

Township of McMurrich/Monteith
Regular Council Meeting - Agenda
Tuesday, August 19, 2025 – 7:00pm

Meeting to be held inside Municipal Office/Fire Hall

1. Call to Order:
2. Confirmation of the minutes of the previous meeting:
 - 2.1 Council – August 5, 2025
3. List of proposed resolutions for the meeting:
4. Declaration of pecuniary interest and general nature thereof:
 - should a member have a disclosure of pecuniary interest they are to declare the nature thereof now or at any time during the meeting
5. Delegations:
 - 5.1 Judy Kleinhuis, Grant Thornton – 2024 draft Financial Statements
 - 5.2 Administration: written report
6. Business Arising From a Previous Meeting:
 - 6.1 Consent File 029, 030 + 031/24 – Consent Agreement/Easement condition (Con 7, Pt Lot 15)
7. Quotes, Tenders, RFP's:
 - None
8. Accounts for Approval:
 - None
9. Applications:
 - 9.1 Consent Files B-035, 036, 037/25 – Con 12, Part Lot 16 (2187644 Ontario Limited), Little Falls Rd
10. Bylaws:
 - 10.1 36-2025 Confirm Council Meeting – August 5, 2025
11. Council Reports:
 - None
12. Correspondence:
 - 12.1 Ministry of Solicitor General – News Release – Fire Protection Grant increasing
13. New Business:
 - None
14. Closed Session: Section 239 (2),

15. Council Concerns:

16. Adjournment:

Dates to Remember:

Saturday, August 23rd – Hazardous Waste Collection Day – Strong Twp Landfill Site – 10am -2pm

Thursday, August 28th – Almaguin Community Economic Development Meeting – 6pm – Strong Twp Office

Tuesday, September 2nd + 16th – Regular Council Meetings – 7pm

Tuesday, September 9th – Recreation Committee Meeting – 7pm

Saturday, October 18th - Recreation Event - Oktoberfest

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**MINUTES OF McMURRICH/MONTEITH TOWNSHIP
REGULAR COUNCIL MEETING – TUESDAY, AUGUST 5, 2025**

The Council of the Township of McMurrich/Monteith met Tuesday, August 5, 2025 inside the Council Chambers.

Present: Mayor: Glynn Robinson; Council Members: Vicky Roeder-Martin, Daniel O'Halloran, Terry Currie, and Craig White.

Staff present: John Theriault, CAO, Cheryl Marshall, Clerk/Treasurer, Joe Readman, Fire Chief, Neil Hellam, Public Works Superintendent and Doug Godin, CBO.

Audience: Jim Hoo, Kevin Estey, Robert Fletcher, Craig Ritchie, Renee Van Vuuren, Joanne Porretta, Brad Hunt

1. Opening of the meeting by the Mayor –

The meeting was called to order at 7:00 PM.

2. Confirmation of the minutes of the previous meeting:

2.1 Council – July 15, 2025, as presented.

2.2 Recreation Committee – May 26, June 10, July 8 and 17, 2025, as amended.

3. List of proposed resolutions for the meeting:

4. Declaration of Pecuniary Interest and the nature thereof:

none

5. Delegations:

5.1 Kevin Estey, Bob Fletcher and Jim Hoo made a presentation to Council requesting that the "Seasonal Maintenance" road sign on Old Novar Road be moved to include an extra entrance. Council discussed this issue and the Public Works Superintendent will contact the Town of Huntsville to inquire if the change is feasible.

5.2 Public Works Report: The new Public Works Superintendent, Neil Hellam, was introduced to Council. He presented his report which was discussed with Council. Council welcomed the new Public Works Superintendent to the Township of McMurrich/Monteith and wished him the best. Council had a concern about how Bell cabling is being installed on Stisted Road.

- 5.3** Fire Chief Report: The Fire Chief presented his report which was discussed by Council.
- 5.4** Building Reports: The Chief Building Official presented three reports to Council. The first was to obtain a resolution to support that the Township would take over approvals for septic systems from the Conservation Authority. Council passed a resolution supporting this endeavor. The second and third reports were to request amendments to the Zoning By-law to reduce the minimum size of a principal residence and to rescind the exceptions which give owners the right to build an accessory building before a principal dwelling. Council passed two resolutions supporting these requests and asking staff to prepare the amendments.
- 5.5** Administration Reports: Council reviewed the administration report. Staff will be bringing forward an amended trailer by-law and fees and charges by-law at the next Council meeting. Council also discussed the result of the tender for the replacement of the Axe Lake Road Bridge and the repairs of the Little Falls Bridge. Council passed a resolution awarding the tender.
- 5.6** CAO Report: Council reviewed a report from the CAO on the delegation requesting some support to maintain the driveway at 548 East Bear Lake Road. Council passed a resolution supporting the recommendation included in the report.
- 6. Business arising From a Previous Meeting;**
None
- 7. Quotes, Tenders, RFP's;**
None
- 8. Accounts for Approval:**
Council reviewed the accounts for July, 2025.
- 9. Applications:**
None
- 10. By-laws:**
10.1 34-2025 Confirm Council Meeting – July 15, 2025

2025-17510.235-2025 Authorize vote by mail for the 2026 municipal election.

See resolutions below.

11. Reports:

None

12. Correspondence:

12.1 Belvedere Heights – Update on 22 private room addition.

12.2 MAHC Political Leaders Forum Minutes of July 10, 2025.

12.3 OPP – Distribution of police record check revenues.

12.4 BFAR Union Library – Minutes of the May 22, 2025 meeting.

12.5 Twp of Otonabee-South Monaghan – Resolution – amend Proceeds of Crime and Terrorist Financing Act. Council supported this resolution

12.6 ACED – Meeting package – July 24th, 2025

12.7 Twp of Perry and Seguin – Resolutions - Removal from North Bay Mattawa Conservation Authority for septic approvals

See resolutions below.

13. New Business: None

14. Closed session, section 239 2, None

15. Council Concerns:

Mayor Robinson requested a training session with Council and Department heads in closed session. Date to be determined.

16. Adjournment: Council adjourned this meeting at 8:55pm. See resolution below.

Resolutions:

2025-172 White/O'Halloran

Be It Resolved that Council approves the minutes of the Regular Council meeting held July 15, 2025. **Carried**

2025-173 Roeder-Martin/Currie

Be It Resolved that Council receives the minutes of the Recreation Committee meetings held May 26, June 10, July 8 & 17, 2025, as amended. **Carried**

2025-174 White/O'Halloran

Be It Resolved that Council for the Township of McMurrich/Monteith hereby supports and directs that a formal request be submitted to the Minister of Municipal Affairs and Housing to delegate authority to the Corporation of the Township of McMurrich/Monteith under the Building Code Act for the administration and enforcement of the Ontario Building Code, specifically as it relates to sewage systems for all properties within the Township of McMurrich/Monteith. And that Council confirms the Township has qualified and capable municipal staff to undertake and fulfill the responsibilities of this delegated authority. **Carried**

2025-175 O'Halloran/White

Be It Resolved that Council supports the recommendation from Doug Godin, Chief Building Official and directs Staff to prepare a draft Zoning Bylaw Amendment to reduce the minimum dwelling size requirement in the Township of McMurrich/Monteith from 74 square metres (796.53 square feet) to 18.58 square metres (200 square feet), in alignment with the minimum functional dwelling unit size prescribed by the Ontario Building Code, as amended. **Carried**

2025-176 O'Halloran/White

Be It Resolved that Council supports the recommendation from Doug Godin, Chief Building Official and directs Staff to prepare a draft Zoning Bylaw Amendment to remove the exception for both the storage container and the 25 Square metre shed from Section 3.1.3 and replace with "No accessory building or structure shall be erected on any lot until the principal building has been erected, with the exception of: temporary construction uses or a garage during the term of an active building permit for the principal building, or a septic system, or dock." **Carried**

2025-177 Currie/Roeder-Martin

Be It Resolved that Council receives the report from D.M. Wills Associates Limited relating to Tender 2025-07 – Replacement of Axe Lake Road Bridge and accepts the recommendation to award the tender to McPherson-Andrews Contracting Ltd. at the bid amount of \$416,018.00. This bid also included the rehabilitation works at Little Falls Road bridge. **Carried**

2025-178 Currie/Roeder-Martin

Be It Resolved that the Staff Report from the Chief Administrative Officer dated August 5, 2025, regarding the July 15th delegation for 548 East Bear Lake Road and that Council direct staff to advise the delegates, that the Township of McMurrich/Monteith would only take over the driveway at 548 East Bear Lake Road if it was upgraded to the municipal standards for a road and transferred to the Township. **Carried**

2025-179 Currie/Roeder-Martin

Be It Resolved that Council accepts first, second and third readings and hereby passes Bylaw 34-2025 to confirm the council meeting held July 15, 2025. **Carried**

2025-180 Currie/Roeder-Martin

Be It Resolved that Council accepts first, second and third readings and hereby passes Bylaw 35-2025 to authorize voting by mail for the 2026 Municipal Election. **Carried**

2025-181 O'Halloran/White

Be It Resolved that Council supports Resolution R191-2025 from the Township of Otonabee-South Monaghan relating to opposing Bill C-2 which amends the Proceeds of Crime & Terrorist Financing Act making it a criminal offense for any business, profession, or charitable entity to accept cash payments, donations, or deposits of \$10,000 or more in a single transaction regardless of their lawful nature. **Carried**

2025-182 Currie/Roeder-Martin

Be It Resolved that Council receives all correspondence listed on the agenda. **Carried**

2025-183 Currie/Roeder-Martin

Be It Resolved that Council adjourns this meeting at 8:55pm until Tuesday, August 19, 2025 at 7:00 pm.

Mayor, Glynn Robinson

Clerk, Cheryl Marshall

Aug 19 2025
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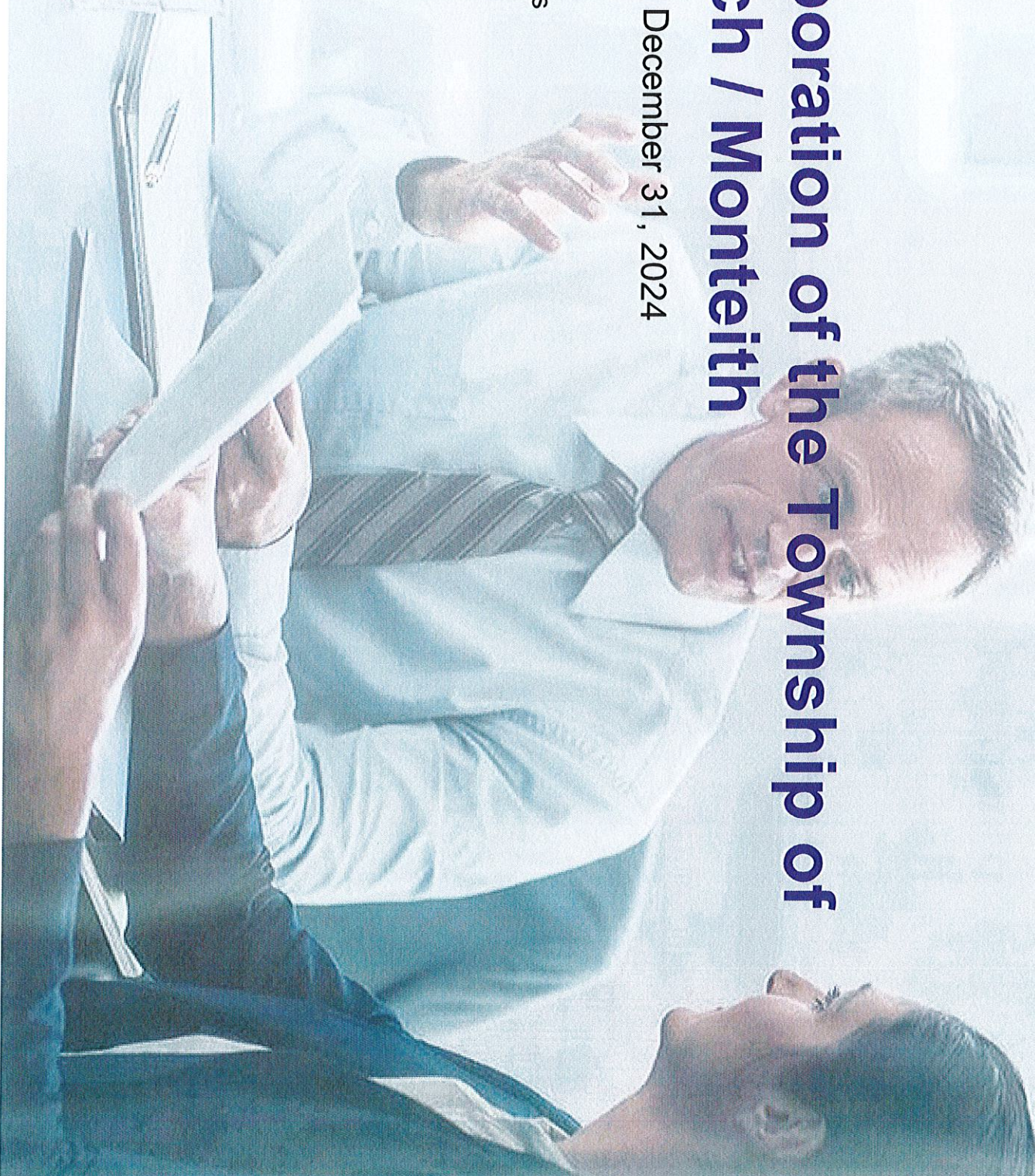
The Corporation of the Township of McMurrich / Monteith

For the year ended December 31, 2024

Report to Council
Audit strategy and results

August 19, 2025

Judy Kleinhuis, CPA, CA
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Appendix C – Auditing developments
Appendix D – Accounting developments
Appendix E – Cybersecurity
Appendix F – Draft independent auditor's report
Appendix G – Draft Management representation letter

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 Corporation of the Township of McMurrich / Monteith (the "Municipality") for the year ended December 31, 2024. 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 December 9, 2024, which outlines our responsibilities and the responsibilities of management.

