

CORPORATION OF THE TOWNSHIP OF RYERSON

REGULAR MEETING AGENDA

September 22, 2026 AT 6:00 P.M.

THIS WILL BE A HYBRID IN-PERSON/ELECTRONIC MEETING via ZOOM

Members of the Public must register with the Ryerson Township Clerk's Office **prior to the meeting for meeting access and availability of limited in-person seating.**

Members of the Public are not permitted in a Closed meeting.

To Members of the Public: If you have trouble with your connection during the meeting, you may notify the Host by e-mail at: treasurer@ryersontownship.ca

Meeting will be recorded.

The Municipal Council of the Township of Ryerson recognizes that we are on the traditional territory of the Anishinaabe Peoples, in the Robinson-Huron and Williams Treaties areas. We wish to acknowledge the long history of First Nations and Métis Peoples in Ontario, and show respect to the neighbouring indigenous communities.

Note: (R) denotes resolution

1. CALL TO ORDER:

1.1 Attendance:

1.2 Announcement: This meeting is being recorded

1.3 Motion to adopt the agenda as presented **(R)**.

2. ADOPTION OF MINUTES:

2.1 Adoption of minutes from the public meeting on August 19, 2026, and the regular meeting on August 25, 2026 **(R)**

3. DECLARATION OF PECUNIARY INTEREST:

4. DELEGATIONS AND PRESENTATION:

4.1 Doane Grant Thornton: Auditor Presentation. **(R)**

5. REPORTS:

5.1 FIRE CHIEF: 2027 Draft Fire Budget & Draft fire budget breakdown **(R)**,
Live Fire Training Unit Agreement. **(R)**

5.2 CAO/CLERK: Consent Application B-011-26, B-012-26 & B-013-26
(Thisdelle). **(R)**

5.3 TREASURER: Draft Tax Collection Policy **(R)**, 2027 Draft RTO Budget
(R).

6. COMMUNICATION ITEMS:

6.1 Halloween Party Donation Request **(R)**

6.1.1 Halloween Party Flyer.

6.2 Amy Tilley: Waste Management August Update

6.2.1 Township of Armour Res. Landfill Building Demolition and Removal.
(R)

General Correspondence

6.3 2025 Joint Building Committee Financial Statements.

6.4 2025 Joint Building Committee Audit Findings Report.

6.5 Joint Building Committee Ryerson August Permit Summary.

6.6 Joint Building Committee Permit Summary.

6.7 Township of Strong Res. Approving consolidated Financial Statement.

6.8 August 17 Historical Society meeting minutes.

6.9 September 21 Historical Society meeting agenda.

6.10 Historical Society 2026 newsletter

6.11 Township of Armour Res. 2026-246 Watt Century Farmhouse red building
heating.

7. CONFIRMING BY-LAW:

7.1 To Confirm the meetings of Council. **(R)**

8. IMPORTANT DATES:

-September 25, 2026 – District Parry Sound Municipal Meeting

-October 13, 2026 – Regular Meeting 6:00 p.m.

-October 5, 2026 – Tri-Council Meeting 7:00 p.m.

9. ADJOURNMENT: **(R)**

CORPORATION OF THE TOWNSHIP OF RYERSON

LIST OF PROPOSED RESOLUTIONS

FOR COUNCIL MEETING: September 22, 2026 AT 6:00 P.M.

Item # 1.3 on Agenda Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that Ryerson Township Council adopt the September 22, 2026 agenda as circulated.

Item # 2.1 on Agenda Moved by Councillor Patterson, Seconded by Councillor Abbott,

Be it resolved that the minutes from the public meeting on August 19, 2026 and minutes from the regular meeting August 25, 2026 be adopted as circulated.

Item # 4.1 on Agenda Moved by Councillor Robertson, Seconded by Councillor Patterson,

Be it resolved that the Council of the Corporation of the Township of Ryerson accepts the 2025 Township of Ryerson Consolidated Financial Statements and the 2025 Burks Falls and District Fire Department Financial Statements.

Item # 5.1 on Agenda Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council approves the 2027 draft Fire Department budget for submission to the Tri-Council meeting scheduled for Monday October 5, 2026.

Item # 5.1 on Agenda Moved by Councillor Robertson, Seconded by Councillor Patterson,

Be it resolved that leave be given to introduce Bill # ____-26, being a By-law to authorize the execution of a Live Fire Training Unit Agreement between the Corporations of the Township of Ryerson, Township of Perry, Township of Armour, Village of Burk's Falls, Municipality of Magnetawan, Township of McMurrich/Monteith, and Town of Kearney and further; That By-law ____-26 be read a First, Second, and Third time, Signed and the Seal of the Corporation affixed thereto and finally passed in Council this 22nd day of September, 2026.

Item # 5.2 on Agenda Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council support Consent Application B-011/26, B-012/26, B-013/26 Part of Lots 11, Concession 3 located on the corner of James Camp Rd & Stisted Rd.

- If the reference plan or other evidence discloses that either the severed property or the retained property owned by the Applicant contains a deviation road maintained by the Township as a public road, then the Applicant shall survey and transfer such deviation road to the Township as a condition of severance. The area to be surveyed and transferred

shall generally be 66 feet in width and centered upon the centre line of the present traveled road. In situations where this is impractical, the Applicant should discuss how this requirement will be fulfilled with the Municipality before the reference plan is finalized.

- The Township requires one copy of the draft reference plan for review prior to registration, two copies of the Final Reference Plan and a digital copy of the Final Reference Plan.
- As a condition of severance approval, the Applicant shall pay to the Municipality in which the land is located, or otherwise satisfy the requirement for donation of Parkland set out in Section 51.1 of the Planning Act.
- The applicant shall pay to the municipality the application fee and the deposit fee before finalization of the consent is given.
- The Township requires that for any proposed entrance: the Public Works Supervisor will be contacted to inspect the location to determine that a safe location for an entrance can be found. The Planning Board will be advised in writing that this condition has been met before finalization of the consent is given.

Item # 5.3. on Agenda Moved by Councillor Robertson, Seconded by Councillor Patterson,

Be it resolved that Ryerson Township Council approve the updated Tax Collection Policy.

Item # 5.3 on Agenda Moved by Councillor Robertson, Seconded by Councillor Patterson,

Be it resolved that Ryerson Township Council approve the 2027 draft Regional Training Officer budget for submission to the Tri-Council meeting scheduled for Monday, October 5, 2026.

Item # 6.2 on Agenda Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council support the request for donation in the amount of \$ _____ to the annual Children Halloween party.

Item # 6.2 on Agenda Moved by Councillor Patterson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council receive the Waste Management Update and support resolution # 2026-239 from the Township of Armour.

Item # 7.1 on Agenda Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that leave be given to introduce a Bill # ____-26, being a By-law to confirm the meetings of Council and further; That By-Law # ____-26 be read a First, Second, and Third time, Signed and the Seal of the Corporation affixed thereto and finally passed in Council this 22nd day of September 2026.

Item # 9 on Agenda Moved by Councillor Patterson, Seconded by Councillor Robertson,

Be it resolved that we do now adjourn at _____. The next regular meeting is October 13, 2026 at 6:00 p.m.

CORPORATION OF THE TOWNSHIP OF RYERSON

STATUTORY PUBLIC MEETING

MINUTES

Wednesday, August 19, 2026

A statutory public meeting was held Wednesday, August 19, 2026 at 6:00 p.m. The purpose of this meeting was to for Council to approve the Official Plan and Zoning By-law.

Members of Council were notified of this special meeting on July 14, 2026. The public was notified of this meeting by posting of meeting notice on July 14, 2026, on the website.

Members of Council in attendance: Mayor Sterling, Councillors Miller, Abbott, Patterson, and Robertson.

Staff in attendance: Brayden Robinson, and Kelly Morissette.

Public in attendance: Debbie Vandenakker and Breanne Lywood

Deputy Mayor Miller called the meeting to order at 6:00 p.m.

SP. R- 08 -26 Moved by Councillor Patterson, Seconded by Councillor Abbott

Be it resolved that Ryerson Township Council adopt the August 19, 2026 agenda as circulated.

(Carried)

DECLARATION OF PECUNIARY INTEREST: None declared.

Planscape attended the meeting and provided a project overview.

SP. R- 09 -26 Moved by Councillor Patterson, Seconded by Councillor Robertson

Be it resolved that leave be given to introduce Bill # 31-26, being a By-law to Adopt the Official Plan of the Township of Ryerson and further; That Bill # 31-26 be read a First, Second, and Third time, Signed and the Seal of the Corporation affixed thereto and finally passed in Council this 19th day of August, 2026.

(Carried)

SP. R- 10 -26 Moved by Councillor Abbott, Seconded by Councillor Patterson

Be it resolved that leave be given to introduce Bill # 32-26, being a By-law to adopt the Comprehensive Zoning By-law and further; That Bill # 32-26 be read a First, Second, and Third time, Signed and the Seal of the Corporation affixed thereto and finally passed in Council this 19th day of August, 2026.

SP. R- 4 -26 Moved by Councillor Patterson, Seconded by Councillor Abbott

Be it resolved that we do now adjourn at 6:05 p.m.

DEPUTY MAYOR

CAO/CLERK

CORPORATION OF THE TOWNSHIP OF RYERSON

REGULAR COUNCIL MEETING

MINUTES

August 25, 2026 AT 6:00 P.M.

The regular meeting of Council of the Corporation of the Township of Ryerson was held **August 25, 2026** at 6:00 p.m. This was a hybrid meeting combining in person, electronic meeting via Zoom and phone.

1. CALL TO ORDER

Councillor Delynne Patterson called the meeting to order at 6:00 p.m.

Attendance was announced, and it was noted that the meeting is being recorded.

Council members attending in person or electronically: Councillors: Abbott, Patterson and Robertson.

Regrets: Mayor Sterling and Deputy Mayor Miller.

Staff in attendance: Brayden Robinson, Nancy Field and Kelly Morissette

Public attending in person or electronically: N/A

Notice of this meeting was posted on the website.

2. ADOPTION OF AGENDA

R- 120 - 26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that Ryerson Township Council adopt the August 25, 2026 agenda as circulated.

(Carried)

3. ADOPTION OF MINUTES

R- 121 -26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that the minutes from the regular meeting on July 14, 2026 and the statutory public meeting on August 4, 2026 be adopted as circulated.

(Carried)

4. DECLARATION OF PECUNIARY INTEREST: None noted.

5. REPORTS:

CAO/CLERK: N. Field provided Council with the 2026 Elections Accessibility Plan and a consent application. Resolution noted below.

R- 122 - 26 Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council receive the 2026 Election Accessibility Plan.

R- 123 - 26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that Ryerson Township Council support Consent Application B-010/26 Part of Lots 11 and 12, Concession 8 at 76 Spring Hill Rd. The following conditions will apply:

- If the reference plan or other evidence discloses that either the severed property or the retained property owned by the Applicant contains a deviation road maintained by the

Township as a public road, then the Applicant shall survey and transfer such deviation road to the Township as a condition of severance. The area to be surveyed and transferred shall generally be 66 feet in width and centered upon the centre line of the present traveled road. In situations where this is impractical, the Applicant should discuss how this requirement will be fulfilled with the Municipality before the reference plan is finalized.

- The Township requires one copy of the draft reference plan for review prior to registration, two copies of the Final Reference Plan and a digital copy of the Final Reference Plan.
- As a condition of severance approval, the Applicant shall pay to the Municipality in which the land is located, or otherwise satisfy the requirement for donation of Parkland set out in Section 51.1 of the Planning Act.
- The applicant shall pay to the municipality the application fee and the deposit fee before finalization of the consent is given.
- The Township requires that for any proposed entrance: the Public Works Supervisor will be contacted to inspect the location to determine that a safe location for an entrance can be found. The Planning Board will be advised in writing that this condition has been met before finalization of the consent is given.

TREASURER: B. Robinson provided Council with a Video Surveillance Policy. Resolution noted below.

R- 124 - 26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that Ryerson Township Council adopt the draft Video Surveillance Policy.

(Carried)

COUNCIL REPORTS:

Councillor Robertson provided Council with a report on the Police Governance conference he attended.

6. COMMUNICATION ITEMS

R- 125 -26 Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council approves a donation of \$ 1,500 to the Burk's Falls and District Food Bank.

(Carried)

R- 126 - 26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that Ryerson Township Council supports the Town of Lincoln in requesting that the province increase funding to libraries and museums and recognize that libraries and museums are national assets and that strategically investing in their potential will contribute significantly to renewing post-pandemic social cohesion, economic well-being and community resilience.

(Carried)

R- 127 - 26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that that Ryerson Township Council authorize: Glenn Miller, Bev Abbott, and Dan Robertson to attend the District of Parry Sound Municipal Association (DPSMA) Fall meeting on September 25, 2026, hosted by the Township of Carling, at the Carling Community Centre.

(Carried)

R- 128 -26 Moved by Councillor Robertson, Seconded by Councillor Abbott,

Be it resolved that Ryerson Township Council receive the Almaguin Highlands Detachment Boards 2025 Annual Report.

(Carried)

General Information Items Received:

- Council received the July 22, 2026, Director of Economic Development Report.
- Council received the June 15, 2026, Historical Society meeting minutes.
- Council received the July 20, 2026, Historical Society meeting minutes.
- Council received the OLT decision for BESS.
- Council received the Joint Building Committee permit summary for July 2026.
- Council received the Joint Building Committee July permits for Ryerson.
- Council received Res. 2026-217 from the Township of Ryerson regarding landfill exemption for SPA.
- Council received the Conservation Authority transition committee members.
- Council received the building departments performance measurement program for 2025.
- Council received the Joint Building Committee open/closed permits for end of 2025.
- Council received the August 17, 2026, Historical Society meeting minutes.

7. CONFIRMING BY-LAW

R- 129 -26 Moved by Councillor Abbott, Seconded by Councillor Robertson,

Be it resolved that leave be given to introduce a Bill # 33-26, being a By-law to confirm the meetings of Council and further; That By-Law # 33-26 be read a First, Second, and Third time, Signed and the Seal of the Corporation affixed thereto and finally passed in Council this 25th day of August 2026.

(Carried)

8. ADJOURNMENT:

R- 130 -26 Moved by Councillor Patterson, Seconded by Councillor Patterson,

Be it resolved that we do now adjourn at 6:20 p.m. The next regular meeting is September 22, 2026 at 6:00 p.m.

(Carried)

DEPUTY MAYOR

CAO/CLERK



The Corporation of the Township of Ryerson

For the year ended December 31, 2025

Report to Council
Audit strategy and results

September 22, 2026

Judy Kleinhuis, CPA, CA
Principal
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Appendices

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Appendix B – Audit plan and risk assessment
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 Ryerson (the "Township") for the year ended December 31, 2025. This communication will assist Council in understanding our overall audit strategy and results of audit procedures and includes comments on misstatements, significant accounting policies, sensitive estimates and other matters.

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

We have obtained our engagement letter dated January 12, 2026, which outlines our responsibilities and the responsibilities of management.

We were engaged to provide the following deliverables:

Deliverable
Report on the December 31, 2025 consolidated financial statements
Report on the December 31, 2025 Fire Department 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 Township 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 September 22, 2026:

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

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

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

Approach

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

Our approach is discussed further in Appendices A and B.

Audit risks and results

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

Significant risks

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

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

Accounting practices

Area of focus	Matter	Our response and findings
Accounting estimates	Significant accounting estimates include estimated useful lives of tangible capital assets, asset retirement obligations and employee future benefits.	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 #25-20. Amortization expense in 2025 appears reasonable based on estimated useful lives per by-law #25-20. An asset retirement obligation ("ARO") relating to the Township's share of the joint landfill ARO and the joint arena ARO have been recognized in the consolidated financial statements. The landfill ARO is estimated by the Township of Armour and the arena ARO is estimated by the Village of Burk's Falls. An ARO has also been recorded for asbestos in the Fire Department building. 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 for the Fire Department appears reasonable. Unused sick leave can accumulate to a prescribed maximum and employees may become entitled to a cash payment when they leave the Township's employment. The sick leave benefit liability estimates the use of accumulated sick leave prior to retirement as well as any lump sum payments upon retirement. This estimate includes management's assumption regarding expected future 'usage' of accumulated sick leave credits. Based on our audit procedures, we have concluded that management's estimated sick leave accrual appears reasonable.

Adjustments and uncorrected misstatements

Adjustments

Our audit of the Township did not identify any adjustments.

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

Increase (Decrease)		Balance sheet		Income effect	
Description		Assets	Liabilities	Opening accumulated surplus	Annual surplus
To record accretion expense on asset retirement obligation (fire department buildings)	\$ -	\$ 2,756	\$ -	\$ -	\$ (2,756)
Total adjustments	\$ -	\$ 2,756	\$ -	\$ -	\$ (2,756)

Uncorrected misstatements

We have no unadjusted non-trivial misstatements to report for the Township of the Fire Department.

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 Township
- Confirming the independence of our engagement team members

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

Technical updates – highlights

Accounting

Accounting standards issued by the Accounting Standards Board that may affect the Township 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 Township, 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 Township and our communication with Council include:

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

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

Appendix A – Overview and approach

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

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

Audit approach

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

The five key phases of our audit approach



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

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

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

Materiality

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

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

Our materiality for the current audit was \$110,000 for the consolidated financial statements and \$18,000 for the Fire Department.

Fraud risk factor considerations

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

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

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

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

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

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

- Testing the appropriateness of journal entries recorded in the general ledger and other adjustments made in the preparation of the consolidated financial statements
- Reviewing accounting estimates for biases
- Evaluating the business rationale (or the lack thereof) for significant transactions that are or appear to be outside the normal course of operations

Quality management

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

Data analysis software

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

IDEA

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

Appendix B – Audit plan and risk assessment

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

Risk assessment

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

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

Group audit

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

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

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

Appendix C – Auditing developments

Canadian Auditing Standards (CASs) and other Canadian Standards issued by the AASB	Effective date	Assessment of applicability
<i>Revisions to CAS 570 Going Concern</i> Auditors are required to obtain sufficient appropriate audit evidence on the appropriateness of management's use of the going concern basis of accounting and conclude on whether a material uncertainty exists in relation to going concern. Financial statement users raised questions about how much auditors should be able to detect from their audit procedures in this area, and what is communicated to users about the entity's ability to continue as a going concern. In response, the International Auditing and Assurance Standards Board (IAASB) issued a revised standard incorporating several key changes and, in June 2025, the Auditing and Assurance Standards Board (AASB) issued the equivalent Canadian standard with no Canadian-specific amendments. Key changes to the standard included: • Defining material uncertainty related to going concern • Enhancing the risk identification and assessment requirements so they are consistent with those set out in CAS 315 (Revised) <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.	Periods beginning on or after December 15, 2026.	No impact on the 2025 audit

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

Appendix D – PSAS

Accounting developments

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

Public Sector Accounting Standards	Effective date	Management assessment of applicability
• 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>	• 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>Sale-Leaseback Transactions</i>	No impact on the 2025 financial statements
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>.	Fiscal years beginning on or after April 1, 2026. Earlier adoption is permitted.	No impact on the 2025 financial statements
The new Conceptual Framework includes: • Characteristics of public sector entities • Objectives of financial reporting • Primary users of financial reporting and their expectations • Role of financial statements • Foundations and objectives of financial statements • Qualitative characteristics of information in financial statements • Qualitative characteristics of information in financial statements and related considerations • Definitions of elements • Criteria of general recognition and derecognition; and, • Concepts of general measurement and presentation		
As a result of the issuance of the Conceptual Framework, various Sections and Guidelines of the Handbook have been amended to include references to the new Conceptual Framework, add/clarify key definitions that are consistent with the Conceptual Framework, and/or remove references to qualitative characteristics that are no longer qualitative characteristics in the new Conceptual Framework. These Sections include:		
• Introduction to the Public Sector Accounting Handbook (formerly the Introduction to the Public Sector Accounting Standards) • PS 1150 <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>	
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.

As organizations become increasingly dependent on digital technology, storing valuable information in multiple places, the opportunities for cyber criminals continue to grow. Cyber-attacks today are more focused, skilful and ambitious, and geographical borders are meaningless. Regulators and stakeholders, including customers, are increasing the pressure on organizations to manage these risks.

In order to properly protect themselves, organizations must understand what weaknesses attackers could exploit, how to respond to security incidents and how areas such as access to confidential data should be managed.

Management should continue to respond to these risks by:

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

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

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

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

VARS can help with:

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

24/7 workstation and server monitoring

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

Virtual Chief Information Security Officers (CISOs)

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

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

www.varscorporation.com.

Appendix F – Draft independent auditor's report

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

Opinion

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

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

Basis for Opinion

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

Other matter

The consolidated financial statements for the year ended December 31, 2024 were audited by another auditor who expressed an unqualified opinion on those financial statements on September 18, 2025.

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

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

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

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

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

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance

with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

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

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

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

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

Appendix G – Draft management representation letter

September 22, 2026

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

Dear Sir/Madam:

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

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

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

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

Financial statements

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

Completeness of information

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

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

3. We have provided you with unrestricted access to persons within the Township 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 consolidated 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 consolidated 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 Township involving management; employees who have significant roles in internal control; or others, where the fraud could have a non-trivial effect on the consolidated financial statements.
11. We have no knowledge of any allegations of fraud or suspected fraud affecting the Township's consolidated 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 Township's consolidated financial statements.

Recognition, measurement and disclosure

14. 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 consolidated financial statements, are reasonable and appropriate in the circumstances.
15. 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 Township.
16. 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 consolidated financial statements.
17. All related party transactions have been appropriately measured and disclosed in the consolidated financial statements.
18. The nature of all material measurement uncertainties has been appropriately disclosed in the consolidated 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 consolidated financial statements.
19. The nature of all material measurement uncertainties has been appropriately disclosed in the consolidated 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 consolidated financial statements.
20. 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.
21. 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.
22. There are no "off-balance sheet" financial instruments in current year.
23. The Township did not purchase any derivative financial instruments during the year.
24. 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.
25. The Township have satisfactory title to (or lease interest in) all assets, and there are no liens or encumbrances on the Township's assets.
26. We have disclosed to you, and the Township has 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.

27. The Goods and Services Tax (GST) and Harmonized Sales Tax (HST) transactions recorded by the Township are in accordance with the federal and provincial regulations. The GST and HST liability/receivable amounts recorded by the Township are considered complete.
28. 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.
29. There have been no events subsequent to the balance sheet date up to the date hereof that would require recognition or disclosure in the consolidated financial statements. Further, there have been no events subsequent to the date of the comparative consolidated financial statements that would require adjustment of those consolidated financial statements and related notes.

Other

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

Yours very truly,

Brayden Robinson, Treasurer

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT
FINANCIAL STATEMENTS
DECEMBER 31, 2025

DRAFT

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT CONTENTS

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DRAFT

Independent Auditor's Report

To the Members of Council, Inhabitants and Ratepayers of the Contributing Municipalities of the Burk's Falls and District Fire Department

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Fire Department 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.

Other matter

The consolidated financial statements for the year ended December 31, 2024 were audited by another auditor who expressed an unqualified opinion on those financial statements on September 18, 2025.

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 Fire Department'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 Fire Department or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

	2025	2024
FINANCIAL ASSETS		
Accounts receivable <i>(Note 10)</i>	\$ -	\$ 16,223
	-	16,223
LIABILITIES		
Accounts payable and accrued liabilities <i>(Note 10)</i>	207,475	11,556
Accrued interest on long-term debt	1,214	1,595
Long-term debt <i>(Note 2)</i>	89,509	117,629
Asset retirement obligation <i>(Note 3)</i>	65,396	62,640
Employee benefits payable <i>(Note 5)</i>	2,132	917
	365,726	194,337
NET DEBT	(365,726)	(178,114)
NON-FINANCIAL ASSETS		
Tangible capital assets - net <i>(Note 7)</i>	1,535,440	1,170,681
ACCUMULATED SURPLUS <i>(Note 8)</i>	\$ 1,169,714	\$ 992,567

Contractual obligations *(Note 6)*

APPROVED ON BEHALF OF COUNCIL:

 Mayor

The accompanying notes are an integral part of these financial statements

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT
STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS
FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 (see Note 9)	Actual 2025	Actual 2024
REVENUE			
Municipal contributions			
Township of Armour	\$ 259,543	\$ 236,993	\$ 597,984
Village of Burk's Falls	155,161	141,681	357,490
Township of Ryerson	127,818	116,713	294,492
Other government transfers	58,800	272,108	51,274
Other	4,100	4,593	8,334
Gain on disposal of capital assets	-	-	8,587
TOTAL REVENUE	605,422	772,088	1,318,161
EXPENSES			
Salaries, wages and benefits	333,500	315,000	336,305
Interest on long-term debt	21,210	2,905	3,733
Materials and supplies	128,070	135,459	194,624
Contracted services	12,580	16,706	20,039
Rent	3,242	3,242	3,242
Accretion on asset retirement obligation	2,756	2,756	2,640
Amortization	118,873	118,873	93,262
TOTAL EXPENSES	620,231	594,941	653,845
ANNUAL SURPLUS (DEFICIT) (Note 8)	(14,809)	177,147	664,316
ACCUMULATED SURPLUS, BEGINNING OF YEAR	992,567	992,567	328,251
ACCUMULATED SURPLUS, END OF YEAR	\$ 977,758	\$ 1,169,714	\$ 992,567

The accompanying notes are an integral part of these financial statements

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT
STATEMENT OF CHANGE IN NET DEBT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 (see Note 9)	Actual 2025	Actual 2024
Annual surplus (deficit)	\$ (14,809)	\$ 177,147	\$ 664,316
Acquisition of tangible capital assets	(78,700)	(483,632)	(730,756)
Amortization of tangible capital assets	118,873	118,873	93,262
Gain on disposal of tangible capital assets	-	-	(8,587)
Proceeds from disposal of tangible capital assets	-	-	10,500
Decrease (increase) in net debt	25,364	(187,612)	28,735
Net debt, beginning of year	(178,114)	(178,114)	(206,849)
Net debt, end of year	\$ (152,750)	\$ (365,726)	\$ (178,114)

The accompanying notes are an integral part of these financial statements

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Operating transactions		
Annual surplus	\$ 177,147	\$ 664,316
Non-cash charges to operations:		
Amortization	118,873	93,262
Gain on disposal of tangible capital assets	-	(8,587)
Change in employee benefits payable	1,215	(4,072)
Accretion of asset retirement obligation	2,756	2,640
	299,991	747,559
Changes in non-cash items:		
Accounts receivable	16,223	3,038
Accounts payable and accrued liabilities	195,919	(2,668)
Accrued interest on long-term debt	(381)	(370)
	211,761	-
Cash provided by operating transactions	511,752	747,559
Capital transactions		
Acquisition of tangible capital assets	(483,632)	(730,756)
Proceeds from disposal of tangible capital assets	-	10,500
Cash applied to capital transactions	(483,632)	(720,256)
Financing transactions		
Debt principal repayments	(28,120)	(27,303)
Cash applied to financing transactions	(28,120)	(27,303)
Net change in cash and cash equivalents	-	-
Cash and cash equivalents, beginning and end of year	\$ -	\$ -
Cash flow supplementary information:		
Interest paid	\$ 3,286	\$ 4,103

The accompanying notes are an integral part of these financial statements

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**Year Ended December 31, 2025

The Burk's Falls and District Fire Department (the "organization") is a joint committee of the Corporation of the Municipality of the Village of Burk's Falls, the Municipal Corporation of the Township of Armour and the Corporation of the Township of Ryerson, who contribute towards the organization in the following proportions: Burk's Falls - 28.60%; Armour - 47.84%; Ryerson - 23.56%

MANAGEMENT RESPONSIBILITY

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

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

1. SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies adopted by the organization are as follows:

Basis of Accounting

- (i) Accrual basis of accounting
Revenue and expenses are reported on the accrual basis of accounting. Revenue is recognized in the year in which it is earned and measurable. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.
- (ii) Non-financial assets
Non-financial assets are not available to discharge existing liabilities but are held for use in the provision of services. They have useful lives extending beyond the current year and are not intended for sale in the ordinary course of operations.

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT

NOTES TO THE FINANCIAL STATEMENTS

Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)(a) Tangible capital assets

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

Buildings - 40 years

Machinery and equipment - 10 to 20 years

Vehicles - 5 to 15 years

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

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

(iii) Reserves and reserve funds

Certain amounts, as approved by the organization, 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.

