- Require producers and retailers to provide convenient and publicly accessible take-back locations wherever these products are sold.
- Review whether municipalities are being unfairly burdened with the costs and liabilities associated with managing these products.
- Consider regulatory amendments to strengthen producer accountability and ensure the objectives of Ontario's circular economy and waste diversion policies are being achieved.

Municipalities should not be left to absorb the financial costs, operational challenges, and public safety risks associated with products for which producers have collected environmental stewardship fees. A well-functioning producer responsibility system should ensure that consumers have practical disposal options and that municipalities are not forced to subsidize the end-of-life management of these products.

I appreciate your consideration of this matter and would welcome the opportunity to discuss this issue further or provide examples of the challenges municipalities continue to face regarding the management of one-pound propane cylinders.

Thank you for your attention to this important issue.

Sincerely,

Nancy Carrol
CAO/Clerk-Treasurer
Tudor and Cashel Township

Cc: Resource Productivity & Recovery Authority (RPRA): registry@rpra.ca
Premier Doug Ford: Premier@ontario.ca
All municipalities

Charlene Watt (Deputy Clerk)

From: Amy Tilley
Sent: July 29, 2026 4:13 PM
To: Charlene Watt
Subject: Re: Letter to Ministry of Environment Regarding the disposal of Single Use Propane Cylinders

I would like to see us support this resolution as Aevitas started charging $4.56 for each cylinder, rather than $150 per drum.

Last year's bill increased by $2500 due to the new fee.

Amy

Sent from my Bell Samsung device over Canada's largest network.

From: Charlene Watt <clerk@armourtownship.ca>
Sent: Wednesday, 29 July 2026 16:04:34
To: Amy Tilley <landfill@armourtownship.ca>
Subject: FW: Letter to Ministry of Environment Regarding the disposal of Single Use Propane Cylinders

Thoughts?

From: Nancy Carrol <clerk@tudorandcashel.com>
Sent: July 29, 2026 2:37 PM
To: minister.mecp@ontario.ca; registry@rpra.ca; Premier@ontario.ca
Cc: Pam Myers <pmyers@townofnemi.on.ca>; Sue Meert <smeert@centralmanitoulin.ca>; Jessi Molnar <jmolnar@clearview.ca>; Clerks <clerks@clearview.ca>; City of Brantford <clerks@brantford.ca>; clerks <clerks@greatersudbury.ca>; City of Hamilton <clerk@hamilton.ca>; City of Kawartha Lakes <clerks@kawarthalakes.ca>; City of Ottawa <Caitlin.salter-macdonald@ottawa.ca>; City of Toronto <clerk@toronto.ca>; County of Brant <alysha.dyjach@brant.ca>; County of Haldimand <clerk@haldimandcounty.on.ca>; County of Norfolk <clerks@norfolkcounty.ca>; County of Prince Edward <clerks@pecounty.on.ca>; Municipality of Chatham-Kent <ckclerk@chatham-kent.ca>; County of Bruce <cmacdonald@brucecounty.on.ca>; Municipality of Arran-Elderslie <clerk@arran-elderslie.ca>; Municipality of Brockton <fhamilton@brockton.ca>; Municipality of Northern Bruce Peninsula <clerk@northernbruce.ca>; Deputy Mayor Bridger <bridger@tudorandcashel.com>; Mayor David Hederson <hederson@tudorandcashel.com>; Councillor Taylor <taylor@tudorandcashel.com>; Councillor Chadwick <chadwick@tudorandcashel.com>; Councillor Holloway <holloway@tudorandcashel.com>; Municipality of South Bruce <clerk@southbruce.ca>; Town of Saugeen Shores <clerk@saugeenshores.ca>; Town of South Bruce Peninsula <angie.cathrae@southbrucepeninsula.com>; Township of Huron-Kinloss <edance@huronkinloss.com>; County of Dufferin <clerk@dufferincounty.ca>; Town of Grand Valley <mtownsend@townofgrandvalley.ca>; Town of Mono <clerksoffice@townofmono.com>; Town of Orangeville <clerksdivision@orangeville.ca>; Town of Shelburne <townclerk@townofshelburnema.gov>; Township of Amaranth <nmartin@amaranth.ca>; Township of East Garafraxa <clerks@eastgarafraxa.ca>; Township of Melancthon <dholmes@melancthontownship.ca>; Township of Mulmur <tatkinson@mulmur.ca>; City of St. Thomas <mkonefal@stthomas.ca>; County of Elgin <kthompson@elgin.ca>; Municipality of Bayham <melliott@bayham.on.ca>; Municipality of West Elgin <clerk@westelgin.net>; Town of Aylmer <clerks@town.aylmer.on.ca>; Township of Malahide <aadams@malahide.ca>; Township of Southwold <cao@southwold.ca>; Town of Amherstburg <clerk@amherstburg.ca>; Town of Essex <clerks@essex.ca>; Town of Kingsville <pparker@kingsville.ca>; Town of Lakeshore <clerk@lakeshore.ca>; Town of LaSalle <jastrologo@lasalle.ca>;

(17)

The Corporation of the Township of Alnwick/Haldimand
PO Box 70, 10836 County Road 2, Grafton, ON K0K 2G0
905-349-2822 / 1-888-685-1464 | info@ahtwp.ca | www.ahtwp.ca

July 30, 2026

The Right Honourable Mark Carney
Prime Minister of Canada
Office of the Prime Minister
80 Wellington Street
Ottawa, ON K1A 0A2
mark.carney@parl.gc.ca

Dear Right Honourable Mark Carney,

Re: Beacons of Light British Home Children & Child Migrants

Please be advised that the Council of the Corporation of the Township of Alnwick Haldimand passed the following resolution at their July 28, 2026, Municipal Planning/Regular Council Meeting:

RES:20260728-38

That the Township of Alnwick/Haldimand participate in the "Beacons of Light for British Home Children and Child Migrants Tribute"; and

That Council request the Province of Ontario continue to support initiatives that recognize, educate and preserve the history; and

That Council of the Township of Alnwick/Haldimand respectfully urge the Government of Canada to issue a formal public apology to the British Home Children and Child Migrants and their families for Canada's role in the British Child Migration Scheme; and

RESOLUTION

The Corporation of the Township of Alnwick/Haldimand
PO Box 70, 10836 County Road 2, Grafton, ON K0K 2G0
905-349-2822 / 1-888-685-1464 | info@ahtwp.ca | www.ahtwp.ca

That this resolution be forwarded to the Prime Minister of Canada, the Leader of the Official Opposition, the Minister responsible for Canadian Heritage, the local Member of Parliament, the Premier of Ontario, the local members of Provincial Parliament, AMO, FCM, and all Ontario municipalities for their consideration and support.

Regards,

Cassidy Sweet

Cassidy Sweet
Deputy Clerk
Township of Alnwick/Haldimand

Encl.
Cc Honourable Pierre Poilievre, Leader of the Official Opposition
Honourable Marc Miller, Minister of Canadian Identity and Culture
Philip Lawrence, Northumberland – Peterborough South
The Honourable Doug Ford, Premier of Ontario
David Piccini, MPP Northumberland – Peterborough South
AMO
FCM
All Ontario municipalities

British Home Children
Advocacy & Research Association
CEO Ms. Lori Oschefski
59 Blair Crescent : Barrie, Ontario : L4M 5Y4
info@britishhomechildren.com

Press Release

Regarding: Beacons of Light British Home Children & Child Migrants Sesquicentennial International Tribute

From 1869 right up to 1948, over 100,000 children of all ages were emigrated right across Canada, from the United Kingdom, to be used as indentured farm workers and domestics. Believed by Canadians to be orphans, only two percent truly were. These children, known as the British Home Children ("BHC") and Child Migrants, were sent to Canada by over 50 organizations including the well-known and still working charities: Barnardo's, The Salvation Army, Quarrier's and Fairbridge, to name a few. BHC are an integral part of the fabric of our nation - often, rightfully, called Canada's Nation Builders. Their vast contributions to our country should never be forgotten. Descendants of BHC, number in the millions in Canada alone!

The British Home Children Advocacy and Research Association ("BHCARA") is a Canadian based not for profit organization dedicated to the story of Canada's British Home Children (BHC). Founded in 2012 by Barrie, Ontario's Lori Oschefski, the BHCARA now reaches thousands of people through their Facebook group of over 6,700 members and their mailing list of over 4,000 subscribers. Our website now has over 1 million hits and we have a high media presence. The mandate of the organization is to promote the story of the British Home Children, to advocate for those who no longer have a voice and to provide free research help to those seeking their family histories; often providing closure from painful pasts.

On November 8, 1869 the very first party of BHC arrived in Canada, making 2019 the 150th anniversary of this arrival. The date of September 28th has been chosen for a special international tribute as this date is commemorated nationally as British Home Child Day in Canada; a unanimous passage of MP Guy Lauzon's private member's motion M-133 in the House of Commons, Feb. 7, 2018. This initiative for this tribute started when BHCARA member Kim Crowder approached MS. Oschefski for support in the illumination of the High Level Bridge in her city of Edmonton, Alberta. Since then, many members have become involved reaching out in their communities for support. BHCARA member Tracy Smithers contacted Her Majesty the Queen and received a prompt letter of support back from her!

The BHCARA is asking communities to participate in the **"Beacons of Light for British Home Children and Child Migrants Tribute"** by illuminating memorials, monuments, buildings, City Halls or other areas with the colours of the BHCARA; red, white and blue. Cities and towns are also participating by proclaiming this day as "British Home Child Day" in their community. Some cities are sharing this message on their digital billboards.

The tribute is a symbolic gesture showing these children, in their sesquicentennial year, are not forgotten. Many Canadian and UK cities have agreed to participate with over sixty-five supporters to date, including the iconic Niagara Falls, Toronto's CN Tower, The Northern Lights Display in Vancouver and St. Andrews House - Head Quarters of the Scottish Government in Edinburgh, Scotland. The Town of Midland and Orillia are participating by proclaiming September 28th as BHC Day in their cities. A full listing of our supporters can be viewed at www.britishhomechildren.com.

The BHC are a critical part of our nation's fabric, this country was built on the backs of these children. We would appreciate your support in sharing the news of this important and extraordinary tribute to Canada's Nation Builders. A history of the British Home Children follows.

Very best regards
Lori Oschefski
CEO BHCARA
info@britishhomechildren.com
705-716-1332

The History of The British Home Children
By Roberta Horrox

The British Child Migration Scheme officially started in Canada, in 1869, when Maria Rye arrived with sixty-eight children from England. In Canada, the children from this scheme became known as British Home Children. Maria Rye's idea grew to over fifty organizations sending over 100,000 to Canada between 1869 and 1948. These children ranged from a few months to 18 years of age; being sent to Canada to work as indentured labourers and servants. The child migration scheme was supported by both British and Canadian governments which paid organizations for each child sent, additional bonus fees were paid for sending more children; however, no bonus was paid for children from workhouses. This scheme was viewed as a win-win situation, as Britain reduced the cost of caring for many poor destitute children; while Canada gained cheap labour for a country that was just starting to expand. While many believe the children were orphans this was not the case, as only 2% were true orphans; the majority were from single parent families, most often due to a parent dying or from families that were poor and destitute. Many factors led to Britain having so many poor, destitute people. These children through no fault of their own were caught up in this tragedy. As child migration to Canada came to a halt, it increased to Australia with approximately 7,000 children being sent there. Child migration to Australia ended in 1970s. The major difference was that children sent to Australia were most often institutionalized. New Zealand took in 549 child migrants, with fewer children being sent to Zimbabwe (Rhodesia) and Cape of Good Hope Colony in South Africa.