We were engaged to provide the following deliverables:

Deliverable	[Timing/Status]
Report on the December 31, 2024 consolidated financial statements	
Report on the December 31, 2024 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 19, 2025:

- 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 requires special audit consideration, 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
Fraud risk from revenue recognition	<p>There is a presumed risk of fraud in revenue.</p> <p>The risk primarily relates to revenue recognized under revenue from grants.</p> <p>There is a risk that surplus grant revenue received will not be repaid by recognizing fictitious or ineligible expenditures.</p> <p>There is also a risk that revenue from conditional grants will be recognized prior to stipulations under the grant agreement being met.</p>	<p>Reviewed grant agreements to ensure grant stipulations were being met.</p> <p>Traced a sample of transactions to verify that the grant expenditure was eligible and recognized in the correct period.</p> <p>No exceptions noted.</p>
Fraud risk from management override	<p>This is a presumed fraud risk.</p> <p>The risk primarily relates to the fact that management can use journal entries to override internal controls.</p>	<p>Procedures performed to test journal entries and accounting estimates.</p> <p>No exceptions noted.</p>
Fraud risk from lack of segregation of duties	<p>A lack of segregation of duties increases the risk of errors and fraud going undetected.</p> <p>The risk primarily relates to unauthorized changes to pay rates by those who have access to the payroll Masterfile.</p>	<p>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).</p> <p>No exceptions noted.</p>

Accounting practices

Area of focus		Matter	Our response and findings
PS 3400 Revenue	Accounting estimates	Section PS 3400 provides a framework for recognizing revenue by distinguishing between revenue that arises from transactions that include performance obligations from transactions that do not have performance obligations.	<ul style="list-style-type: none">On January 1, 2024, the Municipality adopted PS 3400 prospectively.The Municipality has identified performance obligations associated with building permits, including inspections and approvals. Revenue from building permits is recognized when these performance obligations are satisfied, either at a point in time upon issuing the permit or over time through ongoing inspections and approvals.At December 31, 2024, the Municipality recorded deferred building permit revenue of \$93,536 of which \$23,181 relates to building fees collected prior to January 1, 2024.
		As per the new Section, revenues, including gains, are defined as increases in economic resources, either by way of increases of assets or decreases of liabilities, resulting from operations, transactions, and events of the accounting period.	
Accounting estimates	Accounting estimates	Significant accounting estimates include estimated useful lives of tangible capital assets and asset retirement obligations.	<ul style="list-style-type: none">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 #3-2009. Amortization expense in 2024 appears reasonable based on estimated useful lives per by-law #3-2009.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, over the operating life of the site, and in proportion to its utilized capacity. 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 buildings, however, the amount is not material (and has been reported as an unadjusted misstatement on page 5).

Adjustments and uncorrected misstatements

Adjustments

We have no adjusted misstatements to report.

Uncorrected misstatements

Our audit identified the unadjusted non-trivial misstatements noted below.

Description	Increase (Decrease)	Balance sheet			Income effect	
		Assets	Liabilities	Equity	Earnings	
To record asset retirement obligation (for asbestos)		\$3,558	\$20,808	\$(16,617)	\$(633)	
Total uncorrected misstatements		\$3,558	\$20,808	\$(16,617)	\$(633)	

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

Summary of disclosure matters

Our audit identified the unadjusted non-trivial misstatements of disclosure matters noted below:

- Commitment to share in the construction of a live fire burn unit with five other fire departments with the Municipality's estimated maximum share of cost of approximately \$15,000.

We have discussed the unadjusted disclosure with management. The disclosure has not been included in the notes to the consolidated financial statements as it is 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 determined that the following information should be brought to your attention:

- New engagement quality management standards were released for fiscal periods starting on or after December 15, 2022. Due to familiarity threat of the engagement principal on the audit file, we introduced an engagement quality reviewer for the 2024 year.

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 500 Audit Evidence
- 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
- Proposed Canadian Standard on Sustainability Assurance (CSSA) 5000, General Requirements for Sustainability Assurance Engagements

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 the 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 auditors
- Assess quantitative and qualitative impact of misstatements discovered during the audit on fair presentation of the financial statements

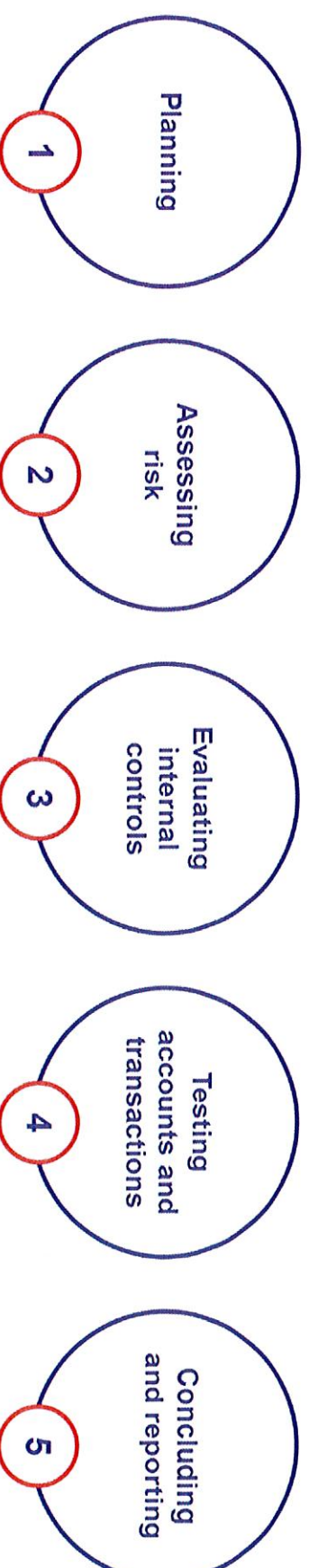
Role of Doane Grant Thornton LLP

- 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 Corporation of the Township of McMurrich / Monteith.

The five key phases of our audit approach



Phase	Our approach
1. Planning	<ul style="list-style-type: none">• We obtain our understanding of your operations, internal controls and information systems• We plan the audit timetable together
2. Assessing risk	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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 entity 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, 2024. 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 \$100,000.

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 2024 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 financial statements, we performed work on the financial information of the components as follows:

Component	Component auditor	Audit response and engagement team involvement
Almaguin Community Economic Development ("ACED")	Doane Grant Thornton LLP	Doane Grant Thornton 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.

We coordinated our audit efforts between engagements and discussed relevant audit matters such as materiality, risk assessment, areas of audit focus, timing and required information for our audit of the consolidated financial statements.

Appendix C – Auditing developments

Canadian Auditing Standards (CASs) and other Canadian Standards issued by the AASB	Effective date	Assessment of applicability
None.		
Canadian Auditing Standards (CASs) and other Canadian Standards approved by the AASB but not issued	Effective date	Assessment of applicability
None.		
Canadian Exposure Drafts issued by the AASB	Effective date	Assessment of applicability
Potential revisions to CAS 500 Audit Evidence <p>The current audit evidence standard was issued many years ago. Since then, developments in technology have affected how entities operate and process information and how audits are performed. In December 2020, the IAASB initiated a project to revise the current standard to respond to changes in the business environment. The Exposure Draft proposes several key changes:</p> <ul style="list-style-type: none">To respond to changes in the information auditors use, including the nature and source of the information, a set of attributes has been developed to enhance the auditor's principle-based judgments related to audit evidence in a wide variety of circumstances. Enhancements and clarifications have also been made regarding the auditor's role when using information prepared by management's expertTo modernise the standard and support a principles-based approach that recognises the evolution in technology, new application material has been added, including explanations of how automated tools may affect auditor bias and examples that recognise the use of technology by the entity or the auditorTo foster professional skepticism when making judgments about information to be used as audit evidence and sufficient appropriate audit evidence, language has been added to emphasise the importance of maintaining professional skepticism at various stages, such as when attempting to ensure that audit procedures are being designed and performed in an unbiased manner	The comment period for the Exposure Draft ended on March 15, 2023. It is expected that the effective date for the revised standard will be for periods beginning in 2025, but the exact effective date will depend on when the standard is approved.	No impact on 2024 audit.

Canadian Exposure Drafts issued by the AASB

	Effective date	Assessment of applicability
Potential revisions to CAS 570 Going Concern		
<p>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 have 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. This led the IAASB to initiate a project to revise the standard. In April 2023, the IAASB issued its Exposure Draft and the AASB has issued a corresponding Exposure Draft. The Exposure Draft proposes several key changes, which include:</p> <ul style="list-style-type: none"> 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) <i>Identifying and Assessing the Risks of Material Misstatement</i> 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 	<p>The comment period for the Exposure Draft ended on July 31, 2023. It is expected that the effective date for the revised standard will be for periods beginning in 2026, but the exact effective date will depend on when the standard is approved.</p>	<p>No impact on 2024 audit.</p>
Potential revisions to CAS 240 The Auditor's Responsibilities Relating to Fraud in an Audit of Financial Statements		
<p>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 February 2024, the IAASB issued its Exposure Draft and the AASB has issued a corresponding Exposure Draft. The Exposure Draft proposes several key changes, which include:</p> <ul style="list-style-type: none"> 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 <p>Adding transparency on fraud-related responsibilities and procedures in the auditor's report</p>	<p>The comment period for the Exposure Draft ended on May 6, 2024. It is expected that the effective date for the revised standard will be for periods beginning in 2026, but the exact effective date will depend on when the standard is approved.</p>	<p>No impact on 2024 audit.</p>

Canadian Exposure Drafts issued by the AASB

	Effective date	Assessment of applicability
Proposed Canadian Standard on Sustainability Assurance (CSSA) 5000, <i>General Requirements for Sustainability Assurance Engagements</i>		
In September 2022, the IAASB approved a project proposal to develop a new overarching standard for sustainability assurance engagements. In January 2023, the AASB approved a project proposal to concurrently adopt this international standard with any potential additional Canadian amendments, as a first of its kind Canadian Standard on Sustainability Assurance (CSSA).	The comment period for the Exposure Draft ended on November 6, 2023. It is expected that the effective date will be for periods beginning in 2026, but the exact effective date will depend on when the standard is approved.	No impact on 2024 audit.
CSSA 5000 will not be a financial statement audit standard, but rather will serve as a comprehensive, standalone standard suitable for sustainability assurance engagements. It will apply to sustainability information reported across any appropriate sustainability topic, prepared according to any suitable framework, including the recently released IFRS Sustainability Disclosure Standards S1 and S2. The proposed standard is profession agnostic, supporting its use by both professional accountant and non-accountant assurance practitioners who meet the relevant ethical and quality management requirements, and will apply to both limited and reasonable assurance engagements.		

Appendix D – PSAs

Accounting developments

Public Sector Accounting Standards [updated March 31, 2025]

Section PS 1202 <i>Financial Statement Presentation</i>		Effective date	Management assessment of applicability
New Section PS 1202 <i>Financial Statement Presentation</i> replaces Section PS 1201 <i>Financial Statement Presentation</i> .		Fiscal years beginning on or after April 1, 2026.	No impact on 2024 consolidated financial statements
The main features of the new Section include:		Earlier adoption is permitted <i>only if</i> the Conceptual Framework is also adopted at the same time.	
<ul style="list-style-type: none"> • 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 		Prior period amounts would need to be restated to conform to the presentation requirements for comparative financial information in Section PS 1202.	
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:			
<ul style="list-style-type: none"> • PS 1300 <i>Government Reporting Entity</i> • PS 2120 <i>Accounting Changes</i> • PS 2500 <i>Basic Principles of Consolidation</i> • PS 2510 <i>Additional Areas of Consolidation</i> • PS 2601 <i>Foreign Currency Translation</i> • PS 3041 <i>Portfolio Investments</i> • PS 3060 <i>Interest in Partnerships</i> • PS 3070 <i>Investments in Government Business Enterprises</i> • PS 3100 <i>Restricted Assets and Revenues</i> • PS 3160 <i>Public Private Partnerships</i> • PS 3230 <i>Long-Term Debt</i> • PS 3250 <i>Retirement Benefits</i> • PS 3255 <i>Post-Employment Benefits, Compensated Absences and Termination Benefits</i> 		<ul style="list-style-type: none"> • PS 3260 <i>Liability for Contaminated Sites</i> • PS 3280 <i>Asset Retirement Obligations</i> • PS 3300 <i>Contingent Liabilities</i> • PS 3310 <i>Loan Guarantees</i> • PS 3400 <i>Revenue</i> • PS 3410 <i>Government Transfers</i> • PS 3430 <i>Restructuring Transactions</i> • PS 3450 <i>Financial Instruments</i> • PS 4200 <i>Financial Statement Presentation by Not-for-Profit Organizations</i> • PSG-2 <i>Leased Tangible Capital Assets</i> • PSG-4 <i>Funds and Reserves</i> • PSG-5 <i>Safe-Leaseback Transactions</i> 	

Public Sector Accounting Standards [updated March 31, 2025]

	Effective date	Management assessment of applicability
Conceptual Framework for Financial Reporting in the Public Sector PSAB's Conceptual Framework for Financial Reporting in the Public Sector replaces Sections PS 1000 <i>Financial Statement Concepts</i> and PS 1100 <i>Financial Statement Objectives</i> . The new Conceptual Framework includes: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• Introduction to the Public Sector Accounting Handbook (formerly the Introduction to the Public Sector Accounting Standards)• PS 1150 <i>Generally accepted Accounting Principles</i>• PS 1201 <i>Financial Statement Presentation</i>• PS 1300 <i>Government Reporting Entity</i>• PS 2100 <i>Disclosure of Accounting Policies</i>• PS 2120 <i>Accounting Changes</i>• PS 2130 <i>Measurement Uncertainty</i>• PS 2200 <i>Related Party Transactions</i>• PS 3150 <i>Tangible Capital Assets</i>• PS 3200 <i>Liabilities</i>• PS 3210 <i>Assets</i>• PS 3400 <i>Revenue</i>• PS 3430 <i>Restructuring Transactions</i>• PS 3450 <i>Financial Instruments; and</i>• PS 4230 <i>Capital Assets Held by Not-for-Profit Organizations</i>	Fiscal years beginning on or after April 1, 2026. Earlier adoption is permitted.	No impact on 2024 consolidated financial statements

The Conceptual Framework will be applied prospectively.