(iv) Government transfers

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

(v) Pensions and employee benefits

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

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**

Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)**(vi) Financial instruments**

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

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

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

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

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

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

<u>Financial instrument</u>	<u>Measurement method</u>
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost
Accrued interest on long-term debt	Amortized cost
Long-term debt	Amortized cost

(vii) Asset retirement obligations

A liability for an asset retirement obligation is recognized when, at the financial reporting date, all of the following criteria are met:

- there is a legal obligation to incur retirement costs in relation to a capital asset;
- the past transaction or event giving rise to the liability has occurred;
- it is expected that future economic benefits will be given up; and
- a reasonable estimate of the amount can be made.

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

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**

Year Ended December 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)**(viii) Use of estimates**

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

There is a measurement uncertainty surrounding the estimation of liabilities for asset retirement obligations of \$65,396. These estimates are subject to uncertainty because of several factors including, but not limited to estimated settlement dates, estimated costs and change in the discount rate. These estimates are reviewed annually and, as adjustments become necessary, they are recorded in the period in which they become known.

2. LONG-TERM DEBT

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

	2025	2024
Ontario Infrastructure and Lands Corporation amortizing debenture, due July 2028, repayable in semi-annual payments of \$15,703 including interest calculated at 2.97%, secured by future Provincial funding	\$ 89,509	\$ 117,629

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

	Principal	Interest
2026	\$ 28,961	\$ 2,445
2027	29,828	1,578
2028	30,720	686
	\$ 89,509	\$ 4,709

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

	2025	2024
Principal payments	\$ 28,120	\$ 27,303
Interest	2,905	3,733
	\$ 31,025	\$ 31,036

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**

Year Ended December 31, 2025

3. ASSET RETIREMENT OBLIGATION

The organization has accrued for asset retirement obligations related to the legal requirement for the removal or remediation of suspected asbestos-containing materials in the fire hall. The obligation is recorded at the estimated removal and disposal costs as estimated at January 1, 2022, subsequently adjusted for accretion at a rate of 4.4%.

The continuity of the asset retirement obligation is as follows:

		2025		2024
Balance, beginning of year	\$	62,640	\$	60,000
Increase in liability due to accretion (the passage of time)		2,756		2,640
Balance, end of year	\$	65,396	\$	62,640

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**

Year Ended December 31, 2025

4. FINANCIAL INSTRUMENTSRisks arising from financial instruments and risk management

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

Credit risk

Credit risk is the risk of financial loss to the organization if a debtor fails to honour its contractual obligations. The organization is not exposed to this risk in the current year, as it has no debtors, but was exposed to it in 2024 as result of its accounts receivable, due from a contributing municipality.

Liquidity risk

Liquidity risk is the risk that the organization will not be able to meet its financial obligations as they become due. The organization is subject to this risk with respect to its accounts payable and accrued liabilities, long-term debt and related accrued interest.

The organization's financial liabilities are settled by a contributing municipality, who maintains sufficient cash balances to meet its obligations. The organization does not believe it is subject to significant liquidity risk.

The table below sets out the payable dates of the organization's accounts payable and accrued liabilities. This includes amounts owing to a contributing municipality, which have an indeterminate payable date. The long-term debt repayment schedule is disclosed in Note 2. Accrued interest is repayable within six months.

2025					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 5,459	\$ 10,753	\$ -	\$ 191,263	\$ 207,475

2024					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 2,396	\$ 9,160	\$ -	\$	\$ 11,556

There have been no significant changes from the previous year in exposure to liquidity risk.

Market risk

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

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 organization is exposed to interest rate risk on its long-term debt. Fixed-rate instruments subject the organization to a fair value risk.

There have been no significant changes from the prior year in exposure to market risk.

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT

NOTES TO THE FINANCIAL STATEMENTS

Year Ended December 31, 2025

5. EMPLOYEE BENEFITS PAYABLE

Under the sick leave benefits plan, unused sick leave can accumulate to a prescribed maximum and employees may become entitled to a cash payment when they leave the organization's employment. The sick leave benefit liability estimates the use of accumulated sick leave prior to retirement as well as any lump-sum payments upon retirement, and assumes that both the appropriate discount rate and future salary and wage levels will increase by 2% per annum. The liability for these accumulated days amounted to \$2,132 (2024 - \$917) at the end of the year.

6. CONTRACTUAL OBLIGATIONS

In 2025 the organization engaged Domm Construction Ltd. to construct a new fire hall at a contracted price of \$3,634,901 plus HST. To the end of the year, \$293,000 of work was completed. The balance of the contract is expected to be completed in 2026.

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BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**
Year Ended December 31, 2025**7. TANGIBLE CAPITAL ASSETS**

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

2025												
		Land		Buildings		Machinery and Equipment		Vehicles		Construction in Progress		TOTAL
COST												
Balance, beginning of year	\$	9,035	\$	151,885	\$	335,880	\$	1,260,568	\$	5,570	\$	1,762,938
Additions and betterments		-		35,968		24,143		-		423,521		483,632
Disposals and writedowns		-		-		(4,269)		-		-		(4,269)
Transfer between classes		-		-		5,570		-		(5,570)		-
BALANCE, END OF YEAR		9,035		187,853		361,324		1,260,568		423,521		2,242,301
ACCUMULATED AMORTIZATION												
Balance, beginning of year		-		104,592		152,322		335,343		-		592,257
Annual amortization		-		1,869		26,121		90,883		-		118,873
Amortization disposals		-		-		(4,269)		-		-		(4,269)
BALANCE, END OF YEAR		-		106,461		174,174		426,226		-		706,861
TANGIBLE CAPITAL ASSETS-NET	\$	9,035	\$	81,392	\$	187,150	\$	834,342	\$	423,521	\$	1,535,440
2024												
		Land		Buildings		Machinery and Equipment		Vehicles		Construction in Progress		TOTAL
COST												
Balance, beginning of year	\$	9,035	\$	151,885	\$	339,324	\$	760,228	\$	1,913	\$	1,262,385
Additions and betterments		-		-		7,832		717,354		5,570		730,756
Disposals and writedowns		-		-		(11,276)		(217,014)		(1,913)		(230,203)
BALANCE, END OF YEAR	\$	9,035	\$	151,885	\$	335,880	\$	1,260,568	\$	5,570	\$	1,762,938
ACCUMULATED AMORTIZATION												
Balance, beginning of year		-		103,172		139,270		484,843		-		727,285
Annual amortization		-		1,420		24,328		67,514		-		93,262
Amortization disposals		-		-		(11,276)		(217,014)		-		(228,290)
BALANCE, END OF YEAR		-		104,592		152,322		335,343		-		592,257
TANGIBLE CAPITAL ASSETS-NET	\$	9,035	\$	47,293	\$	183,558	\$	925,225	\$	5,570	\$	1,170,681

BURK'S FALLS AND DISTRICT FIRE DEPARTMENTNOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 20258. ACCUMULATED SURPLUS

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

	Balance Beginning of Year	Annual Surplus (Deficit)	Balance End of Year
Tangible capital assets	\$ 1,170,681	\$ 364,759	\$ 1,535,440
Reserves	3,072	-	3,072
Unfinanced capital expenditures	-	(211,761)	(211,761)
Unfunded employee benefits payable	(917)	(1,215)	(2,132)
Unfunded long-term debt	(117,629)	28,120	(89,509)
Unfunded asset retirement obligation	(62,640)	(2,756)	(65,396)
	\$ 992,567	\$ 177,147	\$ 1,169,714

9. BUDGET FIGURES

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

	Budget
ADOPTED BUDGET:	
Change in general operating surplus	\$ -
ADJUSTMENTS:	
Acquisition of tangible capital assets	78,700
Amortization of tangible capital assets	(118,873)
Accretion of asset retirement obligation	(2,756)
Debt principal repayments	28,120
ANNUAL DEFICIT	\$ (14,809)

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT**NOTES TO THE FINANCIAL STATEMENTS**

Year Ended December 31, 2025

10. RELATED PARTY TRANSACTIONS

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

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

	2025	2024
Municipal contributions		
Township of Armour	\$ 236,993	\$ 597,984
Village of Burk's Falls	141,681	357,490
Township of Ryerson	116,713	294,492
Expenses		
Village of Burk's Falls rent	3,242	3,242
Township of Armour snow removal	3,333	1,510
At the end of the year, amounts due from (to) contributing municipalities are as follows:		
Township of Ryerson	(191,263)	16,223

The amounts due from contributing municipalities are reported in accounts receivable on the Statement of Financial Position. The amounts due to contributing municipalities are reported in accounts payable and accrued liabilities. These amounts are non interest bearing, with no specific terms of repayment.

11. SEGMENT DISCLOSURE AND EXPENSES BY OBJECT

Since the organization's operations are not considered diverse and operations are managed as one department, no segment disclosure has been provided. In addition, supplementary expenses by object information has been omitted as it would not provide additional meaningful information not readily determinable from the Statement of Operations.

12. PENSION AGREEMENTS

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

The amount contributed to OMERS for 2025 was \$17,124 (2024 - \$17,153) for current service and is included as an expense on the Statement of Operations.

BURK'S FALLS AND DISTRICT FIRE DEPARTMENT

NOTES TO THE FINANCIAL STATEMENTS
Year Ended December 31, 2025

13. COMPARATIVE FIGURES

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

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**THE CORPORATION OF
THE TOWNSHIP OF RYERSON**

CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2025

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THE CORPORATION OF THE TOWNSHIP OF RYERSON
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Independent Auditor's Report

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

Opinion

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

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

Basis for Opinion

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

Other matter

The consolidated financial statements for the year ended December 31, 2024 were audited by another auditor who expressed an unqualified opinion on those financial statements on September 18, 2025.

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

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

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

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

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

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

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

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

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

North Bay, Canada

Chartered Professional Accountants
Licensed Public Accountants

THE CORPORATION OF THE TOWNSHIP OF RYERSON
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

	2025	2024
FINANCIAL ASSETS		
Cash (Note 4)	\$ 3,514,305	\$ 2,924,078
Investments (Note 5)	57,067	50,604
Taxes receivable (Note 6)	401,182	345,656
Accounts receivable	523,928	175,118
Inventories held for resale	2,369	2,835
	4,498,851	3,498,291
LIABILITIES		
Accounts payable and accrued liabilities	659,707	279,747
Deferred revenue-general (Note 7)	33,872	21,010
Deferred revenue-obligatory reserve funds (Note 8)	468,998	378,915
Long-term debt (Note 9)	84,571	169,171
Employee benefits payable (Note 10)	22,684	22,396
Asset retirement obligations (Note 12)	217,203	216,812
	1,487,035	1,088,051
NET FINANCIAL ASSETS	3,011,816	2,410,240
NON-FINANCIAL ASSETS		
Tangible capital assets - net (Note 14)	5,987,470	5,824,114
Inventories of supplies	130,252	161,365
Prepaid expenses	3,015	24,986
	6,120,737	6,010,465
ACCUMULATED SURPLUS (Note 15)	\$ 9,132,553	\$ 8,420,705

Contingencies (Note 2)
Contractual Obligations (Note 13)

APPROVED ON BEHALF OF COUNCIL:

_____ Mayor

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF RYERSON
CONSOLIDATED STATEMENTS OF OPERATIONS AND ACCUMULATED SURPLUS
FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 (see Note 17)	Actual 2025	Actual 2024
REVENUE			
Property taxes	\$ 2,592,339	\$ 2,646,154	\$ 2,595,705
User charges	93,383	110,556	99,437
Government transfers	692,065	596,582	748,371
Other	261,972	249,697	225,646
TOTAL REVENUE	3,639,759	3,602,989	3,669,159
EXPENSES			
General government	586,700	524,011	538,031
Protection to persons and property	417,810	400,449	409,553
Transportation services	1,323,314	1,159,158	1,224,043
Environmental services	207,167	226,422	185,273
Health services	103,347	113,357	93,652
Social and family services	163,864	163,864	157,022
Recreation and cultural services	279,165	295,659	272,276
Planning and development	38,000	8,221	7,829
TOTAL EXPENSES	3,119,367	2,891,141	2,887,679
ANNUAL SURPLUS (Note 15)	520,392	711,848	781,480
ACCUMULATED SURPLUS, BEGINNING OF YEAR	8,420,705	8,420,705	7,639,225
ACCUMULATED SURPLUS, END OF YEAR	\$ 8,941,097	\$ 9,132,553	\$ 8,420,705

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF RYERSON
CONSOLIDATED STATEMENT OF CHANGE IN NET FINANCIAL ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2025

	Budget 2025 (see Note 17)	Actual 2025	Actual 2024
Annual surplus	\$ 520,392	\$ 711,848	\$ 781,480
Acquisition of tangible capital assets	(658,517)	(673,297)	(672,729)
Shared services tangible capital assets transfer - net	-	(2,677)	565
Revaluation of tangible capital assets - ARO	-	3,315	(17,809)
Amortization of tangible capital assets	456,581	456,581	427,228
Loss on disposal of tangible capital assets	-	52,722	80,917
Proceeds from disposal of tangible capital assets	-	-	7,834
Change in supplies inventories	-	31,113	15,339
Change in prepaid expenses	-	21,971	(13,367)
Increase in net financial assets	318,456	601,576	609,458
Net financial assets, beginning of year	2,410,240	2,410,240	1,800,782
Net financial assets, end of year	\$ 2,728,696	\$ 3,011,816	\$ 2,410,240

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF RYERSON
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
Operating transactions		
Annual surplus	\$ 711,848	\$ 781,480
Non-cash charges to operations:		
Amortization of tangible capital assets	456,581	427,228
Accretion expense on ARO liability	7,869	7,869
Revaluation of tangible capital assets - ARO	3,315	(17,809)
Change in ARO liability excluding accretion and settlements	(7,478)	41,611
Shared services tangible capital assets transfer - net	(2,677)	565
Loss on disposal of tangible capital assets	52,722	80,917
Change in employee benefits payable	288	2,352
	1,222,468	1,324,213
Changes in non-cash items:		
Taxes receivable	(55,526)	(65,328)
Accounts receivable	(348,810)	(61,579)
Inventories held for resale	466	(189)
Accounts payable and accrued liabilities	379,960	(76,240)
Deferred revenue-general	12,862	(76,308)
Deferred revenue-obligatory reserve funds	90,083	(92,691)
Inventories of supplies	31,113	15,339
Prepaid expenses	21,971	(13,367)
	132,119	(370,363)
Cash provided by operating transactions	1,354,587	953,850
Capital transactions		
Acquisition of tangible capital assets	(673,297)	(672,729)
Proceeds from disposal of tangible capital assets	-	7,834
Cash applied to capital transactions	(673,297)	(664,895)
Investing transactions		
Change in investments	(6,463)	(15,938)
Cash applied to investing transactions	(6,463)	(15,938)
Financing transactions		
Debt principal repayments	(84,600)	(116,510)
Cash applied to financing transactions	(84,600)	(116,510)
Net change in cash	590,227	156,507
Cash, beginning of year	2,924,078	2,767,571
Cash, end of year	\$ 3,514,305	\$ 2,924,078
Cash flow supplementary information:		
Cash paid for interest	\$ 2,676	\$ 4,810

The accompanying notes are an integral part of these financial statements

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

MANAGEMENT RESPONSIBILITY

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

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

1. SIGNIFICANT ACCOUNTING POLICIES

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

(a) Reporting Entity

These consolidated statements reflect the assets, liabilities, revenue, expenses and accumulated surplus 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) Proportionally consolidated entities

The following joint boards and committees are proportionally consolidated:

Fire
Waste Management
Arena and Community Centre
Library
Building Committee

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

(ii) Non-consolidated entities

The following joint boards are not consolidated:

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

(iii) Accounting for school board transactions

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

(iv) Trust funds

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

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(b) Basis of Accounting

(i) Accrual basis of accounting

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

(ii) Cash

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

(iii) Non-financial assets

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

(a) Tangible capital assets

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

Land improvements - 20 years
Buildings - 10 to 40 years
Leasehold improvements - 20 years
Machinery, equipment and furniture - 5 to 20 years
Vehicles - 5 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 and related land improvements are amortized annually on the basis of capacity used during the year as a percentage of the estimated total capacity of the landfill site.

Works of art and historical treasures owned by the Municipality are not included in the tangible capital assets of the Municipality. The Municipality owns a number of historical artifacts housed in the Municipality's museum.

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

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(b) Inventories of supplies

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

(iv) Reserves and reserve funds

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

(v) Government transfers

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

(vi) Deferred revenue

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

(vii) Taxation and related revenue

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

(viii) Pensions and employee benefits

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

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(ix) Financial instruments

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

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

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

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

Financial liabilities (or part of a financial liability) are removed from the 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	Amortized cost
Investments	Amortized cost
Accounts receivable	Amortized cost
Accounts payable and accrued liabilities	Amortized cost
Long-term debt	Amortized cost

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

1. SIGNIFICANT ACCOUNTING POLICIES (Continued)

(x) Asset retirement obligations

A liability for an asset retirement obligation is recognized when, at the financial reporting date, all of the following criteria are met:

- there is a legal obligation to incur retirement costs in relation to a capital asset;
- the past transaction or event giving rise to the liability has occurred;
- it is expected that future economic benefits will be given up; and
- a reasonable estimate of the amount can be made.

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

(xi) Use of estimates

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

There is a measurement uncertainty surrounding the estimation of liabilities for asset retirement obligations of \$217,203 (2024 - \$216,812). 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 RYERSON

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

2. CONTRIBUTIONS TO UNCONSOLIDATED JOINT BOARDS

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

	2025	2024
District of Parry Sound Social Services Administration Board	\$ 93,741	\$ 88,852
North Bay Parry Sound District Health Unit	22,374	21,308
District of Parry Sound (East) Home for the Aged	70,123	68,170
	\$ 186,238	\$ 178,330

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

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

3. TRANSACTIONS ON BEHALF OF OTHERS

(a) During the year, \$314,124 of taxation was collected on behalf of school boards (2024 - \$310,842).

(b) The Municipality administers care and maintenance trust funds totaling \$18,745 (2024 - \$18,165) which are funded by the sale of cemetery interment rights and markers. These funds are invested and earnings derived therefrom are used to perform maintenance at the Municipality's cemetery. The trust funds are not included in these consolidated financial statements, as they are being held in trust for the benefit of others.

4. CASH

Cash is comprised of:

	2025	2024
Unrestricted cash	\$ 3,045,307	\$ 2,545,163
Restricted cash	468,998	378,915
	\$ 3,514,305	\$ 2,924,078

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

THE CORPORATION OF THE TOWNSHIP OF RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 20255. INVESTMENTS

Investments are comprised of guaranteed investment certificates bearing interest at rates ranging from 2.8% to 4.9% and maturing between May 23, 2026 and July 9, 2027.

6. TAXES RECEIVABLE

Taxes receivable are comprised of the following:

	2025	2024
Taxes receivable	\$ 403,182	\$ 347,656
Valuation allowance	(2,000)	(2,000)
	\$ 401,182	\$ 345,656

7. DEFERRED REVENUE-GENERAL

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

	2025	2024
Balance, beginning of year:		
Ontario Cannabis Legalization Implementation Fund	\$ 20,000	\$ 20,000
Northern Ontario Resource Development Support (NORDS)	-	72,475
Other deferred revenue	1,010	4,843
	21,010	97,318
Received during the year:		
Northern Ontario Resource Development Support (NORDS)	72,722	70,313
Other funding	13,872	1,010
	86,594	71,323
Recognized in revenue during the year	(73,732)	(145,470)
Refunded in the year	-	(2,161)
Balance, end of year	\$ 33,872	\$ 21,010
Ontario Cannabis Legalization Implementation Fund	\$ 20,000	\$ 20,000
Other deferred revenue	13,872	1,010
Balance, end of year	\$ 33,872	\$ 21,010

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

8. DEFERRED REVENUE-OBLIGATORY RESERVE FUNDS

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

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

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

		2025		2024
Balance, beginning of year:				
Recreational land (the Planning Act)	\$	201,740	\$	202,945
Building Code Act		106,663		140,107
Canada Community-Building Fund		178		51,178
Ontario Community Infrastructure Fund		70,334		77,376
		378,915		471,606
Received during the year:				
Recreational land (the Planning Act)		2,500		17,128
Canada Community-Building Fund		49,152		47,486
Ontario Community Infrastructure Fund		108,320		100,000
Interest earned		10,080		21,506
		170,052		186,120
Recognized in revenue during the year		(79,969)		(278,811)
Balance, end of year	\$	468,998	\$	378,915
Recreational land (the Planning Act)	\$	193,321	\$	201,740
Building Code Act		103,349		106,663
Canada Community-Building Fund		29		178
Ontario Community Infrastructure Fund		172,299		70,334
Balance, end of year	\$	468,998	\$	378,915

THE CORPORATION OF THE TOWNSHIP OF RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 20259. LONG-TERM DEBT

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

	2025	2024
Ontario Infrastructure and Lands Corporation serial debenture, fully repaid in 2025	\$ -	\$ 6,592
Ontario Infrastructure and Lands Corporation serial debenture, due June 2026, repayable in semi-annual payments of \$8,770 plus interest calculated at 2.27%. As security the Municipality has pledged future Provincial funding	8,770	26,310
Ontario Infrastructure and Lands Corporation amortizing debenture due November 2026, repayable in semi-annual payments of \$27,687 including interest calculated at 1.61%. As security the Municipality has pledged future Provincial funding.	54,713	108,556
Proportionate share of Fire Department Ontario Infrastructure and Lands Corporation amortizing debenture, due July 2028, repayable in semi-annual payments of \$15,703 including interest calculated at 2.97%. Secured by future Provincial funding	21,088	27,713
	\$ 84,571	\$ 169,171

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

	Principal	Interest
2026	\$ 70,306	\$ 1,188
2027	7,027	372
2028	7,238	162
	\$ 84,571	\$ 1,722

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

	2025	2024
Principal payments	\$ 84,600	\$ 116,510
Interest	2,586	4,578
	\$ 87,186	\$ 121,088

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

10. EMPLOYEE BENEFITS PAYABLE

- (a) Under the sick leave benefits plan, unused sick leave can accumulate to a prescribed maximum and qualifying employees may become entitled to a cash payment when they leave the Municipality's employment. The sick leave benefit liability estimates the use of accumulated sick leave prior to retirement, as well as any lump-sum payments upon retirement, and assumes that both the appropriate discount rate and future salary and wage levels will increase by 2% per annum. The liability for these accumulated days amounted to \$19,208 (2024 - \$18,746) at the end of the year.
- (b) Under the retirement gratuity policy of the Joint Building Committee, qualifying employees are entitled to a payout, upon retirement, based on length of service and rate of pay. The retirement gratuity liability estimates the lump-sum payments upon retirement, and assumes that both the appropriate discount rate and future salary and wage levels will increase by 2% per annum. The liability for the retirement gratuity is estimated at \$3,476 (2024 - \$3,650) at the end of the year.

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THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

11. FINANCIAL INSTRUMENTS

Risks arising from financial instruments and risk management

The Municipality is exposed to various risks through its financial instruments.

Credit risk

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

The Municipality holds its cash and investments with a 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. Credit risk is mitigated by the financial solvency of the governments. The amounts outstanding at year-end were as follows:

2025					
	Current	Past Due	Indeterminate Due Date	TOTAL	
Federal	\$ 94,068	\$ -	\$ -	\$	94,068
Provincial	224,631	-	-		224,631
Other municipalities	36,147	5	157,861		194,013
Other	1,869	1,990	7,357		11,216
Valuation allowance	-	-	-		-
Net receivables	\$ 356,715	\$ 1,995	\$ 165,218	\$	523,928

2024					
	Current	Past Due	Indeterminate Due Date	TOTAL	
Federal	\$ 66,681	\$ -	\$ -	\$	66,681
Provincial	4,681	-	-		4,681
Other municipalities	74,544	-	7,163		81,707
Other	3,612	18,392	45		22,049
Valuation allowance	-	-	-		-
Net receivables	\$ 149,518	\$ 18,392	\$ 7,208	\$	175,118

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 RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 202511. FINANCIAL INSTRUMENTS (Continued)Liquidity risk

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

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

2025					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 498,597	\$ 57,138	\$ 33,109	\$ 70,863	\$ 659,707

2024					
	Within 6 months	6 months to 1 year	1 to 5 years	Indeterminate payable date	TOTAL
Accounts payable and accrued liabilities	\$ 147,630	\$ 51,850	\$ -	\$ 80,267	\$ 279,747

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 and long-term debt. Fixed-rate instruments subject the Municipality to a fair value risk.

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

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

12. ASSET RETIREMENT OBLIGATIONS

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

The Municipality has recorded the following asset retirement obligations:

- a) A liability of \$15,407 (2024 - \$14,758) relating to designated substances in the Burk's Falls and District Fire Department fire hall, which represents the Municipality's share of the estimated removal and disposal costs as estimated at January 1, 2022, adjusted for accretion at a long-term borrowing rate of 4.4%.
- b) A liability of \$8,895 (2024 - \$8,520) relating to designated substances in the Armour, Ryerson and Burk's Falls arena, which represents the Municipality's share of the total discounted future cash flows for removal and disposal using an estimated long-term borrowing rate of 4.4% and inflation rate of 2.6%.
- c) A liability of \$192,901 (2024 - \$193,534) relating to the landfill closure and post-closure care requirements for the landfill site jointly operated by the Township of Armour, the Village of Burk's Falls and the Township of Ryerson through the TRI R Committee, which has been defined in accordance with industry standards and includes final cover and landscaping of the landfill site, management of groundwater and leachates, and ongoing environmental monitoring and site inspection.

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

The Municipality has reserves of \$201,669 (2024 - \$163,415) related to the landfill site that could be used to fund this liability.

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

		2025		2024
Balance, beginning of year	\$	216,812	\$	167,332
Increase (decrease) in liability reflecting changes in the estimated cash flows, inflation and discount rate		(11,435)		42,582
Increase in liability due to accretion (the passage of time)		8,732		7,869
Increase (decrease) in liability due to change in Municipality's proportionate share		3,094		(971)
Balance, end of year	\$	217,203	\$	216,812

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

13. CONTRACTUAL OBLIGATIONS

In conjunction with the Municipal Corporation of the Township of Armour and the Corporation of the Municipality of the Village of Burk's Falls, in 2025 the organization engaged Domm Construction Ltd. to construct a new fire hall at a contracted price of \$3,634,901 plus HST. To the end of the year, \$293,000 of work was completed. The balance of the contract is expected to be completed in 2026.

