



**AGENDA**  
**Committee of the Whole**

**Thursday, November 21, 2024, 9:15 a.m.**  
**Council Chambers**  
**9 James Street, Parry Sound, Ontario**

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|   | <b>Pages</b> |
|---|--------------|
| <b>1. ANNOUNCEMENTS OF PUBLIC MEETINGS</b>  |              |
| The Water Access Task Force will commence immediately following the Committee of the Whole Meeting.   |              |
| <b>2. DISCLOSURE OF PECUNIARY INTEREST</b>  |              |
| <b>3. FINANCE AND ADMINISTRATION</b>  |              |
| 3.1 9:15 a.m. Chris Bevan, Municipal Insurance and Risk Management Proposal   | 3            |
| 3.2 2024 Third Quarter Financial Report   | 68           |
| 3.3 2025 Preliminary Budget Presentation  | 80           |
| 3.4 Creation of the Deputy Reeve Position   | 96           |
| 3.5 Options for Potential Fire Suppression and Emergency Services for North Archipelago   | 102          |
| 3.6 Georgian Cliffs Memorial Park Cemetery Advisory Committee Terms of Reference Amendment  | 104          |
| 3.7 Legislative and Information Services Update   | 111          |
| 3.8 Skerryvore Grant Application for Community Building   | 115          |
| 3.9 West Parry Sound Recreation & Culture Centre Board  | 116          |
| 3.10 Request for Support. Request for the Public Sector Salary Disclosure Act to be updated to reflect inflation rates<br>Tay Valley Township | 138          |
| 3.11 Request for Support. Establishment of an Ontario Rural Road Safety Program<br>Good Roads Board of Directors                              | 140          |

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| 3.12  | Request for Support. Fair Share of Funding from both Provincial and Federal Governments<br>Town of Aurora  | 142 |
| 4.    | <b>ENVIRONMENT</b>   |     |
| 4.1   | Georgian Bay Mnidoo Gamii Biosphere  |     |
| 4.1.1 | 10:00 a.m. ICECAP Milestone 5 Corporate Energy and Emissions Report  | 145 |
| 4.1.2 | 3:00 p.m. 2025 Work Program  | 194 |
| 5.    | <b>TECHNOLOGY</b>  |     |
| 5.1   | Connectivity – Request for Concurrence, Proposed Rogers Communication Tower  | 220 |
| 6.    | <b>PLANNING AND BUILDING</b>   |     |
| 6.1   | 2024 Planning Fees Proposal  | 240 |
| 6.2   | Site Alteration and Tree Preservation By-law Status Update   | 244 |
| 6.3   | Building Report Summary  | 246 |
| 7.    | <b>PUBLIC WORKS</b>  |     |
| 7.1   | Lighthouse History Preservation and Interior Works   | 250 |
| 7.2   | Six Star Snowmobile Club MOU   | 256 |
| 7.3   | Skerryvore Ratepayers Association Improvement Request  | 268 |
| 8.    | <b>CLOSED MEETING</b><br>NOW THEREFORE BE IT RESOLVED that the Committee of the Whole move into a CLOSED MEETING at _____ a.m./p.m., pursuant to Section 239(2)(a)(b) of the Municipal Act, 2001, S.O. 2001, c.25, as amended, to deal with the security of the property of the municipality; and personal matters about an identifiable individual, including municipal or local board employees. |     |
| 8.1   | <b>HUMAN RESOURCES</b>   |     |
| 8.1.1 | 1:00 p.m. Compensation Review - Human Resource Matters   |     |
| 8.2   | <b>TECHNOLOGY</b>  |     |
| 8.2.1 | Technology Update - Security of Municipal Property   |     |
| 9.    | <b>OPEN MEETING</b><br>NOW THEREFORE BE IT RESOLVED that the Committee of the Whole move out of a CLOSED MEETING at _____ a.m./p.m.  |     |
| 10.   | <b>ADJOURNMENT</b>   |     |

# The Township of The Archipelago

## Recommendation Report to Council

**Report No.:** Finance 2024-09

**Date:** November, 21 2024

**Originator:** Erin Robinson, Chief Financial Officer

**Subject:** Municipal Insurance & Risk Management Services

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### **RECOMMENDATION**

1. THAT Finance Report 2024-09 Municipal Insurance & Risk Management Services be received as information; and
  2. THAT the Chief Financial Officer be authorized to execute the necessary documents with Intact Public Entities Inc. for the 2025 Insurance Program in the amount of \$108,630 plus applicable taxes.
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### **BACKGROUND**

The purpose of this report is to present and advise Council on anticipated costs relating to the 2025 Insurance Program and provide a recommendation to obtain insurance and risk management services with Intact Public Entities Inc. (Frank Cowan Company Limited). The Townships' general insurance program operates on an annual basis, which is renewable on January 1<sup>st</sup> of each year.

In early September, staff contacted our existing insurer (Marsh Canada Limited) requesting an estimate of the proposed increase for the 2025 municipal insurance program. Staff also contacted Intact Public Entities Inc. regarding their Municipal Insurance and Risk Management program. Following that meeting, staff prepared the documentation, questionnaires and reports required to receive an unsolicited quote from the insurers.

#### **Market Trends**

The worldwide insurance industry has experienced significant market fluctuations in the past few years which have been fueled by the pandemic, increased losses across the insurance industry and rising claims costs. These have driven up the costs of premiums for both corporate and personal insurance. Municipalities throughout Ontario continue to face significant increases in the cost of insurance.

Factors contributing to this include:

- rising claim costs,
- reduced capacity to write municipal policies, and
- increased reinsurance renewal rates.

Municipalities are impacted by escalating premiums beyond their direct control. An area of focus is now on prevention of claims and risk management programs implemented by municipalities.

The focus on risk management practices makes a municipality proactive rather than reactive when dealing with safety threats and claims. The benefits of implementing a formal risk management program include:

- Protects public assets and reduces financial risk:
  - help identify and mitigate potential threats to these assets, ensuring they remain safe, functional, and sustainable over time.
- Lowers costs by reducing claims and insurance premiums:
  - Effective risk management reduces costly claims and minimizes the need for emergency spending.
- Enhances public safety and community trust:
  - By identifying potential hazards in public spaces and addressing them proactively, municipalities can improve public safety and reduce accidents.
- Improves decision-making:
  - Risk management programs provide data that can be used to make more informed decisions by analyzing risk exposure.
- Strengthens resilience and continuity of essential services:
  - Risk management enables the development of contingency plans, ensuring that the municipality can respond quickly to crises without major disruptions to public services.

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## **FINANCIAL IMPLICATIONS**

On October 22, 2024, Intact Public Entities Inc. presented the renewal program to staff and advised that the 2025 total annualized premium for The Township, would be approximately \$108,630 plus applicable taxes. Our existing insurer presented an e-mail indicating a 6-8% inflationary factor on the 2024 premium resulting in a total annualized premium of approximately \$114,789. Over the past four years, we have been experiencing an average of 9% increase on our insurance premiums with no increase in claims.

There are only three insurers within Ontario that provide municipal insurance coverage:

- Aon
- Marsh Canada
- Intact Public Entities

The decision to not follow our standard procurement policy by obtaining three quotes for insurance services stems from the limited number of insurers operating within the market. Additionally, staff are seeking additional services surrounding corporate risk management that are not offered at the same level by all three insurers.

Intact Public Entities Inc. can provide extensive risk management services alongside our Municipal Insurance program. Additionally, they also offer services pertaining to contract reviews, and annual facility inspections on both new and existing assets. Their educational resources and workshops would be of significant value to expanding our risk management practices.

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### **STRATEGIC PLAN**

This direction is in alignment with the following strategic priorities contained within our Strategic Plan:

- Sustainable & Cost-Effective Services
- Effective Relationships & Partnerships

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### **CONCLUSION**

Staff are recommending that The Township of The Archipelago execute a contract with Intact Public Entities Inc. for the 2025 Insurance Program for a premium of \$108,630 plus applicable taxes. Staff will continue to work with each department to identify loss exposures, review procedures, and make recommendations to lower the Townships overall risk. Staff will continually track and review any new claims with Intact Public Entities Inc. to identify ways to mitigate future losses.

Respectfully Submitted,



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Erin Robinson B.Comm., CPA  
Chief Financial Officer

I concur with this report,



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John B. Fior  
Chief Administrative Officer

**ATTACHMENTS**

2025 Insurance Proposal – Intact Public Entities Kennedy Insurance Brokers Inc.



## 2025 Municipal Insurance Program CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

Quotation for the Policy Term January 1, 2025 to January 1, 2026

In Partnership with:  
Chris Bevan, BBA, CRM, CAIB  
Partner  
Kennedy Insurance Brokers  
160 King Street West  
North Bay, ON P1B 5Z7

Submitted by: Intact Public Entities Inc.  
Address: 278 Pinebush Rd., Suite 200  
Cambridge, ON N1T 1Z6

phone: 1-800-265-4000  
email: [connectwithus@intactpublicentities.ca](mailto:connectwithus@intactpublicentities.ca)

Prepared by:  
Jason Gervais, CRM, C.Tech, R.I.B. (Ont.)  
Regional Manager

Ref 02175/kl 11 October 2024

# About IPE

IPE is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives IPE the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. IPE is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about IPE visit [www.intactpublicentities.ca](http://www.intactpublicentities.ca).

IPE is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

IPE is a licence-holder through the Registered Insurance Brokers of Ontario (RIBO) and in multiple jurisdictions across Canada, and as such we are required to disclose our professional duties and obligations to you as a current or potential client. Learn about our principles of conduct, how we are compensated by the insurers we represent, and see our privacy policy by reviewing the following:

[Code of Consumer Rights and Responsibilities](#)

[CISRO Code of Conduct for Insurance Intermediaries and Fact Sheet – About Your Registered Insurance Broker](#)

[Broker Compensation Disclosure](#)

[Our Privacy Promise](#)

## Canadian Owned Company With 90+ Years of Continuous Operation

### Market Leader

**Municipal, Public Administration & Community Services**

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

### Innovative

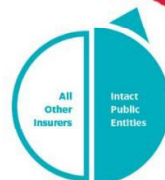
**New Products & Services**

Cyber Risk Insurance  
Fraudulently Induced Transfer  
Road Reviews  
Fleet Management

### In-House

**Claims & Risk Management**

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share Leader in Ontario**



**First Municipal Client The Village of Ayr, Ontario**



## The Advantage of a Managing General Agent

The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for IPE to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

## Risk Management Services

We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

## Claims Management Services

Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



\*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

# Executive Summary

We know you have options when it comes to your Municipal insurance policy. Trying to make a decision that is right for you can be overwhelming but at Intact Public Entities (IPE), we are here to help. We take a vested interest in your municipality's success by employing a proactive, prevention-based approach. When you work with IPE, you will not only have coverage that fits the unique needs of your community, but you will also be backed by our team of experts providing consultation, education, and risk management services, to help build a safer, smarter, stronger municipality today and for the future.

Our second to none, complimentary value-added services help to ensure you are doing everything possible to avoid claims, allowing you to focus on what matters most. After evaluating your risk profile, we would like to provide you with 150 hours of risk management services included as part of our offering. These services include:

- Contract Reviews
- Policy and Procedural Reviews
- Information Requests
- Asset Valuations and Risk Inspections
- Road Risk Assessments
- Driver Education
- Fleet Management Evaluations
- MMS Compliance Reviews
- 6 sessions of Educational Training.

Your partnership with IPE allows you unlimited access to the Centre of Excellence, an online tool for risk management considerations, case studies and other useful resources.

In addition to having the best municipal risk management resources at your fingertips, know that at IPE your claims will be better handled. We have in-house claims authority meaning you will experience faster turnaround, one point of contact, better claims resolution and improved expense management.

IPE advocates and supports your municipal associations across the country. In partnering with IPE, you will be working with the only insurance company that partners, sometimes exclusively, with your associations including AMO, OSUM, ROMA, FONOM, ORGA, AMCTO, FCM and more.



Thank you for taking the time to consider IPE as your municipal insurance provider. We are passionate about what we do and believe that our coverage and approach to claim prevention contributes to safer, more resilient communities. If selected as the successful candidate, we will get started right away!

*Glenn M.*

*Signature of Authorized Person*

**Glenn Minnis, President, Intact Public Entities**  
278 Pinebush Rd., Suite 200, Cambridge, ON N1T 1Z6  
1-800-265-4000

# Best in Class Value Added Services

Intact Public Entities offers more than just an insurance policy. As a leading MGA specializing in public entities, we provide Canadian municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

## Advocacy & Municipal Association Support

Intact Public Entities employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.

Intact Public Entities advocates and supports your public entities across the country.

## Risk Management Services

A solid risk management program is an important factor when considering your overall insurance program provider. You want services delivered by professionals that actively reduce the frequency and severity of loss because these factors impact your claims experience. With over 370 years of combined experience in the industry, the IPE Risk Management Department is well-positioned to support your municipal risk management needs.



If IPE is the successful proponent, we will work with the Corporation of the Township of Archipelago to create a three-year complimentary risk management plan designed to have a positive effect on your overall risk performance.

We would like to provide the Corporation of the Township of Archipelago with 150 hours of complimentary risk management services as part of our offering.

For complete descriptions of all risk management services, please refer to the following pages.

# Complimentary Risk Management Services

## Asset Valuation and Risk Inspections

Our team of highly skilled risk inspectors evaluate and inspect municipally owned assets. The team has a wide range of expertise and credentials, including, but not limited to:

- Specialized training in Heritage/Historic buildings, green buildings, LEED criteria, BACnet, bleachers and grandstands, wind turbines, geothermal and solar power.
- Registered Playground Practitioners who can provide expertise concerning CSA standard Z614 (Children's Playspaces and Equipment).
- Knowledge of earthquake exposure zones and classifications with respect to fire protection status from the Fire Underwriters Survey (FUS) for your locations.

### Risk Inspections

IPE's loss control inspectors are specialists in their respective fields, providing niche understanding and expertise when inspecting and evaluating assets, from arenas to playgrounds and everything in between. During their inspections, the inspectors will analyze your facilities and provide risk recommendations to help reduce the incidence, frequency, and severity of claim issues and liability exposures. Their comprehensive knowledge of various provincial codes and standards informs their inspections and subsequent risk management guidance.

Our liability inspection services can include trails, playgrounds, toboggan hills, parks and sports fields.

### Asset Valuation

Due to the deep bench strength of our Risk Management Department, we can provide accurate reconstruction costs to ensure that all assets have accurate insurance-to-value. Heritage buildings are different from fleet depots and water treatment facilities, and without the specialized knowledge of our field experts, valuable municipal assets may be under-insured which can be catastrophic when faced with a claim.

Our Inspection Report will include a photographic inventory of all premises inspected, accurate values for insurance purposes, as well as relevant risk recommendations. These reports are a complimentary benefit to our insured clients and deliver significant value in loss prevention and preparedness.

Our 3-year plan for the Corporation of the Township of Archipelago prioritizes buildings valued at greater than \$500,000 that have never been inspected, buildings valued at greater than \$1,000,000 that have not been inspected since 2022 and high-value buildings requiring more frequent inspections.

## Roads and Sidewalks

### Road Risk Assessment

Motor vehicle accidents due to alleged non-repair of roads represent one of the largest liability exposures for municipalities. Mitigating this serious exposure is a key concern for our specialized Roads Specialist. As an important service, the Roads Specialist's report includes an assessment of the municipality's:

- adequacy of documentation
- compliance with the Ontario Traffic Manuals
- adequacy of current policies and procedures
- adequacy of the road for alternative uses such as bicycle facilities and off-road vehicles
- use of pavement markings, warnings and signage
- roadside hazards

## Minimum Maintenance Standards (MMS) Compliance

Ontario Regulation 239/02 Minimum Maintenance Standards for Municipal Highways (MMS) was developed under the authority of Section 44(4) of the Municipal Act as a defence in non-repair of roadway and sidewalk claims. To use this statutory defence in court, documentation and record-keeping are critical.

Our MMS Compliance review focuses on reviewing the municipality's policies/procedures/documentation to optimize compliance with the regulations.

A report will be presented to the Township and a collaborative discussion will follow, complete with recommendations, if warranted.

## Sidewalk Assessment

The frequency of sidewalk claims is also a significant exposure to municipalities. Managing this exposure properly is an interplay of excellent inspection procedures, solid by-law enforcement, and educating staff to create a best practice. Our experts know this exposure well and couple their inspections with practical advice and guidance to reduce the exposure overall.

Our expert will assess special areas of concern which may warrant further enhanced inspections and follow-up making this comprehensive offering more effective.

## Fleet Management Evaluation

Regardless of the size of your fleet, vehicle exposure is substantial to the smooth operations and delivery of service for a municipality. IPE's specialists will review your municipality's fleet risk management practices and ensure the operation complies with industry best practices and applicable safety standards.

The fleet review service includes:

- fleet operational management structure
- scope of operation(s)
- driver education/hiring practices
- vehicles and equipment controls and management
- loss management controls and analysis
- general safety practices

## Reviews and Analysis

### Policy and Procedural Reviews

Municipal operations, the very essence of the function of a municipality, should be based on reliable, consistent, documented policies and procedures. IPE's Risk Management Department reviews existing policies and procedures and measures them against industry best practices as well as any pertinent legislation. The review includes a review of past claims and claims trends to establish if there is a correlation between gaps or inconsistencies in the policies and procedures and claims that have already occurred.

### Contract Reviews

IPE reviews thousands of contracts for our municipal clients. We not only provide a comprehensive review of the submitted contract, but also related risk management guidance for the overall proposal to ensure the municipal interests are always front-of-mind.

From construction contracts to boundary road agreements, our paralegals are well-versed in the types of agreements that are both commonplace and unique to municipalities. Their expertise elevates the requirements of the municipality and provides context to municipal staff so they can develop their own skills and better understand the importance of contractual requirements.

The risk management paralegal team regularly reviews insurance requirements in tender and RFP documents and Certificates of Insurance. As an accompaniment to the actual contract reviews we do, IPE has created a comprehensive and fulsome guide providing templated requirements and claims examples.

## Claims History Analysis

The Risk Management Department works in close collaboration with our in-house claims experts. Our Risk Assessment and Solutions Specialist reviews losses that occur in municipalities across Canada and provides articles and seminars to highlight and prevent losses from happening. Honing in on the *root cause* of a loss enables us to have objective discussions to mitigate the risk and reduce the likelihood of similar losses in the future.

Reviewing the claims history of a particular municipality informs our educational offerings providing relevant, timely information that can be acted upon to achieve meaningful results and effective risk mitigation.

## Risk Management Resources

### Risk Management Centre of Excellence

The IPE [Risk Management Centre of Excellence](#) is an online resource that provides clients with the information and tools needed to manage a myriad of risk issues. The Centre of Excellence is the hub for articles, information, case studies, and useful templates that can transform your municipality's risk management results. The Centre of Excellence is available 24/7 and is continually updated with timely and relevant content.

### Incident Report Management (IRM)

Properly managing risk is the essence of what we do at IPE and our prime directive in the Risk Management Department. IPE has partnered with Marmak to develop an Incident Report Management (IRM) Module. The IRM is a robust solution that helps municipalities track auto, property, and liability incidents. The module enables the user to generate incident reports using mobile devices, attach pictures and other relevant documentation, compile risk reports, and benchmark loss data. The IRM enables municipal risk managers to collect, monitor, and analyze incident reports, providing access to all reports in one centralized location. This exclusive member benefit is available to our insured clients at no additional cost. To learn more and arrange a product demonstration with Marmak click [here](#).

## Educational Training

### Customized Education Sessions

We develop and provide customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review, documentation review, policy & procedure review or any risk issue facing your municipality.

We provide training on any topic of your choosing and can be offered either in-person or virtually. The sessions will be developed and delivered by specialists in the field and are recorded and made available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Sessions that you may find of interest to your municipality:

- Tackling Flood Together
- Rural Road Safety Program Panel
- Building Official Claims

To see full descriptions of sessions that we can customize to your needs, visit Exhibit "D" in the Appendices section.

Our plan for the Corporation of the Township of Archipelago includes 6 personalized sessions with the topics chosen by the Township. This service will be provided by the subject matter expert and is available at no additional cost.



## Online Education Sessions

Each year IPE offers education opportunities to clients through the [Education Centre](#). This tool is available to all staff members and elected officials and exemplifies the model that educated municipal staff help create a resilient community.

In 2024, the IPE Risk Management Team offered webinars on the following topics:

- Effectively Leading Your Community - What Elected Officials Need to Know
- On The Road to Safety - Strategies for Driver Hiring and Training
- Anticipating The Next Wave of AI And Cybersecurity Threats

## Advocacy and Associations Partnerships

Our Risk Management Department fosters strong partnerships and relationships with various municipal organizations across the country. These collaborations are crucial for advancing and spreading good risk management practices to municipalities. By working closely with these organizations, we not only provide valuable education and resources that empower municipalities to better manage their risks, but we also gain deeper insights into the unique challenges and needs they face. This symbiotic relationship ensures that both our team and the municipalities we serve stay informed and equipped with the best tools and knowledge available.

Our Risk Management team is highly sought after for committee participation, reflecting our expertise and commitment to industry leadership. Our staff currently serve on various influential committees, including the CSA Technical Committee, the Ontario Trails Committee (OTC), the Institute of Catastrophic Loss Reduction (ICLR) Insurance Advisory Committee, the Ontario Building Officials Association (OBOA), the National Fire Protection Association (NFPA), and the Association of Ontario Road Supervisors (AORS) CRS Certification Board. In addition to the aforementioned committees, we have one team member who participates in two think-tank groups related to coastal and shoreline resilience at the provincial and federal levels.

By actively engaging with these committees and partnering with key organizations, our team stays ahead of upcoming regulatory changes. This proactive involvement enables us to swiftly assist our municipal clients in adapting their policies and procedures, ensuring they maintain compliance with the latest standards.

## Claims Services

### Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

### In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

### Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources so as to better identify risk trends and address them with mitigation techniques.

### Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

### Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

### Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements.



# Your Insurance Coverage

## Important Information

### General Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

### Wildfire and Flood Exposures

Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

### Quoting and Binding Coverage Restrictions

The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Casualty

| Coverage Description  | (\$) *Deductibles      | (\$) Limit of Insurance                          |
|---|------------------------|--|
| General Liability (Occurrence Form)<br><i>Broad Definition of Insured</i> | 10,000                 | 15,000,000 Per Occurrence<br>No Aggregate        |
| Voluntary Medical Payments  | Nil                    | 50,000 Per Person<br>50,000 Per Accident         |
| Voluntary Property Damage   | Nil                    | 50,000 Per Occurrence<br>50,000 Annual Aggregate |
| Voluntary Compensation - Employees  | Nil                    | 50,000 Each Person<br>250,000 Annual Aggregate   |
| Sewer Backup  | 10,000<br>Per Claimant |  |
| Wrongful Dismissal (Legal Expense – Claims Made)                          | 5,000                  | 500,000 Per Claim<br>500,000 Aggregate           |
| Forest Fire Expense   | Nil                    | 2,000,000<br>2,000,000 Aggregate                 |
| Abuse Liability – Claims Made Form<br>Retroactive Date: January 1, 2025   | 10,000                 | 2,000,000 Per Claim<br>2,000,000 Aggregate       |
| Errors & Omissions Liability (Claims Made Form)                           | 10,000                 | 15,000,000 Per Claim<br>No Aggregate             |
| Non-Owned Automobile Liability  |                        | 15,000,000                                       |
| Legal Liability for Damage to Hired Automobiles                           | 1,000                  | 250,000  |
| Environmental Liability (Claims Made Form)                                | 10,000                 | 3,000,000 Per Claim<br>5,000,000 Aggregate       |

\*Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Follow Form – Excess Liability – 1<sup>st</sup> layer

| Coverage Description         | (\$)<br>Limit of Insurance       |
|------------------------------|----------------------------------|
| <b>Excess Limit</b>          | 10,000,000                       |
| <b>Underlying Policy</b>     | <b>(\$)<br/>Underlying Limit</b> |
| General Liability            | 15,000,000                       |
| Abuse Exclusion Applies      |                                  |
| Errors & Omissions Liability | 15,000,000                       |
| Non-Owned Automobile         | 15,000,000                       |

### Follow Form – Excess Liability – 2<sup>nd</sup> layer

| Coverage Description         | (\$)<br>Limit of Insurance       |
|------------------------------|----------------------------------|
| <b>Excess Limit</b>          | 25,000,000 Occurrence            |
| <b>Underlying Policy</b>     | <b>(\$)<br/>Underlying Limit</b> |
| General Liability            | 25,000,000                       |
| Abuse Exclusion Applies      |                                  |
| Errors & Omissions Liability | 25,000,000                       |
| Non-Owned Automobile         | 25,000,000                       |

\*Subject to Minimum Retained

**Total Limit of Liability (\$)      50,000,000**

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Crime

| Coverage Description   | (\$) | Deductibles | (\$)      | Limit of Insurance |
|--|------|-------------|-----------|--------------------|
| Employee Dishonesty – Form A<br>(Commercial Blanket Bond)            |      |             | 1,000,000 |                    |
| Loss Inside the Premises<br>(Broad Form Money & Securities)          |      |             | 200,000   |                    |
| Loss Outside the Premises<br>(Broad Form Money & Securities)         |      |             | 200,000   |                    |
| Audit Expense  |      |             | 200,000   |                    |
| Money Orders and Counterfeit Paper Currency                          |      |             | 200,000   |                    |
| Forgery or Alteration<br>(Depositors Forgery)                        |      |             | 1,000,000 |                    |
| Computer and Transfer Fraud<br>(Including Voice Computer Toll Fraud) |      |             | 200,000   |                    |

### Accident

| Coverage Description   | (\$) | Deductibles | (\$)     | Limit of Insurance |
|--|------|-------------|----------|--------------------|
| Board Members: Persons Insured<br>Reeve and Eight (8) Councillors<br>Board Members Accidental Death &<br>Dismemberment |      |             | 250,000  |                    |
| Paralysis  |      |             | 500,000  |                    |
| Weekly Income – Total Disability   |      |             | 500      |                    |
| Weekly Income – Partial Disability   |      |             | 300      |                    |
| Accidental Death of a Spouse while Travelling on<br>Business   |      |             | Included |                    |
| 24 Hour Coverage Endorsement   |      |             | Included |                    |
| Critical Illness: Persons Insured Nine (9) Members   |      |             |          |                    |
| Critical Illness ( Subject to satisfactory application)  |      |             | 10,000   |                    |
| Volunteers Accidental Death & Dismemberment  |      |             | 50,000   |                    |
| Paralysis  |      |             | 100,000  |                    |
| Weekly Income – Total Disability   |      |             | 500      |                    |
| Weekly Income – Partial Disability   |      |             | 250      |                    |

### Conflict of Interest

| Coverage Description | (\$) | Deductibles | (\$)                              | Limit of Insurance |
|----------------------|------|-------------|-----------------------------------|--------------------|
| Legal Fees Expenses  |      |             | 100,000 Per Claim<br>No Aggregate |                    |

### Legal Expense (Claims Made)

| Coverage Description | (\$) | Deductibles | (\$)                         | Limit of Insurance |
|----------------------|------|-------------|------------------------------|--------------------|
| Legal Defence Cost   |      |             | 100,000<br>500,000 Aggregate |                    |

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Property

Coverage is on an All Risk Basis unless otherwise specified. Basis of Settlement is Replacement Cost unless otherwise specified. The Deductible is on a Per Occurrence Basis.

| Coverage Description   | (\$)              | Deductibles | Basis | (\$)       | Limit of Insurance |
|--|-------------------|-------------|-------|------------|--------------------|
| Property of Every Description - Blanket                                      | 10,000            |             | RC    | 15,422,594 |                    |
| Scheduled Items Coverage, Deductible and Basis of Settlement as per Schedule | Refer to Schedule |             |       | 522,600    |                    |

### Property Supplemental Coverage

(Included in the Total Sum Insured unless otherwise specified in the wording)

|   |        |  |  |             |  |
|---|--------|--|--|-------------|--|
| Building By-laws  | 10,000 |  |  | 9,000,000   |  |
| Building Damage by theft  | 10,000 |  |  | Included    |  |
| Debris Removal  | 10,000 |  |  | Included    |  |
| Electronic Computer Systems   |        |  |  |             |  |
| Electronic Computer Hardware and Media  | 2,500  |  |  | Included    |  |
| Electronic Computer Systems Breakdown   |        |  |  | Not Insured |  |
| Electronic Computer Systems – Extra Expense                                   |        |  |  | Not Insured |  |
| Extra Expense Period of Restoration   | 10,000 |  |  | 90 Days     |  |
| Expediting Expense  | 10,000 |  |  | Included    |  |
| Fire or Police Department Service Charges                                     | 10,000 |  |  | Included    |  |
| First Party Pollution Clean-up  | 10,000 |  |  | 1,500,000   |  |
| Fungi and Spores  | 10,000 |  |  | 10,000      |  |
| Furs, Jewellery and Ceremonial Regalia  |        |  |  |             |  |
| Ceremonial Regalia  | 10,000 |  |  | Included    |  |
| Furs and Jewellery  | 10,000 |  |  | 25,000      |  |
| Inflation Adjustment  | 10,000 |  |  | Included    |  |
| Live Animals Birds or Fish  | 10,000 |  |  | 25,000      |  |
| Newly Acquired Property   | 10,000 |  |  | 1,000,000   |  |
| Professional Fees   | 10,000 |  |  | Included    |  |
| Property and Unnamed Locations  | 10,000 |  |  | Included    |  |
| Property Temporarily Removed Including while on Exhibition and during Transit | 10,000 |  |  | Included    |  |

|   |        |          |
|---|--------|----------|
| Recharge of Fire Protection Equipment Expense | 10,000 | Included |
| Sewer Backup and Overflow                     | 10,000 | Included |

**Municipal & Public Administration Extension Endorsement**  
(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

|   |        |           |
|---|--------|-----------|
| Accounts Receivable   | 10,000 | 500,000   |
| Bridges and Culverts  | 10,000 | 50,000    |
| Buildings Owned due to Non Payment of Municipal Taxes       | 10,000 | 100,000   |
| Buildings in the Course of Construction Reporting Extension | 10,000 | 1,000,000 |
| By Laws – Governing Acts                                    | 10,000 | 25,000    |
| Consequential Loss Caused by Interruption of Services       |        |           |
| On Premises   | 10,000 | Included  |
| Off Premises  | 10,000 | 1,000,000 |
| Cost to Attract Volunteers Following a Loss                 | 10,000 | 10,000    |
| Docks, Wharves and Piers                                    | 10,000 | 1,500,000 |
| Errors and Omissions  | 10,000 | Included  |
| Exterior Paved Surfaces                                     | 10,000 | 50,000    |
| Extra Expense   | 10,000 | 500,000   |
| Fine Arts   |        |           |
| At Insured's Own Premises                                   | 2,500  | 25,000    |
| On Exhibition   | 2,500  | 100,000   |
| Fundraising Expenses  | 10,000 | 10,000    |
| Green Extension   | 10,000 | 50,000    |
| Growing Plants  |        |           |
| Any One Item  | 10,000 | 1,000     |
| Per Occurrence  | 10,000 | 100,000   |
| Ingress and Egress  | 10,000 | Included  |
| Leasehold Interest  | 10,000 | 25,000    |
| Master Key  | 10,000 | 25,000    |
| Peak Season Increase  | 10,000 | 25,000    |
| Personal Effects  | 10,000 | 25,000    |
| Property of Others  | 10,000 | 25,000    |
| Rewards: Arson, Burglary Robbery and Vandalism              | 10,000 | 25,000    |

|   |                         |   |
|---|-------------------------|---|
| Signs   | 10,000                  | Included  |
| Vacant Property   | 10,000                  | 1,000,000   |
| Valuable Papers   | 10,000                  | 500,000   |
| <b>Business Interruption</b>  |                         |   |
| Rent or Rental Value  | 10,000                  | 500,000   |
| <b>Additional Endorsements</b>  |                         |   |
| Virus and Bacteria Exclusion  | Not Applicable          | Included  |
| <b>Earthquake Coverage</b>  |                         |   |
| Earthquake Coverage   | 5% Minimum<br>\$100,000 | Included  |
| <b>Notes Applicable to Earthquake Coverage</b>  |                         |   |
| <ol style="list-style-type: none"> <li>1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under <b>Changes to Your Insurance Program – Property</b> in this Report.</li> <li>2. Deductible is applicable to each premises.</li> </ol> |                         |   |
| Earthquake Aggregate – Applicable to All Provinces  |                         | "Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake". |
| <b>Flood Coverage</b>   |                         |   |
| Flood Coverage  | \$ 100,000              | Included  |
| <b>Notes Applicable to Flood Coverage</b>   |                         |   |
| <ol style="list-style-type: none"> <li>1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under <b>Changes to Your Insurance Program – Property</b> in this Report.</li> <li>2. Deductible is applicable to each premises.</li> </ol>      |                         |   |
| Flood Aggregate – Applicable to All Provinces   |                         | "Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".      |
| <b>Other Endorsements</b>   |                         |   |
| Watercraft  | 10,000                  | 326,800   |

**(\$) Total Amount of Insurance 20,341,994**

RC = Replacement Cost ACV = Actual Cash Value VAL = Valued

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Equipment Breakdown (Advantage/BM31)

| Coverage Description             | (\$)<br>Deductibles /<br>Waiting Period | (\$)<br>Limit of Insurance     |
|----------------------------------|---|--------------------------------|
| Direct Damage                    | 10,000                                  | 50,000,000<br>Per Accident     |
| Extra Expense                    | 24 Hours                                | 500,000                        |
| Consequential Damage             | 10,000                                  | 100,000                        |
| Expediting Expense               |   | Included                       |
| Hazardous Substances             |   | 500,000                        |
| Ammonia Contamination            |   | 500,000                        |
| Water Damage                     |   | 500,000                        |
| Professional Fees                |   | 500,000                        |
| Interruption by Civil Authority  |   | 30 days                        |
| Errors and Omissions             |   | 500,000                        |
| Loss of Data                     |   | 100,000                        |
| Selling Price                    |   | Included                       |
| By-Law Cover                     |   | Included                       |
| Off Premises Mobile Object       |   | 25,000                         |
| Brands and Labels                |   | 250,000                        |
| Environmental "Green" Coverage   |   | 250,000                        |
| Service Interruption             |   | Included<br>Within 2500 metres |
| Contingent Business Interruption | 24 Hours                                | 1,000,000                      |
| Public Relations Coverage        |   | 10,000                         |
| Loss of Profits                  | 24 Hours                                | 300,000                        |
| Gross Rents                      | 24 Hours                                | 500,000                        |



## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Owned Automobile

| Coverage Description   | (\$)<br>Deductibles | (\$)<br>Limit of Insurance           |
|--|---------------------|--------------------------------------|
| <b>Liability</b>   |                     |                                      |
| Bodily Injury  |                     | 5,000,000                            |
| Property Damage  |                     | Included                             |
| Accident Benefits  |                     | As stated in Section 4 of the Policy |
| Uninsured Automobile   |                     | As stated in Section 5 of the Policy |
| <b>Direct Compensation – Property Damage</b>   |                     |                                      |
| *This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage. |                     |                                      |
| <b>Loss or Damage**</b>  |                     |                                      |
| Specified Perils (excluding Collision or Upset)  |                     |                                      |
| Comprehensive (excluding Collision or Upset)   |                     |                                      |
| Collision or Upset   |                     |                                      |
| All Perils   | VRS                 | Included                             |
| <b>Endorsements</b>  |                     |                                      |
| Notice of Cancellation   |                     | 90 Days                              |
| Replacement Cost   |                     | Included                             |
| #20 - Coverage for Transportation Endorsement  |                     | 1,500/Occ                            |
| #21B - Blanket Fleet Coverage  |                     | No Adjustment                        |
| #31 - Non - Owned Equipment  |                     | Included                             |
| #43A - Removing Depreciation Deduction for Specified Lessee(s)   |                     | Included                             |
| #44R - Family Protection Coverage  |                     | 2,000,000                            |

\* This policy contains a partial payment of loss clause.

A deductible applies for each claim except as stated in your policy.

**Schedule of Coverage**

(Coverage is provided for those item(s) indicated below)

**Facility User Solution**

| Coverage Description   | (\$)<br>Deductibles | (\$)<br>Limit of Insurance |
|--|---------------------|----------------------------|
| Commercial General Liability<br>*an abuse exclusion is included within the wording |                     | 5,000,000                  |
| Non Owned Automobile   |                     | 5,000,000                  |

**Account Premium**

|  |
|--|
| <b>Total Annual Premium</b><br>(Excluding Taxes Payable) <b>\$ 108,630</b> |
|--|

\*Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.  
The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

# Cost Analysis

|                                     | <b>Proposed Program</b> |                |
|-------------------------------------|-------------------------|----------------|
|                                     | <b>Term</b>             |                |
|                                     | <hr/>                   |                |
| <b>Casualty</b>                     |                         |                |
| General Liability                   | \$                      | 20,140         |
| Errors and Omissions Liability      |                         | 3,452          |
| Non-Owned Automobile Liability      |                         | 183            |
| Environmental Liability             |                         | 3,550          |
| Crime                               |                         | 1,500          |
| Board Members Accident              |                         | 1,494          |
| Volunteers' Accident                |                         | 150            |
| Conflict of Interest                |                         | 660            |
| Legal Expense                       |                         | 900            |
| Facility User Solution              |                         | 2,500          |
| <b>Property</b>                     |                         |                |
| Property                            |                         | 43,722         |
| Equipment Breakdown                 |                         | 1,117          |
| <b>Automobile</b>                   |                         |                |
| Owned Automobile                    |                         | 24,762         |
| <b>Excess</b>                       |                         |                |
| Follow Form – 1 <sup>st</sup> layer |                         | 2,000          |
| Follow Form – 2 <sup>nd</sup> layer |                         | 2,500          |
| <b>Total Annual Premium</b>         | <b>\$</b>               | <b>108,630</b> |
| (Excluding Taxes Payable)           |                         |                |

# Program Options

Intact Public Entities offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

## Crime Coverage – Other Optional Coverages

- Other Optional Coverages are also available. See attached Crime Cover Options page for further details.
- Quote is available on request (completed application is required).

## Crime Coverage – Fraudulently Induced Transfer Coverage

- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.
- For coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.

## Property Coverage – Income Replacement

- Income can change from year to year so it is important to annually review your Business Interruption needs.
- Higher limits or Optional Coverages to protect your income are available.
- All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.)

## Remotely Piloted Aircraft Systems (UAV) Coverage

- Property and/or Liability Cover may be available for Remotely Piloted Aircrafts (UAV).
- Application required to quote.
- For Coverage information refer to the Remotely Piloted Aircraft (UAV) Highlight Sheet.

## Cyber Liability

- Organizations rely on technology and the safe processing and storage of data to conduct business on a daily basis. Ensuring the security of data information is becoming an increasingly difficult task, especially considering changing regulations. A failure in technology or data breach can have significant consequences not only on the balance sheet but also to your organization's reputation.
- Cyber Risk Insurance is available. A completed application is required should a quote be requested.

# Enhancements and Deviations

This is a summary. Nothing herein alters the terms, conditions and exclusions contained in the printed insurance contract(s).

Please note - Legal Expense Coverage and Conflict of Interest Coverage are separate policies.

## Form GNGX413 – Statutory and Additional Conditions

As per regulations, should you have any of the policies:

Accident, Conflict of Interest, Crime, Environmental, Errors and Omissions, Liability, Excess Coverage, Claims Made Malpractice, Non-Owned Automobile or Property.

This new form will be added to each of them.

|   |
|---|
| <b>Total Casualty Limit of Liability is \$50,000,000 provided as follows:</b> |
| <b>\$25,000,000 Follow Form Excess Limits Over<br/>\$25,000,000</b>           |
| <b>\$10,000,000 Follow Form Excess Limits Over<br/>\$15,000,000</b>           |
| <b>\$15,000,000 Casualty Primary</b>  |

## Liability Policy

### Enhancements

- Primary Limit of \$15,000,000 applies.
- No Aggregate applies.
- Municipal Marina is included to full policy limit.
- Employee Benefit Liability is included under the Error & Omissions policy.
- Full Medical Malpractice Liability coverage is included to the limit of insurance proposed for any one claim; no aggregate limit applies. This coverage is therefore not limited to incidental malpractice and is provided on an occurrence basis.
- Claims Made Abuse Coverage Limit of \$2,000,000 with an Aggregate of \$2,000,000 applies.
- Police Officer Assault Liability is included to full policy limit.

### Deviations

- There is no coverage for Incidental Garage Operations under the Liability Policy.
- Wrap-Up Liability coverage is not available.
- Retroactive Date with respect to Abuse/Molestation Liability is the policy inception date.
- Communicable Disease Coverages is not available

## Errors & Omissions Policy

### Enhancements

- Municipal Errors & Omissions Liability is included to full policy limit.
- No retroactive date applies. Policy is on a Claims-Made Basis.

## Non-Owned Automobile Policy

### Enhancement

- Non-Owned Automobile (including Contractual Liability for Hired Automobiles; any one occurrence is included to primary limit of \$15,000,000.

### Deviation

- A Deductible of \$1,000 applies with respect to SEF 94 – Legal Liability for Damage to Non-Owned Autos.

## Environmental Policy

### Enhancements

- Environmental Policy coverage has a Limit of Liability of \$3,000,000 with an Annual Aggregate of \$5,000,000.
- There is no exclusions with respect to ASTs or USTs.
- No retroactive date applies. Policy is on a Claims-Made Basis.

## Councillors' Accident Policy

### Enhancements

- Principal Sum for Loss of Life and Capital Sum for Dismemberment are \$250,000 each.
- Weekly Indemnity – Partial Loss of Time is \$300.
- Coverage applies to Insured Persons under the age of 80 years.
- Accidental Death of a Spouse While Travelling on Business.
- \$10,000 Limit applies to Critical Illness for Insured(s) who are age 80 or less.
- Coverage is not subject to a provincial restriction or time limit.

## Commercial Follow Form Excess Liability

### Enhancements

- Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.
- The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).
- We offer a layered structure when writing excess coverage. We provide primary insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non-Owned Automobile and Owned Automobile.

## Property Policy

Our Property wording includes many enhancements under Supplemental Coverages as well as Extensions of Coverage. Refer to the Schedule of Coverage for a complete list of Supplemental Coverages (generally included in your limits) and Extensions of Coverage (generally in addition to your limits). Refer to the Highlights page for further detail.

### Enhancements

- Building values have been increased in order to reflect inflationary trends.
- The Total Insured Values are \$20,341,994
- Coverage includes Property of Every Description insured on a Blanket Basis for a limit of \$15,422,594.
- Watercraft Float Limit of \$326,800 applies.
- Transfer Station Limit of \$480,010 applies.
- Landfill Properties Limit of \$596,120 applies.
- Master Key Coverage Limit of \$25,000 applies.
- Land and Water Pollution Clean Up Expense coverage Limit of \$1,500,000 applies.
- Prevention of Ingress/Egress coverages applies for 8 weeks.
- Debris Removal coverage applies.

- The following extensions of coverages are included:
  - Property in Transit
  - Unnamed Locations
  - Expedition Expense
  - Fire Extinguishing Material and Fire Fighting Expense
  - Professional Fees
  - Interruption by Civil Authority
- The following also form part of your coverage: Scheduled Property, Supplemental and Extensions of Coverage, Business Interruption and endorsements.

Note: Licensed Equipment is scheduled separately and not included within the Total Sum Insured.

- The following coverages are included under Equipment Breakdown:
  - Contingent Business Interruption
  - Off Premises Service Interruption
  - Preservation of Property
  - Technological Advancement
  - Demolition and Increased Cost of Construction
  - Stock Spoilage Limit of \$50,000
- All-Terrain Vehicles
  - Based on the Ontario Off-Road Vehicles Act, R.S.O. 1990, c. O.4, All-Terrain Vehicles must be Insured on an Automobile Insurance Policy and will be removed from the Property Policy.

## Deviations

- Business Interruption Profits coverage is available if required.
- Stock Spoilage coverage Limit of \$50,000 applies.
- Coverage may be available but require clarification on these Endorsements wordings:
  - Commercial Property Floater
  - Environmental Upgrade
  - Money, Cash Cards and Securities
  - Reproduction Costs
- Earthquake and Flood Aggregate: We have added an annual aggregate for flood and earthquake, which are considered catastrophic coverages. Aggregate limits are listed under the property section of the proposal.
- Flood Loss Deductible and Earthquake Deductible applies per premises.
- Fine Arts Loss Deductible is \$2,500.
- Computer/Electronic Data Processing Loss Deductible of \$2,500 applies.



## Automobile Policy

### Enhancement

- Replacement Cost Endorsement applies to vehicles 20 years and newer. Certain restrictions apply, refer to the endorsement for full details. Coverages is not available for Private Passenger and Miscellaneous Vehicles.

### Deviations

- All Perils Deductible of \$2,500 applies. A \$5,000 All Perils Deductible applies to Heavy Units.
- The following coverages are available if an exposure exists:
  - Drive Government Automobiles OPCF 3
  - Permission to carry explosives OPCF 4A
  - Permission to carry radioactive material OPCF 4B
  - Permission to Rent or Lease OPCF 5
  - Loss of Use Endorsement OPCF 20
  - Freezing of Fire-Fighting Apparatus OPCF 24
  - Non-Owned Equipment OPCF 31
  - Use of Recreational Vehicle by Unlicensed Drivers OPCF 32
  - Removing Depreciation Deduction OPCF 43R
  - Tarmac Exclusion

## Facility User Program (Annual Low Risk Events Liability)

### Enhancements

- Limit of \$5,000,000 applies.
- No Deductible applies.