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.

Cybersecurity risk	How Doane Grant Thornton can help
<p>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.</p> <p>Management [needs to/should continue to] respond to these risks by:</p> <ul style="list-style-type: none">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 risksImproving the cybersecurity function by remediating identified vulnerabilities, developing new strategies, enhancing existing facilities, and establishing policies, controls and processesDeveloping 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	<p>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.</p> <p>VARS can help with:</p> <ul style="list-style-type: none">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 <p>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.</p> <ul style="list-style-type: none">Virtual Chief Information Security Officers (CISOs) <p>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.</p> <p>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 [entity and its affiliates], 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.</p>

Appendix F – Draft independent auditor's report

To the Members of Council, Inhabitants and Ratepayers of
The Corporation of the Township of McMurrich/Monteith

Opinion

We have audited the consolidated financial statements of The Corporation of the Township of McMurrich/Monteith ("the Municipality"), which comprise the consolidated statement of financial position as at December 31, 2024, 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 Corporation of the Township of McMurrich/Monteith as at December 31, 2024, 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 19, 2025

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 Corporation of the Township of McMurrich/Monteith ("the Municipality") and the Municipality's Trust Funds as of December 31, 2024, 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 consolidated 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 consolidated 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, as of August 19, 2025, 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, 2024 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.
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 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 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 Fund financial statements.

14. We believe that the effects of the uncorrected financial statement misstatement summarized in the schedule below is immaterial to the consolidated financial statements taken as a whole:

		Increase (Decrease)			
	Unadjusted misstatements	Assets	Liabilities	Accumulated Surplus	Annual Surplus
1	To record asset retirement obligation (for asbestos)	\$ 3,558	\$ 20,808	\$ (16,617)	\$ (633)
	Total unadjusted misstatements	\$ 3,558	\$ 20,808	\$ (16,617)	\$ (633)

15. We believe that the effects of the uncorrected financial statement note disclosure summarized below is immaterial to the consolidated financial statements taken as a whole:

- Commitment to share in the construction of a live fire burn unit with five other fire departments with the Municipality's estimated maximum share of cost of approximately \$15,000.

Recognition, measurement and disclosure

16. 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.
17. 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.
18. 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.
19. All related party transactions have been appropriately measured and disclosed in 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. Refer to Note 17 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 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 nor has any been pledged as collateral.

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 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 ability to continue as a going concern and have concluded that no such events or conditions are evident.

Yours very truly,

Cheryl Marshall, Clerk/Treasurer

**THE CORPORATION OF
THE TOWNSHIP OF MCMURRICH/MONTEITH**

CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2024

DRAFT

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

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DRAFT

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of
The Corporation of the Township of McMurrich/Monteith

Opinion

We have audited the consolidated financial statements of The Corporation of the Township of McMurrich/Monteith ("the Municipality"), which comprise the consolidated statement of financial position as at December 31, 2024, 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 Corporation of the Township of McMurrich/Monteith as at December 31, 2024, 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

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2024

	2024	2023
FINANCIAL ASSETS		
Cash and cash equivalents <i>(Note 7)</i>	\$ 1,742,242	\$ 1,991,334
Investments <i>(Note 8)</i>	1,152,610	1,100,768
Taxes receivable <i>(Note 9)</i>	493,403	338,851
Accounts receivable	536,222	208,792
Inventories held for resale	38,665	39,444
	3,963,142	3,679,189
LIABILITIES		
Accounts payable and accrued liabilities	383,071	281,981
Deferred revenue-general <i>(Note 10)</i>	112,725	18,770
Deferred revenue-obligatory reserve funds <i>(Note 11)</i>	431,910	189,646
Employee benefits payable <i>(Note 14)</i>	13,412	12,221
Asset retirement obligations <i>(Note 15)</i>	585,878	257,446
	1,526,996	760,064
NET FINANCIAL ASSETS	2,436,146	2,919,125
NON-FINANCIAL ASSETS		
Tangible capital assets - net <i>(Note 19)</i>	5,982,707	4,759,545
Inventories of supplies	62,383	45,332
Prepaid expenses	24,539	11,186
	6,069,629	4,816,063
ACCUMULATED SURPLUS <i>(Note 20)</i>	\$ 8,505,775	\$ 7,735,188

Contingencies *(Note 5, 17)*
Contractual Obligations *(Note 16)*
Commitments *(Note 18)*

APPROVED ON BEHALF OF COUNCIL:

Reeve

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH
CONSOLIDATED STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS
FOR THE YEAR ENDED DECEMBER 31, 2024

	Budget 2024 (see Note 23)	Actual 2024	Actual 2023
REVENUE			
Property taxes	\$ 2,200,540	\$ 2,202,765	\$ 1,939,412
User charges	26,500	40,944	36,409
Government transfers	1,176,854	995,880	779,289
Restructuring net revenue (Note 22)	-	12,120	-
Other	458,028	516,825	223,096
TOTAL REVENUE	3,861,922	3,768,534	2,978,206
EXPENSES			
General government	614,771	601,853	604,652
Protection to persons and property	670,200	634,009	603,793
Transportation services	1,260,609	1,100,633	801,342
Environmental services	212,565	203,440	163,625
Health services	120,529	123,274	105,366
Social and family services	148,005	148,005	130,224
Recreation and cultural services	157,303	145,303	97,795
Planning and development	53,939	41,430	19,190
TOTAL EXPENSES	3,237,921	2,997,947	2,525,987
ANNUAL SURPLUS (Note 20)	624,001	770,587	452,219
ACCUMULATED SURPLUS, BEGINNING OF YEAR	7,735,188	7,735,188	7,282,969
ACCUMULATED SURPLUS, END OF YEAR	\$ 8,359,189	\$ 8,505,775	\$ 7,735,188

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH
CONSOLIDATED STATEMENT OF CHANGE IN NET FINANCIAL ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2024

	Budget 2024 (see Note 23)	Actual 2024	Actual 2023
Annual surplus	\$ 624,001	\$ 770,587	\$ 452,219
Acquisition of tangible capital assets	(1,699,305)	(1,335,035)	(317,931)
Contributed tangible capital assets - net	-	(3,123)	(5,000)
Revaluation of tangible capital assets - ARO	-	(321,657)	(12,655)
Amortization of tangible capital assets	411,181	411,181	386,580
Loss on disposal of tangible capital assets	-	25,472	17,916
Proceeds from disposal of tangible capital assets	-	-	12,961
Change in supplies inventories	-	(17,051)	10,413
Change in prepaid expenses	-	(13,353)	2,847
Increase (decrease) in net financial assets	(664,123)	(482,979)	547,350
Net financial assets, beginning of year	2,919,125	2,919,125	2,371,775
Net financial assets, end of year	\$ 2,255,002	\$ 2,436,146	\$ 2,919,125

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024	2023
Operating transactions		
Annual surplus	\$ 770,587	\$ 452,219
Non-cash charges to operations:		
Amortization of tangible capital assets	411,181	386,580
Contributed tangible capital assets - net	(3,123)	(5,000)
Loss on disposal of tangible capital assets	25,472	17,916
Accretion expense on ARO liability	6,775	10,272
Revaluation of tangible capital assets - ARO	(321,657)	(12,655)
Increase in ARO liability excluding accretion	321,657	12,655
Change in employee benefits payable	1,191	4,307
	1,212,083	866,294
Changes in non-cash items:		
Taxes receivable	(154,552)	(52,981)
Accounts receivable	(327,430)	(45,572)
Inventories held for resale	779	(21,853)
Accounts payable and accrued liabilities	101,090	(143,735)
Deferred revenue-general	93,955	(1,230)
Deferred revenue-obligatory reserve funds	242,264	(33,932)
Inventories of supplies	(17,051)	10,413
Prepaid expenses	(13,353)	2,847
	(74,298)	(286,043)
Cash provided by operating transactions	1,137,785	580,251
Capital transactions		
Acquisition of tangible capital assets	(1,335,035)	(317,931)
Proceeds from disposal of tangible capital assets	-	12,961
Cash applied to capital transactions	(1,335,035)	(304,970)
Investing transactions		
Purchase of investments	(51,842)	(43,897)
Cash applied to investing transactions	(51,842)	(43,897)
Net change in cash and cash equivalents	(249,092)	231,384
Cash and cash equivalents, beginning of year	1,991,334	1,759,950
Cash and cash equivalents, end of year	\$ 1,742,242	\$ 1,991,334

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

Management Responsibility

The consolidated financial statements of the Corporation of the Township of McMurrich/Monteith (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, revenues, 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 entities

The following local board is consolidated:
Cemetery

The following joint local committees is proportionally consolidated:
Economic Development

Inter-organizational transactions and balances between the Municipality and 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 (West) Home for the Aged

(iii) Accounting for school board transactions

The taxation, other revenues, 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 CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

3. 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 and cash equivalents

Cash and cash equivalents include cash on hand, balances with 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 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 obligation 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 - 10 to 20 years

Buildings - 40 years

Machinery, equipment and furniture - 5 to 20 years

Vehicles - 6 to 20 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 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.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

3. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(b) Inventories of supplies

Inventories held for consumption are recorded at the lower of cost and replacement cost.

(iv) 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.

(v) 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.

(vi) Government transfers

Government transfers are recognized 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.

(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.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(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.

(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 thereon.

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:

<u>Financial instrument</u>	<u>Measurement method</u>
Cash and cash equivalents	Amortized cost
Investments	Amortized cost
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

3. 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 \$585,878. 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 CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

4. CHANGE IN ACCOUNTING POLICIES - ADOPTION OF NEW ACCOUNTING STANDARDS

On January 1, 2024, the Municipality adopted Public Sector Accounting Standard PS 3400 - Revenue. New Section PS 3400 establishes standards on how to account for and report on revenue. It does not apply to revenues for which specific standards already exist, such as government transfers, tax revenue or restricted revenues. The Section distinguishes between revenue that arises from transactions that include performance obligations (i.e., exchange transactions) and transactions that do not have performance obligations (i.e., non-exchange transactions). The Municipality has adopted this new standard prospectively. The adoption of this new standard had no impact on the opening balances.

On January 1, 2024, the Municipality adopted new Public Sector Guideline PSG-8 - Purchased Intangibles. The main features of PSG-8 include a definition of purchased intangibles (which does not include those received through government transfer, contribution or inter-entity transactions), examples of items that are not purchased intangibles, reference to other guidance in the Handbook on intangibles and reference to the asset definition, general recognition criteria and the GAAP hierarchy for accounting for purchased intangibles. The Municipality has adopted this new guideline prospectively. The adoption of this new guideline had no impact on the Municipality's consolidated financial statements.

On January 1, 2024, the Municipality adopted Public Sector Accounting Standard PS 3160 - Public Private Partnerships. New Section PS 3160 establishes standards on how to account for partnerships between public and private sector entities where infrastructure is procured by a public sector entity using a private sector partner that is obligated to design, build, acquire or better infrastructure; finance the infrastructure past the point where the infrastructure is ready for use and operate and/or maintain the infrastructure. Infrastructure typically includes items such as tangible capital assets (i.e., complex network systems), but may also include items that are intangible in nature. The Municipality has adopted this new standard prospectively. The adoption of this new standard had no impact on the Municipality's consolidated financial statements.

5. CONTRIBUTIONS TO UNCONSOLIDATED JOINT BOARDS

Further to Note 3(a)(ii), the following contributions were made by the Municipality to these boards:

	2024	2023
District of Parry Sound Social Services Administration Board	\$ 108,777	\$ 103,304
North Bay Parry Sound District Health Unit	26,259	25,494
District of Parry Sound (West) Home for the Aged	39,228	26,920
	\$ 174,264	\$ 155,718

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.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

6. TRANSACTIONS ON BEHALF OF OTHERS

- (a) During the year, \$395,228 of taxation was collected on behalf of school boards (2023 - \$380,474).
- (b) Trust funds administered by the Municipality totaling \$232,857 (2023 - \$203,037) are not included in these consolidated financial statements, as they are being held in trust for the benefit of others. Trusts under administration include:

(i) Dr. Richardson

This trust fund was established in 1927 for the purposes of providing educational bursaries to local Grade 8 graduates. These endowment funds are invested and earnings derived therefrom are used towards the bursaries. The balance of the trust is \$216,780 (2023 - \$188,005).

(ii) Care and Maintenance

This trust fund is 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 cemeteries. The balance of the trust is \$16,077 (2023 - \$15,032).

7. CASH AND CASH EQUIVALENTS

Cash is comprised of:

	2024	2023
Unrestricted cash	\$ 1,310,332	\$ 1,801,688
Restricted cash	431,910	189,646
	\$ 1,742,242	\$ 1,991,334

Federal and Municipal legislation restricts how restricted cash related to obligatory reserve funds, reported in Note 11, may be used.