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THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

14. TANGIBLE CAPITAL ASSETS

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

2025								
	Land and Land Improvements	Buildings and Leasehold Improvements	Machinery and Equipment	Vehicles	Roads and Bridges	Construction in Progress	TOTAL	
COST								
Balance, beginning of year	\$ 602,051	\$ 1,576,428	\$ 584,797	\$ 1,996,519	\$ 8,585,521	\$ 62,312	\$	13,407,628
Additions and betterments	-	12,312	57,025	-	494,355	109,605		673,297
Revaluation of assets - ARO	(3,315)	-	-	-	-	-		(3,315)
Shared services assets - redistribution	2,664	210	2,601	603	-	-		6,078
Disposals and writedowns	-	(2,911)	(62,606)	-	(522,848)	-		(588,365)
Transfer between classes	-	1,311	-	-	-	(1,311)		-
BALANCE, END OF YEAR	601,400	1,587,350	581,817	1,997,122	8,557,028	170,606		13,495,323
ACCUMULATED AMORTIZATION								
Balance, beginning of year	178,990	710,097	342,029	725,115	5,627,283	-		7,583,514
Annual amortization	18,956	39,162	45,042	127,904	225,517	-		456,581
Shared services accumulated amortization - redistribution	1,776	56	1,532	37	-	-		3,401
Amortization disposals	-	(1,869)	(47,975)	-	(485,799)	-		(535,643)
BALANCE, END OF YEAR	199,722	747,446	340,628	853,056	5,367,001	-		7,507,853
TANGIBLE CAPITAL ASSETS-NET	\$ 401,678	\$ 839,904	\$ 241,189	\$ 1,144,066	\$ 3,190,027	\$ 170,606	\$	5,987,470
2024								
	Land and Land Improvements	Buildings and Leasehold Improvements	Machinery and Equipment	Vehicles	Roads and Bridges	Construction in Progress	TOTAL	
COST								
Balance, beginning of year	\$ 598,938	\$ 1,552,530	\$ 541,354	\$ 1,876,364	\$ 8,473,541	\$ 53,197	\$	13,095,924
Additions and betterments	-	49,271	50,673	178,099	385,120	9,566		672,729
Revaluation of assets - ARO	17,809	-	-	-	-	-		17,809
Shared services assets - redistribution	(942)	(71)	(339)	-	-	-		(1,352)
Disposals and writedowns	(13,754)	(25,302)	(6,891)	(57,944)	(273,140)	(451)		(377,482)
BALANCE, END OF YEAR	602,051	1,576,428	584,797	1,996,519	8,585,521	62,312		13,407,628
ACCUMULATED AMORTIZATION								
Balance, beginning of year	181,740	673,780	311,473	657,473	5,621,338	-		7,445,804
Annual amortization	11,697	54,648	37,525	122,085	201,273	-		427,228
Shared services accumulated amortization - redistribution	(693)	(16)	(78)	-	-	-		(787)
Amortization disposals	(13,754)	(18,315)	(6,891)	(54,443)	(195,328)	-		(288,731)
BALANCE, END OF YEAR	178,990	710,097	342,029	725,115	5,627,283	-		7,583,514
TANGIBLE CAPITAL ASSETS-NET	\$ 423,061	\$ 866,331	\$ 242,768	\$ 1,271,404	\$ 2,958,238	\$ 62,312	\$	5,824,114

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

15. ACCUMULATED SURPLUS

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

	Balance Beginning of Year	Annual Surplus (Deficit)	Balance End of Year
RESERVES AND RESERVE FUNDS			
Working funds	\$ 663,120	\$ -	\$ 663,120
Operating contingency	105,194	113,000	218,194
Capital funds	562,898	178,937	741,835
Election	7,000	3,500	10,500
Fire	83,311	51,741	135,052
Roads	791,711	197,700	989,411
Waste disposal and recycling	163,415	38,254	201,669
JBC	22,669	5,600	28,269
Hospital	81,805	22,730	104,535
Cemetery	4,176	(500)	3,676
Arena	53,388	23,539	76,927
Library	48,094	29,872	77,966
Fire Department	723	-	723
	2,587,504	664,373	3,251,877
OTHER			
Consolidated tangible capital assets	5,824,114	163,356	5,987,470
General operating surplus -			
Municipality	414,013	(147,723)	266,290
Library	3,453	(2,188)	1,265
Unfinanced capital	-	(49,891)	(49,891)
Unfunded amounts -			
Long-term debt	(169,171)	84,600	(84,571)
Employee benefits payable	(22,396)	(288)	(22,684)
Asset retirement obligations	(216,812)	(391)	(217,203)
	\$ 8,420,705	\$ 711,848	\$ 9,132,553

THE CORPORATION OF THE TOWNSHIP OF RYERSON

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

16. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT

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

General Government

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

Protection to Persons and Property

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

Transportation Services

Transportation services include roadway systems and winter control.

Environmental Services

This segment includes solid waste management.

Health Services

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

Social and Family Services

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

Recreation and Culture

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

Planning and Development

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

Unallocated Amounts

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

In the preparation of segmented financial information, some allocation of expenses is made. This generally includes charges of administrative time to specific segments.

THE CORPORATION OF THE TOWNSHIP OF RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 202516. SEGMENT DISCLOSURES AND EXPENSES BY OBJECT (Continued)

FOR THE YEAR ENDED DECEMBER 31, 2025

	General Government	Protection to Persons and Property	Transportation Services	Environmental Services	Health Services	Social and Family Services	Recreation and Cultural Services	Planning and Development	Unallocated Amounts	Consolidated
REVENUE										
Property taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,646,154	\$ 2,646,154
User charges	4,291	1,082	1,200	25,625	-	-	70,298	8,060	-	110,556
Government transfers -										
Canada	-	-	49,151	-	-	-	483	-	-	49,634
Ontario	-	53,638	82,546	1,915	-	-	3,670	-	388,200	529,969
Other municipalities	-	11,941	3,632	-	-	-	1,406	-	-	16,979
Loss on disposal of capital assets	-	-	(37,046)	(9,938)	-	-	(5,738)	-	-	(52,722)
Other	-	58,226	13,128	27,558	3,410	-	33,031	-	167,066	302,419
TOTAL REVENUE	4,291	124,887	112,611	45,160	3,410	-	103,150	8,060	3,201,420	3,602,989
EXPENSES										
Salaries, wages and benefits	354,519	123,013	420,584	116,719	527	-	137,947	-	-	1,153,309
Long-term debt charges (interest)	-	684	1,902	-	-	-	-	-	-	2,586
Materials	60,592	36,926	333,029	38,782	24	-	99,808	-	-	569,161
Contracted services	90,519	207,368	39,231	26,421	74,271	-	24,195	3,221	-	465,226
Rents and financial expenses	1,644	2,141	2,993	11,819	-	-	4,770	-	-	23,367
External transfers	4,982	-	-	-	38,333	163,864	-	5,000	-	212,179
Interfunctional adjustments	(94)	94	-	-	-	-	-	-	-	-
Amortization	11,849	29,574	361,419	24,973	202	-	28,564	-	-	456,581
Accretion of ARO liability	-	649	-	7,708	-	-	375	-	-	8,732
TOTAL EXPENSES	524,011	400,449	1,159,158	226,422	113,357	163,864	295,659	8,221	-	2,891,141
ANNUAL SURPLUS (DEFICIT)	\$ (519,720)	\$ (275,562)	\$ (1,046,547)	\$ (181,262)	\$ (109,947)	\$ (163,864)	\$ (192,509)	\$ (161)	\$ 3,201,420	\$ 711,848

THE CORPORATION OF THE TOWNSHIP OF RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 202516. 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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,595,705	\$ 2,595,705
User charges	3,591	838	-	29,356	-	-	57,482	8,170	-	99,437
Government transfers -										
Canada	2,683	-	101,498	-	-	-	1,030	-	-	105,211
Ontario	-	4,527	256,472	22,656	-	-	3,574	-	344,800	632,029
Other municipalities	-	10,312	-	-	-	-	819	-	-	11,131
Gain (loss) on disposal of capital assets	-	3,882	(79,122)	-	-	-	(5,677)	-	-	(80,917)
Other	200	56,344	10,674	6,868	941	620	44,230	-	186,686	306,563
TOTAL REVENUE	6,474	75,903	289,522	58,880	941	620	101,458	8,170	3,127,191	3,669,159
EXPENSES										
Salaries, wages and benefits	367,466	120,953	448,633	93,189	-	-	122,024	-	-	1,152,265
Long-term debt charges (interest)	-	880	3,698	-	-	-	-	-	-	4,578
Materials	72,688	51,367	416,171	26,694	39	-	98,828	-	-	665,787
Contracted services	84,237	194,441	15,272	39,525	71,103	-	17,099	2,829	-	424,506
Rents and financial expenses	-	2,008	4,831	5,778	-	-	4,539	-	-	17,156
External transfers	3,960	-	-	-	22,308	157,022	-	5,000	-	188,290
Interfunctional adjustments	(2,000)	2,000	-	-	-	-	-	-	-	-
Amortization	11,680	37,282	335,438	13,199	202	-	29,427	-	-	427,228
Accretion of ARO liability	-	622	-	6,888	-	-	359	-	-	7,869
TOTAL EXPENSES	538,031	409,553	1,224,043	185,273	93,652	157,022	272,276	7,829	-	2,887,679
ANNUAL SURPLUS (DEFICIT)	\$ (531,557)	\$ (333,650)	\$ (934,521)	\$ (126,393)	\$ (92,711)	\$ (156,402)	\$ (170,818)	\$ 341	\$ 3,127,191	\$ 781,480

THE CORPORATION OF THE TOWNSHIP OF RYERSONNOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Year Ended December 31, 202517. BUDGET FIGURES

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

	Budget
ADOPTED BUDGET:	
Decrease in general municipal operating surplus	\$ (414,014)
Increase in reserves and reserve funds	659,929
Decrease in joint board general operating surplus	(3,327)
ADJUSTMENTS:	
Acquisition of tangible capital assets	658,517
Amortization of tangible capital assets	(456,581)
Accretion of asset retirement obligations	(8,732)
Debt principal repayments	84,600
ANNUAL SURPLUS	\$ 520,392

THE CORPORATION OF THE TOWNSHIP OF RYERSON**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**Year Ended December 31, 2025

18. PENSION AGREEMENTS

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

The amount contributed to OMERS for 2025 was \$77,350 (2024 - \$71,864) for current service and is included as an expense on the Consolidated Statement of Operations.

19. COMPARATIVE FIGURES

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

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	A	B	Y	AA	AB	AC	AD	AE
1	BURK'S FALLS AND DISTRICT FIRE DEPARTMENT							
2	2027 DRAFT BUDGET							
3	September 16, 2026							
	Account #	Description	2024 Actual	2025 Actual	2026 Budget	2026 YTD (08/31)	2027 DRAFT BUDGET	Comments
4								
6	OPERATING ACTIVITIES							
7	OPERATING REVENUE							
8	15-321	MVC	9,713	571	6,800	1,166	3,800	3-year average
9	15-321-01	Inspections	620	600	500	499	600	
10	15-321-03	Miscellaneous Revenue	2,910	13,086	6,900	19,004	4,900	Fines, Fire Marque, Fire Protection grant (2026)
12	15-321-05	Fire Chief Shared Services	38,761	50,685	-	-	-	Agreement terminated in 2025
14		TOTAL OPERATING REVENUE	52,004	64,941	14,200	20,669	9,300	
15								
16	OPERATING EXPENDITURES							
17	16-202	Vehicle Expense	27,634	23,222	27,500	33,283	30,700	
18	16-203	Equipment/Comm Repair	15,520	10,962	11,900	5,258	13,100	
21	16-206	Fire Prevention Supplies	4,445	1,836	4,700	-	4,700	
23	16-208	Training	8,473	6,707	18,300	6,376	18,300	
25	16-209	WSIB	9,234	8,677	9,600	4,792	12,000	
26	16-210	Response Wages	102,121	83,339	94,000	76,445	93,500	
27	16-211	Wages & Employment Related Costs	229,022	221,770	229,000	157,130	239,200	
28	16-212	Insurance	37,291	37,944	40,700	37,824	40,600	
29	16-213	Building Repairs/Maintenance	5,061	1,144	4,000	738	25,550	Increased costs at new fire hall
30	16-214	Office Expense	18,455	19,293	18,300	12,502	21,250	
34	16-215	Air Station Fill and Maintenance	808	268	1,400	637	1,400	
35	16-216	PPE	217	-	-	-	-	
36	16-217	New Equipment/Gear	36,381	42,223	58,600	27,664	59,400	Portable radios, bunker gear, helmets, boots, station wear
37	16-218	Miscellaneous	3,210	24	1,000	5	1,000	
38	16-219	Snow Removal	1,510	3,333	2,100	2,249	3,600	
39	16-222	Recharge Fire Extinguishers	136	-	500	-	500	

	A	B	Y	AA	AB	AC	AD	AE
1	BURK'S FALLS AND DISTRICT FIRE DEPARTMENT							
2	2027 DRAFT BUDGET							
3	September 16, 2026							
4	Account #	Description	2024 Actual	2025 Actual	2026 Budget	2026 YTD (08/31)	2027 DRAFT BUDGET	Comments
40	16-223	Radio License	1,745	1,792	1,850	1,932	2,000	Increase in fees
41	16-224	Answering Service	1,286	1,330	1,350	-	1,350	
42	16-225	Legal	2,089	2,180	2,000	-	2,000	
43	16-226	Office Space Rental	3,242	3,242	3,242	2,161	-	
44	16-229	Audit/Accounting	4,384	6,788	4,200	(450)	4,300	Audit fees \$3,800 per contract + \$500 for external accounting
46	16-248	Defib/Medical Supplies	1,376	-	1,000	53	2,000	glove use, equipment replacement
47		TOTAL OPERATING EXPENDITURES	513,639	476,072	535,242	368,601	576,450	
48								
49		NET OPERATING EXPENDITURES	461,636	411,131	521,042	347,932	567,150	
50								
52	CAPITAL TRANSACTIONS							
53		CAPITAL REVENUE						
54	15-321-02	Donations	2,000	-	100	-	100	
55	15-323	Transfer to Unfunded Capital	-	211,760	-	-	-	
56	15-326	Proceeds on sale of Capital Assets	10,000	-	-	-	-	
58	15-325	Capital Grant Revenues	-	211,760	1,850,000	-	-	
59	15-328	Loan Proceeds	-	-	1,850,000	1,788,000	-	
61		TOTAL CAPITAL REVENUE	12,000	423,521	3,700,100	1,788,000	100	
62								
63		CAPITAL EXPENDITURES						
64	16-221	Capital Purchase	761,517	476,752	3,717,150	1,997,678	-	
69		Debt Repayment						
70	16-212-1	Tanker Loan - interest	3,733	2,905	2,052	2,052	1,174	
71	16-212-2	Tanker Loan - principal	27,303	28,120	28,961	28,961	29,828	
72	16-212-3	Fire Hall Construction Loan - interest	-	-	60,100	5,912	-	Interest on construction financing
73	16-212-4	Fire Hall Loan - interest			14,017	-	94,868	25 years @ 5.04%

	A	B	Y	AA	AB	AC	AD	AE
1	BURK'S FALLS AND DISTRICT FIRE DEPARTMENT							
2	2027 DRAFT BUDGET							
3	September 16, 2026							
4	Account #	Description	2024 Actual	2025 Actual	2026 Budget	2026 YTD (08/31)	2027 DRAFT BUDGET	Comments
74	16-212-5	Fire Hall Loan - principal	-	-	6,654	-	38,950	
75								
76		TOTAL CAPITAL EXPENDITURES	792,553	507,777	3,828,934	2,034,604	164,820	
77								
78		NET CAPITAL EXPENDITURES	780,553	84,257	128,834	246,604	164,720	
79								
80		NET EXPENDITURES	1,242,188	495,387	649,876	594,536	731,870	
81								
82		MUNICIPAL CONTRIBUTIONS						
83	15-621 A	Armour (47.84%)	594,263	236,993	310,901	284,426	350,127	
84	15-621 B	Burk's Falls (28.6%)	355,266	141,681	185,865	170,037	209,315	
85		Ryerson (23.56%)	292,660	116,713	153,111	140,073	172,429	
86			1,242,188	495,387	649,876	594,536	731,870	

BREAKDOWN OF DRAFT 2027 FIRE BUDGET				
2026-09-16				
Account #	Heading	Item Description	Cost	Total
16-202	Vehicle Expense	Safety Inspection	\$6,000	
		Undercoating	\$1,200	
		Fuel	\$15,000	
		Emergency light replacement/windshield	\$3,000	
		ATV Tracks on & Tires Off	\$1,500	
		Miscellaneous (batteries, tires, lights, etc)	\$4,000	
				\$30,700
16-203	Equip/Comm Repair	Pump and ladder/aerial testing	\$4,400	
		Bunker gear cleaning/cleaner	\$2,500	
		Annual flow testing	\$1,900	
		Annual Fit testing	\$1,000	
		Maintenance on comm tower	\$300	
		Miscellaneous (radio batteries, etc)	\$3,000	
				\$13,100
16-208	Training			
		Training props	\$2,000	
		Burn building maintenance	\$1,500	
		Professional memberships (OAF, FPO)	\$800	
		Conferences registration (Chiefs and FPO)	\$8,000	
		2 FFs to water rescue course at an RTC/firstaid	\$6,000	
				\$18,300
16-210	Volunteer Fire Wages	COLA adjustment to 2026 firefighter pay grid	\$93,500	
				\$93,500
16-213	Building Maintenance	Cleaning supplies	\$1,000	
		Hydro	\$7,000	
		Propane	\$7,000	
		Contracted cleaning services	\$3,000	
		Floor mat	\$850	
		Alarm	\$600	
		Pest control	\$1,000	
		Garage door service	\$600	
		Grease trap cleanout	\$500	
		Plumbing Maintenance	\$1,500	
		Generator services	\$1,000	
		HVAC Maintenance	\$1,500	
				\$25,550

16-214	Office Expenses			
		First Due contract fee	\$13,150	
		Printer	\$1,000	
		Phone and internet	\$5,500	
		Supplies including FPO	\$1,600	
				\$21,250
16-215	Air Station Fill & Maint	Service contract on air station (1/4 share) Hydro	\$1,400	
				\$1,400
16-217	New Equipment/Gear	Bunker gear- 4 sets/helmets	\$14,000	
		Structural/auto-x gloves, balaclavas	\$3,000	
		Hats, t-shirts, and station wear, Tunic for DC	\$4,500	
		Hoses and nozzles	\$15,000	
		Hand tools	\$2,500	
		SCBA cylinders	\$8,000	
		Foam	\$2,500	
		Smoke alarms and CO2 detectors	\$1,000	
		Radios	\$5,400	
		Other miscellaneous	\$3,500	
				\$59,400
16-221	Capital Purchases			
				\$0

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF RYERSON

By-Law # __-26

Being a By-law to authorize the Execution of a Live Fire Training Unit Agreement between the Corporations of the Township of Ryerson, Township of Perry, Township of Armour, Village of Burk’s Falls, Municipality of Magnetawan, the Township of McMurrich/Monteith and the Town of Kearney.

WHEREAS Section 9 of the *Municipal Act, 2001* c.25, as amended, provides that municipalities have the capacity, rights, powers, and privileges of a natural person for the purpose of exercising their authority under the Municipal Act, as amended, or any other Act;

AND WHEREAS Section 20(1) of the *Municipal Act*, S.O. 2001, Chapter 25 as amended, authorizes a municipality to enter into an agreement with one or more municipalities to jointly provide, for their joint benefit, any matter which all of them have the power to provide;

AND WHEREAS the parties of this agreement jointly constructed a Live Training Unit for their mutual benefit on lands located in the Township of Perry to be shared amongst the parties and their Fire Departments for training purposes;

AND WHEREAS Council deems it necessary and desirable to enter into a Live Fire Training Unit Agreement between the Corporations of the Township of Ryerson, Township of Perry, Township of Armour, Village of Burk’s Falls, Municipality of Magnetawan, Township of McMurrich/Monteith, Town of Kearney and the Township of Perry to provide the framework for the use, maintenance and financial responsibility of the Live Fire Training Unit

NOW THEREFORE the Council of The Municipal Corporation of the Township of Ryerson enacts as follows:

- 1. That the Mayor and Clerk are hereby authorized to execute on behalf of the Township a Live Fire Training Unit Agreement substantially in the form attached hereto as Appendix ‘A’
- 2. That Appendix ‘A’ as attached, shall form part of this by-law.

Read a First, Second, Third time and finally passed this day of , 2026.

Deputy Mayor

CAO/Clerk

LIVE FIRE TRAINING UNIT AGREEMENT

DATED this ____ day of _____ , 2026

BETWEEN:

THE CORPORATION OF THE TOWNSHIP OF PERRY

(hereinafter called the “Township of Perry”)

OF THE FIRST PART

- and -

THE CORPORATION OF THE TOWN OF KEARNEY

(hereinafter called the “Town of Kearney”)

OF THE SECOND PART

- and -

THE CORPORATION OF THE MUNICIPALITY OF MAGNETAWAN

(hereinafter called the “Municipality of Magnetawan”)

OF THE THIRD PART

- and -

THE CORPORATION OF THE TOWNSHIP OF McMURRICH/MONTEITH

(hereinafter called the “Township of McMurrich/Monteith”)

OF THE FOURTH PART

- and -

THE CORPORATION OF THE TOWNSHIP OF RYERSON

(hereinafter called the “Township of Ryerson”)

OF THE FIFTH PART

- and -

THE CORPORATION OF THE VILLAGE OF BURK’S FALLS

(hereinafter called the “Village of Burk’s Falls”)

OF THE SIXTH PART

- and -

THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

(hereinafter called the “Township of Armour”)

OF THE SEVENTH PART

(hereinafter collectively referred to as the “Parties”)

WHEREAS the Parties have jointly constructed a Live Fire Training Unit (hereinafter referred to as the “Training Unit”) for their mutual benefit, which is located in the Township of Perry at the Township of Perry Fire Hall, 64 Old Government Road, Emsdale, Ontario (hereinafter referred to as the “Site”);

AND WHEREAS the use of the Training Unit shall be shared amongst the Parties and their Fire Departments, and the Parties shall share in the costs associated with the Training Unit;

AND WHEREAS pursuant to section 20 of the *Municipal Act, 2001* the Parties hereto are authorized to enter into this Agreement which is for their joint benefit;

NOW THEREFORE in consideration of the mutual covenants and representations contained in this Agreement the Parties hereto agree as follows:

1. PURPOSE AND SCOPE

The purpose of this Agreement is to provide the framework for the use of, maintenance of and financial responsibility for the Training Unit. The Parties shall work together in collaboration with each other to support an effective and efficient partnership with regards to all matters related to the Training Unit.

2. FIRE DEPARTMENTS

The Fire Departments of the Parties are as follows:

- a. The Township of Perry Fire Department for the Township of Perry;
- b. The Town of Kearney Fire Department for the Town of Kearney;
- c. The Municipality of Magnetawan Fire Department for the Municipality of Magnetawan;
- d. The Township of McMurrich/Monteith Fire Department for the Township of McMurrich/Monteith; and
- e. The Burk’s Falls and District Fire Department for the Township of Ryerson, the Village of Burk’s Falls, and the Township of Armour.

3. TERM

This Agreement shall commence on the date that it is signed by all the Parties and shall continue in full force and effect for a term of twenty (20) years (the “Initial Term”), unless terminated earlier in accordance with this Agreement. The Parties may renew this Agreement for further additional terms of ten (10) years by mutual written agreement of the Parties. If the Parties do not consent in writing to a renewal of this Agreement, then the Agreement will expire at the end of the Initial Term or any renewal terms.

4. OWNERSHIP AND COST OF CONSTRUCTION OF TRAINING UNIT

- a. The Parties acknowledge that the Training Unit was jointly purchased by the Parties and it is owned by the Parties jointly, although the Site on which it is placed is land owned by the Township of Perry.
- b. It is further acknowledged by the Parties that the total cost to construct the Training Unit was \$179,842.10 and this cost was allocated between them as follows:

i.	The Township of Perry	\$35,968.42
ii.	The Town of Kearney	\$35,968.42
iii.	The Municipality of Magnetawan	\$35,968.42
iv.	The Township of McMurrich/Monteith	\$35,968.42
v.	The Township of Ryerson, The Village of Burk’s Falls and the Township of Armour	\$35,968.42

5. USE OF TRAINING UNIT

- a. Each Fire Department will have equal annual use of the Training Unit, based on a schedule to be created and approved by all the Parties, by November 30th of the preceding calendar year.
- b. The Training Unit’s Operating Guidelines and Procedures, titled OP 0021 Live Fire Training Unit, must be followed at all times when used by any of the Fire Departments.

- c. During each Fire Department’s use of the Training Unit, the applicable Fire Chief shall have responsibility for proper supervision of all personnel using the Training Unit.
- d. All Parties are responsible for keeping the Training Unit in good repair and working order and in a condition fit and safe for its intended purpose. Parties and their Fire Departments shall comply with all applicable laws and regulations during their use of the Training Unit.

6. MAINTENANCE AND FINANCIAL RESPONSIBILITY

- a. Subject to the terms herein, the Township of Perry has primary responsibility for administration of the Training Unit, including to arrange for maintenance work and repairs.
- b. Any issues or concerns with respect to the maintenance or repair of the Training Unit noted during the use of the Training Unit by any Party or its Fire Department shall be promptly brought to the attention of the Township of Perry and any necessary maintenance or repair shall be completed in accordance herewith.
- c. Prior to any maintenance or repair costs being incurred, or any building alterations being completed, other than routine maintenance, the consent of a majority of all the Parties, in writing, must be obtained.
- d. Notwithstanding the foregoing, if there exists, in the opinion of the Township of Perry, an emergency situation which requires immediate attention to avoid damage to the Site, the Training Unit and/or which is a risk to any person’s health and safety, maintenance and repair work may be done immediately by the Township of Perry, but notice shall be provided to all other Parties at the earliest possible time and the costs to address such emergency situation shall be shared by the Parties as set out in the following paragraphs.
- e. All maintenance and/or repair costs, including the costs of building alterations, shall be shared by the Parties and split into five equal shares, based on the Fire Departments, which are allocated as follows:
 - i. Township of Perry One share
 - ii. Town of Kearney One share
 - iii. Municipality of Magnetawan One share
 - iv. Township of McMurrich/Monteith One share
 - v. Township of Ryerson, Village of Burk’s Falls, One share
and Township of Armour
- f. Notwithstanding the foregoing, if maintenance and/or repairs are required due to the negligence of any one Party or their Fire Department, that Party shall bear the sole total cost of the maintenance and/or repairs. The member municipalities of the Burk’s Falls and District Fire Department shall be treated as one party for the purposes of this subsection.
- g. Each Fire Department shall establish a maintenance and repair reserve in their budgets, beginning in 2026, in the annual amount of \$1,500.00. At the end of each year, the Township of Perry shall send an invoice to each of the Fire Departments for each Party’s share of the costs of all maintenance and/or repair completed further to this Agreement in the year. Each Fire Department shall remit payment to the Township of Perry within thirty (30) days. For clarity, the share of the costs for the Township of Ryerson, Village of Burk’s Falls, and Township of Armour, who are collectively responsible for one share of the costs, will be invoiced to the Burk’s Falls and District Fire Department.

7. DECISIONS REQUIRING AGREEMENT

The following procedure shall be followed for any decisions which need to be made by the Parties under this Agreement, or for any matters which require the agreement of the Parties, or the majority of the Parties, in accordance with the terms of this Agreement:

- a. Any Party proposing a specific action in accordance with this Agreement (a "Proposal") shall circulate written notice of the proposed action to the Clerk of each Party. For context, it is anticipated that most Proposals will be circulated by the Township of Perry and be related to proposed maintenance and/or repairs, but the Parties acknowledge that other matters may require a Proposal.
- b. Each Party shall then vote on a Proposal and circulate their vote, in writing, to all other Parties, to be delivered to the Clerk of each Party, within thirty (30) days of the date the Proposal was circulated.
- c. If a Party does not circulate its vote within such thirty (30) day time period then that Party will be deemed to vote in favour of the Proposal.

For clarity, the above procedure does not apply to decisions regarding the termination of this Agreement, the renewal of the term of this Agreement, the relocation of the Training Unit, or changes to any of the clauses of this Agreement or Schedule "A" attached hereto, with any such matters requiring the express written agreement of each of the Parties.

8. INSURANCE

Each Party shall maintain a general liability insurance policy insuring against injury or damage to persons or property, underwritten by an insurer licensed to conduct business in the Province of Ontario with a limit of not less than \$5,000,000.00. The policy shall be endorsed to include every other Party to the Agreement as an additional insured with respect to the insuring Party's use of the Training Unit as per the Agreement. Each policy shall further be endorsed to include cross-liability, contractual liability and personal injury. Each Party shall provide a copy of their certificate of insurance to all the other Parties, or any of them, upon request.

9. INDEMNIFICATION

- a. Each Party agrees to defend, indemnify and save harmless each of the other Parties, along with their respective councillors, officers, employees and agents, from and against any and all liability, action, claim, loss, damage, payment, cost, fine, recovery or expense, including assessable legal fees, of every kind whatsoever, including but not limited those arising from bodily injury, sickness, disease or death or damage to or destruction of tangible property, arising out of or allegedly attributable to the negligence, acts, errors, omissions, misfeasance, nonfeasance, fraud or wilful misconduct of the Indemnifying Party, its Fire Department, councillors, officers, employees, and agents, or any of them, in connection with or any way related to the delivery or performance of this Agreement or the exercise of any rights granted by this Agreement, save and except in respect of any liability, action, claim, loss, damage, payment, cost, fine, recovery or expense, including assessment legal fees, directly attributable to, arising from, or caused by the negligence or breach of contractual obligation hereunder by the Indemnified Parties. This indemnity shall be in addition to and not in lieu of any insurance to be provided by a Party in accordance with this Agreement and shall survive this Agreement.
- b. Each Indemnifying Party further agrees to defend, indemnify and save harmless the Indemnified Parties from and against any and all claims of any nature, actions, causes of action, losses, expenses, fines, costs (including legal costs), interest or damages of every nature and kind whatsoever arising out of or related to the Indemnifying Party's status with WSIB. This indemnity shall be in addition to and not in lieu of any proof of WSIB status and compliance to be provided by the Parties in accordance with this Agreement and shall survive this Agreement.