In Canada, while some of the children were treated well, most were seen as nothing more than cheap labour, some suffered abuse; some cases of horrific abuse resulted in death. Whether these children were treated well or abused one thing in common is the feeling of loss; loss of family, friends, country and culture. Some were sent to homes that didn't speak English. Often told by sending agencies that they were unwanted, uncared for, or that their parents had died, while their parent(s) were told they were adopted by good British families. If siblings arrived in Canada together they were more often than not separated once they got here. Although checks were suppose to take place on a regular basis, things fell short due to vast number of children, lack of enforcement, shortage of inspectors, the immense distance, and difficulty traveling to remote places in order to perform the checks on the children. When inspectors did visit, the children didn't necessary get to speak to, or even see, the inspector; and if they did it often occurred with the master present. Therefore the children would hide the truth for fear of being reprimanded or further abuse.

Many British Home Children were stigmatized by members of the communities they came to live in, often being told they were street rats, guttersnipes and a multitude of other derogatory terms. If a British Home Child lived in a community and something bad happened, usually a British Home Child was blamed. They had no one to turn too, no one to stick up for them, they suffered in silence. As a survival mechanism they shut down, blocking memories; they became silent of their trauma, silent of any abuse; silent and ashamed of their past, and their lives as British Home Children. Most carried this stigmatism throughout their lives, refusing to tell even their immediate family where they had come from. Some children had their names changed or spelling of names became corrupted, while some where too young to know their correct names, birthday dates, or the names of their parents. These children were not given the necessary documents to prove who they were; this became an issue when they became older wanted to travel, or needed proof of identity such as applying for pension. The children were promised an education, the vast majority did not receive the education promised. Silently and unwittingly aspects of their traumatic experiences were often passed down to their children. For instance, as a corruption of their BHC experience, when they became older with families of their own they were unable to show love or affection for their own children. During WWI nearly every eligible British Home Boy voluntarily signed up for the Canadian Expedition Force; 1,000 Home Boys paid the ultimate sacrifice. The most common date of death was April 9, 1917, the first day of the Battle of Vimy Ridge.

In Nov 2009, then Australian Prime Minister Kevin Rudd, issued on apology for their role in the Child Migration Scheme; then in Feb 2010, British Prime Minister Gordon Brown issued an apology for Britain's role. In Canada, Canadian Parliament declared 2010 Year of the British Home Child. On Feb 16, 2017 the Canadian House of Commons issued an apology and on Feb 7, 2018 MP Guy Lauzon's private member's motion M-133 was unanimous passed making Sept 28th, National British Home Child Day in Canada. To date our prime minister has not issued an official apology on behalf of the government.

On January 31, 2019, the Government of the United Kingdom issued a press release entitled "Ex-Gratia Payment Scheme for former British Child Migrants" to compensate former child migrants that where still alive on March 1, 2018, "in recognition of the fundamentally flawed nature of the historic child migration policy". In a background Statement, the Independent Inquiry into Child Sexual Abuse Interim (UK) report stated, "The Government has long acknowledged and accepted, assessment at the time of the national apology in 2010 and went further, calling it a 'shameful episode of history' and this failure in the first duty if a nation, which is to protect its children". For the Child Migrants send to Canada this payment is much too late, as so few are still living.

BHC organizations in Canada, and Child Migrant organizations in Australia and the UK that have been formed to give voices to all British Child Migrants. These organizations were formed to help educate the public on The British Child Migration Scheme, as well as help descendants search and reconnect with lost family members. Of note, "The Guest Children" who were children sent to Canada by their parents for protection during the war are not part of the British Child Migration Scheme. The two are entirely different, but often misconstrued.

With this year being the 150th anniversary of British Home Children in Canada; work continues to give these children their voices.

The following website is excellent resource: British Home Child Advocacy and Research (BHCARA) - CEO Lori Oschefski website https://www.britishhomechildren.com BHCARA also has a facebook group

(18)

Burk's Falls and District Food Bank
Serving Almaguin South
P.O. Box 694
Burk's Falls, ON P0A 1 C0

Since 1992

Serving

Township of Amour

Village of Burk's Falls

Town of Kearney

Municipality of Magnetawan

Township of McMurrich/ Monteith

Township of Perry

Township of Ryerson

Memberships

Feed Ontario

Canadian Association of Food Banks

July 22, 2026

Township of Armour
56 Ontario Street
PO Box 533
Burk's Falls, ON P0A 1CO

To whom it may concern

The Burk's Falls and District Food Band is writing to request the support from all our communities to help supplement the rising costs that we are currently facing due to the ongoing need in our district. Our expenses have continued to increase, and we have seen a reduction in donations.

Your support is greatly appreciated.

Sincerely,

Jan Lake

Jan Lake, Treasurer
Board of Directors
Burks Falls & District Food Bank

"Alone we can do so little, together we can do so much"
Helen Keller

Nov 2025: $5,000.
Nov 2024: $5,000.

RESOLUTION

Phone Messages checked daily: 705-380-4669

TOWNSHIP OF ARMOUR

DISTRICT OF PARRY SOUND

56 ONTARIO STREET
PO BOX 533
BURK'S FALLS, ON
P0A 1C0

(705) 382-3332
(705) 382-2954
Fax: (705) 382-2068
Email: admin@armourtownship.ca
Website: www.armourtownship.ca

Date: **November 11, 2025**

Motion # 352

That the Council of the Township of Armour approve a donation in the amount of $ 5000 ^{00} to the Burk's Falls and District Food Bank to support the work they do in our community.

Moved by:			**Seconded by:**		
	Blakelock, Rod	☐		Blakelock, Rod	☐
	Brandt, Jerry	☐		Brandt, Jerry	☐
	Haggart-Davis, Dorothy	☑		Haggart-Davis, Dorothy	☐
	Ward, Rod	☐		Ward, Rod	☐
	Whitwell, Wendy	☐		Whitwell, Wendy	☑

Carried / **Defeated** ______

Declaration of Pecuniary Interest by: ______

Recorded vote requested by: ______

Recorded Vote:	For	Opposed
Blakelock, Rod	☐	☐
Brandt, Jerry	☐	☐
Haggart-Davis, Dorothy	☐	☐
Ward, Rod	☐	☐
Whitwell, Wendy	☐	☐

(19)

Charlene Watt (Deputy Clerk)

From: FONOM Office/ Bureau de FONOM <fonom.info@gmail.com>
Sent: July 27, 2026 1:46 PM
Cc: Leith Deacon
Subject: Fwd: FW: Reminder & Update: HEAR Initiative Media Package and Survey Launch
Attachments: HEAR Initative-images (1).pdf; HEAR Initiative Poster DesignFr.pdf; HEAR_MediaKit_French_F (1).docx; HEAR Initiative Poster Design.pdf; HEAR_MediaKit_V1.docx

Good afternoon

The Federation of Northern Ontario Municipalities (FONOM) is encouraging our member municipalities to support an important research initiative that will help strengthen the voice of Northern Ontario.

The **Health, Economy, and Adaptation in Rural Communities (HEAR) Initiative**, led by the University of Guelph, is collecting information from residents across rural, small-town, and northern Ontario. The results will help inform future policy decisions, funding opportunities, community planning, and advocacy efforts.

Too often, Northern Ontario is underrepresented in provincial research and data. This survey is an opportunity to help ensure our communities, challenges, and successes are reflected in the information used by governments and organizations.

Please take a few moments to share this survey with residents and community organizations in your municipality. The more Northern participation the project receives, the stronger the data will be for our region.

Thank you for helping ensure that Northern Ontario's voice is heard.

Sincerely, Mac

Talk soon, Mac.

Mac Bain
Executive Director
The Federation of Northern Ontario Municipalities
665 Oak Street East, Unit 306
North Bay, ON, P1B 9E5
705-498-9510

HEAR Initiative

Health, Economy and Adaptation in Rural Communities

Your Voice Matters

Share your experiences to support better informed local planning and decision-making.

HEALTH **ECONOMY** **ADAPTATION**

https://www.papersurvey.io/s/hearinitiative

Scan to take the survey!

UNIVERSITY OF GUELPH

The Village Of
BURK'S FALLS

Notice of a Public Meeting Concerning a Zoning By-law Amendment

TAKE NOTICE that the Council of the Corporation of the Village of Burk's Falls, has received a complete application for a Zoning By-law Amendment to the Village of Burk's Falls General Standards By-law 2012-01 and is issuing this Notice in accordance with Section 34 of the *Planning Act*, R.S.O. 1990, c. P.13, as amended.

AND TAKE NOTICE that the Council of the Corporation of the Village of Burk's Falls will hold a Public Hearing on the **18th day of August 2026 at 5:00 pm at the Young at Heart Senior Citizen's Club, located at 136 Yonge Street Burk's Falls, Ontario**. This Public Meeting will consider a proposed amendment to the Village of Burk's Falls's General Standards By-law No. 2012-01 to permit an apartment building on the subject lands and is being held in accordance with Section 34 of the *Planning Act,* R.S.O. 1990, C. P.13.

Location of Subject Lands

The Zoning By-law Amendment applies to the lands located at **Part of Lot 7, Concession 8, geographic Township of Armour, Village of Burk's Falls**, as shown on the attached key map.

Purpose and Effect of the Proposed Zoning By-law Amendment

The Village of Burk's Falls General Standards By-law No. 2012-01 does not permit more than one detached dwelling, semi-detached dwelling, or duplex dwelling on any lot. The purpose and effect of the proposed amendment is to rezone the subject lands to permit the development of multiple apartment units.

The proposed amendment will also include a Holding (H) provision pursuant to Section 36 of the *Planning Act*, that will not be removed until such time as the technical studies required by the Village have been completed and submitted to the satisfaction of the Village. These studies include (but may not be limited to) servicing, archaeological, environmental, traffic, and geotechnical studies, as per municipal requirements.