### Deviation

- There is no coverage with respect to the following:
  - Personal Injury & Advertising Liability
  - Medical Payments per Accident
  - SEF 94 – Legal Liability for Damage to Non-Owned Autos
  - Fire Fighting Expense Liability



## Description of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow, providing a summary of coverage. Highlight pages may include a description of optional coverages.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

# Municipal Liability Coverage Highlights

## Overview

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We are specialists at insuring Municipal & Public Administrations. Our liability wording has been specially designed to meet the unique needs of these types of risks.

## Coverage

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- Limits up to \$50,000,000 Available.
- Occurrence coverage with No General Aggregate.
- Territory – World-wide for all coverage.
- Products and Completed Operations – liability arising out of the Insured's operations conducted away from the Insured's premises once those operations have been completed or abandoned.
- Bodily Injury including coverage for assault and battery.
- Personal Injury coverage - broad coverage (including advertising coverage) for acts that violate or infringe on the rights of others.
- Liquor Liability for bodily injury or property damage imposed upon an Insured by a Liquor Liability Act.
- Blanket Contractual for liability assumed by the Insured in contracts, whether reported to the Insurer or not.
- Products Liability - legal liability incurred by an Insured because of injury or damage resulting from a product's exposure.
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures.
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law.
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions.
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured.

## Common Endorsements

---

In addition to the base wording, we have many optional endorsements to tailor coverage for individual accounts including:

- Wrongful Dismissal (Legal Expense)
- Forest Fire Expense
- Marina Liability Extension
- Sexual Abuse Therapy and Counselling Extension for long term care homes.
- Other endorsements specifically crafted for a particular exposure.

## Coverage is Provided for Unique Exposures

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- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.

# Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

## Municipal & Public Administration Errors and Omissions Insurance

Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. E&O focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

### Features

|                            |  |
|----------------------------|--|
| <b>Limits</b>              | Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.   |
| <b>Defence Costs</b>       | Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.  |
| <b>No Annual Aggregate</b> | With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.  |
| <b>Claims Made Policy</b>  | Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received. |
| <b>Claims Definition</b>   | The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.  |
| <b>Insured Definition</b>  | Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.   |

### Coverage Is Provided For Unique Exposures

|                                       |  |
|---------------------------------------|--|
| <b>Insurance</b>                      | No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).   |
| <b>Benefit Plans</b>                  | Errors or omissions in administering Employee Benefit Plans are covered.   |
| <b>Misrepresentations</b>             | Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements                                     |
| <b>Other Specialists and Services</b> | Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits. |

# Non-Owned Automobile Coverage Highlights

## Overview

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Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

## Features

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### SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

### SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

### Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

### Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

### SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

## Additional Information

---

Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

# Environmental Coverage Highlights

## Overview

---

Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third-party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the Insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third-party damage whether pollutants are released on land, into the atmosphere or in the water.

## Features

---

### Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

### Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

### Territory

- Worldwide territory.

### Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

## Additional Information

---

Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.

# Crime Coverage Highlights

## Overview

---

Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

### Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property).
- Pension or Employment Benefit Plan coverage.
- Residential Trust Fund Coverage.
- Credit Card Coverage.
- Client Coverage (Third Party Bond).
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

**For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.**

## Features of Our Standard Crime Coverage

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Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

### Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

### Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

### Money Orders and Counterfeit Paper Currency

#### Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

### Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

### Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

### Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

# Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

| <b>D&amp;D and Paralysis Limits</b>  | <b>Option 1</b> | <b>Option 2</b> |
|--|-----------------|-----------------|
| Accidental Death or Dismemberment (including loss of life and heart attack coverage) | \$100,000       | \$250,000       |
| Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit                |                 |                 |
| Permanent Total Disability - Accidental Death and Dismemberment Limit                |                 |                 |

| <b>Weekly Indemnity</b> | <b>Option 1</b> | <b>Option 2</b> |
|-------------------------|-----------------|-----------------|
| Total Loss of Time      | \$300           | \$500           |
| Partial Loss of Time    | \$150           | \$300           |

## Accident Reimbursement - \$15,000

|  |  |
|--|--|
| Chiropractor   | Crutches <sup>†</sup>                              |
| Podiatrist/Chiropodist                                     | Splints <sup>†</sup>                               |
| Osteopath  | Trusses <sup>†</sup>                               |
| Physiotherapist  | Braces (excludes dental braces) <sup>†</sup>       |
| Psychologist   | Casts <sup>†</sup>                                 |
| Registered or Practical Nurse                              | Oxygen Equipment – Iron Lung                       |
| Trained Attendant or Nursing Assistant <sup>‡</sup>        | Rental of Wheelchair                               |
| Transportation to nearest hospital <sup>†</sup>            | Rental of Hospital Bed                             |
| Prescription drugs or Pharmaceutical supplies <sup>‡</sup> | Blood or Blood Plasma <sup>‡</sup>                 |
| Services of Physician or Surgeon outside of the province   | Semi Private or Private hospital room <sup>‡</sup> |

<sup>†</sup>Maximum \$1,000 per accident. <sup>‡</sup>If prescribed by physician

## Dental Expenses

|                 |         |
|-----------------|---------|
| Dental Expenses | \$5,000 |
|-----------------|---------|

## Occupational Retraining – Rehabilitation

|   |          |
|---|----------|
| Retraining – Rehabilitation for the Named Insured | \$15,000 |
| Spousal Occupational Training                     | \$15,000 |

## Repatriation

|  |          |
|--|----------|
| Repatriation Benefit (expenses to prepare and transport body home) | \$15,000 |
|--|----------|

## Dependent Children – Per Child

|   |          |
|---|----------|
| Dependent Children's Education (limit is per year- maximum 4 years) | \$10,000 |
| Dependent Children's Daycare (limit is per year- maximum 4 years)   | \$10,000 |

## Transportation/Accommodation (When Treatment Is Over 100km From Residence)

|  |          |
|--|----------|
| Transportation costs for the Insured when treatment is over 100km from home.               | \$1,500  |
| Transportation and accommodation costs when Insured is being treated over 100km from home. | \$15,000 |

## Home Alternation and Vehicle Modification

|   |          |
|---|----------|
| Expenses to modify the Insured's home and/or vehicle after an accident. | \$15,000 |
|---|----------|

## Seatbelt Dividend

|                      |          |
|----------------------|----------|
| 10% of Principal Sum | \$25,000 |
|----------------------|----------|

## Funeral Expense

|                          |          |
|--------------------------|----------|
| Benefit for loss of life | \$10,000 |
|--------------------------|----------|



### Identification Benefit

Benefit for loss of life \$5,000

### Eyeglasses, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident. \$3,000

### Convalescence Benefit – Per Day

Insured Coverage \$100  
One Family Member Coverage \$50

### Workplace Modification Benefits

Specialized equipment for the workplace. \$5,000

### Elective Benefits

#### Complete Fractures

|                                 |          |                      |          |
|---------------------------------|----------|----------------------|----------|
| Skull                           | \$ 5,200 | Foot & Toes          | \$ 2,200 |
| Lower Jaw                       | \$ 2,800 | Two or More Ribs     | \$ 1,900 |
| Collar Bone                     | \$ 2,800 | Colles' fracture     | \$ 2,800 |
| Shoulder Blade                  | \$ 3,500 | Potts' fracture      | \$ 3,400 |
| Shoulder Blade complications    | \$ 3,700 | <b>Dislocation</b>   |          |
| Thigh                           | \$ 4,600 | Shoulder             | \$ 2,200 |
| Thigh/hip joints                | \$ 4,600 | Elbow                | \$ 2,200 |
| Leg                             | \$ 3,500 | Wrist                | \$ 2,500 |
| Kneecap                         | \$ 3,500 | Hip                  | \$ 4,600 |
| Knee/joint complications        | \$ 4,000 | Knee                 | \$ 3,500 |
| Hand/Fingers                    | \$ 2,200 | Bones of Foot or Toe | \$ 2,500 |
| Arm (between shoulder & elbow)  | \$ 4,600 | Ankle                | \$ 2,800 |
| Forearm (between wrist & elbow) | \$ 2,800 |                      |          |

### Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident. \$ 2,500,000

### Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

### Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

# Critical Illness Coverage Highlights

## Features

---

- \$10,000 Coverage (each applicant).
- Coverage up to 75 years of age (for most critical illnesses).
- No Deductible.
- No Medical Examination Required (one-page application only).

## Critical Illnesses Covered

---

- |  |                           |
|--|---------------------------|
| • Heart Attack (Myocardial Infarction) | • Heart Valve Replacement |
| • Coronary Artery Bypass Surgery       | • Benign Brain Tumor      |
| • Stroke                               | • Alzheimer's disease     |
| • Cancer                               | • Third Degree Burns      |
| • Kidney Failure                       | • Coma                    |
| • Major Organ Transplant               | • Blindness               |
| • Multiple Sclerosis                   | • Deafness                |
| • Paralysis                            | • Loss of Speech          |
| • Aorta Graft Surgery                  | • Motor Neuron Disease    |
| • Parkinson's disease                  |                           |

## Exclusions Typical to Critical Illness Policies

---

- War or while in the armed forces.
- Suicide, attempted suicide or self-inflicted injuries.
- AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus).
- Extreme Sports (e.g. scuba diving, parachuting, hang gliding, rodeo events).
- Negligence or non-compliance in seeking and/or following reasonable medical treatment.
- While under the influence of alcohol or drugs.
- Illnesses as a result of pregnancy.

## Policy Limitations

---

- Coverage for pre-existing conditions expressly excluded.
- Critical Illness benefit is only payable once, regardless of the number of critical illnesses and Insured claims.
- When a Critical Illness benefit is paid to an Insured Person, they are no longer insurable and coverage ceases.

**\* Coverage is subject to a satisfactory application and underwriting approval for each Applicant.**

## Additional Information

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- Coverage is only available when Board Members' Accidental Death and Dismemberment Coverage is purchased.

## Applicant Approval

---

- Coverage is subject to a satisfactory application and underwriting approval for each Applicant.

# Volunteers' Accidental Death and Dismemberment Coverage Highlights

## AD&D and Paralysis Limits

|   |           |
|---|-----------|
| Accidental Death or Dismemberment                                     | \$50,000  |
| Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit | \$100,000 |

## Weekly Indemnity

|                      |       |
|----------------------|-------|
| Total Loss of Time   | \$500 |
| Partial Loss of Time | \$250 |

† Volunteer must be gainfully employed immediately prior to an accident for weekly indemnity benefits

## Accident Reimbursement - \$15,000

|  |  |
|--|--|
| Chiropractor   | Crutches <sup>†</sup>                              |
| Podiatrist/Chiropracist                                    | Splints <sup>†</sup>                               |
| Osteopath  | Trusses <sup>†</sup>                               |
| Physiotherapist  | Braces (excludes dental braces) <sup>†</sup>       |
| Psychologist   | Casts <sup>†</sup>                                 |
| Registered or Practical Nurse                              | Oxygen Equipment – Iron Lung                       |
| Trained Attendant or Nursing Assistant <sup>‡</sup>        | Rental of Wheelchair                               |
| Transportation to nearest hospital <sup>†</sup>            | Rental of Hospital Bed                             |
| Prescription drugs or Pharmaceutical supplies <sup>‡</sup> | Blood or Blood Plasma <sup>‡</sup>                 |
| Services of Physician or Surgeon outside of the            | Semi Private or Private hospital room <sup>‡</sup> |

†Maximum \$1,000 per accident. ‡If prescribed by physician.

## Dental Expenses

|                 |         |
|-----------------|---------|
| Dental Expenses | \$5,000 |
|-----------------|---------|

## Occupational Retraining – Rehabilitation

|   |          |
|---|----------|
| Retraining – Rehabilitation for the Volunteer | \$15,000 |
| Spousal Occupational Training                 | \$15,000 |

## Repatriation

|  |          |
|--|----------|
| Repatriation Benefit (expenses to prepare and transport body home) | \$15,000 |
|--|----------|

## Dependent Children – Per Child

|  |          |
|--|----------|
| Dependent Children's Education (limit per year- maximum 4 years) | \$10,000 |
| Dependent Children's Daycare (limit per year- maximum 4 years)   | \$10,000 |

## Transportation/Accommodation (When Treatment Is Over 100km From Residence.)

|                  |          |
|------------------|----------|
| Insured Coverage | \$1,500  |
| Family Member    | \$15,000 |

## Home Alteration and Vehicle Modification

|   |          |
|---|----------|
| Expenses to modify the Insured's home and/or vehicle after an accident. | \$15,000 |
|---|----------|

**Seatbelt Dividend**

---

|  |         |
|--|---------|
| 10% of Principal Sum when proof of wearing a seatbelt. | \$5,000 |
|--|---------|

**Funeral Expense**

---

|                           |          |
|---------------------------|----------|
| Benefit for loss of life. | \$10,000 |
|---------------------------|----------|

**Identification Benefit**

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|   |         |
|---|---------|
| Transportation and accommodation costs for family member to identify Insured's remains. | \$5,000 |
|---|---------|

**Eyeglass, Contact Lenses and Hearing Aids**

---

|   |         |
|---|---------|
| When Insured requires these items due to an accident. | \$3,000 |
|---|---------|

**Convalescence Benefit – Per Day**

---

|                       |       |
|-----------------------|-------|
| Confined to hospital. | \$100 |
| Outpatient.           | \$ 50 |

**Workplace Modification Benefits**

---

|  |         |
|--|---------|
| Specialized equipment for the workplace. | \$5,000 |
|--|---------|

**Aggregate Limit**

---

|   |              |
|---|--------------|
| Aggregate Limit only applicable when 2 or more volunteers are injured in same accident. | \$ 1,000,000 |
|---|--------------|

**Additional Information**

- 
- Loss of life payments up to 365 days from date of Accident Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
  - Coverage is applicable to Insured 80 years of age or under.
  - Coverage is afforded to the Volunteer only when they are 'On Duty'.

# Conflict of Interest Coverage Highlights

## Overview

---

Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

## Features

---

Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

## Coverage Description

---

Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

## Additional Information

---

Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the 'Conflict of Interest Act' while performing duties related to the conduct of the Named Insured's business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

# Legal Expense Coverage Highlights

## Coverage Features

---

We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

## Broad Core Coverage

---

The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

## Optional Coverage

---

In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

- Contract Disputes and Debt Recovery
- Statutory License Protection
- Property Protection
- Tax Protection

## Limits and Deductibles

---

- Coverage is subject to a Per Claim and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

## Exclusions

---

- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.  
\* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

## Telephone Legal Advice and Specialized Legal Representation

---

- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

## Client Material and Wallet Card

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- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees, etc.).

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

# Property Coverage Highlights

## Overview

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Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The IPE property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

## Features and Benefits

---

Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with IPE).
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement up to five years in age. For years 6 to 15 coverage will be amended to scheduled, Replacement Cost value. Any Contractors Equipment over 15 years will be amended Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment).
- Flood and Earthquake coverage are available.

## Supplemental Coverage Under the Base Property Wording

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The Base Property Wording automatically includes numerous Supplemental Coverages such as:

- Building Bylaws
- Building Damage by Theft
- Debris Removal Expense
- Electronic Computer Systems
- Expediting Expense
- Fire or Police Department Service Charges
- First Party Pollution Clean-Up Coverage
- Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)
- Furs, Jewellery and Ceremonial Regalia
- Inflation Adjustment
- Live Animals, Birds or Fish
- Newly Acquired Property
- Professional Fees
- Property at Unnamed Locations
- Property Temporarily Removed including while on Exhibition and during Transit
- Recharge of Fire Protective Equipment
- Sewer Back Up and Overflow

**Note:** The Supplemental Coverage does not increase your Total Sum Insured in most cases.

## **Municipal & Public Administration Extensions of Coverage Endorsement**

---

Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers



# Equipment Breakdown Advantage Highlights

## Overview

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Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment. Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

## Features

---

Coverage is extended to pay for:

**Property Damage:** The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

**Business Income:** The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

**Extra Expense:** Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

**Expediting Expenses:** The cost of temporary repairs or to expedite permanent repairs to restore business operations.

**Service Interruption:** Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 2500 metres of the location.

**Data Restoration:** The restoration of data that is lost or damaged due to a covered loss.

**By laws:** The additional costs to comply with building laws or codes.

**Other Coverage:** Spoilage, Hazardous Substances, Ammonia, Water damage, Professional Fees, Errors and Omissions, Newly Acquired Locations or Civil Authority

## Coverage Automatically Includes:

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**Microelectronics Coverage:** Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

**Service Interruption:** Pays for business interruption and extra expense when your cloud computing service provider experiences an outage due to an equipment breakdown.

**Off Premises Objects:** Extends coverage to transportable equipment anywhere in North America.

**Brands and Labels:** Pays for the cost of removing labels or additional cost of stamping salvaged merchandise after a loss.

**Equipment Upgrade:** Pays for any increase in the replacement of new equipment that is capable of performing the same functions that may include technological improvements, 25% max of \$250,000.

**Selling Price:** Pays for regular cash selling price at the time of loss of such manufactured products or merchandise at the location

## Other Benefits

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**Public Relations Coverage:** (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

**Contingent Business Interruption:** (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

## Additional Information

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Intact automatically provides inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

# Owned Automobile Coverage Highlights

## Overview

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We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

## Features

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### Third Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

### Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

### Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

### Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

### Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value. Refer to Automobile Replacement Cost Coverage Change Highlights page for details on Replacement Cost Coverage.

## Additional Information

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### Blanket Fleet Endorsement:

- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

### Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

For a list of vehicles quoted, refer to Exhibit "B".

# Commercial Follow Form Excess Liability Coverage Highlights

## Overview

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Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. An excess policy offers you additional insurance protection over and above the limits of your underlying policy. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.

The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).

We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned Automobile and Owned Automobile including garage coverage).

We have the ability to provide excess coverage over all classes of business where the primary policy is written by Intact Public Entities. We also have the capacity to provide you with exceptionally high excess limits to meet your needs.

## Coverage Specifics

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- Coverage will attach in the event of exhaustion of underlying insurance (unless specifically shown in your policy documents).
- This coverage is subject to the same terms, definitions, conditions, exclusions and limitations of the applicable underlying insurance (except as otherwise stated in your policy). This feature provides the flexibility to provide excess limits over a number of different types of policies.
- Our Declaration Pages/Schedules of Coverage clearly identify underlying coverages that the excess coverage is written over.
- Underlying insurance is required to be maintained in full force and effect for excess coverage to apply.
- Prior and Pending Litigation is expressly excluded from coverage.
- Incident is a defined term and means an occurrence, accident, offence, act, or other event, to which the underlying insurance applies.
- S.P.F. 7, Standard Excess Automobile policy or the applicable form applies for any automobile coverage.
- Where an aggregate limit is stated in the Declarations pages, it will apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months.
- Coverage can be tailored to your individual circumstances by way of endorsements.

# Facility User Solution Coverage Highlights

## Overview

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The IPE Facility User Solution provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

You also have peace of mind knowing they have added you (the facility owner) as an 'additional insured' to that insurance. As an 'additional insured' your interests are covered when a claim occurs as a result of negligence by someone renting or leasing the facilities.

With the IPE Facility User Solution we automatically cover a variety of 'Sporting' and 'Non-Sporting Events.'

## Features

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We provide coverage on one master policy with:

- The option of insuring all of your rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability, Medical Expenses and Non Owned Automobile Coverage.
- Coverage is written on a Reporting Basis – with a deposit premium at inception and premium being adjusted annually.

## Activities or Events Insured

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Approved Activities include the following Non-Sporting and Sporting Events:

### Non Sporting Events

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

### Sporting Events

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, ball/roller/floor hockey, baseball, basketball, broomball, cheer leading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball and yoga.

### Excluded Activities

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports, cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football or wrestling.

While we do provide coverage under the program for sporting activities, we do not provide coverage for Organized Sports Teams/Leagues.



## Program Options Highlights of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow, providing a summary of coverage. Highlight pages may include a description of optional coverages.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

# Crime Coverage Options

## **Extortion Coverage (Threats to Persons and Threats to Property)**

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Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

### **Threats to Person:**

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

### **Threats to Property:**

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

## **Pension or Employee Benefit Plan Coverage**

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Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

## **Residential Trust Fund Coverage (for Select Classes of Business Only)**

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- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

## **Credit Card Coverage**

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Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

## **Client Coverage (Third Party Bond)**

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Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

## **Fraudulently Induced Transfer Coverage**

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Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

# Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

## Overview

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Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

### Example 1

Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

### Example 2

Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her "in" on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a satisfactory supplementary application being completed.

## Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

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Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization's employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

## Fraudulently Induced Transfer Endorsement Features

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- Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

## Limits and Deductible

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The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from \$10,000 - \$100,000.



# Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

## Overview

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- Transport Canada is responsible for regulating UAV's. Their terminology for UAV's (Unmanned Aerial Vehicles) has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS) rather than UAV's. Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover RPAS. Coverage may be available when operators are in compliance with current regulations. Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.

## Property Coverage

---

- Property: (Optional Coverage).
- All Risk Coverage for the RPAS including all permanently attached equipment and Ground or Operating Equipment (including any detachable equipment such as cameras etc.).
- Coverage includes electrical and mechanical breakdown.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard exclusions within the Property All Risk Wording, the following exclusions also apply:**
- Those used for military purposes, personal or recreational use.
- Those being rented to, leased to or lent to others.
- Mysterious disappearance after commencement of a flight unless RPAS remains unrecovered for 30 days.
- If they are not in compliance with the manufacturer's specifications (e.g. the weight payload) is exceeded, when operated in wind at a higher speed than recommended etc.).
- RPAS must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the RPAS or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the RPAS or the equipment.

## Liability Coverage

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- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the liability limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to RPAS.
- Having a range of up to a maximum of 1km from the operator.
- With an altitude of 500 metres or less.
- Operators meeting all Transport Canada regulations.
- Not being used for military purposes, personal or recreational use.

## Important Information

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While our endorsements are primarily designed to offer coverage RPAS 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

# EXHIBIT “A”

Estimate of Values

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**The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities Inc. and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities Inc., significant interference with its competitive position and/or cause it undue loss. TM & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.**

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### Scheduled Items

| Item Description                  | Coverage  | Deductible | Basis of Settlement | (\$)<br>Limit of Insurance |         |
|-----------------------------------|---|------------|---------------------|----------------------------|---------|
| <b>45 JAMES BAY JUNCTION ROAD</b> |   |            |                     |                            |         |
| 1                                 | All Risk  | 10,000     | Replacement Cost    | 0                          |         |
| 51                                | 2002 410G BACKHOE LOADER S/N<br>T0410GX907540   | All Risk   | 10,000              | Actual Cash Value          | 102,000 |
| 52                                | 2008 JOHN DEERE 605C CRAWLER<br>LOADER WITH MULTI PURPOSE BUCKET<br>S/N T0555GA851985 | All Risk   | 10,000              | Actual Cash Value          | 229,810 |
| 53                                | 2014 CASE 590SN 4WD LOADER/BACKHOE<br>S/N NEC711099                                   | All Risk   | 10,000              | Replacement Cost           | 142,800 |
| 54                                | RBRG-07 TOW BEHIND STREET SWEEPER<br>S/N 1364   | All Risk   | 10,000              | Actual Cash Value          | 32,600  |
| 57                                | 2018 THOMPSON STEAMER   | All Risk   | 10,000              | Replacement Cost           | 15,390  |
| <b>UNSPECIFIED LOCATION</b>       |   |            |                     |                            |         |
| 63                                | SPEED ALERT SIGNAGE (8,360) INCLUDED<br>IN EXTENSION                                  | All Risk   | 10,000              | Replacement Cost           | 0       |

POLICY EFF: 01/01/2025  
 MODIFIED: 09/10/2024

RISK NO: 02175  
 QUOTE: 521440

## RENT OR RENTAL VALUE SCHEDULE

| PROPERTY INSURED | AMOUNT     | INDEMNITY<br>PERIOD | CO-INSURANCE |
|------------------|------------|---------------------|--------------|
| RENTAL INCOME    | \$ 500,000 | 12 Months           | 100%         |

**TOTAL** \$ 500,000

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**POLICY EFF:** 01/01/2025

**RISK NO:** 02175

**MODIFIED:** 09/10/2024

1

**QUOTE:** 521440

**STATUS:** IN PROGRESS

# WATERCRAFT SCHEDULE

| Item Description  | Deductible | (\$ Limit of Insurance | Basis of Settlement | Removal of Wreck |
|---|------------|------------------------|---------------------|------------------|
| UNSPECIFIED LOCATION, ARCHIPELAGO   |            |                        |                     |                  |
| 1. 2008 Boat Barker's 20' Aluminium with Yamaha 150XB Motor                         | 10,000     | 60,700                 | Actual Cash Value   | Not Covered      |
| 2. 2013 Boat Stanley Islander with 21 Hard Top F 150XA Yamaha Motor                 | 10,000     | 61,520                 | Actual Cash Value   | Not Covered      |
| 3. 1999 Kropf 22' Pulsecraft with 2015 Suzuki 150TX Motor                           | 10,000     | 68,340                 | Actual Cash Value   | Not Covered      |
| 4. 2003 Stanley 18.5' Aluminium/Mercury 115hp                                       | 10,000     | 35,310                 | Actual Cash Value   | Not Covered      |
| 5. 2020 Stanley 17' Boat/Yamaha F40hp   | 10,000     | 18,360                 | Actual Cash Value   | Not Covered      |
| 6. 2020 18' Stanley Mink with Yamaha F115LB motor & Karavan trailer Licence #T9547H | 10,000     | 44,750                 | Actual Cash Value   | Not Covered      |
| 7. 2023 150 Outboard Motor DF150ATX VIN: 15003F 341952                              | 10,000     | 18,910                 | Actual Cash Value   | Not Covered      |
| 8. 2023 150 Outboard Motor DF150ATX VIN: 15003F 341952                              | 10,000     | 18,910                 | Actual Cash Value   | Not Covered      |

**TOTAL** \$ 326,800

**POLICY EFF:** 01/01/2025

**RISK NO:** 02175

**MODIFIED:** 09/10/2024

1

**QUOTE:** 521440

**STATUS:** IN PROGRESS

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/01/2025

ESTIMATE OF VALUES

|    |  |           |
|----|--|-----------|
| 3  | COMMUNITY HALL/LIBRARY, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                            | 1,874,460 |
| 4  | SOFSSURFACES PLAYGROUND, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                           | 118,100   |
| 5  | HEALEY LAKE TENNIS CLUBHOUSE, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3                         | 39,700    |
| 7  | HEALEY LAKE TENNIS COURTS, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3                            | 175,780   |
| 8  | HEALEY LAKE TENNIS COURTS FENCING, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3                    | 117,190   |
| 10 | MUNICIPAL OFFICES, 9 JAMES STREET, PARRY SOUND, P2A 1T4  | 2,373,700 |
| 12 | NEW MEDICAL FACILITY - NURSES STATION, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0             | 1,336,350 |
| 14 | HOLIDAY COVE MARINA BUILDING, 13 ROSE POINT ROAD, SEGUIN, P2A 2X3                                | 135,300   |
| 15 | GAS TANK , 13 ROSE POINT ROAD, SEGUIN, P2A 2X3   | 50,126    |
| 17 | SITE 9 LANDFILL OFFICE/GARAGE/FENCING, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0                  | 234,370   |
| 19 | SITE 9 LANDFILL STORAGE SHED, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0                           | 36,550    |
| 20 | POINTE AU BARIL CEMETERY, 138 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                         | 97,600    |
| 21 | CHAMBER OF COMMERCE - POINTE AU BARIL, 1650 HIGHWAY 69, POINTE AU BARIL, P0G 1K0                 | 185,250   |
| 22 | COMMUNICATION TOWER, LOT 1-6 EAST SIDE SARAH STREET , PARRY SOUND, P2A 1T4                       | 711,500   |
| 24 | LEASED LIGHTHOUSE BUILDING - POINTE AU BARIL , 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0 | 258,750   |
| 26 | LEASED LIGHTHOUSE SHED - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0      | 18,900    |

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REF:02175

09/10/2024

1

QUOTE ID: 521440

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/01/2025

ESTIMATE OF VALUES

|    |   |           |
|----|---|-----------|
| 28 | LEASED LIGHTHOUSE PUMPHOUSE - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0                            | 65,400    |
| 29 | SAND/SALT SHED, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8   | 391,250   |
| 30 | FOUR BAY GARAGE, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 1,707,420 |
| 31 | BAYFIELD NARES TRANSFER STATION - FENCING, 100 HIGHWAY 529A , ARCHIPELAGO, P0G 1B0  | 51,100    |
| 32 | POINTE AU BARIL TRANSFER STATION/FENCING, 27 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                                     | 121,920   |
| 34 | NEW PUBLIC WORKS OFFICE, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 66,790    |
| 35 | CRANE LAKE TRANSFER STATION BUILDING/FENCING, 346 BLACKSTONE-CRANE LAKE, SEGUIN, P2A 2W8                                    | 43,600    |
| 36 | HEALEY LAKE TRANSFER STATION BUILDING/FENCING, 169 HEALEY LAKE ROAD, MACTIER, P0C 1H0                                       | 88,700    |
| 37 | WOOD BAY TRANSFER STATION BUILDING/FENCING, 718 HEALEY LAKE ROAD, MACTIER, P0C 1H0  | 61,610    |
| 38 | SKERRYVORE TRANSFER STATION/FENCING, 449 SKERRYVORE COMMUNITY ROAD, ARCHIPELAGO, P0G 1G0                                    | 69,350    |
| 39 | DEVILS ELBOW TRANSFER STATION - DOCKS (\$75,160) INCLUDED IN EXTENSION LIMIT, 137 B704 ISLAND, ARCHIPELAGO, P0G 1G0         | 0         |
| 40 | CRANE LAKE ACCESS POINT - DOCK (\$10,120) INCLUDED IN EXTENSION LIMIT, 456 BLACKSTONE-CRANE LAKE ROAD, PARRY SOUND, P2A 2W8 | 0         |
| 41 | KAPIKOG DAM ACCESS - DOCK (\$6,720), 40 CLINE DRIVE, ARCHIPELAGO, P0G 1G0   | 0         |
| 42 | CONTAINERS AT VARIOUS LANDFILL AND TRANSFER STATIONS, ARCHIPELAGO   | 1,309,260 |
| 45 | PINE BAY DOCK (13,070) INCLUDED IN EXTENSION LIMIT, 583 HEALEY ROAD, ARCHIPELAGO, P0T 1E0                                   | 0         |
| 46 | FOX BACK DOCK (\$14,450) INCLUDED IN EXTENSION LIMIT ,  | 0         |

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09/10/2024

2

QUOTE ID: 521440

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"  
 BUILDINGS AND STRUCTURES  
 01/01/2025

ESTIMATE OF VALUES

| 111 FOXBACK ROAD, ARCHIPELAGO, P2A 0B7 |   |                  |
|--|---|------------------|
| 47                                     | HEAD TRANSFER STATION PORTABLE, 378 GEORGIAN BAY WATER, ARCHIPELAGO, P0G 1G0        | 43,730           |
| 48                                     | DOCK (\$75,160) INCLUDED IN EXTENSION, 378 GEORGIAN BAY WATER, ARCHIPELAGO, P0G 1G0 | 0                |
| 60                                     | DOCKS (\$594,500) INCLUDED IN EXTENSION, ARCHIPELAGO                                | 0                |
| 62                                     | NEW DOCKS (\$21,319) INCLUDED IN EXTENSION, ARCHIPELAGO                             | 0                |
| 63                                     | SPEED ALERT SIGNAGE (8,360) INCLUDED IN EXTENSION, ARCHIPELAGO                      | 0 SCH REP        |
| 64                                     | POINTE AU BARIL PUMP OUT, 34 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0             | 10,603           |
| 65                                     | STORAGE BUILDING, 34 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                     | 312,200          |
| 66                                     | RENTAL INCOME - RENTAL INCOME, ARCHIPELAGO  | 500,000 LIM      |
| <b>TOTALS:</b>                         |   |                  |
|  |   | <u>BLANKET</u>   |
|  |   | 12,106,559       |
|  |   | <u>SPECIFIED</u> |
|  |   | 500,000          |

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CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

01/01/2025

ESTIMATE OF VALUES

|    |  |                 |
|----|--|-----------------|
| 1  | , 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 0 SCH REP       |
| 2  | MEDIA, ARCHIPELAGO   | 500,000         |
| 6  | HEALEY LAKE TENNIS CLUBHOUSE CONTENTS, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3                            | 9,800           |
| 9  | COMMUNITY HALL/LIBRARY CONTENTS, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                               | 331,200         |
| 11 | MUNICIPAL OFFICES CONTENTS, 9 JAMES STREET, PARRY SOUND, P2A 1T4   | 912,750         |
| 13 | NEW MEDICAL FACILITY - NURSES STATION CONTENTS, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0                | 9,400           |
| 16 | HOLIDAY COVE MARINA DOCK AND EQUIPMENT(\$478,702) INCLUDED IN EXTENSION, 13 ROSE POINT ROAD, SEGUIN, P2A 2X3 | 0               |
| 18 | SITE 9 LANDFILL OFFICE/GARAGE/FENCING CONTENTS, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0                     | 325,200         |
| 23 | CHAMBER OF COMMERCE - POINTE AU BARIL CONTENTS, 1650 HIGHWAY 69, POINTE AU BARIL, P0G 1K0                    | 32,550          |
| 25 | LEASED LIGHTHOUSE BUILDING - POINTE AU BARIL CONTENTS, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0     | 40,650          |
| 27 | LEASED LIGHTHOUSE SHED - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0                  | 8,150           |
| 33 | FOUR BAY GARAGE CONTENTS, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 375,800         |
| 43 | 2021 WINTER SAND INVENTORY, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8                                      | 27,720          |
| 44 | 2021 SALT INVENTORY, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8   | 8,210           |
| 50 | 2021 420 TORMONT CAT BACKHOE LOADER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8                             | 142,970         |
| 51 | 2002 410G BACKHOE LOADER S/N T0410GX907540, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8                      | 102,000 SCH ACV |

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REF:02175

09/10/2024

1

QUOTE ID: 521440

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

01/01/2025

ESTIMATE OF VALUES

|                |   |         |         |
|----------------|---|---------|---------|
| 52             | 2008 JOHN DEERE 605C CRAWLER LOADER WITH MULTI PURPOSE BUCKET S/N T0555GA851985 , 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8 | 229,810 | SCH ACV |
| 53             | 2014 CASE 590SN 4WD LOADER/BACKHOE S/N NEC711099, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8                                 | 142,800 | SCH REP |
| 54             | RBRG-07 TOW BEHIND STREET SWEEPER S/N 1364, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8                                       | 32,600  | SCH ACV |
| 55             | MARINE PUMP OUT SYSTEM MODEL AVR60, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8   | 10,820  |         |
| 56             | APR 3520 TAMPER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 9,265   |         |
| 57             | 2018 THOMPSON STEAMER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8  | 15,390  | SCH REP |
| 58             | TIGER DAM(FOR FLOOD CONTROL), 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8   | 18,090  |         |
| 59             | WEIGH SCALES, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0  | 45,210  |         |
| 61             | COMPUTERS, ARCHIPELAGO  | 508,250 |         |
| <u>VARIOUS</u> |   |         |         |
| 49             | WATERCRAFT FLOATER, ARCHIPELAGO   | 326,800 | LIM     |

**TOTALS:**

| <u>BLANKET</u> | <u>SPECIFIED</u> |
|----------------|------------------|
| 3,316,035      | 849,400          |

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REF:02175

09/10/2024

2

QUOTE ID: 521440

**CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO  
EXHIBIT "B"  
AUTOMOBILE FLEET SCHEDULE**

| <b>VEHICLE #</b> | <b>DEPARTMENT</b> | <b>YEAR</b> | <b>MAKE &amp; MODEL</b>               | <b>SERIAL NUMBER</b>                         | <b>ALL PERILS<br/>DEDUCTIBL</b> |
|------------------|-------------------|-------------|---------------------------------------|--|---------------------------------|
| 1                | Roads             | 2009        | Mack GU813                            | 1M2AX18C39M006526                            | \$ 2,500                        |
| 2                | Public Works      | 2014        | Freightliner 114SD                    | 1FVHG3DV1EHFS1198                            | \$ 5,000                        |
| 3                | Public Works      | 2016        | Freightliner 114SD                    | 1FVHG3DV9JHJP1715                            | \$ 5,000                        |
| 4                | Public Works      | 2020        | Freightliner 114SD                    | 1FVHG3DV0LHLY7004                            | \$ 5,000                        |
| 5                | Waste             | 2024        | Roll Off Truck                        | to be provided                               | \$ 5,000                        |
| 6                | Public Works      | 2008        | Mazda B30                             | 4F4YR46U78PM02893                            | \$ 2,500                        |
| 7                | Building          | 2014        | Ford Escape                           | 1FMCU9G94EUA40863                            | \$ 2,500                        |
| 8                | Public Works      | 2015        | Sander/Spreader<br>Ford F350 4x4 with | 1FTRF3B66FEB65278<br>1FTRF3B68FEB65279 & ice | \$ 2,500                        |
| 9                | Public Works      | 2015        | Chaser                                | chaser                                       | \$ 2,500                        |
| 10               | Public Works      | 2015        | GMC Sierra with Boss Plow             | 1GT12XEG5FF563614                            | \$ 2,500                        |
| 11               | Public Works      | 2018        | Dodge Ram 2500 with Boss Plow         | 3C6MR5BJ2JG189684                            | \$ 2,500                        |
| 12               | Building          | 2020        | Ford Ranger                           | 1FTER1FH3LLA40249                            | \$ 2,500                        |
| 13               | Public Works      | 2020        | Chevrolet Silverado                   | 1GC5YNE71LF140402                            | \$ 2,500                        |
| 14               | Public Works      | 2020        | Chevrolet Colorado                    | 1GCHSBEA6L1217996                            | \$ 2,500                        |
| 15               | Public Works      | 2020        | Chevrolet Colorado                    | 1GCHTBEAXL1196518                            | \$ 2,500                        |
| 16               | Public Works      | 2021        | Ford F350                             | 1FTRF3B65MEE11735                            | \$ 2,500                        |
| 17               | Public Works      | 2023        | Ford F350                             | 1FTRF3BA8PED50390                            | \$ 2,500                        |
| 18               | Public Works      | 2024        | Ford F150 Hybrid                      | to be provided                               | \$ 2,500                        |
| 19               | Roads             | 1998        | JC-20 Ton DOW Trailer                 | 2J9B3V5C6WK001052                            | \$ 2,500                        |
| 20               | Waste             | 2004        | Kropf SP-20 Tilt n Load Trailer       | N/A  | \$ 2,500                        |
| 21               | Marina            | 2010        | BT6000 Excalibur Boat Trailer         | 2N9BT2427A1076666                            | \$ 2,500                        |
| 22               | Marina            | 2015        | YH-3 Marine Hydraulic Trailer         | 2C9BA32H4FP050009                            | \$ 2,500                        |
| 23               | Waste             | 2015        | LS510 Bobcat Landscape Trailer        | 2AVULC1A4F1000944                            | \$ 2,500                        |
| 24               | Roads             | 2022        | Triaxle Equipment Trailer             | to be provided                               | \$ 2,500                        |

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE  
INFORMATION.

ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

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# Third Quarter Financial Report 2024

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Township of The Archipelago  
Prepared by: Erin Robinson, CPA



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## Introduction

Quarterly financial reporting is being prepared by the Township of The Archipelago as a means of providing Council and the community with a regular overview of financial information. Quarterly financial reporting is a priority identified by the Finance Department as it demonstrates prudent fiscal responsibility, accountability and transparency.

The primary information provided in the quarterly report is a comparison of the annual budget amounts to actual revenues and expenditures for departments and projects. All financial information is based on preliminary, unaudited information reported from the municipal financial system as of the report date. Seasonal variations in municipal operations may affect the proportion of revenues achieved or expenditures incurred to date. This is particularly evident with projects as the project activity may not have commenced or little actual expenditures may be incurred at the end of the reporting period.

This quarterly report provides information in three parts:

Commentary, pages 2-4

Statement of Operational Results, pages 5-10

Definitions, page 11

Statement of Capital Expenditures, page 12

We hope that you will find the information provided in this report of interest and welcome any suggestions for its improvement going forward.

*To view the 2024 Budget Package please visit:*  
[2024 Budget](#)

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## Commentary

### ***Taxation Revenue***

As at the end of the third quarter (September 30, 2024) 99% of budgeted taxation revenue has been realized due to the completion of the final property tax billing and Q1-3 property tax write offs. Supplemental tax billings arise by new building assessment, renovations and change in use properties. Taxation write offs occur due to demolitions, assessment minutes of settlement, ARB appeals, and a change in use of the property. As per MPAC stipulations; these changes can be reflective of two years prior. We do not currently budget for supplemental taxation revenue due to the complexity and timing of when new assessment value will be realized.

| <b>Category</b> | <b>2023</b> | <b>2024 (YTD)</b> |
|-----------------|-------------|-------------------|
| Supplementals   | \$69,545    | \$60,910          |
| Write Offs      | \$157,804   | \$19,862          |

\* \$157,804 primarily due to Conservation Land Tax Incentive Program (13 properties)

### ***Grant Revenue***

- OMPF – funding is received in equal portions on a quarterly basis. Q3 reporting reflects our first three payments totaling \$1,027,425
- OCIF – funding is received on a bimonthly basis. Q3 reporting reflects 83% of our annual grant \$150,718
- CCBF – (formerly Federal Gas Tax program) received twice per year. Q3 reporting reflects our full annual grant totaling \$30,779
- WDO – funding for the first two quarters was consistent and as per budget. As of July 1<sup>st</sup> 2024 funding is based on quantity of recyclables and is in line with budget projections

Other Provincial and Federal grant funding is received upon completion of certain stages for the funded project.

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## ***Building Permit Revenue***

| Revenue Source                | Q3 2022   | Q3 2023   | Q3 2024   |
|-------------------------------|-----------|-----------|-----------|
| Total Building Permit Revenue | \$276,492 | \$202,015 | \$157,568 |

Building permit revenue is showing a consistent decline over the past three years. At Q3 2024 we have reached 70% of the total budgeted revenue for the year.

## ***Service Agreement Revenue***

Service agreement revenue is realized when it is billed (i.e., West Parry Sound Geography Network WPSGN revenue from the municipalities, Northern Ontario Heritage Fund Corporation NOHFC and Georgian Bay Biosphere GBB contributions for employee contracts). Third quarter revenues do not reflect these payments as they were billed in the fourth quarter.

## ***Seasonal & Variable Expenditures***

There are various operating expenditures that are seasonal and/or difficult to determine their timing. For example, repairs and maintenance, courses and conferences, overtime wages, professional fees, contracted services (dust control, brushing & trimming, bridges) and recreational programs. Reserve transfers are completed in Q3 & Q4.

## ***External Levy Expenditures***

Annual basis: Planning Board

Semi-Annual basis: Belvedere Heights

Quarterly basis: Near North District School Board, District of Social Services  
Administration Board, Municipal Property Assessment  
Corporation

Monthly basis: North Bay Parry Sound District Health Unit, Land Ambulance, OPP

# Statement Of Operational Results - General

| Revenue                                     |                             | 2024 Q3           | 2024 Budget       | Variance           | Percentage |
|---|-----------------------------|-------------------|-------------------|--------------------|------------|
| General                                     |                             |                   |                   | Q3/Budget          | Collected  |
| <b>Council &amp; Administration</b>         | Taxation                    | 9,148,592         | 9,311,242         | 162,650            | 99%        |
|   | Grants                      | 1,117,425         | 1,369,900         | 252,475            | 82%        |
|   | User Fees                   | 645,231           | 954,798           | 309,567            | 68%        |
|   | Transfers                   | -                 | 1,903,929         | 1,903,929          | 0%         |
| <b>Planning, Building &amp; Environment</b> | User Fees                   | 178,099           | 283,750           | 105,651            | 63%        |
|   | Transfers                   | -                 | 74,500            | 74,500             | 0%         |
| <b>Health Services</b>                      | Rental Income               | 23,951            | 42,870            | 18,919             | 56%        |
| <b>Library</b>                              | Grants                      | -                 | 15,072            | 15,072             | 0%         |
| <b>Waste Services</b>                       | Food Cyclor                 | 18,817            | 72,000            | 53,183             | 26%        |
| <b>Total Revenues</b>                       |                             | <b>11,132,115</b> | <b>14,028,061</b> | <b>2,895,946</b>   | <b>79%</b> |
| Expenditures                                |                             | 2024 Q3           | 2024 Budget       | Variance           | Percentage |
| General                                     |                             |                   |                   | Q3/Budget          | Spent      |
| <b>Council &amp; Administration</b>         | Council                     | 365,749           | 486,926           | 121,177            | 75%        |
|   | Administration              | 1,381,348         | 1,824,913         | 443,565            | 76%        |
|   | IT                          | 263,307           | 469,180           | 205,873            | 56%        |
|   | Compensation Review         | -                 | 58,000            | 58,000             | 0%         |
|   | Municipal Lands             | 10,610            | 10,610            | -                  | 100%       |
|   | Economic Development        | 6,250             | 6,250             | -                  | 100%       |
|   | Elections                   | 1,742             | 9,213             | 7,471              | 19%        |
|   | Communications Tower        | 283               | 57,500            | 57,217             | 0%         |
|   | Emergency Management        | 2,745             | 11,500            | 8,755              | 24%        |
|   | 911                         | 4,039             | 6,000             | 1,961              | 67%        |
|   | GIS                         | 126,483           | 209,581           | 83,098             | 60%        |
|   | WPSGN                       | 152,749           | 177,631           | 24,882             | 86%        |
|   | MPAC                        | 119,682           | 159,576           | 39,894             | 75%        |
| <b>Planning, Building &amp; Environment</b> | Planning                    | 406,305           | 547,697           | 141,392            | 74%        |
|   | Building                    | 367,054           | 595,719           | 228,665            | 62%        |
|   | By-Law                      | 29,844            | 110,063           | 80,219             | 27%        |
|   | Environmental Services      | 58,500            | 104,941           | 46,441             | 56%        |
| <b>Health Services</b>                      | Ambulance                   | 556,972           | 742,629           | 185,657            | 75%        |
|   | Health Unit                 | 16,896            | 22,529            | 5,633              | 75%        |
|   | Belvedere Heights           | 214,376           | 214,376           | -                  | 100%       |
|   | Nursing Station             | 65,322            | 84,321            | 18,999             | 77%        |
| <b>Social Services</b>                      | District of Social Services | 726,569           | 968,759           | 242,190            | 75%        |
| <b>OPP</b>                                  | OPP Levy                    | 430,859           | 648,883           | 218,024            | 66%        |
| <b>Contributions to Reserves</b>            | Capital reserves            | -                 | 372,558           | 372,558            | 0%         |
|   | General Reserves            | -                 | 30,000            | 30,000             | 0%         |
| <b>Library</b>                              | Parry Sound Public Library  | 33,225            | 33,456            | 231                | 99%        |
|   | ToA Library                 | 1,462             | 4,150             | 2,688              | 35%        |
| <b>Donations</b>                            | General Donations           | 60,427            | 61,962            | 1,535              | 98%        |
| <b>Transportation</b>                       | Finance Costs               | -                 | 32,687            | 32,687             | 0%         |
| <b>Waste</b>                                | Finance Costs               | -                 | 50,156            | 50,156             | 0%         |
| <b>Recreational Services</b>                | Wellness Centre             | 192,000           | 1,728,000         | 1,536,000          | 11%        |
| <b>Total Expenditures</b>                   |                             | <b>5,594,798</b>  | <b>9,839,766</b>  | <b>4,244,968</b>   | <b>57%</b> |
| <b>Q3 General Total</b>                     |                             | <b>5,537,317</b>  | <b>4,188,295</b>  | <b>- 1,349,022</b> |            |



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## Statement Of Operational Results - General

### ***Revenue***

General revenue is trending slightly below target but remains favorable as of the end of the third quarter. Reserve transfers are scheduled for completion in Q4. Administration user fees are performing well, aligning with budget projection. Investment income is expected to increase in Q4 as additional reporting is completed and certain investments mature. Health services rental income is slightly under target due to timing issues but is projected to meet budgeted revenue by year-end.