10. WITHDRAWAL OF PARTY FROM AGREEMENT

- a. For the purposes of this section, the term Party refers to any of the following:
 - i. The Township of Perry;
 - ii. The Town of Kearney;
 - iii. The Municipality of Magnetawan;

- iv. The Township of McMurrich/Monteith; and/or
- v. The Township of Ryerson, the Village of Burk's Falls, and the Township of Armour jointly;

with the term "Parties" referring to all of these collectively, as the context so requires.

- b. No Party shall be permitted to withdraw from this Agreement during the first (5) years of the Agreement's term. Starting in the sixth (6th) year of this Agreement, any Party wishing to withdraw from this Agreement may do so on at least six (6) month's written notice to the other Parties, with the written notice being required by no later than June 30th of any given year, The withdrawal of a Party in accordance with this clause shall not take effect until January 1st of the year following the year in which notice is given.
- c. A withdrawing Party shall be entitled to compensation upon their withdrawal based on their proportionate 1/5th share of the current value of the Training Unit in the year in which their withdrawal is effective, as set out in Schedule "A" attached hereto.
- d. Compensation paid to a withdrawing Party shall be paid proportionately by all other remaining Parties. The Parties acknowledge that a withdrawing Party may not be paid their compensation until such payment has been allocated in the municipal budgets for the following year by the remaining Parties.
- e. The values in Schedule "A" attached hereto may be revised from time to time if justified based on renovations and repairs completed to the Training Unit, and providing that all Parties consent in writing to such revision.

11. REMOVAL/REMEDICATION OF TRAINING UNIT AND SITE

- a. For the purposes of this section, the term Party refers to any of the following:
 - i. The Township of Perry;
 - ii. The Town of Kearney;
 - iii. The Municipality of Magnetawan;
 - iv. The Township of McMurrich/Monteith; and/or
 - v. The Township of Ryerson, the Village of Burk's Falls, and the Township of Armour jointly but not severally;

with the term "Parties" referring to all of these collectively, as the context so requires.

- b. At the end of the Initial Term of this Agreement or any renewal term, or should all Parties (or remaining Parties) agree in writing to terminate this Agreement earlier than the end of the term, the costs associated with the Training Unit's removal and/or costs associated with the remediation of the Site shall be shared equally amongst the Parties, or such Parties as are then remaining. This paragraph shall survive the termination of this Agreement.
- c. Prior to the end of the term of this Agreement, should the Parties agree to move the Training Unit to a new location, which shall require unanimous consent of all seven of the Parties (despite the definition of "Parties" in subsection 11(a) above), then the cost of such removal from the Site and the relocation, including, but not limited to, costs to remediate the Site and to create a new pad for the Training Unit at the new location, shall be shared equally between the Parties (as the term "Parties" is defined in subsection 11(a) above).

12. ASSESSMENT OF TRAINING UNIT

In the second last year of the Initial Term, or any renewal term, the Parties shall agree on a process for and shall undertake an assessment of the Training Unit to evaluate the condition, functionality, and state of repair of the Training Unit and to determine whether the Training Unit requires repair or replacement, along with any associated estimated costs, or whether it has reached the end of its useful life. Said assessment shall be administrated by the Township of Perry, with any costs associated with same being payable by the Parties in equal shares in

accordance with the terms of this Agreement. The results of the assessment shall be shared with all of the Parties and shall be used to inform negotiations and each Party's decision-making as to the possible renewal of the term of this Agreement. For greater certainty, nothing in this clause shall be construed to obligate any Party to agree to renew the term of this Agreement.

13. DISPUTE RESOLUTION

If, during the term of this Agreement, a dispute or disagreement arises between the Parties that cannot be resolved by voluntary mediation then same shall be submitted to arbitration under the provisions of the *Municipal Arbitrations Act* and the decision rendered in respect of such proceedings shall be final and binding on the Parties. If for any reason the said arbitration cannot be conducted pursuant to the provisions of the *Municipal Arbitrations Act* then the Parties hereto shall agree to the selection of a single arbitrator and, in the absence of agreement, such arbitrator shall be appointed by a Judge of the Superior Court of Justice and the arbitration shall be carried out pursuant to the *Arbitration Act* and the decision rendered in respect of such proceedings shall be final and binding on the Parties.

14. NO ASSIGNMENT

No party may assign this Agreement or any of its rights or obligations under this Agreement, whether voluntarily, by operation of law, or otherwise, without the prior written consent of all of the Parties. No new parties may be admitted into this Agreement without the prior written consent of all of the Parties.

15. GENERAL

- a. Upon the execution of this Agreement, any existing agreement or memorandum of understanding between the Parties or their Fire Departments regarding the Training Unit, and specifically including the Memorandum of Understanding between "the Township of Ryerson, the Town of Kearney, the Municipality of Magnetawan, the Township of McMurrich/Monteith, and the Township of Perry" dated March 25, 2025, shall forthwith become null and void.
- b. This Agreement and the attached Schedule constitute the entire Agreement between the Parties. There are no undertakings, representations or promises, express or implied, other than those contained in this Agreement.
- c. This Agreement may be amended at any time by the mutual consent of the Parties in writing.
- d. If any provision of this Agreement is for any reason invalid, that provision shall be considered separate and severable from the Agreement and the other provisions of this Agreement shall remain in force and continue to be binding upon the parties as though the invalid provision had never been included in this Agreement.
- e. This Agreement shall be interpreted, performed and enforced in accordance with the laws of the Province of Ontario.

THIS AGREEMENT shall enure to the benefit of and be binding upon the parties hereto and their respective successors and permitted assigns.

[THE REST OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK]

THIS AGREEMENT has been executed by the Parties hereto by their duly authorized representatives on the dates noted below:

By The Corporation of the Township of Perry on the _____ day of _____, 2026.

**THE CORPORATION OF THE
TOWNSHIP OF PERRY**

per: _____
Norm Hofstetter, Mayor

Per: _____
Beth Morton, Clerk-Administrator

I/We have the authority to bind the Corporation

By The Corporation of the Town of Kearney on the _____ day of _____, 2026.

**THE CORPORATION OF THE
TOWN OF KEARNEY**

per: _____
Cheryl Philip, Mayor

Per: _____
Nicole Gourlay, CAO/Clerk

I/We have the authority to bind the Corporation

By The Corporation of the Municipality of Magnetawan on the _____ day of _____, 2026.

**THE CORPORATION OF THE
MUNICIPALITY OF MAGNETAWAN**

per: _____
Sam Dunnett, Mayor

Per: _____
Kerstin Vroom, CAO/Clerk

I/We have the authority to bind the Corporation

By The Corporation of the Township of McMurrich/Monteith on the _____ day of _____, 2026.

**THE CORPORATION OF THE
TOWNSHIP OF McMURRICH/MONTEITH**

per: _____
Glynn Robinson, Mayor

Per: _____
Cheryl Marshall, Clerk/Treasurer

I/We have the authority to bind the Corporation

By The Corporation of the Township of Ryerson on the _____ day of _____, 2026.

**THE CORPORATION OF THE
TOWNSHIP OF RYERSON**

per: _____
George Sterling, Mayor

Per: _____
Nancy Field, Clerk

I/We have the authority to bind the Corporation

By The Corporation of the Village of Burk’s Falls on the _____ day of _____, 2026.

**THE CORPORATION OF THE
VILLAGE OF BURK’S FALLS**

per: _____
Chris Hope, Mayor

Per: _____
Denis Duguay, CAO-Clerk

I/We have the authority to bind the Corporation

By The Municipal Corporation of the Township of Armour on the _____ day of _____, 2026.

**THE MUNICIPAL CORPORATION OF THE
TOWNSHIP OF ARMOUR**

per: _____
Rod Ward, Mayor

Per: _____
Charlene Watt, Municipal Clerk

I/We have the authority to bind the
Corporation

THIS IS SCHEDULE “A” TO THE AGREEMENT BETWEEN THE CORPORATION OF THE TOWNSHIP OF PERRY, THE CORPORATION OF THE TOWN OF KEARNEY, THE CORPORATION OF THE MUNICIPALITY OF MAGNETAWAN, THE CORPORATION OF THE TOWNSHIP OF McMURRICH/MONTEITH, THE CORPORATION OF THE TOWNSHIP OF RYERSON, THE CORPORATION OF THE VILLAGE OF BURK’S FALLS, AND THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ARMOUR

SCHEDULE “A”

Age of training unit	Percentage of value of the Training Unit
Year 6	95%
Year 7	90%
Year 8	85%
Year 9	80%
Year 10	75%
Year 11	70%
Year 12	65%
Year 13	60%
Year 14	55%
Year 15	50%
Year 16	45%
Year 17	40%
Year 18	35%
Year 19	30%
Year 20	25%
Year 21	20%
Year 22	15%
Year 23	10%
Year 24	5%
Year 25	0%

*100% of the value of the Training Unit is the initial cost to construct, being \$179,842.10.

	Staff Report
To:	Council
From:	CAO/Clerk, Nancy Field
Date of Meeting:	September 22, 2026
Report Title:	Consent B-011-13/26
Report Date:	September 16, 2026

Recommendation: That Council of the Township of Ryerson support the application for consents B-011/26 to B-013/26 for Helena Thisdelle's property at part lot 11, Con 3, known as 404 Stisted Road in the Township of Ryerson, subject to the standard conditions.

B-011/26

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 **black 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) 636-7069

Severed lot 1

1. Applicant Information

email: helena.craymer@hotmail.com

▶ 1.1 Name of Owner(s). An Owner's authorization is required in Section 11.1, if the applicant is not the owner.

Name of Owner(s) Helena Thisdelle	Home Telephone No. 705-571-1027	Business Telephone No. /
Address 404 Stisted Road, Burks Falls	Postal Code POA 1C0	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 See owner	Home Telephone No.	Business Telephone No.
Address	Postal Code	Fax No.

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

▶ 2.1 District Parry Sound		Municipality/Unorganized Township Ryerson	Former Township Ryerson
Concession Number(s) 3	Lot Number(s) 11	Registered Plan No. (Subd.) N/A	Lot(s)/Block(s) /
Reference Plan No. N/A	Part Number(s) /	Parcel No. 26730	Name of Street/Road Stisted Road
Street No. 404	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. Self
- 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.)	100m James Camp, 110m Stisted	100m James Camp; 140m Stisted
	Depth (m.)	~110m - 154m	450m (average)
	Area (ha. or m ²)	3.5 ha	14.73 ha
4.2 Use of property (i.e. vacant, industrial, commercial, residential, etc.)	Existing Use(s)	Residential/Rural	N/A - Vacant
	Proposed Use(s)	Residential/Rural	Residential/Rural
4.3 Buildings or Structures (include date of construction, type and size of building)	Existing	Dwelling, Garage, Storage Shed	None
	Proposed	None	Dwelling, Rural Uses
4.4 Access (check appropriate space)	Provincial Highway		
	Public Road	✓	✓
	Name of Authority maintaining road	Twp of Ryerson	Twp of Ryerson
	Common name of road	James Camp / Stisted	Stisted Road / James Camp
	Private Road (describe in Section 4.8)		
	Right of way (describe in Section 4.8)		
	Period of Maintenance: Seasonal		
	<u>Year Round</u>	Year round ✓	Year round ✓
	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		✓	✓
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	✓	✓
	Privy		
	Other means (Describe in section 9.1)		

4.7 Other Services (check if the service is available)	Electricity	☒	☒
	School Bussing	☒	☒
	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.

N/A

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

N/A

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?

Rural

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?

Rural (RU)

5.3 Are any of the following uses or features on the subject land or within 500 metres of the subject land, unless otherwise specified. Please check the appropriate boxes, if any apply.

Use or feature	On the Subject Land	Within 500 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)		☒ Active Quarry, see map attached to planning rational
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.

N/A

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

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.

- OP sched showing quarry & "Compatibility assessment area" - proposed severed lots are outside of this area.

- Policy & zoning review & rationale

10. Affidavit or Sworn Declaration of Applicant(s)

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

I/we, Helena Thisdelle of the Township of Ryerson
 in the District of Parry Sound, 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 Township of Lake of Bays

in the District of Muskoka

this 29 day of June, 2024

L. Vaisanen
 Commissioner of Oaths

A. Thisdelle
 Applicant

Laura Vaisanen, Deputy Clerk,
 by virtue of office, is a Commissioner
 for taking Affidavits in the Township of
 Lake of Bays, District of Muskoka

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 Helena Thisdelle, am/are the owner(s) of the land that is the subject of this application for a consent and I/we authorize myself to make this application on my/our behalf.

Date

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 N/A, 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 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.

Date

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 Helena Thisdelle, 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.

29 Jun 2026

Date

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 Parry 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



B-012/26

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 **black 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) 636-7069

Severed Lot 2

1. Applicant Information

email: helena.craymer@hotmail.com

▶ 1.1 Name of Owner(s). An Owner's authorization is required in Section 11.1, if the applicant is not the owner.

Name of Owner(s) <i>Helena Thisdelle</i>	Home Telephone No. <i>705-571-1027</i>	Business Telephone No. /
Address <i>404 Stisted Road, Ricks Falls</i>	Postal Code <i>POA 1C0</i>	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 <i>See owner</i>	Home Telephone No.	Business Telephone No.
Address	Postal Code	Fax No.

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

▶ 2.1 District <i>Parry Sound</i>		Municipality/Unorganized Township <i>Ryerson</i>		Former Township <i>Ryerson</i>	
Concession Number(s) <i>3</i>	Lot Number(s) <i>11</i>	Registered Plan No. (Subd.) <i>N/A</i>		Lot(s)/Block(s) /	
Reference Plan No. <i>N/A</i>	Part Number(s) /	Parcel No. <i>26730</i>		Name of Street/Road <i>Stisted Road</i>	
Street No. <i>404</i>		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.

Sev. Lot 2
Corrected pg 2

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. Self

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.)		100m James Camp	140m Stisted; 100m James Camp
Depth (m.)		85 m	450 m (average)
Area (ha. or m ²)		1 ha	14.73 ha
► 4.2 Use of property (i.e. vacant, industrial, commercial, residential, etc.)	Existing Use(s)	N/A - Vacant	N/A - Vacant
	Proposed Use(s)	Residential/Rural	Residential/Rural
► 4.3 Buildings or Structures (include date of construction, type and size of building)	Existing	None	None
	Proposed	Dwelling	Dwelling, Rural Uses
► 4.4 Access (check appropriate space)	Provincial Highway		
	Public Road	✓	✓
	Name of Authority maintaining road	Twp of Ryerson	Twp of Ryerson
	Common name of road	James Camp	Stisted Road/ James Camp Road
	Private Road (describe in Section 4.8)		
	Right of way (describe in Section 4.8)		
	Period of Maintenance: Seasonal		
	(Year Round)	Year round ✓	Year round ✓
► 4.5 Water Supply (check appropriate space)	Water Access (Describe in Section 4.9)		
	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	✓	✓
	Lake or other water body		
► 4.6 Sewage Disposal (check appropriate space)	Other means (Describe in Section 9.1)		
	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	✓	✓
	Privy		
Other means (Describe in section 9.1)			

4.7 Other Services (check if the service is available)	Electricity	✓	✓
	School Bussing	✓	✓
	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.

N/A

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

N/A

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?

Rural

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?

Rural (RU)

5.3 Are any of the following uses or features on the subject land or within 500 metres of the subject land, unless otherwise specified. Please check the appropriate boxes, if any apply.

Use or feature	On the Subject Land	Within 500 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)		✓ Active Quarry see map attached to planning rational
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.

N/A

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

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.

- OP sched showing quarry & "Compatibility assessment area" - proposed severed lots are outside of this area.

- Policy & zoning review & rationale

10. Affidavit or Sworn Declaration of Applicant(s)

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

I/we, Helena Thisdelle of the Township of Ryerson
 in the District of Parry Sound 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 Township of Lake of Bays

in the District of Muskoka

this 29 day of June, 2026

L. Valsanen

Commissioner of Oaths

A. Thisdelle

Applicant

Laura Valsanen, Deputy Clerk,
 by virtue of office, is a Commissioner
 for taking Affidavits in the Township of
 Lake of Bays, District of Muskoka

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, Helena Thisdelle, am/are the owner(s) of the land that is the subject of this application for a consent and I/we authorize myself to make this application on my/our behalf.

Date

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

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Date

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, Helena Thisdelle, 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.

29 Jun 2026
Date

Signature of Owner
Helena Thisdelle
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 Parry 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



B-013/26

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 **black 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.

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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) 636-7069

Severed lot 3

1. Applicant Information

email: helena.craymer@hotmail.com

- ▶ 1.1 Name of Owner(s). An Owner's authorization is required in Section 11.4, if the applicant is not the owner.

Name of Owner(s) <i>Helena Thisdelle</i>	Home Telephone No. <i>705-571-1027</i>	Business Telephone No. /
Address <i>404 Stisted Road, Rusk Falls</i>	Postal Code <i>POA 1C0</i>	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 <i>See owner</i>	Home Telephone No.	Business Telephone No.
Address	Postal Code	Fax No.

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

▶ 2.1 District <i>Parry Sound</i>		Municipality/Unorganized Township <i>Ryerson</i>		Former Township <i>Ryerson</i>	
Concession Number(s) <i>3</i>	Lot Number(s) <i>11</i>	Registered Plan No. (Subd.) <i>N/A</i>		Lot(s)/Block(s) /	
Reference Plan No. <i>N/A</i>	Part Number(s) /	Parcel No. <i>26730</i>		Name of Street/Road <i>Stisted Road</i>	
Street No. <i>404</i>		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.

Sev. Lot 3

Corrected pg. 2

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

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

4.1 Description		Severed	Retained
Frontage (m.)		100m James Camp	100m James Camp, 140m Stisted
Depth (m.)		120m	450m (average)
Area (ha. or m ²)		1 ha	14.73 ha
4.2 Use of property (i.e. vacant, industrial, commercial, residential, etc.)	Existing Use(s)	N/A: vacant	N/A: vacant
	Proposed Use(s)	Residential/Rural	Residential/Rural
4.3 Buildings or Structures (include date of construction type and size of building)	Existing	None	None
	Proposed	Dwelling	Dwelling, Rural Uses
4.4 Access (check appropriate space)	Provincial Highway		
	Public Road	✓	✓
	Name of Authority maintaining road	Twp of Ryerson	Twp of Ryerson
	Common name of road	James Camp	Stisted Road/James Camp
	Private Road (describe in Section 4.8)		
	Right of way (describe in Section 4.8)		
	Period of Maintenance: Seasonal		
	(Year Round)	Year round ✓	Year round ✓
4.5 Water Supply (check appropriate space)	Water Access (Describe in Section 4.9)		
	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	✓	✓
	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	✓	✓
	Privy		
	Other means (Describe in section 9.1)		

4.7 Other Services (check if the service is available)	Electricity	☒	☒
	School Bussing	☒	☒
	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.

N/A

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

N/A

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?

Rural

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?

Rural (RU)

5.3 Are any of the following uses or features on the subject land or within 500 metres of the subject land, unless otherwise specified. Please check the appropriate boxes, if any apply.

Use or feature	On the Subject Land	Within 500 metres of subject land, unless otherwise specified (indicate approximate distance)
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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)		☒ Active Quarry
An active railway line		
A municipal or federal airport		

see map
attache
to planning
material

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.

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N/A

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

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- OP sched showing quarry a "Compatibility assessment area" - proposed severed lots are outside of this area.

- Policy & Zoning review & rationale

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

I/we, Helena Thisdelle of the Township of Ryerson
 in the District of Parry Sound 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 Township of Lake of Bays

in the District of Muskoka

this 29 day of June, 2026

L. Valsanen
 Commissioner of Oaths

A. Thisdelle
 Applicant

Laura Valsanen, Deputy Clerk,
 by virtue of office, is a Commissioner
 for taking Affidavits in the Township of
 Lake of Bays, District of Muskoka
 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, Helena Thisdelle, am/are the owner(s) of the land that is the subject of this application for a consent and I/we authorize myself to make this application on my/our behalf.

Date

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, N/A, 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 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.

Date

Signature of Owner

Signature of Owner

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29 Jun 2026
Date

Signature of Owner
Helena Thisdelle
Signature of Owner

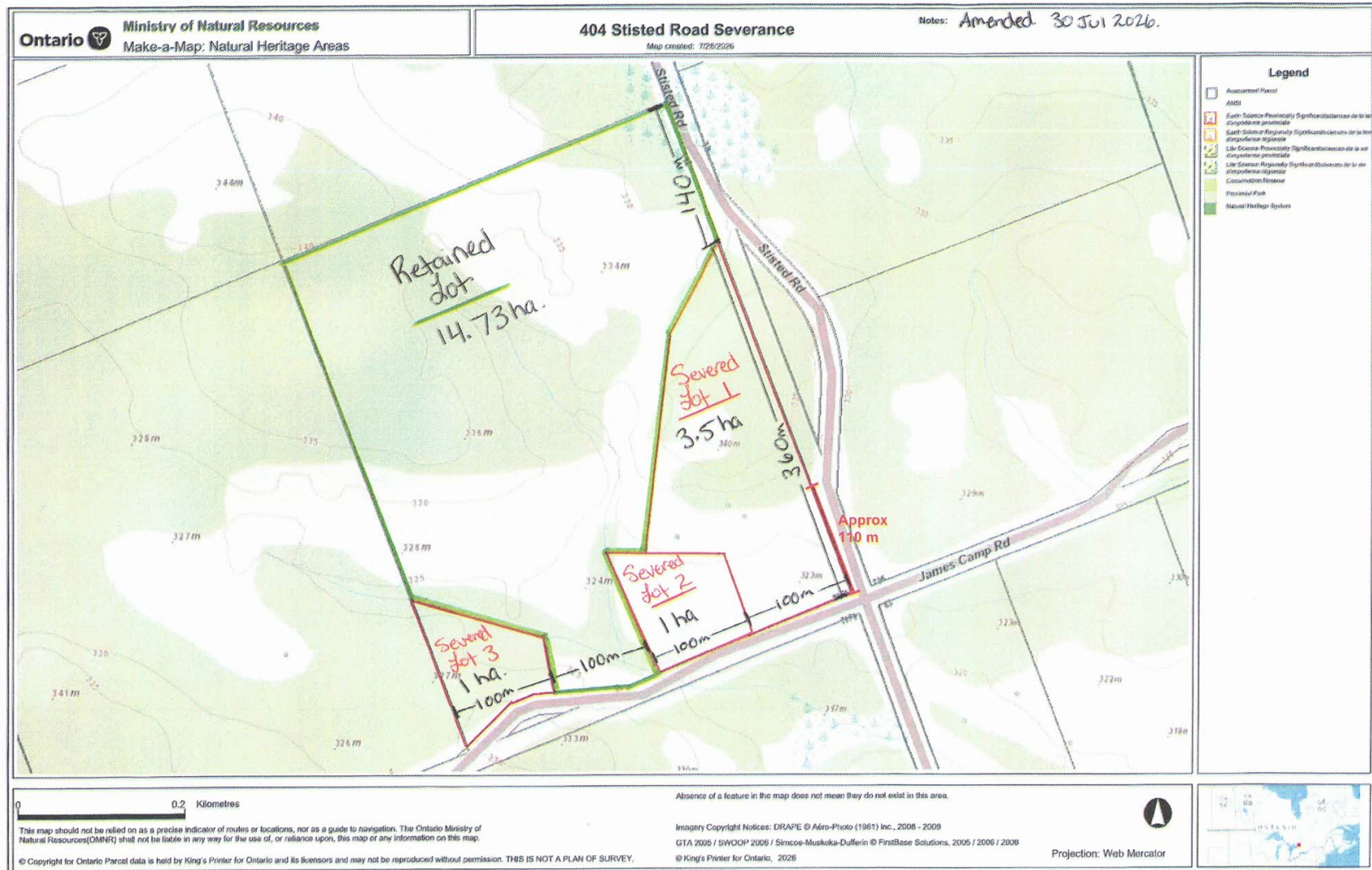
Applicants must complete the following check list to ensure that all necessary information is provided (check appropriate box):

- ☐ 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 Parry 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



September 1, 2026

Planning Review – Thisdelle – Consents – B-011 to 013/26

Southeast Parry Sound District Planning Board

Application

Application for consent has been made to the Planning Board for three new “rural” residential building lots and retaining one residential building lot.

Location

The subject lands are in Part Lot 11, Concession 3, in the Township of Ryerson. The lands are generally located on the northwest corner of Stisted and James Camp Roads, as shown on the key plan on the notice of application. It is municipally known as 404 Stisted Road.

Background

Overall, the subject land consists of about 400m (1,312 feet) on James Camp Road, about 250m (820.21 feet) on Stisted Road and about 20,23ha (49,99 acres) of lot area. The land presently has a dwelling, a storage shed and garage on it.

Proposed severed lot 1 will consist of about 100m (328.08 feet) frontage on James Camp Road, about 110m (360.89 feet) on Stisted Road and about 3.5ha (8.65 acres) of lot area. It presently has a dwelling, storage shed and garage on it.

Proposed severed lot 2 will consist of about 100m (328.08feet) frontage on James Camp Road and about 1ha (2.47 acres) of lot area. It is presently vacant.

Proposed severed lot 3 will consist of about 100m (328.08 feet) frontage on James Camp Road and about 1ha (2.47 acres) of lot area. It is presently vacant.

The proposed retained lot will have about 100m (328.08 feet) frontage on James Camp Road, about 140m (459.32 feet) frontage on Stisted Road and will consist of about 14.73ha (36.4 acres). It is presently vacant.

Northern Ontario Growth Plan

No concerns.

Provincial Policy Statement (PPS) 2024

The subject lands are identified as Rural. The proposal is to create three new “rural” residential building lots and retaining one rural building lot.

Chapter 2.6.1. states “**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;**

Confirmation from the authority having jurisdiction would be required to ensure the land is suitable for sewage disposal systems for the intended single detached residential development on severed lots 2 and 3. Severed lot 1 has an existing dwelling and the retained has ample area to accommodate a new septic system

Chapter 4 of the PPS is entitled the Wise Use and Management of Resources and primarily deals with the environmental health including fish habitat, deer wintering yards, wetlands, wildlife including species at risk, ground/surface/lake water, streams, agriculture, aggregate and archaeology of an area.

Chapter 5 of the PPS is entitled Protecting Public Health and Safety and addresses the health and safety issues and property damage that could result from natural and man-made hazards. Primarily this section deals with flooding, contaminated sites, and mining/petroleum operations.

I have reviewed Schedules “A” land use designations and “B-1 and B-2” natural features of the Township’s existing official plan. There are no known natural heritage features, except for a couple of watercourses that are located on the end of the property. It seems this feature is used to determine the lot lines which makes them quite identifiable in the field. Moreover, there would be ample area remaining on the lots for future development, since they are on the periphery of the lots.

With respect to the area of known aggregate at the north end of the lot. It is difficult to determine if it is on or off the lot. Nonetheless there are many homes in the area, so operating/expanding in the area would not be compatible with the surrounding area.

I have reviewed the 2024 PPS and find that this proposal is consistent.

Township Official Plan

The subject lands are designated Rural.

Section 4.1.4 states of the Township of Ryerson official plan states

“Development Policies Lot areas and frontages will be sufficient to retain the traditional development pattern and character of the area in which the development is proposed. In this regard, the following provisions apply:

- i) lot frontages will not be less than 60 metres (200 feet) nor lot areas less than 1.0 hectares (2.5 acres); and,**
- ii) a variety of larger lot areas and frontages will be encouraged in any development proposal to enhance the rural character of the Township.”**

The frontages and areas of the proposed lots exceed these minimum requirements.

This section continues to state **“In general, applications for new lot creation will be subject to the following criteria:**

- i) a maximum of 4 lots (including severed and retained parcels) may be created per original 40 hectare (100 acre) parcel, provided that the average lot area is 10 hectares (25 acres), the average lot frontage is 100 metres (330 feet) and the minimum lot area is not less than 1.0 hectares (2.5 acres);**
- ii) on parcels of land that are smaller than 40 hectares (100 acres), the maximum number of lots created shall be determined on the basis of an average lot area of 10 hectares (25 acres) and an average lot frontage of 100 metres (330 feet);**
- iii) lots may be considered on smaller parcels of land provided the lot frontage is not less than the average frontage of lots on the same side of the road as the proposal;”**

The subject lands are less than 40ha. However, based on the amount of frontage it could fall under this section i) and/or iii) of the above noted policy.