Public Input

Any person may observe the above hearing electronically, or in-person at the **Young at Heart Senior Citizen's Club, located at 136 Yonge Street Burk's Falls, Ontario.**

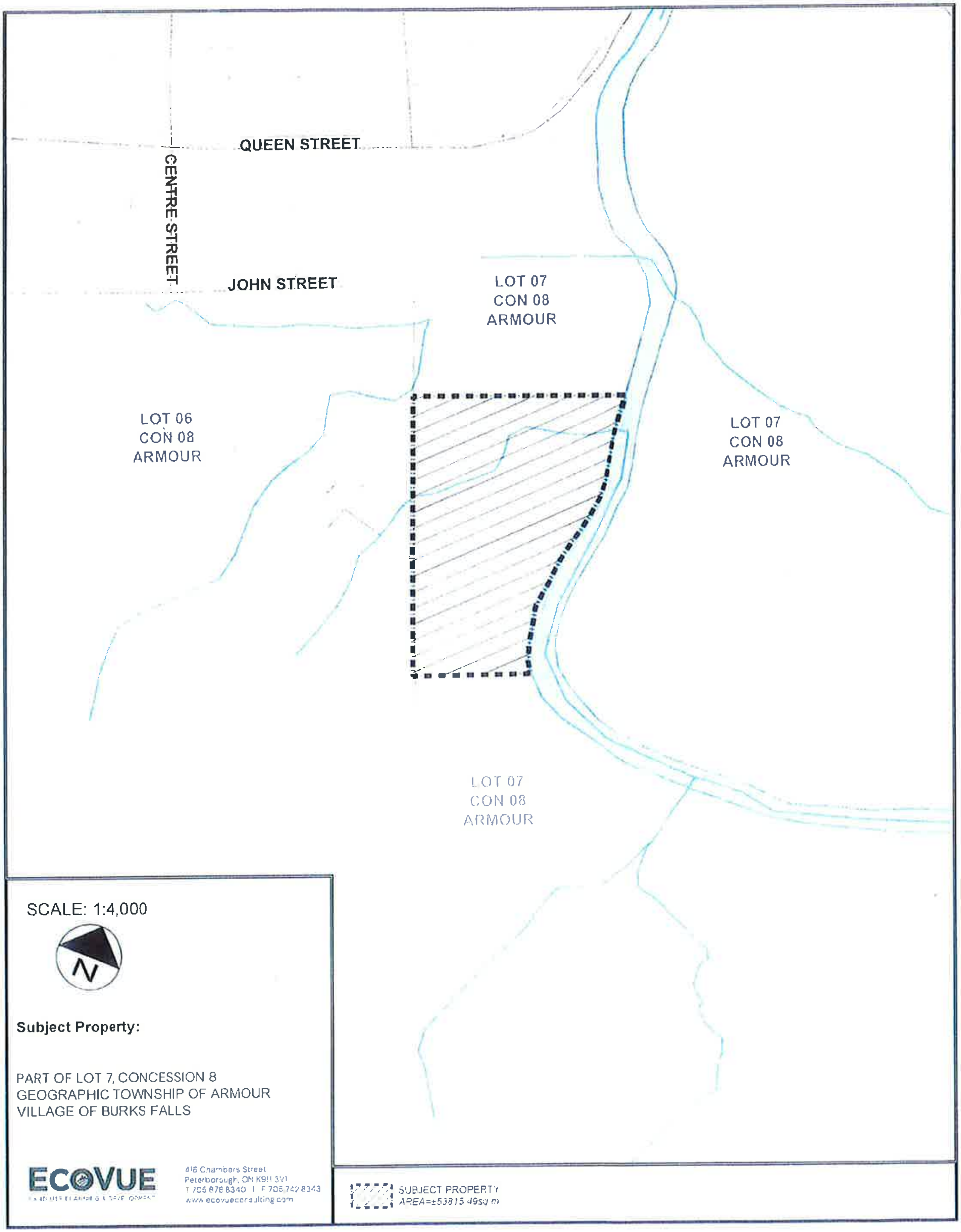
Additionally, any person may make written or verbal representation either in support of or in opposition to the application. For information about how to observe the hearing, participate in the hearing, or provide written comment, please contact the Clerk at (705) 382-3138 or by email at clerk@burksfalls.ca.

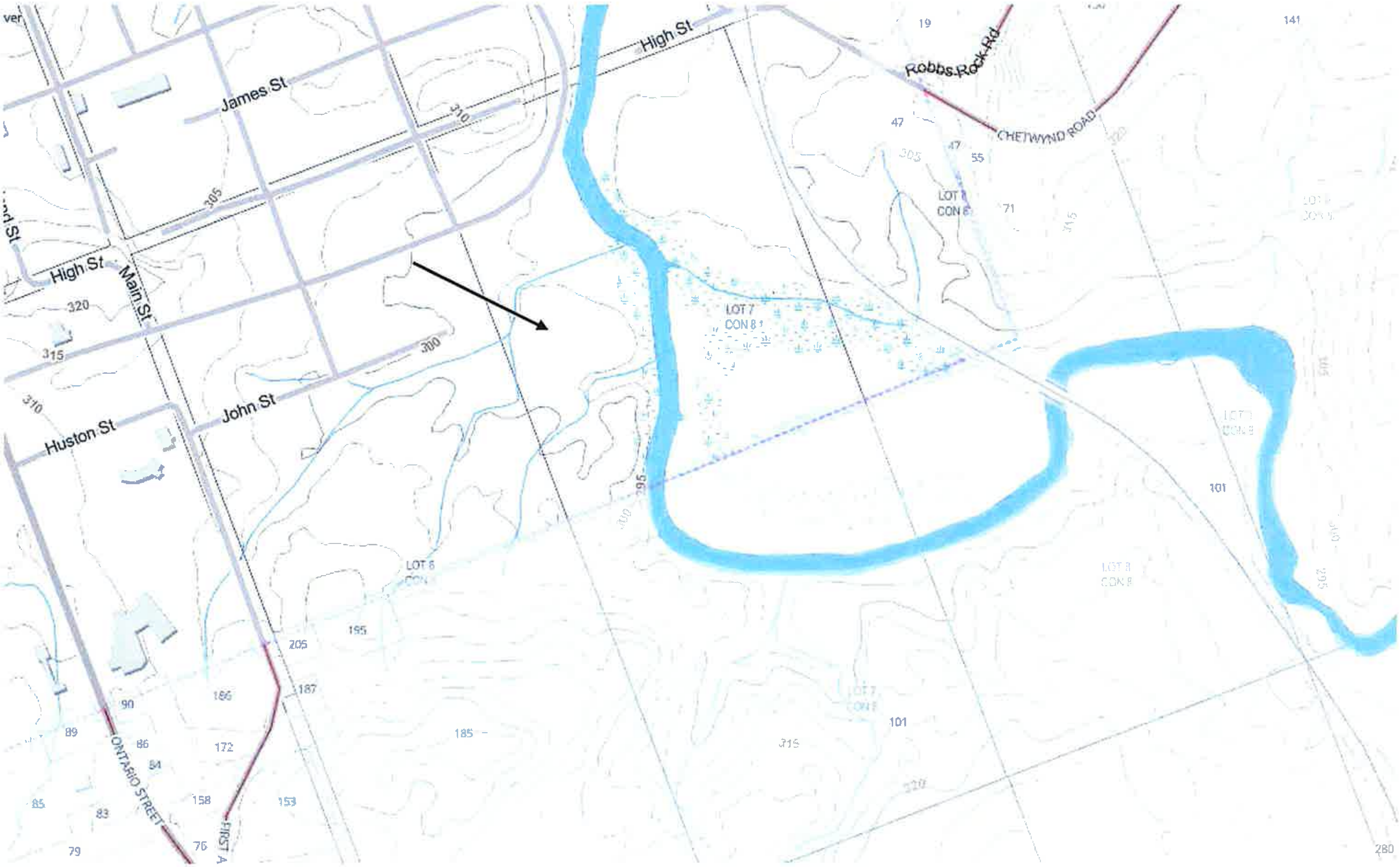
If you wish to be notified of the decision of the Council of the Village of Burk's Falls in respect of the proposed Zoning By-law Amendment, you must submit a written request to the contact below.

Dated at the Village of Burk's Falls this ____28__________th day of __July________ 2026.

Denis Duguay, CMRP
CAO – CLERK
172 Ontario Street
Burk's Falls, Ontario P0A 1C0
Telephone: (705) 382-3138
E-Mail: clerk@burksfalls.ca

KEY MAP


QUEEN STREET
CENTRE STREET
JOHN STREET
LOT 07
CON 08
ARMOUR
LOT 06
CON 08
ARMOUR
LOT 07
CON 08
ARMOUR
LOT 07
CON 08
ARMOUR
SCALE: 1:4,000
N
Subject Property:
PART OF LOT 7, CONCESSION 8
GEOGRAPHIC TOWNSHIP OF ARMOUR
VILLAGE OF BURKS FALLS
ECOVUE
416 Chambers Street
Peterborough, ON K9H 3V1
T 705 876 8340 | F 705 742 8343
www.ecovueconsulting.com
SUBJECT PROPERTY
AREA=±53815.49sq m


High St
James St
High St
Main St
John St
Huston St
Robbs Rock Rd
CHETWYND ROAD
ONTARIO STREET
LOT 7
CON 8
LOT 6
LOT 8
CON 8
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305
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315
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AMCTO THE MUNICIPAL EXPERTS

Advocacy Briefing Note

As an influential voice for municipal professionals, the Association of Municipal Managers, Clerks and Treasurers of Ontario (AMCTO) advocates for legislative, regulatory, policy and program changes to support our members in effectively serving their communities.

Priority Issues

Issue 1: *Municipal Freedom of Information and Protection of Privacy Act* (MFIPPA) Modernization

The legislation in its current form is not responsive enough to the needs of digital government and lacks clarity in critical areas. Modernizing MFIPPA to be responsive, permissive, and outcomes-focused will allow administrators to provide better service to their communities.

Current Status:

Recent amendments under Bill 97 made initial changes to MFIPPA but did not amount to a comprehensive modernization of the Act. New compliance requirements tied to those amendments are set to take effect January 1, 2027– a timeline that municipalities, particularly smaller ones, are unlikely to meet.

AMCTO Recommendations:

- Extend the compliance/enforcement timeline to July 1, 2028, for the new MFIPPA requirements to give municipalities realistic time to prepare.
- Commit to a comprehensive review and modernization of MFIPPA, developed with municipal input.

Key Messages:

- We appreciate the Government's initial work to modernize MFIPPA through Bill 97. It was an important first step. However, the Act has not kept pace with how municipalities operate today. We need to continue to work towards a comprehensive review and update of the Act.
- With respect to the new privacy and personal information protection requirements, the current implementation timeline does not reflect the operational and resourcing realities of municipalities, especially those without dedicated privacy or IT staff. We are asking the Government to establish a more realistic timeline of July 1, 2028.
- A realistic timeline and a full modernization process will lead to better compliance outcomes and stronger protection of resident privacy – not just an earlier deadline on paper.
- Work with the Association, along with other stakeholders, towards a comprehensive update to the Act.

Background Materials:

- Issue at a Glance: MFIPPA Modernization
- Key Messages for MFIPPA Modernization
- AMCTO MFIPPA Submission

Issue 2: *Municipal Elections Act* (MEA) Review

For local elections to be run more efficiently and to ensure improved compliance, the Act should be streamlined, modernized, and re-designed to assist voters, candidates, contributors, and advertisers with understanding their responsibilities while reducing operational and administrative burden for election administrators.

Current Status:

AMCTO provided several recommendations to Government in 2024 as part of its own review of the Act and is now advocating for a 2027 initiated review of the Act, including related amendments to the *Education Act* and *Assessment Act*.

AMCTO Recommendations:

Maintain the commitment to a 2027 MEA review, with a timeline that allows for meaningful municipal consultation well ahead of the next municipal elections in 2030.

Key Messages:

- Ontario's municipal election legislation requires updating to reflect current administrative realities and best practices.
- Providing legislative certainty well in advance of municipal elections allows municipalities to implement changes effectively and educate candidates, voters, and election officials.
- Election administrators take pride in executing fair, accountable, transparent, accessible, and reliable local elections and are always looking for ways to continuously improve the delivery of these important services to serve voters, candidates and their communities.
- Modern, practical election legislation will strengthen confidence in Ontario's municipal democratic processes and 2027 is a good time to work towards strengthening the legislation.

Background Materials:

- Issue at a Glance: MEA Modernization
- Key Messages for MEA Modernization
- AMCTO MEA Submission

Influence & Advocacy

- AMCTO advocacy and government relations work is driven by evidence-based research and member input, led by a policy and government relations team with a deep understanding of provincial and federal government.
- AMCTO's Policy and Government Relations Committee (PGRC) gives members an ongoing channel to help develop, review, and recommend advocacy and policy positions.
- AMCTO has positive, longstanding working relationships with municipal political associations - including the Association of Municipalities of Ontario, the Municipal Finance Officers' Association of Ontario, and Ontario Big City Mayors - to advance sector-wide advocacy alongside the work of chief administrative officers and their heads of council.
- Strong media relationships have resulted in appearances on *TVO: The Agenda with Steve Paikin*, *CTV Your Morning*, *CBC's Ontario Today*, and inclusion in several regional and national print and digital publications.