### ***Expenditures***

Overall, expenditure variances are tracking positively, with no areas of concern at this time. Due to billing cycles, several annual levies (Belvedere, Library, and general donations) were fully paid by the end of Q3. Variances in information technology and communications tower/connectivity expenditures are due to the timing of budgeted projects. Lower-than-anticipated spending in building and by-law is attributed to the phased timing of planned staffing. Timing of billings also explains variances in environmental services and Ontario Provincial Police (OPP) levy payments.

## Statement Of Operational Results – North

| Revenue<br>North                 |                      | 2024 Q3            | 2024 Budget        | Variance<br>Q3/Budget | Percentage<br>Collected |
|----------------------------------|----------------------|--------------------|--------------------|-----------------------|-------------------------|
| <u>Recreational Services</u>     | Grants               | 40,803             | 48,645             | 7,842                 | 84%                     |
|                                  | User Fees            | 7,191              | 11,500             | 4,309                 | 63%                     |
| <u>Waste Services</u>            | Grants               | 93,991             | 218,000            | 124,009               | 43%                     |
|                                  | User Fees            | 41,593             | 44,000             | 2,407                 | 95%                     |
| <b>Total Revenues</b>            |                      | <b>183,578</b>     | <b>322,145</b>     | <b>138,567</b>        | <b>57%</b>              |
|                                  |                      |                    |                    |                       |                         |
| Expenditures<br>North            |                      | 2024 Q3            | 2024 Budget        | Variance<br>Q3/Budget | Percentage<br>Spent     |
| <u>Recreational Services</u>     | Cemetery             | 9,706              | 18,830             | 9,124                 | 52%                     |
|                                  | PABCC                | 182,395            | 223,921            | 41,526                | 81%                     |
|                                  | PAB Chamber          | 1,500              | 5,000              | 3,500                 | 30%                     |
|                                  | PAB Dock             | 63,003             | 80,742             | 17,739                | 78%                     |
|                                  | Lighthouse           | 14,931             | 22,822             | 7,891                 | 65%                     |
|                                  | Attainable Housing   | -                  | 25,900             | 25,900                | 0%                      |
|                                  | Access Points        | 3,558              | 7,904              | 4,346                 | 45%                     |
|                                  | Donations            | 50,665             | 43,300             | - 7,365               | 117%                    |
| <u>Protection Services</u>       | Fire North           | 6,804              | 9,895              | 3,091                 | 69%                     |
| <u>Waste Services</u>            | Waste North          | 483,763            | 737,205            | 253,442               | 66%                     |
| <u>Transportation</u>            | Transportation North | 540,920            | 677,881            | 136,961               | 80%                     |
| <u>Contributions to Reserves</u> | Capital reserves     | -                  | 454,659            | 454,659               | 0%                      |
|                                  | General Reserves     | -                  | -                  | -                     | 0%                      |
| <b>Total Expenditures</b>        |                      | <b>1,357,245</b>   | <b>2,308,059</b>   | <b>950,814</b>        | <b>59%</b>              |
|                                  |                      |                    |                    |                       |                         |
| <b>Q3 North Total</b>            |                      | <b>- 1,173,667</b> | <b>- 1,985,914</b> | <b>- 812,247</b>      |                         |

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## Statement Of Operational Results – North

### ***Revenue***

A favourable variance is noted in user fees collected at the Pointe au Baril (PaB) Wharf and waste tipping fees. However, Community Center rental income is trending below expectations. WDO grant funding and billable items are on track to meet budgeted revenue targets by year-end.

### ***Expenditures***

Expenditure variances for the North are trending positively overall. The Pointe au Baril Community Centre reflects an unfavourable variance due to higher-than-expected costs for internal repairs, maintenance, and increased spending on materials and supplies. The increase in donations is due to community grant approval in regards to supplemental property taxes. The cemetery budget variance is attributable to timing of the new platform and deck project.

## Statement Of Operational Results – South

| Revenue South                    |                        | 2024 Q3            | 2024 Budget          | Variance Q3/Budget | Percentage Collected |
|----------------------------------|------------------------|--------------------|----------------------|--------------------|----------------------|
| <u>Recreational Services</u>     | Holiday Cove User Fees | 220,410            | 275,950              | 55,540             | 80%                  |
| <u>Protection Services</u>       | User Fees              | 84,547             | 87,556               | 3,009              | 97%                  |
| <u>Waste Services</u>            | Grants                 | 140,988            | 327,000              | 186,012            | 43%                  |
|                                  | User Fees              | 5,096              | 12,000               | 6,904              | 42%                  |
| <b>Total Revenues</b>            |                        | <b>451,041</b>     | <b>702,506</b>       | <b>251,465</b>     | <b>64%</b>           |
|                                  |                        |                    |                      |                    |                      |
| Expenditures South               |                        | 2024 Q3            | 2024 Budget          | Variance Q3/Budget | Percentage Spent     |
| <u>Recreational Services</u>     | Donations              | 12,853             | 13,000               | 147                | 99%                  |
|                                  | Holiday Cove           | 208,312            | 263,645              | 55,333             | 79%                  |
|                                  | Access Points          | 7,870              | 11,028               | 3,158              | 71%                  |
| <u>Protection Services</u>       | Emergency Protection   | 6,526              | 18,153               | 11,627             | 36%                  |
|                                  | Fire South             | 88,910             | 92,556               | 3,646              | 96%                  |
| <u>Waste Services</u>            | Waste South            | 547,836            | 833,801              | 285,965            | 66%                  |
| <u>Transportation</u>            | Transportation South   | 620,811            | 773,994              | 153,183            | 80%                  |
| <u>Contributions to Reserves</u> | Capital reserves       | -                  | 678,710              | 678,710            | 0%                   |
|                                  | General Reserves       | -                  | 220,000              | 220,000            | 0%                   |
| <b>Total Expenditures</b>        |                        | <b>1,493,118</b>   | <b>2,904,887</b>     | <b>1,411,769</b>   | <b>51%</b>           |
|                                  |                        |                    |                      |                    |                      |
| <b>Q3 South Total</b>            |                        | <b>- 1,042,077</b> | <b>- 2,202,381</b>   | <b>- 1,160,304</b> | <b>47%</b>           |
| <b>Q3 Total Surplus</b>          |                        | <b>3,321,573</b>   | <b>- - 3,321,573</b> |                    |                      |

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## Statement Of Operational Results – South

### ***Revenue***

Variances are trending well at Q3 2024. Holiday Cove Marina revenue is trending well but may struggle to meet the budgeted revenues. WDO grant funding and billable items are on track to meet budgeted revenue targets by year-end.

### ***Expenditures***

Variances are trending well for South expenditures. Noted variance for emergency protection due to timing of billing received. Slight variance for transportation south due to repairs and maintenance and contracted services.

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## Definitions

### MPAC

- The Municipal Property Assessment Corporation (MPAC) is an independent, not-for-profit corporation funded by all Ontario municipalities. Their role is to accurately assess and classify all properties in Ontario. This is done in compliance with the Assessment Act and regulations set by the Government of Ontario.

### OMPF

- The Ontario Municipal Partnership Fund (OMPF) is the Province's main general assistance grant to municipalities.

### OCIF

- Ontario Community Infrastructure Fund provides funding for small, rural, and northern communities across Ontario.

### CCBF

- Formerly known as the Gas Tax Fund, the Canada Community-Building Fund is a permanent, indexed fund provided directly to municipalities, flowing through provinces and territories to support strategic infrastructure investments.

### WDO

- Waste Diversion Ontario funding used to fund models for Ontario Blue Box Programs, Household Hazardous Waste Programs and Organics Diversion Programs

### WPSGN

- West Parry Sound Geography Network

### GBB

- Georgian Bay Biosphere

### AODA

- The Accessibility for Ontarians with Disabilities Act, 2005 (AODA) is an Ontario law mandating that organizations must follow standards to become more accessible to people with disabilities.

# Statement of Capital Expenditures

|                   |   |
|-------------------|---|
| On Track          | A - Not Started                           |
| Possible Delay    | B - Planning/Request for Proposal/ Design |
| Delayed/Cancelled | C - In Construction/ In Progress          |
|                   | D - Completed / In Use                    |
|                   | X - Cancelled                             |
|                   | Z - Delayed Until Next Year               |

| Expenditures                      |                                      | 2024 Q3        | 2024 Budget      | Variance       | Percentage | Project | Comments                                      |
|-----------------------------------|--------------------------------------|----------------|------------------|----------------|------------|---------|---|
|                                   |                                      |                |                  | Q3/Budget      | Spent      | Status  |   |
| <b>Administration/Council</b>     | Corporate Workstations Upgrade       | 6,446          | 20,000           | 13,554         | 32%        | C       | In Progress.                                  |
|                                   | Asset Management Plan                | 9,738          | 25,000           | 15,262         | 39%        | C       | In Progress. Project to be completed in 2025. |
|                                   | Financial Software                   | -              | 290,000          | 290,000        | 0%         | B       | In Progress. Will extend into 2025 year end.  |
|                                   | Emergency Preparedness Grant Project | 7,592          | -                | 7,592          | 0%         | C       | In Progress.                                  |
| <b>Building Dept.</b>             | Building Replacement Vehicle         | -              | 55,000           | 55,000         | 0%         | C       | In Progress. Completed Q4 2024.               |
| <b>Waste Services</b>             | Transfer Station Beautification      | 66,481         | 75,000           | 8,519          | 89%        | D       | Completed.                                    |
|                                   | Site 9 Landfill Optimization         | -              | 35,000           | 35,000         | 0%         | B       | Awaiting MECP response.                       |
| <b>Transportation</b>             | Crew Cab Truck                       | 73,627         | 75,000           | 1,373          | 98%        | D       | Completed.                                    |
|                                   | Driver Feedback Signage              | 8,374          | 9,000            | 626            | 93%        | D       | Completed.                                    |
|                                   | South Roads Crack Sealing            | 107,890        | 125,000          | 17,110         | 86%        | D       | Completed.                                    |
| <b>Facilities</b>                 | Community Centre Septic Replacement  | 2,590          | 90,000           | 87,410         | 3%         | C       | Awarded. 2025 Construction.                   |
|                                   | Single Dock at Holiday Cove Marina   | 21,319         | 26,500           | 5,181          | 80%        | D       | Completed.                                    |
| <b>Attainable Housing</b>         | Pointe au Baril Project              | 177,142        | 256,000          | 78,858         | 69%        | C       | In Progress.                                  |
| <b>Total Capital Expenditures</b> |                                      | <b>481,199</b> | <b>1,081,500</b> | <b>600,301</b> | <b>44%</b> |         |   |

## Previously Budgeted Capital Expenditures

| Expenditures          |  | 2024 Q2 | Previous Budget | Variance  | Percentage | Project Status | Comments  |
|-----------------------|--|---------|-----------------|-----------|------------|----------------|---|
|                       |  |         |                 | Q2/Budget | Spent      |                |   |
| <b>Waste Services</b> | Roll Off Truck                             | 355,710 | 330,000         | - 25,710  | 108%       | D              | Completed - In Use                                    |
| <b>Transportation</b> | Blackstone Lake Road Bridge Rehabilitation | 1,386   | 180,000         | 178,614   | 1%         | D              | Completed - In Use. Total project costs within budget |

# TOWNSHIP OF THE ARCHIPELAGO

## 2025 Preliminary Budget Discussion

Presented By:  
ERIN ROBINSON  
BCOMM., CPA  
Chief Financial Officer



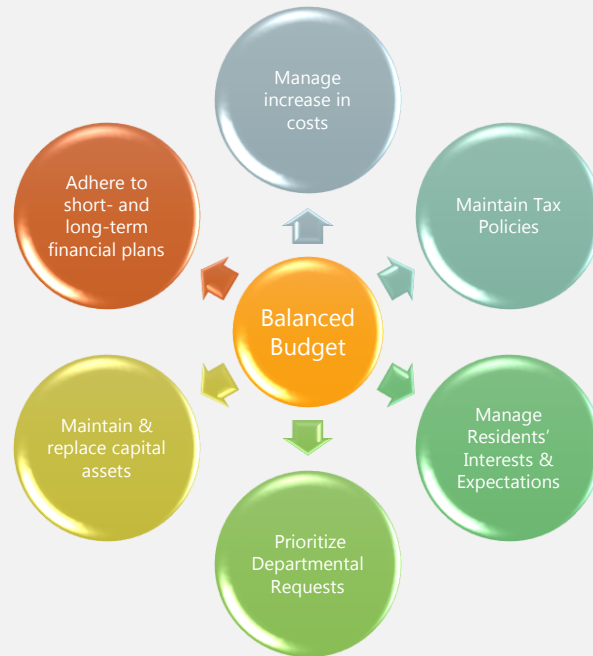




# 2025 BUDGET GUIDELINES

- Requesting Council Direction for Budget Guidelines
  - To plan for similar levels of service as provided in the 2024 fiscal year
  - To plan for a municipal tax increase to help cover inflationary pressures, new projects, levy increases
  - To pursue projects and opportunities that align with the Strategic Plan
  - To continue to support core services (Policing, DSSAB, Health Unit, EMS, Belvedere)
  - To continue to support non-core services (Library, Museum, Industrial Park, Economic Development, CBDC, GBB, GBF)
  - To fund reserves for future capital expenditures
  - To explore cost reduction strategies while maintaining service levels
  - To explore capital grant and funding opportunities
    - Have planned capital projects ready for grant opportunities with upper levels of government

# BALANCED BUDGET APPROACH



# 2025 BUDGET TIMELINE

Dec-Jan

- - Prepare departmental budgets
- - Incorporate Council feedback from budget planning meeting; Senior leadership team to identify priorities
- - Capital project discussion with Council

Feb-Mar

- - Finance Committee meetings with departments. Review draft budget

April

- - Council discussion & approval

# 2025 BUDGET CONSIDERATIONS



## Capital Budget

Detailed synopsis prepared for each project

Continue to support ongoing projects

New projects considered using specific criteria: asset funding, asset failure/end of life mitigation, regulatory requirements, health & safety concerns, adhering to strategic priorities



## Interest Rates

Bank of Canada interest rate currently at 3.75% with an overnight rate of 4.27%

Increased interest rate revenue earned following our investment policy

Higher long term debt borrowing rates for any new debentures

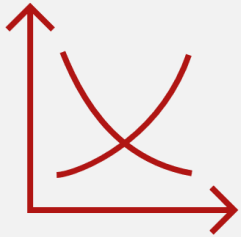


## Inflation

Inflation in Canada slowed to 1.6% in October 2025

The deceleration was mainly driven by gas prices. However, prices remain elevated particularly for rent and groceries.

# 2025 BUDGET CONSIDERATIONS



## Consumer Price Index (CPI)

September 2025

- Canada CPI 1.6%

Calculated average CPI 2.6%



## Inflationary Pressure Mitigation

Departmental efficiency targets through the 2025 budget development by aiming for a 3% increase on consulting, general supplies and administration, travel

Continued energy efficiency initiatives that are mitigating utility and fuel cost increase

Investing in innovation and digital modernization

# 2025 OPERATING BUDGET CONSIDERATIONS

## Municipal Insurance

- Expecting a 1% increase due to market fluctuations

## Cost of fuel & construction goods

- Planning for a 2% increase due to market fluctuations

## Planning By-law implementation & enforcement

- Potential increased costs associated with new By-laws

## Organizational Review

- Full year of implementation plan/salary costs

## Communications Strategy

- Implementation of communications audit findings
- Branding strategy & implementation

## External Levy Increases

- Planning for an average of 3.5% increases (apart from OPP)

## IT Strategic Plan

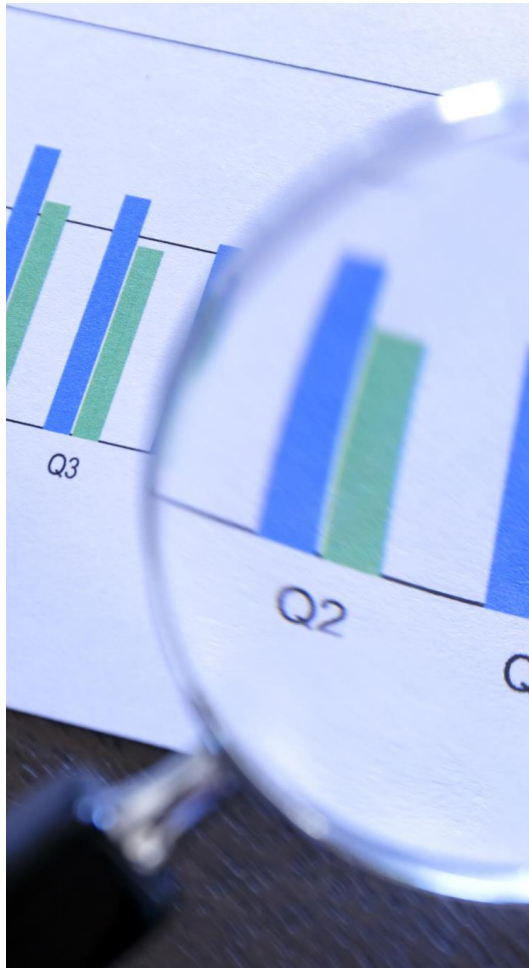
- Implementation of IT audit recommendations
- Ongoing increase in Software costs

## Blue Box Transition

- Remains status quo until January 2026

## Asset Management Plan

- Staged implementation of the plan & building assessment repairs and maintenance

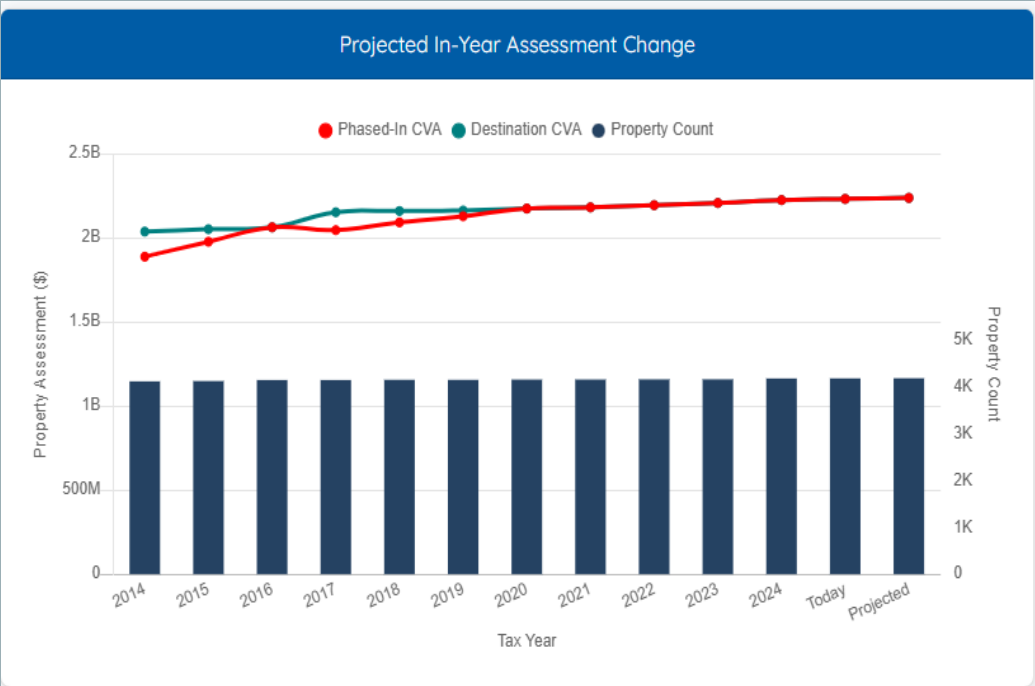


# MPAC OUTLOOK

- The Ontario government postponed our 2020 Assessment Update due to COVID-19
- For the fifth year, 2025 property values will continue to be based on the current legislated valuation date, January 1, 2016
- The government decided to postpone the Assessment Update but did not provide a future date for the next reassessment
- In 2025, we will have the same assessment base as 2024 apart from any new assessment received from supplemental billings (new construction)



# 2025 PROPERTY ASSESSMENT T PROJECTION



- 2025 Projections are showing a 2.3% increase in current value assessment from the 2024 returned roll



# 2025 TAX RATE PROJECTIONS

## Municipal Tax Rate Increase Analysis Average Single Family Detached - Average Assessed Value \$214,000

| Percentage Increase | North Current Rate | North Proposed Rate | North Tax Bill Increase | South Current Rate | South Proposed Rate | South Tax Bill Increase |
|---------------------|--------------------|---------------------|-------------------------|--------------------|---------------------|-------------------------|
| 1.00%               | 0.452646%          | 0.457172%           | \$ 9.69                 | 0.407920%          | 0.411999%           | \$ 8.73                 |
| 2.00%               | 0.452646%          | 0.461698%           | \$ 19.37                | 0.407920%          | 0.416078%           | \$ 17.46                |
| 3.00%               | 0.452646%          | 0.466225%           | \$ 29.06                | 0.407920%          | 0.420157%           | \$ 26.19                |
| 4.00%               | 0.452646%          | 0.470751%           | \$ 38.75                | 0.407920%          | 0.424236%           | \$ 34.92                |
| 5.00%               | 0.452646%          | 0.475278%           | \$ 48.43                | 0.407920%          | 0.428315%           | \$ 43.65                |

## Municipal Tax Rate Increase Analysis Average Waterfront Detached - Average Assessed Value \$599,000

| Percentage Increase | North Current Rate | North Proposed Rate | North Tax Bill Increase | South Current Rate | South Proposed Rate | South Tax Bill Increase |
|---------------------|--------------------|---------------------|-------------------------|--------------------|---------------------|-------------------------|
| 1.00%               | 0.452646%          | 0.457172%           | \$ 27.11                | 0.407920%          | 0.411999%           | \$ 24.43                |
| 2.00%               | 0.452646%          | 0.461698%           | \$ 54.23                | 0.407920%          | 0.416078%           | \$ 48.87                |
| 3.00%               | 0.452646%          | 0.466225%           | \$ 81.34                | 0.407920%          | 0.420157%           | \$ 73.30                |
| 4.00%               | 0.452646%          | 0.470751%           | \$ 108.45               | 0.407920%          | 0.424236%           | \$ 97.74                |
| 5.00%               | 0.452646%          | 0.475278%           | \$ 135.57               | 0.407920%          | 0.428315%           | \$ 122.17               |

# 2025 TAX RATE PROJECTIONS

## Impacts of municipal tax rate increases

| Percentage Increase | Projected 2025 Municipal Tax Revenue | Proposed Municipal Tax Revenue | Increase in Revenue due to Tax Increase |
|---------------------|--------------------------------------|--------------------------------|---|
| 1.00%               | \$ 9,154,488                         | \$ 9,246,033                   | \$ 91,545                               |
| 2.00%               | \$ 9,154,488                         | \$ 9,337,578                   | \$ 183,090                              |
| 3.00%               | \$ 9,154,488                         | \$ 9,429,123                   | \$ 274,635                              |
| 4.00%               | \$ 9,154,488                         | \$ 9,520,668                   | \$ 366,180                              |
| 5.00%               | \$ 9,154,488                         | \$ 9,612,213                   | \$ 457,724                              |

\*2025 Projected Revenue includes new growth

# 2025 REVENUE PROJECTIONS

| Revenue Source                                     | 2024 Revenue | 2025 Projection | Percent Change | Rationale   |
|--|--------------|-----------------|----------------|---|
| Taxation   | \$8,945,492  | \$9,154,488     | +2.3%          | 0.6% increase in new growth from 2024 roll return |
| OMPF   | \$1,369,900  | \$1,538,600     | +11.0%         | Confirmed.  |
| OCIF   | \$180,862    | \$153,733       | -17.6%         | Confirmed.  |
| CCBF   | \$30,779     | \$30,779        | 0.0%           | Confirmed.  |
| Blue Box Funding                                   | \$ -         | \$ -            | 0.0%           | Full Producer Responsibility status quo for 2025. |
| Northern Ontario Resource Development Support Fund | \$170,582    | \$170,582       | 0.0%           | Confirmed for 2025.                               |
| Henvey Inlet                                       | \$50,000     | \$50,000        | 0.0%           | As per agreement + inflation                      |

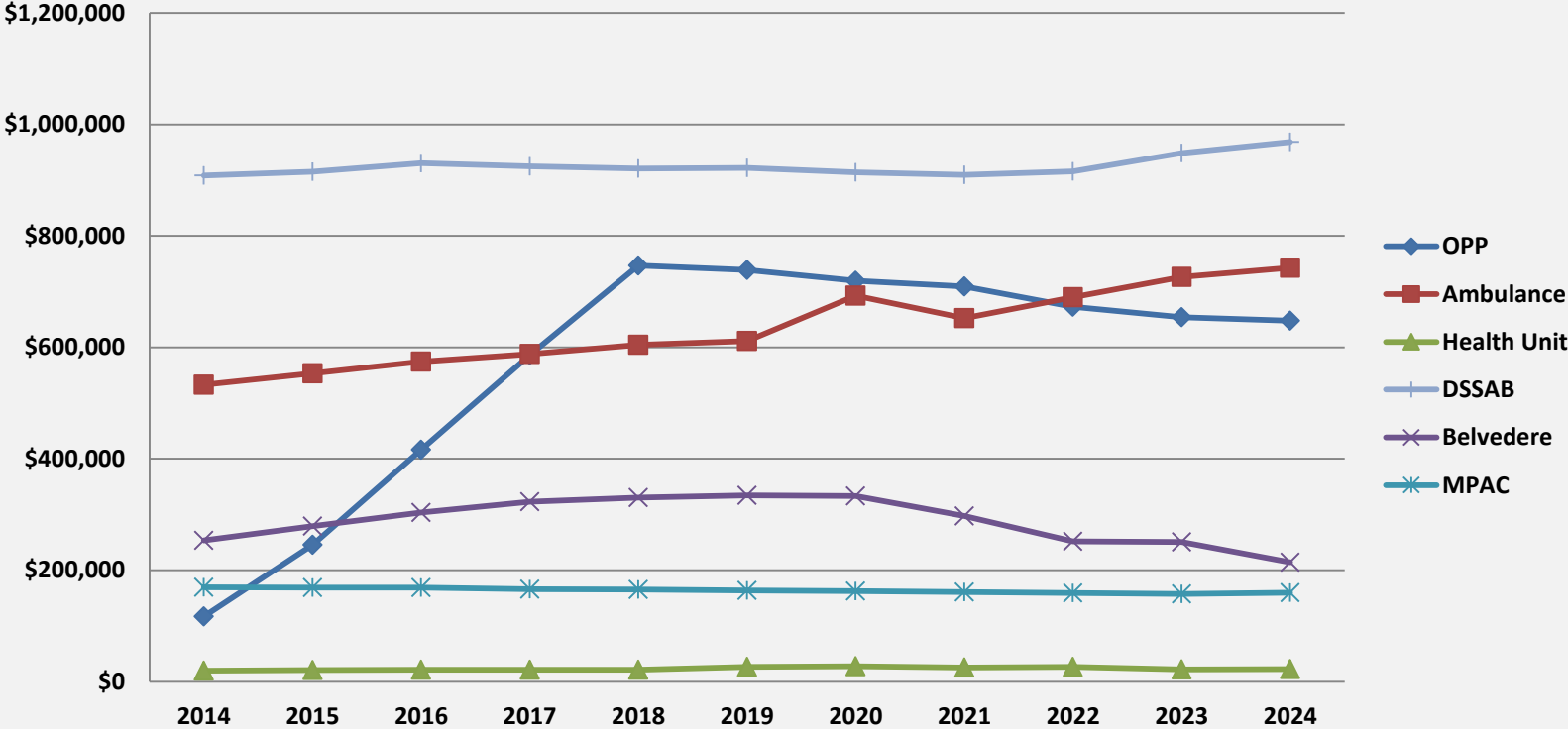
## Taxation Assessment at Risk

- 0 open Requests for Reconsideration

User fees and all other sources of revenue to be discussed during April's Budget Meeting

# CORE SERVICE LEVY TRENDS

## Service Levy Trends



Township of The Archipelago 2025 Preliminary Budget Outlook

CORE SERVICE  
LEVY HISTORICAL  
AVERAGE  
INCREASE

- 2025 Projections based on 5 year average
- OPP projection based on 2025 Annual Billing Statement received

| Service Levy       | 10 Year Avg<br>Increase/Decrease | 5 Year Avg<br>Increase/Decrease | 2025<br>Projections | 2025<br>Actual |
|--------------------|----------------------------------|---------------------------------|---------------------|----------------|
| <b>OPP</b>         | 23.38%                           | -2.58%                          | \$ 631,182          | \$ 783,721     |
| <b>Ambulance</b>   | 3.47%                            | 4.15%                           | \$ 773,473          |                |
| <b>Health Unit</b> | 1.85%                            | -2.77%                          | \$ 21,905           |                |
| <b>DSSAB</b>       | 0.65%                            | 1.01%                           | \$ 978,561          |                |
| <b>Belvedere</b>   | -1.27%                           | -8.27%                          | \$ 196,642          |                |
| <b>MPAC</b>        | -0.58%                           | -0.49%                          | \$ 158,796          |                |

HOW ARE THE  
LEVY'S  
CALCULATED?

| External Agency   | Calculation  | Details              |
|-------------------|--|----------------------|
| MPAC              | Current Value Assessment (A)<br>Property Count (B)<br>MPAC Cost Recovery( C) | $[(A+B)/2] \times C$ |
| Ambulance         | Weighted Assessment (Current Year)   |                      |
| Belvedere Heights | Weighted Assessment (2 years prior from FIR)                                 |                      |
| DSSAB             | Current Value Assessment & Apportionment Calculation                         |                      |
| Health Unit       | Population   |                      |
| OPP               | Property Count/Calls for Service   |                      |

THANK YOU

# The Township of The Archipelago

## Information Report to Council

**Report No.:** 2024-09

**Date:** October 17, 2024

**Originator:** Maryann Martin, Clerk

**Subject:** Creation of the Deputy Reeve Position

---

### **BACKGROUND**

On September 20th, 2024, Council provided direction to staff to investigate the process of appointing a current Member of Council to serve as Deputy Reeve. The Township of The Archipelago Council presently consists of 11 members, representing 6 wards divided into a North and South Archipelago.

To assist in clarifying and supporting Council in making this decision, below is a reminder of the roles and responsibilities of the Head of Council.

### **Head of Council (Reeve) - Role and Responsibilities**

#### **1. Presiding Officer at Council Meetings**

- The Head of Council presides over Council meetings to ensure orderly conduct and adherence to rules of procedure.
- They must facilitate productive discussions while ensuring that all members of the Council have the opportunity to contribute.

#### **2. Leadership Role**

- The Head of Council provides leadership to the Council by encouraging a unified direction and supporting effective governance.
- They must uphold and promote the municipality's by-laws, resolutions, and decisions.

#### **3. Representative of the Municipality**

- The Head of Council represents the municipality in official functions, ceremonies, and in communications with other levels of government.
- They often act as the public face of the municipality, speaking on its behalf at various events and in dealings with the media.

#### **4. Ex-officio Member of All Committees**

- By virtue of their position, the Head of Council is an ex-officio member of all committees within the municipality, which means they can attend committee meetings and participate, but do not necessarily vote unless otherwise prescribed.

#### **5. Execution of Municipal Documents**

- The Head of Council is responsible for signing all official documents and agreements on behalf of the municipality, ensuring that they are in line with council decisions and legal requirements.

#### **6. Ensuring Accountability and Transparency**

- A key responsibility is to ensure that the council operates with accountability and transparency, following best practices for decision-making and public disclosure.



## **7. Emergency Powers**

- In situations of declared emergencies under the Emergency Management and Civil Protection Act, the Head of Council has additional powers, such as implementing emergency measures and issuing orders to protect public safety.

## **8. Promoting Good Governance**

- The Head of Council plays a critical role in guiding the Council in promoting good governance, maintaining municipal integrity, and ensuring that policies and initiatives are aligned with the community's goals.

## **Deputy Reeve Duties and Responsibilities**

The Municipal Act, 2001 does not require Municipalities to have a Deputy Reeve and therefore there is no specific role outlined in the legislation for that position. A Deputy Reeve would be expected to fulfill their regular duties as a member of Council in accordance with Section 224 of the Act.

This includes:

- a. to represent the public and to consider the well-being and interests of the municipality;
- b. to develop and evaluate the policies and programs of the municipality;
- c. to determine which services the municipality provides;
- d. to ensure that administrative policies, practices and procedures and controllership policies, practices and procedures are in place to implement the decisions of council;
- e. to ensure the accountability and transparency of the operations of the municipality, including the activities of the senior management of the municipality;
- f. to maintain the financial integrity of the municipality; and
- g. to carry out the duties of council under this or any other Act.

If appointed, the Deputy Reeve would then take on the powers and duties of the Reeve when the Reeve is absent, refuses to act, or if the office is vacant.

The absence of a formal Deputy Reeve role could lead to challenges in representation, particularly during the Reeve's absence. Establishing a Deputy Reeve position can address these challenges by providing a secondary leader to act if the need arises.

Overall, creating a Deputy Reeve position can enhance leadership and governance within a municipality, but careful planning around responsibilities and costs is essential.

## **NEXT STEPS**

Many municipalities create the position of Deputy Reeve by either restructuring the Council to make it an elected role or by appointing the Councillor with the highest vote count in the election. However, due to the current ward-based Council structure, which is divided into North and South sections, the options for appointment processes are limited.

To implement this new role, amendments to the existing Procedural By-law will be required, along with the introduction of a By-law to appoint a Deputy Reeve. Several options for Council's consideration are outlined below.

### **Appointment Options**

| <b>OPTIONS</b>  | <b>DESCRIPTION</b>  | <b>KEY FEATURES</b>   |
|-----------------|---|---|
| <b>Option 1</b> | <b>Maintain Status Quo</b>  | <ul style="list-style-type: none"> <li>• <b>Retain current structure, no changes.</b></li> </ul>  |
| <b>Option 2</b> | <b>Appoint a Deputy Reeve from a Specific Area</b>                        | <ul style="list-style-type: none"> <li>• <b>Appoint Deputy Reeve from opposite area (e.g., North Archipelago) to balance representation.</b></li> </ul>   |
| Option 2a       | Rotation for Deputy Reeve Role (Area-Based)                               | <ul style="list-style-type: none"> <li>• Establish a rotation for Deputy Reeve role among councillors from the opposite area, ensuring balanced turn.</li> <li>• Ensures balanced representation and a fair turn for councillors in different areas.</li> </ul> |
| Option 2b       | Invitation for Deputy Reeve Role (Area-Based)                             | <ul style="list-style-type: none"> <li>• Interested Members from the opposite area can submit their names for consideration.</li> <li>• Encourages active participation and representation from councillors based on interest.</li> </ul>                       |
| <b>Option 3</b> | <b>Appoint a Deputy Reeve Role from all Ward Councillors (10 Members)</b> | <ul style="list-style-type: none"> <li>• <b>Appoint a Deputy Reeve from the 10 Council Members without geographic limitations.</b></li> </ul>   |
| Option 3a       | Rotation for Deputy Reeve Role (Council-Wide)                             | <ul style="list-style-type: none"> <li>• Establish a rotation for the Deputy Reeve role among all councillors, providing equal opportunity.</li> <li>• Allows every interested councillor to take on the role during their term, promoting fairness.</li> </ul> |
| Option 3b       | Invitation for Deputy Reeve Role (Council-Wide)                           | <ul style="list-style-type: none"> <li>• Interested council members can submit their names for consideration, without geographic limitations.</li> <li>• Creates a more flexible process where anyone interested can step forward for the role.</li> </ul>      |

| <b>CATEGORY</b>     | <b>OPTION</b>         | <b>DESCRIPTION</b>  |
|---------------------|-----------------------|---|
| <b>Term Options</b> | Option 1: 4-Year term | <ul style="list-style-type: none"> <li>• The Deputy Reeve serves a full 4-year term, aligned with the Council term.</li> </ul>                      |
|                     | Option 2: 2-Year term | <ul style="list-style-type: none"> <li>• The Deputy Reeve serves a 2-year term, with the option to review or reappoint after the term.</li> </ul>   |
|                     | Option 3: 1-Year term | <ul style="list-style-type: none"> <li>• The Deputy serves a 1-year term, providing frequent opportunities for rotation or reassessment.</li> </ul> |

| CATEGORY                    | OPTION                        | DESCRIPTION  | EXAMPLE  |
|-----------------------------|-------------------------------|--|--|
| <b>Remuneration Options</b> | Option 1: Maintain Status Quo | <ul style="list-style-type: none"> <li>Retain the current Councillor level of remuneration for the Deputy Reeve position.</li> </ul>       | <ul style="list-style-type: none"> <li>\$25,000</li> </ul>       |
|                             | Option 2: Percentage          | <ul style="list-style-type: none"> <li>Increase current remuneration by a specific percentage.</li> </ul>                                  | <ul style="list-style-type: none"> <li>10% (\$27,500)</li> </ul> |
|                             | Option 3: Midpoint            | <ul style="list-style-type: none"> <li>Adjust remuneration to a midpoint between the current Reeve and Councillor positions.</li> </ul>    | <ul style="list-style-type: none"> <li>\$36,300</li> </ul>       |
|                             | Option 4: Fixed Amount        | <ul style="list-style-type: none"> <li>Adjust remuneration to a fixed amount between the current Reeve and Councillor position.</li> </ul> | <ul style="list-style-type: none"> <li>\$30,000</li> </ul>       |

\*Please note that COLA has not been factored into these figures, so the numbers are only approximate estimates.

### **STRATEGIC PLAN**

This amendment of the Procedural By-law is in line with the following Strategic Priorities and Goals of the Township's Strategic Plan:

- **Leadership & Communications**
- **Effective Relationships & Partnerships**

### **CONCLUSION**

There are no legislative requirements for appointing a Deputy Reeve, and the Municipal Act does not mandate this position. Prior to moving forward, Council must determine the desired process. Once staff receives clear direction, the appropriate amendments to the Procedural By-law will be come forward for their consideration.

If Council chooses to move forward with an appointment process, it will take place after each election during the appointment of Members to various agencies, boards, committees, and task forces for future terms.

Respectfully Submitted,




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Maryann Martin,  
Municipal Clerk

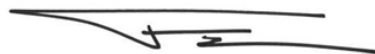
I concur with this report,




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Shauna Lehtimaki,  
Director of Legislative and  
Information Services

I concur with this report,




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John B. Fior  
Chief Administrative Officer



**The Corporation of The Township of The Archipelago  
Council Meeting**

**Agenda Number:** 15.3.  
**Resolution Number** 24-188  
**Title:** Creation of the Deputy Reeve Position  
**Date:** Friday, October 18, 2024

---

**Moved by:** Councillor MacLeod  
**Seconded by:** Councillor Cade Fraser

**WHEREAS** the Township of The Archipelago strives to model the characteristics of quality organizations and organizational best practices; and

**WHEREAS** the traits of quality organizations include an unobstructed vision, effective leadership, open communication, strong teamwork, employee empowerment, customer focus, agility and adaptability, operational excellence, social responsibility, and innovation; and

**WHEREAS** the principles supporting the Township of The Archipelago's Organizational Review is based upon the characteristics of a quality organization for Staff; and

**WHEREAS** Council has applied the characteristics of a quality organization to its organizational structure by promoting leadership at all levels and to the role and function of Committee Chairs and Vice-Chairs within the Committee of The Whole and the Alternate Roles for Chair positions, board positions, and commissions; and

**WHEREAS** the duties of the Reeve are increasingly demanding and require extensive commitment in time and attention; and

**WHEREAS** a Deputy Reeve position would assist the extensive workload of the office of the Reeve and projects as determined by the Reeve and Council; and

**WHEREAS** the addition of the role of Deputy Reeve to the organization provides the Reeve with an official delegate for absences; and

**WHEREAS** the Reeve position advocates for the Township and its residents to senior levels of government and external organizations as would the Deputy Reeve position; and

**WHEREAS** the Reeve position and the Deputy Reeve position provide North and South Archipelago perspectives in the interest of the communities they serve, the Township, Staff, and Council.

**NOW THEREFORE BE IT RESOLVED** that Council hereby appoints Councillor Scott Sheard to the position of Deputy Reeve to assist the Reeve and Council for the remainder of this term of council; and

**FURTHER BE IT RESOLVED** that the Clerk be requested to amend the procedural by-law to recognize the role and function of the Deputy; and

**FINALLY BE IT RESOLVED** that the remuneration of the Deputy Reeve position be reviewed and once finalized, made effective as of January 1, 2025.

**Carried**

# The Township of The Archipelago

## Information Report to Council

**Report No.:** 2024-11

**Date:** November 21, 2024

**Originator:** Maryann Martin, Clerk

**Subject:** Options for Potential Fire Suppression and Emergency Services Response for North Archipelago

---

### **BACKGROUND**

In February 2023, Council tasked staff with investigating options for fire suppression and emergency response for the North Archipelago. Below is a timeline summarizing the key updates that have been provided since then.

➤ **December 2023:**

Staff have been in discussions with our OFM Fire Protection Officer and are currently awaiting responses to our inquiries. Plans are also being made to hold an exploratory meeting with local Fire Chiefs.

➤ **February 2024:**

The OFM Fire Protection Advisor confirmed that a municipality can establish a fire protection agreement with a First Nations community. However, the certification requirements for First Nations firefighters do not apply, as they are governed federally. They recommended the Township determine the certification and training levels of the department providing the service and seek legal advice on the matter.

Additionally, staff met with area Fire Chiefs who expressed a willingness to consider an agreement to provide land-based fire suppression services for North Archipelago.

➤ **August 2024**

Staff reported that local municipal fire departments currently lack the capacity to assist.

Council then directed staff to further explore the possibility of Shawanaga First Nation providing fire suppression services. Since then, discussions have continued with Shawanaga First Nation staff.

### **CONCLUSION**

Recently, our solicitor provided legal advice, indicating that while the *Municipal Act* and the *Fire Protection and Prevention Act* allow municipalities to receive services from other municipalities, it does not extend this provision to First Nations. After a thorough review, it appears that the Township is not permitted under current legislation to receive fire services from a First Nation.

Please note, that with Liam Thompson now hired as our new Coordinator of Protective Services, all fire-related responsibilities within the Township will be transferred to this new position from the Clerk's office.

Respectfully Submitted,



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Maryann Martin,  
Municipal Clerk

I concur with this report,



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Shauna Lehtimaki,  
Director of Legislative and  
Information Services



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John B. Fior  
Chief Administrative Officer

# The Township of The Archipelago

## Recommendation Report to Council

**Report No.:** 2024-10

**Date:** November 21, 2024

**Originator:** Alana Torresan, Deputy Clerk

**Subject:** Georgian Cliffs Memorial Park Cemetery Advisory Committee Terms of Reference Amendment

---

### **RECOMMENDATION**

1. That Council amend the Georgian Cliffs Memorial Park Cemetery Advisory Committee's Terms of Reference to include three citizen members, with one representative each from Ward 1, Ward 2, and Ward 3; and
  2. That Council direct staff to begin the recruitment process for a citizen representative from Ward 2.
- 

### **BACKGROUND**

During its October 9, 2024 meeting, the Georgian Cliffs Memorial Park Cemetery Advisory Committee passed a resolution recommending that Council consider amending the Committee's Terms of Reference to increase the number of public members from two to three. This recommendation arose from a discussion about the Committee's current composition, which includes one citizen representative from Ward 1, and one from Ward 3, but lacks representation from Ward 2.

The current Committee Terms of Reference list the Committee composition as follows:

*The Committee shall be composed five (5) members, with three (3) members of Council and two (2) members of the public, all appointed by Council. Committee Members shall be appointed by a resolution of Council. The Chair shall be appointed by Council.*

If Council would like to proceed with this recommendation, the Terms of Reference would need to be amended. This adjustment will ensure that all North Archipelago Wards are represented on the Committee.