Typically, an original 40ha lot would consist of 402m (1,320 feet) frontage on a year-round municipally maintained road as it pertains to this policy. This property has 400m (1,312 feet) so it has the typical amount of frontage for a 40ha lot that would allow the creation of 4 lots. Demonstrating that the intent

and purpose of the official plan is being maintained each lot will have an average lot frontage of 162.5 m well above the average required.

The minimum lot size is 1ha matching the official plan policy. While these lots do not specifically conform to the average lot area of 10ha (25 acres), the policy base states that **“in general”** applications for new lot creation meet the criteria. It is not a prohibitive clause but rather it is flexible. Smaller than the average lot size could be created without offending the official plan, particularly when the average frontage of 162.5m is well in excess of the minimum requirement of 100m.

Section iii) from this policy states that lots, plural, maybe considered on smaller parcels (than that of 40ha) provided the frontage is not less than the average of lots on the same side of the road. Since there are two roads in question, both could be used to make this determination. It also doesn't stipulate a radius in which to make this determination. Based on the map attached to the proponents rationale and even reviewing the map attached to the notice it is obvious that the new lots reflect the general nature of the frontage on the existing lots.

Section 6.9 Lot Creation states **“The preferred method of land division in the Township will be by means of consent.”** The proposal for three new lots by severance is following the direction of the plan as the primary form of development. In fact, by creating three new lots, it will assist the tax base in paying for municipal maintenance that is already occurring along James Camp and Stisted Roads.

This policy section also indicates that new lots must have frontage on a year-round publicly maintained road and proper site lines. The lots front on and have access from James Camp Road and Stisted Road, which are year-round maintained roads. A condition can be imposed on the severance decision requiring that a suitable entrance be approved by the Township.

The official plan states in section 4.1.4 **“Lot creation should incorporate the following design considerations:**

- i) **the lots will maintain the character of the area in which they are being developed;**

The lots are located where there are other rural lots.

- ii) the physical features of the property will be maintained and major earth moving projects will be discouraged;**

The proposed lots are large and can quite comfortably accommodate the intended residential use. There are no physical features limiting development on this site.

- iii) if the property subject to a consent application is located partially or completely within a Natural Feature area shown on Schedule B1 or B2 or in another natural feature discussed in Section 5, specific measures may be required to protect the natural feature(s) on, or in the vicinity of, the site;**

There are no known natural heritage features, except for the watercourses.

- iv) the lots shall have sufficient area to accommodate an on-site sewage disposal system and a potable water supply;**

The new vacant lots that are a minimum of and each consisting of 1ha should be subject to confirmation from the North Bay Mattawa Conservation Authority that there is ample area for a septic system.

- v) entrances shall not create a traffic hazard; and,**

This can be addressed by imposing a condition that the Township's Public Works is satisfied there is an adequate location for an entrance.

- vi) the appearance of a continuous row of residential development will be discouraged.**

There will be only 3 new houses, along two roads spreading out the density, minimizing the visual impact. The lots being a minimum of 100m frontage would be considered limited density.

Section 6.9.1 states **"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;**

This is an application for three new residential lots. There is no need for a plan of subdivision.

- ii) the intent and purpose of the Official Plan and Zoning By-law must be maintained;**

The proposed lots conform to the intent of the official plan and comply to the zoning by-law.

- 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;**

The lots are generally well shaped, evenly proportioned and dimensioned taking into account natural features. There should be no issue with respect to the provision of being capable of supporting a septic system, and can be determined through a condition imposed that the authority having jurisdiction provide a clearance letter.

- iv) the lot must front on an existing year-round publicly maintained Township road, except as otherwise permitted in the Shoreline designation;**

The subject property fronts on a year-round maintained road.

- 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,**

This can be addressed through a condition on the consent.

This section further states **“Severances will not be considered where the creation of a new lot may:**

- i) be subject to the danger of flooding, erosion, steep slopes, high water tables or other physical hazard;**

None were identified on the official plan schedules

- ii) have a negative impact on natural features and environmentally sensitive areas of surrounding lands; or,**

The creation of three new vacant rural residential building lots and one large retained lot has limited disturbance on the lots.

- iii) be in proximity to extractive industrial operations**

There is an existing operating pit. The area of influence concerning compatibility just touches proposed severed lot 3 in the southeast corner. This lot is already developed so any impact is already established.

I have reviewed the Township of Ryerson official plan; I conclude that proposal conforms.

Zoning By-Law

The existing zoning is Rural (Ru).

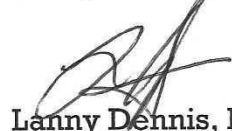
The minimum frontage for a new residential lot or rural lot in the Ru zone is 100m (328 feet) and the minimum lot area for a new rural lot is 10ha (24.7 acres) or rural residential lot in the Ru zone is 1ha (2.47 acres). The proposed severed and retained lots comply with the existing Ru. Therefore, a rezoning is not required.

Recommendation

Having reviewed the Township's official plan and zoning by-law and the 2024 PPS, I recommend consent applications B-011 to B-13/26 be approved with standard conditions including confirmation from the Township's Public Works Foreman that there are satisfactory entrances, confirmation from the authority having jurisdiction there is adequate and suitable area for a septic system on severed lots 2 and 3, amongst others.

Respectfully submitted.

LannyD.Planning



Lanny Dennis, President
MCIP, RPP

Township of Ryerson

Tax Collection Policy

DRAFT- To be Adopted by Council

2026

Township of Ryerson

Tax Collection Policy

1. Policy Statement

This policy was developed to provide guidance to staff and taxpayers on procedures pertaining to the billing and collection of property taxes. It is designed to be implemented in accordance with the governing legislation.

2. Definitions

For the purposes of this policy:

- (a) **“Cancellation Price”** shall mean an amount equal to all tax arrears, current taxes, interest and penalties thereon, and all reasonable costs incurred by the Municipality after the registration of a tax arrears certificate.
- (b) **“Council”** shall mean the elected Mayor and Council of the Corporation of the Township of Ryerson.
- (c) **“Current Taxes”** shall mean all taxes levied on a property prior to their established due date(s).
- (d) **“Extension Agreement”** shall mean a contract between the Municipality and the property owner(s) to establish a fixed repayment schedule by which the Cancellation Price will be paid, which shall be entered into after the registration of a Tax Arrears Certificate and prior to one (1) year following the registration date.
- (e) **“MPAC”** shall mean the Municipal Property Assessment Corporation.
- (f) **“Municipality”** shall mean the Corporation of the Township of Ryerson.
- (g) **“Tax Arrears”** shall mean any portion of property taxes that remain unpaid after the date on which they are due.
- (h) **“Tax Arrears Certificate”** shall mean a document which is registered on title, indicating that the described property will be forced into a municipal tax sale if all property taxes are not paid to the Municipality within the period stipulated.
- (i) **“Treasurer”** is the person appointed by the Municipality who is responsible for handling all of the financial affairs of the Municipality on behalf of, and in the manner directed by, Council.

3. Purpose

The purpose of this policy is to establish efficient and effective procedures and processes for property tax billing and collection for the Municipality, and to ensure municipal tax revenues are collected in a timely and effective manner.

4. Scope

This policy covers all aspects related to the billing and collection of property taxes and any amounts added to the roll for collection, up to and including the initiation of tax sale proceedings.

5. Legislative Authority

This policy is written in compliance with the Municipal Act, S.O. 2001 (The Act), Parts VIII, IX, X, and XI in particular, related Ontario Regulations made under *The Act*, the Planning Act, the Assessment Act, and any applicable Municipal by-laws, as amended. Should there be any incongruences between the policy and the governing legislation, the provisions of the governing legislation will prevail.

6. Objectives

The objectives of this policy are as follows:

- (a) Establish procedures for the billing of property taxes;
- (b) Ensure the timely collection of property taxes;
- (c) Establish processes to collect property taxes; and
- (d) Establish processes to collect property tax arrears.

7. Governing Principles

- 7.1 The procedure of collecting property taxes should be applied universally, uniformly, and consistently.
- 7.2 The Treasurer or designate may exercise discretion in furthering the objectives of this policy.
- 7.3 The Treasurer or designate may take all means necessary provided within the *Municipal Act, 2001, as amended*, to balance taxpayer's interests with those of the Municipality. In doing so, the Treasurer or designate will strive to keep to a minimum the administrative and legal cost.
- 7.4 At all times, the Municipality should take reasonable care to respect and protect the interests of the taxpayer as well as those of the Municipality, including rights to privacy and confidentiality.

8. Accountability

- 8.1 The Treasurer is responsible for ensuring that property tax collection processes are performed in accordance with this policy and all applicable legislation.
- 8.2 The Treasurer or designate is responsible for:
 - 8.2.1 Ensuring this policy remains consistent with current legislation;
 - 8.2.2 Ensuring applicable staff are aware of, and trained on, this policy;
 - 8.2.3 Communicating any policy revisions to applicable staff; and

- 8.2.4 Assessing overdue property tax accounts to ensure tax collection processes are performed in accordance with this policy.

9. Billing Procedures

- 9.1 Billing will be in two (2) stages – Interim and Final Billing. A by-law passed in advance by the Municipality is a requirement to bring into effect both the Interim and Final Tax Billings.
- 9.2 The Tax Bill will contain the required information as set out in Section 343(2) of the *Municipal Act, 2001, as amended*, as well as any other information that is deemed necessary by the Treasurer or designate.
- 9.3 The Tax Billing may contain local improvement charges, area charges, business improvement area charges, and any special charges levied by the Municipality or provincial government.
- 9.4 **Interim Tax Billing:**
- 9.4.1 Interim Tax Bills are based on the returned assessment roll from MPAC. As authorized under Section 317 of *The Act*, the Municipality will bill a property under this category based on no more than 50% of the previous year's annualized taxes billed.
- 9.4.2 Interim Tax Bills are produced in March of every year.
- 9.4.3 The Treasurer or designate shall send a tax bill to every taxpayer at least twenty-one (21) days before any taxes shown on the tax bill are due.
- 9.5 **Final Tax Billing:**
- 9.5.1 Final Tax Bills are based on the tax rates established according to the Municipal budget by-law and the Ontario Ministry of Finance, which sets the education tax rate.
- 9.5.2 Final Tax Bills are produced in July of each year.
- 9.5.3 The Treasurer or designate shall send a tax bill to every taxpayer at least twenty-one (21) days before any taxes shown on the tax bill are due.
- 9.5.4 Final Tax Bills are based on the sum of the current value assessment of the property multiplied by the appropriate tax rates, plus all local improvement charges, business improvement charges, and any special charges levied by provincial legislation.
- 9.5.5 The Final Tax Bill payable will be the sum of the Interim Tax Bill deducted from the final tax amount.

9.6 **Supplementary Tax Billing:**

9.6.1 MPAC usually provides additional assessment information on properties that necessitates a supplemental bill. The Municipality will bill for these supplementary assessments on the later of the date of receipt of the data from MPAC, or at the time of final billing for the current year.

9.6.2 Supplementary taxes are due on the date identified on the Supplementary Tax Bill.

9.6.3 The *Assessment Act* provides two grounds when supplementary tax billing can be applied:

9.6.3.1 **Omissions**

- (a) The Assessment Act, Section 33, provides grounds for the taxation of real property liable for taxation if that property was omitted in the tax roll of that current year at the time of assessment.
- (b) The taxable period allowed is the current year and the preceding two (2) years.
- (c) The supplementary tax billing should be treated as part of the full tax for the current year.
- (d) The Supplementary Tax Bill will be post-marked and mailed not later than twenty-one (21) days from the date of the first installment due date.

9.6.3.2 **Additions**

- (a) The *Assessment Act*, Section 34, provides grounds for taxation of assessment of real property that has increased in value or has been added after the return of the last revised roll. The real property could have increased in value through the erection, alteration, enlargement, or improvement of any building, structure, machinery, equipment, or fixture or any portion thereof that commences to be used for any purpose.
- (b) The supplementary tax billing should be treated as part of the full tax for the current year.
- (c) The Supplementary Tax Bill will be post-marked and mailed not later than twenty-one (21) days from the date of the first installment due date.
- (d) The taxes apply to the current year only.

9.7 Apportionment Tax Billing

- 9.7.1 Section 356 of *The Municipal Act, 2001, as amended*, provides grounds for apportioning property taxes to present owners for lands previously assessed as one block but subsequently severed or otherwise subdivided into two or more distinct parcels.
- 9.7.2 The apportionment should reflect the revised configurations and the levied and unpaid property taxes.
- 9.7.3 The apportionment should be treated as part of the full tax for the current year, and the payment period should not exceed time allowable as per *The Act*.

9.8 Due Dates

Notwithstanding fluctuations as a result of budget approval or other unforeseeable delays, due dates for the payment of property taxes are as follows:

9.8.1 Interim Tax Bill:

- (a) The first installment of the interim billing is due and payable by the third Friday in April of each year.
- (b) The second installment of the interim billing is due and payable by the third Friday in May of each year.

9.8.2 Final Tax Bill:

- (a) The first installment of the final billing is due and payable by the third Friday in August of each year.
- (b) The second installment of the final billing is due and payable by third Friday in September of each year.

9.8.3 Supplementary Tax Bill:

- (a) Supplementary taxes shall be billed in two installments. The first installment shall be due no less than twenty-one (21) days from the billing date, and the second installment shall be due no less than twenty-eight (28) days thereafter.
- (b) Notwithstanding the above, when supplementary taxes are billed with the Final Tax Billing, the installment due dates shall be as per Section 9.8.2 of this policy.

10. Mailing of Bills

- 10.1 Any notices of property taxes or letters sent by ordinary mail are considered delivered to, and received by, the addressee unless the notice or letter is returned by the Post Office or an error in the mailing address is proven. Failure to notify the Municipality of an address change is not deemed an error.

- 10.2 Section 343 of the *Municipal Act, 2001, as amended*, provides that tax bills shall be sent to the taxpayer's residence or place of business or the premises where the taxes are payable for, unless the taxpayer directs the municipality otherwise. Further, Section 343(8) of the *Municipal Act, 2001, as amended*, directs a municipality to continue to deliver tax bills to the address in its records until it is revoked in writing by the taxpayer. The Municipality requires that a mailing address change request be submitted by a property owner in writing, on the prescribed Mailing Address Change Form or through other means of written notice as may be deemed acceptable, for this change to be applied.
- 10.3 Where allowed by legislation, and where available, the provision of tax bills, arrears notices, and other related correspondence may be provided electronically.

11. Payment of Bills

- 11.1 Tax billings are payable to the Corporation of the Township of Ryerson, 28 Midlothian Road, Burks Falls ON P0A 1C0. The following payment methods are accepted for property taxes:
- (a) Cash or debit payments may be received in person at the front desk of the Municipal Office.
 - (b) Telephone or internet banking through most Canadian financial institutions.
 - (c) Cheques may be delivered in person, dropped in the after-hours dropbox at the front door of the Municipal Office, or mailed. The date the payment is received must be no later than the installment due date in order to avoid penalties and interest.
 - (d) Payments may be made by a mortgage company or other financial institution on behalf of a taxpayer.
 - (e) Through any regular preauthorized tax payment plans (PTAP) as offered by the Municipality, and subject to the terms and conditions attached thereto. Properties which have held an arrears balance in either the current or previous calendar year shall not be permitted to join the PTAP program.
 - (f) Though an isolated PTAP plan that has been developed for property tax accounts in arrears. Properties in this plan shall continue to accrue interest monthly.
- 11.2 "Third Party" cheques will not be accepted. A cheque payable to the property owner is considered to be a third-party cheque and is not an acceptable form of payment.
- 11.3 In accordance with Section 347 of *The Act*, payments shall be applied as follows:
- (a) First, to penalties and interest charges owing;
 - (b) Then, against taxes and other charges added to the tax roll according to the length of time they have been owing, with amounts imposed earlier being

discharged before amounts imposed later, and within each calendar year's balance subject to the following order of prioritization:

I. First, against property taxes levied.

II. Second, against all other charges added to the tax roll.

- 11.4 Change will not be returned for non-cash payments accepted in excess of the amount due on the tax account. Should a credit appear on the tax account as a result of a payment, it will be applied to subsequent installments not yet due in the current or future years. However, upon the written request of the property owner, a refund may be processed provided that a minimum of fifteen (15) business days have passed since the payment was received and the amount being requested for return is no less than \$50.00.
- 11.5 If a taxpayer submits two (2) NSF cheques for tax payment within one (1) calendar year, personal cheques will no longer be accepted unless they are certified. A fee will be charged on all NSF cheques as per the current fees by-law.
- 11.6 If a taxpayer is enrolled in the PTAP program, and has two (2) payments returned as NSF in the same calendar year, said taxpayer shall be immediately removed from the PTAP program and prohibited from re-joining the program until the start of the second calendar year following the year in which the payments are returned. A fee will be charged on all NSF payments as per the current fees by-law.
- 11.7 Should a payment be tendered in U.S. funds, it will be accepted at the exchange rate established by the financial institution holding the accounts of the Municipality on the day it is posted.

12.Collection Procedures

12.1 General

- 12.1.1 Property taxes which remain unpaid after the Interim and Final Billing due dates are considered in arrears. Past due notices shall be sent bi-annually to all taxpayers with an arrears balance greater than \$10.00. The first notice shall be mailed in June, and the second notice shall be mailed in October.
- 12.1.2 In addition to notices, personal contact may be made by the Treasurer or designate where deemed necessary and appropriate by way of telephone, personal interviews, or email.

12.2 Late Payment Charges

- 12.2.1 Penalty at a rate of 1.25% on the amount of property taxes due and unpaid may be imposed as a penalty for the non-payment of property taxes on the first day of default.

- 12.2.2 Interest charges at a rate of 1.25% will be applied on the first day of each month on the amount of property taxes due and unpaid. Interest will accrue only after the first day of default of the installment due date.
- 12.2.3 Where the rate of 1.25% per month is the maximum allowable under the *Municipal Act, 2001, as amended*, Council may adjust or alter the rate for penalty and interest by adopting an alternate rate by by-law.
- 12.2.4 Properties which are enrolled in the PTAP, where the total of the current and outstanding taxes, penalties, and interest will be paid by December 31 of the year enrolled, will be exempt from further late payment charges.
- 12.2.5 Late payment charges will not be waived or reduced under any circumstances, unless they have arisen as a result of an error on the part of the Municipality or where otherwise deemed appropriate in the sole discretion of the Treasurer.

12.3 Properties in Distress

- 12.3.1 If any part of tax arrears are due with respect to any land on the first (1st) day of January in the second (2nd) year following that in which the property taxes become owing, that property shall be considered in distress.
- 12.3.2 For tax accounts which will be considered in distress as of January of the following calendar year, a collection letter is to be sent in November of the current year to the property owner(s) advising of the current delinquency and tax arrears situation and asking for payment in full or satisfactory payment arrangements to be made by a given date. Letters and correspondence should encourage payment.
- 12.3.3 If acceptable arrangements are made, the account is monitored for compliance and follow-up made be made in writing or by telephone as required.
- 12.3.4 If no reply is received, a second letter is to be sent in December stating that failure to reply will result in further actions being taken to collect the outstanding taxes, which will result in additional costs to the property owner.
- 12.3.5 If no response is received with respect to the second letter, and/or the property owner and Municipality are not able to negotiate a mutually beneficial repayment arrangement, a final notice will be sent in January providing a date by which a Tax Arrears Certificate will be registered on title should satisfactory arrangements not be made.
- 12.3.6 If no response is received, or payment arrangements satisfactory to the Municipality in its sole discretion are not made, the Treasurer or designate will commence an action as set out in Section 13 of this policy to enforce collection.

13. Collection Procedures on Tax Arrears

As outlined under Section 349 of the *Municipal Act, 2001, as amended*, taxes are a special lien on the land in priority to every claim, privilege, lien or encumbrances of every person except the Crown, and the lien and its priority are not listed or impaired by any neglect, omission or error of the Municipality or its agents or through taking no action to register a Certificate of Tax Arrears. Section 349 of *The Act* provides that taxes may be recovered with costs as a debt due to the municipality from the taxpayer originally assessed from them and from any subsequent owner of the assessed land or any part of it.

There are four methods set out by legislation that the Municipality may use to collect any unpaid taxes:

- (a) **Bailiff Action:** Section 349 of *The Act* provides that taxes may be recovered with costs as a debt due to the municipality from the taxpayer originally assessed for them, and from any subsequent owner of the assessed land or any part of it.
- (b) **Collection Agency:** Section 304 of *The Act* provides that, if a municipality uses a registered collection agency in good standing under the Collection Agencies Act to recover a debt, including taxes, payable to the Municipality, the collection agency may recover its costs as long as those costs do not exceed the amount approved by the Municipality.
- (c) **Rent Attornment:** Under Section 350 of *The Act*, where taxes are owed in respect of any land occupied by a tenant, the Municipality may seize the rents of an income producing rental property upon giving proper notice.
- (d) **Tax Registration/Tax Sale:** Section 373 of *The Act* provides that, where any part of tax arrears is owing with respect to land in a municipality on January 1st in the second (2nd) year following that in which the real property taxes become owing, the Treasurer of the municipality or designate may prepare and register a tax arrears certificate against the title to that land.

14. Tax Registration/Tax Sale Process

- 14.1 Properties that are in arrears on January 1 of the second (2nd) year in which the property taxes are due are eligible for tax registration under Section 373 of *The Act*. The Treasurer or designate will work with the property owner to negotiate an adequate payment arrangement of all outstanding taxes, penalties, and interest.
- 14.2 If the property owner is unresponsive to any communications from the Municipality, adequate payment arrangements have not been made, and/or where it is deemed by the Treasurer or designate to be in the best interests of the Municipality, a tax arrears certificate shall be registered against the property.
- 14.3 The property owner(s) or other interested party has one (1) year from the date of registration in which to redeem the property for all taxes, interest, and penalties outstanding, as well as any associated costs incurred by the Municipality.

- 14.4 If a Tax Arrears Certificate has been registered against the property, no partial payments can be accepted by the Municipality unless the property owner(s) have entered into an Extension Agreement with the Municipality. As outlined under Section 378 of *The Act*, the Treasurer or designate may, at their discretion, enter into such an Extension Agreement with or without Council review and consideration.
- 14.5 The Treasurer or designate may make every effort to assist the property owner(s) to remit the cancellation price within one (1) year of certificate registration. Payment of the cancellation price will include any and all fees incurred by the Municipality in during the collection process, as well as any administrative charges imposed by the Municipality's fees by-law.
- 14.6 The Municipality will use a third-party to carry out the tax sale process as outlined in the Municipal Tax Sale rules.
- 14.7 The Treasurer or designate may proceed with registration following the procedures as outlined in *The Act*, up to a realization of the tax arrears or possession and sale of the property.
- 14.8 All costs associated with the Tax Sale will be added to the tax roll and interest charged thereon, to be fully recovered by the Tax Sale.

15. Vesting

- 15.1 Where there is no successful purchaser in a Tax Sale, a Notice of Vesting may be issued and the Treasurer or other agent shall register a declaration to that effect at the local land registry office. Council has two (2) years to decide whether to vest a property.
- 15.2 Council may elect to re-advertise for another tender or auction within two (2) years without writing off the tax arrears. If Council elects not to vest, Council may choose to write off the taxes and issue a tax cancellation certificate. Council may also decide to write off all or part of the taxes with the purpose of re-registration of the tax arrears and repeating the tax sale process from the beginning.
- 15.3 If Council decides to vest the property, the tax arrears will be written off and the property may be declared surplus and advertised for sale.

16. Write-offs

- 16.1 From time to time, adjustments may be made to a tax roll which reduce the total amount of property taxes owing. The following are potential sources of credit-generating adjustments:
 - (a) **Request for Reconsideration:** a property owner may be eligible to have their property reassessed if they feel that there are discrepancies in the original assessment.

(b) **Section 357/358/359 Application:** A property owner may be eligible to have their property assessment adjusted by MPAC if any one or more reasons apply under Section 357/358/359 of *The Act*. The current owner may revert back up to three (3) years, if applicable.

(c) **Vacancy Rebates:** A property owner may be eligible for a vacancy rebate on their commercial or industrial taxes if the building has not been used for any purposes for a minimum of ninety (90) days.

- 16.2 Upon receipt of MPAC-approved assessment adjustments, the Treasurer or designate will have the authority to apply said adjustments to the property tax roll and apply any credits to the tax account.
- 16.3 A property owner seeking a vacancy rebate must submit a completed and signed Commercial/Industrial Vacancy Rebate application to the Municipal office by February 28th of the year following the vacancy.
- 16.4 By default, any credits posted to a tax account will be used to offset future tax levies. However, the owner may request, in writing, a refund of the credit balance on their tax account. Any refunds issued will be in the name of all registered owners on the account.

Page 138 of 212
South East Parry Sound Regional Fire Training Committee
2027 Draft Budget
2026-09-16

	Expenses	2026 Budget	2026 YTD (08/30)	2027 Draft Budget
	Administration	2,000	2,000	2,000
	Expense Allowance	2,000	-	2,000
	Training Program	81,408	54,272	81,408
	Total	85,408	56,272	85,408

		Percentage	Share of 2026 Budget	Share of 2027 Budget
Burk's Falls and District		20%	17,082	17,082
Kearney		20%	17,082	17,082
Magnetawan		20%	17,082	17,082
McMurrich/Monteith		20%	17,082	17,082
Perry		20%	17,082	17,082
			85,408	85,408

Burk's Falls and District	2026 Budget	2027 Budget
Armour (47.84%)	8,172	8,172
Burk's Falls (28.6%)	4,885	4,885
Ryerson (23.56%)	4,024	4,024
	17,082	17,082



P.O. Box 463, Burk's Falls, Ontario P0A 1C0
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Email: info@burksfallsdistricthistoricalsociety.com
www.burksfallsdistricthistoricalsociety.com
Like us on Facebook

Heritage Centres
Watt Century Farm House
827 Chetwynd Road
Armour Township

Wiseman's Corner Schoolhouse
112 Midlothian Road
Ryerson Township

August 27, 2026

Township of Ryerson
R. R. # 1, 28 Midlothian Road,
Burks Falls ON P0A 1C0

Re: Annual Halloween Party at the Burk's Falls Arena

Dear Council,

We are writing this letter to request support of the annual children's Halloween Party that is hosted on Halloween night at the arena by the Burk's Falls Lions Club, Branch 405 Royal Canadian Legion and the Burk's Falls & District Historical Society.

For years, local children have attended the party and some parents use this location as a meeting place for their older children after a night of trick-or-treating. The party is a community tradition.

We are reaching out to the Councils of our local municipalities to request a donation to allow for the purchase of candies, treats, and decorations. We would appreciate a \$250-\$300 donation from you, but would be grateful to receive any financial support. We recognize that the Village of Burk's Falls allows for the use of the facility free of charge.

If you wish to donate, please make a cheque payable to the Burk's Falls Lions Club. A representative from the Lions Club or Historical Society will pick up the cheque from your office.

If anyone from Council is available on Friday, October 31, 2026 to volunteer at the party, please contact me. We are seeking volunteers to manage game stations and to hand out candy to the children.

Thank you for your consideration of this request for a donation to a very worthwhile community event.

Sincerely,

Charlene Watt
Deputy Treasurer & Secretary

On behalf of
Burk's Falls Lions Club & Royal Canadian Legion – Branch 405, Burk's Falls

Join us in your costume for a spooktacular event



TRICK OR TREAT

Saturday
31ST
OCTOBER

6 - 8 pm

GAMES & PRIZES
CANDIES & TREATS

Burk's Falls Arena,
Karl Crozier Room
220 Centre Street

FREE ADMISSION



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③



WASTE MANAGEMENT REPORT – August 25, 2026

ONGOING BUSINESS

- Staff Report - Waste Management Update

BAG TALLY – GATE INFORMATION 2026

BAG TALLY	ARMOUR		BURKS FALLS	RYERSON		TOTAL OF ALL
January 2026	1,016	213	167	739	43	2,178
February 2026	1,038	112	91	702	22	1,965
March 2026	1,145	129	79	862	12	2,227
April 2026	1,366	204	144	953	20	2,687
May 2026	1,701	277	176	1,096	28	3,278
June 2026	1,661	403	152	1,055	65	3,336
July 2026	2,398	74	0	1,330	10	3,812
TOTAL 2026	10,325		809	6,937		19,483
2026 % OF TOTAL	60.242%		4.152%	35.605%		100%
January – July 2025	10,595	1,992	969	6,713	443	20,712
TOTAL 2025	12,587		969	7,156		20,712
2025 % OF TOTAL	60.772%		4.678%	34.550%		100%
January – July 2024	10,268	1,615	1,356	6,277	300	19,816
TOTAL 2024	11,883		1,356	6,577		19,816
2024 % OF TOTAL	59.967%		6.843%	33.190%		100%
January – July 2023	10,333	1,542	1,001	6,035	232	19,143
TOTAL 2023	11,875		1,001	6,267		11,214
2023 % OF TOTAL	62.033%		5.229%	32.738%		100%

HEALTH & SAFETY

- Joint Health and Safety Committee – Certification Part 1 scheduled for September 22, 2026



STAFF REPORT

DATE: August 25, 2026
TO: Mayor & Council
FROM: Amy Tilley, Waste Management Administrator
SUBJECT: Waste Management Update

RECOMMENDATION

That Council receive this report as an update on waste management operations, including the recommendations contained herein; direct staff to proceed with the required emergency and incident-related expenditures while maintaining appropriate financial controls; and request that a copy of the Staff Report – Waste Management Update and the resolution be circulated to the partners.