About AMCTO

AMCTO represents excellence in local government, management and leadership. Since 1938, AMCTO has provided education, accreditation, leadership, and management expertise for Ontario municipal professionals. With 2,200+ members working in municipalities across the province, AMCTO is Ontario's largest association of local government professionals.

AMCTO members represent **98%** of Ontario's 444 municipalities

50% of Ontario's CAOs are AMCTO members

Over **$15 billion** in collective annual buying power among AMCTO members

Over **85** years as a certified educational institution serving the municipal sector

AMCTO
THE MUNICIPAL EXPERTS

Telephone: (905) 602-4294
Email: amcto@amcto.com
www.amcto.com

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Ombudsman
ONTARIO

RECEIVED
AUG 05 2026
TOWNSHIP OF ARMOUR

Ombudsman Ontario's 2025-2026 Annual Report

As Acting Ombudsman of Ontario, it is my great pleasure to send you two hard copies (one English, one French) of our Office's 2025-2026 Annual Report.

In my more than 20 years with this Office, we have never seen such broad demand for our services. This report reviews key trends in the **35,023** complaints and inquiries we received, and examples of how we helped protect the rights of vulnerable children, people with disabilities, inmates and Ontarians seeking services in French.

We handled record numbers of cases in several areas of our jurisdiction, including 4,898 cases about municipalities (see p. 36), 1,346 about school boards (p. 53), 530 about colleges of applied arts and technology (p. 57), and 436 about youth justice centres (p. 62).

For the first time, we are also reporting on our commitment to helping Indigenous Peoples, as set out in the Indigenous Services Plan we launched in March. We helped 674 people who self-identified as Indigenous or brought complaints about Indigenous programs or services.

Other notable developments in 2025-2026 were our new Good Governance Awards (p. 18), our 50th Anniversary commemoration (p.17), former Ombudsman Paul Dubé's end-of-term report (p. 19), and French Language Services Commissioner Carl Bouchard's Annual Report (p. 85).

I encourage you to explore the various topic chapters of the report, as well as the case statistics in the Appendix. Please feel free to share it with colleagues and any other interested parties.

The entire report is also on our website. We can provide more copies upon request.

If you have any questions about the report or cases related to your organization, please feel free to contact us. We are also happy to answer general questions about our work. Our staff can be reached via email at info@ombudsman.on.ca.

Sincerely,

Barb Finlay

Barbara Finlay,
Acting Ombudsman of Ontario

483 Bay Street, 10th Floor, South Tower / 483, rue Bay, 10e étage, Tour sud
Toronto, ON M5G 2C9
Tel./Tél. : 416-586-3300 Facsimile/Télécopieur : 416-586-3485 TTY/ATS : 1-866-411-4211
www.ombudsman.on.ca

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NEWS RELEASE

Ontario Launches Reviews of Key Agencies to Support Long-Term Sustainability and Protect Taxpayers

Reviews will help provincial agencies continue to deliver world-class frontline services

August 05, 2026

Treasury Board Secretariat

TORONTO — The Ontario government is strengthening oversight of key provincial agencies by launching a series of reviews to ensure they are sustainable and that the vital frontline services that families and businesses rely on are protected and continuously improved. The reviews will focus on efficiency, governance and productivity to ensure value for taxpayer dollars and to allocate more resources to improving core services.

"Ontario's agencies are central to our government's plan to protect Ontario, delivering vital services that millions of families, workers and businesses rely on every day," said Peter Bethlenfalvy, President of the Treasury Board. "By launching these reviews, our government is ensuring agencies have the strong financial footing needed to improve operations while respecting taxpayer money."

As laid out in the 2026 provincial budget, *A Plan to Protect Ontario*, the Ontario government is building on the responsible management that has seen the Ontario Public Service grow at a rate substantially lower than that of the federal government and other provinces and territories, while at the same time redirecting the ratio of front-office staff to back-office staff from 50:50 in 2019-20 to 60:40 in 2025-26. The actions announced today will expand on this proven approach by strengthening the oversight of key provincial agencies, with the goal of improving front-line service delivery and supporting these agencies' long-term financial sustainability.

Despite reducing the number of agencies from 191 to 137 since 2018, taxpayer spending continues to increase at provincial agencies. As a result, the government implemented an agency hiring freeze in 2025 that has avoided nearly $300 million in costs to the public and cut consultant usage by 20 per cent. Starting this summer, the province will review Metrolinx, Workplace Safety and Insurance Board, Supply Ontario, Liquor Control Board of Ontario, Ontario Cannabis Retail Corporation, Legal Aid Ontario, Agricorp, and the Alcohol and Gaming Commission of Ontario.

These agencies have been selected based on their reliance on government funding, financial performance, size and complexity, and workforce growth trends. Ministries and the Treasury Board Secretariat will work to identify credible opportunities to improve operations and maintain long-term sustainability, while continuously improving services.

From requiring regular quarterly reporting by agencies to ensuring appropriate leader-to-staff ratios, Ontario continues to implement higher standards of accountability and fiscal discipline across the agency sector.

Quick Facts

- Agencies involved in the initial review process have been notified of the work being launched.
- Agencies will be key partners with ministries and will be expected to identify opportunities to improve productivity, enhance efficiency, and support the delivery of high-quality services to the public.

Additional Resources

- List of Provincial Agencies
- Agencies and Appointments Directive

Related Topics

Business and economy
Information about Ontario's economy and how to do business here. Includes economic development opportunities, research funding, tax credits for business and the Ontario Budget. Learn more

Government
Learn about the government services available to you and how government works. Learn more

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Media Contacts

Liz Tuomi
Minister's Office
Liz.Tuomi@ontario.ca

(24)

NEWS RELEASE

Ontario Investing $7 Million to Support Residential School Survivors

Applications open for community-led healing, remembrance and commemorative initiatives

August 05, 2026

Indigenous Affairs and First Nations Economic Reconciliation

TORONTO – The Ontario government is investing $7 million through the Indian Residential School Community Engagement Fund (IRSCEF) to support community-led healing, commemoration and initiatives that honour missing children, Survivors, families and communities affected by the Residential School System. The fund provides up to $250,000 to eligible Indigenous communities and organizations to support engagement, public education and research activities that address the impacts of the Residential School System.

"The voices and priorities of Indigenous communities continue to guide our approach as we advance meaningful reconciliation in Ontario and support the sacred work of healing, truth-telling and commemoration," said Greg Rickford, Minister of Indigenous Affairs and First Nations Economic Reconciliation. "We remain committed to working in partnership with communities to support Indigenous-led initiatives that honour Survivors, the children who never returned home, their families and communities."

Among other initiatives, the fund can be used to support ceremonies, monuments, healing gardens, interpretive displays and commemorative plaques that foster opportunities for reflection, remembrance and storytelling. IRSCEF funding also continues to support community engagement, mental health and addictions help, staffing and research activities.

As Indigenous communities continue their efforts to commemorate and document Residential Schools, Ontario remains committed to advancing meaningful reconciliation by ensuring community resources reflect these priorities. Funding applications for the IRSCEF are open until September 16, 2026.

Quick Facts

- Learn more about this fund and how to apply.
- Eligible applicants include Political Territorial Organizations, Tribal Councils, First Nation and Métis communities; a regional or provincial organization representing First Nation, Métis, Inuit or urban Indigenous peoples or an Indigenous service provider; or an Indigenous organization undertaking initiatives related to Indian Residential Schools.
- The IRSCEF is part of a $20 million investment in 2026-27 that continues to support Indigenous-led burial investigations at former Residential Schools, as well as increasing public awareness and providing for culturally appropriate and trauma-informed supports to Survivors, families and communities.
- To date, Ontario has invested $144.5 million for identifying, investigating, protecting and commemorating burials at these institutions across the province.

Additional Resources

- Online information sessions will be held on August 6 and August 11, 2026 to help applicants understand eligibility requirements. Find details here.
- Find the latest detailed guide to applying for IRSCEF funding.
- Learn more about the impact of Indian Residential Schools and how the Ontario government continues to work towards truth and reconciliation.

Media Contacts

Jenna DePaiva
Minister's Office
Jenna.DePaiva@ontario.ca
416-371-9812

Flavia Mussio
Communications Branch
Flavia.Mussio@ontario.ca
416-574-4057

NEWS RELEASE

Ontario Takes Next Step to Reopen Brantford Jail

Province investing $3 billion to build and expand jails to keep violent, repeat offenders behind bars

August 06, 2026

Solicitor General

BRANTFORD — As part of the government's $3 billion investment to expand adult correctional capacity and keep communities safe, the province is exploring the reopening of the Brantford Jail. This reopening could add up to 125 beds to the correctional system in Ontario and support the government's ongoing work to protect Ontario by keeping violent and repeat offenders behind bars.

"Protecting Ontario starts with making sure our correctional system has the capacity it needs today and for years to come," said Solicitor General Michael Kerzner. "That's why we're exploring opportunities to reopen suitable former correctional facilities like the Brantford Jail that were closed by the previous government while continuing to make historic investments in new correctional infrastructure across the province."

The Ministry of the Solicitor General, in partnership with Infrastructure Ontario, is undertaking planning and design work to determine next steps required to successfully reopen the Brantford Jail. This work will help inform future decisions on the project by identifying the work required to reopen the facility and safely operate the jail.

"Our government is making long-term investments to build a stronger, more sustainable correctional system that help keep our communities safe," said Acting Minister of Infrastructure Todd McCarthy. "Under Premier Ford's leadership, we are building and renewing critical infrastructure through the province's $236 billion capital plan to support communities, create good-paying jobs and protect Ontario."

Ontario is making a historic $3 billion investment to expand adult correctional capacity. This investment will help ensure correctional institutions can keep pace with tougher bail and sentencing laws while helping protect communities and providing frontline correctional staff with the facilities, resources and personnel they need to do their jobs safely.

Quick Facts

- Built in the 1850s, the former Brantford jail forms part of a 1.6-acre Ontario government complex that includes the Brantford Courthouse.
- Ontario is adding up to 255 permanent beds across 12 existing correctional institutions by November 2026. Combined with revised project designs and rapid-build expansions, the province is bringing up to 2,568 additional beds online within the next decade.
- Since June 2018, Ontario has hired more than 4,000 correctional officers across the province.

Quotes

"As a volunteer fire fighter with the County of Brant, public health and safety are constantly top of mind. Planning to re-open the Brantford Jail will help keep people closer to home and alleviate the correctional system for the entire region."

- Will Bouma
MPP, Brantford-Brant

Additional Resources

- Increasing Ontario's Adult Correctional Capacity
- Careers in corrections
- 2026 Ontario Budget: A Plan to Protect Ontario
- *Keeping Criminals Behind Bars Act, 2025*

Related Topics

Courts, justice and law
Ontario's laws and related information about our legal system, emergency services, the Ontario Provincial Police and victim services. Learn more

Media Contacts

Dakota Moniz
Solicitor General's Office
Dakota.Moniz@ontario.ca

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August 6, 2026

Dear Heads of Council:

I am writing to provide an update on the January 1, 2027, deadline for designating non-designated ('listed') heritage properties on municipal heritage registers. Thank you to all who wrote in to share their considerations on this matter.