---

### **FINANCIAL IMPLICATIONS**

There are no financial implications associated with this recommendation.



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## **ANALYSIS/OPTIONS**

### **Option #1: Volunteer Recruitment and Appointment – Recommended**

To fill the Ward 2 citizen member vacancy, staff recommend a volunteer recruitment process, as follows:

1. **Public Notice** – A public notice would be issued, inviting interested Ward 2 residents to apply for the citizen member position. The notice would include a volunteer application form, allowing applicants to outline their interest in the role and relevant skills.
2. **Advertising** – The notice would be advertised for three weeks on the Township website, social media platforms, and through the mass notification system.
3. **Application Review and Appointment** – At the close of the application period, all submitted applications would be presented to Council for review. Council would then appoint one Ward 2 representative to the Committee, with the appointment effective immediately.

### **Option #2: Status Quo – Not Recommended**

No amendment is made to the Committee's Terms of Reference and status quo remains.

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## **STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Effective Relationships & Partnerships
  - Leadership & Communications
- 

## **CONCLUSION**

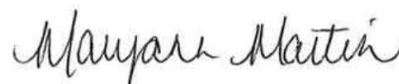
This amendment supports the Committee's goal of enhancing community representation and ensuring balanced input on Cemetery activities across North Archipelago Wards. Staff recommend that Council approve the Committee's recommendation to amend the Terms of Reference and initiate the recruitment process.

Prepared By,



Alana Torresan, Deputy Clerk

Approved By,



Maryann Martin, Clerk



---

Shauna Lehtimaki, Director of  
Legislative and Information Services



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John B. Fior  
Chief Administrative Officer

## **ATTACHMENTS**

- Draft 2024 Amended Georgian Cliffs Memorial Park Cemetery Advisory Committee Terms of Reference
- Draft Public Notice Volunteer Recruitment
- Draft Volunteer Application Form



## **Township of The Archipelago Georgian Cliffs Memorial Park Cemetery Advisory Committee Terms of Reference**

### **Purpose:**

The purpose of the Georgian Cliffs Memorial Park Cemetery Advisory Committee (The Committee) is to advise the Township of The Archipelago Council regarding matters pertaining to the operation of the Georgian Cliffs Memorial Park Cemetery which is operated under the Funeral, Burial and Cremation Services Act, 2002.

### **Composition:**

The Committee shall be composed of six (6) members, including three (3) members of Council and three (3) members of the public, with one representative designated from Ward 1, Ward 2, and Ward 3. Both Committee members and the Chair shall be appointed by Council through a resolution.

### **Membership:**

Members will be appointed by Council, as per the terms of the Township's Procedural By-law.

Members will be appointed by Council for the term of Council.

### **Meetings:**

The Georgian Cliffs Memorial Park Cemetery Advisory Committee shall hold a minimum of two (2) meetings in each calendar year. The Clerk shall cause notice of the meetings, including the agenda for the meetings, to be provided to members. Meetings will be held on a set day, time and location as scheduled by the Clerk, in consultation with the Committee.

A majority of appointed Members constitute a quorum. No meeting shall proceed without quorum. All appointed Members of the Committee shall have one vote.

Procedures for the meetings of the Committee shall be governed by the Township's Procedural By-law and the Municipal Act, 2001.

Members shall abide by the rules outlined within the Municipal Conflict of Interest Act and the Township's Code of Conduct, both of which will be provided to Members at the time of appointment.

## **Agendas and Minutes:**

The Clerk, with advice from the Chair is responsible for preparing the agenda for an upcoming meeting. Since all meetings will be open to the public, pursuant to the Municipal Act, 2001 and require public notice, all agendas and minutes will be placed on the Township's website.

The Clerk for the Township of The Archipelago will act as the Recording Secretary for the Georgian Cliffs Memorial Park Cemetery Advisory Committee.

## **Duties and Responsibilities:**

1. The Committee by resolution is responsible for making recommendations to Council regarding the operation and maintenance of the Georgian Cliffs Memorial Park Cemetery.
2. All cemetery activities or projects must receive prior approval of Council.

The operation and maintenance of the Cemetery, including but not limited to, recommending the annual and capital budgets, general administration, record keeping and the openings and closings of the niches, will be the responsibility of Township of The Archipelago Staff.

## **Reporting Relationships:**

The Georgian Cliffs Memorial Park Cemetery Advisory Committee will report to Council through the Committee of the Whole.

## **Authority:**

The Georgian Cliffs Memorial Park Cemetery Advisory Committee has no independent decision-making authority and shall operate pursuant to these terms of reference.



**Call for Volunteers**  
Georgian Cliffs Memorial Park Cemetery Advisory Committee  
Ward 2 Citizen Member

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The Township of The Archipelago has recently updated the Terms of Reference for the Georgian Cliffs Memorial Park Cemetery Advisory Committee, expanding the number of public members from two to three. Each of the public members will represent one of the Township's wards: Ward 1, Ward 2, and Ward 3.

Following this update, the Township is seeking a Ward 2 resident to join the Georgian Cliffs Memorial Park Cemetery Advisory Committee as a community representative.

If you are interested in this role, please submit a Volunteer Application by [insert date] to Alana Torresan, Deputy Clerk. Applications may be emailed to [atorresan@thearchipelago.ca](mailto:atorresan@thearchipelago.ca) or delivered in person at the Municipal Office (9 James Street, Parry Sound, ON P2A 1T4).

To review the updated Committee Terms and Reference, [click here](#).



## Township of The Archipelago Volunteer Application

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### Contact Information

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Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address: \_\_\_\_\_

### Volunteer Information

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Have you volunteered with the Township of the Archipelago in the past?  Yes  No

Do you have any criminal convictions for which you have not received a pardon?  Yes  No

What volunteer position are you applying for?

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Why are you interested in volunteering with the Township of The Archipelago?

Please describe any previous experience (i.e. employment, volunteer, training, skills, education) that relates to the volunteer position you are applying for?

# The Township of The Archipelago

## Information Report to Council

**Report No.:** DLIS-2024-02

**Date:** November 21, 2024

**Originator:** Shauna Lehtimaki, Director of Legislative and Information Services

**Subject:** **Legislative and Information Services Update**

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### **BACKGROUND**

The Township of The Archipelago is in the final phases of organizational changes aimed at ensuring that it has the resources, skill sets, capacity, positive working environment, and organizational configuration needed to achieve its strategic priorities as outlined in the 2022-2026 Strategic Plan. A major change is the creation of the Division of Legislative and Information Services (DLIS), introducing three new full-time positions and consolidating three departments: the Clerks Office (adding External Communications), Protective Services (Emergency and Fire Management and By-Law enforcement), and Innovation and Information Technology (IT, Connectivity and GIS). These changes aim to establish a divisional overarching mandate to continuously improve how the Township serves and communicates with its residents by embracing the role of technology, clustering protective services, and adding external communications functions. The goal is to streamline processes, improve services, support strategic priorities, and enhance staff support and mentoring. Below is the status of DLIS as Quarter 4 ends.

### **LEGISLATIVE AND INFORMATION SERVICES**

The Director position has been filled as of July 22<sup>nd</sup>, 2024. As an external candidate, the Director has prioritized becoming familiar with the Township, staff, and procedures in their first 90 days. Division-wide quarterly staff meetings and regular bi-weekly one-on-one meetings with direct reports are implemented. A comprehensive review and re-writing of all job descriptions in the division is done and two of the three new full-time positions have been filled.

### **PROTECTIVE SERVICES**

**Recommendation 5** from the organization review proposed a new Coordinator of Protective Services position reporting to the Director of Legislative & Information Services. Following a thorough recruitment process, Liam Thompson began his full-time role on November 4, 2024. Staff are transferring all fire and emergency services responsibilities to Mr. Thompson through an established training and transition plan. This is expected to be completed by spring 2025. However, until then, Joe Villeneuve will serve as the primary Community Emergency Management Coordinator (CEMC), with full duties transitioned by the end of 2025. The now-vacant part-time By-law position will be filled by spring 2025. This transition is important for the

Manager of Technology and Innovation and the Clerk to implement multi-year IT projects and advance existing ones. Below is a summary from each of the areas of Protective Services:

**By-law Enforcement Services** staff are currently functioning within the prescribed level of service with no observed interruptions. Starting November 1st, the hours of service changed to the winter operational hours of Monday to Friday, 9:00 am – 5:00 pm. In November, general parking patrols are being done due to increased vehicle parking during hunting season.

**Emergency Management** staff attended Emergency Management Ontario's Lakes Sector Meeting on September 24th and Hydro One, Powering Preparedness workshop on November 5th, 2024. A training exercise will be conducted on November 28th, 2024, as part of the Township's legislated requirements under the Emergency Management and Civil Protection Act.

**Fire** season came to an end as of November 1<sup>st</sup>, with a total of 40 days at a HIGH Fire Danger Rating. Discussions are underway to renew the Crane Lake Fire Protection Agreement with Seguin Township which expires at the end of the year 2024.

## **CLERKS AND COMMUNICATIONS**

**Recommendation 4** from the Organizational Review highlighted the need for incorporating additional new responsibilities regarding external communications into the DLIS, especially within the Deputy Clerk's role. The updated job description for the newly re-named Deputy Clerk and Communications Specialist, allocated 80% of their tasks to legislative work and 20% to external communications. However, the Deputy Clerk is currently spending 40% on external communications. Staff are collaborating with Banko Communications to streamline processes and better use their monthly services. The goal is to establish a sustainable division of tasks by the end of the 2024 year, with continuous monitoring to ensure efficient use of consultants and a balanced workload in the Clerk's office.

Staff are updating procedures for planning Council agendas during a four-month pilot running from September to December. These changes reduce the number of meetings needed and are now accessible to all staff involved, such as Planning staff and the Deputy Clerk. Improvements include a shift to electronic planning via an MS Teams hub that consolidates deadlines, calendars, documents, and chat functions, as well as increased internal Clerk's Office email communication supporting Council directives. The Executive Team (previously named the Senior Leadership Team) continue to meet monthly, however, this change allows for more time to discuss corporate strategic priorities. As mentioned at the last Council meeting in the Department Project Lists and Council Directions report, the revised Council Planning procedures includes deadlines for the Project List updates with monthly internal, quarterly for the Council, and annually for Work Planning, to aid with project monitoring. The Council Directives Report now outlines any directives for activities expected to be completed in less than three months, regardless of staff assignment.

Finally, the survey of the cemetery lands is nearly complete at 95%, and the MNR has initiated consultations with Indigenous communities. This process may take up to a year to finalize but is progressing accordingly.



## **INNOVATION AND INFORMATION TECHNOLOGY (GIS, Connectivity, IT and Innovation)**

**Geographic Information Systems (GIS)** - Recently, the West Parry Sound Geography Network (WPSGN) presented at the BeSpatial Industry Conference in Sudbury. Some may recall that the WPSGN recently won the **2024 Best Small Organization GIS Gold Award** from BeSpatial. The presentation, led by **Chris Mahon, Rob Artega, and Emily Holdsworth**, was well-received, highlighting effective multi-community collaboration and innovation. A WPSGN stakeholders meeting is scheduled for November 14th to discuss next steps for the collaborative.

**Information Technology** - To date, 2024 workplan items completed include upgrades to one-third of Township workstations, enabling remote functionality on the phone system, implementing an IT ticketing system, and completing IT setups and configurations for nine employee transitions. The launch of Microsoft 365 was successfully completed, though it was not originally included in the workplan or IT Strategic Plan (ITSP).

**Innovation** - Staff are actively supporting the Financial ERP software launch. This launch accelerated certain tasks from the ITSP, such as the ERP steering committee. Following Council approval for procurement of an ERP system in June 2024, two years sooner than the IT Strategic Plan called for, there is a need to revise all tasks for 2025 to ensure the successful implementation of the ERP. Staff are adjusting the plan and updating the 2025 budget impact.

**Connectivity** – under a separate report in the Technology section of the Council Agenda.

### **NEXT STEPS**

Staff are working on compiling 2025 workplans, operating and capital budgets. As the final staff vacancies are filled, there is a growing need to seek interim measures for additional office space. Two projects not included in the IT Strategic Plan are the need for a new records management system and the development of IT infrastructure to support remote work. Since these were not previously identified, they will need to be incorporated into the 2024-2026 IT Strategic Plan.

### **STRATEGIC PLAN**

This is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Sustainable & Cost-Effective Services
- Effective Relationships & Partnerships
- Leadership & Communications

Respectfully Submitted,



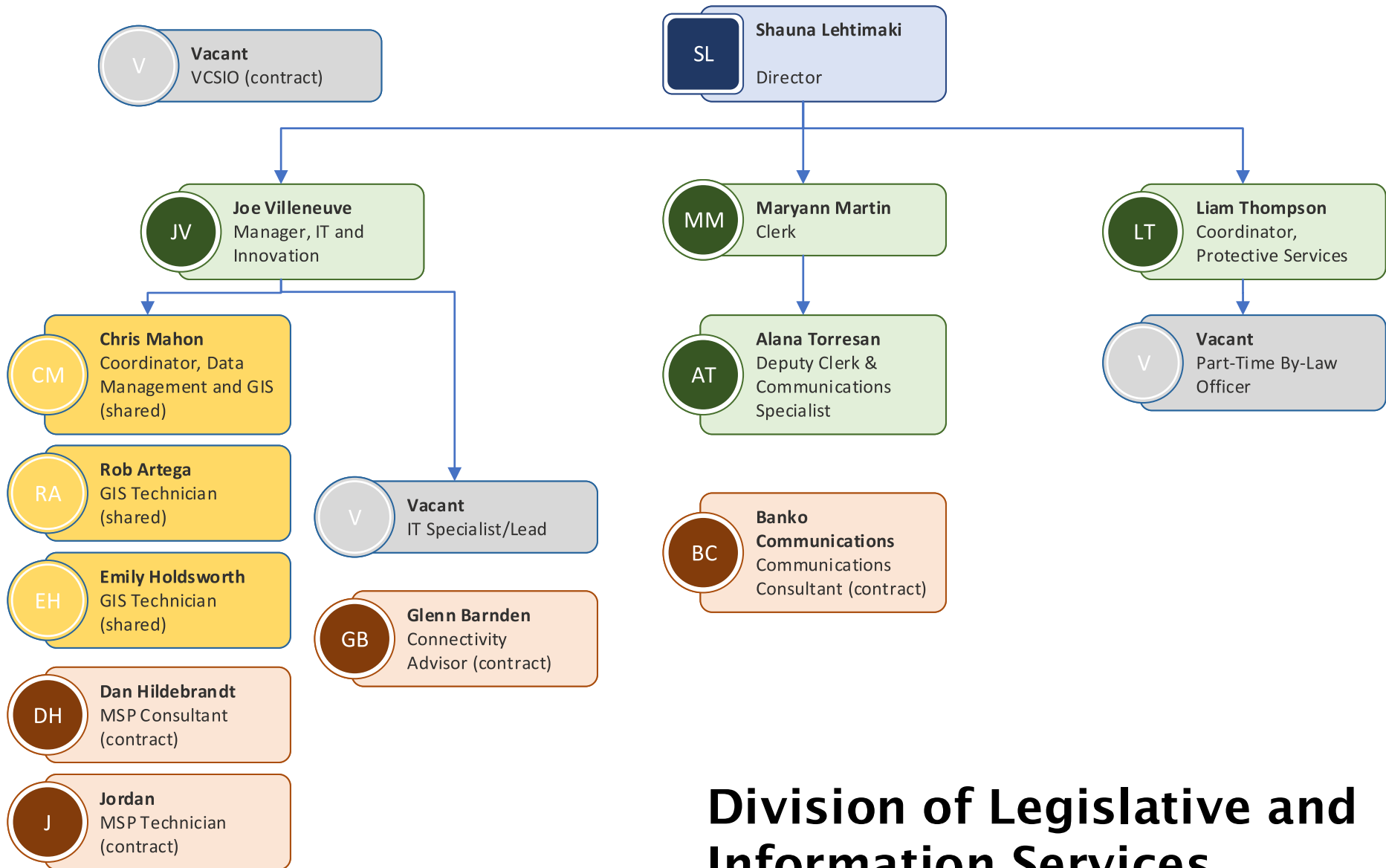
Shauna Lehtimaki, Director of  
Legislative and Information Services

I concur with this report,



John B. Fior, Chief Administrative Officer

**ATTACHMENTS:** Organizational Chart: Division Legislative and Information Services (DLIS)



# Division of Legislative and Information Services November 2024

NOHFC File No: 7500227

August 12, 2024

Steve Spearing  
President  
Skerryvore Ratepayers' Association  
5 Tamarack Drive  
Nobel ON P0G 1G0

Dear Steve Spearing:

This is further to your application requesting funding from the Northern Ontario Heritage Fund Corporation (NOHFC) under the Community Enhancement Program – Rural Enhancement stream toward the *Skerryvore Community Pavilion* project.

Your application has been carefully reviewed by the NOHFC and it has been determined that the project is ineligible. Initiatives funded under this program support incremental improvements, repairs, and/or renovations to improve and extend the useful life of capital assets including social and recreational facilities, municipal assets and community halls, that contribute to a healthy and vibrant community. Your proposed project activities on private land owned by the Skerryvore Ratepayers' Association is for the limited use of the Skerryvore Ratepayers' Association, therefore not meeting the community use requirement.

There may be other government programs available to support your organization or to provide further clarification on this NOHFC application. Please contact Melissa Gainer, Manager, Regional Economic Development Branch at 705-690-6075 or [Melissa.gainer@ontario.ca](mailto:Melissa.gainer@ontario.ca)

Sincerely,



Scott Kunnas  
Manager, Program Services

**West Parry Sound Recreation and Cultural Centre Board  
Open Meeting Agenda – November 13, 2024**

**Date:** November 13, 2024  
**Time:** 7:00 PM  
**Location:** Town of Parry Sound Council Chambers, 52 Seguin St. (Gibson St. entrance) (Virtual meeting option for participants)

**1. Agenda:**

**1.1 Additions to Open Agenda**

**1.2 Approval of Agenda**

That the Agenda for the November 11, 2024 West Parry Sound Recreation and Cultural Centre Board is hereby approved as circulated.

**1.3 Declaration of Pecuniary Interest**

**1.4 Approval of Minutes**

That Minutes of the October 9, 2024 Regular Meeting of the West Parry Sound Recreation and Cultural Centre Board are hereby approved as circulated

**2. Delegations/Correspondence – N/A**

**3. Business**

**3.1 Chair’s Report – Verbal Update**

**3.2 Monthly Financial Reports**  
Submitted by: Steering Committee

**Resolution:**  
That the October 31, 2024 financial reports be received for information.

**3.3 Project & Budget Update**  
Submitted by: Steering Committee

**Resolution:**  
That the Board receive the November 13, 2024 Project & Budget Update for information purposes.

**3.4 Fundraising Team Report**  
Verbal Update: Fundraising & Sponsorship Chair Mayor MacDiarmid

**4. Adjournment**

## West Parry Sound Recreation and Cultural Centre Board Open Meeting Report

**Meeting Date:** November 13, 2024

**Report Title:** October 31, 2024 Monthly Financial Reports

**Submitted by:** Steering Committee

### **Purpose of Report:**

To provide the Board with the October 31, 2024 financial reports.

### **Resolution**

That the October 31, 2024 financial reports be received for information.

### **Background:**

The financial reports reflect the Board's financial position for the period being reported. The monthly financial reports are prepared on a cash basis. Funds received or expenses paid by the end of the reporting period are reflected in the financial reports. Some revenues and expenses not received or paid may not yet be accrued for the purposes of monthly reporting.

### ***Balance Sheet as at October 31, 2024***

The Board has received all the capital financial contributions from the funding partners. The balance sheet, Attachment 1 illustrates that the cash balance is now at \$89,344 following the fifth payment certificate for the early works.

An accounts receivable of \$4,608,947 is showing as receivable in ICIP grant funding. The most recent progress report was submitted on September 20th.

A loan of \$2,035,785 has been made to the Town of Parry Sound for the purchase of 44 Joseph Street. This amount includes the cash consideration made plus land transfer tax.

As monies are spent towards the construction of the recreation centre they are recorded as an asset referred to as Work in Progress (WIP) until the project is complete. As at October 31, 2024, \$8,447,074 has been paid out and recorded as WIP.

\$781,635 is receivable from the Canada Revenue Agency for sales tax returns. \$573,000 in holdbacks have been recorded as a liability. \$1,372,500 has been received from the municipal partners excluding McKellar Township towards temporary cash flow until financing can be put in place which is showing as a liability as well.

***Statement of Operations January 1 to October 31, 2024***

The Board receives revenues and incurs expenses that are not related to the construction of the facility. These items are recorded in the Statement of Operations, Attachment 2. This statement covers the period January 1, 2024, to October 31, 2024.

In 2024, revenue to the Board of \$543 in t-Shirt sales, \$1,555 in miscellaneous non-tax receipted donations including the recent 2024 Pumpkinfest fundraising dollars, and \$16,113 in other fundraising from the Rotary Hockey Day are recognized. \$3,873,874 in ICIP Community Culture Grant Revenues have been claimed to date.

All municipal contributions have been received in prior years as set out in the Partnership Agreement have been submitted to the Board.

Funds on hand are earning interest of \$189,444 to-date in 2024.

Legal, and other consulting costs to date are \$61,503 which include agreement work, advice regarding the purchase of land including donations, etc.

\$15,000 has been paid for insurance and \$1,918 towards the website and financial system software.

***West Parry Sound Area Recreation and Cultural Centre Board Meeting Report Fundraising Report as of November 8, 2024***

The statement identifies total donations, t-shirt sales, sponsorship/naming rights, and other revenues year to date of \$483,989 has been received and expenses of \$9,648 paid. The fundraising activities show a surplus to date of \$496,704 including the beginning balance for the year of \$22,363. So far, the Moose FM Campaign has raised \$110,496 exceeding the goal of \$100,000 to be matched by an anonymous donor. The Fundraising Report reflects financial contributions received. The report does not include financial commitments made, but not received.

The report identifies donations to the “WPS Rec & Cultural Centre” and donations under “C/O Town of Parry Sound”. Funds accepted are segregated and charitable receipts issued. The report indicates that \$239,224 to date has been received by the Town for which charitable receipts have been issued including those received in the Trellis system less expenses.

Initially, the Board applied to the Canada Revenue Agency (CRA) for charitable status which was denied. Since then, the Board filed an objection, an amendment to the name of the board was made on recommendations of KPMG per the agreement review, and CRA has withdrawn their denial of charitable status. Recently, it has been discovered the Board has now been listed as a qualified donee on CRA’s listing retroactive to the

## West Parry Sound Recreation and Cultural Centre Board Open Meeting Report

date of application and staff are following up for a copy of the formal determination for our files.

### **Cash Flow**

The requirement for additional cash flow was anticipated by the partner municipalities during the construction of the facility. The Board is currently working on securing financing for cash flow during the construction of the project. In the meantime, cash flow has been required from the participating municipalities temporarily.

The cash balance is currently \$89,344.

A claim for \$807,732 is expected to enter the bank account prior to November 15<sup>th</sup> according to Ministry Staff. If not received by that date, another cash flow call will be required when another batch of invoices are received.

Following the last meeting, the Board's bank requested more financial information of the board, which was forwarded on October 17<sup>th</sup>, and they worked towards submitting a credit application for the board which was submitted on or about October 28<sup>th</sup>. It is expected that the MSB will hear back regarding that application in the short-term as they advised around 7 business days. Efforts to follow up on the line of credit status continue.

### **Financial Impact:**

This is an information report. There is no financial impact.

### **Attachments**

Attachment 1 - Balance Sheet as at October 31, 2024

Attachment 2 – Statement of Operations January 1 to October 31, 2024

Attachment 3 - Fundraising Report as of November 8, 2024

# West Parry Sound Recreation and Cultural Centre

## Balance Sheet

As of October 31, 2024

|   | TOTAL                  |
|---|------------------------|
| <b>Assets</b>                                 |                        |
| Current Assets                                |                        |
| Cash and Cash Equivalent                      | \$89,344.90            |
| Accounts Receivable (A/R)                     | \$4,608,946.98         |
| Inventory Asset                               | 0.00                   |
| Loan to Town of Parry Sound                   | 2,035,784.87           |
| <b>Total Current Assets</b>                   | <b>\$6,734,076.75</b>  |
| Non-current Assets                            |                        |
| Property, plant and equipment                 |                        |
| Building                                      |                        |
| WIP - Architectural                           | 250,143.75             |
| WIP - Construction                            | 5,929,777.44           |
| WIP - Engineering                             | 1,753,517.78           |
| WIP - Planning and Design Other               | 71,310.32              |
| WIP - Project Management                      | 442,324.52             |
| <b>Total Building</b>                         | <b>8,447,073.81</b>    |
| <b>Total Property, plant and equipment</b>    | <b>\$8,447,073.81</b>  |
| <b>Total Non Current Assets</b>               | <b>\$8,447,073.81</b>  |
| <b>Total Assets</b>                           | <b>\$15,181,150.56</b> |
| <b>Liabilities and Equity</b>                 |                        |
| Liabilities                                   |                        |
| Current Liabilities                           |                        |
| Accounts Payable (A/P)                        | \$0.00                 |
| GST/HST Payable                               | -781,635.24            |
| GST/HST Suspense                              | 174.03                 |
| Holdbacks                                     | 572,999.96             |
| Municipal Cash Deposits                       | 1,372,500.00           |
| <b>Total Current Liabilities</b>              | <b>\$1,164,038.75</b>  |
| <b>Total Liabilities</b>                      | <b>\$1,164,038.75</b>  |
| Equity  |                        |
| Opening Balance Equity                        | -8,285,121.75          |
| Reserves for WPS Cultural Centre ICIP Project | 8,285,121.75           |
| Transfer from Reserves                        | 0.00                   |
| Trsf to Reserves                              | 0.00                   |
| Retained Earnings                             | 10,017,275.82          |
| Profit for the year                           | 3,999,835.99           |
| <b>Total Equity</b>                           | <b>\$14,017,111.81</b> |
| <b>Total Liabilities and Equity</b>           | <b>\$15,181,150.56</b> |



# West Parry Sound Recreation and Cultural Centre

## Statement of Operations

January - October, 2024

|  | TOTAL                 |
|--|-----------------------|
| <b>INCOME</b>                            |                       |
| Donations                                | 1,555.15              |
| ICIP Comm Cult Grant Revenues            | 3,873,874.10          |
| Other Fundraising                        | 16,113.45             |
| T-shirt Sales                            | <b>542.65</b>         |
| <b>Total Income</b>                      | <b>\$3,892,085.35</b> |
| <b>GROSS PROFIT</b>                      |                       |
| <b>\$3,892,085.35</b>                    |                       |
| <b>EXPENSES</b>                          |                       |
| Insurance                                | 15,000.00             |
| Legal and professional fees              |                       |
| Audit Fees                               | 0.00                  |
| Consulting                               | 42,994.74             |
| Environmental - Due Diligence            | 0.00                  |
| Legal                                    | 18,508.30             |
| <b>Total Legal and professional fees</b> | <b>61,503.04</b>      |
| Meals and entertainment                  | 162.87                |
| Office expenses                          |                       |
| Computer & Software                      | 1,917.51              |
| <b>Total Office expenses</b>             | <b>1,917.51</b>       |
| Promotional                              | 4,058.99              |
| Sales Tax Adj                            | -949.40               |
| T-Shirt Supplies                         | 0.00                  |
| <b>Total Expenses</b>                    | <b>\$81,693.01</b>    |
| <b>OTHER INCOME</b>                      |                       |
| Interest earned                          | 189,443.65            |
| <b>Total Other Income</b>                | <b>\$189,443.65</b>   |
| <b>PROFIT</b>                            | <b>\$3,999,835.99</b> |

**West Parry Sound Recreation and Cultural Centre Fundraising Committee**  
**Reported as of November 8, 2024**

| <b>Fundraising Summary</b>                             |                                 | <b>WPS Rec &amp; Cultural Centre</b>       | <b>C/O Town of Parry Sound</b> | <b>Total to Date</b> |
|--|---------------------------------|--|--------------------------------|----------------------|
| 2024 Beginning Balance Surplus/(Deficit)               |                                 | (\$31,509.11)                              | \$53,872.04                    | <b>\$22,362.93</b>   |
| <b>Revenues</b>  |                                 |  |                                |                      |
| Misc Donations (not tax receipted)                     |                                 | -  | 3.30                           |                      |
| T-Shirt Sales  |                                 | 542.65                                     |                                |                      |
| Trellis Donations                                      | Second Annual Kim's Swim        | 274.20                                     | 1,090.00                       |                      |
|  | Trellis general donations       |  | 4,106.64                       |                      |
|  | Easter brunch                   |  | 104.42                         |                      |
|  | Silent Auction, donations, etc. | White Squall Paddling Event                |                                | 13,530.46            |
|  | Donations                       |  |                                | 2,103.36             |
| Other donations  |                                 |  | 4,205.00                       |                      |
| General Official tax receipted donations (cash/cheque) |                                 | no processing fees                         | 1,460.00                       |                      |
| Moose FM Fundraising Campaign                          |                                 | Rotary Club                                | 20,000.00                      | 110,496.95           |
|  |                                 | Retired Teachers                           | 13,325.00                      |                      |
|  |                                 | Doctors of West Parry Sound                | 32,006.00                      |                      |
|  |                                 | Granite Masonic Hall Corp                  | 5,000.00                       |                      |
|  |                                 | Pickleball Players                         | 4,095.00                       |                      |
|  |                                 | Georgian Bay PM                            | 5,900.00                       |                      |
|  |                                 | Aquafitters                                | 3,725.00                       |                      |
|  |                                 | Let's Make a Splash - Moose FM             | 19,490.00                      |                      |
|  |                                 | Soccer Club                                | 175.00                         |                      |
|  |                                 | Arthur & Thomas Mahon fundraising proceeds | 1,001.00                       |                      |
|  |                                 | West Parry Sound Business and Commerce     | 5,500.00                       |                      |
|  |                                 | 2024 Pumpkinfest                           | 279.95                         |                      |
|  |                                 | Other donations                            | The Sarjeant Company           |                      |

|  |                    |              |              |              |
|--|--------------------|--------------|--------------|--------------|
| Other fundraising  | Hockey Alumni Game | 16,113.45    |              |              |
| Sponsorships/Naming Rights                                 | Maple Leaf Marinas | 25,000.00    |              |              |
|  | Connor Industries  | 250,000.00   |              |              |
| Interest Earned in Charity bank account                    |                    |              | 4,959.34     |              |
| <b>Total Revenues</b>                                      |                    | 293,211.25   | 190,778.52   | 483,989.77   |
| <b>Total Expenses</b>                                      |                    | (\$4,221.86) | (\$5,425.90) | (\$9,647.76) |
| <b>Net Fundraising 2024</b>                                |                    | \$288,989.39 | \$185,352.62 | 474,342.01   |
| <b>Net Fundraising Balance To Date - Surplus/(Deficit)</b> |                    | \$257,480.28 | \$239,224.66 | \$496,704.94 |

Notes

Processing fees for Trellis Donations will be broken out and shown under expenses as time permits.

Total earnings to date for Moose FM Fundraising Campaign \$110,496

**Detailed List of Expenses Year to Date**

| <b>Expense Details Supplier</b>                  | <b>Description</b> | <b>Invoice Number</b> | <b>WPS Rec &amp; Cultural Centre</b> | <b>C/O Town of Parry Sound</b> | <b>Total to Date</b> |
|--|--------------------|-----------------------|--------------------------------------|--------------------------------|----------------------|
| Telephone usage for debit                        |                    |                       |                                      | 193.90                         |                      |
|  | 2024               |                       |                                      |                                |                      |
| Bank fees & Trellis Processing                   |                    |                       |                                      | 2,232.00                       |                      |
|  | Jan - Sept 24      |                       |                                      |                                |                      |
| Fundraiser workshop meal                         |                    |                       | 162.87                               |                                |                      |
|  | May 22/24          |                       |                                      |                                |                      |
| Trellis Annual Software                          |                    | INV-1271              |                                      | 3,000.00                       |                      |
|  | 2024               |                       |                                      |                                |                      |
| Vista Radio 6-month community fundraising        |                    | 410796-2              | 1,220.00                             |                                |                      |
| Printing Materials, Banners, Posters, brochures  |                    |                       | 703.99                               |                                |                      |
| Vista Radio 6-month community fundraising        |                    | 410796-1              | 915.00                               |                                |                      |
| Vista Radio 6-month community fundraising        |                    | 410796-3              | 1,220.00                             |                                |                      |
| <u>Total Expenses Incurred as of Nov 8, 2024</u> |                    |                       | \$4,221.86                           | \$5,425.90                     | \$9,647.76           |



# WEST PARRY SOUND RECREATION AND CULTURAL CENTRE

## PROJECT UPDATE NOVEMBER 13, 2024

# OVERVIEW

- SHORT TERM CONSTRUCTION SCHEDULE (3-4 month lookahead)
- OVERALL PROJECT SCHEDULE
- BUDGET UPDATE

A construction worker wearing an orange safety vest, a grey hard hat, and work boots is leaning over a wooden formwork structure. She is using a yellow measuring tape to measure the distance between vertical rebar rods. The structure is set in a trench filled with gravel. The background shows more gravel and some dry leaves.

# SHORT TERM SCHEDULE

- Foundation work started Oct. 5<sup>th</sup>, 2024
- 33% of foundation work has been completed.
- Foundations to be completed late 2024/early 2025
- Installation of structural steel frame to start Jan. 2025
- CLT wood roof deck over pool to be installed late Feb. 2025

# OVERALL PROJECT SCHEDULE

- Building structure to be completed spring of 2025
- Building envelope (exterior walls, glass & roof) to start spring of 2025
- Swimming pool installation starting summer 2025
- Foundations to be completed late 2024/early 2025
- Targeted completion of construction mid-May 2026





# GYM PROJECT BUDGET

- No changes in the budget since the Oct. 09<sup>th</sup>, 2024 project update
- Overall project budget currently at \$39,248,460
- 94.75% of the total hard costs have been tendered
- Hard costs budget for the construction of the facility tracking slightly below initial projected budget





THANK YOU









**West Parry Sound Recreation and Cultural Centre Board  
Open Meeting Minutes – October 9, 2024**

That the September 30, 2024 financial reports be received for information.

**Carried**

**3.4 Project & Budget Update**

Submitted by: Steering Committee

Steering Committee Vice Chair Jason Inwood noted that September was a busy month with the transition from early works to construction, and that tender package #3 is mostly tendered and coming in under budget.

Jay Homewood of Ball Construction gave a presentation from a prepared power point presentation with an overview of the short-term construction schedule over the next 3-4 months, the overall project schedule and a budget update. Mr. Homewood noted that the early works has concluded, Ball has mobilized on site with foundation work started, to be completed in late 2024/early 2025 and installation of structural steel frame to start in January, 2025. With respect to the overall project schedule, Mr. Homewood noted that the building structure is to be completed by spring, 2025, exterior walls, glass and roof to start spring 2025, swimming pool installation to start summer, 2025 with construction completion targeted for mid-May, 2026.

With respect to the budget, Mr. Homewood noted that the updated overall project budget is \$39,248,460, up from the March 31, 2024 baseline budget of \$36,373,842, with the majority of increase due to unforeseen rock blasting and additional fill. 94.75% of the total hard costs have been tendered, with the hard costs budget tracking slightly below initial projected budget.

Mr. Homewood confirmed in response to a question, that Ball Construction has experience with the nature pool system in the Town of Caledon, with the only difference being that Caledon has an integrated 1 tank pool, and this project has 2 separate pools/tanks.

**Resolution 2024 - 62**

Moved by Mayor McGarvey

Seconded Councillor Lundy

That the Board receive the October 9, 2024 Project & Budget Update for information purposes.

**Carried**

**3.5 Fundraising Team Report**

Verbal Update: Fundraising & Sponsorship Chair Mayor MacDiarmid

Fundraising Team Chair Mayor Ann MacDiarmid reported that the Moose FM

**West Parry Sound Recreation and Cultural Centre Board  
Open Meeting Minutes – October 9, 2024**

matching fundraising campaign, with a little less than 6 weeks left, is now at \$74,000. Notable is the retired teachers' campaign at over \$10,000 and the medical community which has now started a matching campaign. Mayor MacDiarmid noted that discussions continue with a prospective donor for naming rights of the aquatic centre, as well as other prospective donors, including some who initially declined and are now reconsidering.

Mayor MacDiarmid responded to Board member questions with the following information:

- If a donor has agreed to be named, you can see it on the Let's Make a Splash/Moose Campaign.
- Now that fundraising is closing in on \$1M, a thermometer showing the fundraising achievement is on the website where it can be updated.

**4. Adjournment 8:08 PM**

Moved by Councillor Fellner

Seconded by Councillor Lundy

That we do now adjourn.

**Carried**



## Maryann Martin

---

**From:** John Fior  
**Sent:** November 14, 2024 9:29 AM  
**To:** Maryann Martin  
**Subject:** FW: October 9, 2024 WPS Recreation & Cultural Centre Board Meeting Minutes  
**Attachments:** Rec Ctr Brd Minutes 2024 10 09.pdf

---

**From:** John Fior <jfior@thearchipelago.ca>  
**Sent:** November 14, 2024 9:27 AM  
**To:** John Fior <jfior@thearchipelago.ca>  
**Subject:** FW: October 9, 2024 WPS Recreation & Cultural Centre Board Meeting Minutes

---

**From:** Rebecca Johnson <rjohnson@parrysound.ca>  
**Sent:** October 30, 2024 10:54 AM  
**To:** Councillor Al Doubrough <adoubrough@carling.ca>; Councillor Debbie Zulak <dzulak@mckellar.ca>; Councillor Sherrill Judge <councillor\_sj@shawanagafirstnation.ca>; Councillor Terry Fellner <terryfellner@seguin.ca>; Donald Sanderson <dsanderson@wpsbc.com>; drobinson@mcdougall.ca; Jamie McGarvey <jmcgarvey@parrysound.ca>; Bert Liverance - Reeve <bliverance@thearchipelago.ca>; Terry Fellner - Seguin (tfellner@hotmail.com) <tfellner@hotmail.com>  
**Cc:** Ann MacDiarmid <annmacdiarmid@seguin.ca>; Councillor Bruce Kelly <bkelly@carling.ca>; George Ashford <gashford@parrysound.ca>; JJ Blower <jblower@mcdougall.ca>; Councillor Lindsay McConnell <council1@wasauksing.ca>; Mike Kekkonen <mkekkonen@mckellar.ca>; Tom Lundy - CouncillorWard1B <tlundy@thearchipelago.ca>; Adam Good <ced@wasauksing.ca>; Clayton Harris <charris@parrysound.ca>; Deborah Pegahmagabow <doh@wasauksing.ca>; Ina Watkinson <clerk@mckellar.ca>; Jason Inwood <jinwood@seguin.ca>; John Fior <jfior@thearchipelago.ca>; Kevin McIlwain <cao@carlingtownship.ca>; Stephanie Phillips <sphillips@parrysound.ca>; Tim Hunt <THunt@mcdougall.ca>  
**Subject:** October 9, 2024 WPS Recreation & Cultural Centre Board Meeting Minutes

Please see attached open and closed meeting minutes for the October 9, meeting of the Board.

Councillor Lundy asked how many viewers watch the live stream of the meetings. I looked back at the number of viewers for meetings over the course of 2024, and the following are the varied results:

|           |     |
|-----------|-----|
| Jan 10:   | 110 |
| Feb 14:   | 61  |
| Mar 13:   | 94  |
| Apr 10:   | 107 |
| May 8:    | 62  |
| June 12 : | 299 |
| Aug 14:   | 123 |
| Sept 11:  | 66  |
| Oct 9:    | 54  |

\*\*\*\*\*

**Rebecca Johnson**



September 25, 2024

The Honorable Doug Ford  
Premier of Ontario  
Legislative Building, Queen's Park  
Toronto, ON M7A 1A1

Sent by Email

Dear: Honourable Doug Ford

**RE: Public Sector Salary Disclosure**

The Council of the Corporation of Tay Valley Township at its meeting held on September 24<sup>th</sup>, 2024 adopted the following resolution:

**RESOLUTION #C-2024-09-16**

MOVED BY: Greg Hallam  
SECONDED BY: Wayne Baker

**“THAT**, the Council of the Corporation of Tay Valley Township support the Township of Stirling-Rawdon’s resolution regarding Public Sector Salary Disclosure;

**THAT**, the Public Sector Salary Disclosure Act be updated to reflect the inflation rates since 1996;

**THAT**, the Act be further updated so that the inflation rate is applied each year to the requirement to report public salaries;

**AND THAT**, this resolution be sent to the Province of Ontario Premier's Office, the Ministry of Municipal Affairs and Housing, the Association of Municipalities of Ontario and all Ontario Municipalities.”

**ADOPTED**

If you require any further information, please do not hesitate to contact the undersigned at (613) 267-5353 ext. 130 or [deputyclerk@tayvalleytwp.ca](mailto:deputyclerk@tayvalleytwp.ca)

Sincerely,



Aaron Watt, Deputy Clerk

Cc: Ministry of Municipal Affairs and Housing  
Association of Municipalities of Ontario (AMO)  
All Ontario Municipalities

## Maryann Martin

---

**From:** Scott Butler <scott@goodroads.ca>  
**Sent:** October 29, 2024 6:35 PM  
**To:** Maryann Martin  
**Subject:** stablishment of an Ontario Rural Road Safety Program  
**Attachments:** PNG image; PNG image[33]

Wednesday, October 09, 2024

To: Township of The Archipelago Head of Council and Council Members

Sent via email to: mmartin@thearchipelago.ca

### **Subject: Establishment of an Ontario Rural Road Safety Program**

Too many Ontarians are being seriously injured or killed on our roads.

In 2023, there were 616 people killed and 36,090 people injured. The number of fatalities is up nearly 20% in the last ten years.

In 2021, the most recent year of complete data from MTO's *Ontario Road Safety Annual Report* (ORSAR), there were 561 fatalities – 426 of which occurred on municipal roads. While rural Ontario only represents 17% of the province's population, 55% of these deaths occurred on rural roads. By any measure, Ontario's rural roads are disproportionately more dangerous.

At the same time, municipal insurance premiums continue to increase. With no plausible reform being considered for joint and several liability, municipalities need to find innovative means for managing risk, particularly on their roadways,

To deal with this crisis, Good Roads has designed a multifaceted rural road safety program and have been in discussions with the Ministry of Transportation to fund it. The program would target a municipality's most dangerous roads, perform road safety audits, and install modern safety infrastructure that prevents serious injuries and save lives. This program is designed to be cost effective while also providing rural municipalities with a direct means for addressing risk associated with their roadways.

Good Roads has proposed leading a five-year \$183 million program that leverages our 131 years of municipal road expertise and our industry partnerships to quickly put in place the solutions that will address some of Ontario's most dangerous roads.

Good Roads is seeking support to address these preventable tragedies.

If the Township of The Archipelago would be interested in pursuing this, a Council resolution similar to the example below should be adopted and sent to the Premier and the Minister of Transportation:

WHEREAS official statistics from the Government of Ontario confirm that rural roads are inherently more dangerous than other roads;

AND WHEREAS, despite only having 17% of the population, 55% of the road fatalities occur on rural roads;

AND WHEREAS, rural, northern, and remote municipalities are fiscally strained by maintaining extensive road networks on a smaller tax base;

AND WHEREAS, preventing crashes reduces the burden on Ontario's already strained rural strained health care system;

AND WHEREAS, roadway collisions and associated lawsuits are significant factors in runaway municipal insurance premiums. Preventing crashes can have a significant impact in improving municipal risk profiles;

THEREFORE, BE IT RESOLVED THAT the Township of The Archipelago requests that the Government of Ontario take action to implement the rural road safety program that Good Roads has committed to lead. It will allow Ontario's rural municipalities to make the critical investments needed to reduce the high number of people being killed and seriously injured on Ontario's rural roads; and

FURTHER THAT a copy of this resolution be forwarded to Premier Doug Ford, Hon. Prabmeet Sarkaria, Minister of Transportation, Hon. King Surma, Minister of Infrastructure, Hon. Rob Flack, Minister of Agriculture, Hon. Lisa Thompson, Minister of Rural Affairs, Hon. Trevor Jones, Associate Minister of Emergency Preparedness and Response, and Hon. Sylvia Jones, Minister of Health, and Good Roads; and

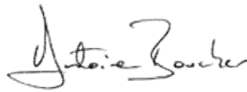
FURTHER THAT this resolution be circulated to all municipalities in Ontario requesting their support.

If you have any questions regarding this initiative please contact Thomas Barakat, Good Roads' Manager of Public Policy & Government Relations, at [thomas@goodroads.ca](mailto:thomas@goodroads.ca) at your convenience.

Sincerely,



Scott R. Butler  
Executive Director



Antoine Boucher  
President  
Good Roads Board of Directors

## Maryann Martin

---

**From:** Bert Liverance - Reeve  
**Sent:** November 3, 2024 9:49 AM  
**To:** Maryann Martin; Alana Torresan  
**Cc:** John Fior  
**Subject:** Fw: Motion - Fair Share

Correspondence and an item for COW.



Bert Liverance  
Reeve, Township of the Archipelago  
bliverance@thearchipelago.ca  
905 424 8551

---

**From:** De Bartolo, Betty <BDeBartolo@aurora.ca> on behalf of Mrakas, Tom <TMrakas@aurora.ca>  
**Sent:** October 29, 2024 2:25 PM  
**To:** Mrakas, Tom <TMrakas@aurora.ca>  
**Subject:** Motion - Fair Share

Good day Elected Official,

For many years, we have advocated for our fair share of funding from both Provincial and Federal governments. Through FCM and AMO, we've pushed for reforms and for sustainable, predictable funding for municipal infrastructure. With both Provincial and Federal elections approaching, I believe it's time for us to unite and propose a solution for municipalities' fair share.