BACKGROUND

On Friday, July 17, 2026, at approximately 11:00 p.m., calls to 911 alerted the Burk's Falls and District Fire Department to a fire at 141 Chetwynd Road. Upon arrival, the Fire Department found the processing and maintenance building fully engulfed in flames.

The quick response of the Fire Department successfully contained the fire to the immediate area of the building. Although the building and its contents were destroyed, the fire was contained before it resulted in an environmental incident or significant impact to the adjacent landfill operations.

On Saturday, July 18, 2026, the Administrator met with the Fire Chief and provided access to on-site equipment and staff to assist with monitoring the site and maintaining a fire watch over the following 24 hours.

The Ministry of the Environment, Conservation and Parks (MECP) Spill Action Centre was notified of the fire. Information was provided regarding the fire suppression activities undertaken and the proximity of the landfill.

Adjusters Limited were also contacted and advised of the incident. Following notification of the incident, the municipality's insurance adjuster attended the site to assess the damage and provide direction regarding immediate response measures.

The adjuster and administrator identified immediate priorities, including site security, debris management, temporary operational requirements, and documentation of the loss. Staff have been coordinating with the adjuster to support the ongoing insurance claim process and determine next steps for restoration and replacement of the damaged facilities and equipment.



STAFF REPORT

IMMEDIATE RESPONSE / TEMPORARY MEASURES

Due to the debris remaining on site and the unknown cause of the fire, a temporary closure of the facility was implemented.

To reopen for the public on Thursday July 23, 2026 the following steps were initiated:

- **Hydro service** – ensuring electrical service was available to support continued operations.
- **Mobile equipment and fuel** – ensuring required mobile equipment could be fuelled and remain operational.
- **Card payment system** – ensuring debit payment capabilities could be restored.
- **Temporary office space** – establishing a secure location for debit machines, cash float and daily operational supplies.
- **Staff cooling station** – providing an appropriate temporary space for staff to remain cool and safe while working on site.
- **Debris and roadway cleanup** – contractor obtained to start removal of scrap metal and debris, industrial sweeper rented and roads cleared
- **Site Inspection** – Fire Department and insurance adjuster approved site safety and temporary operations.

ENVIRONMENTAL / REGULATORY

Ministry of the Environment, Conservation and Parks (MECP) attended the site on Tuesday July 21, to review and document the event and collect samples of onsite surface water:

- Runoff from fire suppression flowed into landfill and constructed wetland;
- No chemical suppression, strictly water, limits potential environmental impacts;
- Reviewed debris and the plan for clean up;
- MECP did not request additional testing or inspections.

At the request of the Administrator, DM Wills Environmental collected samples from onsite wells in the area of the active operations and runoff, after the event.

CURRENT OPERATIONS

By Thursday July 30th, operations were fully restored with the exception of the Reuse facility. Construction and demolition waste are being accepted and compacted as needed. E-waste supplies are set up in the Quonset, along with the Diabetes donation bins. The area is closed to the public to minimize the eyes on items currently stored within.

Mattresses for recycling are being stored within the Pole Barn; however, without a forklift or loading dock, live loading (driver waits on site, 2 hours maximum) will not be happening. The following options were investigated:



STAFF REPORT

1. Small truck for rent, staff would have to load and deliver to Woodbridge.
2. Strong Township portable ramp for loading – still being used on their site. Skid steer is not ideal for going into a trailer.
3. Shredding on-site with volume going into the landfill - mobilize & shred = \$7,000.
4. Rocket Freight to drop 53-foot trailer, staff to load with existing equipment - even with an additional charge for an extra trip, it's still half the price of shredding.

The minimal amount of Commercial cardboard that was previously baled is now comingled with the residential fibre stream. Lofthouse has been advised we can no longer accept their bales at our facility and put them in touch with Continental Paper Grading. There were 15 bales in the building which were collected over the last 7 months.

A portable office was obtained and leased for a 6-month period. Hydro has been connected and air conditioning is available for the hot and humid days. The only downfall to this temporary office is that it is on wheels, (portable) and 5 steps up into the office make it difficult to serve the public from this location. The sea-can previously used to store mattresses was put in place as a temporary shelter to keep the staff out of the elements; debit machines, receipt books and the cash float can be easily accessed and stored during the public hours. The Waste Administrator discussed purchasing the portable office with Christie's RV. This would allow us to remove the wheels and stands, making it more accessible for staff. We could also add an enclosed porch for staff to work from in the winter. Christie's RV advised that these units retain their value if properly maintained. Purchase price of the unit currently on-site is \$37,900.

Tools and supplies are also stored in the leased unit as it is the only lockable space and we have had numerous reports of people on site after hours. A security system and cameras have been ordered and will be installed to observe after hours.

Site staff and administrator have discussed moving the sea-can by the temporary office and the recycling bins would move to the other side of the driveway. However; very uneven terrain would cause tripping hazards for residents dumping blue box material.

The present operations ensure site safety for all staff and residents.

BUDGET AND FINANCIAL

To track expenses specific to the incident, the Treasurer has directed that all costs associated with replacement and restocking be charged to a dedicated account. Revenue from insurance proceeds has also been setup but no claim submitted to date.

A Schedule of Loss has been prepared and reviewed with site staff to ensure that all contents have been properly itemized. The insurance adjusters have contacted contractors to obtain quotations for replacement of the building and establish a current replacement value for insurance purposes. The Waste Management service is not obligated to rebuild on the existing footprint; however, the replacement costing will provide a benchmark for insurance purposes.



STAFF REPORT

The question of rebuilding should be considered as part of the 2027 budget process. The Administrator has commenced preparation of the 2027 Draft Budget for review by TRI Council on October 2, 2026. Draft for discussion attached.

BUILDING AND SITE CONSIDERATIONS

The Administrator has reviewed the existing footings and concrete pad with the Building Inspector and with contractors providing quotations for a potential replacement building. A new building will require an engineered pad and footings.

The existing septic holding tank will remain in place, if feasible, as retaining the tank may reduce the overall cost of a new building.

To support the preparation of the Draft 2027 Waste Management Budget, the Administrator recommends that Armour Council recognize the improvements that will be required to replace the processing and maintenance Building and direct staff and management to investigate options for maintaining and improving services at the Landfill & Recycling Centre.

Furthermore, as the Administrating Municipality for the Waste Management service, the Township of Armour supports rebuilding and restoring the level of service and security previously provided by the Processing and maintenance Building.

DIRECTION FROM COUNCIL – NEXT STEPS

Council is requested to direct the following actions:

- The Waste Management Administrator will issue a Request for Quotation for the demolition and removal of the existing pad, footings, burnt timbers, and loading dock. Where appropriate, debris will be reused on site to fill problem areas and assist with repairs to the operating face;
- The Waste Management Administrator will make arrangements with Rocket Freight to transport mattresses to the Woodbridge recycling facility. Future consideration will be given to the potential rental for on-site storage;
- The Waste Management Administrator will continue to manage the insurance claim process and provide assistance to the insurance adjusters as required;
- The Waste Management Administrator will review the insurance claim report, see attachment "A", with the CAO and Treasurer for submission to the insurance adjusters to cover the preliminary expenses;
- The Waste Management Administrator will proceed with obtaining quotations and engaging contractors in accordance with the Township's applicable purchasing and procurement policies and any emergency purchasing provisions;



STAFF REPORT

- The Waste Management Administrator will continue to investigate options for replacing the services and security previously provided by the processing and maintenance building including potential interim and permanent solutions.
- The Waste Management Administrator will prepare a Draft 2027 Waste Management Budget based on the recommendations contained in this report and Council's discussion at the regular meeting of August 25, 2026.
- Any expenditures incurred under this resolution that are not ultimately covered by insurance be identified and addressed through the appropriate budget process or subsequent Council authorization.

Amy Tilley
Waste Management Administrator



STAFF REPORT

ATTACHMENT A

Expenditure	Original Cost	Replacment	HST	Municipal HST
Christie's RV		11,690.00	1,519.70	205.77
Stinson Electric		15,105.06	1,963.66	265.88
Muskoka Rental Industrial sweeper		1,231.70	160.12	21.68
Komatsu Bulldozer - fire cleanup rental		3,200.00	416.00	56.33
Komatsu Bulldozer - fire damage		7,185.63	934.13	126.48
PolyJohn rental - 1 month & setup		307.50	39.98	5.41
TJB Construction		14,730.00	1,914.90	259.28
DM Wills - Environmental Testing		1,257.50	163.48	22.13
SUBTOTAL		54,707.39	7,111.96	962.96
Site Signage	2,461.00	2,369.00	307.97	41.70
Security System & cameras	249.99	179.99	23.40	3.17
Pad locks & keys	264.42	234.00	30.42	4.12
2 way Radio with Charger (3)	1,819.92	859.70	111.76	15.13
Fire Extinguishers (2 10lb)	375.00	180.00	23.40	3.17
Eyewash station & Solution		92.10	11.97	1.62
Defibrillator	1,651.50	1,839.00	239.07	32.37
Punch Clock	279.00	301.98	39.26	5.32
Cash Float	125.00	125.00	16.25	2.20
Cellphone	405.74	491.33	63.87	8.65
100' insulated extension cord (2)	109.98	113.99	14.82	2.01
Heavy Duty Magnetic Sweeper	109.00	84.90	11.04	1.49
Traffic Cones	439.98	439.98	57.20	7.74
Fan rake	18.17	22.99	2.99	0.40
Garbage cans	29.99	31.99	4.16	0.56
Stainless Steel Garbage Grab (3)	158.97	158.97	20.67	2.80
Compactor Fluids, Filters	4,500.00	6,157.99	800.54	108.39
Skid Steer Fluids, Filters	1,739.00	1,739.00	226.07	30.61
Storage cabinets	2,580.00	2,783.00	361.79	48.99
Mastercraft 5 drawer tool chest	289.00	38.99	5.07	0.69
Framing Hammer	45.99	36.99	4.81	0.65
Wrench - Maximum 30 pc.	139.99	64.99	8.45	1.14
Multidriver 10' 2pc	18.59	16.99	2.21	0.30
Ratchet & Socket 122 pc.	75.99	79.99	10.40	1.41
Electric Grease Gun	416.55	416.48	54.14	7.33
Dewalt Drill	176.99	162.98	21.19	2.87
SUBTOTAL	18,479.76	19,022.32	2,472.90	334.83
TOTAL		73,729.71	9,584.86	1,297.79

2026 TRI R WASTE MANAGEMENT BUDGET

	Account #	Description	2024 ACTUAL	2025 ACTUAL	2026 DRAFT BUDGET	2026 ACTUAL	2027 DRAFT BUDGET
	TRI R WASTE MANAGEMENT OPERATING REVENUE						
1	15-341-000	TRI R Landfill Tipping Fees		\$101,098		\$88,241	\$50,314
2	15-341-001	TRI R - 2023 Filters - Foodcycler		\$220		\$70	\$50
3	15-341-002	TRI R - Landfill Tipping Fees - Municipal Payments		\$86,070		\$87,042	\$47,603
4	15-341-003	TRI R - Short - Term Rental Kits		\$0		\$390	\$460
		TRI R Insurance Proceeds		\$0		\$0	\$0
5	15-342-000	TRI R - Recycling - Diversion Rebates		\$20,391		\$11,372	\$5,600
6	15-344-000	TRI R - Recycling - Sale of Blue Boxes		\$121		\$50	\$0
7	15-540-000	TRI R - Govt. Grants Recycling Operating		\$68,392		\$2,162	\$0
8	15-541-000	TRI R - Circular Materials Contract		\$0		\$49,451	\$42,670
9	TRI R WASTE MANAGEMENT TOTAL REVENUE		\$276,292	\$238,778	\$208,820	\$124,620	\$656,670
	TRI R WASTE MANAGEMENT OPERATING EXPENDITURES						
10	16-451-000	TRI R - Salaries & Benefits	\$281,313	\$354,080	\$340,000	\$182,403	\$350,000
11	16-451-001	TRI R - Training, Health & Safety	\$1,006	\$4,162	\$4,500	\$4,757	\$4,500
12	16-452-000	TRI R - Supplies	\$1,192	\$2,254	\$2,000	\$1,017	\$2,000
13	16-454-000	TRI R - Skid & Packer Fuel	\$7,368	\$7,624	\$9,000	\$6,966	\$9,000
14	16-455-000	TRI R - Insurance	\$8,373	\$9,198	\$9,600	\$9,531	\$10,530
15	16-455-002	TRI R - Audit & Accountant Fees	\$11,378	\$8,100	\$8,100	\$0	\$10,000
16	16-455-003	TRI R - 2026 Insurance Claim - Fire	\$0	\$0	\$0	\$31,681	\$0
17	16-456-000	TRI R - Hazardous Waste Disposal	\$1,335	\$3,554	\$2,500	\$0	\$2,500
18	16-460-000	TRI R - Dozer/Site Maintenance	\$334	\$3,218	\$2,000	\$1,777	\$2,000
19	16-460-005	TRI R - Contracted Services	\$9,601	\$28,680	\$5,000	\$19,044	\$5,000
20	16-461-000	TRI R - Office & Advertising	\$3,099	\$3,478	\$2,500	\$5,184	\$2,500
21	16-461-001	TRI R - Bank Charges	\$4,163	\$4,436	\$4,200	\$2,336	\$4,200
22	16-462-000	TRI R - Payment in Lieu of taxes	\$3,668	\$3,656	\$3,800	\$3,536	\$3,900
23	16-464-000	TRI R - Monitoring	\$21,898	\$21,694	\$22,000	\$13,748	\$20,000
24	16-465-000	TRI R - Equipment Maintenance	\$32,103	\$36,791	\$35,000	\$11,023	\$35,000
26	16-476-000	TRI R - Freight	\$21,689	\$14,024	\$12,000	\$7,252	\$12,000
27	16-476-005	TRI R - Processing Fee	\$30,135	\$5,446	\$5,500	\$1,656	\$5,500
29	16-478-000	TRI R - Building Maint.	\$183	\$216	\$1,000	\$649	\$0
31	16-480-000	TRI R - Natural Gas	\$2,333	\$2,237	\$3,000	\$1,116	\$0
32	16-481-000	TRI R - Hydro & Telephone	\$3,234	\$2,032	\$3,000	\$1,213	\$3,000
35	16-486-000	TRI R - Winter Maintenance	\$1,741	\$3,577	\$3,000	\$5,128	\$6,000
36	TRI R WASTE MANAGEMENT TOTAL OPERATING EXPENDITURES		\$468,032	\$518,458	\$477,700	\$310,019	\$487,630
37	TRI R WASTE MANAGEMENT NET OPERATING EXPENDITURES		\$191,740	\$279,679	\$268,880	\$185,399	(\$169,040)

2026 TRI R WASTE MANAGEMENT BUDGET

Account #	Description	2024 ACTUAL	2025 ACTUAL	2026 DRAFT BUDGET	2026 ACTUAL	2027 DRAFT BUDGET
TRI R WASTE MANAGEMENT CAPITAL REVENUE						
38	15-343-000 TRI R - Sale of Equipment - COMPACTION BIN	\$0	\$0	\$8,000	\$0	\$0
39	15-649-001 TRI R - Food Cycler Sales	\$0	\$0	\$0	\$0	\$0
40	TRI R WASTE MANAGEMENT TOTAL CAPITAL REVENUE	\$0	\$0	\$8,000	\$0	\$0
TRI R WASTE MANAGEMENT CAPITAL EXPENDITURES						
41	16-489-002 TRI R - Landfill - Landfill Compactor Repair	\$0	\$42,643	\$15,000	\$14,943	\$0
42	16-489-003 TRI R - Landfill - Mattress Shred & Disposal	\$15,620	\$0	\$0	\$0	\$0
44	16-489-005 TRI R - Recycling - Site Design	\$0	\$8,834	\$9,000	\$1,883	\$0
	TRI R - Landfill - NEW BUILD	\$0	\$0	\$0	\$0	\$450,000
46	16-489-503 TRI R - Food Cycler (2022 Pilot) (2023 Filters)	\$490	\$700	\$440	\$0	\$0
47	TRI R WASTE MANAGEMENT TOTAL CAPITAL EXPENDITURES	\$16,110	\$52,177	\$24,440	\$16,826	\$900,000
48	TRI R WASTE MANAGEMENT NET CAPITAL EXPENDITURES	\$16,110	\$52,177	\$16,440	\$16,826	\$900,000
49	TRI R WASTE MANAGEMENT NET EXPENDITURES	\$207,850	\$331,856	\$285,320	\$202,225	\$730,960

Description	Purchase Date	Purchased From	Status
50' x 90' Maintenance Building	1989	Constructed	
Vertical Downstroke Baler	1995	Progar, Toronto	Not replacing
Vertical Downstroke Baler	1995	Thompson Machining	Not replacing
Magnetic Separator	1995	Magnoshift	Not replacing
Vertical Downstroke Baler	2010	Harris-Selco	
Pallet Scale	2011	Canadian Scale	
TCM Forklift	2012	Lewis Motors	
Radiant Tube Heater	2014	Boyes Electric	New build
Three-Phase Power converter	2017	Lakeland Electric	Not replacing
Site Signage	2017	Signcraft	Ordered
Pallet Jack (2)	2018	Near North Industrial	
YardWorks Lawnmower	2014	Canadian Tire	
Stihl Weed Whacker	2016	Muskoka Rental	
Stainless Steel Garbage Grab (3)	2022	Amazon	x
Vevor 6.3 gallon Air Compressor	2024	Amazon	order after
Greener Pressure Washer	2024	Amazon	order after
Mastercraft 5 drawer tool chest	2024	Canadian Tire	reduced
Wrench - Maximum 30 pc.	2024	Canadian Tire	x
Screwdriver - Maximum 100 pc.	2024	Canadian Tire	x
Ratchet & Socket 122 pc.	2024	Canadian Tire	x
Ratchet & Socket - 1' Drive	2024	Near North industrial	
Reciprocating saw	2024	Canadian Tire	order after
Bolt Cutters 24"	2024	Canadian Tire	order after
Electric Grease Gun	2024	Milwaukee	x
Heavy Duty Magnetic Sweeper	2024	Global Industrial	x
Eyewash Station	2012	U-line	reduced
2 way Radio with Charger (3)	2015	Spectrum	x
Defender Security System	2018	Defender	x
Fire Extinguishers (5 - 10 lbs)	2023	Fire Alert, Callandar	x
First Aid Kit	2023	Fire Alert, Callandar	x
Traffic Cones	2024	Amazon	x
100' insulated extension cord (2)	2024	Home Hardware	x
Defibrillator	2024	Philips Heartstart	x
Punch Clock	2012	Amazon	x
Cash Float	2012	Township	x
Laptop	2018	Munisoft	
Cellphone	2024	Bell Canada	x
Mini Fridge	2014	Canadian Tire	
Keurig Coffee Maker	2022	Home Hardware	
Microwave	2024	Home Hardware	
Battery/power surge protection	2024	MuniSoft	
Danby 3 to 1 Air Conditioner	2025	amazon	Not replacing
Point of Sale Machines (3 P@S)	2025	Moneris	Moneris no charge
Paper rolls for POS (100 rolls)	2025	Moneris	x
Blue Boxes (150 units)	2019 (250 units)	Busch Systems	Not replacing
Green Bins (100 units)	2019 (250 units)	Busch Systems	Not replacing
Lockers	2017	Gorcoran Contracting	New build
Gate Attendant Hut	2017	Gorcoran Contracting	Temporary
Picnic table 8' frame wood	2018	Uline Products	New build
Docking plate	2018	Bernier Welding	New build
Rakes, Shovels, Brooms	2019	Building Center	x
Compactor Fluids, Filters	2025	AFC Repair	x
Skid Steer Fluids, Filters	2025	AFC Repair	x
33 pound propane cylinder	2026	Moore Propane	Not replacing

**DISTRICT OF PARRY SOUND**

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BURK'S FALLS, ON
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Email: admin@armourtownship.ca

Website: www.armourtownship.ca

Date: August 25, 2026

Motion # 2026-239

That the Council of the Township of Armour accept the Waste Management Administrator's Staff Report dated August 25, 2026, and authorize staff to proceed with the recommended actions outlined, including demolition and removal of the damaged processing and maintenance building components, mattress transportation and disposal arrangements, management and submission of the insurance claim, obtaining quotations and engaging contractors in accordance with applicable procurement policies, investigating interim and permanent replacement options, preparing the 2027 Waste Management Budget, and addressing any uninsured expenditures through the appropriate budget process or subsequent Council authorization.

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

Carried / Defeated 

Declaration of Pecuniary Interest by: _____

Recorded vote requested by: _____

Recorded Vote:

Blakelock, Rod

Brandt, Jerry

Haggart-Davis, Dorothy

Ward, Rod

Whitwell, Wendy

For

☐☐☐☐☐

Opposed

☐☐☐☐☐

**Burk's Falls, Joly, Machar, Ryerson, South
River, Strong and Sundridge Joint
Building Committee**

Independent Auditor's Report and Financial Report

December 31, 2025

**Burk's Falls, Joly, Machar, Ryerson, South River,
Strong and Sundridge Joint Building Committee**

Financial Report

December 31, 2025

Management's Responsibility for the Financial Statements

Independent Auditor's Report

Statement of Financial Position 1

Statement of Operations and Accumulated Surplus 2

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Statement of Change in Net Debt 4

Notes to the Financial Statements 5-14

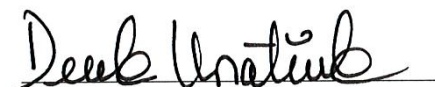
Management's Responsibility for the Financial Statements

The accompanying financial statements of the Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee (the "Committee") are the responsibility of the Committee's management and have been prepared in accordance with Canadian Public Sector Accounting Standards established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada, as described in Note 2 to the financial statements.

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.

The Committee's management maintains a system of internal controls designed to provide reasonable assurance that assets are safeguarded, transactions are properly authorized, and recorded in accordance with Canadian Public Sector Accounting Standards established by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada, and reliable financial information is available on a timely basis for preparation of the financial statements. These systems are monitored and evaluated by management. The Committee's Board meets with management and the external auditor to review the financial statements and discuss any significant financial reporting or internal control matters prior to their approval of the financial statements.

The financial statements have been audited by Baker Tilly SNT LLP, independent external auditor appointed by the Committee. The accompanying Independent Auditor's Report outlines their responsibilities, the scope of their examination and their opinion on the Committee's financial statements.


Treasurer

August 11, 2026

Baker Tilly SNT LLP / s.r.l.

1850 Bond, Unit / Unité A

North Bay, ON, Canada P1B 4V6

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Independent Auditor's Report

**To the Members of the Burk's Falls, Joly, Machar,
Ryerson, South River, Strong and Sundridge Joint
Building Committee**

Opinion

We have audited the financial statements of the Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee, which comprise the statement of financial position as at December 31, 2025, and the statements of operations and accumulated surplus, cash flows, and change in net debt 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 Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee as at December 31, 2025, and its results of operations and its cash flows for the year then ended in accordance with Canadian Public Sector Accounting Standards.

Basis for Opinion

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

ACCOUNTING • TAX • ADVISORY

Baker Tilly SNT LLP is a member of Baker Tilly Canada Cooperative, which is a member of the global network of Baker Tilly International Limited. All members of Baker Tilly Canada Cooperative and Baker Tilly International Limited are separate and independent legal entities.

COMPTABILITÉ • FISCALITÉ • SERVICES-CONSEILS

Baker Tilly SNT s.r.l. est membre de la Coopérative Baker Tilly Canada, qui fait partie du réseau mondial Baker Tilly International Limited. Les membres de la Coopérative Baker Tilly Canada et de Baker Tilly International Limited sont tous des entités juridiques distinctes et indépendantes.



Independent Auditor's Report (continued)

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

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Committee's internal control.



Independent Auditor's Report (continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Committee's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Committee to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

North Bay, Ontario
August 11, 2026

Baker Tilly SNT LLP
CHARTERED PROFESSIONAL ACCOUNTANTS,
LICENSED PUBLIC ACCOUNTANTS

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and
Sundridge Joint Building Committee**

Statement of Financial Position
December 31, 2025

	<u>2025</u>	<u>2024</u>
Financial Assets		
Cash	\$ 469,077	\$ 456,694
Other investments (note 3)	214,440	204,904
Accounts receivable (note 4)	<u>4,891</u>	<u>11,671</u>
	<u>688,408</u>	<u>673,269</u>
Liabilities		
Accounts payable and accrued liabilities (note 5)	29,151	13,348
Deferred revenues - obligatory reserve funds (note 6)	660,408	661,559
Employee future benefits payable (note 7)	<u>41,936</u>	<u>42,077</u>
	<u>731,495</u>	<u>716,984</u>
Net Debt	<u>(43,087)</u>	<u>(43,715)</u>
Non-Financial Assets		
Tangible capital assets (note 8)	55,092	57,654
Prepaid expenses	<u>1,151</u>	<u>1,638</u>
	<u>56,243</u>	<u>59,292</u>
Accumulated Surplus (note 9)	<u>\$ 13,156</u>	<u>\$ 15,577</u>

Approved by:




The accompanying notes are an integral part of these financial statements.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee**
Statement of Operations and Accumulated Surplus
For The Year Ended December 31, 2025

	2025		2024
	Budget	Actual	Actual
	(Unaudited)		
Revenues			
Building permits and fines (note 10)	\$ 334,850	\$ 308,549	\$ 301,317
Other	25,000	24,429	32,451
Gain on disposal of tangible capital assets	-	-	11,532
Total revenues	<u>359,850</u>	<u>332,978</u>	<u>345,300</u>
Expenses			
Salaries, wages, and employee benefits	281,760	281,226	256,454
Materials and supplies	27,090	14,075	14,617
Contracted services	30,500	23,826	29,540
Rents and financial expenses	8,000	8,008	7,718
Amortization of tangible capital assets	8,264	8,264	6,375
Total expenses	<u>355,614</u>	<u>335,399</u>	<u>314,704</u>
Annual surplus (deficit)	4,236	(2,421)	30,596
Accumulated surplus (deficit), beginning of year	<u>15,577</u>	<u>15,577</u>	<u>(15,019)</u>
Accumulated surplus, end of year	<u><u>\$ 19,813</u></u>	<u><u>\$ 13,156</u></u>	<u><u>\$ 15,577</u></u>

The accompanying notes are an integral part of these financial statements.