Our government remains committed to ensuring that heritage properties that are important to communities across Ontario are protected and conserved, while also supporting Ontario's future growth and our government's continued efforts to build more housing.

Amendments to the *Ontario Heritage Act* (OHA) introduced as part of the *More Homes Built Faster Act, 2022*, required municipalities to designate or remove listed properties on their heritage registers by January 1, 2025.

In response to requests from municipalities, the *Homeowner Protection Act, 2024*, extended the deadline to January 1, 2027, for municipalities to issue a Notice of Intention to Designate (NOID) before legacy listed properties must be removed from registers.

The extension provided municipalities an additional two years to evaluate properties on heritage registers, while supporting a clear and consistent framework intended to alleviate administrative pressures.

The extended timeline of January 1, 2027, remains in place and I have no intention of extending the deadline.

I encourage municipalities to continue prioritizing and moving forward with designation decisions to conserve cultural heritage in their communities.

I also encourage you to leverage the tools and resources available to support you and this important work, including the Ontario Heritage Tool Kit, which provides practical guidance and resources on heritage conservation in Ontario, as well as a comprehensive guide to Designating Heritage Properties.

The ministry team is also available to answer any questions you may have related to designation of properties under the OHA and can be reached at heritage@ontario.ca.

Our government acknowledges the ongoing efforts of municipalities and the broader heritage sector in undertaking this work and will continue to monitor the implementation of these changes.

Sincerely,

GMcGregor

Hon. Graham McGregor
Minister of Citizenship and Multiculturalism

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Russell, Christie, LLP

Barristers & Solicitors

W.D. (Rusty) Russell, Q.C., (1925-2019)
Douglas S. Christie, B.A., LL.B., (Retired)
William S. Koughan, LL.B.

Edward B. Veldboom, MSc. Pl. LL.B.
Michael F. Sirdevan, B.A. (Hons), LL.B.
Jennifer E. Biggar, B.A. (Hons), J.D.

June 17, 2026

Please respond to: Jennifer E. Biggar, Ext. 224
Email: jbiggar@russellchristie.com

Sent by Email

The Corporation of the
Village of Burk's Falls
172 Ontario Street, P.O. Box 160
Burk's Falls ON P0A 1C0

Attention: Denis Duguay

Hello Denis:

RE: Village of Burk's Falls – Old Fire Hall – 168 Ontario Street
Our File No. 18-209-033

You asked us to review title to 168 Ontario Street, Burk's Falls (the "Property" or "168 Ontario Street") to determine who owns the land and the building.

The context for this request is as follows: the Fire Hall for the Burk's Falls and District Fire Department is currently located at 168 Ontario Street. The Burk's Falls and District Fire Department (the "Fire Department") is made up of the Village of Burk's Falls, the Township of Armour, and the Township of Ryerson. The three municipalities will be constructing a new fire hall at a new location, under the terms of a new agreement. We understand that the existing Fire Hall at 168 Ontario Street will no longer be used by the Fire Department once the Fire Hall is relocated and that the Property will then be vacant. The Village is looking to confirm if it owns the Property (both the land and building) and whether it will be entitled to re-purpose and/or sell the Property after the Fire Hall leaves.

We understand that our reply will be shared with all three municipalities for their information.

You have also provided us with a copy of the existing Joint Services Agreement between the Village of Burk's Falls, the Township of Armour, and the Township of Ryerson, dated May 22, 2018, with respect to certain shared services, including fire services (the "Agreement). We have reviewed the Agreement to determine whether it alters the legal or equitable ownership of the Property. As noted above, we understand that this Agreement will be replaced by a new Agreement to address the new fire hall location (if this is incorrect please let us know).

RESOLUTION

Title Search Results

Title to 168 Ontario Street is included in the parcel register for PIN 52139-0144 (LT). This PIN is legally described as:

> *LT 6 N/S RDAL BTN CON 8 AND CON 9 PL 26; LT 7 N/S RDAL BTN CON 8 AND CON 9 PL 26; PT LT 8 N/S RDAL BTN CON 8 AND CON 9 PL 26; PT LT 9 N/S RDAL BTN CON 8 AND CON 9 PL 26; PT LT 10 N/S RDAL BTN CON 8 AND CON 9 PL 26 AS IN RO94570 EXCEPT HWY149 T/W RO94570; S/T RO54794; TOGETHER WITH AN EASEMENT OVER PARTS 4 & 5 42R18822 AS IN GB29724; VILLAGE OF BURK'S FALLS*

Based on the Assessment Roll description you provided, it appears that 168 Ontario Street is Lot 6 & 7, Plan 26, which is a part of PIN 52139-0144 (LT). The Assessment Roll description for 172 Ontario Street, Burk's Falls is Part Lots 8, 9 and 10, Plan 26, which looks to match the balance of the lands in PIN 52139-0144 (LT).

A copy of the parcel register for PIN 52139-0144 (LT) is attached, along with a PIN Map.

The Village of Burk's Falls is the registered owner of PIN 52139-0144 (LT), although we note that it is listed on title in three different ways:

1. The Municipal Corporation of the Village of Burk's Falls
2. The Municipality of the Village of Burk's Falls
3. The Corporation of the Village of Burk's Falls

These different names reflect how that the Village's name was listed on the various instruments through which it received title to the lands. It appears that the Village acquired title through two transfers (1910 and 1982) and one vesting as a result of a tax sale (1974).

With respect to why 168 Ontario Street and 172 Ontario Street are in the same PIN, it appears that the Land Registry Office (the "LRO") did this when it converted the lands from the Registry System to the Land Titles System. The LRO likely converted the lands this way because the properties are abutting and both owned by the Village.

Joint Services Agreement

As noted above the Joint Services Agreement addresses the provision of joint services, including fire services.

The Agreement does not make any reference to 168 Ontario Street, Burk's Falls.

Subsection 1(p) of the Agreement defines "Fire Services" as meaning "the Burk's Falls & District Fire Department located at 162 Main Street, Burk's Falls, Ontario, and includes the provision of all Services of a fire department pursuant to the *Fire Protection and Prevention Act, 1997,* S.O. 1997, c. 4" (emphasis added).

Section 9 of the Agreement provides that the "ownership of the Real Property upon which each of the Services is provided is set out in Schedule "A" to this Agreement".

Schedule A has a heading called "Burk's Falls and District Fire Station". Under this heading it specifically states that the Fire Station is "municipally known as <u>162 Main Street, Burk's Falls, Ontario</u>" (emphasis added). The additional bullet points under the heading go on to say that the Village of Burk's Falls is listed on title as the registered owner, and "each Municipality holds one third (1/3) of the unregistered equitable ownership of the property".

You've advised that 162 Main Street, Burk's Falls is an office location for the Fire Department, but not the location of the Fire Hall.

As noted above, there is no mention of 168 Ontario Street in the Agreement – so on a plain reading of the Agreement it does not affect or alter legal or beneficial ownership of the Property. There are limited scenarios where a Court would interpret the Agreement to apply to 168 Ontario Street, but one of which may be if there was evidence that this was a mutual mistake made by the parties *at the time of* preparing the Agreement. As of the writing of this letter, we are not aware that there is actual evidence to establish that there was a mutual mistake, but in order to provide a comprehensive opinion we will go on to review the Agreement as if it did apply to 168 Ontario Street.

<u>Schedule C "Dissolution of Assets"</u>

If the Agreement did apply to 168 Ontario Street, we can look to Schedule C "Dissolution of Assets" to determine how Real Property (which is defined in the Agreement as including both land and buildings) is dealt with on the termination of the Agreement.

At the beginning of Schedule C it states "Upon dissolution of shared Services or termination of the Agreement, the assets for the Services shall be distributed as set out below".

Fire Services are addressed on the second page of Schedule C, where it provides as follows:

> "If the Agreement is terminated and the sharing of this Service is dissolved, the following provisions apply:
>
> - The title ownership of the Real Property remains with Burk's Falls and the equitable ownership interests of the other Municipalities revert to Burk's Falls with no compensation owing to those Municipalities..."

The second page therefore indicates that it applies where the Agreement is terminated <u>and</u> the sharing of the Services is dissolved; however, the beginning of Schedule C using the word "<u>or</u>" instead of "and" and that may be more indicative of how the municipalities intended to treat the interpretation of this Schedule – i.e., that it is intended to apply where either the Agreement is terminated <u>or</u> the sharing of the Service is dissolved. Therefore, looking at the whole of Schedule C, it appears to be the intention of the parties that equitable title to the Real Property would fully revert to Burk's Falls should the Agreement be at an end. However, if the use of "and" was intentional, then the Agreement does not make any provision for how to deal with the Real Property on termination of the Agreement should the shared services continue without an agreement or under a new agreement. It seems unlikely that the intention of the parties was to leave that gap in the Agreement's terms; however, the discrepancy between "and" and "or" does complicate the interpretation of this section.

As a practical point, this complication could be addressed by the parties through documentation confirming the termination of the Agreement, or in the new agreement that we understand is to be prepared for the continuation of the shared services at the new fire hall location. This note may be more applicable for 162 Main Street, Burk's Falls though and the other Real Properties mentioned in the Agreement (as the same "or" vs. "and" wording is present in the parts of Schedule C dealing with the other shared services as well).

Conclusion

In summary, based on our review of title and the 2018 Joint Services Agreement, it is our opinion that the Village of Burk's Falls is the registered owner of the lands known municipally as 168 Ontario Street, Burk's Falls, and of the building situated on those lands.

The Joint Services Agreement does not refer to 168 Ontario Street and therefore, based on a plain reading of the Agreement, it does not create any equitable ownership interest in favour of the Township of Armour or the Township of Ryerson with respect to the Property. Our opinion is qualified to the extent that it is based on the facts as provided to us and as of the date of this letter we are not aware of any actual evidence of a mutual mistake with respect to the preparation of the Agreement, or other facts or evidence which would lead to a different interpretation of the Agreement. If there is further information to consider in this regard, please let us know as it may change our opinion.

Even if the Agreement did apply to 168 Ontario Street, it appears to be the intention of the parties that at the termination of the Agreement equitable ownership would revert to the Village of Burk's Falls; however, there is a problematic use of the word "and" in Schedule C which complicates the understanding of this provision such that whether it should apply if the Agreement is terminated but the shared services continue under a new Agreement is unclear. As noted above a practical approach to resolving this would be for the parties to address this in documentation confirming termination of the Agreement or in a new agreement.

Assuming there is no basis upon which our opinion set out above would change, then we can advise that once the Fire Hall is relocated and 168 Ontario Street is no longer required for fire service purposes, the Village, as registered and equitable owner of the land and building, would have the ability to re-purpose or sell the Property. If the Property is to be sold, in addition to the usual considerations, the Village should determine whether it will need to obtain a new reference plan describing the part of the Property to be sold (since the fire hall portion is part of the current PIN).

We trust that this is of assistance, but should you require anything further please do not hesitate to contact us.

Yours very truly,

JENNIFER E. BIGGAR
Executed pursuant to the Electronic Commerce Act, 2000

JEB/jb
Encl.

(28)

Ontario

Ontario Provincial Conservation Agency

l'Agence ontarienne de protection de la nature

July 30, 2026

Dear Conservation Authority CAOs, General Managers, Board Chairs, Mayors and Heads of Council:

I am writing to announce the members of the transition committees that will support the implementation of regional conservation authority consolidation.

As you may recall, transition committees will provide advice and operational expertise to support transition activities, including the development of transition plans for each new regional conservation authority.