As we're asked to meet growth targets, our municipalities urgently need predictable, long-term funding to support critical infrastructure, including roads, bridges, and public transit. We need all levels of government to collaborate on a solution that doesn't rely solely on property taxes to fund essential infrastructure in our communities. That's why we're calling on the Province to allocate a portion of the Land Transfer Tax, and on the Federal Government to allocate a portion of the GST from new home sales—no new taxes, just a fair distribution of our own funds for our communities!

Bellow is a Motion I respectfully ask you to bring forward at your council.

This motion ensures that we have the resources to build and maintain the infrastructure that keeps our municipalities running smoothly, without increasing property taxes.

Please consider adding this Motion to your Council agendas. It is essential that our collective voices are heard. Local governments deserve predictable, long-term funding to support critical infrastructure. Together, we can build a brighter future for all Ontarians.

*Motion: Request the Redistribution of the Provincial Land Transfer Tax and GST to Municipalities for Sustainable Infrastructure Funding*

*Whereas municipalities face growing infrastructure needs, including roads, bridges, public transit, water systems, and other critical services, which are essential to community well-being and economic development; and*

*Whereas the current sources of municipal revenue, including property taxes and user fees, are insufficient to meet these increasing demands for infrastructure investment; and*

*Whereas the Province of Ontario currently collects the Land Transfer Tax (LTT) on property transactions in municipalities across the province, generating significant revenue that is not directly shared with municipalities; and*

*Whereas the Federal Government collects the Goods and Services Tax (GST) on property transactions, a portion of which could be directed to municipalities to address local infrastructure needs; and*

*Whereas redistributing a portion of the Provincial Land Transfer Tax and GST to municipalities would provide a predictable and sustainable source of funding for local infrastructure projects without creating a new tax burden on residents or homebuyers; and*

*Whereas a redistribution of a portion of the existing Land Transfer Tax and GST would allow municipalities to better plan and invest in long-term infrastructure initiatives, supporting local economic growth and improving the quality of life for residents;*

*1. Now Therefore Be It Hereby Resolved That \_\_\_\_\_Municipality\_\_\_\_\_ Council formally requests the Provincial Government to consider redistributing a portion of the Land Transfer Tax collected on property transactions to municipalities; and*

*2. Be It Further Resolved That \_\_\_\_\_Municipality\_\_\_\_\_ Council calls on the Federal Government to allocate a percentage of the GST collected on property sales to municipalities; and*

*3. Be It Further Resolved That this redistribution of the Land Transfer Tax and GST should be structured to provide predictable and sustainable funding to municipalities, allowing for better long-term planning and investment in infrastructure projects that benefit local communities, thus ensuring that local governments receive a fair share of the revenue to address critical infrastructure needs; and*

*4. Be It Further Resolved That copies of this resolution be forwarded to Prime Minister Justin Trudeau, Premier Doug Ford, the Ontario Minister of Finance, the Minister of Municipal Affairs and Housing, local Members of Parliament (MPs) and Members of Provincial Parliament (MPPs); and*

*5. Be It Further Resolved That copies of this resolution be forwarded to all 444 Municipalities in Ontario, the Federation of Canadian Municipalities (FCM), and the Association of Municipalities of Ontario (AMO) for their endorsement and advocacy.*

Regards,

Tom Mrakas  
Mayor Town of Aurora  
416-543-1624



**Confidentiality Note:** The information contained in this communication is confidential and is intended only for the use of the individual or entity to whom it is addressed. The contents of this communication may be subject to legal privilege, and all rights of that privilege are expressly claimed and not waived. This communication may also contain information exempt from disclosure under the *Municipal Freedom of Information and Protection of Privacy Act*. Any distribution, use or copying of this communication, or the information it contains, by anyone including the intended recipient, is unauthorized unless consent is received. If you have received this communication in error, please notify me immediately and destroy the communication without making a copy. Thank you.



# The Township of The Archipelago

## Information Report to Committee

**Report No.:** ENVIRONMENT-2024-01

**Date:** 2024-11-21

**Originator:** Steve Wark, Planning Coordinator

Cale Henderson, Manager of Development & Environmental Services

**Subject:** ICECAP Milestone 5 Corporate Energy & Emissions Report

---

### **BACKGROUND**

On August 18th, 2023 the Township of The Archipelago (Township) adopted its Corporate Climate Action Plan. The Township then adopted its Community Climate Action Plan on August 16th, 2024. During the adoption of these plans, the Township also passed a resolution adopting the following greenhouse gas (GHG) emissions reduction targets:

- Corporate: 30% GHG reduction from 2016 baseline levels by 2030
- Community: 6% GHG reduction from 2016 baseline levels by 2030
- Corporate & Community: Strive for net-zero by 2050

The goal of the attached reports is to measure and monitor the Township's progress towards the corporate GHG emissions reduction target listed above. This report contributes to the collective objectives of the regional Integrated Communities Energy & Climate Action Plans (ICECAP) partnership, and serves as an ongoing deliverable to Milestone 5 of the Federation of Canadian Municipalities Partners for Climate Protection program. The purpose of this report is to:

- Measure progress towards the corporate GHG emissions reduction target;
- Understand trends in energy used during municipal operations;
- Understand trends in municipal energy expenditures;
- Identify opportunities for emissions reductions and energy cost-savings.

As of 2023, the Township's corporate GHG emissions have decreased by approximately 13.9% compared to the 2016 baseline year. The Township is on track to meet its emissions reduction target, based on actual emissions levels being slightly below the pace of average annual emissions reductions needed to reach the 2030 target. On average, the Township would need to reduce its corporate emissions by 2.14% each year from the 2016 baseline to reach its 2030 target. To be on track with the 2030 target, the Township would need to have reduced corporate GHG emissions by approximately 15% as of 2023. However, actual emissions can fluctuate each year, meaning progress towards this target can change. Further momentum and

implementation of the Corporate Climate Action Plan is needed to reach the Township's 2030 target.

---

## **STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Protect & Preserve
  - Sustainable & Cost-Effective Services
  - Effective Relationships & Partnerships
  - Leadership & Communications
- 

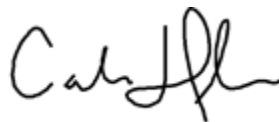
Respectfully Submitted,



---

Steve Wark  
Planning Coordinator/  
Secretary-Treasurer

I concur with this report,



---

Cale Henderson, MCIP, RPP  
Manager of Development &  
Environmental Services

I concur with this report,

---

John B. Fior  
CAO

## **ATTACHMENTS**

1. 2024 Milestone 5 Report
2. 2024 Milestone 5 Report Annex
3. 2024 Milestone 5 Presentation



**2016 – 2023**  
**Corporate Energy & Emissions**  
**Township of The Archipelago**



**Authors:**

**Benjamin John, Georgian Bay Biosphere  
Ethan Schnier, Georgian Bay Biosphere  
Rebecca Pollock, Georgian Bay Biosphere**

**With Support From:**

**Cale Henderson, Township of The Archipelago  
Steve Wark, Township of The Archipelago  
Josh Badger, Township of The Archipelago**

**October 1, 2024**

**ICECAP**  
INTEGRATED COMMUNITY  
ENERGY & CLIMATE  
ACTION PLANS



**GEORGIAN BAY  
BIOSPHERE**  
MNIDOO GAMII

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# Glossary of Terms

|                                 |  |
|---------------------------------|--|
| <b>Avoided Costs</b>            | Additional expenses that are not incurred as a result of efforts to reduce something.                  |
| <b>Business as Usual</b>        | Continuing standard practices without any changes.   |
| <b>Community Emissions</b>      | Greenhouse gas emissions produced by residents and businesses within a jurisdiction.                   |
| <b>Corporate Emissions</b>      | Greenhouse gas emissions produced by a local government's operations.                                  |
| <b>Emission Factor</b>          | A coefficient that describes the rate at which a given activity releases greenhouse gasses.            |
| <b>Energy Conservation</b>      | Reducing energy use by using fewer energy services.  |
| <b>Energy Efficiency</b>        | Completing a task using less energy than before.   |
| <b>Fuel Switching</b>           | The process of changing the primary source of energy used for a particular purpose or activity.        |
| <b>Global Warming Potential</b> | A coefficient that enables the comparison of different greenhouse gasses.                              |
| <b>ICECAP Members</b>           | First Nations and Municipalities who have joined the ICECAP partnership by signing a MOU.              |
| <b>ICECAP Partners</b>          | Those who participate in ICECAP without having signed the partnership's MOU.                           |
| <b>Mitigation</b>               | Actions to limit climate change and its effects by reducing the emission of excess greenhouse gasses.  |
| <b>Net Zero</b>                 | A state in which the greenhouse gasses going into the atmosphere are balanced by their removal.        |
| <b>Scope 1 Emissions</b>        | Direct emissions produced by Township owned and controlled assets.                                     |
| <b>Scope 2 Emissions</b>        | Indirect emissions resulting from the generation of electricity purchased by the Township.             |
| <b>Scope 3 Emissions</b>        | Emissions produced by assets not owned or controlled by the Township, but are part of its value chain. |

# Executive Summary

On August 18<sup>th</sup>, 2023 the Township of The Archipelago (Township) adopted its Corporate Climate Action Plan. The Township then adopted its Community Climate Action Plan on August 16<sup>th</sup>, 2024. During the adoption of these plans, the Township also passed a resolution adopting the following greenhouse gas (GHG) emissions reduction targets:

- Corporate: 30% GHG reduction from 2016 baseline levels by 2030
- Community: 6% GHG reduction from 2016 baseline levels by 2030
- Corporate & Community: Strive for net-zero by 2050

The goal of this report is to measure and monitor the Township's progress towards the **corporate** GHG emissions reduction target listed above. This report contributes to the collective objectives of the regional Integrated Communities Energy & Climate Action Plans (ICECAP) partnership, and serves as an ongoing deliverable to Milestone 5 of the Federation of Canadian Municipalities Partners for Climate Protection program. The purpose of this report is to:

- Measure progress towards the corporate GHG emissions reduction target;
- Understand trends in energy used during municipal operations;
- Understand trends in municipal energy expenditures;
- Identify opportunities for emissions reductions and energy cost-savings.

As of 2023, the Township's corporate GHG emissions have decreased by approximately 13.9% compared to the 2016 baseline year. An overview of current and baseline GHG emissions for the Township's corporate sectors can be found in Table 1.

**Table 1: Corporate GHG Emissions by Sector**

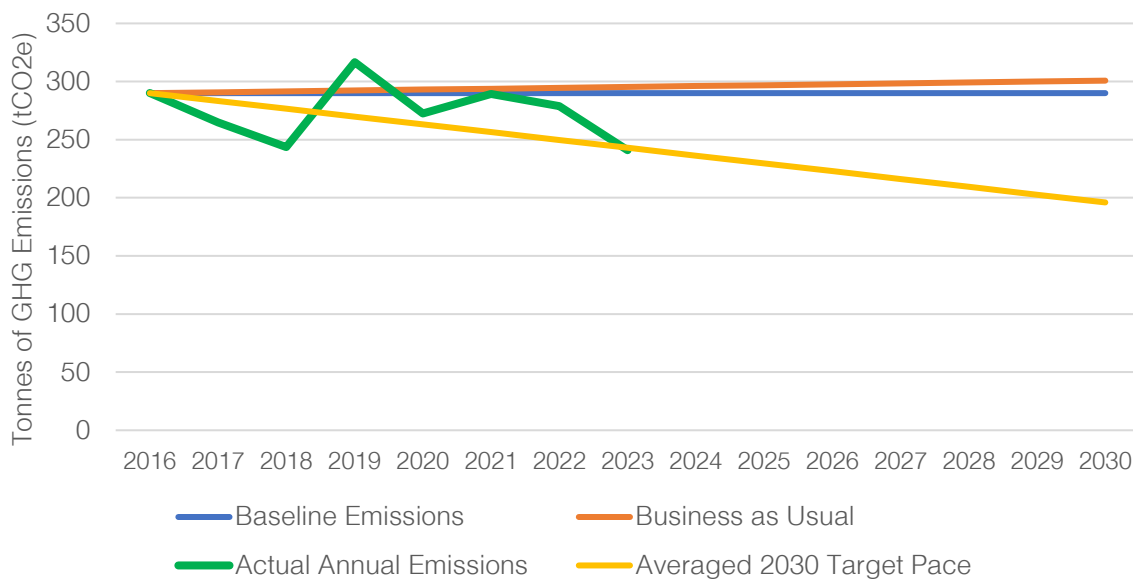
| Emission Sector            | 2016 Emissions * | 2023 Emissions * | % Change     |
|----------------------------|------------------|------------------|--------------|
| Buildings                  | 51               | 54               | 5.9          |
| Streetlights               | 0                | 0                | 0.0          |
| Fleet                      | 228              | 176              | -22.8        |
| Waste                      | 11               | 11               | 0.0          |
| <b>Total GHG Emissions</b> | <b>290</b>       | <b>241</b>       | <b>-16.9</b> |

\* All GHG emissions are measured in terms of carbon dioxide equivalent (tCO<sub>2</sub>e)

As seen in Figure 1, the Township is on track to meet its emissions reduction target. This is based on actual emissions levels being slightly below the pace of average annual emissions reductions needed to reach the 2030 target. On average, the Township would need to reduce its corporate emissions by 2.14% each year from the

2016 baseline to reach its 2030 target. To be on track with the 2030 target, the Township would need to have reduced corporate GHG emissions by approximately 15% as of 2023. However, actual emissions can fluctuate each year, meaning progress towards this target can change. Further momentum and implementation of the Corporate Climate Action Plan is needed to reach the Township's 2030 target.

**Figure 1: Corporate GHG Emissions Progress to 2030 Target**



The amount of GHG emissions produced by the Township is dependent on the types and quantities of different energy sources it uses in its operations. As of 2023, much of the reductions in GHG emissions can be attributed to less diesel being used by the Township's fleet. An overview of energy use by type and sector for last year and the 2016 baseline year can be found in Table 2.

**Table 2: Corporate Energy Use Summary**

| Emission Sector | Energy                        | 2016 Use | 2023 Use | % Change |
|-----------------|-------------------------------|----------|----------|----------|
| Buildings       | Electricity (kWh)             | 150,939  | 157,419  | 4.3      |
|                 | Natural Gas (m <sup>3</sup> ) | 7,754    | 12,198   | 57       |
|                 | Propane (L)                   | 0        | 15,930   | 100      |
|                 | Fuel Oil (L)                  | 11,405   | 0        | -100     |
| Fleet           | Gasoline (L)                  | 32,273   | 30,062   | -6.9     |
|                 | Diesel (L)                    | 56,014   | 33,385   | -40.4    |
|                 | Dyed Diesel (L)               | 0        | 5,453    | 100      |
| Streetlights    | Electricity (kWh)             | 8,709    | 8,382    | -3.8     |

Despite a reduction in the use of many energy sources, the Township's energy expenditures have increased over time. This is due to the rising costs of fossil fuels,



stemming from the highly volatile market conditions of these energy sources. In 2023 alone, the Township spent an additional \$31,671 on energy compared to the 2016 baseline year, despite using less. An overview of the change in energy expenditures between 2016 and 2023 for each energy type and sector can be found in Table 3.

**Table 3: Corporate Energy Expenditures Summary**

| Emission Sector | Energy       | 2016 Costs (\$) | 2023 Costs (\$) | % Change |
|-----------------|--------------|-----------------|-----------------|----------|
| Buildings       | Electricity  | 31,715          | 30,541          | -3.7     |
|                 | Natural Gas  | 2464            | 8,574           | 248      |
|                 | Propane      | 0               | 13,917          | 100      |
|                 | Fuel Oil*    | 10,367          | 0               | -100     |
| Fleet           | Gasoline*    | 34,898          | 47,016          | 34.7     |
|                 | Diesel*      | 52,844          | 57,088          | 8.0      |
|                 | Dyed Diesel* | 0               | 7,161           | 100      |
| Streetlights    | Electricity  | 3,085           | 2,747           | -10.9    |
| Total:          |              | 135,373         | 167,044         | 23.3     |

\*Estimated using local energy price data and actual consumption values.

Volatile market prices can cause energy expenditures to increase even when the quantity of that energy source has decreased. This means that energy sources with greater price stability can offer greater budget forecasting and resilience. A comparison of the percentage change between energy use and energy costs between 2023 and the 2016 baseline year can be found in Table 4.

**Table 4: Comparison of Percentage Change in Corporate Energy Use and Costs**

| Emission Sector | Energy      | Use Change (%) | Cost Change (%) |
|-----------------|-------------|----------------|-----------------|
| Buildings       | Electricity | 4.3            | -3.7            |
|                 | Natural Gas | 57             | 248             |
|                 | Propane     | 100            | 100             |
|                 | Fuel Oil    | -100           | -100            |
| Fleet           | Gasoline    | -6.9           | 34.7            |
|                 | Diesel      | -40.4          | 8.0             |
|                 | Dyed Diesel | 100            | 100             |
| Streetlights    | Electricity | -3.8           | -10.9           |

Although there has been an increase in energy expenditures, the Township’s energy management and climate action efforts have mitigated cost increases. **Since 2016, the Township has cumulatively avoided approximately \$86,000 in additional energy costs as a result of its efforts to switch fuel sources, conserve energy, and use it more efficiently.**

As energy costs continue to rise, this will put added financial pressures on the Township, and in turn its ratepayers. Switching to more stable and reliable energy sources like electricity, along with energy efficiency and conservation efforts, have the potential to reduce and/or avoid additional energy costs, while also reducing GHG emissions.

Local governments have a unique interest and opportunity in planning for a changing climate. As front-line responders to severe weather events and other climate change impacts, local governments often experience and witness the financial, environmental, and social repercussions of climate change within their communities. Big or small, taking any form of action moves the Township in the right direction. Through continued implementation of its Corporate Climate Action Plan, the Township has an important climate leadership role by demonstrating that reducing GHG emissions is possible.

Through the analysis contained in this report, the Township's corporate climate action efforts to date have proven to deliver financial and environmental benefits. Along with the progress made by other ICECAP members in the eastern Georgian Bay region, collaborative climate action in the region is having a quantifiable impact in municipal operations. By accelerating progress in pursuit of its 2030 and 2050 targets, the Township can amplify the financial and environmental benefits of climate action on its municipal operations, to its community, and the broader region.

# Introduction

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## ICECAP

Across the eastern Georgian Bay region, communities are taking climate action. Originating out of a shared desire to address climate change together, communities have joined to create the Integrated Communities Energy and Climate Action Plans (ICECAP) partnership. ICECAP is a partnership between the First Nations and municipalities in the region for the purpose of a collaborative, more cost-effective approach to energy management and the reduction of greenhouse gas (GHG) emissions for the operations of each member, their communities, and for the broader region. The Township joined the ICECAP partnership in 2019.

The 4 main objectives of ICECAP are to:

1. Encourage the reduction of greenhouse gas emissions
2. Improve energy efficiency
3. Reduce the use of and reliance on fossil fuels
4. Adapt to a changing climate by building greater resilience

To advance these objectives, the Township is participating in the Federation of Canadian Municipalities' Partners for Climate Protection Program.

## What is the Federation of Canadian Municipalities?

The Federation of Canadian Municipalities (FCM) is the national voice for municipal governments in Canada. With a congregation of nearly 2,000 municipal members across the country, FCM advocates for municipalities to ensure their citizen's needs are reflected in federal policies and programs. Through this advocacy the FCM is able to provide funding and programs that help municipalities tackle local challenges, such as climate change, asset management, economic development, and more.

## What is the Partners for Climate Protection Program?

The Partners for Climate Protection (PCP) program is designed to guide municipalities through the process of reducing GHG emissions through climate change and energy planning. In partnership with the International Council for Local Environmental Initiatives (ICLEI), the PCP program is administered by the FCM. Since the program's establishment in 1997, over 500 municipalities across Canada have joined, with the Township becoming a participant in 2019. The PCP program consists of a five-step framework consisting of the following milestones:



The PCP program looks at these milestones from two different perspectives; corporate and community. **Corporate** refers to the GHG emissions produced as a result of a local government’s operations and services. Its purpose is to identify the GHG emissions within a local government’s direct control or influence, and for which the local government is accountable for as a corporate entity. **Community** refers to the GHG emissions generated by the residents and businesses of the community.

## Municipal Commitments & GHG Reduction Target

Following the PCP program and in alignment with its efforts in ICECAP, the Township of The Archipelago’s Council has adopted a Corporate Climate Action Plan and a Community Climate Action Plan. These are separate action plans, complete with their own set of actions and targets. Through these plans, the Township has also passed resolutions in which it will strive to achieve the following GHG reduction targets:

- Corporate: 30% GHG reduction from 2016 baseline levels by 2030
- Community: 6% GHG reduction from 2016 baseline levels by 2030
- Corporate & Community: Strive for net-zero by 2050

This report is part of the Township’s ongoing efforts to monitor and report its progress towards its reduction targets and is part of Milestone 5 of the PCP program.

## Report Scope

This document will focus on corporate operations. The purpose of this report is to:

- Measure progress towards the corporate GHG emissions reduction target;
- Understand trends in energy used during municipal operations;
- Understand trends in municipal energy expenditures;
- Identify opportunities for emissions reductions and energy cost-savings.

# METHODOLOGY BACKGROUND

## Greenhouse Gas Emissions Scopes

GHG Emissions can be classified by scopes, as seen in Table X below. In producing a corporate GHG inventories, Scope 1 and 2 are mandatory requirements. Including Scope 3 emissions is optional, however, measuring Scope 3 emissions in which the Township has operational control is required by the PCP program.

Table X: GHG Emissions Scopes & Sources

|  |
|--|
| <b>Scope 1: Direct Emissions</b>                           |
| Includes: Gasoline, Diesel, Natural Gas, Propane, Fuel Oil |
| <b>Scope 2: Indirect Emissions</b>                         |
| Includes: Electricity                                      |
| <b>Scope 3: Other Indirect Emissions</b>                   |
| Includes: Corporate Waste                                  |

## Baseline Year

Establishing a baseline is a critical component for identifying trends and establishing a benchmark for which progress will be based on. As part of its municipal commitments, and based on its past work in the PCP program, the Township has established a baseline year of 2016. This means, that unless otherwise stated, trends outlined in the report will be compared against this baseline year.

## Greenhouse Gas Emissions Inventory

In addition to the GHG emission scopes listed above, Table X lists the parameters applied to the measurement of the Township’s corporate GHG emissions.

Table X: GHG Emissions Inventory Parameters

|                               |                             |
|-------------------------------|-----------------------------|
| <b>Measurement Approach:</b>  | Operational Control         |
| <b>Geographic Constraint:</b> | Township of The Archipelago |
| <b>Reporting Period:</b>      | 2016 - 2023                 |

Recognizing that the Township produces GHG emissions in different ways through its operations, GHG emissions can be grouped based on the type of asset, infrastructure, or service being provided. As per the PCP program, this report consolidates GHG emissions into the following emissions sources:

- Buildings and facilities;
- Streetlights;
- Fleet;
- Corporate waste

## Emission Factors & Global Warming Potentials

Emission factors (EF) and global warming potentials (GWP) are a fundamental component of every formula used to measure GHG emissions. An emissions factor is a representative value that attempts to relate the quantity of a pollutant released into the atmosphere with an activity associated with the release of that pollutant. For example, grams (g) of carbon dioxide (CO<sub>2</sub>) emitted per litre (L) of gasoline consumed. There are many factors that influence the values of emission factors, such as the technology used to consume the fuel source and the end user of that fuel. Therefore, as technologies improve and research on greenhouse gasses develop, the values of EF and GWP change over the years, resulting in both EF and GWP to be variable when compared across years.

To measure corporate GHG emissions, EF and GWP were collected from Environment and Climate Change Canada's (ECCC) annual *National Inventory Report (NIR): Greenhouse Gas Sources and Sinks in Canada* for the reporting year. It should be noted, however, that there is typically a two-year lag for ECCC to publish the NIR for each respective year. For example, the 2023 report will be published in 2025. As a result, the EF and GWP for 2022 have been applied to 2023 as it is the most recent data available. Moving forward, this means that the most recent reporting years may be subject to minor variations depending on EF and GWP changes in future NIRs.

## System of Measurement

For the purposes of this report and baseline, GHG emission quantities are expressed in terms of *carbon dioxide equivalent (CO<sub>2</sub>e)*.

## Data Collection and Sources

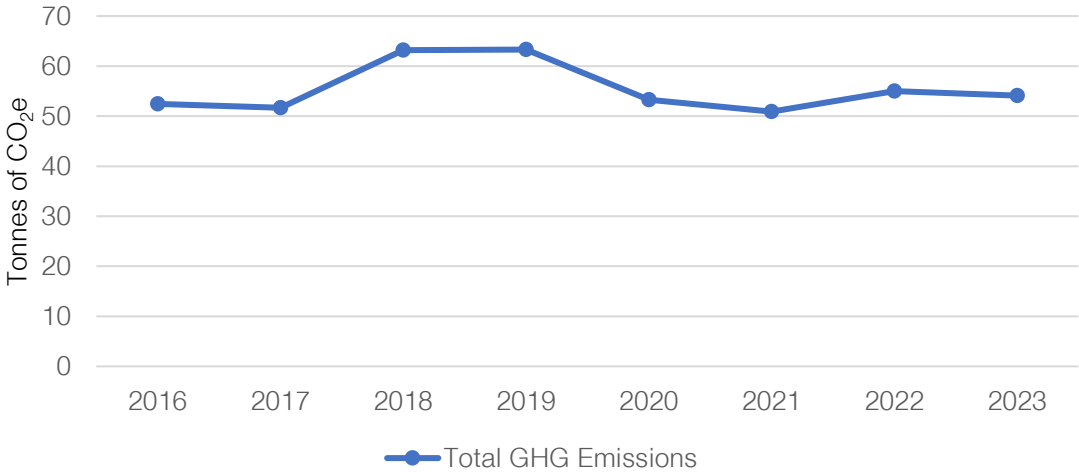
Data was collected from municipal records where possible. Data quality was assessed on its accuracy, completeness, and whether it came from a reputable and trustworthy source. Given the quality of data retrieved, there is a high degree confidence in the accuracy of the GHG emissions measured in this report.

| Sector       | Data                      | Source            | Data Quality | Notes                                       |
|--------------|---------------------------|-------------------|--------------|---|
| Buildings    | Electricity Consumption   | Municipal Records | High         | Actual electricity consumption.             |
|              | Fuel Oil Consumption      | Municipal Records | High         | Actual fuel oil consumption.                |
|              | Natural Gas               | Municipal Records | High         | Actual natural gas consumption.             |
|              | Propane Consumption       | Municipal Records | High         | Actual propane consumption.                 |
| Streetlights | Electricity Consumption   | Municipal Records | High         | Actual electricity consumption.             |
| Fleet        | Diesel Consumption        | Municipal Records | High         | Actual diesel consumption.                  |
|              | Gasoline Consumption      | Municipal Records | High         | Actual gasoline consumption.                |
| Waste        | Tonnes of Waste           | Assumptions       | Low          | Based primarily on assumptions.             |
|              | Degradable Organic Carbon | PCP Protocol      | Medium       | Some assumptions made using municipal data. |
|              | Landfill Characteristics  | Municipal Records | Medium       | Some assumptions made using staff comments. |

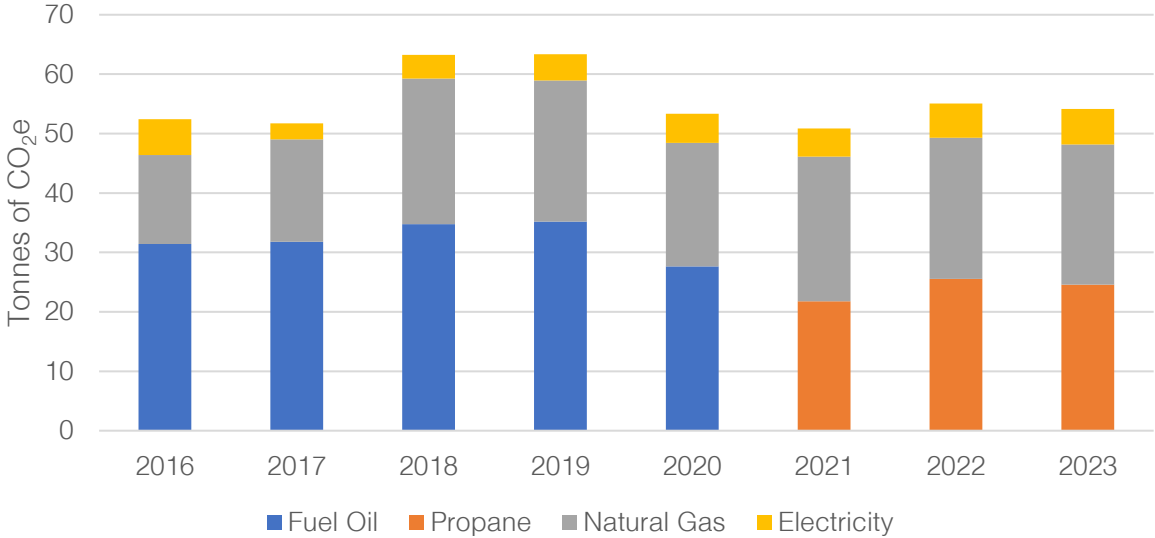
# Buildings & Facilities

The Township operates many buildings, facilities, and streetlights all of which consume electricity, and many of which consume either propane, natural gas, or fuel oil as a source for heating. As of 2023, the Township has increased the GHG emissions produced by its buildings and facilities compared to the 2016 baseline year. As seen in Figure 2, GHG emissions have increased by roughly 3 tCO<sub>2</sub>e, or approximately 5.9%. These GHG emissions have been broken down in Figure 3 to show the emissions produced by the different energy sources used.

**Figure 2: Total Buildings and Facilities GHG Emissions (2016 – 2023)**



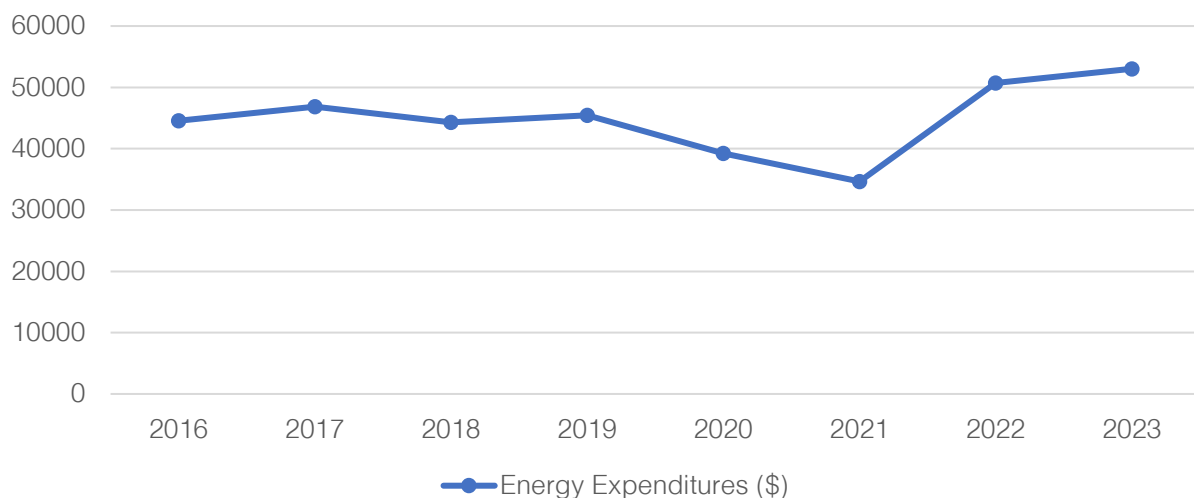
**Figure 3: Buildings and Facilities GHG Emissions by Energy Source (2016 – 2023)**





GHG emissions from buildings have risen due to the increased use of fossil fuels as an energy source for heating purposes. As the energy use in buildings has increased, so too have their energy expenditures. The growth in expenditures is compounded by the fact that the cost of fossil fuels has rapidly increased over the years as a result of their volatile market conditions. As seen in Figure 4, the Township’s total energy expenditures for its buildings and facilities in 2023 have increased by \$8,491 compared to the 2016 baseline year, or roughly 19%.

**Figure 4: Total Buildings and Facilities Energy Expenditures (2016 – 2023)**



Although total energy expenditures for buildings and facilities have increased, the consumption and expenditures of individual energy sources has fluctuated more drastically over time. For example, electricity expenditures have decreased, while expenditures on propane and natural gas have increased over this time period. These trends are outlined in greater detail in the following sections of this report.

## Electricity Consumption & Expenditures

Electricity consumption in municipal facilities is typically related to cooling, lighting, electronics, equipment, and appliances. There are many complex factors which influence electricity consumption at any given building or facility. For example, weather can impact consumption by increasing the demand for cooling on hotter days. Consumption for other purposes like lighting, electronics, equipment, and appliances is not directly impacted by the weather and is, instead, connected to staff and occupant usage patterns. As seen in Figure 5, electricity consumption has increased by roughly 4.3% compared to the 2016 baseline year. However, electricity expenditures have decreased by 3.7%, as seen in Figure 6.

Figure 5: Buildings and Facilities Electricity Consumption (2016 – 2023)

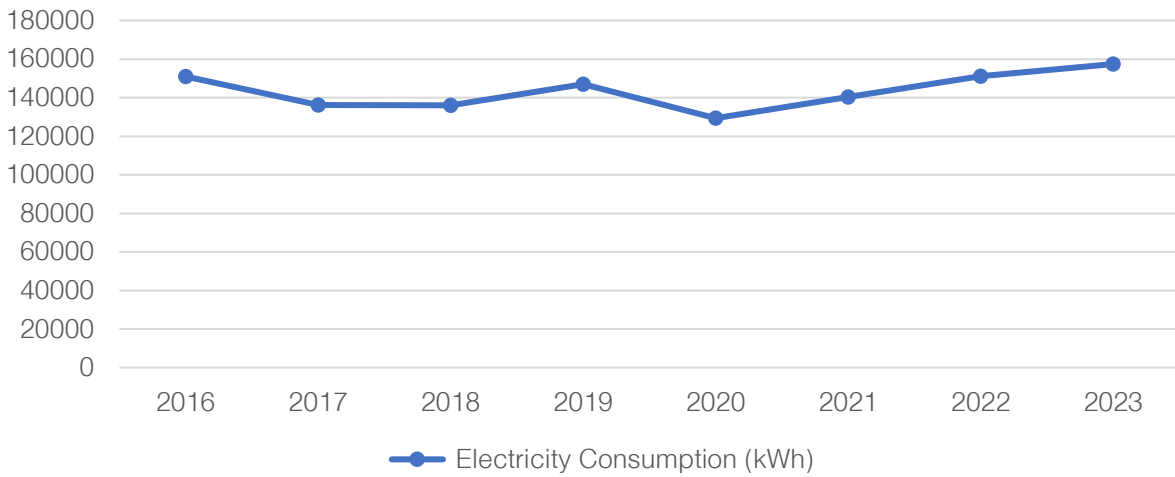
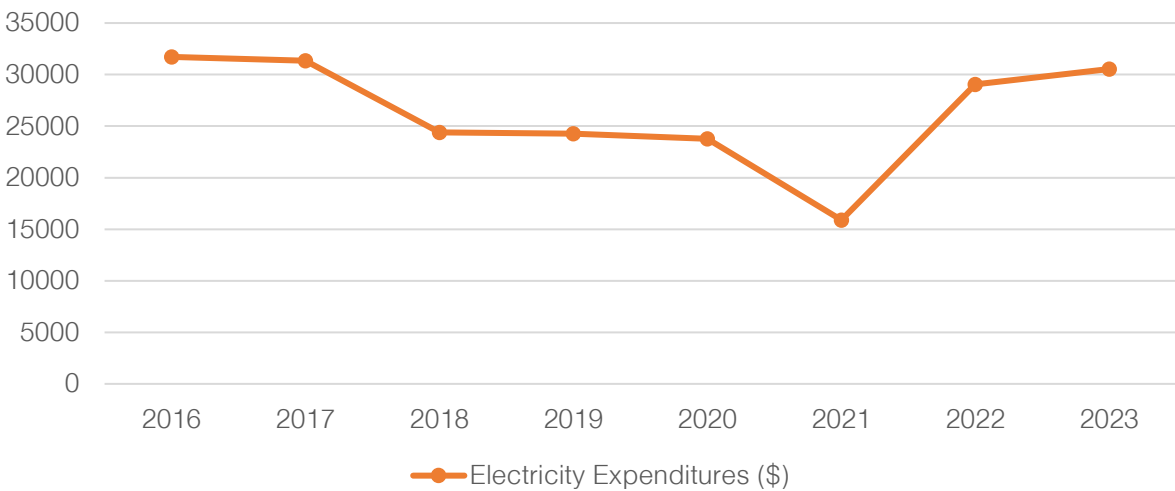


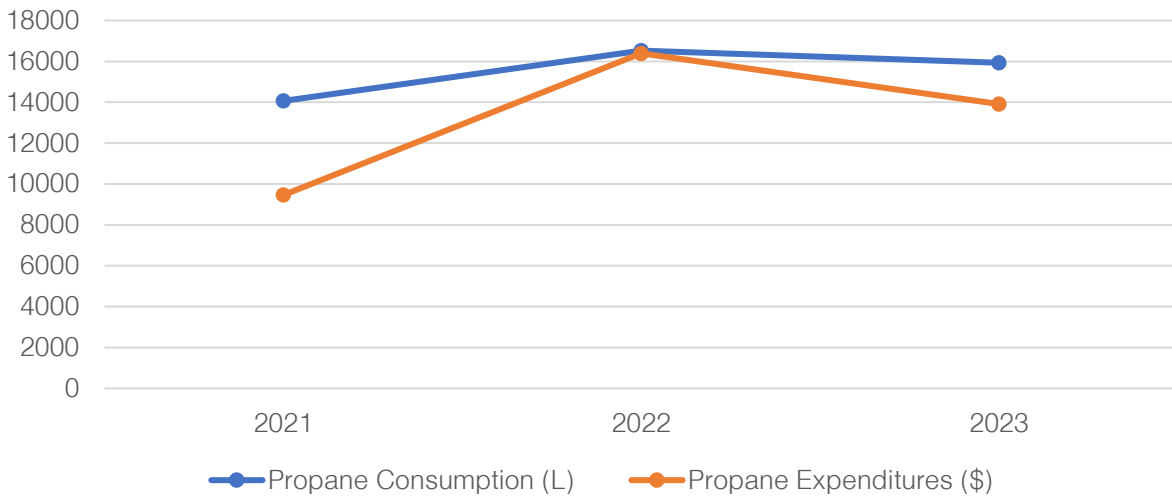
Figure 6: Buildings and Facilities Electricity Expenditures (2016 – 2023)



## Propane Consumption & Expenditures

In 2021, the Township began using propane as an alternative heating source to fuel oil at the Pointe au Baril Community Centre. This means that there was no propane consumption and expenditures in the baseline year that could be used to compare current trends. As seen in Figure 7, looking back to when the Township began using propane, consumption has increased by approximately 13%, and expenditures have increased by approximately 47%, or \$4,454.

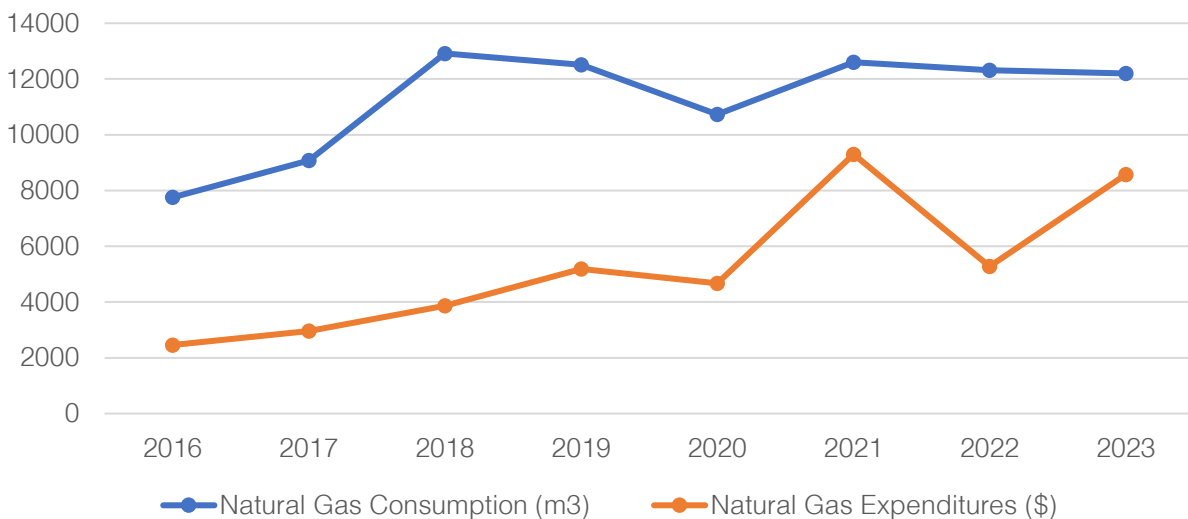
Figure 7: Buildings and Facilities Propane Consumption & Expenditures (2016 – 2023)



### Natural Gas Consumption & Expenditures

As of 2023, natural gas consumption has increased roughly 57% compared to the 2016 baseline year. As seen in Figure 8, natural gas expenditures have increased at a rate faster than consumption growth, increasing by roughly 248% or \$6,115.

Figure 8: Buildings and Facilities Natural Gas Consumption & Expenditures (2016 – 2023)

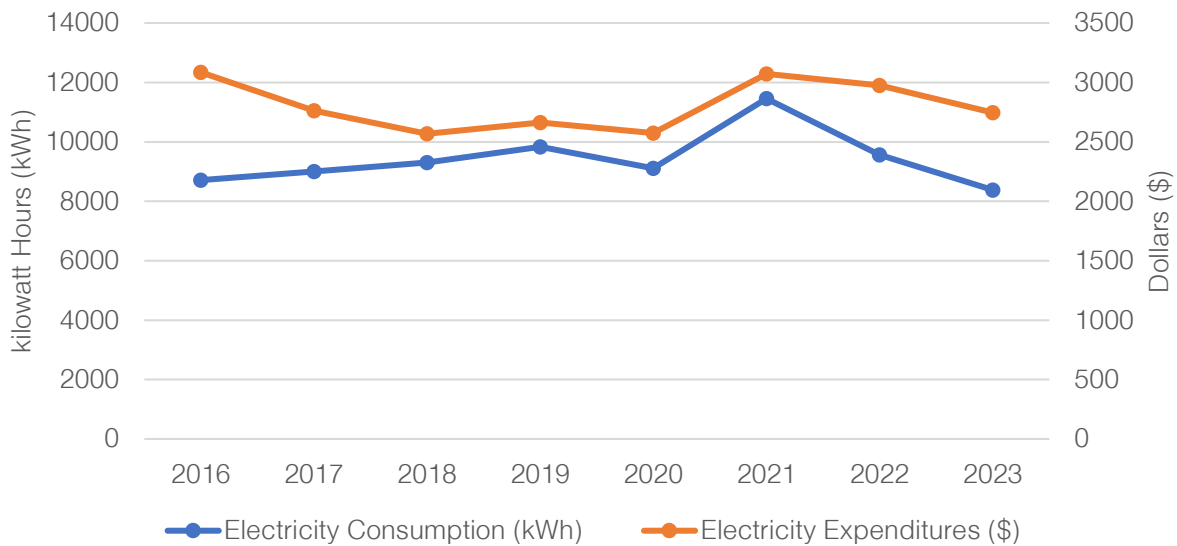


Note: Data on natural gas use and costs were not available for all facilities in 2016. Some assumptions made based on actual usage and costs from other years and Archipelago facilities.

# Streetlights

The Township operates multiple outdoor ambient lights and streetlights at its facilities, and on some of its roads. All of these lights use electricity. As seen in Figure 9, as of 2023, streetlight electricity consumption has decreased by 3.8% compared to the 2016 baseline. In the same period, electricity expenditures have decreased as well, with a drop of 10.9% in 2023 relative to the baseline.

**Figure 9: Streetlights Electricity Consumption & Expenditures (2016 – 2023)**



# Fleet

The Township relies on its fleet of vehicles and equipment to maintain roads and parks, provide bylaw enforcement, and many other community services. These vehicles and equipment are essential; however, they produce a substantial portion of the Township’s corporate GHG emissions. As seen in Figure 10, GHG emissions produced by the fleet in 2023 have decreased by a total of 52 tCO<sub>2</sub>e, or approximately 22.8% as compared to the 2016 baseline year. This decrease in fleet emissions is responsible for the Township’s overall reduction in corporate GHG emissions. As seen in Figure 11, GHG emissions produced by the fleet have been broken down by fuel type. It should be noted that individual vehicle classification, age, fuel use, and specifications influence the quantity of GHG emissions produced by each fuel type.