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee
Statement of Cash Flows
For The Year Ended December 31, 2025

	<u>2025</u>	<u>2024</u>
Operating transactions		
Annual surplus (deficit)	\$ (2,421)	\$ 30,596
Cash provided by (applied to)		
Non-cash items:		
Employee future benefits payable	(141)	2,938
Amortization of tangible capital assets	8,264	6,375
Gain on disposal of tangible capital assets	-	(11,532)
Change in non-cash working capital balances		
Decrease (increase) in accounts receivable	6,780	(7,901)
Increase (decrease) in accounts payable and accrued liabilities	15,803	(5,152)
Decrease in deferred revenues - obligatory reserve funds	(1,151)	(15,481)
Decrease (increase) in prepaid expenses	487	(1,193)
Cash provided by (applied to) operating transactions	<u>27,621</u>	<u>(1,350)</u>
Capital transactions		
Acquisition of tangible capital assets	(5,702)	(56,377)
Proceeds on disposal of tangible capital assets	-	28,000
Cash applied to capital transactions	<u>(5,702)</u>	<u>(28,377)</u>
Investing transactions		
Acquisition of other investments	<u>(9,536)</u>	<u>(101,534)</u>
Cash applied to investing transactions	<u>(9,536)</u>	<u>(101,534)</u>
Increase (decrease) in cash	12,383	(131,261)
Cash, beginning of year	<u>456,694</u>	<u>587,955</u>
Cash, end of year	<u><u>\$ 469,077</u></u>	<u><u>\$ 456,694</u></u>

The accompanying notes are an integral part of these financial statements.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee**
Statement of Change in Net Debt
For The Year Ended December 31, 2025

	<u>2025</u> <u>Budget</u> (Unaudited)	<u>2025</u> <u>Actual</u>	<u>2024</u> <u>Actual</u>
Annual surplus (deficit)	\$ 4,236	\$ (2,421)	\$ 30,596
Amortization of tangible capital assets	8,264	8,264	6,375
Gain on disposal of tangible capital assets	-	-	(11,532)
Proceeds on disposal of tangible capital assets	-	-	28,000
Acquisition of tangible capital assets	(12,500)	(5,702)	(56,377)
Change in prepaid expenses	<u>-</u>	<u>487</u>	<u>(1,193)</u>
Decrease (increase) in net debt	-	628	(4,131)
Net debt, beginning of year	<u>(43,715)</u>	<u>(43,715)</u>	<u>(39,584)</u>
Net debt, end of year	<u><u>\$ (43,715)</u></u>	<u><u>\$ (43,087)</u></u>	<u><u>\$ (43,715)</u></u>

The accompanying notes are an integral part of these financial statements.

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee

**Notes to the Financial Statements
December 31, 2025**

1. Status and Nature of Activities

The Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee (the "Committee") is a joint committee of the Corporation of the Municipality of the Village of Burk's Falls, the Corporation of the Township of Joly, the Corporation of the Township of Machar, the Corporation of the Township of Ryerson, the Corporation of the Village of South River, the Corporation of the Township of Strong, and the Corporation of the Village of Sundridge. Its mandate is to provide building services. The revenue/expense of the Committee is allocated to the participating municipalities annually based on the permit fees collected for the participant as a percentage of the total permit fees collected by all participating parties.

2. Significant Accounting Policies

These financial statements of the Committee are the representation of management prepared in accordance with accounting policies recommended by the Public Sector Accounting Board of the Chartered Professional Accountants of Canada. Since precise determination of many assets and liabilities is dependent upon future events, the preparation of periodic financial statements necessarily involves the use of estimates and approximations. These have been made using careful judgement.

(a) Basis of Accounting

(i) Accrual Basis

The accrual basis of accounting recognizes revenues as they become available and measurable; expenses are recognized as they are incurred and measurable as a result of receipt of goods or services, and the creation of a legal obligation to pay.

(ii) Cash

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

(iii) Deferred Revenues - Obligatory Reserve Funds

The Committee receives certain government grants, transfers and other revenues under the authority of legislation. These funds, by their nature, are restricted in their use and, until applied to specific expenses, are recorded as deferred revenues. Amounts applied to qualifying expenses are recorded as revenue in the fiscal period they are expended.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee**
Notes to the Financial Statements
December 31, 2025

2. Significant Accounting Policies (Continued)

(a) Basis of Accounting (Continued)

(iv) Employee Future Benefits

The Committee makes contributions to the Ontario Municipal Employees Retirement Fund (OMERS) which is a multi-employer contributory defined benefit program with contributions expensed as incurred. Obligations for sick leave and employee retirement gratuities are accrued as the eligible employees render the services necessary to earn the benefits.

(v) Non-Financial Assets

Non-financial assets are not available to discharge existing liabilities and are held for use in the provision of services. They have useful lives extending beyond the current year and are not intended for sale in the ordinary course of operations. The change in non-financial assets during the year, together with the annual surplus, provides the change in net debt for the year.

i) Tangible Capital Assets

Tangible capital assets are recorded at cost which includes all amounts that are directly attributable to acquisition, construction, development, or betterment of the asset, and legally or contractually required retirement activities. The costs, less residual value, of the tangible capital assets are amortized on a straight-line basis over their estimated useful lives as follows:

Vehicles	8 years
Equipment	5 to 10 years

One half of the annual amortization is charged in the year of acquisition and in the year of disposal. Assets under construction are not amortized until the asset is available for productive use. Tangible capital assets received as donations are recorded at their fair value at the date of receipt and also are recorded as revenue.

ii) Prepaid Expenses

Prepaid expenses represent amounts paid in advance for a good or service not yet received. The expense is recognized once the goods have been received or the services have been performed.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee
Notes to the Financial Statements
December 31, 2025**

2. Significant Accounting Policies (Continued)

(a) Basis of Accounting (Continued)

(vi) Other Revenues

Building permits and fines are recognized in the period in which the revenue relates.

Other income is recognized when earned and collection is reasonably assured.

(vii) Government Grants and Transfers

Government transfers, such as municipal contributions and grants, are recognized in the financial statements in the period in which events giving rise to the transfer occurs, providing the transfers are authorized, any eligibility criteria have been met, and reasonable estimates of the amounts can be made, except when, and to the extent that stipulations associated with the transfer give rise to a liability. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. The transfer revenue is recognized in the statement of operations and accumulated surplus as the stipulations giving rise to the liabilities are settled.

(viii) Use of Estimates

The preparation of financial statements in conformity with the Canadian Public Sector Accounting Standards requires management to make estimates and assumptions. These estimates and assumptions are based on management's best information and judgement and may differ significantly from actual results. Accounts subject to significant estimates include the useful life of tangible capital assets and the related amortization, and employee future benefits payable. These estimates are reviewed periodically and, as adjustments become necessary, they are reported in the periods in which they become known.

(ix) Financial Instruments

Financial instruments are classified at either fair value or amortized cost.

Financial instruments classified at amortized cost include cash, other investments, accounts receivable, and accounts payable and accrued liabilities. They are initially recorded at their fair value and subsequently carried at amortized cost using the effective interest rate method, less impairment. Transaction costs are added to the carrying value of the instrument.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee**
Notes to the Financial Statements
December 31, 2025

3. Other Investments

	<u>2025</u>	<u>2024</u>
Guaranteed Investment Certificates maturing July 5, 2026, and July 9, 2027, bearing accrued interest at 4.9% and 3.76% respectively	<u>\$ 214,440</u>	<u>\$ 204,904</u>

4. Accounts Receivable

	<u>2025</u>	<u>2024</u>
Federal government	\$ 4,891	\$ 11,546
Province of Ontario	<u>-</u>	<u>125</u>
	<u>\$ 4,891</u>	<u>\$ 11,671</u>

5. Accounts Payable and Accrued Liabilities

	<u>2025</u>	<u>2024</u>
Federal government	\$ 6,213	\$ -
Province of Ontario	2,585	2,323
Trade payables	6,136	214
Other	<u>14,217</u>	<u>10,811</u>
	<u>\$ 29,151</u>	<u>\$ 13,348</u>

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee

Notes to the Financial Statements

December 31, 2025

6. Deferred Revenues - Obligatory Reserve Funds

A requirement of the Chartered Professional Accountants Canada Public Sector Accounting Handbook, is that obligatory reserve funds be reported as deferred revenues. This requirement is in place as legislation and external agreements restrict how these funds may be used and under certain circumstances these funds may possibly be refunded. The balances in the obligatory reserve funds of the Committee are summarized below:

	Balance as at December 31, 2024	Amounts received during the year	Recognized as revenues during the year	Balance as at December 31, 2025
Building code act	\$ 661,559	\$ -	\$ 1,151	\$ 660,408
Total Deferred Revenues - Obligatory Reserve Funds	<u>\$ 661,559</u>	<u>\$ -</u>	<u>\$ 1,151</u>	<u>\$ 660,408</u>

7. Employee Future Benefits Payable

Under the sick leave benefits policy, employees hired prior to January 1, 2014 can accumulate unused sick leave without limit and are entitled to one-half of their accumulated time, to a maximum of 30 days when the leave the Committee's employment. The sick leave liability estimates the use of accumulated sick leave prior to retirement, as well as any lump sum payments upon retirement, and assumes that both the appropriate discount rate and future salary and wage levels will increase by 2% per annum.

Under the retirement gratuity policy, qualifying employees are entitled to a payout, upon retirement, based on length of service and rate of pay. The retirement gratuity liability estimates the lump-sum payments upon retirement, and assumes that both the appropriate discount rate, and future salary and wage levels will increase by 2% per annum.

	<u>2025</u>	<u>2024</u>
Sick leave	\$ 21,718	\$ 22,637
Retirement gratuity	<u>20,218</u>	<u>19,440</u>
	<u>\$ 41,936</u>	<u>\$ 42,077</u>

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee
Notes to the Financial Statements
December 31, 2025

8. Tangible Capital Assets

	Cost				Accumulated Amortization				Net Book Value	
	Balance, beginning of year	Additions	Transfers / Disposals	Balance, end of year	Balance, beginning of year	Amortization	Disposals	Balance, end of year	December 31, 2025	December 31 2024
Vehicles	\$ 56,377	\$ -	\$ -	\$ 56,377	\$ 3,523	\$ 7,047	\$ -	\$ 10,570	\$ 45,807	\$ 52,854
Equipment	5,990	5,702	-	11,692	1,190	1,217	-	2,407	9,285	4,800
	<u>\$ 62,367</u>	<u>\$ 5,702</u>	<u>\$ -</u>	<u>\$ 68,069</u>	<u>\$ 4,713</u>	<u>\$ 8,264</u>	<u>\$ -</u>	<u>\$ 12,977</u>	<u>\$ 55,092</u>	<u>\$ 57,654</u>

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee

Notes to the Financial Statements

December 31, 2025

9. Accumulated Surplus

	<u>2025</u>	<u>2024</u>
Surplus		
Invested in tangible capital assets	\$ 55,092	\$ 57,654
Unfunded liabilities		
Employee future benefits payable	<u>(41,936)</u>	<u>(42,077)</u>
Accumulated Surplus	<u>\$ 13,156</u>	<u>\$ 15,577</u>

10. Building Permits and Fines

The composition of building permits and fines reported on the Statement of Operations and Accumulated Surplus is as follows:

	<u>2025</u>	<u>2024</u>
Permit fees and fines collected in the year		
Village of Burk's Falls	\$ 62,604	\$ 12,425
Township of Joly	7,143	10,095
Township of Machar	108,176	56,723
Township of Ryerson	45,764	46,087
Village of South River	8,662	29,054
Township of Strong	52,738	70,532
Village of Sundridge	<u>22,311</u>	<u>60,920</u>
	307,398	285,836
Transfers from deferred revenues - obligatory reserve funds	<u>1,151</u>	<u>15,481</u>
	<u>\$ 308,549</u>	<u>\$ 301,317</u>

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee

Notes to the Financial Statements

December 31, 2025

11. Related Party Transactions

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

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

	<u>2025</u>	<u>2024</u>
Expenses		
Township of Strong		
Administration	\$ 10,000	\$ 10,000
Rent	7,836	7,490

12. Commitment

The Committee has entered into a lease agreement with the Township of Strong to lease the office space at 28 Municipal Lane, Sundridge Ontario. The agreement ending December 31, 2028, provides for annual costs as follows:

2026	\$ 7,360
2027	7,360
2028	7,360

13. Pension Agreements

The Committee makes contributions to the Ontario Municipal Employees Retirement Fund (OMERS), which is a multi-employer plan, on behalf of all qualifying 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. The OMERS Administration Corporation Board of Directors, representing plan members and employers, is responsible for overseeing the management of the pension plan, including investment of the assets and administration of the benefits. OMERS provides pension services to approximately 665,000 active and retired members and approximately 1,000 employers.

Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee

**Notes to the Financial Statements
December 31, 2025**

13. Pension Agreements (continued)

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. On December 31, 2025, the estimated accrued pension obligation for all members of the Plan was \$149,575 million (2024 - \$140,766 million). The Plan had an actuarial value of net assets at that date of \$148,253 million (2024 - \$137,853 million) indicating an actuarial deficit of \$1,322 million (2024 - \$2,913 million). The Plan is a multi-employer plan, therefore any pension plan surpluses or deficits are a joint responsibility of Ontario municipal organizations and their employees. As a result, the Committee does not recognize any share of the OMERS pension surplus or deficit.

The amount contributed by the Committee to OMERS for 2025 was \$24,909 (2024 - \$22,735) for current services and is included as an expense on the statement of operations and accumulated surplus.

On January 1, 2025, the yearly maximum pension earnings increased to \$71,300 from \$68,500 in 2024. The contributions are calculated at a rate of 9.0% (2024 - 9.0%) for amounts up to the yearly maximum pension earnings stated above and at a rate of 14.6% (2024 - 14.6%) for amounts above the yearly maximum pension earnings.

14. Financial Instruments

Risks arising from financial instruments and risk management

The Committee is exposed to a variety of financial risks including credit risk, liquidity risk and market risk.

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 losses resulting from a counterparty's failure to honour its contractual obligations. The Committee is exposed to credit risk to the extent that accounts receivable are not collected in a timely manner. The Committee's financial assets consisting of cash, other investments, and accounts receivable are subject to credit risk. The carrying amounts of financial assets on the statement of financial position represent the maximum credit risk of the Committee at the date of the statement of financial position. The Committee does not believe it is subject to significant credit risk.

**Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge
Joint Building Committee**
Notes to the Financial Statements
December 31, 2025

14. Financial Instruments (Continued)

Liquidity risk

Liquidity risk is the risk that the Committee will not be able to meet its financial obligations as they become due. The Committee's financial liabilities include accounts payable and accrued liabilities. The Committee maintains sufficient resources to meet its obligations. The Committee does not believe it is subject to significant liquidity risk.

Market risk

Market risk is the risk of changes in the fair value of financial instruments resulting from fluctuations in the market. The Committee is exposed to currency risk, interest risk, and price risk to the extent that the fair value of a financial instrument will fluctuate as a result of market factors. The Committee's financial instruments consisting of cash, other investments, accounts receivable, and accounts payable and accrued liabilities are subject to market risk. The Committee does not believe it is subject to significant market risk.

15. Budget Figures

Budget figures have been provided for comparison purposes and have been derived from the budget approved by the Committee. The budget approved by the Committee is based on a model used to manage spending within the guidelines of the model. Given the differences between the model and generally accepted accounting principles established by the Public Sector Accounting Board, the budget figures presented have been adjusted to conform with this basis of accounting that is used to prepare the financial statements. The budget figures are unaudited.

	<u>2025</u>	<u>2024</u>
Budget By-law surplus for the year	\$ -	\$ -
Add: Acquisition of tangible capital assets	12,500	60,000
Less: Amortization of tangible capital assets	<u>(8,264)</u>	<u>(6,376)</u>
Budget surplus per statement of operations and accumulated surplus	<u>\$ 4,236</u>	<u>\$ 53,624</u>

16. Comparative Figures

The presentation of certain accounts of the previous year has been changed to conform with the presentation adopted for the current year.



AUDIT FINDINGS REPORT

**Presented to the Burk's Falls, Joly, Machar, Ryerson, South
River, Strong and Sunridge Joint Building Committee**

Prepared by Baker Tilly SNT
August 11, 2026

PURPOSE OF THE REPORT

We have been engaged to express an audit opinion on the financial statements of Burk's Falls, Joly, Machar, Ryerson, South River, Strong and Sundridge Joint Building Committee ("the entity") for the year ended December 31, 2025. We have substantially completed our audit and are pleased to report our findings to date.

The purpose of this report is to summarize certain aspects of the audit that we believe to be of interest to the entity. This report should be read in conjunction with the draft financial statements and our audit report thereon.

We have received full cooperation during the course of our audit and unrestricted access to all documents, books and records. We did not encounter any significant difficulties during the audit.

This report is intended for use by the entity only.

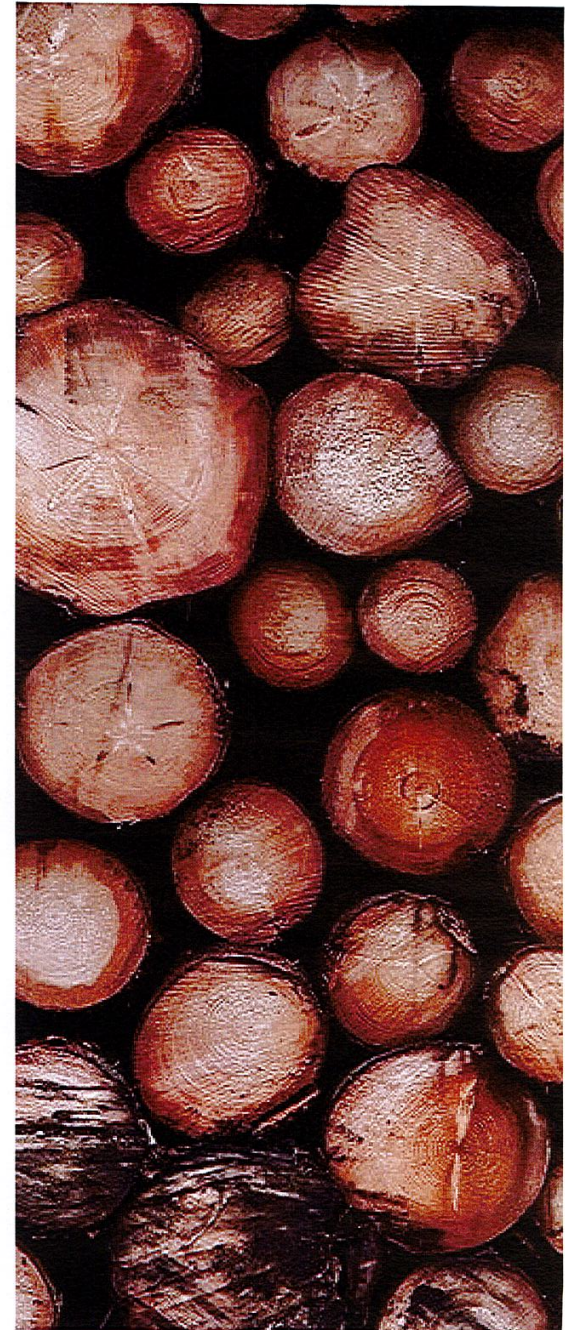




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RESPONSIBILITIES

AUDITOR	BOARD OF DIRECTORS	MANAGEMENT
Express an opinion on whether the financial statements present fairly, in all material respects, the financial position and its results of its operations and its cash flows for the year in accordance with Canadian Public Sector Accounting Standards	Act as an objective, independent liaison between the auditor and management	Ensure financial statements are prepared and presented in accordance with Canadian Public Sector Accounting Standards
Perform the audit in accordance with Canadian generally accepted auditing standards	Assist in the planning process when appropriate	Ensure completeness of information with regards to financial records and data and provide information on non-compliance, illegal acts, related party transactions
Assess risk that the financial statements may contain material misstatements that, individually or in the aggregate are material to the financial statements as a whole	Meet with the auditors prior to the release and approval of the audited financial statements to review the audit, disclosure and compliance issues	Ensure proper controls are in place to prevent and detect fraud and error, assess risk and provide information on any fraud or suspected fraud



RESPONSIBILITIES (continued)

AUDITOR	BOARD OF DIRECTORS	MANAGEMENT
Assessing the accounting policies used and their application	Review selection of accounting policies	Ensure proper recognition, measurement and disclosure for selection of accounting policies, significant assumptions, future plans, related party transactions, any claims and possible claims and contingent gains and losses
Assessing the significant estimates made by management	Review and approve draft financial statements	Provide a written confirmation of significant representations to the auditor
Examine on a test basis, evidence supporting the amounts and disclosures in the financial statements	Advise auditor of any issues of disclosure, governance, fraud or illegal acts	

OUR AUDIT PROCESS

1

INITIAL PLANNING

- Assess and respond to engagement risk
- Assessment of audit management process
- Enhance understanding of the entity and accounting processes
- Determine planning materiality
- Perform walkthroughs
- Establish an overall audit strategy

2

DEVELOP THE AUDIT PLAN

- Assess risk at account balance and potential error levels
- Plan use of working papers
- Plan substantive and control tests

3

EXECUTE THE AUDIT PLAN

- Perform substantive and control tests including sampling techniques using the appropriate tools and software
- Review completion documents and working papers for areas with significant or high risk

4

REPORT & ASSESS PERFORMANCE

- Obtain management representations
- Complete engagement reporting
- Issue audit report and management letter
- Summarize audit results
- Assess engagement quality



OUR AUDIT APPROACH

We determined, based on our understanding of internal controls, that limited reliance would be placed on the system of internal controls due to the size of the entity.

Testing of internal controls was not, in our view, cost effective for the level of assurance such tests would provide.

We adopted a substantive approach for the audit.



AUDIT RISKS & RESULTS

There were no significant audit risks identified.

SIGNIFICANT FINDINGS FROM THE AUDIT

Audit Opinion

The Independent Auditor's Report will be issued without modification.

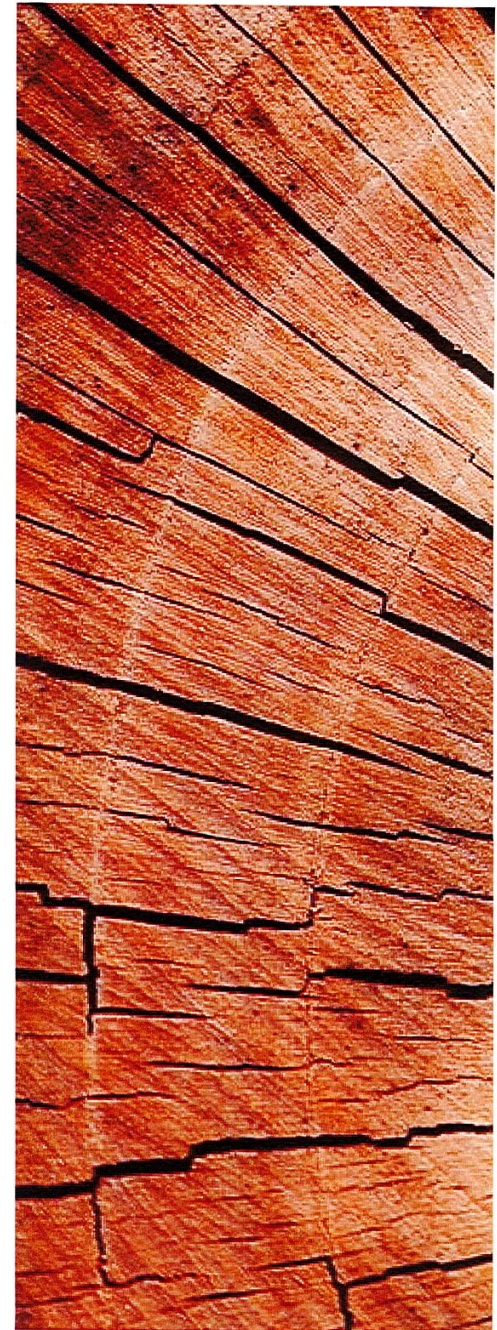
Accounting Policies

No new accounting policies were adopted in the current year.

Key Estimates

Key estimates in the financial statements include:

- Useful life of tangible capital assets and related amortization
- Employee future benefits



MATERIALITY

Materiality is the term used to describe the significance of financial statement information to decision makers. An item of information, or an aggregate of items, is material if it is probable that its omission or misstatement would influence or change a decision. Materiality is a matter of professional judgement in the particular circumstances.

FACTORS	COMMENTS	AMOUNT
Basis for Calculation	Total expenses	\$ 335,399
Factors Used	Upper of the range accepted by Canadian Auditing Standards	3%
Overall Materiality	Level at which misstatements individually or in aggregate would affect the decisions of the users of the financial statements	\$ 10,000
Performance Materiality	Amount that is used when determining the extent of substantive testing	\$ 7,000 (70%)
Trivial Error Threshold	Matters identified during the audit, which are trivial	\$ 500 (5%)

MISSTATEMENTS

Misstatements are categorized as corrected audit misstatements and uncorrected audit misstatements. These include disclosure deficiencies as well.

Significant Misstatements

We have not found any material misstatements or unadjusted items that exceed materiality.

INDEPENDENCE

Canadian auditing standards require us to confirm our independence with the entity and those responsible with governance.

To our knowledge, Baker Tilly SNT has no independence issues in the following areas:

- Holding a financial interest, either directly or indirectly, in the entity;
- Holding a position, either directly or indirectly, that gives the right of responsibility to exert significant influence over the financial or account policies of the entity;
- Personal or business relationships of immediate family, close relatives, partners or retired partners, either directly or indirectly, with the entity;
- Economic dependence on the entity; and
- Provision of services in addition to the audit engagement.





OTHER MATTERS

Related Party Transactions

All related party transactions are disclosed in the notes to the financial statements.

Significant Unusual Transactions

No significant transactions were entered into by the entity that you should be aware of.

Significant Matters Discussed with Management

There were no significant matters arising from the audit discussed with management and no disagreements.

Written Representations Requested from Management

We request that management prepare a letter to us reaffirming various representations that were provided to us and we have relied upon.

Internal Control Recommendations and Management Letter

We will not be issuing a management letter, as we did not identify deficiencies in internal controls.

Other

No instances of illegal acts, fraud, intentional misstatements or errors were noted during the audit.

No instances of non-compliance of laws and regulation were identified during our audit.

CONCLUSION

We are ready to release the financial statements subject to completion of the following:

- Receipt of signed management representation letter
- Completing our discussion with the entity
- Receipt of evidence of the entity's approval of the financial statements

KEY DELIVERABLES

KEY DELIVERABLES

EXPECTED DATE

Present draft financial statements to the entity

August 11, 2026

Issue audited financial statements

August 13, 2026

We would like to take this opportunity to note our appreciation to management and administrative personnel for their cooperation and assistance.

We welcome any feedback on our performance as we strive to continually improve our service.



Tax

Our Tax Services are designed to meet your business tax compliance and consulting needs.

- Tax
- Advisory
- Indirect Tax
- Transfer Pricing
- Cross Border & International
- SR&ED
- Personal and Corporate Tax Compliance
- Tax Minimizing Strategies
- Corporate Reorganizations
- Tax Dispute Resolution

Transaction

Whether you are a buyer or a seller, knowledge is power and decisive action begins with clarity.

- Mergers and Acquisitions
- Capital Raising
- Transaction Support
- Valuations
- Corporate
- Finance
- Restructuring and Recovery

IT

Navigating through the maze of information technology needs and business optimization planning is a challenge to most businesses in today's evolving world.

- Security and Data Protection
- Network Assessment
- Infrastructure
- Recommendations and Implementation
- Backup Solutions

Assurance

When you're facing a changing global economy, it's important to have someone next to you who will help navigate through the evolving accounting standards and changing regulatory environment.

- Entrepreneurial
- Audit and Accounting
- Private Enterprise
- Public Markets

Data Analytics

At Baker Tilly, we strive to be up-to-date on the latest data analytic trends and software.

Techniques commonly performed include:

- Predictive modelling
- Key Performance Indicator (KPI) analysis
- Historical operational analysis
- Tax recovery
- Improved production line efficiency
- Reduction of unnecessary costs
- Analyze complex forex
- Data visualization
- Risk analysis
- Benchmarking
- System implementation

Advisory

Across our advisory service lines, we get to the essence of value drivers, so clients can realize optimal value and achieve their business objectives.

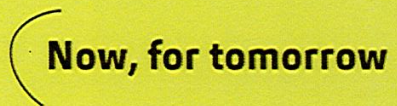
- Organizational Effectiveness & Productivity
- Operational Performance Reviews
- Business Development
- Social Enterprise Development
- Project Management
- Corporate and Organizational Governance
- Human Resources
- Financial and Risk Management
- Government
- Funding Applications
- Succession Planning
- Marketing and Client Strategy

BT Advantage

As a business owner, you need information that's timely and relevant to drive daily decisions. Baker Tilly Advantage addresses that need by leveraging best-in-class technologies to deliver customized accounting, finance and operational assistance. Traditional accounting solutions focus on where you have been. Baker Tilly Advantage transforms this approach into proactive solutions that focus on where you are going. The difference is a powerful combination of innovative cloud technology, financial expertise and industry insight delivered by experienced advisors, who are committed to helping you gain a competitive advantage.