8. INVESTMENTS

Investments are comprised of guaranteed investment certificates, bearing interest at rates ranging from 2.50% to 4.20% and maturing between August 22, 2025 and December 9, 2025.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

9. TAXES RECEIVABLE

Taxes receivable are comprised of the following:

	2024	2023
Taxes and amounts added for collection purposes-current year	\$ 298,701	\$ 221,599
Penalties and interest-current year	18,218	12,764
Taxes and amounts added for collection purposes-previous year	89,442	49,881
Penalties and interest-previous year	18,438	10,102
Taxes and amounts added for collection purposes-prior years	48,313	33,303
Penalties and interest-prior years	24,291	15,202
Valuation allowance	(4,000)	(4,000)
	\$ 493,403	\$ 338,851

10. DEFERRED REVENUE-GENERAL

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

	2024	2023
Balance, beginning of year:		
Ontario Cannabis Legalization Implementation Fund	\$ 18,770	\$ 20,000
	18,770	20,000
Deferred as a result of the adoption of PS 3400:		
Current year receipts	73,316	-
Prior-year receipts	23,181	-
	96,497	-
Recognized in revenue during the year	(2,542)	(1,230)
Balance, end of year	\$ 112,725	\$ 18,770
Balance, end of year		
Ontario Cannabis Legalization Implementation Fund	\$ 16,229	\$ 18,770
Building permits	93,536	-
Entrance permits	1,350	-
Planning fees	1,610	-
Balance, end of year	\$ 112,725	\$ 18,770

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

11. DEFERRED REVENUE-OBLIGATORY RESERVE FUNDS

The Municipality receives payments in lieu of parkland under the Planning 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. 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:

	2024	2023
Balance, beginning of year:		
Recreational land (the Planning Act)	\$ 54,601	\$ 48,181
Community-Building	135,045	75,289
Ontario Community Infrastructure Fund	-	100,108
	189,646	223,578
Received during the year:		
Recreational land (the Planning Act)	17,249	4,543
Community-Building	57,846	54,539
Ontario Community Infrastructure Fund	200,000	-
Interest earned	18,113	10,525
	293,208	69,607
Recognized in revenue during the year	(50,944)	(103,539)
Balance, end of year	\$ 431,910	\$ 189,646
Recreational land (the Planning Act)	\$ 69,594	\$ 54,601
Community-Building	200,470	135,045
Ontario Community Infrastructure Fund	161,846	-
Balance, end of year	\$ 431,910	\$ 189,646

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

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 and cash equivalents, 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 federally regulated chartered bank and a provincially regulated credit union who are insured, respectively, by the Canadian Deposit Insurance Corporation ("CDIC") and the Financial Services Regulatory Authority of Ontario (FSRA). The CDIC insurance is up to \$100,000 per deposit account and the FSRA insurance 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:

2024				
	Current	Past Due	Indeterminate Due Date	TOTAL
Federal	\$ 274,084	\$ -	\$ -	\$ 274,084
Provincial	139,578	865	-	140,443
Other municipalities	-	-	6,949	6,949
Ratepayers - planning-related	-	-	81,429	81,429
Other	597	32,720	-	33,317
Net receivables	\$ 414,259	\$ 33,585	\$ 88,378	\$ 536,222

2023				
	Current	Past Due	Indeterminate Due Date	TOTAL
Federal	\$ 69,602	\$ -	\$ 13,260	\$ 82,862
Provincial	17,010	-	23,602	40,612
Ratepayers - planning-related	-	-	63,385	63,385
Other	21,933	-	-	21,933
Net receivables	\$ 108,545	\$ -	\$ 100,247	\$ 208,792

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 CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

13. 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. The Municipality maintains sufficient cash balances to meet its obligations, and does not believe it is subject to significant liquidity risk.

Planning-related accounts are settled when the related planning application has been finalized and as such, the payable date is indeterminate. The following table sets out the payable dates of the Municipality's financial liabilities:

2024					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 261,794	\$ 44,793	\$ -	\$ 76,484	\$ 383,071

2023					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 173,526	\$ 36,320	\$ -	\$ 72,135	\$ 281,981

There have been no significant changes from the previous year in exposure to liquidity risk or policies, procedures and methods used to measure the 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 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. Fixed-rate instruments subject the Municipality to a fair value risk.

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

14. EMPLOYEE BENEFITS PAYABLE

Under the sick leave benefits plan, sick leave can accumulate at a rate of 6 days per year to a maximum of 30 days. There is no vesting of sick days. The sick leave benefit liability estimates the use of accumulated sick leave prior to 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 \$13,412 (2023 - \$12,221) at the end of the year.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Year Ended December 31, 2024

15. ASSET RETIREMENT OBLIGATIONS

The Municipality 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. Subsequently, accretion of the discounted liability due to the passage of time is recorded as an in-year expense. Any revisions to the estimated cost of the obligation arising from a change in cost, timing, inflation or discount rate are capitalized and amortized as part of the asset.

The liability for the landfill site represents the total discounted future cash flows for closure and post-closure care using an estimated long-term borrowing rate of 3.92% (2023 - 4.14%) and inflation rate of 2.6% (2023 - 2.6%). The continuity of the asset retirement obligation is shown below:

	2024	2023
Balance, beginning of year	\$ 257,446	\$ 234,519
Increase in liability reflecting changes in the estimated cash flows, inflation and discount rate	321,657	12,655
Increase in liability due to accretion (the passage of time)	6,775	10,272
Balance, end of year	\$ 585,878	\$ 257,446

The estimated remaining capacity of the site is 10,000 cubic metres (2023 - 50 cubic metres), estimated to be filled in 10 years (2023 - 1 year). Post-closure care is estimated to be required for a period of 25 years.

The Municipality has reserves of \$302,057 (2023 - \$302,056) to fund this obligation.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**
Year Ended December 31, 2024

16. CONTRACTUAL OBLIGATIONS

In 2024, the Municipality entered into a contract with Mark Lane Construction for the renovation of the municipal office at a cost of \$395,412. In 2024, \$246,700 of work was completed. The balance of the work is expected to be completed in 2025.

In addition, in 2024 the Municipality contracted GTB Contracting Inc. to provide and install playground equipment at a cost of \$51,887. To the end of 2024, \$34,153 of this contract was completed. The balance of the contract is expected to be completed in 2025.

17. CONTINGENCIES

The Municipality is involved from time to time in litigation, which arises in the normal course of business. With respect to outstanding claims, the Municipality believes that insurance coverage is adequate and that no material exposure exists on the eventual settlement of such litigation. Therefore, no provision has been made in the accompanying financial statements.

18. COMMITMENTS

The Municipality has agreed to put aside monies over the next 12 years, to a maximum of \$639,000, for their share of the cost of building two new hospitals, one in Bracebridge and one in Huntsville and to put aside monies over the next 12 years, to a maximum of \$159,750, to improve health services in the Almaguin Highlands providing the project goes forward.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

19. TANGIBLE CAPITAL ASSETS

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

2024

	Land and Land Improvements	Buildings	Machinery and Equipment	Vehicles	Roads and Bridges	Assets Under Construction	TOTAL
COST							
Balance, beginning of year	\$ 401,563	\$ 1,427,231	\$ 516,393	\$ 1,858,882	\$ 8,579,767	\$ 16,575	\$ 12,800,411
Additions and betterments	347,380	1,982	54,752	642,017	288,740	321,821	1,656,692
Contributed assets	4,494	-	-	-	-	-	4,494
Disposals and writedowns	-	(15,365)	(7,779)	(12,249)	(91,742)	(16,575)	(143,710)
BALANCE, END OF YEAR	753,437	1,413,848	563,366	2,488,650	8,776,765	321,821	14,317,887
ACCUMULATED AMORTIZATION							
Balance, beginning of year	139,087	657,430	218,430	1,080,600	5,945,319	-	8,040,866
Annual amortization	16,105	34,308	31,878	114,184	214,706	-	411,181
Accumulated amortization - contributed assets	1,371	-	-	-	-	-	1,371
Amortization disposals	-	(7,476)	(7,779)	(12,249)	(90,734)	-	(118,238)
BALANCE, END OF YEAR	156,563	684,262	242,529	1,182,535	6,069,291	-	8,335,180
TANGIBLE CAPITAL ASSETS-NET	\$ 596,874	\$ 729,586	\$ 320,837	\$ 1,306,115	\$ 2,707,474	\$ 321,821	\$ 5,982,707

2023

	Land and Land Improvements	Buildings	Machinery and Equipment	Vehicles	Roads and Bridges	Assets Under Construction	TOTAL
COST							
Balance, beginning of year	\$ 415,919	\$ 1,439,231	\$ 511,393	\$ 1,891,889	\$ 8,426,188	\$ 26,178	\$ 12,710,798
Additions and betterments	12,655	-	-	4,500	313,431	-	330,586
Contributed assets	-	-	5,000	-	-	-	5,000
Disposals and writedowns	(27,011)	(12,000)	-	(37,507)	(159,852)	(9,603)	(245,973)
BALANCE, END OF YEAR	401,563	1,427,231	516,393	1,858,882	8,579,767	16,575	12,800,411
ACCUMULATED AMORTIZATION							
Balance, beginning of year	145,684	634,954	189,198	1,012,906	5,886,640	-	7,869,382
Annual amortization	12,828	34,476	29,232	105,201	204,843	-	386,580
Amortization disposals	(19,425)	(12,000)	-	(37,507)	(146,164)	-	(215,096)
BALANCE, END OF YEAR	139,087	657,430	218,430	1,080,600	5,945,319	-	8,040,866
TANGIBLE CAPITAL ASSETS-NET	\$ 262,476	\$ 769,801	\$ 297,963	\$ 778,282	\$ 2,634,448	\$ 16,575	\$ 4,759,545

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

20. ACCUMULATED SURPLUS

The 2024 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 funds	\$ 315,566	\$ -	\$ 315,566
Election	3,000	3,000	6,000
Buildings	663,600	-	663,600
Fire	436,838	(392,000)	44,838
Roads	491,057	-	491,057
Roads equipment	210,213	100,000	310,213
Landfill	302,056	1	302,057
Home for the Aged	16,130	(16,130)	-
Muskoka Algonquin Health Centre	66,563	66,562	133,125
Recreation	11,033	-	11,033
Modernization fund	352,233	(6,628)	345,605
	2,868,289	(245,195)	2,623,094
OTHER			
Consolidated tangible capital assets	4,759,545	1,223,162	5,982,707
General operating surplus -			
Municipality	362,988	113,592	476,580
Cemetery	14,033	3,260	17,293
ACED	-	5,391	5,391
Unfunded amounts -			
Employee benefits payable	(12,221)	(1,191)	(13,412)
Asset retirement obligations	(257,446)	(328,432)	(585,878)
	\$ 7,735,188	\$ 770,587	\$ 8,505,775

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 2024

21. 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 and library services.

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.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

21. 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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,202,765	\$ 2,202,765
User charges	3,992	1,175	6,325	19,312	-	-	-	10,140	-	40,944
Government transfers -										
Federal	66,740	-	-	-	-	-	-	8,991	-	75,731
Provincial	16,685	7,020	207,902	62,029	-	-	37,691	425	586,900	918,652
Other municipalities	-	1,497	-	-	-	-	-	-	-	1,497
Restructuring net revenue	-	-	-	-	-	-	-	12,120	-	12,120
Loss on disposal of capital assets	(22,520)	(1,944)	(1,008)	-	-	-	-	-	-	(25,472)
Other	-	53,854	3,611	2,779	7,260	-	34,392	495	439,906	542,297
TOTAL REVENUE	64,897	61,602	216,830	84,120	7,260	-	72,083	32,171	3,229,571	3,768,534
EXPENSES										
Salaries, wages and benefits	329,765	75,008	335,448	96,618	3,377	-	64,945	24,234	-	929,395
Materials	73,843	78,552	443,491	25,082	2,209	-	46,616	2,264	-	672,057
Contracted services	204,451	406,145	3,563	55,614	91,429	-	4,073	14,820	-	780,095
Rents and financial expenses	10,027	-	3,785	-	-	-	6,189	-	-	20,001
External transfers	4,179	-	-	-	26,259	148,005	-	-	-	178,443
Interfunctional adjustments	(26,100)	26,100	-	-	-	-	-	-	-	-
Amortization	5,688	48,204	314,346	19,351	-	-	23,480	112	-	411,181
Accretion of ARO liability	-	-	-	6,775	-	-	-	-	-	6,775
TOTAL EXPENSES	601,853	634,009	1,100,633	203,440	123,274	148,005	145,303	41,430	-	2,997,947
ANNUAL SURPLUS (DEFICIT)	\$ (536,956)	\$ (572,407)	\$ (883,803)	\$ (119,320)	\$ (116,014)	\$ (148,005)	\$ (73,220)	\$ (9,259)	\$ 3,229,571	\$ 770,587

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

21. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT (Continued)

FOR THE YEAR ENDED DECEMBER 31, 2023

	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,939,412	\$ 1,939,412
User charges	4,416	-	6,025	22,568	-	-	-	3,400	-	36,409
Provincial	15,434	8,879	88,105	69,020	-	-	2,589	-	592,200	776,227
Other municipalities	-	3,062	-	-	-	-	-	-	-	3,062
Gain (loss) on disposal of capital assets	-	8,938	(13,688)	-	-	-	(13,166)	-	-	(17,916)
Other	-	58,132	39,706	7,911	9,190	-	28,556	-	97,517	241,012
TOTAL REVENUE	19,850	79,011	120,148	99,499	9,190	-	17,979	3,400	2,629,129	2,978,206
EXPENSES										
Salaries, wages and benefits	292,545	138,031	254,779	65,524	1,293	-	30,947	-	-	783,119
Materials	153,320	73,291	227,090	12,649	551	-	33,633	-	-	500,534
Contracted services	137,535	360,403	10,195	58,883	78,028	-	4,318	19,190	-	668,552
Rents and financial expenses	9,345	-	8	-	-	-	5,631	-	-	14,984
External transfers	6,228	-	-	-	25,494	130,224	-	-	-	161,946
Amortization	5,679	32,068	309,270	16,297	-	-	23,266	-	-	386,580
Accretion of ARO liability	-	-	-	10,272	-	-	-	-	-	10,272
TOTAL EXPENSES	604,652	603,793	801,342	163,625	105,366	130,224	97,795	19,190	-	2,525,987
ANNUAL SURPLUS (DEFICIT)	\$ (584,802)	\$ (524,782)	\$ (681,194)	\$ (64,126)	\$ (96,176)	\$ (130,224)	\$ (79,816)	\$ (15,790)	\$ 2,629,129	\$ 452,219

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS Year Ended December 31, 2024

22. RESTRUCTURING NET REVENUE

In July 2024, the Municipality became a member of Almaguin Community Economic Development ("ACED"), and assumed a proportionate share of ACED's assets, liabilities and surplus. The Municipality recorded net revenue of \$12,120 as a result of this restructuring. The value of the tangible capital assets received is recorded as a contributed asset in Note 19.