Committee membership includes the current CAO or General Manager and one board member from each existing conservation authority participating in a regional consolidation.

Each committee will be chaired by a dedicated project executive who will oversee transition activities and provide continuity by serving as the first Chief Administrative Officer of the new regional conservation authority for up to two years. Project executives were recently appointed.

Following a brief orientation period, project executives will convene their transition committees and begin transition planning activities in the coming weeks.

Please find below the membership of the transition committees for each of the eight new regional conservation authorities.

Thank you for your continued leadership and partnership as we work together to establish strong, effective regional conservation authorities.

Sincerely,

Hassaan Basit
CEO
Ontario Provincial Conservation Agency

Regional Conservation Authority	Transition Committee Members
Central Lake Ontario Project Executive: Robert Baldwin	Dave Barton, Toronto and Region Conservation John MacKenzie, Toronto and Region Conservation Bob Chapman, Central Lake Ontario Conservation Authority Chris Darling, Central Lake Ontario Conservation Authority
Eastern Lake Ontario Project Executive: Alison McDonald	Brad McNevin, Quinte Conservation Kathryn Brown, Quinte Conservation Rhonda Bateman, Lower Trent Conservation Authority Sherry Hamilton, Lower Trent Conservation Authority Linda Laliberte, Ganaraska Region Conservation Authority Vicki Mink, Ganaraska Region Conservation Authority Mark Majchrowski, Kawartha Conservation Authority Pat Warren, Acting, Kawartha Conservation Authority David Ellingwood, Cataraqui Conservation Authority Paul Proderick, Cataraqui Conservation Authority Janette Loveys Smith, Otonabee Region, Crowe Valley Conservation Authority Conservation Authority, Crowe Valley Conservation Authority Michael Metcalf, Otonabee Region Conservation Authority, Crowe Valley Conservation Authority
Western Lake Ontario Project Executive: Jacqueline Johnson	Lisa Burnside, Hamilton Conservation Authority Brad Clark, Hamilton Conservation Authority Leilani Lee-Yates, Niagara Peninsula Conservation Authority Robert Foster, Niagara Peninsula Conservation Authority Chandra Sharma, Conservation Halton Gerry Smallegange, Conservation Halton Terri LeRoux, Credit Valley Conservation Authority Michael Palleschi, Credit Valley Conservation Authority
Lake Huron	Jonathan Scott, Nottawasaga Valley Conservation Authority

Project Executive: Don Goodyear	Jennifer Vincent, Nottawasaga Valley Conservation Authority Raymond Chartrand, Ausable Bayfield Conservation Authority Nathan Schoelier, Ausable Bayfield Conservation Authority Erik Downing, Saugeen Valley Conservation Authority Tom Hutchinson, Saugeen Valley Conservation Authority Phil Beard, Maitland Valley Conservation Authority Ed McGugan, Maitland Valley Conservation Authority Mark Critch, Lake Simcoe Region Conservation Authority Clare Riepma, Lake Simcoe Region Conservation Authority Tim Lanthier, Grey Sauble Conservation Authority Jennifer Shaw, Grey Sauble Conservation Authority
St. Lawrence River Project Executive: Sommer Casgrain-Robertson	Sally McIntyre, Mississippi Valley Conservation Authority Roy Huet, Mississippi Valley Conservation Authority Glen McDonald, Rideau Valley Conservation Authority Gary Waterfield, Rideau Valley Conservation Authority Lisa Van de Ligit, Raisin Region Conservation Authority Andrew Guindon, Raisin Region Conservation Authority Carl Bickerdike, South Nation River Conservation Authority Isabelle Skalski, South Nation River Conservation Authority
Eastern Lake Erie Project Executive: Samantha Lawson	Judy Maxwell, Long Point Region Conservation Authority Doug Brunton, Long Point Region Conservation Authority Elizabeth VanHooren, Kettle Creek Conservation Authority Sharron McMillan, Kettle Creek Conservation Authority John Challinor II, Grand River Conservation Authority Karen Armstrong, Grand River Conservation Authority

	Dusty Underhill, Catfish Creek Conservation Authority Morgaine Griffin, Catfish Creek Conservation Authority
Western Lake Erie Project Executive: Davin Heinbuck	Tim Byrne, Essex Region Conservation Authority Molly Allaire, Essex Region Conservation Authority Tracy Annett, Upper Thames Conservation Authority Brian Petrie, Upper Thames Conservation Authority Mark Peacock, Lower Thames Conservation Authority Sarah Bod, Lower Thames Conservation Authority Ken Philllips, St Clair Region Conservation Authority Greg Grimes, St Clair Region Conservation Authority
Northeastern Project Executive: Tim Commisso	Mark Signoretti, Nickel District Conservation Authority Carl Jorgensen, Nickel District Conservation Authority Liza Vandermer, North Bay-Mattawa Conservation Authority Lana Mitchelle, North Bay-Mattawa Conservation Authority Corrina Barrett, Sault Ste. Marie Conservation Authority Sandra Hollingsworth, Sault Ste. Marie Conservation Authority David Vallier, Mattagami Region Conservation Authority Andrew Marks, Mattagami Region Conservation Authority

Ministry of
Municipal Affairs
and Housing

Municipal Services Office
North (Sudbury)

159 Cedar Street, 4th Floor
Sudbury ON P3E 6A5
Tel.: 705 564-0120

Ministère des
Affaires municipales
et du Logement

Bureau des services aux
municipalités du Nord (Sudbury)

159, rue Cedar, 4e étage
Sudbury ON P3E 6A5
Tél.: 705 564-0120

Ontario

August 4, 2026

via e-mail only

Mayor Rod Ward, Chairperson
Southeast Parry Sound District Planning Board
rward@armourtownship.ca

Subject: Minister's Order Redefining the Southeast Parry Sound District Planning Board

Dear Mayor Ward,

Further to the Town of Kearney's request to be removed from the Southeast Parry Sound District Planning Board, please find enclosed a copy of the Order made under Section 9 of the *Planning Act* to redefine the planning board area and change the constitution of the board accordingly. The effective date of these changes is August 1, 2026.

The board's function in providing planning services for the remaining five municipalities is unchanged.

I trust the board will coordinate with staff at the Town of Kearney to accomplish a transition of records and to determine how best to communicate the changes to members of the public seeking finalisation of conditional consents and draft approvals.

In the meantime, if you have any questions, please do not hesitate to contact Anna Little, Manager, Community Planning and Development, at Anna.Little@ontario.ca.

Sincerely,

Bridget Schulte-Hostedde
Regional Director, Municipal Services Office – North

c: Linda Moyer, Secretary-Treasurer, Southeast Parry Sound District Planning Board
lmoyer@sepsdplanningboard.ca

Nicole Gourlay, CAO/ Clerk, Town of Kearney
nicole.gourlay@townofkearney.ca

Encl. **Minister's Order**

ORDER

made under section 9 of the

PLANNING ACT R.S.O. 1990, c. P.13

Southeast Parry Sound District Planning Board – Removal of the Town of Kearney

WHEREAS the Southeast Parry Sound District Planning Area was established by the Minister of Municipal Affairs and Housing;

AND WHEREAS the Southeast Parry Sound District Planning Board was established by the Minister of Municipal Affairs and Housing as the planning board for the Southeast Parry Sound District Planning Area;

AND WHEREAS the Town of Kearney has requested to be removed from the Southeast Parry Sound District Planning Board;

AND WHEREAS the Minister of Municipal Affairs and Housing has determined that it is appropriate to remove the Town of Kearney from the Southeast Parry Sound District Planning Board and to change the constitution of the Southeast Parry Sound District Planning Board accordingly;

NOW THEREFORE IT IS HEREBY ORDERED that:

Redefinition of Planning Area

1. The Southeast Parry Sound District Planning Area shall be defined as consisting of:

    a) all of the Township of Armour;

    b) all of the Township of McMurrich/Monteith;

    c) all of the Township of Perry;

    d) all of the Township of Ryerson; and

    e) all of the Village of Burk's Falls.

Change to Constitution of Southeast Parry Sound District Planning Board

2. The Southeast Parry Sound District Planning Board shall be composed of:

    a) one member to be appointed by the Township of Armour;

    b) one member to be appointed by the Township of McMurrich/Monteith;

    c) one member to be appointed by the Township of Perry;

    d) one member to be appointed by the Township of Ryerson; and

e) one member to be appointed by the Village of Burk's Falls.

Effective Date of Changes

3. This order comes into force on August 1, 2026.

Robert J. Flack

Minister of Municipal Affairs and Housing

Dated on July 31, 2026


HAZMAT DAY!
AT THE STRONG LANDFILL
483 Forest Lake Rd, Sundridge, ON P0A 1Z0
Follow the signs day of!
Hosted by Almaguin Recycling Initiative
MAY 23, 2026 & AUGUST 22, 2026
10AM TO 2PM
8 MUNICIPALITIES THAT CAN ATTEND:
• Township of McMurrich Monteith
• Township of Armour
• Village of Burk's Falls
• Township of Ryerson
• Township of Strong
• Village of Sundridge
• Township of Joly
• Township of Machar
FOLLOW US ON FACEBOOK TO SEE
WHAT WE ACCEPT AND DON'T!

(31)

Ombudsman
ONTARIO

BY EMAIL

July 28, 2026

Council for the Township of Armour
56 Ontario Street, PO Box 533
Burk's Falls, Ontario P0A 1C0

Dear Members of Council for the Township of Armour:

Re: Closed meeting complaint

My Office received a complaint that council for the Township of Armour improperly voted in closed session during a special meeting on April 22, 2026, contrary to the open meeting rules under the *Municipal Act, 2001* (the "Act").[1]

I am writing to advise that following my Office's review, I have determined that the meeting held on April 22, 2026 did not contravene the open meeting rules under the Act.

Ombudsman's role and authority

The *Municipal Act, 2001* gives anyone the right to request an investigation into whether a municipality has complied with the open meeting rules in closing a meeting to the public. Municipalities may appoint their own investigator. The Act designates the Ombudsman as the default investigator for municipalities that have not appointed their own. My Office is the closed meeting investigator for the Township of Armour.

My Office has investigated hundreds of closed meetings since 2008. To assist municipal councils, staff, and the public, we have developed an online digest of open meeting cases. This searchable repository was created to provide easy access to the Ombudsman's decisions on, and interpretations of, the open meeting rules. Council members and staff can consult the digest to inform their discussions and decisions on whether certain matters can or should be discussed in closed session, as well as issues related to open meeting procedures. Summaries of the Ombudsman's previous decisions can be found in the digest: www.ombudsman.on.ca/en/info-public-bodies-and-officials/municipalgovernment/municipal-meeting-digest.

The Ontario Ombudsman also has the authority to conduct impartial reviews and investigations of hundreds of public sector bodies. This includes municipalities, local boards, and municipally-controlled corporations, as well as provincial government organizations,

[1] SO 2001, c 25.

RESOLUTION

publicly funded universities, and school boards. In addition, the Ombudsman's mandate includes reviewing complaints about the services provided by children's aid societies and residential licensees, and the provision of French language services under the *French Language Services Act*. Read more about the bodies within our jurisdiction here: www.ombudsman.on.ca/en/make-complaint/what-we-can-helpyou/organizations-you-can-complain-about.

Review

My Office reviewed the agenda and open and closed meeting minutes for the April 22, 2026 meeting. We also spoke with the Clerk of the Township.