Figure 10: Total Fleet GHG Emissions (2016 – 2023)

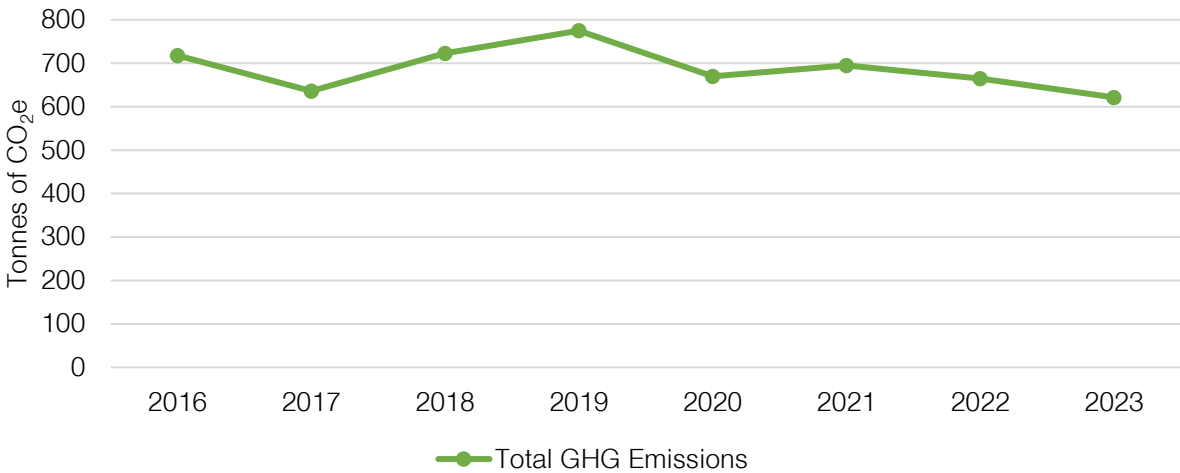
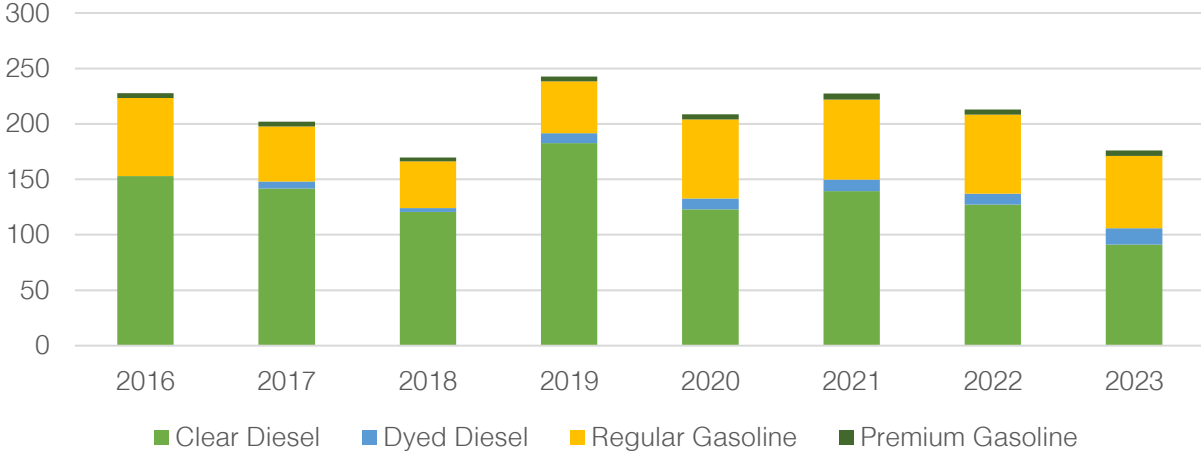
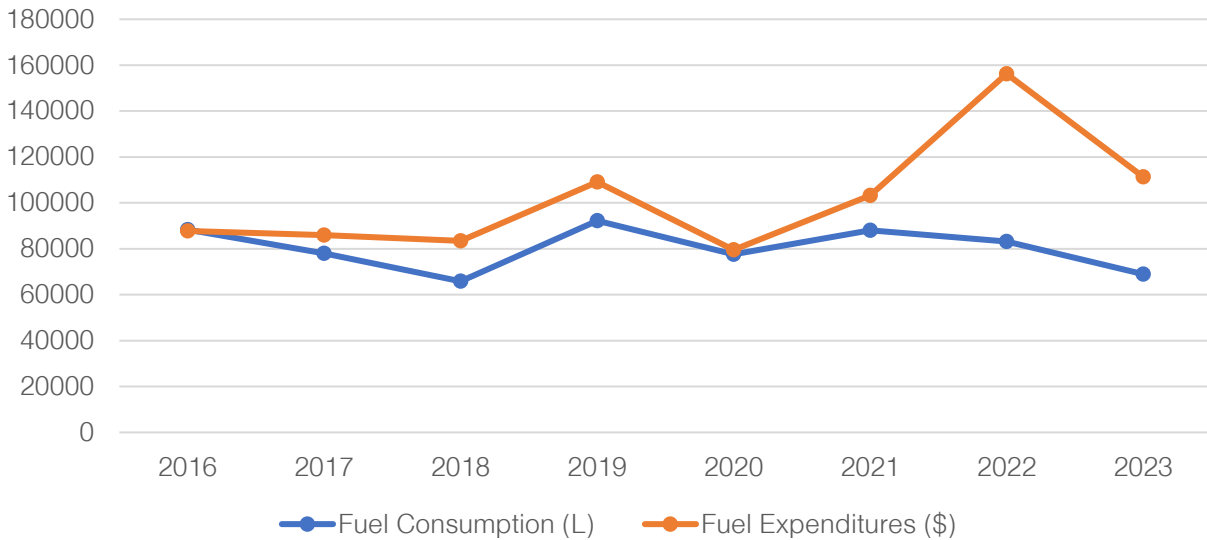


Figure 11: Total Fleet GHG Emissions by Fuel Type (2016 – 2023)



The cost of fuels has steadily increased over the years. Despite a reduction in fleet emissions, and total fuel consumption decreasing by roughly 19,390L in 2023 compared to the 2016 baseline year, total fuel expenditures have increased by approximately \$23,524 or 26.8%. This can be seen in Figure 12 below.

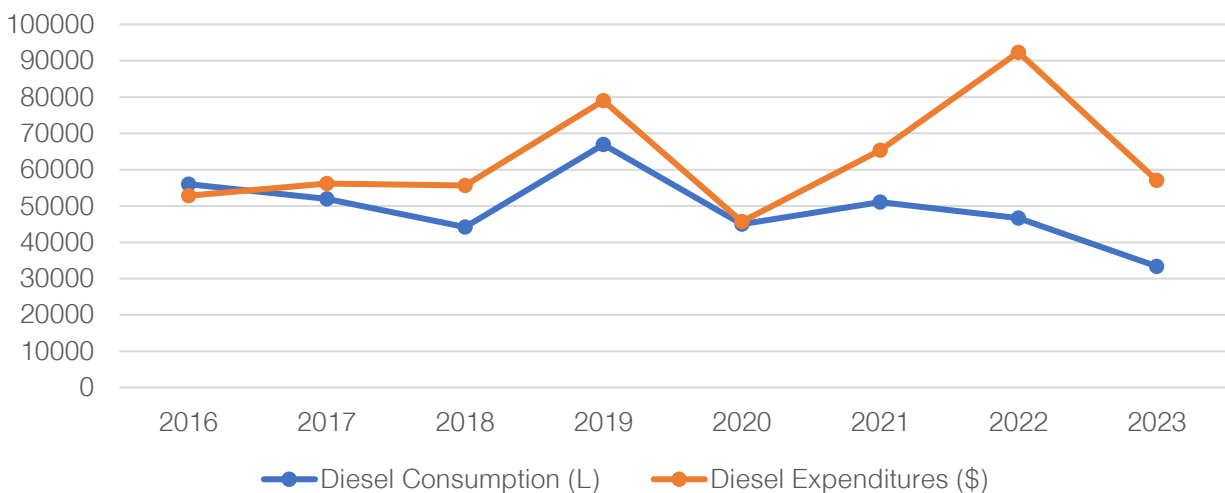
**Figure 12: Total Fleet Fuel Consumption and Expenditures (2016 – 2023)**



## Diesel Consumption & Expenditures

As of 2023, diesel consumption has decreased by roughly 22,629L, or 40.4% compared to the 2016 baseline year. Despite this decrease in diesel consumption, diesel expenditures have increased by approximately \$4,244 or 8%.

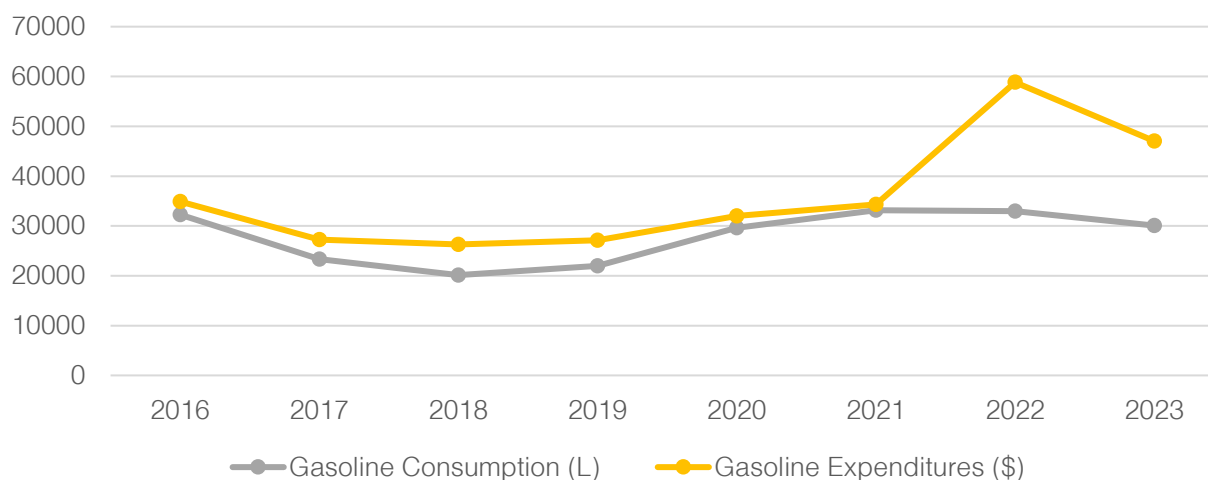
**Figure 13: Total Diesel Consumption and Expenditures (2016 – 2023)**



## Gasoline Consumption & Expenditures

As of 2023, gasoline consumption has decreased by approximately 6.9% compared to the 2016 baseline year. However, as seen in Figure 14, gasoline expenditures have increased by 34.7% or approximately \$12,120, despite using less overall.

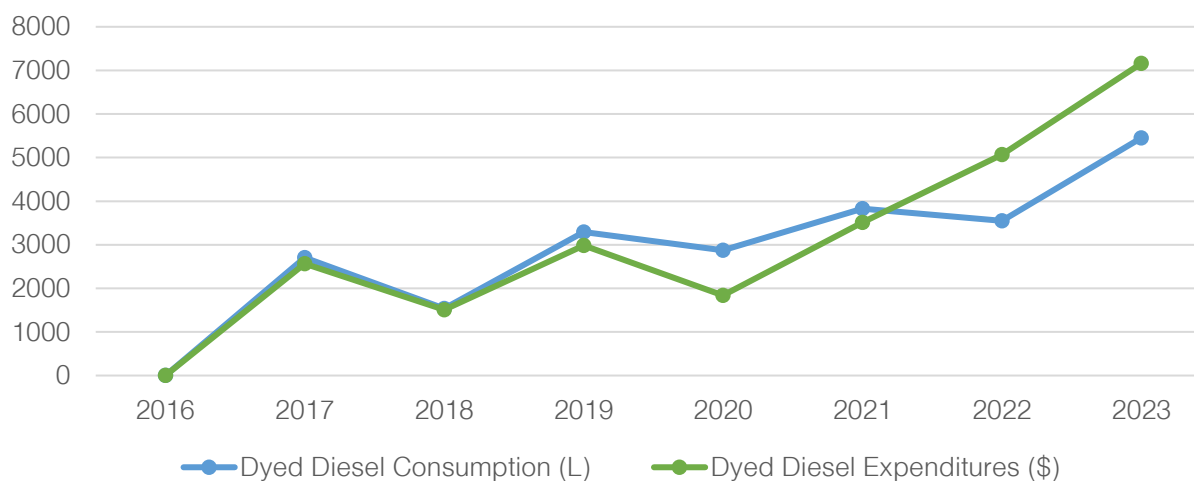
Figure 14: Total Gasoline Consumption and Expenditures (2016 – 2023)



## Dyed Diesel Consumption & Expenditures

As of 2023, dyed diesel consumption has increased by 5,453L compared to the 2016 baseline year. As seen in Figure 15, this increase in dyed diesel consumption has resulted in dyed diesel expenditures to grow by \$7,161.

Figure 15: Total Dyed Diesel Consumption and Expenditures (2016 – 2023)



# Solid Waste

In addition to waste generated during operations, the Township offers waste disposal services to the community at its municipal facilities and recreation areas. Together, these two forms of waste production comprise what is known as corporate solid waste. When this waste is diverted to a landfill it produces methane, a powerful greenhouse gas. This process occurs over many years, which means the methane generated in landfills today is the result of decades of disposed waste. As a result, these emissions must be measured and managed differently from those related to the use of fossil fuels and electricity, since they do not come from the consumption of energy.

Compared to other sources of GHG emissions, solid waste emissions are more difficult to measure and monitor. Unlike energy consumption and expenditures which can be measured and monitored via utility bills, the Township does not currently measure the amount and/or types of solid waste that is generated through operations. Given that other key variables and assumptions for calculating corporate solid waste emissions have remained unchanged, it was therefore assumed that corporate solid waste emissions in 2023 stayed at the same level as in the 2016 baseline year, totaling 11 tCO<sub>2</sub>e. Should additional and/or updated information become available in the future, this assumption and measurement of corporate solid waste emissions will be updated.



# Avoided Energy Costs

Avoided costs refer to the incremental expenses that are not incurred, or are mitigated as a result of implementing measures to limit the amount of an input used or output produced. In the case of energy, avoided costs can refer to the energy costs avoided as a result of energy efficiency, conservation, and/or fuel-switching efforts that limit the types and/or quantities of energy used. For the Township, avoided energy costs can assess the effectiveness of its energy management efforts and initiatives.

Avoided costs are different from cost savings. Cost savings are achieved when overall spending or actual expenditures decrease. Avoided costs, on the other hand, can still be achieved even when overall spending or actual expenditures increase.

Even though the Township is spending more on energy compared to the 2016 baseline year, its energy management efforts have helped mitigate the increase in energy expenditures. In fact, since 2016 the Township has avoided approximately \$86,000 in additional energy costs as a result of its efforts to conserve and use energy more efficiently. With the price of different energy sources anticipated to increase in the future, further energy management efforts through the Township's Corporate Climate Action Plan can help achieve even greater avoided energy costs.

An overview of avoided energy costs by fuel types and sector for each year since the 2016 baseline can be found in Figure 15 below. Note that a positive value indicates an avoided cost, whereas a negative value indicates that incremental costs have increased. Benchmarking against the 2016 baseline year accounts for fluctuations in the prices of energy and fuels, and is based on the average annual price paid by the Township for each energy source.

Table 8: Total and Annual Avoided Energy Costs

|   | 2016 | 2017      | 2018      | 2019       | 2020      | 2021      | 2022      | 2023      | Total            |
|---|------|-----------|-----------|------------|-----------|-----------|-----------|-----------|------------------|
| Avoided Electricity Costs in Buildings    | \$ - | -\$ 3,564 | \$ 2,688  | \$ 662     | \$ 3,964  | \$ 1,198  | -\$ 44    | -\$ 1,257 | \$ 3,646         |
| Avoided Natural Gas Costs in Buildings    | \$ - | -\$ 431   | -\$ 1,545 | -\$ 1,974  | -\$ 1,296 | -\$ 3,575 | -\$ 1,955 | -\$ 3,124 | -\$ 13,900       |
| Avoided Propane Costs in Buildings        | \$ - | -\$ 93    | -\$ 1,477 | -\$ 1,649  | \$ 1,465  | -\$ 1,790 | -\$ 5,081 | -\$ 3,953 | -\$ 12,579       |
| Avoided Electricity Costs in Streetlights | \$ - | -\$ 90    | -\$ 164   | -\$ 304    | -\$ 113   | -\$ 737   | -\$ 265   | \$ 107    | -\$ 1,565        |
| Avoided Diesel Costs in Fleet             | \$ - | \$ 4,408  | \$ 14,929 | -\$ 12,876 | \$ 11,153 | \$ 6,319  | \$ 18,569 | \$ 38,696 | \$ 81,198        |
| Avoided Gasoline Costs in Fleet           | \$ - | \$ 11,374 | \$ 16,823 | \$ 13,778  | \$ 3,841  | \$ 2,937  | -\$ 120   | \$ 5,277  | \$ 53,909        |
| Avoided Dyed Diesel Costs in Fleet        | \$ - | -\$ 2,567 | -\$ 1,506 | -\$ 2,981  | -\$ 1,840 | -\$ 3,513 | -\$ 5,071 | -\$ 7,161 | -\$ 24,640       |
| <b>Total Annual Avoided Energy Costs</b>  | \$ - | \$ 9,036  | \$ 29,748 | -\$ 5,344  | \$ 17,173 | \$ 840    | \$ 6,031  | \$ 28,585 | <b>\$ 86,069</b> |

# Thank You Miigwech

This report has been developed in partnership with the Georgian Bay Mnidoo Gamii Biosphere (GBB).

The GBB is an inclusive and dynamic organization that builds capacity for regional sustainability in eastern Georgian Bay, a UNESCO designated world Biosphere.

The GBB is a non-profit registered Canadian charity governed by a Board of Directors.

For more information, please visit:

[georgianbaybiosphere.com](http://georgianbaybiosphere.com)

705-774-0978

125 William St., Parry Sound, ON,

P2A 1V9



**2016 – 2023**  
**Corporate Energy & Emissions**  
**ANNEX REPORT**

# 1.0 BUILDINGS ENERGY & COSTS

## 1.1 Pointe Au Baril Community Centre

Figure 1.1.1 PAB Community Centre Electricity Consumption & Expenditures

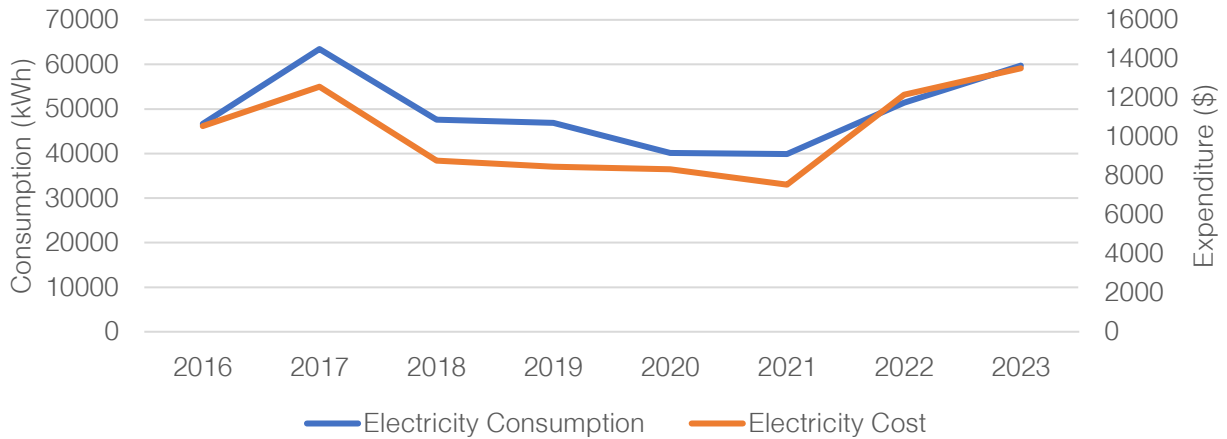


Figure 1.1.2 PAB Community Centre Fuel Oil Consumption and Expenditure (2016- 2020)

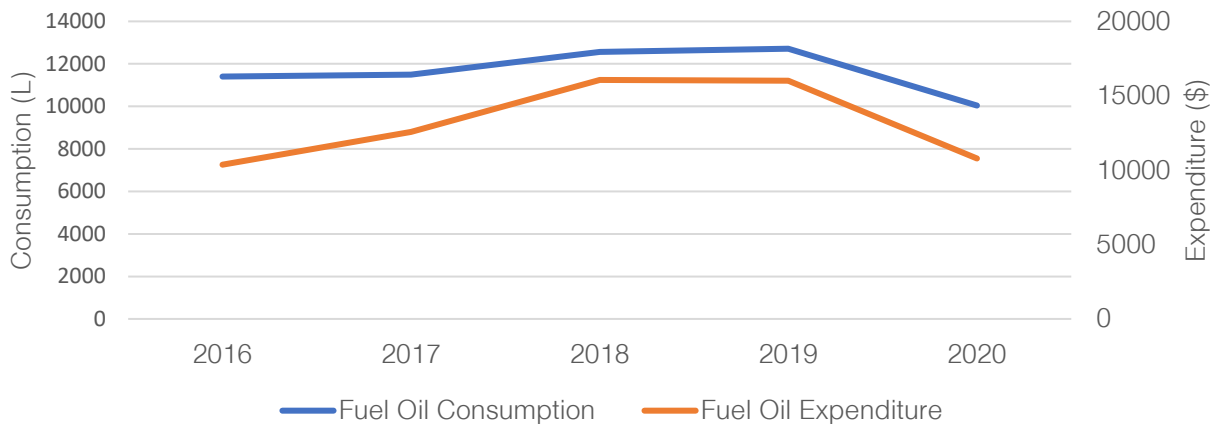
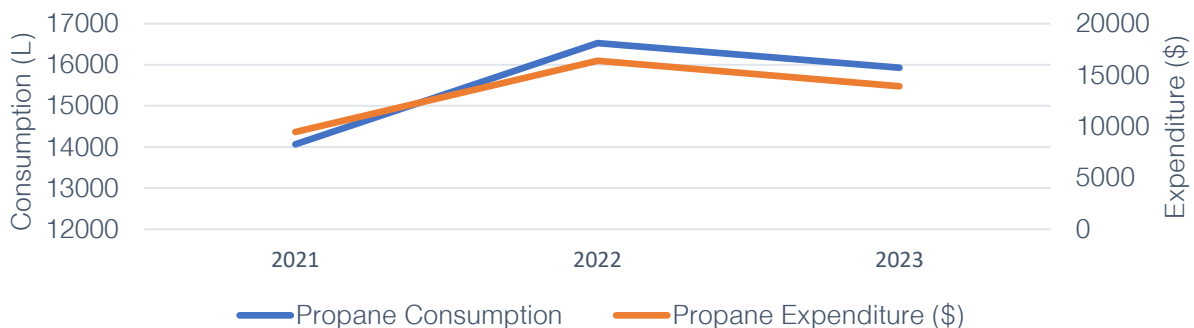


Figure 1.1.3 PAB Community Centre Propane Consumption and Expenditure (2021 - 2023)



## 1.2 Archipelago Township Office

Figure 1.2.1: Archipelago Township Office Electricity Consumption and Expenditure

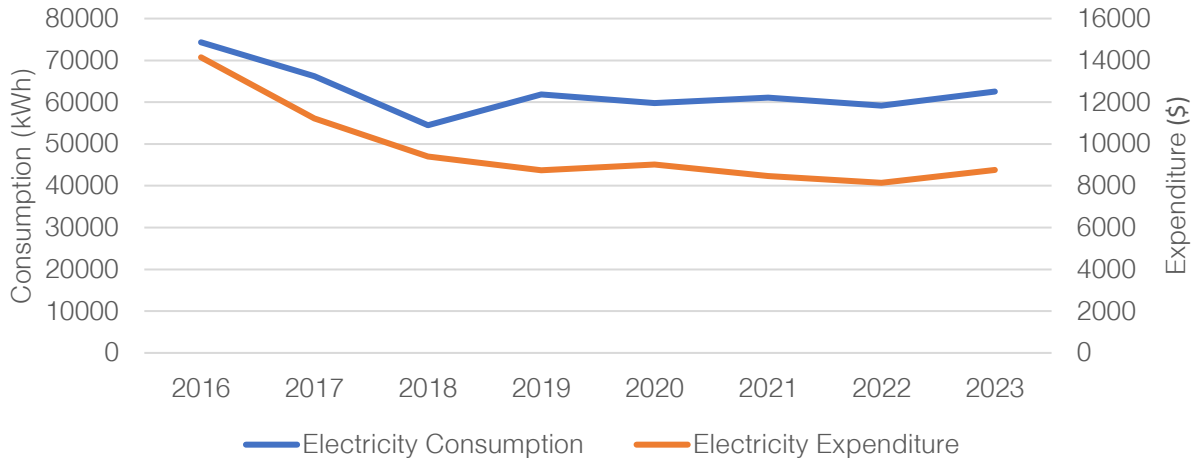
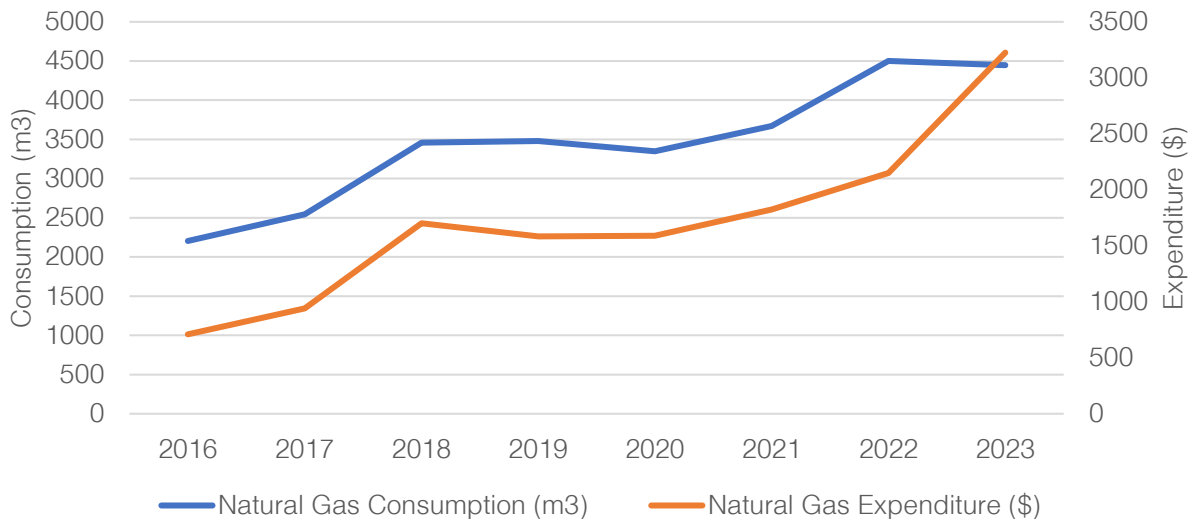


Figure 1.2.2: Archipelago Township Office Natural Gas Consumption and Expenditure



### 1.3 Public Works Garage

Figure 1.3.1: Public Works Garage Electricity Consumption and Expenditure (2016 – 2023)

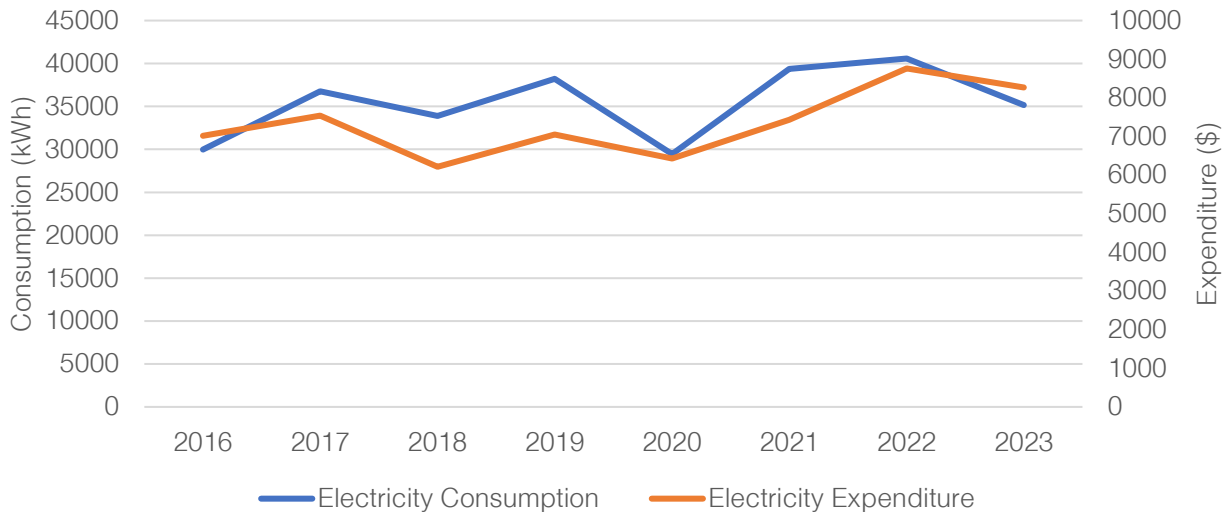
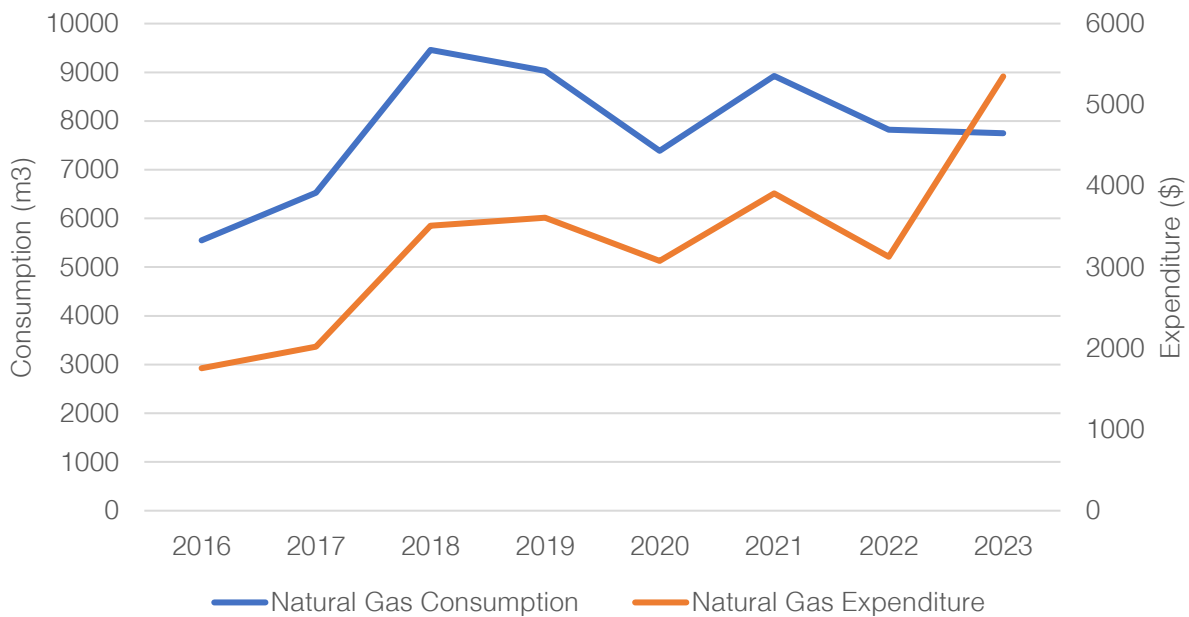


Figure 1.3.2: Public Works Garage Natural Gas Consumption and Expenditure (2016 – 2023)





**ICECAP**

INTEGRATED COMMUNITY  
ENERGY & CLIMATE  
ACTION PLANS

# Milestone 5 Update

## Corporate Energy & Emissions Trends Analysis

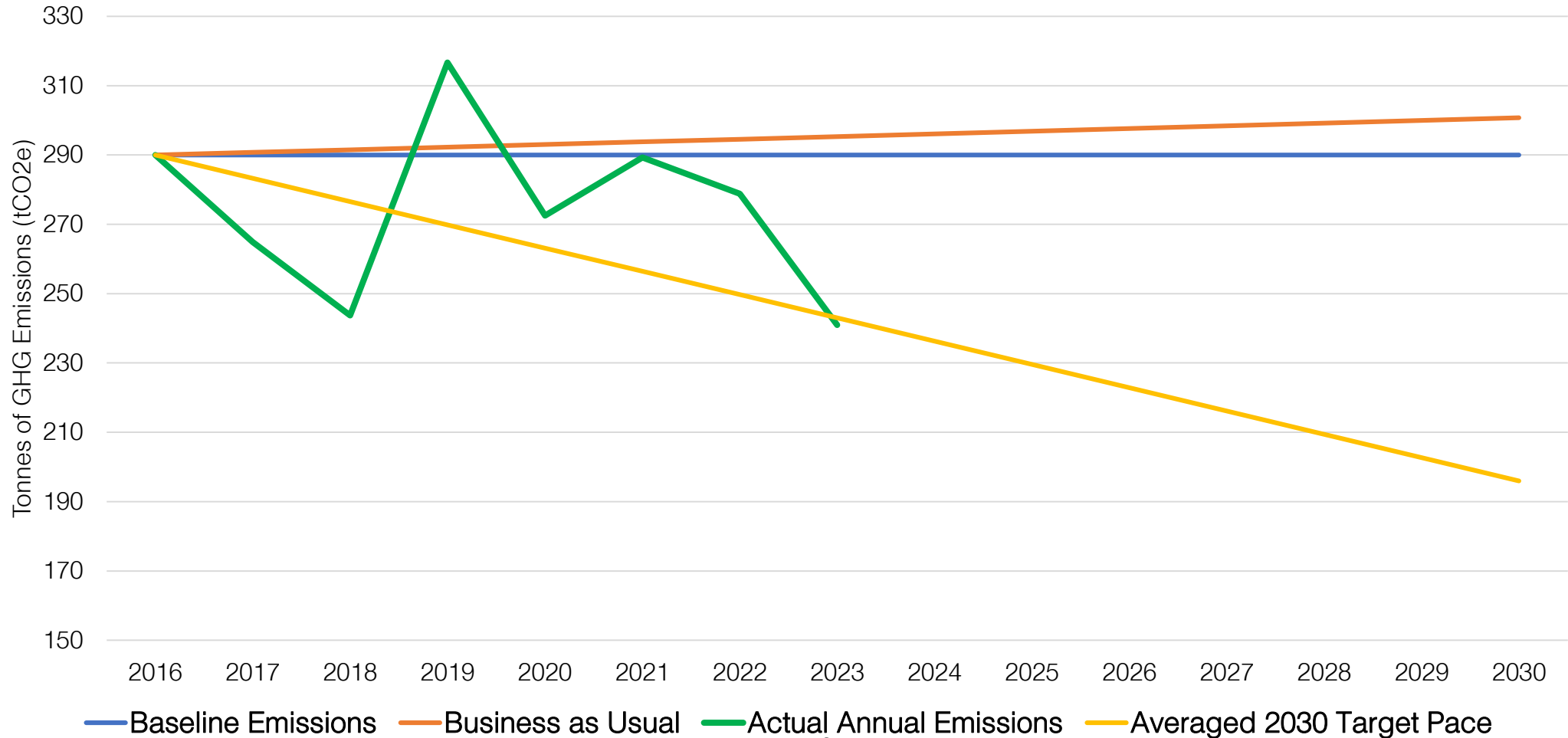


# Background

- Resolutions adopting both Corporate and Community Climate Action Plans
  - Corporate Target: 30% GHG reduction from 2016 baseline levels by 2030
  - Corporate & Community: Strive for net-zero by 2050
- Corporate trends analysis and progress report is part of TOA's 2024 ICECAP deliverables and contributes to the ongoing work of Milestone 5 in FCM's PCP program



# Progress to Target - Actual Annual GHG Emissions



# Corporate GHG Emissions by Sector

| Emission Sector            | 2016 Emissions * | 2023 Emissions * | % Change     |
|----------------------------|------------------|------------------|--------------|
| Buildings                  | 51               | 54               | 5.9          |
| Streetlights               | 0                | 0                | 0.0          |
| Fleet                      | 228              | 176              | -22.8        |
| Waste                      | 11               | 11               | 0.0          |
| <b>Total GHG Emissions</b> | <b>290</b>       | <b>241</b>       | <b>-16.9</b> |

\* All GHG emissions are measured in terms of carbon dioxide equivalent (tCO<sub>2</sub>e)

# Corporate Energy Use by Energy Type and Sector

| Emission Sector | Energy                        | 2016 Use | 2023 Use | % Change |
|-----------------|-------------------------------|----------|----------|----------|
| Buildings       | Electricity (kWh)             | 150,939  | 157,419  | 4.3      |
|                 | Natural Gas (m <sup>3</sup> ) | 7,754    | 12,198   | 57       |
|                 | Propane (L)                   | 0        | 15,930   | 100      |
|                 | Fuel Oil (L)                  | 11,405   | 0        | -100     |
| Fleet           | Gasoline (L)                  | 32,273   | 30,062   | -6.9     |
|                 | Diesel (L)                    | 56,014   | 33,385   | -40.4    |
|                 | Dyed Diesel (L)               | 0        | 5,453    | 100      |
| Streetlights    | Electricity (kWh)             | 8,709    | 8,382    | -3.8     |

# Corporate Energy Expenditures by Energy Type and Sector

| Emission Sector | Energy       | 2016 Costs (\$) | 2023 Costs (\$) | % Change |
|-----------------|--------------|-----------------|-----------------|----------|
| Buildings       | Electricity  | 31,715          | 30,541          | -3.7     |
|                 | Natural Gas  | 2464            | 8,574           | 248      |
|                 | Propane      | 0               | 13,917          | 100      |
|                 | Fuel Oil*    | 10,367          | 0               | -100     |
| Fleet           | Gasoline*    | 34,898          | 47,016          | 34.7     |
|                 | Diesel*      | 52,844          | 57,088          | 8.0      |
|                 | Dyed Diesel* | 0               | 7,161           | 100      |
| Streetlights    | Electricity  | 3,085           | 2,747           | -10.9    |
| Total:          |              | 135,373         | 167,044         | 23.3     |

\*Calculated using local energy price data and actual consumption values.

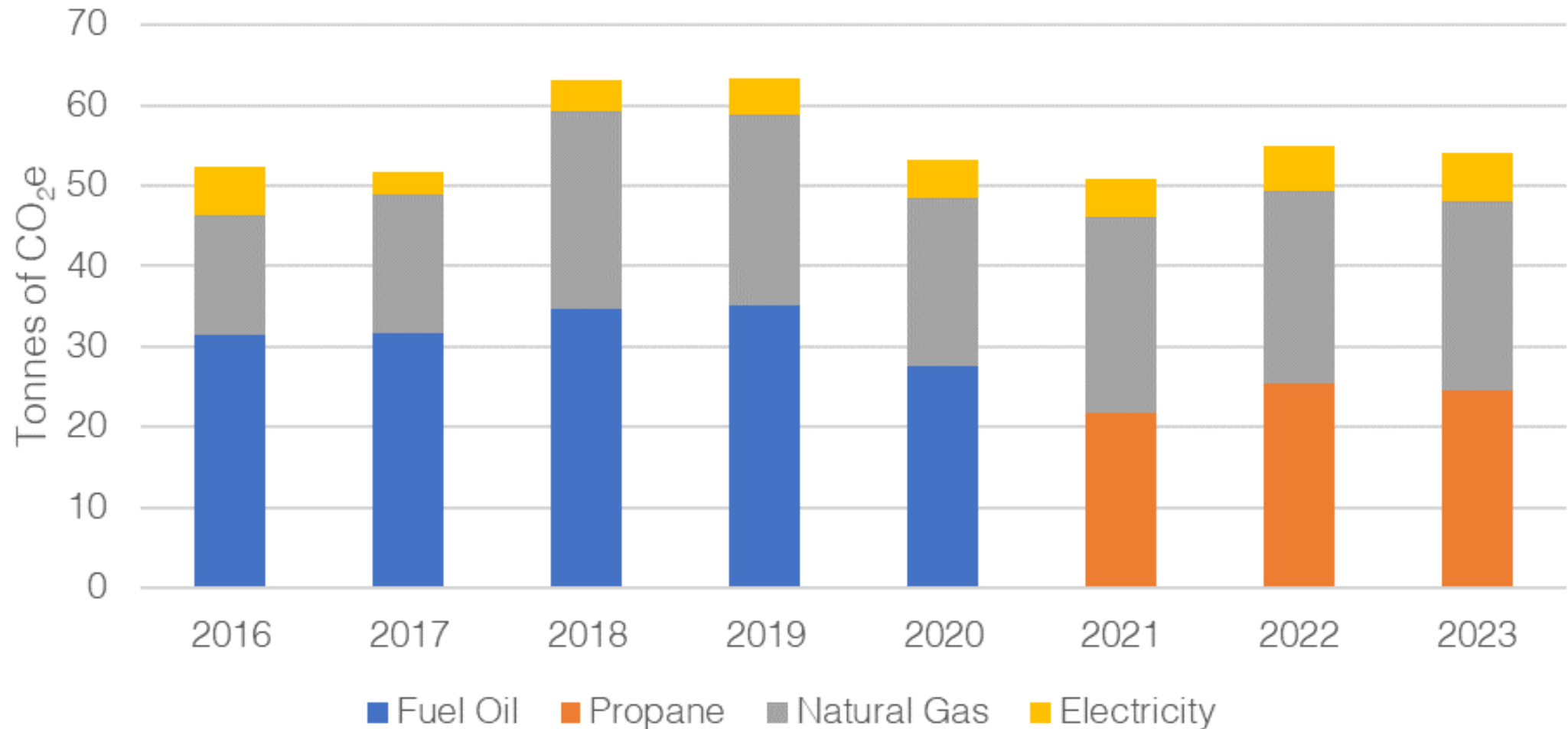
# Percentage Change Comparison Between Corporate Energy Use and Costs

| Emission Sector | Energy      | Use Change (%) | Cost Change (%) |
|-----------------|-------------|----------------|-----------------|
| Buildings       | Electricity | 4.3            | -3.7            |
|                 | Natural Gas | 57             | 248             |
|                 | Propane     | 100            | 100             |
|                 | Fuel Oil    | -100           | -100            |
| Fleet           | Gasoline    | -6.9           | 34.7            |
|                 | Diesel      | -40.4          | 8.0             |
|                 | Dyed Diesel | 100            | 100             |
| Streetlights    | Electricity | -3.8           | -10.9           |

# Total and Annual Avoided Energy Costs

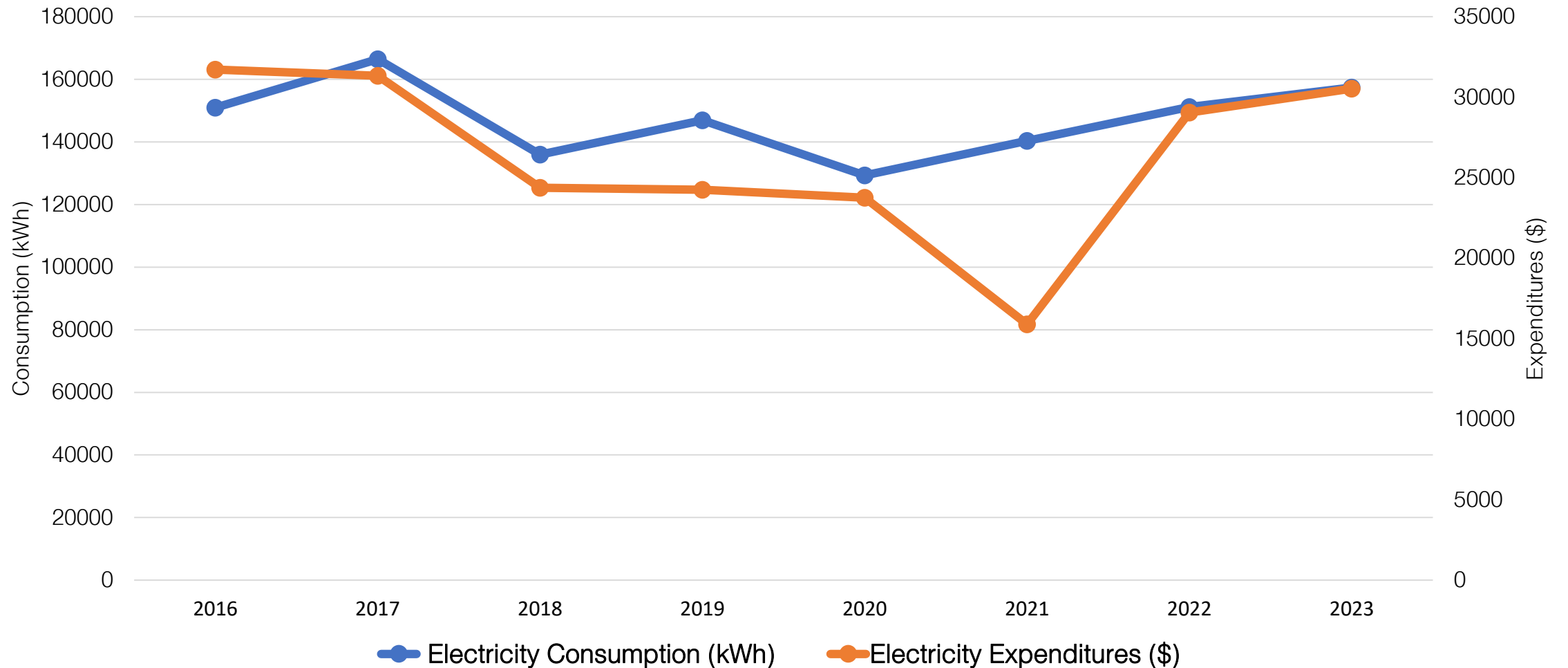
|   | 2016 | 2017      | 2018      | 2019       | 2020      | 2021      | 2022      | 2023      | Total            |
|---|------|-----------|-----------|------------|-----------|-----------|-----------|-----------|------------------|
| Avoided Electricity Costs in Buildings    | \$ - | -\$ 3,564 | \$ 2,688  | \$ 662     | \$ 3,964  | \$ 1,198  | -\$ 44    | -\$ 1,257 | \$ 3,646         |
| Avoided Natural Gas Costs in Buildings    | \$ - | -\$ 431   | -\$ 1,545 | -\$ 1,974  | -\$ 1,296 | -\$ 3,575 | -\$ 1,955 | -\$ 3,124 | -\$ 13,900       |
| Avoided Propane Costs in Buildings        | \$ - | -\$ 93    | -\$ 1,477 | -\$ 1,649  | \$ 1,465  | -\$ 1,790 | -\$ 5,081 | -\$ 3,953 | -\$ 12,579       |
| Avoided Electricity Costs in Streetlights | \$ - | -\$ 90    | -\$ 164   | -\$ 304    | -\$ 113   | -\$ 737   | -\$ 265   | \$ 107    | -\$ 1,565        |
| Avoided Diesel Costs in Fleet             | \$ - | \$ 4,408  | \$ 14,929 | -\$ 12,876 | \$ 11,153 | \$ 6,319  | \$ 18,569 | \$ 38,696 | \$ 81,198        |
| Avoided Gasoline Costs in Fleet           | \$ - | \$ 11,374 | \$ 16,823 | \$ 13,778  | \$ 3,841  | \$ 2,937  | -\$ 120   | \$ 5,277  | \$ 53,909        |
| Avoided Dyed Diesel Costs in Fleet        | \$ - | -\$ 2,567 | -\$ 1,506 | -\$ 2,981  | -\$ 1,840 | -\$ 3,513 | -\$ 5,071 | -\$ 7,161 | -\$ 24,640       |
| <b>Total Annual Avoided Energy Costs</b>  | \$ - | \$ 9,036  | \$ 29,748 | -\$ 5,344  | \$ 17,173 | \$ 840    | \$ 6,031  | \$ 28,585 | <b>\$ 86,069</b> |