23. 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 and asset retirement obligation accretion), the actual amounts for 2024 were used to adjust the reported budget amounts. A reconciliation of the adopted and reported budgets is presented below.

	Budget
ADOPTED BUDGET:	
Decrease in general municipal operating surplus	\$ (362,988)
Decrease in municipal reserves and reserve funds	(294,360)
ADJUSTMENTS:	
Acquisition of tangible capital assets	1,699,305
Amortization of tangible capital assets	(411,181)
Asset retirement obligation accretion	(6,775)
ANNUAL SURPLUS	\$ 624,001

24. 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, 2024. The results of this valuation disclosed total actuarial liabilities of \$142,489 million with respect to benefits accrued for service with actuarial net assets at that date of \$139,576 million indicating an actuarial deficit of \$2,913 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.

Contributions made by the Municipality to OMERS for 2024 were \$55,411 (2023 - \$46,174) for current service. These contributions are included as an expense on the Consolidated Statement of Operations.

25. COMPARATIVE FIGURES

Certain prior year figures presented for comparative purposes have been reclassified to conform to the presentation adopted for the current year.

**THE CORPORATION OF THE TOWNSHIP OF
MCMURRICH/MONTEITH TRUST FUNDS**

FINANCIAL STATEMENTS

DECEMBER 31, 2024

DRAFT

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS
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DRAFT

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of The Corporation of the Township of McMurrich/Monteith

Opinion

We have audited the financial statements of The Corporation of the Township of McMurrich/Monteith Trust Funds ("the Trust Funds") which comprise the statement of financial position as at December 31, 2024, 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 Corporation of the Township of McMurrich/Monteith Trust Funds as at December 31, 2024, and its results of operations, its change 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 Funds' 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 Funds' 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 Funds' 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 Funds' 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 CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2024

	Dr. Richardson	Care and Maintenance	Total 2024	Total 2023
Financial Assets				
Cash and cash equivalents	\$ 53,173	\$ 3,068	\$ 56,241	\$ 33,611
Investments (<i>Note 3</i>)	165,407	13,297	178,704	171,443
Total Financial Assets	218,580	16,365	234,945	205,054
Liabilities				
Accounts payable and accrued liabilities	1,800	288	2,088	2,017
Net Financial Assets and Accumulated Surplus	\$ 216,780	\$ 16,077	\$ 232,857	\$ 203,037

APPROVED ON BEHALF OF COUNCIL:

Reeve

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS
STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS
FOR THE YEAR ENDED DECEMBER 31, 2024

	Dr. Richardson		Care and Maintenance		Total 2024		Total 2023
Revenue							
Interest earned	\$	28,975	\$	-	\$	28,975	\$ 25,248
Capital receipts		-		1,045		1,045	250
		28,975		1,045		30,020	25,498
Expenses							
Bursaries		200		-		200	1,600
Annual Surplus		28,775		1,045		29,820	23,898
Accumulated Surplus, beginning of year		188,005		15,032		203,037	179,139
Accumulated Surplus, end of year	\$	216,780	\$	16,077	\$	232,857	\$ 203,037

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS
STATEMENT OF CHANGE IN NET FINANCIAL ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024	2023
Annual surplus and increase in net financial assets	\$ 29,820	\$ 23,898
Net financial assets, beginning of year	203,037	179,139
Net financial assets, end of year	\$ 232,857	\$ 203,037

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The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024	2023
Operating transactions		
Annual surplus	\$ 29,820	\$ 23,898
Changes in non-cash items:		
Accounts receivable	-	478
Accounts payable and accrued liabilities	71	1,017
Cash provided by operating transactions	29,891	25,393
Investing transactions		
Purchase of investments	(7,261)	(5,562)
Cash applied to investing transactions	(7,261)	(5,562)
Net change in cash and cash equivalents	22,630	19,831
Cash and cash equivalents, beginning of year	33,611	13,780
Cash and cash equivalents, end of year	\$ 56,241	\$ 33,611

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

Management Responsibility

The financial statements of the trust funds of the Corporation of the Township of McMurrich/Monteith (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, revenues and expenses of the Township's trust funds. The Township's assets, liabilities, revenues and expenses are reported separately in the Township's consolidated financial statements.
- (ii) Basis of accounting
Sources of financing 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) Investments
Investments are recorded at cost plus accrued interest.
- (v) Revenue recognition
Capital receipts are recognized when received. Interest is recognized when earned.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

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. Once realized, remeasurement gains and losses are transferred to the Statement of Operations. A Statement of Remeasurement Gains and Losses has not been included as there are no matters to report thereon.

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:

<u>Financial instrument</u>	<u>Measurement method</u>
Cash and cash equivalents	Amortized cost
Investments	Amortized cost
Accounts payable and accrued liabilities	Amortized cost

(vii) 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 revenues and expenses during the reporting period. Actual results could differ from these estimates.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

2. CHANGE IN ACCOUNTING POLICIES - ADOPTION OF NEW ACCOUNTING STANDARDS

On January 1, 2024, the Township adopted Public Sector Accounting Standard PS 3400 - Revenue. New Section PS 3400 establishes standards on how to account for and report on revenue. It does not apply to revenues for which specific standards already exist, such as government transfers or restricted revenues. The Section distinguishes between revenue that arises from transactions that include performance obligations (i.e., exchange transactions) and transactions that do not have performance obligations (i.e., non-exchange transactions). The Township has adopted this new standard prospectively. The adoption of this new standard had no impact on these financial statements.

On January 1, 2024, the Township adopted new Public Sector Guideline PSG-8 - Purchased Intangibles. The main features of PSG-8 include a definition of purchased intangibles (which does not include those received through government transfer, contribution or inter-entity transactions), examples of items that are not purchased intangibles, reference to other guidance in the Handbook on intangibles and reference to the asset definition, general recognition criteria and the GAAP hierarchy for accounting for purchased intangibles. The Township has adopted this new guideline prospectively. The adoption of this new guideline had no impact on these financial statements.

On January 1, 2024, the Township adopted Public Sector Accounting Standard PS 3160 - Public Private Partnerships. New Section PS 3160 establishes standards on how to account for partnerships between public and private sector entities where infrastructure is procured by a public sector entity using a private sector partner that is obligated to design, build, acquire or better infrastructure; finance the infrastructure past the point where the infrastructure is ready for use and operate and/or maintain the infrastructure. Infrastructure typically includes items such as tangible capital assets (i.e., complex network systems), but may also include items that are intangible in nature. The Township has adopted this new standard prospectively. The adoption of this new standard had no impact on these financial statements.

3. INVESTMENTS

Investments are comprised of guaranteed investment certificates, bearing interest at rates ranging from 2.5% to 4.2% and maturing between August 18, 2025 and December 9, 2025.

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH TRUST FUNDS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

4. FINANCIAL INSTRUMENTSRisks 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 and investments. 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.

5. 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 are used to perform maintenance at the Township's cemeteries. 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.

6. DR. RICHARDSON FUND

The Dr. Richardson trust fund was established in 1927 for the purposes of providing educational bursaries to local Grade 8 graduates. These endowment funds are invested and earnings derived therefrom are used towards the bursaries.

Fees and Charges Bylaw Review:

Notice will be posted regarding the proposed changes to the Fees and charges schedules of Bylaw 15-2022. The revised bylaw schedules will be added to the August 19th Council meeting agenda. **Staff has requested postponement of the discussion on fee changes to the September 2nd Council meeting.

Housekeeping Zoning Bylaw Amendments:

The Public meeting is scheduled for Tuesday, September 16th. The required notice of the meeting will be mailed according to the regulations and posted on the municipal website when prepared.

Aug 19 2025
9.1

NOTICE OF APPLICATION FOR CONSENT
pursuant to Ontario Regulation No. 197/96, as amended

TAKE NOTICE that the Southeast Parry Sound District Planning Board will be considering applications for consent under Section 53 of the Planning Act (**File No. B-035/25, B-036/25 & B-037/25**).

THE PURPOSE AND EFFECT of the proposed consents is to create three new lots for residential purposes.

THE SUBJECT LANDS ARE LOCATED in Part Lot 16, Concession 12 within the Township of McMurrich/Monteith (McMurrich), as shown on the attached map(s). Severed 1 will have an approximate frontage of 31 m. (101.7 ft.) on Little Falls Road, an approximate depth of 86.3 m. (283.14 ft.), an approximate area of .25 ha. (.62 ac.) and is presently vacant. Severed 2 will have an approximate frontage of 33.8 m. (110.89 ft.) on Little Falls Road, an approximate depth of 86.3 m. (283.14 ft.), an approximate area of .25 ha. (.62 ac.) and is presently vacant. Severed 3 will have an approximate frontage of 89.9 m. (294.95 ft.) on Little Falls Road, an approximate depth of 51.5 m. (168.96 ft.), an approximate area of .25 ha. (.62 ac.) and has a garage located on it. The parcel to be retained will have an approximate frontage of 124.9 m. (409.78 ft.) on Little Falls Road, an approximate depth of 269 m. (882.55 ft.), an approximate area of 7.6 ha. (18.78 ac.) and has a cabin and shed located on it.

If a person or public body has the ability to appeal the decision of Southeast Parry Sound District Planning Board in respect of the proposed consent to the Ontario Land Tribunal but does not make written submissions to Southeast Parry Sound District Planning Board before it gives or refuses to give a provisional consent, the Tribunal may dismiss the appeal.

IF YOU WISH TO BE NOTIFIED OF THE DECISION OF THE SOUTHEAST PARRY SOUND DISTRICT PLANNING BOARD IN RESPECT OF THE PROPOSED CONSENT, YOU MUST MAKE A WRITTEN REQUEST TO THE PLANNING BOARD AT THE ADDRESS BELOW.

ADDITIONAL INFORMATION AND MATERIAL on this application is available to the public for inspection at the Planning Board office. Please quote **FILE NO. B-035/25, B-036/25 & B-037/25**

DATED AT THE Southeast Parry Sound District Planning Board OFFICE THIS 28TH DAY OF JULY, 2025.

For more information about this matter, contact:

Linda Moyer, Secretary-Treasurer
Southeast Parry Sound District Planning Board
P.O. Box 310
Kearney, Ontario P0A 1M0

Office Location:

1695 Emsdale Road
Emsdale, ON

Telephone: (705) 787-5070

Email: lmoyer@sepsdplanningboard.ca

Aug 19 2005
B-035/25, B-036/25 & B-037/25 9.1

**Application for Consent
Under Section 53 of the Planning Act**

Note to Applicants: This application form is to be used if the **SOUTHEAST PARRY SOUND DISTRICT PLANNING BOARD** is the consent granting authority. In this form the term "subject" land means the land to be severed and the land to be retained.

Completeness of the Application

The information in this form that **MUST** be provided by the applicant is indicated by blank arrows on the left side of the section numbers. This information is prescribed in the Schedule to Ontario Regulation 197/96 made under the *Planning Act*. The mandatory information must be provided with the appropriate fee. If the mandatory information and fee are not provided, the Planning Board will return the application or refuse to further consider the application until the information and fee have been provided.

The application form also sets out other information that will assist the Planning Board and others in their planning evaluation of the consent application. To ensure the quickest and most complete review, this information should be submitted at the time of application. In the absence of this information, it may not be possible to do a complete review within the legislated time frame for making a decision. As a result, the application may be refused.

Submission of the Application

- One application form is required for each parcel to be severed.
- The application fee.
- 1 original copy of the completed application form and sketch. Measurements are to be in metric units.

For Help

For more information on the *Planning Act*, the consent process, Provincial and local policies, please contact the Secretary/Treasurer of the Southeast Parry Sound District Planning Board at (705) 636-7889 705-787-5070

1. Applicant Information

- 1.1 Name of Owner(s). An Owner's authorization is required in Section 17.4, if the applicant is not the owner.

Name of Owner(s) 2187644 Ontario Limited	Home Telephone No.	
Address	Postal Code	Fax No.

- 1.2 Name of the person who is to be contacted about the application, if different than the owner.
(This may be a person or firm acting on behalf of the owner.)

Name of Contact Person/Agent John P. Gallagher	Home Telephone No.	Business Telephone No. 705-380-5900
Address 24 Hibberd Road Huntsville, ON	Postal Code P1H 1C9	Fax No.

2. Location of the Subject Land (Complete applicable boxes in 2.1)

► 2.1 District East Parry Sound		Municipality/Unorganized Township McMurrich/Monteith	Former Township McMurrich
Concession Number(s) 12	Lot Number(s) 16	Registered Plan No. (Subd.)	Lot(s)/Block(s)
Reference Plan No.	Part Number(s)	Parcel No.	Name of Street/Road Little Falls Road
Street No. 69	Section or Mining Location No.		