April 22 2026 meeting

On April 22, 2026 at 10:00 a.m., council gathered for a special meeting. At the start of the meeting, council passed a resolution to move into closed session to discuss a matter related to litigation or potential litigation and advice subject to solicitor client privilege, pursuant to sections 239(2)(e) and (f) of the Act.

During the closed session, council received updates about an ongoing appeal before the Ontario Land Tribunal (the "Tribunal") relating to an Official Plan and Zoning By-law amendment application for a proposed battery energy storage system. Council received updates from staff related to the litigation and received legal advice from the Township's solicitor. Council decided by consensus to direct staff to proceed with the recommended next steps.

At 11:11 a.m., council returned to open session. The Mayor reported on council's closed session discussion and council passed a resolution to acknowledge that the "No Lithium Way - Citizens United Inc." group had submitted a request for participant status in the Tribunal proceeding, and that the Township does not oppose granting of the group participant status.

Council adjourned the special meeting at 11:19 a.m.

Analysis

Applicability of the exception for litigation or potential litigation

Section 239(2)(e) of the Act allows a municipality or local board to proceed in camera to discuss "litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board."[2] The Act does not define what constitutes "litigation or potential litigation," but the courts have determined that this exception is

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[2] *Municipal Act*, s 239(2)(e).

reserved for circumstances where the subject matter is related to ongoing litigation or involves a reasonable prospect of litigation.[3]

My Office has previously found that this exception permits council to discuss and prepare for pending litigation before an administrative tribunal in a closed meeting, as well as to receive and consider new information affecting an ongoing appeal.[4]

In the matter at hand, council discussed updates from staff related to ongoing litigation before the Ontario Land Tribunal. Accordingly, this closed meeting discussion fit within the exception for litigation or potential litigation.

Applicability of the exception for solicitor-client privilege

Council also cited the exception for solicitor-client privilege under section 239(2)(f) of the Act as a basis for the discussion being held in closed session. This exception applies to discussions between a municipality and its lawyer in seeking or receiving legal advice intended to be confidential.[5] The purpose of the exception is to ensure that municipal officials can speak freely about legal advice without fear of disclosure. The Supreme Court of Canada has stated that solicitor-client privilege applies when the following conditions are met:

1. There is a communication between a lawyer and a client;
2. Which entails the seeking or giving of legal advice; and
3. Which is considered to be confidential by the parties.[6]

In the present case, council received legal advice from the Township's solicitor during the closed session in relation to ongoing litigation. No other subject was discussed during the closed session. Accordingly, council's discussion also fit within the exception for advice subject to solicitor-client privilege.

Direction to staff

As explained above, council discussed ongoing litigation and received legal advice during the closed session, as permitted by sections 239(2)(e) and (f) of the Act. Council then came to a consensus to direct staff to proceed with the recommended next steps related to the ongoing litigation matter.

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[3] *RSJ Holdings Inc. v. London (City)*, 2005 CanLII 43895 (ON CA), at para 22, online: <https://canlii.ca/t/1m32m>.

[4] *Norfolk (County of) (Re)*, 2016 ONOMBUD 18 at para 36, online: <https://canlii.ca/t/h2st5>; Letter from Ombudsman of Ontario to the City of Greater Sudbury, (14 February 2013), online: <https://www.ombudsman.on.ca/en/our-work/municipal-meetings/city-greater-sudbury-february-14-2013-0>.

[5] *Timmins (City of) (Re)*, 2017 ONOMBUD 4 at para 28, online: <https://canlii.ca/t/h4rwt>.

[6] *Solosky v. The Queen*, [1980] 1 SCR 821 at p 837, online: <https://canlii.ca/t/1mjtq>.

Under section 239(6) of the Act, voting is only permitted in closed session if the subject matter is permitted or required to be discussed in closed session, and if the vote is for a procedural matter or for giving directions or instructions to officers, employees or agents of the municipality, local board or committee of either of them or persons retained by or under a contract with the municipality or local board.[7] For the purposes of closed meetings, reaching a consensus is considered to be a vote.[8]

While council's consensus constitutes a vote, council provided a direction to staff as permitted by section 239(6). Accordingly, the closed session vote met the requirements of the Act and was permissible.

Conclusion

I find that the meeting held on April 22, 2026, did not contravene the open meeting rules under the *Municipal Act, 2001*. I would like to thank the Township for its co-operation during my Office's review.

The Clerk indicated that this letter will be shared with council and placed on the agenda for the next council meeting, and that a copy will be made available to the public prior to that meeting. At that time, I will also post a copy of this letter on my website at www.ombudsman.on.ca.

Sincerely,

Barb Finlay

Barbara Finlay
Acting Ombudsman of Ontario

CC: Charlene Watt, Municipal Clerk, Township of Armour

[7] *Municipal Act*, s 239(6).
[8] *South Bruce Peninsula (Town of) (Re)*, 2015 ONOMBUD 25 at para 67, online: <https://canlii.ca/t/gtp6t>.

TOWNSHIP OF ARMOUR

STAFF REPORT

Date: **August 11, 2026**

To: **Council**

From: **Charlene Watt, Municipal Clerk**

Subject: **September 2026 Council Meeting Schedule – Exemption to the Council Procedures By-law**

Recommendation

THAT the Council of the Township of Armour accepts the Clerk's Staff Report dated August 11, 2026 and approves an exemption to the Council Procedures By-law to cancel the Regular Council Meeting scheduled for Tuesday, September 8, 2026; and

THAT Council confirm that the only Regular Council Meeting for the month of September 2026 shall be held on Tuesday, September 22, 2026; and

THAT this exemption applies solely to the September 2026 meeting schedule and shall not constitute an amendment to the Council Procedures By-law.

Purpose

The purpose of this report is to request Council's approval for a one-time exemption to the Council Procedures By-law regarding the scheduling of Regular Council meetings for September 2026.

Background

The Township's Council Procedures By-law establishes that Regular Council Meetings are held on the second and fourth Tuesday of each month, unless otherwise directed by Council.

For September 2026, the Regular Council Meetings are scheduled for:

- Tuesday, September 8, 2026; and
- Tuesday, September 22, 2026.

The Clerk's office is responsible for preparing and distributing Council agenda packages, drafting resolutions, co-ordinating reports from departments, reviewing supporting documentation, publishing meeting materials in accordance with legislative requirements and

RESOLUTION

municipal policy, and completing the administrative preparations necessary for each Regular Council Meeting.

The Clerk will be on previously scheduled vacation during the week immediately preceding the September 8, 2026 meeting. As a result, the statutory and administrative timelines associated with agenda preparation cannot be met.

Discussion

The Township's established practice is to distribute Council agenda packages and Zoom links on the Friday preceding a Regular Council Meeting. This timeline provides Council members with adequate opportunity to review reports, resolutions, and supporting documentation in advance of the meeting while ensuring the municipality meets its obligations for public notice and transparency.

Due to the Clerk's scheduled absence, combined with ongoing administrative training and operational transitioning within the municipal office, sufficient capacity is not available to prepare a complete and accurate agenda package within the required timeframe for the September 8 meeting.

Rather than attempting to expedite agenda preparation or issue incomplete meeting materials, administration is recommending that Council cancel the September 8 Regular Council Meeting and conduct one Regular Council Meeting in September on September 22, 2026.

Staff do not anticipate that conducting one Regular Council Meeting in September will negatively impact municipal operations. Matters requiring Council consideration can be scheduled for the September 22 meeting, and urgent matters, should any arise, may still be addressed through a Special Council Meeting in accordance with the Council Procedures By-law.

One-time adjustments to Council meeting schedules are not uncommon and provide flexibility when operational circumstances warrant an exception.

Financial Impact

There is no direct financial impact associated with this recommendation.

Others Consulted

Dave Gray, CAO
Alison McGregor, Treasurer

56 Ontario Street, PO Box 533,
Burk's Falls, Ontario, P0A 1C0
705-382-3332

Notice of Complete Application and Public Meeting

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

Respecting an application by Andrea Patterson to rezone lands described as Part Lot 11, Concession 8, 42R-22861 Parts 1- 5 in the Township of Armour, District of Parry Sound.

FILE #: ZBA-2026-03

TAKE NOTICE that a complete application has been accepted under Section 34 of the Planning Act and the Council of the Township of Armour will hold a Public Meeting on:

Tuesday August 25, 2026
at **6:45 p.m.** at the
Township of Armour's Municipal Office
56 Ontario Street, Burk's Falls
Ontario, P0A 1C0

THE PURPOSE AND EFFECT of the Public Meeting at Council is to consider a proposed Zoning By-law Amendment under Section 34 of the *Planning Act* to amend Zoning By-law No. 27-95 as amended, of the Armour Township.

The application, if approved would rezone the subject lands to fulfill a condition of a Consent File B-015/25 approved by the Southeast Parry Sound District Planning Board. The application will rezone the subject lands from the existing Rural (RU) Zone to the Rural Industrial (M) Zone to recognize an existing stone processing and manufacturing facility with accessory warehouse and outdoor storage areas. A key map showing the location of the property is attached to this notice.

TAKE FURTHER NOTICE that the public meeting will be held in a hybrid format and virtual attendance via Zoom is also available. Please advise the Clerk of your email address if you wish to receive a link to join the Zoom meeting. This will allow you the opportunity to monitor and also speak at the meeting if you wish.

IF A PERSON OR PUBLIC BODY would otherwise have an ability to appeal the decision of the Municipal Corporation of the Township of Armour to the Ontario Land Tribunal but the person or public body does not make oral submissions at a Public Meeting or make written submissions to the Municipal Corporation of the Township of Armour before the by-law is passed, the person or public body is not entitled to appeal the decision.

IF A PERSON OR PUBLIC BODY does not make oral submissions at a Public Meeting or make written submissions to the Municipal Corporation of the Township of Armour before the By-law is passed, the person or public body may not be added as a party to the hearing of an appeal before the Ontario Land Tribunal unless, in the opinion of the Tribunal, there are reasonable grounds to do so.

ADDITIONAL INFORMATION relating to the proposed Zoning By-law Amendment is available at www.armourtownship.ca . For more information about this matter, including information about appeal rights, contact clerk@armourtownship.ca or 705-382-3332 during regular business hours. If you wish to be notified of the decision of the Municipal Corporation of the Township of Armour on the proposed Zoning By-law Amendment, you must make a written request to the email above or by writing to:

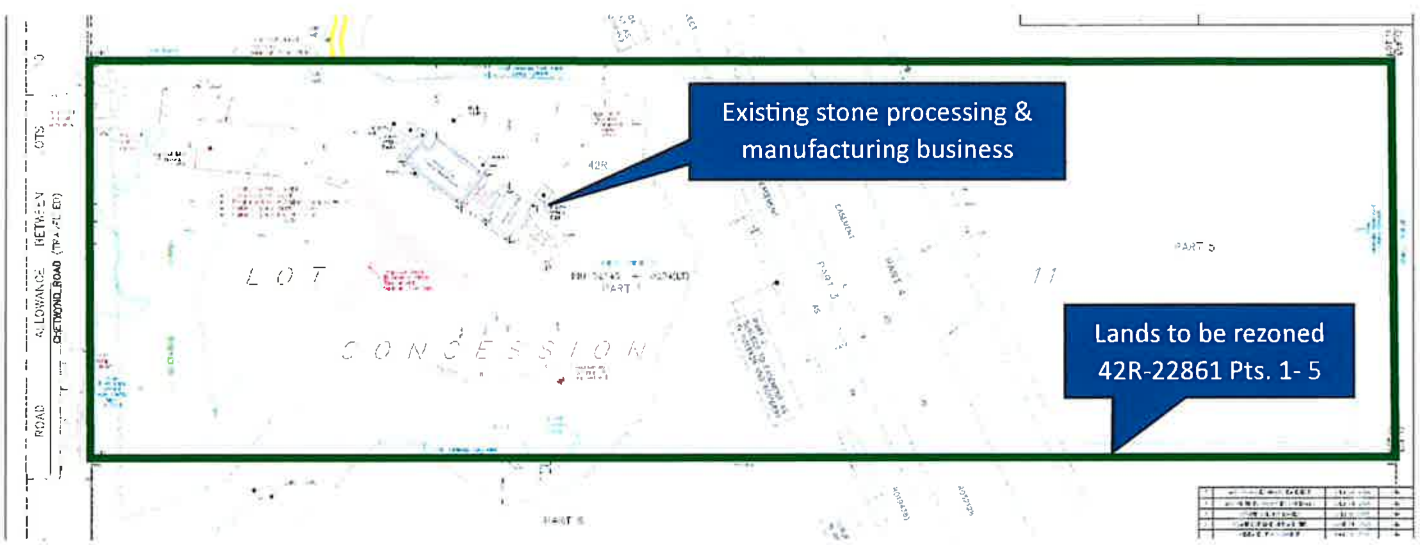
Mrs. Charlene Watt, Clerk
Township of Armour
56 Ontario Street, Box 533
Burk's Falls, ON P0A 1C0

Dated at the Township of Armour this 4th day of August, 2026.