# Buildings & Facilities GHG Emissions by Energy Source

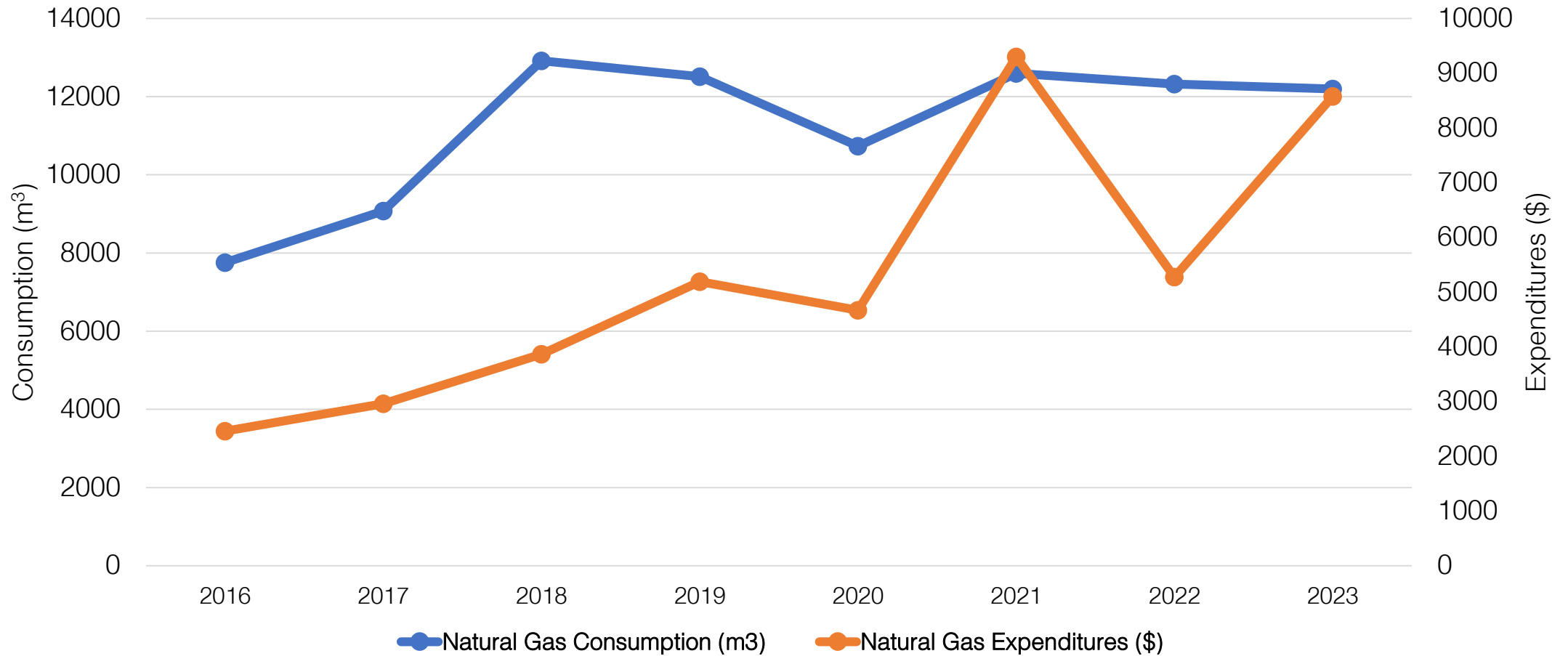




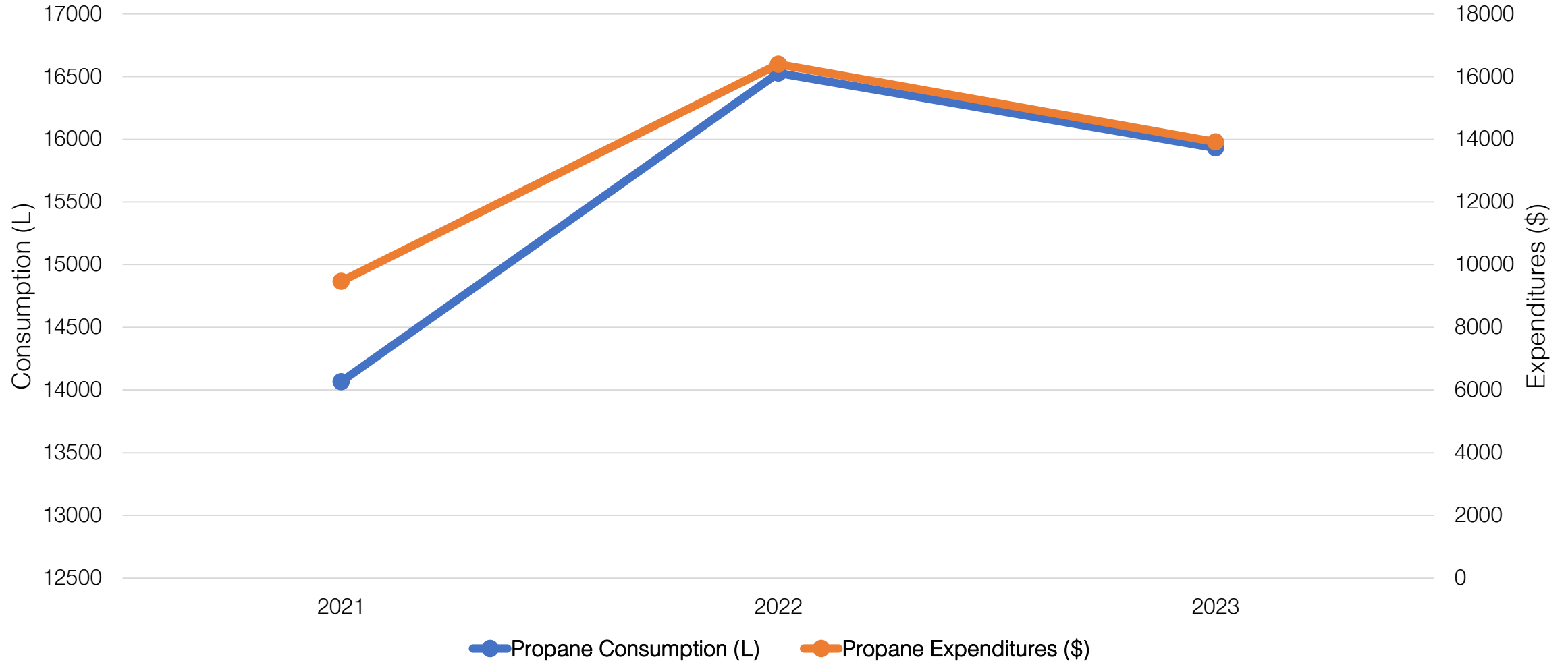
# Electricity Use & Costs



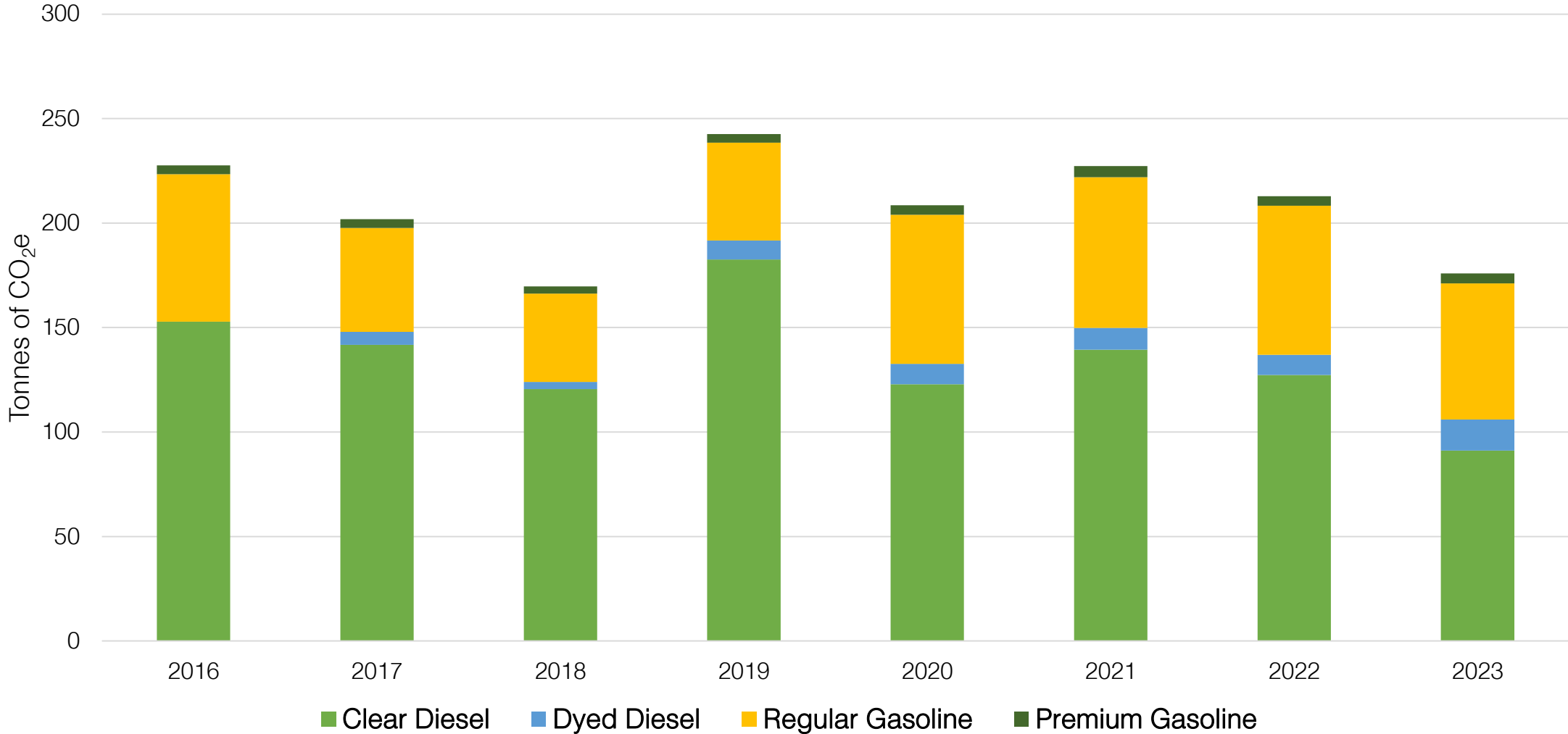
# Natural Gas Use & Costs



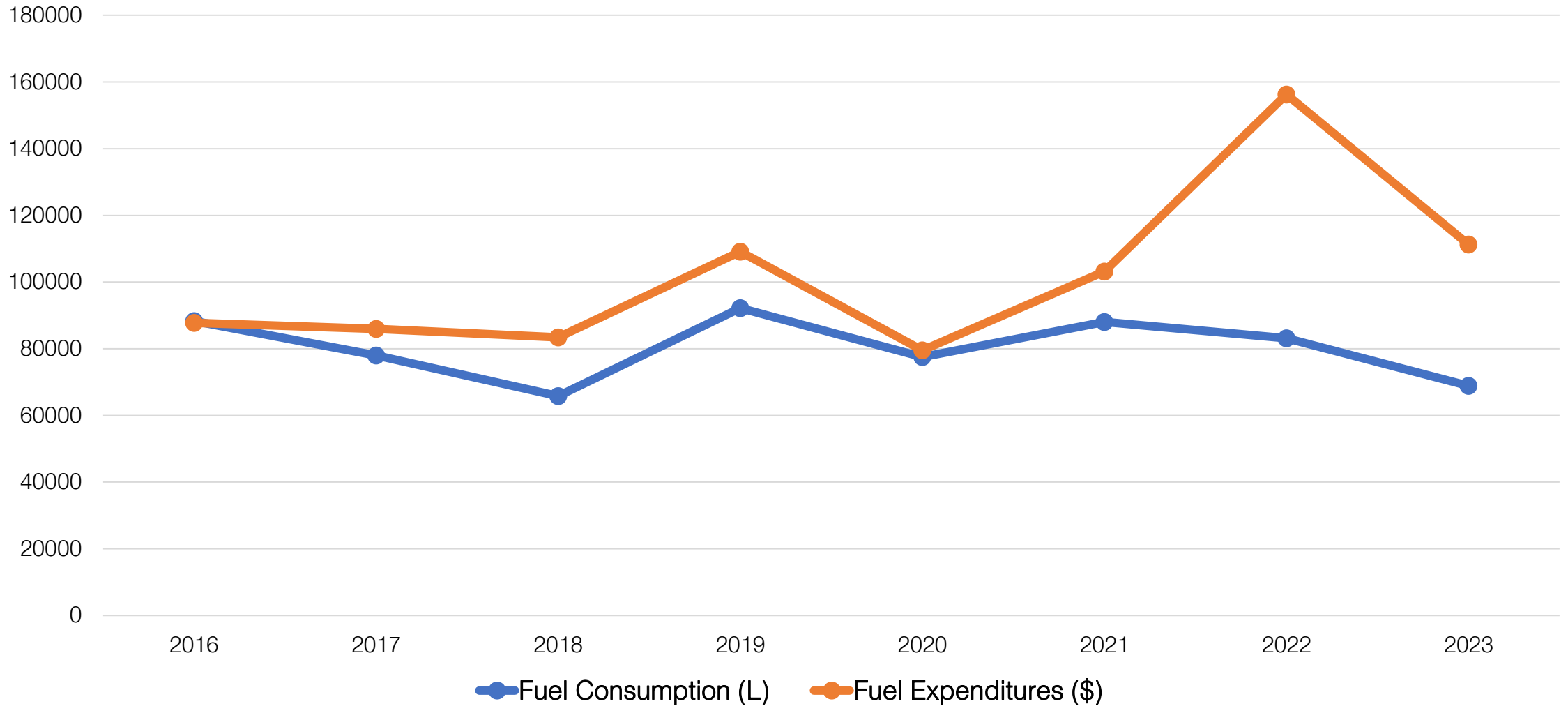
# Propane Use & Costs



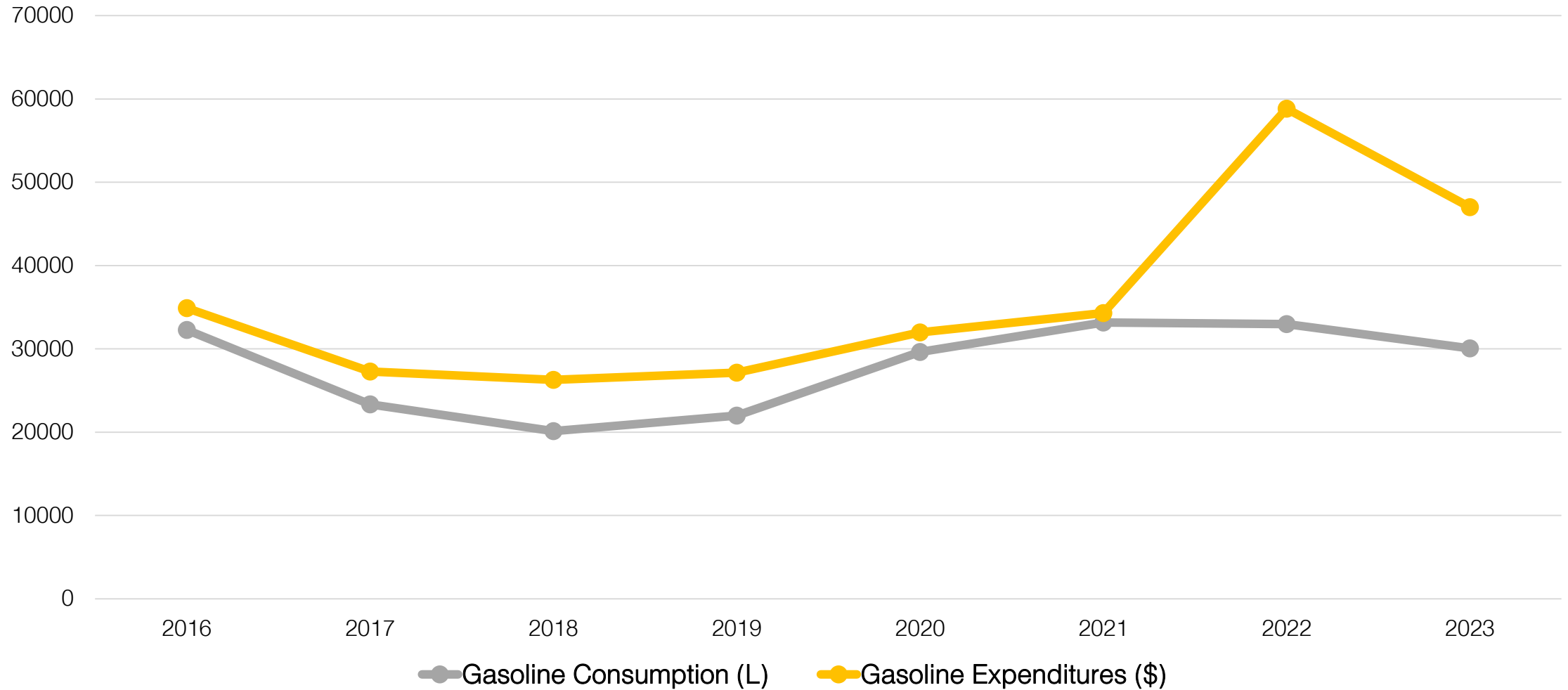
# Fleet GHG Emissions



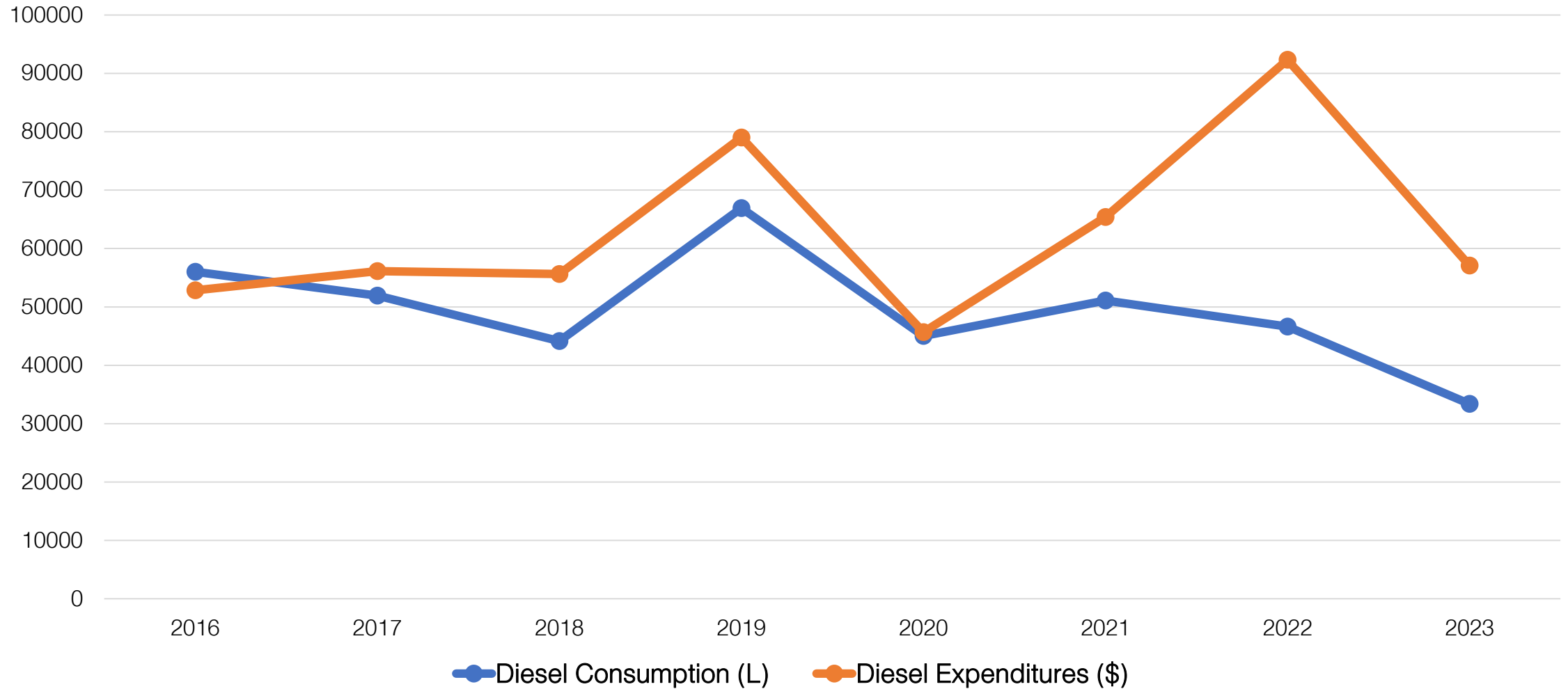
# Total Fleet Fuel Use & Costs



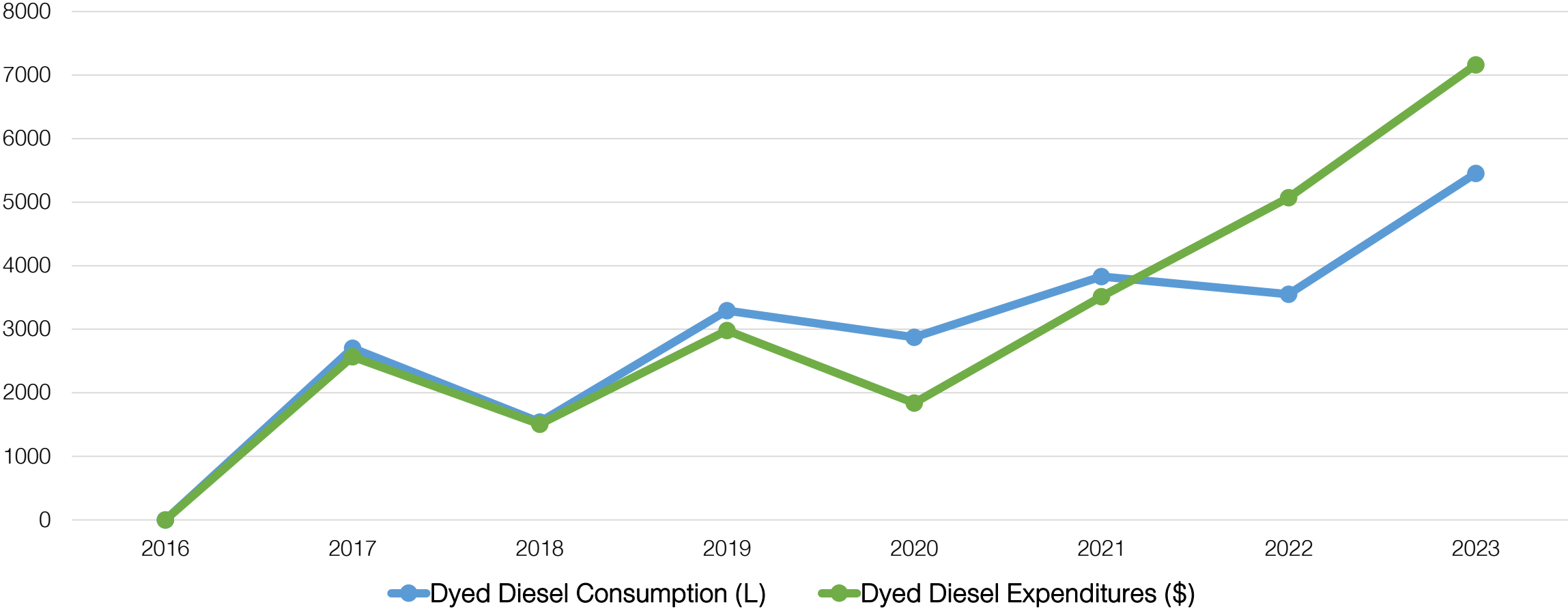
# Total Gasoline Use & Costs



# Total Diesel Use & Costs



# Total Dyed Diesel Use & Costs





# Key Takeaways

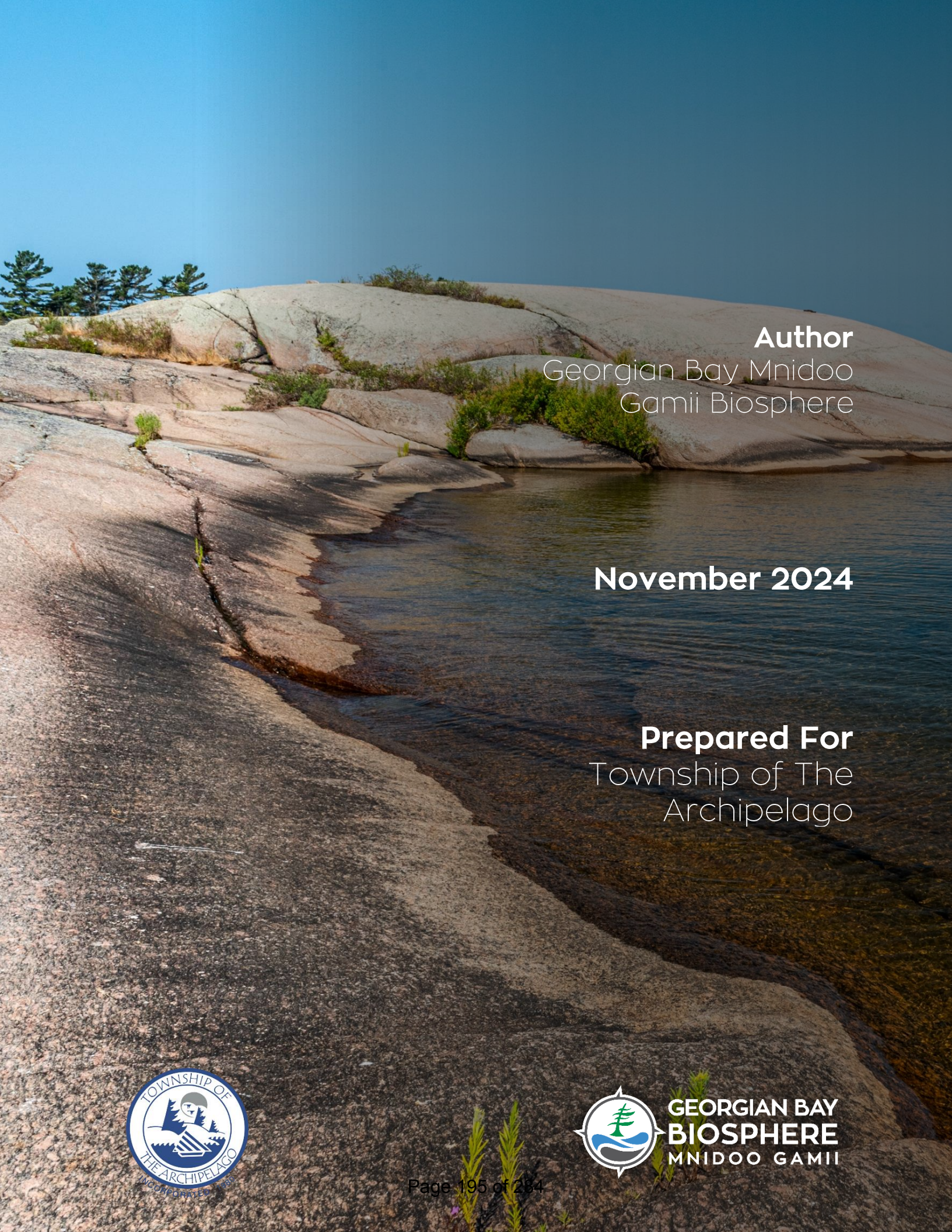
1. Emissions are decreasing. Accelerated action needed to reach 2030 target.
2. Efforts to conserve energy, use it more efficiently, and switch energy types have avoided additional expenditures.
3. Cost of energy is increasing. Energy expenditures are increasing.
4. In some cases, energy costs are increasing despite a reduction in energy use.



# 2024 Environment Program Report

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Township of The Archipelago



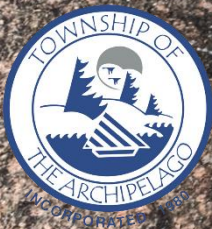
**Author**

Georgian Bay Mnidoo  
Gamii Biosphere

**November 2024**

**Prepared For**

Township of The  
Archipelago



**GEORGIAN BAY  
BIOSPHERE  
MNIDOO GAMII**

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# 1. EXECUTIVE SUMMARY

---

Since 2014, the Georgian Bay Biosphere (GBB) and Township of The Archipelago (TOA) have partnered to provide environmental services and environmental programming to ratepayers. The goal of the partnership is to provide high quality, accessible environmental information and programming. This specifically means working to increase environmental literacy and awareness among ratepayers within the TOA and increasing the capacity to address/respond to environmental issues, challenges, and opportunities.

In our eleventh year of formal partnership, highlights included:

1. Enhanced monitoring took place on Healey Lake and Kapikog Lake (total phosphorus samples and temperature and dissolved oxygen profiles).
2. Developed an ArcGIS StoryMap version of the annual Environment Report.
3. Hosted a forest health webinar. The recording will be publicly available on [GBB's YouTube channel](#).
4. Over 175 kits were distributed to TOA families as part of the Kids in the Biosphere program.
5. Guided paddles were hosted by Blackstone Lake Cottagers' Association and Sans Souci & Copperhead Association, and a Bioblitz was held with Pointe au Baril Islanders' Association.
6. Two hands-on kids' programs were held with the Woods Bay Community Association (skulls workshop) and Sans Souci & Copperhead Association (animal tracks workshop).
7. Climate Action continued through the Integrated Community Energy and Climate Action Plans (ICECAP) partnership. Council adopted their Community Climate Action Plan, and have committed to reducing community emissions 6% below 2016 levels by 2030, and striving to achieve net-zero community emissions by 2050 or earlier.
8. Prepared a Corporate Energy & Emissions Report providing an update on the progress towards the Corporate Emissions Reduction Target established in the Corporate Climate Action Plan adopted by Council in 2023.
9. Three "Climate Action Groups" (CAGs) met regularly to advance actions contained in the Climate Action Plans. Other actions, both corporate and community in nature, continued.
10. Species at Risk, Best Management Practices, and Noxious & Invasive Plant training were delivered to Public Works staff.

All goals and deliverables identified in this report are taken directly from the 2024 Work Plan. Although many deliverables repeat each year, deliverable status is reported on for the current year.

## 2. AQUATIC ECOSYSTEM HEALTH

2.1 Four Year Goal: Understand, educate, and communicate the condition of aquatic ecosystem health in eastern Georgian Bay and inland lakes.

### 2.2. Deliverable Status

| Key Deliverables:  | Status   |
|--|----------|
| I. Coordinate water quality monitoring program: compile and report on results; conduct benthic monitoring; recruit and train volunteers; and be the point of contact year-round.   | Complete |
| II. Broaden the program when opportunities are available; differentiate bay/lake monitoring as needed, and integrate township approaches with provincial/federal/NGOs.   | Complete |
| III. Conduct enhanced monitoring at existing and/or new locations as needed.   | Complete |
| IV. Continue benthic monitoring on inland lakes (Healey, Kapikog, Blackstone, and Crane).  | Complete |
| V. Continue with engagement and education.<br>A. Engage ratepayers into the why/what and best practices.<br>B. Educate through resource sharing at events and in communications. For example, the State of the Bay 2023 edition and accompanying education and outreach. | Complete |
| VI. Liaise with partners to address concerns.  | Complete |
| VII. Review and update the TOA's Water Quality Monitoring Program Outline (previously updated December 2016).  | Pending  |

### 2.3. Water Quality Notes

- Kapikog Lake and Healey Lake enhanced monitoring continued for a third and final year.
- Water quality and fish communities monitoring program results are being updated and will be available shortly in the 2024 Environment Report.
- A new ArcGIS StoryMap version of the annual Environment Report is under development and will be available shortly.
- Four benthic monitoring sites were sampled and data analysed (Blackstone, Crane, Healey, Kapikog).

# 3. TERRESTRIAL ECOSYSTEM HEALTH

3.1 Four Year Goal: Understand, educate, and communicate the condition of terrestrial ecosystem health in eastern Georgian Bay and inland regions.

## 3.2. Deliverable Status

| Key Deliverables:   | Status   |
|---|----------|
| I. Partner with Westwind Forest Stewardship on forest health to respond to ratepayer concerns.  | Complete |
| II. Continue with engagement and education. <ul style="list-style-type: none"> <li>A. Engage ratepayers into the why/what and best practices.</li> <li>B. Educate through resource sharing at events and in communications. For example, the State of the Bay 2023 edition and accompanying education and outreach.</li> <li>C. Host webinars and/or events on best management practices.</li> </ul>  | Complete |
| III. Liaise with partners to address concerns.  | Complete |
| IV. Collaborate on regional conservation projects: <ul style="list-style-type: none"> <li>A. A regional species at risk (SAR) conservation project called <i>Maamwi Anjiakiziwin</i> - a federally designated 'Community Nominated Priority Place'. One of the key purposes of this project is to engage in cross-cultural learning and apply a 'Two Eyed Seeing' approach to our SAR work; when we improve our understanding, respect and relationships with each other, our understanding and relationships with the land will also benefit.</li> <li>B. GBB is coordinating a regional conservation project called Target 1, which supports the federal 'The Pathway to Canada Target 1' initiative to protect 17% of terrestrial areas and inland water. Among the objectives of the Pathway initiative is to recognize protected and other conserved areas beyond the federal, provincial, and territorial governmental systems. The identification of protected and other conserved areas owned and managed by local governments and private landowners is a key step in achieving the target and recognizing the contributions made by different sectors. GBB is coordinating a</li> </ul> | Complete |



|   |  |
|---|--|
| regional approach to review and screen potential protected and other conserved areas in the region. |  |
|---|--|

### *3.3. Forest Health Notes*

- Forest health updates will be provided in the 2024 Environment Report.
- A forest health webinar is taking place on November 12. The recording will be made available on [GBB's YouTube channel](#).
- GBB continues to be a point of contact for ratepayers. Several associations were in touch by phone and email over the past year with questions.

# 4. EDUCATION

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4.1 Four Year Goal: Provide youth and general audiences with outdoor, environmental opportunities.

## 4.2. Deliverable Status

| YOUTH Key Deliverables  | Status   |
|---|----------|
| I. Facilitate a TOA-wide Kids in the Biosphere program.   | Complete |
| II. Create 200 activity kits for registered families, first come first served.  | Complete |
| III. Continue to explore opportunities to engage children and youth in face-to-face, hands-on activities. Two options being considered are bioblitzes and a "Traveling Naturalist" program. | Complete |
| IV. Continue to explore approaches for cost-sharing to expand the reach of these programs.  | Ongoing  |
| V. Engage volunteers in the program wherever possible.  | Complete |
| VI. Update the webpage as needed, provide regular communication with families, and be available on an ad hoc basis.   | Complete |
| VII. Update the distribution map to show reach.   | Complete |

## 4.3. Kids in the Biosphere Notes

- The Kids in the Biosphere program was successfully advertised through all TOA ratepayer associations, newsletters, and word of mouth.
  - **200 Activity Kits** were prepared.
  - **92 families** registered for Activity Kits online and in person. Kits were provided at the Biosphere office, TOA office, and through program volunteers.
  - **8 program volunteers** helped to distribute Activity Kits. Volunteers contacted the Biosphere to request more kits throughout the summer.
- The blog had bi-weekly posts and continues to see relatively good readership.
- All registered families were emailed a bi-weekly newsletter with upcoming events, activities, the blog, and photo sharing.
- As in past years, there were few responses/minimal communication online from families. One prize was given out to an engaged family.
- Two hands-on kids' programs were held with the Woods Bay Community Association (skulls workshop) and Sans Souci & Copperhead Association (animal tracks workshop).

*“We have recommended to cottages in San Souci as well as Pointe au Baril. It’s a wonderful program.”*

*“My grandchildren are very much fascinated by nature so you do a great job of providing activities for them. So so important for them to see how adults value and support their curiosity.”*

- Direct quotes from Kids in the Biosphere participating families

#### 4.3. Deliverable Status

| GENERAL AUDIENCE Key Deliverables  | Status   |
|--|----------|
| I. Host a hike/presentation/workshop with three targeted cottage associations. | Complete |
| II. Work with associations on volunteers, venues, etc.                         | Complete |
| III. Advertise through several communications channels.                        | Complete |
| IV. Include best management practices resources.                               | Complete |
| V. Seek partner organizations to present/speak when applicable or requested.   | Complete |
| VI. Adapt to webinar-based programming as needed.                              | Complete |

#### 4.4. Notes

- Pointe au Baril Islanders’ Association (PaBIA), Blackstone Lake Cottagers’ Association (BLCA), and Sans Souci and Copperhead Association (SSCA) were contacted to host an event.
  - PaBIA hosted a Bioblitz (July 19).
  - BLCA hosted a Guided Paddle (July 21).
  - SSCA hosted a Guided Paddle (August 25).

Other outreach activities held or supported by GBB included:

| Date     | Event   | # Attended |
|----------|---|------------|
| April 11 | South Channel Association Turtle Workshop Webinar | 18         |
| May 4    | Pointe au Baril Turtle Workshop                   | 20         |

| Date      | Event  | # Attended |
|-----------|--|------------|
| June 28   | PaBIA Directors' Lunch & Meeting               | 40         |
| July 5    | Iron City Fishing Club Guided Walk             | 20         |
| July 6    | Desmasdon's Family Day                         | 50+        |
| July 20   | South Channel Association Fish Talk & Bioblitz | 50         |
| August 3  | Woods Bay Skulls Workshop for Kids             | 37         |
| August 7  | Pointe au Baril Ladies Kayaking Guided Paddle  | 15         |
| August 7  | SSCA Animal Tracks Workshop for Kids           | 13         |
| August 11 | PaBIA Speaker Series                           | 17         |

# 5. STEWARDSHIP

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5.1 Four Year Goal: Engage people in hands-on stewardship activities.

5.2 Deliverable Status

| Key Deliverables:   | Status   |
|---|----------|
| I. Be a point of contact for questions and resources.   | Complete |
| II. Promote stewardship when/where applicable and during events.  | Complete |
| III. Promote monitoring and engagement as part of hands-on stewardship action.                                      | Complete |
| IV. Promote Citizen Science engagement tools (i.e., Monarch tagging, Bumblebee Watch, Bioblitzes, and iNaturalist). | Complete |
| V. Support residents in protecting/enhancing shoreline and water quality.   | Complete |
| VI. Investigate stewardship action planning with ratepayer associations.  | Ongoing  |
| VII. Facilitate shoreline stewardship workshops as requested (i.e., Life on the Bay).                               | Complete |
| VIII. Steward the PaB Monarch Garden as needed with Public Works Department.  | Complete |

# 6. CLIMATE CHANGE

6.1 Four Year Goal: Continue to work with partners on a collaborative regional approach; ICECAP (Integrated Community Energy and Climate Action Plans).

## 6.2 Deliverable Status

| Key Deliverables:  | Status   |
|--|----------|
| I. Use FCM’s Partners for Climate Protection (PCP) framework to work on milestone 4 implementing climate action plans and measure and record the results and impacts of actions. | Complete |
| II. Use FCM’s Partners for Climate Protection (PCP) framework to work on milestone 5 and build emission and energy trends to monitor progress towards targets.                   | Complete |
| III. Work with community partners to advance community climate action education through climate and energy related communications, workshops, and/or projects.                   | Complete |
| IV. Continue to work with GBB on Natural Assets Management Planning (NAMP) and climate adaptation funding and programming.   | Complete |

## 6.3 Notes

- TOA staff have and will continue to receive ICECAP program communications.
- TOA staff continue to participate in regional ICECAP working groups designed to share knowledge and reduce required staff capacity for implementing different actions in the Climate Action Plans.
- Community Climate Action Plan adopted by Council in 2024. This completes Community Milestones 2 and 3 of FCM’s PCP Program.
- Corporate Energy Emissions Report prepared and shared with staff and Council. Contributes to the ongoing progress of Corporate Milestones 4 and 5 of FCM’s PCP program.
- Regional Climate Action Plan launched that aligns TOA’s climate objectives with the objectives of neighbouring municipalities.
- Three “Climate Action Groups” are meeting regularly to advance actions contained in the Climate Action Plans.
- Funding discussions and opportunities ongoing with staff.

# 7. SEPTICS

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7.1. Four Year Goal: Work to ensure that septic pollution is minimized.

7.2. Deliverable Status

| Key Deliverables:  | Status      |
|--|-------------|
| I. Continue to promote and disseminate communication tools for best practices.   | Complete    |
| II. Work with Township staff to track and report the status of septic systems as it relates to the risk that they do or do not pose. | Ongoing     |
| III. Continue to scan research and monitoring options for impact assessment.   | Complete    |
| IV. Develop and support an initiative to engage members of ratepayer associations in voluntary septic health assessments.            | In progress |

7.3. Septic Notes

- 10 sludge samplers were acquired and planning and development of a voluntary septic health assessment program began.
- Several Septic Best Practice communications pieces were designed in 2021 (bathroom door hanger, kitchen fridge magnet, and file folder for storage). These continue to be disseminated and are available for free download on the [septics webpage](#).

# 8. PUBLIC WORKS

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8.1. Four Year Goal: Support Public Works as needed pertaining to environmental topics and concerns (i.e. species at risk).

## 8.2. Deliverable Status

| Key Deliverables:  | Status   |
|--|----------|
| I. Consult with PW on their needs for training and support.                    | Complete |
| II. Provide ad-hoc support and advice on environmental topics.                 | Complete |
| III. Identify opportunities to better utilize grants to complete PW projects.  | Complete |
| IV. Train PW staff on safe movement and monitoring of species at risk.         | Complete |
| V. Provide support to PW to interpret and meet obligations under ESA.          | Complete |
| VI. Work together to implement best management practices for species at risk.  | Complete |
| VII. Provide staff with training and information they can relay to the public. | Complete |

## 8.3. Public Works Notes

- Species at Risk, Best Management Practices, and Noxious & Invasive Plant training were delivered to Public Works staff.



# 9. COMMUNICATION

9.1. Goal: Engage in regular and clear communication with TOA, residents, and other parties.

## 9.2. Deliverable Status

| Key Deliverables:   | Status      |
|---|-------------|
| I. Be present at events, advertise on social media, and through newsletters.  | Complete    |
| II. Explore environmental communications and review increased effectiveness.  | Complete    |
| III. Continue Environment Report.   | Complete    |
| IV. Develop ArcGIS StoryMap version of Environment Report (i.e. publicly available web-based version of the report).          | In progress |
| V. Host an annual webinar specific to results of the Environment Report, include partner organizations and TOA council/staff. | Pending     |

## 9.3. Communication Notes

- TOA content was posted on GBB's social media accounts, on [georgianbaybiosphere.com/events](http://georgianbaybiosphere.com/events), and included in GBB's e-newsletter to 3,000 people.
- The Environment and Septics web pages continue to be updated as needed.
- Environment focused and Kids in the Biosphere content was shared with TOA staff to communicate to ratepayers.
- A webinar will be held to launch and preview the new ArcGIS StoryMap version of the Environment Report.

# 10. COORDINATION

10.1. Four Year Goal: Ensure that TOA is meeting its strategic plan goals with respect to the environment through planning, action, monitoring, and partnerships.

## 10.2. Deliverable Status

| Key Deliverables:  | Status   |
|--|----------|
| I. Engage the Environment Committee regularly.   | Complete |
| II. Report results regularly.  | Complete |
| III. Evaluate outcomes related to the TOA's environmental programs.  | Complete |
| IV. Provide support and advice to staff and Council on an ad hoc basis.  | Complete |
| V. Share coastal initiatives and opportunities for collaboration of interest.  | Complete |
| VI. Prepare formal project proposals on additional opportunities as requested by council or staff or brought to GBB (ie. In field fish community monitoring & assessment; Water Quality Communications specific to Great Lakes Ecology work by the Environmental Monitoring and Reporting Branch; Invasive species staff training and/or public education programs). | Complete |

# 11. NEXT STEPS

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1. Present draft 2025 Work Plan to Council and receive feedback.
2. Prepare 2025 Budget and present to Council.
3. Finalize 2025 Work Plan and Budget.
4. Continue communications with the Environment Committee per the agreement.