- 2.2 Are there any easements or restrictive covenants affecting the subject land?
☒ No ☐ Yes If Yes, describe the easement or covenant and its effect.

3. Purpose of this Application

► 3.1 Type and purpose of proposed transaction (check appropriate box)

Creation of a new lot ☒

Addition to a lot ☐

A Right-of-way ☐

An easement ☐

A charge ☐

A lease ☐

A correction of title ☐

Other purpose ☐

► 3.2 Name of person(s), if known, to whom land or interest in land is to be transferred, leased or charged.

3.3 If a lot addition, identify the lands to which the parcel will be added.

4. Description of Subject Land and Servicing Information (Complete each subsection.)

4.1 Description		Severed	Retained
Frontage (m.)		1) 31m 2) 33.8m 3) 89.9m	124.9m
Depth (m.)		1) 86.3m 2) 86.3 m 3) 51.5m	269m
Area (ha. or m ²)		1) .25ha 2) .25ha 3) .25ha	7.6ha
► 4.2 Use of property (i.e. vacant, industrial, commercial, residential, etc.)	Existing Use(s)	vacant	vacant
	Proposed Use(s)	Residential	Residential
► 4.3 Buildings or Structures (include date of construction, type and size of building)	Existing	1) 2) vacant & 3) garage	Cabin & Shed TBR
	Proposed	Dwelling on each lot	Dwelling
► 4.4 Access (check appropriate space)	Provincial Highway		
	Public Road	1) X 2) X 3) X	X
	Name of Authority maintaining road	McMurrich/Monteith	McMurrich/Monteith
	Common name of road	Little Falls Road	Little Falls Road
	Private Road (describe in Section 4.8)		
	Right of way (describe in Section 4.8)		
	Period of Maintenance: Seasonal		
	: Year Round	1) X 2) X 3) X	X
	Water Access (Describe in Section 4.9)		
	► 4.5 Water Supply (check appropriate space)	Publicly owned and operated piped water system	
Name of Authority operating and maintaining services			
Privately owned and operated communal well (Describe in Section 9.1)			
Privately owned and operated individual well		1) x 2) x 3) x proposed	X proposed
Lake or other water body			
Other means (Describe in Section 9.1)			
► 4.6 Sewage Disposal (check appropriate space)	Publicly owned and operated sanitary sewage system		
	Name of Authority operating and maintaining service		
	Privately owned and operated communal septic system (Describe in Section 9.1)		
	Privately owned and operated individual septic tank	1) X 2) X 3) X proposed	proposed
	Pit		
	Other means (Describe in section 9.1)		

4.7 Other services (check if the service is available)	Electricity	1)X 2)X 3)X	X
	School Bussing	1)X 2)X 3)X	X
	Garbage Collection		

4.8 If access to the subject land is by private road, or "right of way" as indicated in section 4.4, indicate who owns the land or road, who is responsible for its maintenance and whether it is maintained seasonally or year round.

4.9 If access to the subject land is by water, as indicated in section 4.4, describe the piling and docking facilities to be used and the approximate distance of these facilities from the subject land and the nearest public road.

5. Land Use (Maps are available at Municipal Offices for verification)

5.1 What is the existing official plan designation(s), if any, of the subject land? Settlement Area

5.2 What is the zoning, if any, of the subject land? If the subject land is covered by a Minister's zoning order, what is the Ontario Regulation Number?
Existing RU, proposed RS

5.3 Are any of the following uses or features on the subject land or within 600 metres of the subject land, unless otherwise specified. Please check the appropriate boxes, if any apply.

Use or feature	On the Subject Land	Within 600 metres of subject land (unless otherwise specified indicate approximate distance)
An agricultural operation, including livestock facility or stockyard		
A landfill		
A sewage treatment plant or waste stabilization plant		
A provincially significant wetland (Class 1, 2 or 3 wetland)		
A provincially significant wetland within 120 metres of the subject land	N/A	
Flood plain		
A rehabilitated mine site		
A non-operating mine site within 1 kilometre of the subject land		
An active mine site		
An industrial or commercial use, and specify the use(s)		
An active railway line		
A municipal or federal airport		

6. History of the Subject Land

6.1 Has the subject land ever been the subject of an application for approval of a plan of subdivision or consent under the Planning Act?
☐ Yes ☒ No ☐ Unknown If Yes and if known, provide the Ministry's application file number and the decision made on the application.

6.2 If this application is a re-submission of a previous consent application, describe how it has been changed from the original application.

6.3 Has any land been severed from the parcel originally acquired by the owner of the subject land?
☐ Yes ☒ No If Yes, provide for each parcel severed, the date of transfer, the name of the transferee and the land use.

6.4 How was the parcel originally acquired by the owner created? ☐ Original township lot ☐ By consent ☐ By plan of subdivision
☒ other Unknown

7. Concurrent Applications

- ▶ 7.1 Is the subject land currently the subject of a proposed official plan or official plan amendment?
☐ Yes ☐ No ☒ Unknown If Yes and if known, provide details and status of the application.
- ▶ 7.2 Is the subject land the subject of an application for a zoning by-law amendment, Minister's zoning order amendment, minor variance, consent or approval of a plan of subdivision?
☐ Yes ☒ No ☐ Unknown If Yes and if known, specify the appropriate file number and status of the application.

8. Sketch (Use the attached Sketch Sheet) To help you prepare the sketch, refer to the attached Sample Sketch in The 'Application Guide Q & A'.

- ▶ 8.1 The application must be accompanied by a sketch showing the following:
- the boundaries and dimensions of the subject land, the part that is to be severed and the part that is to be retained
 - the boundaries and dimensions of any land owned by the owner of the subject land and that abuts the subject land
 - the distance between the subject land and the nearest township lot line or landmark, such as a railway crossing, bridge, highway, etc.
 - the location of all land previously severed from the parcel originally acquired by the current owner of the subject land
 - the approximate location of all natural and artificial features on the subject land and adjacent lands that in the opinion of the applicant may affect the application, such as buildings, railways, roads, watercourses, drainage ditches, river or stream banks, wetlands, wooded areas, wells and septic tanks
 - the existing use(s) on adjacent lands
 - the location, width and name of any roads within or abutting the subject land, indicating whether it is an unopened road allowance, a public travelled road, a private road or a right of way
 - if access to the subject land is by water only, the location of the parking and boat docking facilities to be used
 - the location and nature of any easement affecting the subject land

9. Other Information

- ▶ 9.1 Is there any other information that you think may be useful to the Planning Board, or other agencies in reviewing this application? If so, explain below or attach on a separate page.

10. Affidavit or Sworn Declaration of Applicant(s)

▶ Affidavit or Sworn Declaration for the Information set out in this Application

I/we, 2187644 Ontario Limited, Dave Ryan of the Town of Huntsville
in the District of Muskoka 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.

Sworn (or declared) before me

at the Town of Huntsville
in the District Municipality of Muskoka
this 12th day of June, 2025

[Signature]
Commissioner of Oath David William Crooks, a Commissioner, etc.,

[Signature] **DAVID RYAN**
President Applicant

Applicant

11. Authorizations of Owner(s)

11.1 If the applicant is not the owner of the land that is the subject of this application, the written authorization of the owner(s) that the applicant is authorized to make the application must be attached to this application or the authorization set out below must be completed.

Authorization of Owner(s) for Agent to Make the Application

I/we, 2187644 Ontario Limited, Dave Ryan, am/are the owner(s) of the land that is the subject of this application for a consent and I/we authorize John P Gallagher to make this application on my/our behalf.

June 12, 2025
Date

DAVID RYAN
President Signature of Owner

Signature of Owner

11.2 If the applicant is not the owner of the land that is the subject of this application, complete the authorization of the owner(s) concerning personal information set out below.

Authorization of Owner(s) for Agent to Provide Personal Information

I/we, 2187644 Ontario Limited, Dave Ryan, am/are the owner(s) of the land that is the subject of this application for a consent and for the purposes of the *Freedom of Information and Protection of Privacy Act*, I/we authorize John P Gallagher as my/our agent for this application, to provide any of my/our personal information that will be included in this application or will be collected during the processing of the application.

June 12, 2025
Date

DAVID RYAN
President Signature of Owner

Signature of Owner

12. Consent of Owner(s)

Complete the consent of the owner(s) concerning personal information set out below.

Consent of the Owner(s) to the Use and Disclosure of Personal Information

I/we, 2187644 Ontario Limited, Dave Ryan, am/are the owner(s) of the land that is the subject of this consent application and for the purposes of the *Freedom of Information and Protection of Privacy Act*, I/we authorize and consent to the use by or the disclosure to any person or public body of any personal information that is collected under the authority of the *Planning Act* for the purposes of processing this application.

June 12, 2025
Date

DAVID RYAN
President Signature of Owner

Signature of Owner

Applicants must complete the following check list to ensure that all necessary information is provided (check appropriate box):

- ☐ 1 Completed application form including sketch
- ☐ Current parcel abstract (land title)
- ☐ Current reference plan of survey or registered plan (if available)
- ☐ Prescribed application fee, either as a certified cheque or money order, payable to the Southeast Pary Sound District Planning Board.

The Planning Board will assign a File Number for complete applications and this should be used in all communications.

Submit completed application and fee to:

SOUTHEAST PARRY SOUND DISTRICT PLANNING BOARD
8 Main Street, P.O. Box 310
Kearney, ON P0A 1M0

SKETCH FOR SEVERANCE PURPOSES
PREPARED FOR 2187644 ONTARIO LIMITED
69 LITTLE FALLS ROAD, SPRUCEDALE
KPK SURVEYING INC.
SCALE 1:1500

15m 0 15 75m



CAUTION:

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

NOTE:

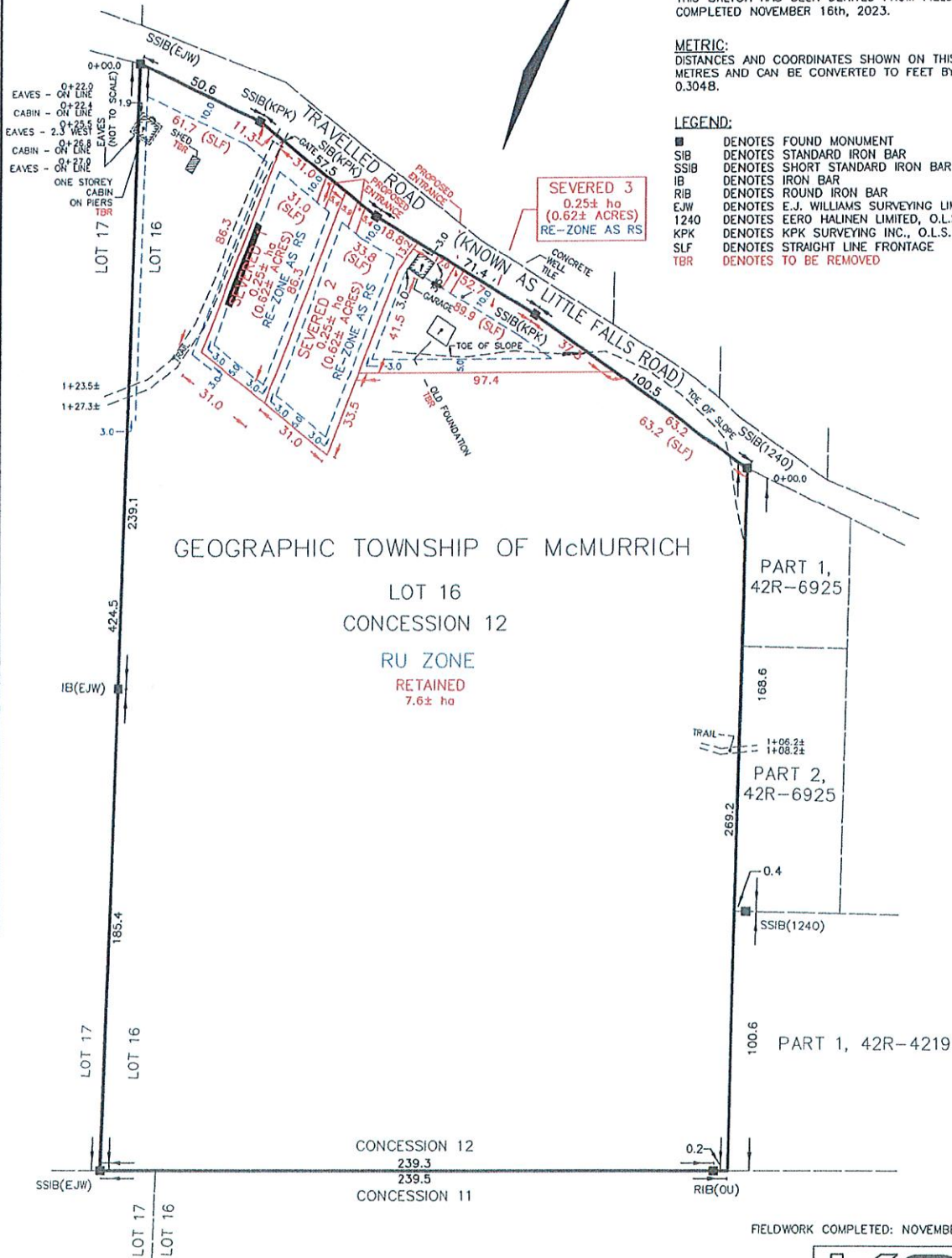
THIS SKETCH HAS BEEN DERIVED FROM FIELD SURVEY COMPLETED NOVEMBER 16th, 2023.