Notice of Public Meeting
ZBA-2026-03

LOCATION MAP: Part Lot 11, Concession 8, 358 Chetwynd Road

Lands to be rezoned as condition of Consent B-015/25: RU Zone to M Zone



56 Ontario Street, PO Box 533,
Burk's Falls, Ontario, P0A 1C0
705-382-3332

BY-LAW NO.________

A BY-LAW TO AMEND

ZONING BY-LAW NO. 27-95 as amended

(PATTERSON)

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

Planning Consultant:

PLANSCAPE INC.

EXPLANATORY NOTE

To By-law No. __________

Passed by the Council of the Municipal Corporation of the Township of Armour

Lands Affected:	This By-law applies to Part of Lot 11, Concession 8 being further described as Plan 42R-22861 Parts 1 - 5 in the Township of Armour, District of Parry Sound.
Present Zoning:	Armour Township Zoning By-law No. 27-95, as amended, currently zones the subject lands as Rural (RU) Zone.
Proposed Zoning	This Amendment will rezone the subject lands to Rural Industrial (M) Zone.
Official Plan Designation:	This Zoning By-law Amendment conforms with the Armour Official Plan and creates no changes to the land use mapping designations.
By-Law Purpose:	The purpose of this By-law is to rezone the subject lands to the Rural Industrial (M) Zone to recognize an existing stone processing and manufacturing facility with accessory warehouse and outdoor storage areas. The rezoning is a condition of provisional Consent approval for application B-015/25.

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

BY-LAW NO. __________

Being a By-law under the provisions of Section 34 of the *Planning Act, R.S.O. 1990*, to amend Zoning By-law No. 27-95, as amended, of the Municipal Corporation of the Township of Armour with respect to the lands located at Part of Lot 11, Concession 8, 42R-22861 Parts 1 - 5 in the Township of Armour, District of Parry Sound.

WHEREAS THE COUNCIL OF THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR has reviewed Zoning By-law No. 27-95 as amended and deems it advisable to amend same:

NOW THEREFORE THE COUNCIL OF THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR ENACTS as follows:

1. **THAT** Schedule 'A-2' of Zoning By-law No. 27-95, as amended, is hereby amended by changing the zoning classification of the subject lands forming Part of Lot 11, Concession 8, 42R-22861 Parts 1 - 5 from the Rural (Ru) Zone to the Rural Industrial (M) Zone in accordance with Schedule "A" attached hereto and by this reference forming part of this By-law; and

2. This By-law shall come into force on the date it is passed by the Council of the Municipal Corporation of the Township of Armour subject to the provisions of the *Planning Act, R.S.O. 1990.*

Read a **FIRST TIME** this ____ day of ____________, 2026.

Read a **SECOND TIME** this ____ day of ____________, 2026.

Read a **THIRD TIME** and **FINALLY PASSED** this ____ day of ____________, 2026.

____

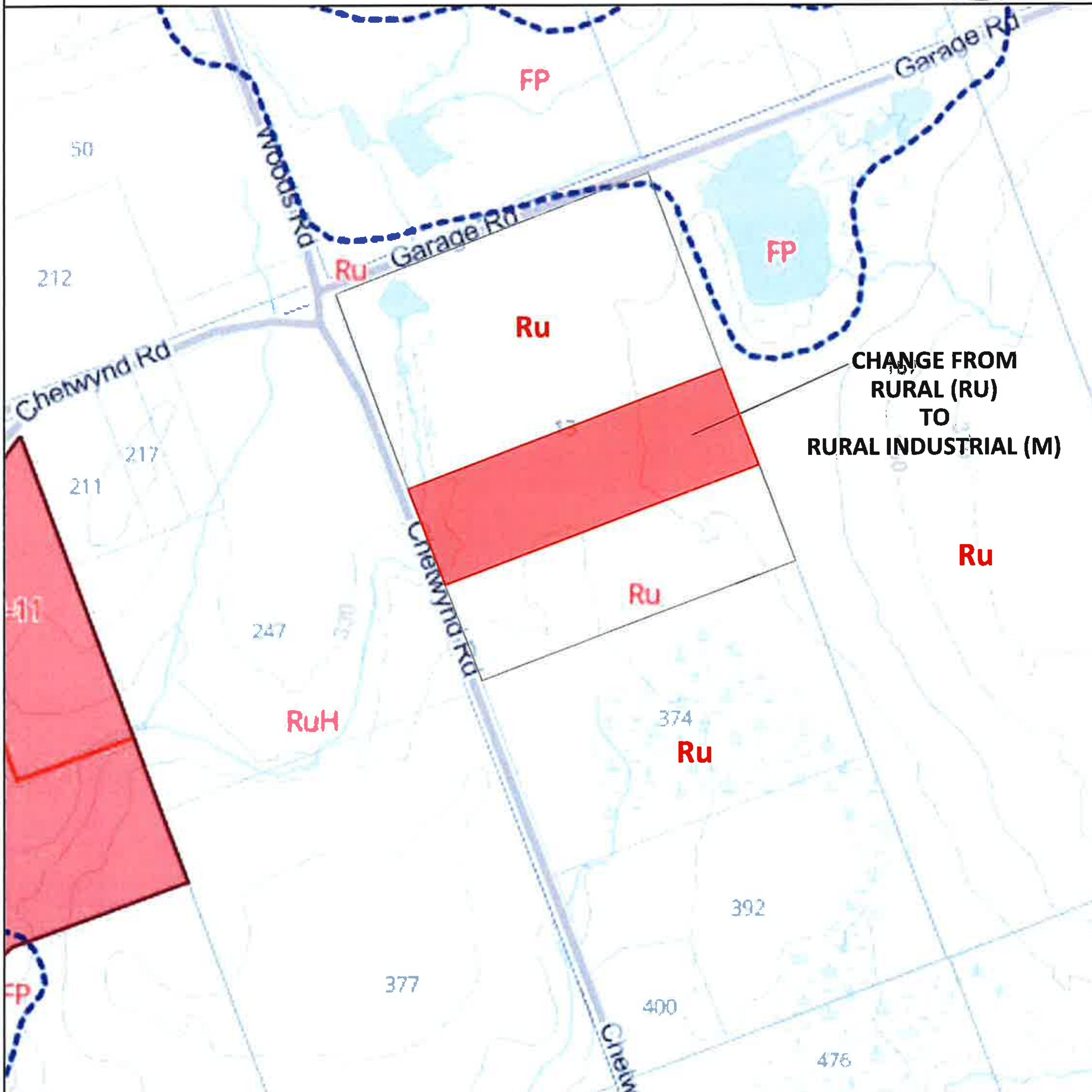
Rod Ward, Mayor

____

Charlene Watt, Municipal Clerk

MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

SCHEDULE 'A' TO BY-LAW No. ______________



LANDS TO BE REZONED FROM RURAL (RU) TO RURAL INDUSTRIAL (M)

THIS IS SCHEDULE 'A' TO BY-LAW No. ________

PASSED THIS __________ DAY OF ___________ 2026

THIS DRAWING IS PROVIDED FOR ILLUSTRATION PURPOSES ONLY AND SHOULD NOT BE RELIED UPON FOR EXACT BOUNDARY DETERMINATIONS. FOR AUTHORIZED BOUNDARY INFORMATION, PLEASE CONTACT THE TOWNSHIP OF ARMOUR.

MAYOR ______________________

CLERK ______________________

CLERK'S NOTICE

First Posting of

PRELIMINARY LIST OF ELECTORS FOR

Municipalities of:

Town of Kearney and Villages of Burk's Falls, South River and Sundridge, and the Townships of Armour, Joly, Machar, McMurrich/Monteith, Perry, Ryerson and Strong

And Municipality of:

Magnetawan

District of Parry Sound

Municipal Elections Act (Section 23)

This preliminary list of all electors prepared as required by the Municipal Elections Act will be publicly posted in the Office of the Municipal Clerk on:

The 1st Day of September, 2026.

Electors should examine the list to ensure that all information is correct.

Application for additions or corrections to, or deletions from the list may be made by an elector by completing and filing a form obtainable at the Office of the Clerk.

The last day for filing concerning additions, corrections or deletions is:

MONDAY, OCTOBER 26, 2026

The last day to remove another person's name is:

MONDAY, OCTOBER 26, 2026

Town of Kearney — **Nicole Gourlay**, **CAO/Clerk**
Office Hours
8:30am to 4:30pm
Monday to Friday

Village of Burk's Falls — **Denis Duguay**, **CAO/Clerk**
Office Hours
8:00am to 5:00pm
Monday to Thursday
Closed Friday

Village of South River — **Don McArthur**, **Clerk-Administrator**
Office Hours
8:30am to 4:30pm
Monday to Friday

Village of Sundridge — **Nancy Millar**, **CAO/Clerk**
Office Hours
8:30am to 4:30pm
Monday to Friday
Closed Wednesday

Township of Armour — **Charlene Watt**, **Municipal Clerk**
Office Hours
9:00am to 4:30pm
Monday to Friday

Township of Joly — **Dan Truchon**, **Clerk-Administrator**
Office Hours
9:00am to 12:00pm
1:00pm to 4:00pm
Monday to Thursday
Closed Friday

Township of McMurrich/Monteith — **Cheryl Marshall**, **Clerk/Treasurer**
9:00am to 4:30pm
Monday to Friday

Township of Perry — **Beth Morton**, **Clerk-Administrator**
Office Hours
8:30am to 4:30pm
Monday to Friday

Township of Ryerson — **Nancy Field**, **CAO/Clerk**
Office Hours
8:30am to 4:00pm
Tuesday to Friday
Closed Monday

Township of Strong — **Caitlin Haggart**, **Clerk-Administrator**
Office Hours
8:30am to 4:00pm
Monday to Friday
Closed Wednesday

Municipality of Magnetawan — **Kerstin Vroom**, **CAO/Clerk**
Office Hours
9:00am to 12:00pm
1:00pm to 4:30pm
Monday to Friday

Township of Machar — **Angela Loney**, **Clerk-Administrator**
Office Hours
8:30am to 4:30pm
Monday to Friday