3 offices | 18 partners | 100 professionals

THANK YOU



JOINT BUILDING COMMITTEE PERMIT SUMMARY

Municipality of Ryerson

Aug-26

[illegible]

**JOINT BUILDING COMMITTEE
ANNUAL PERMIT SUMMARY
2026**

Month	No. of Permits	Permit Fees	Project Values	Size (sq.m)
January	3	\$1,950.00	\$110,000.00	137
February	3	\$5,380.50	\$338,765.00	154
March	5	\$17,286.00	\$1,032,400.00	553
April	6	\$13,185.00	\$845,000.00	1882
May	14	\$24,507.00	\$1,540,460.00	1140
June	14	\$32,960.00	\$2,104,000.00	3387
July	17	\$48,245.00	\$3,109,700.00	1923
August	8	\$33,205.00	\$1,367,280.00	1350
September	0	\$0.00	\$0.00	0
October	0	\$0.00	\$0.00	0
November	0	\$0.00	\$0.00	0
December	0	\$0.00	\$0.00	0
TOTALS	70	\$176,718.50	\$10,447,605.00	New Construction 10526 Demolitions 0

**JOINT BUILDING COMMITTEE
ANNUAL PERMIT SUMMARY
2026**

Month	No. of Permits	Permit Fees	Project Values	SFD'S, Seasonal Dwellings and Multi-Unit Dwellings	
				2025	2026
Burks Falls	4	\$5,075.00	\$225,000.00	2	1
Joly	5	\$24,867.00	\$1,624,500.00	1	4
South River	7	\$10,810.00	\$680,000.00	1	1
Machar	15	\$26,340.00	\$1,656,000.00	8	2
Strong	21	\$62,168.00	\$3,218,140.00	3	6
Ryerson	13	\$42,263.50	\$2,730,965.00	2	5
Sundridge	5	\$5,195.00	\$313,000.00	3	0
TOTALS	70	\$176,718.50	\$10,447,605.00		19
Permit activity at end of August 31, 2026					
TOTALS	92	\$269,200.50	\$16,823,172.00	20	
Permit activity at end of August 31, 2025					
TOTALS	22	\$92,482.00	\$6,375,567.00		-6
Difference from previous year					



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P.O. Box 1120, Sundridge, Ontario P0A 1Z0
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Township of Strong Council Resolution
August 11, 2026 Regular Meeting
8.0 Discussion Items

5.1 Baker Tilly SNT (2025 Audit Review)

**5.1.1 Approve 2025 Financial Statements
R2026-243**

Moved By: Jim Ronholm Seconded by: Jeff McLaren

Be it resolved that the Council for the Township of Strong hereby receive the delegation by Jessica Dion at Baker Tilly SNT, re: 2025 Consolidated Financial Statements and 2025 Year End Audit Findings Report and Comparative Analysis; and

That Council approve the Draft Consolidated Financial Statements for the year ended December 31, 2025; and

That Council approve the Draft Joint Building Committee Financial Statements for the year ended December 31, 2025; and

That Council approve the Draft SSJ Arena Financial Statements for the year ended December 31, 2025; and

That Council have received and read the Report to Council regarding the Audit Results.

Carried



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112 Midlothian Road
Ryerson Township

**MINUTES
REGULAR MEETING
Burk's Falls & District Historical Society
Armour Township Council Chambers, Burk's Falls
Monday, August 17, 2026**

Members Present: Diane Brandt – President
Barry Burton – Vice President
Jarv Osborne – Vice President/Deputy Treasurer
Charlene Watt – Deputy Treasurer/Secretary
Nancy Kyte
Mike Quinton
Lynn McGregor
Leo Petipas
Krista Trulsen
Ben Collings (New Member)

The Members present constituted a quorum.

Call to Order:

The meeting was called to order at 7:02 p.m. Regrets from Peter Hall.
Diane Brandt in the Chair.

Welcome:

Diane welcomed Members.

Approval & Amendments of the Minutes of the Last Meeting:

Acceptance of minutes and adoption of the July 20, 2026 Meeting Minutes as circulated:
Moved by Barry Burton, Seconded by Nancy Kyte. Carried

Treasurer's Report:

The Treasurer's/Financial Report was presented by Jarv Osborne.

The balance of the main bank account as of July 1, 2026, was \$12,982.07. During the reporting period, total expenses amounted to \$201.37, including hardware store purchases and invoice payments for office supplies to the Township of Armour. Total revenue for the month was \$695.00, consisting of \$115.00 in donations and \$580.00 registrations for the Psychic Days.



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The bank account balance on July 31, 2026 was \$13,605.31. **Motion to accept the Treasurer's report and pay the monthly invoices: Moved by Krista Trulsen, Seconded by Nancy Kyte. Carried**

Correspondence:

Diane Brandt advised she received correspondence advising that Net Spectrum has been taken over by Vianet effective August 1, 2026.

Committee Reports:

Wiseman's Corner Schoolhouse Update:

Jordan Wilson was hired for the position and will work Fridays and Saturdays from July 10 to August 29. Regular weekend visitors have been reported, and day camp participants have also attended the property. The summer student advised the President that a bear was observed on the property on one occasion.

Watt Farm House Update:

Members received an update on summer operations and activities at the Heritage Centre. Regular visitors have continued to attend, and summer student Lily Kyte has taken on several projects and contributed to the ongoing operations of the Centre. Plans are underway to rearrange the furniture to accommodate a settee and improve the use of available space. Members noted that the Heritage Centre has reached capacity for the display and storage of additional artifacts. Over the past month, two members of the Watt family visited the Heritage Centre: Karen Kirk-White and Logan Watt. Logan attended with several college friends. Karen provided additional information regarding the historical sleeping arrangements of the Watt family. Diane will document the bedroom allocations for future reference and display the information in the respective bedrooms. Psychic Days have been very successful, with bookings filling quickly. Members noted that this type of programming is well received by the public and has proven to be an effective fundraising initiative.

Membership Committee:

No report was presented. However, Ben Cullings paid for a family membership at the beginning of the meeting. The membership payment and accompanying documentation were provided to the Treasurer for processing and record-keeping.

Facilities and Function Committee:

Barry Burton, F&F Committee representative reported on an email that was received from the Township of Armour's CAO: NECO has confirmed that up to \$1,500 in Community Economic Development Funds remains available to support an update to the Historical Society's plan, with Karen Jones Consulting estimating a cost of \$3,000–\$5,000 depending on the level of



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public consultation. To proceed, the Historical Society must approve a project budget by resolution, decide whether to retain Karen Jones Consulting or seek other consultants, and review the previous plan at an upcoming meeting, after which the CAO can apply for the \$1,500 in funding.

Members discussed the email and the current state and condition of the Red Building and expressed concern that the building is not presently in a condition that would allow it to be safely and effectively used for public access, programming, or the display of historical artifacts. Members reiterated that appropriate heating is essential to ensure the building is functional and to protect the Society's artifacts from potential damage caused by unsuitable environmental conditions. It was noted that, despite the Society's previous resolution of February 16, 2026, offering up to \$5,000 toward the installation of a heating system if needed, there has been no further progress toward addressing the heating requirement. Members emphasized that the Red Building needs to be completed and made functional before the Society can proceed with public use of the facility or finalize its strategic planning for the future. The Society remains willing to work cooperatively with the Township of Armour to resolve the outstanding issues and bring the building into a suitable condition for public access and the safe display and preservation of artifacts.

The Secretary temporarily left the meeting to prepare the resolution as discussed and directed by the Members. The Secretary returned to the meeting and presented the resolution to the Members.

Motion to address the Township of Armour's Red Building Project: Moved by Krista Trulsen, Seconded by Mike Quinton; WHEREAS the Township of Armour received grant funding for the Red Building project;

AND WHEREAS the Red Building project was undertaken by the Township of Armour, including the hiring and direction of the contractor, and was therefore a Township project;

AND WHEREAS members of the Burk's Falls and District Historical Society participated in discussions regarding the intended use, function, and presentation of the Red Building, and the building ultimately constructed does not reflect the project as it was presented or discussed with members of the Historical Society;

AND WHEREAS the Historical Society requires a properly heated and functional building in order to safely display, store, preserve, and protect its artifacts and collections from potential damage caused by unsuitable environmental conditions;

AND WHEREAS on February 16, 2026, the Burk's Falls and District Historical Society passed a resolution to contribute \$5,000 toward the installation of the heating system in the Red Building.



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AND WHEREAS the Historical Society remains willing to contribute up to \$5,000 toward the installation of a suitable heating system, if required, subject to appropriate arrangements with the Township of Armour;

AND WHEREAS the Historical Society believes that the Red Building must first be completed, heated, made functional for the use of the public and members, and capable of safely accommodating and displaying artifacts before the Society can reasonably commit to a comprehensive strategic plan for its future operations, collections, exhibits, and public programming;

AND WHEREAS the Historical Society is willing and prepared to undertake a strategic planning process once the Red Building has been brought to a functional and suitable condition, including the installation and operation of an appropriate heating system and the completion of any outstanding work necessary for public access and the safe display and preservation of artifacts;

NOW THEREFORE BE IT RESOLVED THAT the Burk's Falls and District Historical Society respectfully requests that Council of the Township of Armour:

1. ****Commit to completing the Red Building project**** and bringing the building to a finished, functional condition consistent with its intended purpose as a public historical and community facility;
2. ****Commit to ensuring that the Red Building is appropriately heated**** and maintained at conditions suitable for the safe storage, preservation, and display of historical artifacts;
3. ****Identify and complete all outstanding work**** required to make the Red Building safe, functional, accessible, and suitable for public access and historical exhibits;
4. ****Provide the Historical Society with a clear written outline of the remaining work****, including anticipated timelines, responsibilities, and any outstanding requirements necessary to bring the building into public use;
5. ****Recognize that the Historical Society's commitment to a strategic planning process is dependent upon the Red Building first being completed and made functional****, as the Society requires a suitable facility in which to display and protect its artifacts and establish its future operational priorities;
6. ****Acknowledge the Historical Society's previously approved potential contribution of up to \$5,000 toward the heating system****, as authorized by the Society's February 16, 2026 resolution, and work collaboratively with the Society to determine whether and how that contribution may be applied;
7. ****Work collaboratively with the Burk's Falls and District Historical Society**** to establish a mutually understood plan for the completion, operation, public access, and future use of the Red Building; and
8. ****Commit to continued communication and consultation with the Historical Society**** regarding outstanding work on the Red Building and its transition to a functional public historical facility.



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BE IT FURTHER RESOLVED THAT the Burk's Falls and District Historical Society confirms its willingness to work cooperatively with the Township of Armour toward the successful completion and public opening of the Red Building and, once the building is heated, functional, and suitable for the safe display and preservation of artifacts, to undertake a strategic planning process to guide the Society's future activities and use of the facility.

BE IT FINALLY RESOLVED THAT a copy of this resolution be forwarded to the Council of the Township of Armour for consideration and response. **Carried**

Motion to proceed with the development of a strategic plan: Moved by Barry Burton, Seconded by Leo Petipas; WHEREAS the Burk's Falls and District Historical Society recognizes the importance of maintaining a current strategic plan to guide the Society's activities, priorities, programming, partnerships, and long-term sustainability;

AND WHEREAS the Society previously developed a 2014 Business Plan, which provides a foundation and historical reference for the Society's organizational development and future planning;

AND WHEREAS the Society wishes to update and build upon the previous business planning work to establish a current strategic plan that reflects the Society's present needs, priorities, and opportunities;

AND WHEREAS Karen Jones Consulting has indicated that its team is available to provide a cost-effective and high-quality update to the Society's previous plan, with the scope and cost to be influenced by the level of public and community consultation desired by the Society;

AND WHEREAS the Northeast Community Opportunities (NECO) Community Economic Development Funds have confirmed that funding remains available and have encouraged the Society to submit an application for funding of up to \$1,500 toward the project;

THEREFORE BE IT RESOLVED THAT the Burk's Falls and District Historical Society approve the development of an updated Strategic Plan, informed by and building upon the Society's 2014 Business Plan;

AND FURTHER BE IT RESOLVED THAT the Society approve **an additional project budget** of \$1,500, subject to final confirmation of the scope of work and level of community consultation;

AND FURTHER BE IT RESOLVED THAT the Society authorize the submission of an application to the NECO Community Economic Development Funds for up to \$1,500 toward the cost of the strategic planning project;

AND FURTHER BE IT RESOLVED THAT Diane Brandt, President, on behalf of the Burk's Falls and District Historical Society, be authorized to communicate with Karen Jones Consulting **or another authorized consultant** and NECO and to take the necessary steps to advance the project and funding application. **Carried**



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Fundraising Committee:

Nancy Kyte and Lily Kyte provided an update on the status of submissions for the cookbook fundraiser. It was agreed that there continues to be a lack of participation from the public at this time and the deadline for submissions will be removed to encourage community engagement.

General Business:

Support Resolution: Beacons of Light British Home Children & Child Migrants:

Members reviewed a press release from the British Home Children Advocacy and Research Association (BHCARA) regarding the "Beacons of Light British Home Children & Child Migrants Sesquicentennial International Tribute," recognizing the more than 100,000 British Home Children and Child Migrants sent to Canada between 1869 and 1948. The initiative encourages communities to participate in a September 28 tribute by illuminating buildings, monuments, or other landmarks in red, white, and blue and/or proclaiming British Home Child Day, in recognition of the significant contributions and difficult experiences of these children and their descendants. **Motion to support the Beacons of Light for British Home Children and Child Migrants Tribute: Moved by Nancy Kyte, Seconded by Krista Trulsen;** That the Burk's Falls and District Historical Society supports the Township of Alnwick/Haldimand and the Township of Armour in the "Beacons of Light for British Home Children and Child Migrants Tribute"; and

That the Historical Society requests the Province of Ontario continue to support initiatives that recognize, educate and preserve the history; and

That the Burk's Falls and District Historical Society respectfully urges the Government of Canada to issue a formal public apology to the British Home Children and Child Migrants and their families for Canada's role in the British Child Migration Scheme. **Carried**

Fall Fair:

Diane Brandt advised Members that the Historical Society will host an information booth at the Fall Fair in September and will be located in the Vendors' Market to increase the Society's visibility, engage with the public, and promote its programs and membership. The following members advised that they will attend the Fall Fair and assist with the information booth: Mike Quinton, Lynn McGregor, Ben Cullings and Diane Brandt. **Motion to approve the purchase of a canopy tent at a maximum cost of \$400: Moved by Barry Burton, Seconded by Mike Quinton, Carried**



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New Business:

Quilt Raffle:

Members discussed the possibility of hosting a raffle at the Fall Fair, featuring a quilt as the prize. The Secretary advised Members of the applicable lottery licensing requirements and the need to ensure that any raffle conducted by the Society complies with all relevant regulations and licensing requirements. Following discussion, Members agreed to place the proposed raffle on hold pending further investigation into the licensing requirements, eligibility, and any associated administrative obligations. The matter will be brought forward for further consideration once the necessary information has been obtained.

Tombstone at the Schoolhouse:

Members discussed the tombstone of D.F. Burk, which is currently located at the schoolhouse. D.F. Burk was the father of David Francis "Frank" Burk III, recognized as the founder of the Village of Burk's Falls. The tombstone was previously removed from a cemetery in Seguin; however, it cannot presently be returned as the municipality has advised that the location of D.F. Burk's grave in the former cemetery is unknown. Members discussed the possibility of relocating the tombstone to the Burk's Falls Cemetery and placing it with his son's grave. Jarv Osborne and Charlene Watt cautioned Members that the municipal cemetery by-law may restrict the placement of multiple headstones on a single plot and that two headstones on one burial plot may not be permitted. Jarv also noted that David Burk's gravesite is enclosed by decorative chain fencing, which needs repair. Jarv agreed to investigate the applicable cemetery requirements and the options for the tombstone and fencing and will report back to Members.

Adjournment:

The next meeting will be held on Monday, September 21, 2026 at the Armour Township Council Chambers. There being no further business, Jarv Osborne moved to adjourn the meeting at 8:49 p.m.

Recorded by
Charlene Watt, Deputy-Treasurer/Secretary

Approved by
Diane Brandt, President



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Email: info@burksfallsdistricthistoricalsociety.com
www.burksfallsdistricthistoricalsociety.com
Like us on Facebook

Heritage Centres
Watt Century Farm House
827 Chetwynd Road
Armour Township

Wiseman's Corner Schoolhouse
112 Midlothian Road
Ryerson Township

AGENDA

Monday, September 21, 2026 Armour Township Council Chambers, Burk's Falls Meeting - 7:00 p.m.

Call to Order

1. Introduction/Welcome
2. Approval/Amend Minutes of August 17, 2026 meeting
3. Delegation: Dave Gray, CAO, Township of Armour
4. Treasurer's Report
5. Correspondence
6. Committee Reports
 - Schoolhouse Heritage Centre
 - Farm House Heritage Centre
 - Membership Committee
 - Facilities and Functions Committee
 - Fundraising Committee
7. General Business
 - Donation from Mackay Estate, Kearney: to purchase a war quilt display case
 - Heritage Day 2027
8. New Business
 - 2026 Newsletter
 - Development of a Strategic Plan: Engage Non-Profits, Improve Facilities & Parking
 - Halloween Event with Lions Club
 - Municipal Election 2026 – Township of Armour Representative
9. Adjourn – **Next Meeting is Monday, October 19, 2026 at 7:00 p.m.,
Armour Township Council Chambers**



Burk's Falls & District Historical Society

Newsletter



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Summer 2026

Summer Events Recap

Dinosaur Dig, July 11

Our first event of the summer was our Dinosaur Dig, offering activities based on all things prehistoric. Over 50 attendees came from our community to build their own dinosaurs, excavate fossils, complete a dinosaur scavenger hunt around the Watt Century Farm House, and more! Dinosaur-loving kids and their parents, grandparents, and/or guardians not only enjoyed the activities themselves, but also looking at all of the amazing artifacts in the Watt Century Farm House.



Christmas in July Cookie Decorating, July 25

To celebrate Christmas in July, the Historical Society offered a themed cookie decorating afternoon at the Watt Century Farm House.

Attendees decorated cookies in fun Christmas shapes and explored the Farm House, which had been decorated for the holidays! Although more icing made it into mouths rather than onto the cookies, our attendees had a fun time decorating and celebrating Christmas in July!



Psychic Days, August 8 & 19

In August, the Historical Society brought back one of our most popular fundraising events: Psychic Days! With readings provided by local medium Penny Brandt, we hosted four sessions for participants to learn more about themselves through the psychic arts. We are proud to say that all of the sessions were at full capacity, with a total of 39 participants!



We raised almost \$800 at the Psychic Days events this summer for the Historical Society's initiatives. Thank you to every participant who joined us for these sessions, and to medium Penny Brandt for donating her valuable time!

Heritage Cookbook Project⁴



In June, the Historical Society launched a new project in our community: the Heritage Cookbook!

For over a century, residents of Burk's Falls, Armour, Ryerson, and the surrounding area have been cooking up delicious meals for their families. The recipes that fed some of the first residents of our region have lasting legacies, passed down through generations to shape the ways we cook for our loved ones today.

This is why the Burk's Falls and District Historical Society has begun working to preserve important culinary and family histories through the creation of a community cookbook. We are inviting our community to share their favourite family recipes from years past, alongside a short story or memory about why it matters to you. Selected entries will be included in our printed cookbook, with proceeds supporting our ongoing work to preserve local history.

We are **currently accepting submissions** for the Heritage Cookbook! If you are interested in sharing a family recipe and memory, please email us at:

bfhistorycookbook@gmail.com

The History of Ontario Street

Ontario Street, or the main street running through the business centre of Burk's Falls, has been home to countless businesses since the street was first functioning in the 1890s. Although it is likely impossible to know of every single business that has operated on Ontario Street over the past 130+ years, we are working to piece together a clearer picture of what Burk's Falls' main street looked like throughout the decades.



1908

1950s

1980s

193 Ontario Street, for example, has a rich history as an important business space in Burk's Falls. In 1898, Dr. A.W. Partridge purchased the building from a Dr. Crawford, and began operating it as his practice and a pharmacy. In 1947, his daughter Beatrice and son-in-law Stanley McVey purchased the pharmacy from him, and the pair re-opened it as McVey's Drug Store. At this time, a young woman named Audrey Bishop worked as an apprentice to the McVeys, and worked for them for 15 years following her graduation from pharmacy school in 1954. Bishop purchased the pharmacy herself in 1969, re-naming it Bishop's Pharmacy. She expanded the space into the former RBC location which had formerly operated in the left side of the building, doubling the size of the pharmacy, and operated it personally for almost 42 years until her retirement in 2011. Bishop's Pharmacy closed upon Bishop's retirement, but 193 Ontario Street is fondly remembered by many as the local pharmacy.

If you have any information or knowledge about businesses operating on Ontario Street throughout the years, please reach out to us via email at:

info@burksfallsdistricthistoricalsociety.com

Watt Century Farm House



Take a step back in time at the Watt Century Farm House! Built in 1902, the farm house was home to generations of the Watt family. Filled with local heritage stories and artifacts dating back to the 19th and 20th centuries, the Watt Century Farmhouse is rich with history for anyone to enjoy.

Check out some of our artifacts!



A functioning Singer sewing machine used by Pearl Watt in the 1940s.



A large collection of WWI and WWII era buttons and pins.



A horse-drawn hearse first used by Joseph Hilliar, who started the first funeral home in Burk's Falls in 1905.

Wiseman's Corner Schoolhouse

7

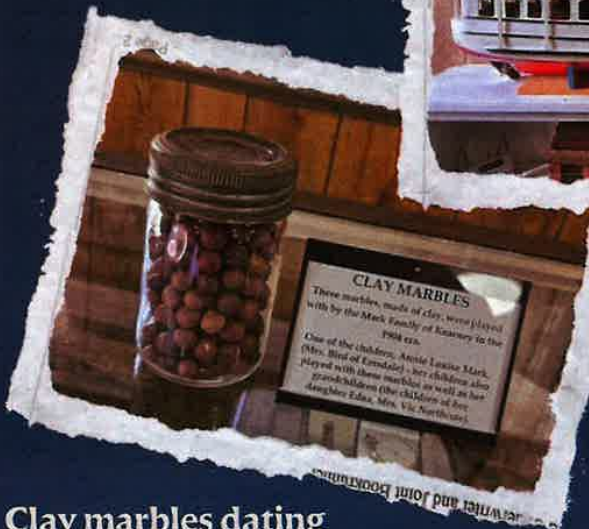
Built in 1893, Wiseman's Corner Schoolhouse was used for the education of children from Ryerson Township for nearly 67 years. This one-room schoolhouse represents the true setting of a 19th century classroom, offering a glimpse into the daily lives of those who came before us.



Visit us to see artifacts like these:



A model of the S.S. Armour, which operated on the Magnetawan River.



Clay marbles dating back to 1904, locally played with in Kearney.



School bell from the early 1800s, used at Doe Lake Public School.

Did You Know?

By The Flip of a Coin

The Village of Burk's Falls got its name from a coin toss. In 1875, David Francis Burk beached his canoe at the foot of the Falls of the Magnetawan River, deciding to build a home in what would become our village. Henry and Walter Knight, who established the Knight Brothers Factory, arrived very shortly after and also decided to settle on this land. To decide whose name would act as the foundation of the settlement's title, D.F. Burk and the Knight brothers flipped a coin, with Burk ultimately winning the toss. It was decided that the village would be called Burk's Falls--but it very nearly became Knight's Falls in that small but monumental moment.



An illustration of
D.F. Burk, 1891



Pauline Johnson

A Poet's Visit

In 1893, the famed Kanyen'kehà:ka (Mohawk) poet Pauline Johnson visited Burk's Falls, performing her works at the Presbyterian Church at 107 Yonge Street.

The child of a Kanien'kehà chief and an English mother, Johnson often used the stage name "Tekahionwake," meaning 'double-life.' She was a key figure in the construction of Canadian literature at the turn of the century, drawing from her multicultural heritage to critique colonialism and anti-Indigenous racism in Canada at a time when this discourse was rarely platformed. When she performed in Burk's Falls, over two hundred people gathered to hear her speak.



SCENE OF ACTIVITY — Shown here is the heavy equipment removing earth from the rock to be blasted in widening the Highway 520 in Burks Falls. Blasting operations have already started (Photo by Gough)

March 1964, Burk's Falls Arrow

Blast From the Past

Check out these snippets from older issues of our local newspapers!

BLUEBIRD THEATRE BURKS FALLS

THURS. - FRI. - SAT
JAN. 23 - 24 - 25

Bye Bye Birdie

with
JANET LEIGH
ANN MARGRET
Ed. Sullivan as himself

SUNDAY MOVIE

at 2 p.m. Jan. 26

Also
"BYE BYE BIRDIE"

MON. - TUES. - WED
27 - 28 - 29

"MARILYN"

The story of Marilyn Munroe and narrated by Rock Hudson with bit parts from all her great movies.

ALL STAR CAST
TECHNICOLOR

Two Shows Nightly
7:00 and 9:00 P.M.

January 1964, Burk's Falls Arrow

'RIDE DOWN NORTH'...on the

POLAR BEAR EXPRESS

COCHRANE to MOOSONEE

DAILY except FRIDAY

JUNE 16 to SEPT. 3 INC.

Ontario Northland

TRANSPORTATION COMMISSION

June 1974, Almaguin News



During an evening of strenuous dancing and singing, teens welcome refreshing drinks such as Honey Coffee Floats. Glasses filled with iced coffee and scoops of vanilla ice cream are topped with fluffy mounds of honey whipped topping made with Coffee-mate, the dry instant non-dairy coffee creamer. A versatile product that stays fresh without refrigeration, Coffee-mate dissolves instantly and completely in all hot beverages. It is convenient to use and never cakes or lumps in the jar.

HONEY COFFEE FLOATS

(MAKES 6 SERVINGS)

3/4 cup honey	1/3 cup cold milk
6 cups hot strong coffee	2 tablespoons honey
2/3 cup dry instant non-dairy coffee creamer	Vanilla ice cream (about 1-1/2 pints)

Dissolve 3/4 cup honey in hot coffee; chill.

Chill bowl and beaters in refrigerator for 15 minutes. Blend non-dairy coffee creamer, milk and 2 tablespoons honey in chilled bowl; whip at high speed with electric mixer until soft peaks form (about 5 minutes).

April 1966, Burk's Falls Arrow

How to Become a Member



Help preserve our area's local history by becoming a member of the Burk's Falls & District Historical Society. Your membership supports our initiatives, events, and the preservation of artifacts in our collection.

**Annual Individual
Membership
\$10.00**

**Annual Family
Membership
\$20.00**

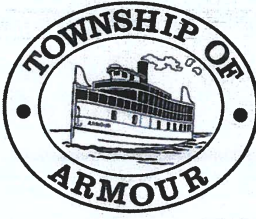
Contact Us:

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Check out our website:

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DISTRICT OF PARRY SOUND

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

(705) 382-3332

(705) 382-2954

Fax: (705) 382-2068

Email: admin@armourtownship.ca

Website: www.armourtownship.ca

Date: August 25, 2026

Motion # 2026-246

WHEREAS the Council of the Township of Armour has received and reviewed the Staff Report from the CAO regarding the Watt Century Farm House Heritage Centre Red Building Heating and Public Occupancy;

AND WHEREAS Council acknowledges the work of the Burk's Falls and District Historical Society to steward the Heritage Centre for the purposes of preserving and promoting the area's history to the benefit of the communities and municipalities it serves;

AND WHEREAS Council has a demonstrated history of investing in to the facilities at the Watt Century Farm House Heritage Centre to ensure that artifacts are well preserved for future generations;

NOW THEREFORE Council directs staff to proceed with releasing a request for quote (RFQ) to install a furnace in the Red Building for the purposes of ensuring the safe storage of historical artifacts;

AND THAT Council directs staff explore the factors related to the safe public occupancy of the Red Building and establish a collaborative funding solution with Historical Society partners to complete any identified work;

AND THAT Council encourages the Burk's Falls and District Historical Society to establish a business and/or strategic plan to guide their future activities and increase partner confidence to support future investments.

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

Carried / Defeated

Declaration of Pecuniary Interest by:

Recorded vote requested by:



DISTRICT OF PARRY SOUND

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(705) 382-3332

(705) 382-2954

Fax: (705) 382-2068

Email: admin@armourtownship.ca

Website: www.armourtownship.ca

Date: August 25, 2026

Recorded Vote:

Blakelock, Rod

Brandt, Jerry

Haggart-Davis, Dorothy

Ward, Rod

Whitwell, Wendy

For

☐☐☐☐☐

Opposed

☐☐☐☐☐