METRIC:

DISTANCES AND COORDINATES SHOWN ON THIS PLAN ARE IN METRES AND CAN BE CONVERTED TO FEET BY DIVIDING BY 0.3048.

LEGEND:

- DENOTES FOUND MONUMENT
- SIB DENOTES STANDARD IRON BAR
- SSIB DENOTES SHORT STANDARD IRON BAR
- IB DENOTES IRON BAR
- RIB DENOTES ROUND IRON BAR
- EJW DENOTES E.J. WILLIAMS SURVEYING LIMITED, O.L.S.
- 1240 DENOTES EERO HALINEN LIMITED, O.L.S.
- KPK DENOTES KPK SURVEYING INC., O.L.S.
- SLF DENOTES STRAIGHT LINE FRONTAGE
- TBR DENOTES TO BE REMOVED



FIELDWORK COMPLETED: NOVEMBER 16th, 2023

REVISIONS				
4	REVISED PROPOSED SEVERED LOTS	2025/06/02	KPK	
3	REVISED PROPOSED SEVERED LOTS	2025/05/13	KPK	
2	ADDED PROPOSED SEVERED LOTS	2025/04/04	KPK	
1	RELEASED FOR REVIEW	2024/02/27	KPK	
No.	REVISION	DATE	APPROVED	

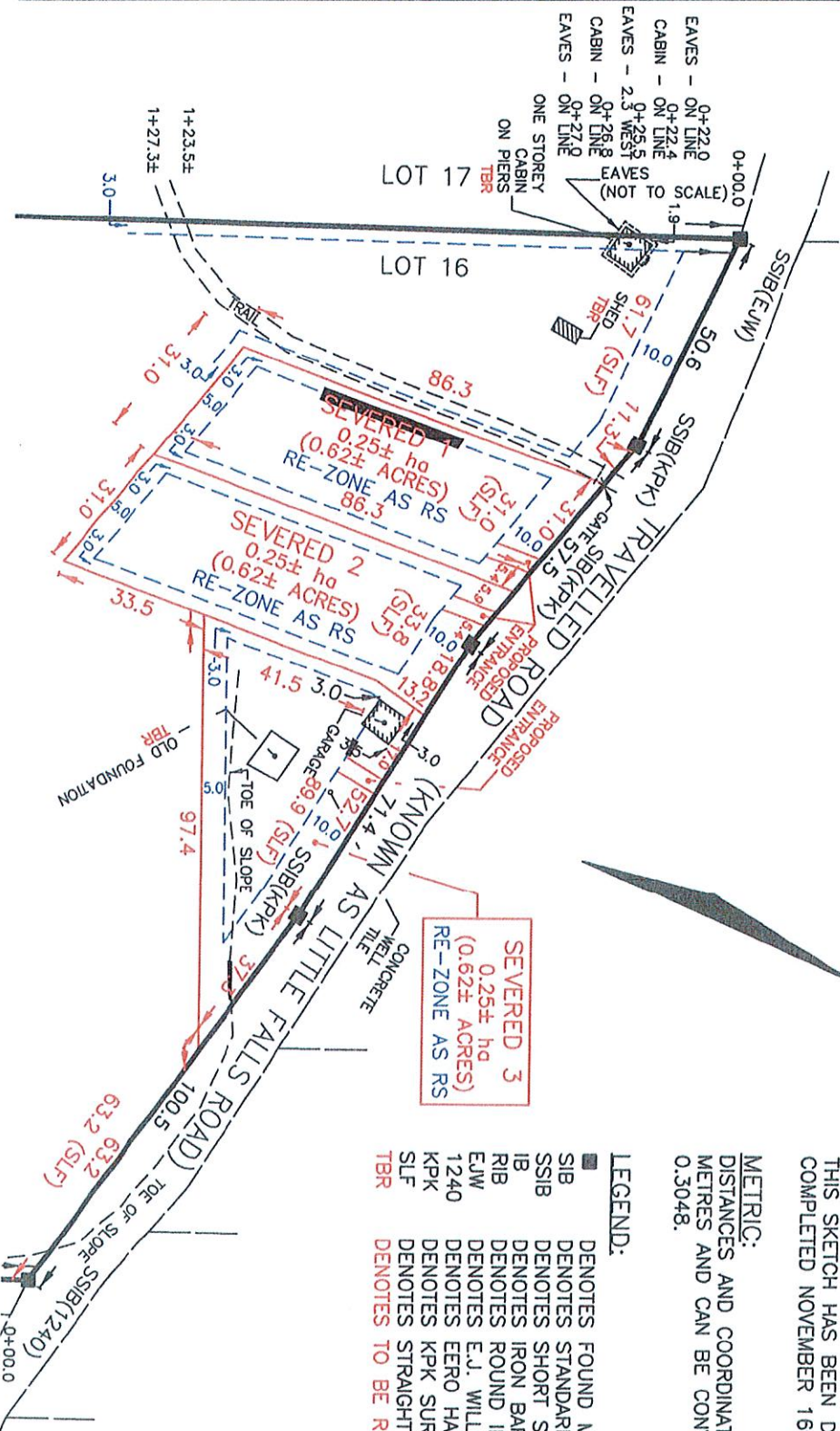
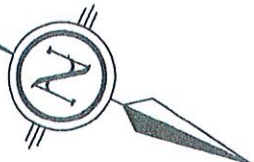
KPK
SURVEYING

KPK SURVEYING INC.
HUNTSVILLE, ON
705.788.2701 KPKSURVEY.CA

DRAFTED BY: BT FILE NO: 230521

THE REPRODUCTION, ALTERATION, OR USE OF THIS SITE PLAN IN WHOLE OR IN PART WITHOUT THE EXPRESS PERMISSION OF KPK SURVEYING INC., O.L.S. IS STRICTLY PROHIBITED.

SKETCH FOR SEVERANCE PURPOSES
PREPARED FOR 2187644 ONTARIO LIMITED
69 LITTLE FALLS ROAD, SPRUCEDALE
KPK SURVEYING INC.
SCALE 1:1500



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JOHN P. GALLAGHER & ASSOCIATES
PLANNING, DEVELOPMENT & DESIGN CONSULTANTS

Planning Report

2187644 Ontario Limited

(David Ryan)

69 Little Falls Road, Sprucedale

June 10, 2025

1.0 Introduction

This planning report has been prepared by John P. Gallagher and Associates in conjunction with consent applications for the creation of three new lots. The applications, drawings, fees and deed form part of this submission. The subject lands comprise Part of Lot 16, Concession 12, geographic Township of McMurrich in the District of East Parry Sound. The municipal address is 69 Little Falls Road. The property has approximately 280m frontage on Little Falls Road and comprises 8.25 ha lot area.

The property is fairly level along the road and rises to the rear beyond the toe of the slope. It is well treed. There does not appear to be any watercourses or wetlands on the lands. There is some seasonal ponding, as a result of no roadside ditching in front of Severed Lots 1 & 2. Residential lots exist in the area abutting the subject lands. Structures on the site include an old one storey cabin and shed, both which will be removed. There is a garage in the location of the Severed Lot 3 and remains of the old dwelling foundation. Previously, the site was serviced by well water and septic system. Access will be from Little Falls Road.

Prior to submission, preconsultation was provided by Rick Hunter of Planscape on behalf of the Township of McMurrich Monteith. The proposal was revised to reduce the number of lots created and to address items noted.

2.0 Proposal

The Owners propose to create three new lots for residential development on the site, as shown on the severance sketch.

TELEPHONE/FACSIMILE (705) 789-5900
EMAIL: jpgplan@surenet.net
www.planningconsultant.net

These lots will front on a year round maintained public road. Proposed entrances have been shown on the plan. An existing driveway will be utilized for the retained lot. The lots will be serviced by well water and septic system. A large portion of the lands retained, will be left for potential future development. The Owner is not intending to create any more lots at this time, given the current market, costs associated with subdivision approval and location of the lots.

The Severed Lot 1 will have 31m lot frontage with a lot area of 0.25 ha. The Severed Lot 2 will have frontage of 33.8m lot frontage with a lot area of 0.25 ha. The Severed Lot 3 would have 89.9m frontage with a lot area of 0.25ha. Severed Lot 3 has the existing garage and the foundation of the old dwelling. There is ample room on the lot for the replacement of the dwelling and septic meeting the RS zoning. The toe of the slope has been identified and the new dwelling will likely be built closer to the road as there is significant depth, between the toe of slope and front yard requirement.

All the severed lots would be rezoned to Residential Settlement in accordance with Comprehensive Bylaw for the Township.

The retained lot would have approximately 124m frontage on Little Falls Road with a lot area of 7.6 ha. The cabin and shed would be removed. There is an existing driveway that will provide access for the retained lot, including the back lands. The eastern portion of the retained lot has a steep slope running through it and access could not be achieved along this section. There is no site alteration proposed in this area. There is ample area for a dwelling, well and septic in the area of the old shed.

3.0 McMurrich Monteith Official Plan

The lands are identified as Settlement Area on Schedule "A" of the McMurrich Monteith Official Plan.

Below are some of the relevant policies of the Official Plan and commentary of same.

2.3.3 Housing

Single detached residential housing will remain the dominant housing type.

The proposal is for three single detached dwellings.

2.3.5 Infrastructure

Significant expansion of municipal infrastructure is not anticipated.

All development shall have private on-site water and sewage disposal systems. Confirmation that a suitable water supply exists and that an adequate sewage disposal system may be or has been installed is required. Development of more than five (5) lots will require the preparation of a Servicing Options Statement.

The three lots would be serviced by well water and septic system. There is ample room on each lot for services. As it is three lots, no Servicing Options Statement is required.

4.3 Settlement Areas

4.3.1 Identification

Settlement Areas have been designated on the basis of historic development and include Sprucedale, Bear Lake, and Whitehall, as identified on Schedule A to this Plan. These areas have been developed predominantly for residential purposes, with some commercial, institutional and other community uses. Due to servicing constraints, limited development is anticipated in these areas; they have been identified as nodes of existing development and are recognized for their historic significance and as areas with the potential for smaller lot sizes than required elsewhere in the Township.

The proposal is within the Settlement Area of Sprucedale. The use of residential is consistent with the direction of the Plan. The municipality has provided direction for smaller lot sizes in the Settlement Area.

4.3.2 Principles

The maintenance of the residential character and promotion of an efficient residential development pattern are basic principles for the Settlement Areas.

Community oriented institutional, commercial and retail establishments, which complement the residential character of the built up areas, will also be encouraged to locate within the Settlement Area designations.

The development of an efficient residential pattern is encouraged through residential intensification and infilling, although development that would require municipal water and sewer services will be considered premature. Regardless of a property's identification in a settlement area, the Shoreline policies of this Plan shall apply to any lot with frontage on a shoreline located within an identified settlement area.

The proposal will build on the residential character of the area. There have been recent consents of similar sized lots nearby. The lots are laid out to efficiently use the land and existing infrastructure, being the municipal year round road. The lots have taken into account the potential of future development of the back lands by maintaining appropriate access.

4.3.3 Permitted Uses

- i) a single detached dwelling;*
- ii) a semi-detached or duplex dwelling;*
- iii) an apartment dwelling;*
- iv) small scale commercial businesses including home occupations, home industries, and bed and breakfast establishments;*
- v) community institutional, commercial and retail establishments;*
- vi) tourist commercial and retail establishments;*

vii) recreational uses; and,

viii) any use in connection with government utilities or departments.

Certain other uses may be appropriate on land in the Settlement Area designations, however, their potential for off-site impacts cannot be determined in advance and should be reviewed on a site-by-site basis.

Uses such as four-plex dwellings, garden suites, institutional developments or small scale industrial operations will be allowed by site specific zoning amendment but will not require an amendment to this Plan so long as municipal water and sewer services would not be required and the general intent of the Plan is maintained.

Single detached dwellings are permitted uses in the Official Plan.

4.3.4 Development Policies

Settlement Area boundaries, as shown on Schedule A, are based on natural and man-made features and shall be considered general in nature.

If a development proposal is submitted which is largely within the boundaries of the Settlement Area, the boundaries shall be interpreted to include the whole of the development without requiring an amendment to this Plan.

Settlement Area lots should be of sufficient dimension and size to accommodate the use proposed, related structures, and on-site water and sewage disposal systems.

The minimum lot area shall be 0.2 hectare (0.5 acre) with a minimum frontage of 30 metres (100 feet) for the creation of new residential lots; minimum standards for commercial uses will be established in the Zoning By-law.

The proposed lots would exceed the lot frontage and lot area requirements for the creation of new residential lots. The lots are of appropriate size and shape to accommodate a dwelling, septic, well and amenity area.

Growth should be encouraged in depth, rather than in linear strips along existing roads.

Consents may be permitted within a Settlement Area provided the proposed development intensifies or expands existing development and the lot is suitable for the use proposed. Where a consent is proposed in an area which has not previously been developed, it shall promote the orderly development of the area; a plan indicating potential future development patterns for the area may be requested.

The layout is consistent with the above policy as it is a natural progression of the residential lots in the settlement area. The lots are deep and wide. There is a residential lot to the west of the subject lands. The retained lot has been sized to ensure the orderly development of the back lands in the future, should that occur. Appropriate access has been kept on the Retained Lot on the west side, as access is

not available on the east side. It is not the Owners intent to develop the back lands. Any future plan for these lands would require extensive review and costs.

Duplex dwellings, semi-detached dwellings and apartment dwellings that can be serviced with private on-site water and sewage disposal systems will be permitted in the Settlement Areas, provided servicing approval has been obtained from the appropriate authority(s). A Servicing Options Statement and/or hydrogeological study will be required prior to the development of 5 or more lots or dwelling units.

The proposal is for three single detached dwellings. This would not trigger a Servicing Options Statement.

Development of a scale which would require additional municipal services or change the character of the Settlement Area shall require an amendment to this Plan.

The installation of a municipal water supply and sewer system will not be considered for the life of this Plan, and will only be considered in a Settlement Area for reasons of public health and safety and when the density of development is sufficient to economically permit the construction of such systems.

The scale of development is low, with only three lots. It would not change the character of the area as it is limited residential growth.

6.9 Lot Creation

The preferred method of land division in the Township will be by means of consent.

6.9.1 Consent

In addition to specific land use policies, the following criteria shall be applied to the creation of lots by consent:

- i) Council shall establish that a plan of subdivision is not required for the proper and orderly development of the land;*
- ii) conformity with the overall intent, goals, objectives and policies of the Official Plan;*
- iii) the lot should be reasonably well proportioned, of regular shape and dimension, and must be of sufficient size and configuration to be serviced by private on-site water and sewage disposal systems;*
- iv) the lot must front on an existing year round publicly maintained Township road, except as otherwise permitted in the Shoreline designation;*
- v) the lot shall not create a traffic hazard to sight lines, curves, or grades of existing development, as set out in accepted traffic engineering standards; and,*
- vi) the lot shall meet Minimum Distance Separation requirements, as established in the Zoning By-law*

The proposal is the creation of lots through the consent process. This is typical for the amount of lots being proposed. The proposal meets the intent, goals and objectives of the Official Plan. The lots have been laid out in a regular shape and size, exceeding the lot size requirements of the Plan. There is ample room on each lot for the placement of a dwelling, well and septic system. All the lots front on an existing year round maintained public road which is straight and has good sight lines. Entrance locations have been provided on the Severance Sketch.

4.0 Subdivision Criteria in s. 51(24)

Section 53 (Section 51(24) of the Planning Act sets out matters for which a plan of subdivision application is to have regard to. In my opinion, the proposed plan of subdivision has regard for the applicable criteria as follows:

a) the effect of development of the proposed subdivision on matters of provincial interest as referred to in section 2;

The proposed consent applications have regard for matters of provincial interest as it represents orderly development in an appropriate location for growth and development (s.2(h) and (p)). The new residential lots will be in close proximity to a provincial highway. The subject lands are located within a Settlement Area which allows for residential development. The lots will use private services for water and wastewater (s.2(f)). The proposal will contribute three new residential units in the form of single detached dwellings in the Township (s.2(j)).

b) whether the proposed subdivision is premature or in the public interest;

In my opinion, the proposed consents are not premature as there is a need for housing and the subject lands are located within the Settlement Area with other residential lots nearby.

c) Whether the plan conforms to the official plan and adjacent plans of subdivision, if any;

The applications conform to the McMurrich Monteith Official Plan, as discussed in the previous section.

d) the suitability of the land for the purposes for which it is to be subdivided.

The Subject Lands have been designated for residential within the Settlement area. The lots have been size and laid out to demonstrate they are suitable for the development

e) the number, width, location and proposed grades and elevations of highways, and the adequacy of them, and the highways linking the highways in the proposed subdivision with the established highway system in the vicinity and the adequacy of them;

The consent applications do not propose any new public street. It does allow for a potential 20m access to the back lands. The existing road is year round maintained and appropriate access can be granted for the lots.

f) the dimensions and shapes of the proposed lots

The lots are mostly of a regular rectangular shape and allow for suitably sized dwelling on each lot. The Severed Lot 3 has the building site beyond the toe of the slope to ensure site alteration does not occur in that area. All lots exceed the lot frontage and lot area requirements of the Official Plan and proposed RS Zoning.

g) the restrictions or proposed restrictions, if any, on the land proposed to be subdivided or the buildings and structures proposed to be erected on it and the restrictions, if any, on adjoining land;

The proposed lots will be zoned appropriately to ensure the structures are laid out in accordance with the zone regulations.

h) conservation of natural resources and flood control;

There are no flooding issues or wetlands on the subject lands.

i) the adequacy of utilities and municipal services

Private services are the preferred form of servicing in the rural settlement area, as no municipal systems exists.

j) the adequacy of school sites;

The existing schools in the area likely can accommodate the potential increase in students from the three homes.

k) the area of land, if any, within the proposed subdivision that, exclusive of highways, is to be conveyed or dedicated for public purposes;

Cash in lieu of parkland will be required by the consent application.

5.0 Provincial Planning Statement 2024

2.1.3. At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance. Planning for infrastructure, public service facilities, strategic growth areas and employment areas may extend beyond this time horizon

2.2.1. Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:

b) permitting and facilitating:

1. all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities; and

2. all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units in accordance with policy 2.3.1.3;

c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation; and

The Township has identified the land as a Settlement Area where growth is directed to. The Township has established lot sizes for this area to ensure the land is being efficiently used. The proposal also efficiently uses the infrastructure being Little Falls Road.

2.3.1 General Policies for Settlement Areas

1. Settlement areas shall be the focus of growth and development. Within settlement areas, growth should be focused in, where applicable, strategic growth areas, including major transit station areas.

2. Land use patterns within settlement areas should be based on densities and a mix of land uses which:

a) efficiently use land and resources;

b) optimize existing and planned infrastructure and public service facilities;

c) support active transportation;

d) are transit-supportive, as appropriate; and

e) are freight-supportive.

3. Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities.

The proposal is within the Settlement area with close proximity to the Village of Sprucedale and a provincial highway. The municipality has provided density provisions through the sizing of the lots.

2.5.2. In rural areas, rural settlement areas shall be the focus of growth and development and their vitality and regeneration shall be promoted.

2.5.3. When directing development in rural settlement areas in accordance with policy 2.3, planning authorities shall give consideration to locally appropriate rural characteristics, the scale of development and the provision of appropriate service levels.

Proposal falls within this area and meeting the scale of the development. It is three lots.

2.6.1. On rural lands located in municipalities, permitted uses are:

c) residential development, including lot creation, where site conditions are suitable for the provision of appropriate sewage and water services;

2.6.2. Development that can be sustained by rural service levels should be promoted.

The Official Plan supports residential development, including lot creation, in the Settlement area. The lots are sized to accommodate a dwelling, well and septic system.

2.6.3. Development shall be appropriate to the infrastructure which is planned or available, and avoid the need for the uneconomical expansion of this infrastructure.

Private well and septic systems are the preferred form of servicing where no municipal services exists.

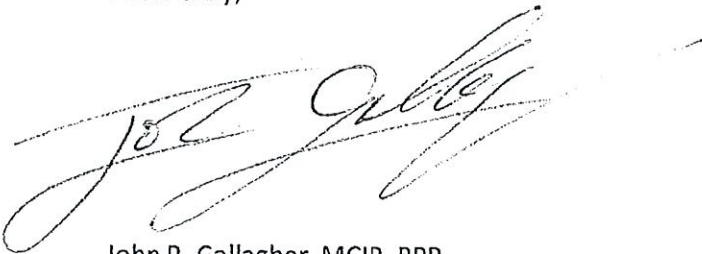
6.0 Zoning Bylaw

The lands are currently zoned Rural (RU1). The lots to the east are zoned Settlement Residential (RS). The proposed lots will meet the lot area and lot frontage requirements of the Settlement Residential (RS) Zoning Bylaw, once zoned. The RS zone permits residential dwellings. All other zone requirements of the Zoning Bylaw will be met. This is in keeping with the intent of the Zoning Bylaw. It is appropriate to zone the severed lands (RS) for residential development.

7.0 Conclusion

It is my professional opinion that applications for consent are consistent with the Provincial Planning Statement 2024 and conforms to the Township of McMurrich Monteith Official Plan and represents good planning.

Yours truly,

A handwritten signature in black ink, appearing to read 'John P. Gallagher', is written over a horizontal line.

John P. Gallagher, MCIP, RPP

Aug 19
2025
10-1

THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH

BY-LAW 36 - 2025

Being a By-Law to confirm the proceedings of Council
Meetings: August 5, 2025

WHEREAS Section 5(3) of the Municipal Act, 2001, S.O. 2001, Chapter 24, as amended, requires a municipal Council to exercise a municipal power, including a municipality's capacity, rights powers and privileges under Section 9, by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS the Council of the Township of McMurrich/Monteith deems it desirable to confirm the proceedings of Council at its meeting hereinafter set out.

NOW THEREFORE THE CORPORATION OF THE TOWNSHIP OF MCMURRICH/MONTEITH HEREBY ENACTS AS FOLLOWS:

1. Ratification and Confirmation

That the action of this Council of the Township of McMurrich/Monteith 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 otherwise required, is hereby adopted, ratified and confirmed as if such proceedings and actions were expressly adopted and confirmed by its separate By-law.

2. Execution of all Documents

That the Mayor of the Council of the Township of McMurrich/Monteith and the proper officers of the Township of McMurrich/Monteith 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 to such documents.

Read a first, second and third time, signed and the Seal of the Corporation affixed thereto and finally passed this 19th day of August, 2025.

Mayor
Glynn Robinson

Clerk-Treasurer
Cheryl Marshall

Aug 19, 2025
12.1



NEWS RELEASE

Ontario Doubling Fire Protection Grant to Protect More Firefighters

Province helping to expand cancer prevention initiatives and improve safety for lithium-ion battery related emergencies

August 13, 2025

Ministry of the Solicitor General

NORTH YORK — As part of its plan to protect Ontario and keep communities safe, the Ontario government is increasing this year's Fire Protection Grant funding from \$10 million to \$20 million. The investment will help municipal fire departments expand cancer prevention initiatives and improve emergency response to lithium-ion battery related incidents.

"Firefighters are always there when we need them, running towards danger to protect our homes and our communities," said Solicitor General Michael Kerzner. "That is why we're doubling this year's Fire Protection Grant, giving firefighters across the province the tools they need to stay safe and effectively respond to life threatening emergencies."

The Fire Protection Grant is available to municipal fire departments for both new and existing initiatives. Eligible projects include:

- Equipment, supplies and personal protective equipment that enhance municipal cancer prevention initiatives
- Equipment and supplies for lithium-ion battery incident response
- Minor infrastructure upgrades and modernization, including enhanced broadband and internet connectivity

"This funding increase demonstrates the commitment to firefighter health and safety. The Fire Protection Grant allows municipalities to address their individual needs to support firefighters on the front lines by giving them the tools to protect themselves and do their jobs effectively," said Ontario Fire Marshal Jon Pegg. "With the growing risk of lithium-ion battery fires, this increased funding is another major step towards keeping Ontario's firefighters and communities safe and I encourage the fire service to apply."

Municipal fire departments can apply for funding starting August 13 until September 30, 2025. More information on eligibility and how to apply is available online through [Transfer Payment Ontario \(TPON\)](#).

Quick Facts

- There are approximately 33,000 municipal firefighters in Ontario. This includes more than 12,500 full-time firefighters, more than 20,000 volunteer firefighters and almost 400 part-time firefighters.
- Firefighters are more likely to experience health problems because of exposure to hazardous chemicals. In Canada, 50 to 60 firefighters die of cancer every year and half of those are from Ontario.
- Ontario's *Working for Workers Six Act, 2024* [improved cancer coverage for firefighters, investigators, and volunteers](#) by removing the requirement that a firefighter's primary-site colorectal diagnosis must be made before the age of 61 and lowering the required duration of service for primary-site kidney cancer care coverage from 20 to 10 years, which is the lowest duration of service in Canada.

Quotes

"Every day, firefighters protect Ontario families and communities, and our government is continuing to take bold action to protect these world-class first responders. By doubling the Fire Protection Grant, we are ensuring municipal firefighters have access to the tools and equipment they need to stay safe in critical situations, when they are needed most."

- Sylvia Jones

Deputy Premier and Minister of Health

"This funding support will strengthen our existing cancer prevention programs while enhancing emergency response capabilities for firefighters who protect our city. As health and safety risks continue to grow, particularly with emergency threats like lithium-ion batteries, this funding can provide additional tools and resources our firefighters need to stay safe while serving the residents of Toronto."

- Jim Jessop

Fire Chief and General Manager, Toronto Fire Services

"The Ontario Association of Fire Chiefs (O AFC) is deeply grateful to the provincial government for providing and increasing the Fire Protection Grant. Occupational cancers continue to be a leading cause of death, and this grant will enable fire departments to implement cancer prevention programs that reduce that risk. In addition, responses to lithium-ion battery incidents present new and emerging challenges, for which this grant will allow fire departments to invest in training and equipment to help mitigate the risks. Ontario's fire departments and firefighters greatly value our extremely positive relationship with the provincial government and thank them for this very important investment."

- Rob Grimwood

Deputy Fire Chief and President, Ontario Association of Fire Chiefs

"Too many firefighters are impacted by occupational cancer every year, even though they wear their supplied gear and follow strict health and safety protocols. I commend the Ontario government for doubling its Fire Protection Grant initiative. This crucial funding will allow local departments to purchase specialized personal protective equipment and importantly, washing and drying equipment to properly decontaminate their bunker gear. This is a timely and significant announcement to share with firefighters and the communities they serve."

- Greg Horton

President, Ontario Professional Fire Fighters Association

"This funding is important to municipal fire services across Ontario, but it's more than money — it's a commitment to our safety, our health, and the communities we serve. For the members of the Toronto Professional Firefighters Association, it means greater access to the tools, training, and equipment that help us prevent cancer, manage new and emerging risks like lithium-ion battery fires, and come home safely to our families after every shift."

- Michael Smith

President, Toronto Professional Fire Fighters' Association

Additional Resources

[Apply for the Fire Protection Grant](#)

[Ontario Protecting Firefighters from Cancer-Causing Chemicals](#)

[2024 Fire Protection Grant Recipients](#)



[Learn about fire protection and prevention in Ontario](#)

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