# Thank You Miigwech

The Georgian Bay Mnidoo Gamii Biosphere (GBB) is an inclusive and dynamic organization that builds capacity for regional sustainability in eastern Georgian Bay.

The GBB is a non-profit registered Canadian charity governed by a Board of Directors.

For more information, please visit:  
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## TOWNSHIP OF THE ARCHIPELAGO & GEORGIAN BAY BIOSPHERE

### Proposed 2025 Work Plan

The goal of the partnership between the Georgian Bay Mnidoo Gamii Biosphere (GBB) and the Township of The Archipelago (TOA) is to provide for high quality, accessible environmental information sharing and programming.

This specifically means working to increase environmental literacy and awareness among ratepayers within the Township of The Archipelago and increasing the capacity to address/respond to environmental issues, challenges, and opportunities.

Furthermore, this programming helps to meet the mandate of a UNESCO designated world biosphere and more specifically, the strategic objectives of Georgian Bay Mnidoo Gamii Biosphere.

|   |                                 |                           |
|---|---------------------------------|---------------------------|
| <p><b>1. AQUATIC ECOSYSTEM HEALTH</b><br/> <b>Four Year Goal:</b> Understand, educate, and communicate the condition of aquatic ecosystem health in eastern Georgian Bay and inland lakes.</p>  | <p><b>2024</b><br/>\$15,826</p> | <p><b>2025</b><br/>\$</p> |
| <p><b>Four Year Objectives:</b></p> <ul style="list-style-type: none"> <li>A. Track conditions and trends.</li> <li>B. Build public awareness through outreach and education.</li> <li>C. Understand climate change impacts, adapt policy and programs accordingly.</li> <li>D. Support TOA partnerships with other organizations.</li> </ul> |                                 |                           |

**2025 Deliverables**

1. Review and update the TOA’s Water Quality Monitoring Program Outline.
2. Explore methods for ground-truthing assessments of nearshore fish habitat (i.e., identified Type 1 and Type 2 habitat).
3. Coordinate water quality monitoring program: compile and report on results; conduct benthic monitoring; recruit and train volunteers; and be the point of contact year-round.
4. Conduct enhanced monitoring at existing and/or new locations as needed.
5. Continue benthic monitoring on inland lakes (Healey, Kapikog, Blackstone, and Crane).

**Ongoing Supports**

1. Broaden the program when opportunities are available; differentiate bay/lake monitoring as needed, and integrate township approaches with provincial/federal/NGOs.
2. Continue with engagement and education.
  - o Engage ratepayers into the why/what and best practices.
  - o Educate through resource sharing at events and in communications.
3. Liaise with partners to address concerns.

**2. TERRESTRIAL ECOSYSTEM HEALTH**

**Four Year Goal:** Understand, educate, and communicate the condition of terrestrial ecosystem health in eastern Georgian Bay and inland regions.

**2024**  
\$6,868

**2025**  
\$

**Four Year Objectives:**

- A. Track conditions and trends.
- B. Build public awareness through outreach and education.
- C. Understand climate change impacts and adapt policies and programs accordingly.
- D. Support TOA partnerships with other organizations.
- E. Evaluate landscape connectivity to better understand high priority areas and actions (e.g., road ecology ‘hot spots’ and mitigation options).

**2025 Deliverables**

1. Partner with Westwind Forest Stewardship on forest health to respond to ratepayer concerns.
2. Collaborate on regional conservation projects:

- a. [Maamwi Anjiaziwin](#) is a regional collaborative species at risk (SAR) conservation project with one of its goals being to engage in cross-cultural learning and apply a 'Two Eyed Seeing' approach to our SAR work. As part of this work, the TOA has participated in reconciliation training, developed innovative road mitigation projects, participated in staff training on public works best practices, supported local turtle populations through turtle egg incubation, and engaged the local community through turtle releases. The TOA's involvement in the project continues through discussions related to coastal initiatives, reconciliation, cross-cultural learning, road maintenance best practices, land-use planning, and more.
- b. GBB is coordinating a regional conservation project aligned with Target 3 of the Global Biodiversity Framework, contributing to Canada's goal of protecting 30% of terrestrial and inland waters by 2030. As part of this work, the TOA is participating in a Natural Asset Management Planning Project. This regional initiative aims to develop a geospatial database to improve understanding of natural assets and climate risks. The database will support evidence-based decision-making in biodiversity conservation, land use planning, and climate resilience.

**Ongoing Supports**

- 1. Continue with engagement and education.
  - a. Engage ratepayers into the why/what and best practices.
  - b. Educate through resource sharing at events and in communications.
  - c. Host webinars and/or events on best management practices.
- 2. Liaise with partners to address concerns.

|  |                         |                   |
|--|-------------------------|-------------------|
| <b>3. EDUCATION</b><br><b>Four Year Goal:</b> Provide youth and general audiences with outdoor, environmental opportunities. | <b>2024</b><br>\$24,862 | <b>2025</b><br>\$ |
|--|-------------------------|-------------------|

**Four Year Objectives:**

- A. Foster environmental literacy and ecological knowledge.
- B. Create unique opportunities for audiences of all ages.
- C. Build public awareness through outreach and education.
- D. Support TOA partnerships with other organizations.

## 2025 Deliverables

### Youth (Kids in the Biosphere)

1. Facilitate a TOA-wide Kids in the Biosphere program.
2. Create up to 200 activity kits for registered families, first come, first served.
3. Continue to explore opportunities to engage children and youth in face-to-face, hands-on activities.
4. Continue to explore approaches for cost-sharing to expand the reach of these programs.
5. Engage volunteers in the program wherever possible.
6. Update the webpage as needed, provide regular communication with families, and be available on an ad hoc basis.
7. Update the distribution map to show reach.

### General Audience

1. Host a hike/presentation/workshop with three targeted cottage associations.
2. Work with associations on volunteers, venues, etc.
3. Advertise through several communications channels.
4. Include best management practices resources.
5. Seek partner organizations to present/speak when applicable or requested.
6. Adapt to webinar-based programming as needed.

## 4. STEWARDSHIP

**Four Year Goal:** Engage people in hands-on stewardship activities.

2024  
\$5,295

2025  
\$

### Four Year Objectives:

- A. Leverage stewardship opportunities for other grants, events, and programs.
- B. Build public awareness through outreach and education.
- C. Support TOA partnerships with other organizations.
- D. Increase understanding of what hands-on action is needed and can be done.

### Ongoing Supports

1. Promote monitoring and engagement as part of hands-on stewardship action.
2. Promote Citizen Science engagement tools (i.e., Monarch tagging, Bumblebee Watch, Bioblitzes & iNaturalist).
3. Support residents in protecting/enhancing shoreline and water quality.
4. Investigate stewardship action planning with ratepayer associations.
5. Facilitate shoreline stewardship workshops as requested (i.e., Life on the Bay).
6. Steward the PaB Monarch Garden as needed with Public Works Department.



|  |                                  |                                  |
|--|----------------------------------|----------------------------------|
| <p><b>5. CLIMATE CHANGE</b><br/> <b>Four Year Goal:</b> Continue to work with partners on a collaborative regional approach; ICECAP (Integrated Community Energy and Climate Action Plans).</p>  | <p><b>2024</b><br/> \$16,150</p> | <p><b>2025</b><br/> \$16,945</p> |
| <p><b>Four Year Objectives:</b></p> <ol style="list-style-type: none"> <li>1. Encourage the reduction of greenhouse gas emissions.</li> <li>2. Improve energy efficiency.</li> <li>3. Reduce the use of fossil fuels.</li> <li>4. Adapt to a changing climate by building greater resilience.</li> </ol>   |                                  |                                  |
| <p><b>2025 ICECAP Membership Deliverables</b></p> <ol style="list-style-type: none"> <li>1. Use FCM’s Partners for Climate Protection (PCP) framework to work on milestone 4 implementing <a href="#">climate action plans</a> and measure and record the results and impacts of actions.</li> <li>2. Provide individual and collective capacity support in the TOA’s efforts to implement its climate action plans.</li> <li>3. Use FCM’s Partners for Climate Protection (PCP) framework to work on milestone 5 and build emission and energy trends to monitor progress towards targets.</li> <li>4. Work with community partners to advance community climate action education through climate and energy related communications, workshops, and/or projects.</li> <li>5. Continue to work with GBB on Natural Assets Management Planning (NAMP) and climate adaptation funding and programming.</li> </ol> <p><b>Additional Climate Programming</b></p> <ol style="list-style-type: none"> <li>1. Write grant application for the <a href="#">GHG Reduction Pathway Feasibility Study</a> program. The program provides funding for assessing the feasibility to support near-term and long-term projects that reduce energy and GHGs, extend asset life, and reduce cost of ownership for local recreational and cultural facilities.</li> </ol> |                                  |                                  |
| <p><b>6. SEPTICS</b><br/> <b>Four Year Goal:</b> Work to ensure that septic pollution is minimized.</p>  | <p><b>2024</b><br/> \$9,997</p>  | <p><b>2025</b><br/> \$</p>       |
| <p><b>Four Year Objectives:</b></p> <ol style="list-style-type: none"> <li>A. Increase education and understanding of septic system health.</li> <li>B. Support ratepayer compliance with Ontario Building Code.</li> <li>C. Increase understanding of what hands-on action is needed and can be done.</li> <li>D. Assess re-inspection needs and opportunities.</li> </ol>  |                                  |                                  |

|   |   |                                      |
|---|---|--------------------------------------|
| <p><b>2025 Deliverables</b></p> <ol style="list-style-type: none"> <li>1. Launch and support an initiative to engage members of ratepayer associations in voluntary septic health assessments.</li> <li>2. Continue to promote and disseminate communication tools for best practices.</li> <li>3. Work with Township staff to track and report the status of septic systems as it relates to the risk that they do or do not pose.</li> <li>4. Continue to scan research and monitoring options for impact assessment.</li> </ol>  |   |                                      |
| <p><b>7. PUBLIC WORKS (PW)</b><br/> <b>Four Year Goal:</b> Support Public Works as needed pertaining to environmental topics and concerns (i.e., species at risk).</p>  | <p><b>2024</b><br/>           \$1,010<br/>           (remainder subsidised by CNPP)</p> | <p><b>2025</b><br/>           \$</p> |
| <p><b>Four Year Objectives:</b></p> <ol style="list-style-type: none"> <li>A. Leverage stewardship opportunities for other grants, events, and programs.</li> <li>B. Build public awareness through outreach and education.</li> <li>C. Support TOA partnerships with other organizations.</li> </ol>   |   |                                      |
| <p><b>2025 Deliverables</b></p> <ol style="list-style-type: none"> <li>1. Consult with PW on their needs for training and support.</li> <li>2. Provide ad-hoc support and advice on environmental topics.</li> <li>3. Identify opportunities to better utilize grants to complete PW projects.</li> <li>4. Train PW staff on safe movement and monitoring of species at risk.</li> <li>5. Provide support to PW to interpret and meet obligations under ESA.</li> <li>6. Work together to implement best management practices for species at risk.</li> <li>7. Provide staff with training, information, and resources they can relay to the public.</li> </ol> |   |                                      |
| <p><b>8. COMMUNICATION</b><br/> <b>Goal:</b> Engage in regular and clear communication with TOA, residents, and other parties.</p>  | <p><b>2024</b><br/>           \$8,438</p>   | <p><b>2025</b><br/>           \$</p> |
| <p><b>Four Year Objectives:</b></p> <ol style="list-style-type: none"> <li>A. Improve communication systems with the TOA and ratepayer associations.</li> <li>B. Build public awareness through outreach and education.</li> <li>C. Support TOA partnerships with other organizations.</li> </ol>   |   |                                      |

**2025 Deliverables**

1. Be present at events, advertise on social media, and through newsletters.
2. Explore environmental communications and review increased effectiveness.

**TOA Environment Report**

1. Continue Environment Report.
2. Update ArcGIS StoryMap version of Environment Report (i.e. publicly available web-based version of the report).
3. Host a webinar specific to results of the Environment Report, include partner organizations and TOA council/staff.

**9. COORDINATION**

**Four Year Goal:** Ensure that TOA is meeting its strategic plan goals with respect to the environment through planning, action, monitoring, and partnerships.

**2024**  
\$12,505

**2025**  
\$

**Four Year Objectives:**

- A. Ensure TOA’s environmental programs are delivered effectively.
- B. Support TOA partnerships with other organizations.
- C. Respond to TOA staff and ratepayers’ concerns and questions.

**Ongoing Supports**

1. Continue to engage with the Environment Committee.
2. Report results regularly.
3. Evaluate outcomes related to the TOA’s environmental programs.
4. Provide support and advice to staff and Council on an ad hoc basis.
5. Share coastal initiatives and opportunities for collaboration of interest.
6. Prepare formal project proposals on additional opportunities as requested by Council or staff or brought to GBB (ie. fish community monitoring & assessment; water quality communications specific to Great Lakes Ecology work by the Environmental Monitoring and Reporting Branch; invasive species staff training and/or public education programs).

**Total Budget 2024:** \$99,941

**Draft Budget 2025:** \$

# The Township of The Archipelago

## Recommendation Report to Council

**Report No.:** Connectivity 2024-09

**Date:** November 21, 2024

**Originator:** Joe Villeneuve, Manager of Innovation & Technology

**Subject:** Connectivity – Request for Concurrence, Proposed Rogers Communication Tower

---

### **RECOMMENDATION**

1. THAT Council authorize staff to provide a Letter of Concurrence to FORBES Bros Inc and Rogers Communication for the installation of a 60-metre telecommunication tower on Blackstone-Crane Lake Road.
- 

### **OVERVIEW**

The purpose of this report is to provide Council with a summary of public consultation and a recommendation regarding a proposed Telecommunication Tower located on the lands municipally known as 445 Blackstone-Crane Lake Road.

### **BACKGROUND**

Township Staff received a request for Municipal Concurrence on a proposed new telecommunications tower. The tower is proposed to be 60 metres in height and includes a fenced ground-level compound to house the tower base and associated equipment.

The subject lands are municipally known as 445 Blackstone-Crane Lake Road. The property is approximately 70 acres in area and currently contains an existing 50-metre telecommunications (BELL) tower on slightly higher elevated lands. A location map and aerial photograph of the subject lands are shown in Figures 1 and 2.



- The Township's Planning Department has indicated there are no planning concerns with the proposal or proposed property use associated with the current request.
- 

### **FINANCIAL IMPLICATIONS**

There are no financial implications.

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### **STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

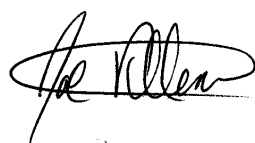
- Effective Relationships & Partnerships
  - Leadership & Communication
- 

### **CONCLUSION**

Based on the foregoing, Staff are satisfied that the proponent addressed ISED Canada's Protocol for Establishing Telecommunication Facilities. Furthermore, the proposed telecommunications tower is consistent with the intent and direction of provincial and municipal policy direction. Staff supports the request to Council for the provision of this Municipal Concurrence.

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Respectfully Submitted,



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Joe Villeneuve  
Manager of Innovation & Technology

I concur with this report.



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Shauna Lehtimaki  
Director, Legislative & Information  
Services



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John B. Fior  
CAO

### **ATTACHMENTS**

Proponent's Justification Report for 60-metre telecommunication tower  
Council Resolution #24-144  
Proponent's Request for Concurrence

## JUSTIFICATION REPORT:

### Proposed 60m Self-Support Tower Telecommunication Site

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**CLIENT:** Rogers Communications Inc.

**SITE ID:** C9350

**ADDRESS:** Blackstone Crane Lake Road, Archipelago, Ontario

*Jay Lewis*

Land Acquisition & Government Relations

**Forbes Bros. Ltd.**

[jlewis@forbesbrosltd.ca](mailto:jlewis@forbesbrosltd.ca)

**6/5/2024**

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## 1.0 Introduction

Forbes Bros. Ltd. has been retained by Rogers Communications Inc. to compete land-use authority and public consultation for the proposed 60m self-support tower telecommunication site at Part of Lot 10, Concession 10, located off Blackstone Crane Lake Road, Township of Archipelago, Ontario. The purpose of this report is to provide justification in support of the proposed site and assist the land-use authority in providing comments.

## 2.0 Background

Continued growth in demand for wireless products and their associated services has created a need for increased wireless network infrastructure. Mobile phones and other wireless devices cannot operate without the necessary infrastructure, which is made up of transmitting and receiving antennas located on support structures, commonly referred to as cell sites.

New infrastructure requirements are determined by monitoring the wireless network and identifying areas with weak or insufficient coverage. Rogers network planners isolate those areas requiring improvements and conduct coverage studies to determine the ideal coordinates for a new site. Site acquisition and government relations specialists review real estate and land use considerations for potential sites that will achieve network objectives. A new site for Rogers may include installing equipment on an existing tower, a tall building or another feasible structure (colocation), if available, or a new structure will be proposed such as the proposed 60m self-support tower site.

## 3.0 Proposal

Rogers is proposing a 60m self-support tower site at Part of Lot 10, Concession 10, located off Blackstone Crane Lake Road, Township of Archipelago, ON. The proposal site is to provide improved coverage, data transfer speed and network capacity for residents in the area of Blackstone Lake and Crane Lake, in addition to the overall surrounding area.

### 3.1 Location

**Site Address:** Blackstone Crane Lake Road, Township of Archipelago, Ontario

**Latitude:** 45.226477° **Longitude:** -79.898798°

**Legal Description:** ALL THAT PART OF LOT 17 CONCESSION 10 CONGER LYING TO THE NORTH, EAST & SOUTH OF PARTS 6, 7, 16 & 17 42R18259 EXCEPTING PART 22 42R18259; SUBJECT TO PART 1 42R4434 AS IN LT117100, LT117101, LT117102, LT117103, LT117104, LT117105, LT117106 & LT124624; SUBJECT TO LT70215; THE ARCHIPELAGO

The 60m self-support tower site is proposed set back 70m east from Blackstone Crane Lake Road centerline and centrally located on the parcel, 145m north of Bell's existing 50m guyed tower. An existing entrance and trail from Blackstone Lake Road will be utilized and upgraded to provide gated access to the 15m x 15m chain-link fenced compound at base of tower.



Location Map



Site Plan Overlaid on Aerial Image

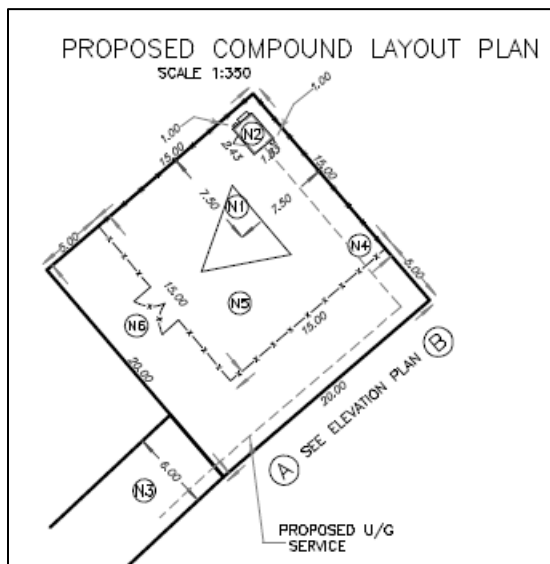
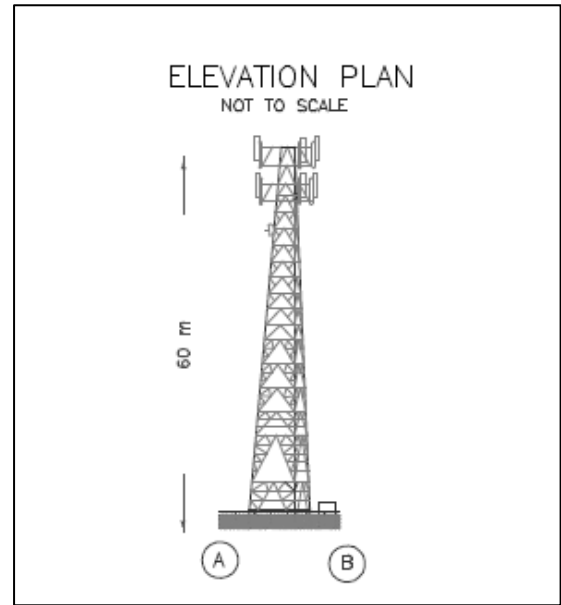
### 3.2 Design

Rogers has proposed a 60m self-support tower site. A self-support tower is a freestanding, lattice tower which is wider at the base and tapers towards the top.

Radio equipment to transmit, receive and process telecommunications will be installed on the tower and within a radio-equipment shelter (2.43m x 1.83m x 2.0m) located at base of tower on concrete foundation.

The radio-equipment shelter will have hydro service, proposed to extend north along Blackstone Crane Lake Road and underground following the access road, along with a battery back up unit but will not have fresh or wastewater systems.

Tower and radio-equipment shelter are secured within a 15m x 15m chain-link fenced compound to prevent public access.



- NOTES**
- (N1) PROPOSED STEEL SELF SUPPORT TOWER. PAINT COLOUR SUBJECT TO NAV CANADA REQUIREMENTS. ANTENNA NUMBER AND LOCATIONS TO BE DETERMINED. FOUNDATION DESIGN PENDING SOIL REPORT.
  - (N2) PROPOSED RADIO EQUIPMENT SHELTER ON REINFORCED CONCRETE SLAB.
  - (N3) PROPOSED ACCESS WAY AND HYDRO/FIBER OPTIC CONNECTION.
  - (N4) PROPOSED 2.4 m HIGH CHAIN LINK SECURITY FENCE TOPPED WITH BARBED WIRE SURROUNDING THE COMPOUND.
  - (N5) REMOVE EXISTING TOPSOIL, PROOF ROLL SUBGRADE AND PLACE 300 mm GRANULAR ACROSS COMPOUND AREA. MATCH INTO EXISTING GRADES ADJACENT TO THE COMPOUND. PROVIDE POSITIVE DRAINAGE AWAY FROM THE TOWER, SHELTERS AND HYDRO PAD TOWARDS THE NATURAL SLOPE OF THE SITE. REINSTATE ALL DISTURBED AREAS.
  - (N6) PROPOSED CHAIN LINK GATE.

**Proposed Compound Layout Plan & Tower Elevation Plan**

### 3.3 Colocation Capacity

The proposed tower is designed to accommodate Rogers future equipment in addition for third parties who can request to co-locate equipment on the tower. Co-location reduces the potential need for additional towers in the immediate area.

### 3.4 Photo Renderings

There is limited visibility of the proposed 60m self-support tower telecommunication site from Blackstone Crane Lake Road due to significant tree coverage. A portion of the proposed tower will be visible where Blackstone Crane Lake Road intersects with the transmission corridor due as there is no tree coverage to provide screening.

The tower will not be visible from the immediately adjacent shorelines as the vegetation will provide screening; however, a portion of the tower may be visible on the open water near or from shorelines on the far side of Blackstone or Crane Lakes due to lack of trees in the foreground to provide screening. A drone analysis with photos showing the areas the top of tower will be provided separately.

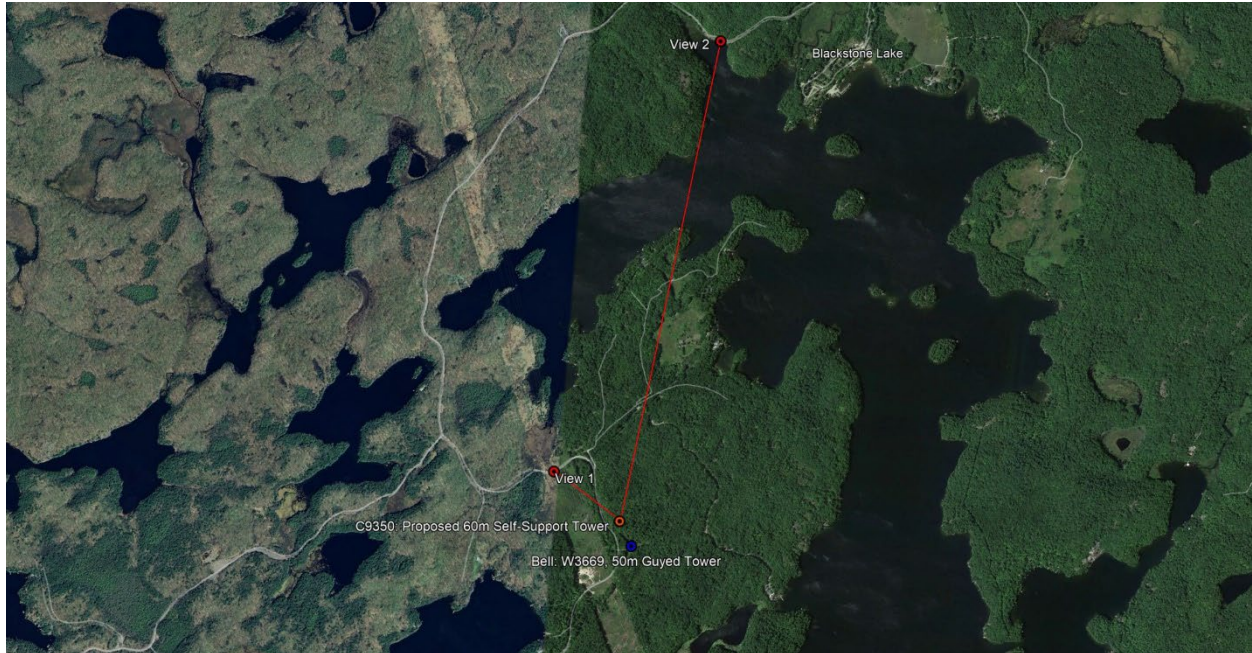


Photo Rendering – Aerial Reference



Photo Rendering – View 1 – Without 60m Self-Support Tower



Photo Rendering – View 1 - With 60m Self-Support Tower



Photo Rendering – View 2 – Without 60m Self-Support Tower



Photo Rendering – View 2 - With 60m Self-Support Tower

#### 4.0 Rationale

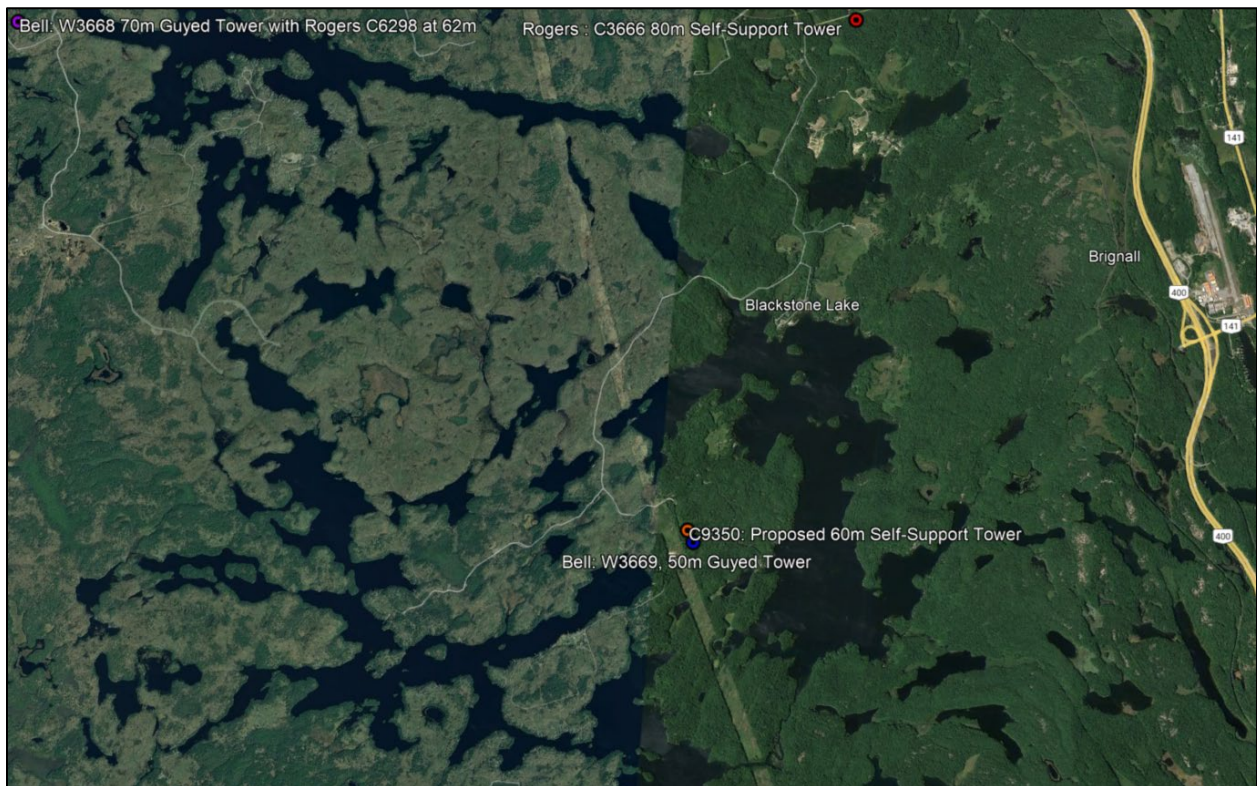
The selection of a new telecommunication site within an existing network is a complex process. It is based on existing sites and taking into account current and future wireless demand, radio frequency engineering principles, local topography, land use consideration and land availability which determines the location of Rogers future sites.

Rogers first identified a geographic search area where a new site was required, concluded existing structures could not be utilized and is now proposing the best site to achieve their coverage objectives while taking into consideration the local area.

#### 4.1 Geographic Search Area

The performance of a wireless network is dependent on the geographic location of the sites, height of radio equipment, surrounding terrain and topology along with the demand and proximity of customers within the wireless network.

Rogers currently has two (2) telecommunication sites that provide wireless services to the area north of Blackstone Lake and northwest of Crane Lake; however, these sites can only provide wireless services for a limited distance as the signal strength diminishes with distance from the source. Rogers identified a geographical search area between Blackstone and Crane Lakes.



Rogers Existing and Proposed Sites

#### 4.2 Evaluation of Existing Structures

Existing structures within the geographic search area are considered provided the existing structure has sufficient height for Rogers radio equipment and existing structure location can achieve coverage objectives. Existing structures can include tall buildings (apartments, towers, etc.) or existing telecommunications towers.

Bell's existing 50m guyed tower was identified to determine if co-locations was possible and a PIP (preliminary information package) was obtained. The PIP identifies Bell has either existing or future equipment between the 50m and 37m tower elevations. Rogers concluded coverage objectives could not be achieved by co-locating on the tower at the 35m elevation as the reduced elevation would reduce the coverage area. When the size of a coverage area is reduced than additional towers are required in closer proximity to achieve similar coverage.

#### 4.3 Land Use Consideration

A detailed review to determine possible locations for a new tower was conducted for the area surrounding Blackstone and Crane Lakes. There is limited power available as shown in the image below with most of the power following the shoreline. It is apparent that the location of the existing Bell tower is well situated due to proximity of available power but also as it is well set back from both Blackstone and Crane Lakes and adjacent to a transmission corridor. As this appears the most compatible location for a tower a second tower is being proposed.



Aerial Image

#### 4.4 Coverage Map Analysis

Coverage maps are an excellent tool to illustrate why a proposed site is required. A coverage map has a color classification scheme that represents the signal strength which is modelled based on the signal strength diminishing with distance from the source (existing and proposed sites) along with environmental factors such as buildings, topology, terrain and vegetation.

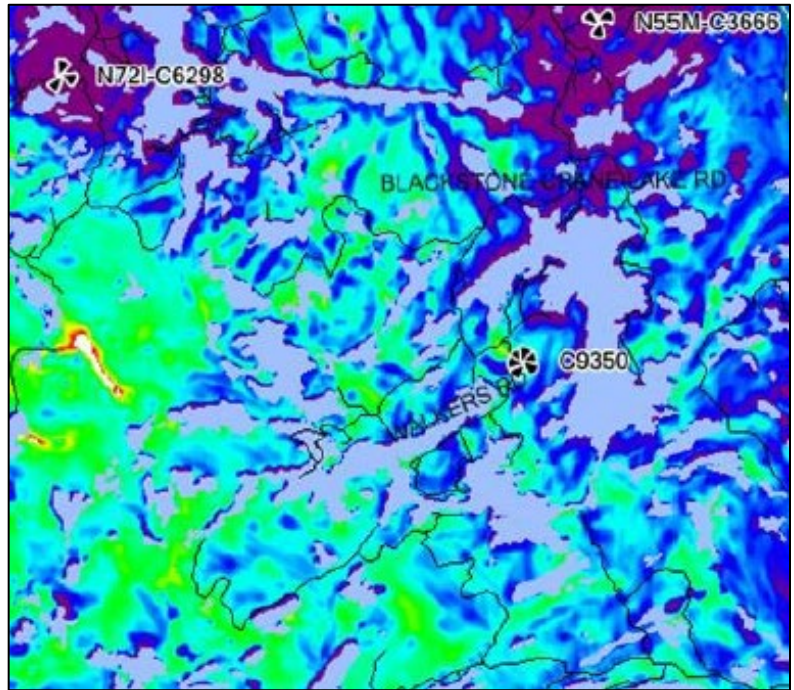


Rogers coverage objectives are to increase coverage and provide improved signal strength to benchmarking or in-building signal to ensure fast, high speed data transfer and wireless communication.

**Coverage Map – Existing Sites**

As shown in the adjacent coverage map the signal strength diminishes from the existing sites resulting in areas experiencing less than benchmarking signal strength that can cause latency and slow delivery of data.

While some residents on Blackstone Lake do experience benchmarking signal strength, this can be affected by the weather, season and number of users in the area which can diminish signal strength. Other Blackstone Lake residents and the majority on Crane Lake residents experience less sign strength.

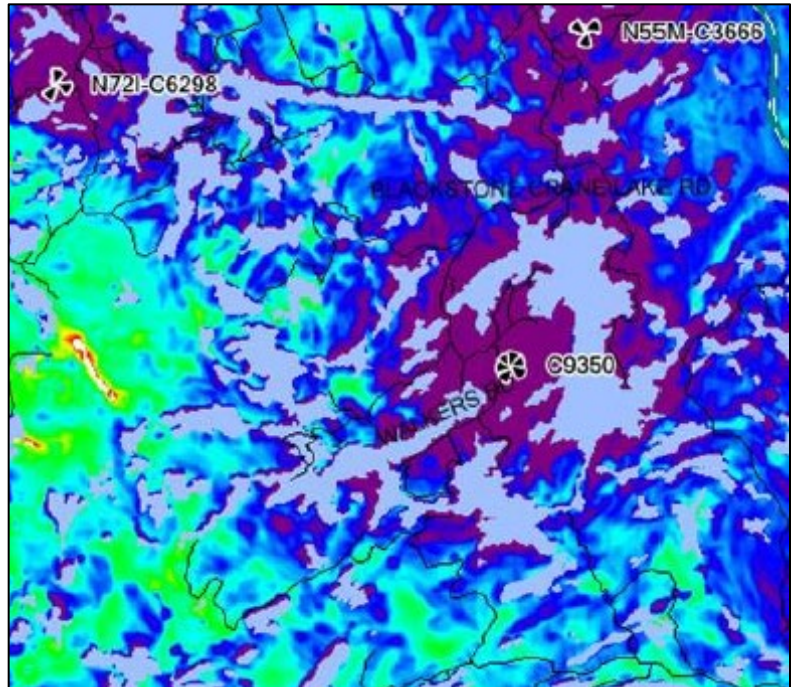


Coverage Map - Rogers Existing Sites

**Coverage Map – Existing and Proposed**

As shown in the adjacent coverage map the proposed 60m self-support tower will provide improved signal strength to these areas.

Specifically, benchmarking and in-building signal strength will be provided to all of Blackstone Lake and majority of Crane Lake that will ensure residents in these areas have fast, high speed data transfer and wireless communication.



Coverage Map – Rogers Existing and Proposed Sites

|                   |                    |
|-------------------|--------------------|
| Benchmarking      | -78 dBm or Greater |
| In-Building Dense | -88 to -78 dBm     |
| In-Building Light | -98 to -88 dBm     |
| In-Car            | -110 to -98 dBm    |
| On Street         | -116 to -110 dBm   |
| Minimum           | -119 to -116 dBm   |
| Fringe            | Less than -119 dBm |

## 5.0 Review of Development Plan

### 5.1 Federal Jurisdiction and Requirements

Rogers wireless services and telecommunication sites are federally regulated under the *Radiocommunication Act* and licensed by Innovation, Science and Economic Development Canada (ISED). ISED's *Radiocommunication and Broadcasting Antenna Systems – CPC-2-0-03, Issue 5* outlines the process for the proponent to follow and encourages the establishment of policies from the land-use authority as they are best positioned to contribute to optimum siting of facilities to meet their own community needs.

ISED's *Radiocommunication and Broadcasting Antenna Systems – CPC-2-0-03, Issue 5*, can be retrieved at: [https://www.ic.gc.ca/eic/site/smt-gst.nsf/vwapj/cpc-2-0-03-i5.pdf/\\$file/cpc-2-0-03-i5.pdf](https://www.ic.gc.ca/eic/site/smt-gst.nsf/vwapj/cpc-2-0-03-i5.pdf/$file/cpc-2-0-03-i5.pdf)

The land-use authority and public consultation process established under ISED authority is intended to provide local land-use authorities an opportunity to address land-use concerns while respecting the federal government's exclusive jurisdiction in the siting and operation of telecommunication sites.

Rogers is required to follow established and documented protocols or policies regarding establishing telecommunication sites set forth by land-use authorities. As the provisions of the Ontario Planning Act and other municipal by-laws and regulations do not apply to federal undertakings, telecommunication sites are not required to obtain municipal permits of any kind.

The Township of Archipelago has not established a policy and ISED land-use authority consultation and default public consultation process will be followed.

### 5.2 Land-Use Authority Consultation

The submission of this justification report to the Township of Archipelago is to commence the land-use authority consultation process. This report provides the necessary information on the site details, justification, process and federal requirements to allow the land-use authority an opportunity to discuss: site options, ensure any local process related to antenna systems are respected and address any preliminary concerns. Once all reasonable and relevant concerns from both the land-use authority and the public are addressed a summary of the public consultation will be provided to the land-use authority with a request for a letter of concurrence. Obtaining a letter of concurrence concludes this process.

### 5.3 Default Public Consultation

In accordance with ISED default public consultation process the proposed 60m self-support tower telecommunication site does not meet specific exclusion requirements and public consultation will consist of the following:

- Mail notification to be provided to property owners and neighbouring land-use authorities within 3 \* height of proposed structure (3\*60m = 180m).
- Public notice to be published in a locally circulated newspaper as the proposed structure is greater than 30m.

Notifications will contain basic information about the proposed site; contact information for the proponent, land-use authority and ISED; and, allow thirty (30) days for the public to make a submission. The proponent will acknowledge all submissions within 14 days; provide a response and address all reasonable and relevant concerns within 60 days; and, allow the party 21 days to reply to the proponent's response. This process is concluded if there are no submissions received within the 30-day public comment period or if no further submissions are received within the 21-day replay comment period.

#### 5.4 Federal Requirements

In addition to land-use and public consultation requirements, Rogers must also fulfill other important obligations including the following:

##### **Impact Assessment Act**

ISED requires that the installation and modification of antenna systems be done in a manner that complies with appropriate environmental legislation. This includes the *Impact Assessment Act* (IAA) where the antenna system is incidental to a physical activity or project designated under IAA or is located on federal lands.

Rogers attests that the radio antenna system as proposed for this site is not located within federal lands or forms part of or incidental to projects that are designated by the Regulations Designating Physical Activities or otherwise designated by the Minister of the Environment as requiring an environmental assessment. In accordance with the *Impact Assessment Act*, this installation is excluded from assessment.

For additional detailed information, please consult the *Impact Assessment Act* at: <https://laws-lois.justice.gc.ca/eng/acts/I-2.75/>

##### **Transport Canada's Aeronautical Obstruction Marking Requirements**

Aerodrome safety is under the exclusive jurisdiction of NAV Canada and Transport Canada. An important obligation of wireless proponents is to comply with Transport Canada / NAV Canada aeronautical safety requirements. Transport Canada performs an assessment of the proposal with respect to the potential hazard to air navigation and notifies Rogers of any painting and/or lighting requirements for the antenna system.

Rogers anticipates the proposed tower will not require aeronautical lighting/marking as the tower location is sufficient distance from Parry Sound Area Municipality Airport.

For additional information, please see the Transport Canada website at: <https://tc.canada.ca/en/corporate-services/acts-regulations/list-regulations/canadian-aviation-regulations-sor-96-433/standards/standard-621-obstruction-marking-lighting-canadian-aviation-regulations-cars>

##### **Health Canada's Safety Code 6 Compliance**

Health Canada is responsible for research and investigation to determine and promulgate health protection limits for exposure to radio-frequency (RF) electromagnetic energy. Accordingly, Health Canada has developed a guideline entitled "Limits of Human Exposure to Radiofrequency Electromagnetic Fields in the Frequency Range from 3Khz to 300Ghz – Safety Code 6".

The exposure limits specified in Safety Code 6 are established by reviewing all peer-reviewed scientific research in the area of human health and RF exposure. Included in this review are hundreds of studies conducted over the past 50 years.

Radiocommunication, including technical aspects related to broadcasting, is under the responsibility of the Ministry of Innovation, Science and Economic Development Canada which has the power to establish standards, rules, policies and procedures. ISED, under this authority has adopted Safety Code 6 for the protection of the general public. With this adoption, ISED requires all proponents and operators

to ensure that their installations comply with Safety Code 6 at all times, including any changes to the code and including any combined effects from other installations in the nearby radio environment.

Rogers attests that the radio antenna system described will comply with Health Canada's Safety Code 6 limits, as may be amended from time to time, for the protection of the general public including any combined effects of additional carrier co-locations and nearby installations within the local radio environment.

More information in the area of RF exposure and health is available at the following website:  
<https://www.canada.ca/en/health-canada/services/health-risks-safety/radiation/occupational-exposure-regulations/safety-code-6-radiofrequency-exposure-guidelines.html>

### **Engineering Practices**

Rogers attests that the radio antenna system as proposed for this site will be constructed in compliance with the National Building Code; the Canadian Standards Association; and, comply with good engineering practices including structural adequacy.

## **6.0 Summary and Conclusion**

As communities continue to grow to depend on wireless products and their services it will be necessary to improve network coverage and quality. Improving network coverage and quality is achieved by increasing telecommunication sites to fill coverage gaps and increase capacity for current and future wireless users.

This justification report has provided the rationale that the proposed 60m self-support tower telecommunication site is necessary for Rogers to improve their wireless services for the local community while taking into land use consideration.



**The Corporation of The Township of The Archipelago  
Council Meeting**

**Agenda Number:** 15.5.  
**Resolution Number** 24-144  
**Title:** Connectivity – Proposed Telecommunications Tower on Blackstone-Crane Lake Rd & Modification of Restrictive Covenant Regarding Tower Height.  
**Date:** Friday, July 19, 2024

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**Moved by:** Councillor Sheard  
**Seconded by:** Councillor Ashley

**NOW THEREFORE BE IT RESOLVED** that in preliminary support for the public notification process Rogers Communication will undertake to propose a new 60 metre self-support telecommunications tower located on Blackstone-Crane Lake Road, staff be directed to:

1. Provide the proponent's project notification to Archipelago properties within 1000m of the proposed tower site; and
2. Place any new tower proposal notification on the Township's website; and
3. Engage the private landowner to modify the existing Restrictive Covenant, at the landowner's expense, to reflect permissive conditions for the proposed 60-metre tower.

**CERTIFIED**  
A TRUE COPY  
JUL 24 2024  
*Nana Torresan*  
DEPUTY CLERK  
TOWNSHIP OF THE ARCHIPELAGO

**Carried**



Tel: (905) 928-9481  
Fax: (888) 622-4939  
482 South Service Road East, Suite 130  
Oakville, Ontario L6J 2X6  
[www.forbesbrosltd.ca](http://www.forbesbrosltd.ca)

October 17, 2024

Sent via email

Joe Villeneuve, Manager of Corporate Services  
Township of The Archipelago  
9 James Street  
Parry Sound, Ontario. P2A 1T4

**CLIENT:** Rogers Communications Inc.  
**RE:** Request for Concurrence – Proposed 60m Self-Support Tower Telecommunication Site  
**Site ID:** C9350 – Blackstone Crane Lake Rd & Tolpts Rd  
**Address:** Blackstone Crane Lake Road, Township of Archipelago, Ontario

Mr. Villeneuve,

Forbes Bros. Ltd. on behalf of Rogers Communications Inc. is advising The Archipelago Township that the municipal and public consultation process as required by Innovation, Science and Economic Development Canada (ISED) has been completed for Rogers proposed 60m self-support tower telecommunication site located at Part of Lot 10, Concession 10, off Blackstone Crane Lake Road, The Archipelago, Ontario.

The approval authority for wireless telecommunication towers is within ISED, under the *Radiocommunication Act*. ISED's *Radiocommunication and Broadcasting Antenna Systems – CPC-2-0-03, Issue 6* outlines the process for the proponent to follow and encourages the establishment of policies from the land-use authority as they are best positioned to contribute to optimum siting of facilities to meet their own community needs.

ISED's *Radiocommunication and Broadcasting Antenna Systems – CPC-2-0-03, Issue 6*, can be retrieved at: <http://tinyurl.com/ISED-CPC>

ISED requires the proponent to consult and obtain land-use authority concurrence in writing prior to moving forward with a proposed installation.

This site is located within The Archipelago which has not established their own policy. ISED's protocol for the municipal and public consultation has been completed by following:

#### **Land-Use Authority Consultation**

Submitted Justification Report and Site Plan on June 6, 2024 for the proposed 60m self-support tower telecommunication site that provide the Township with the following.

Provided presentation to Council on July 18, 2024.

Council requested increased distance for mail notification and a public notice on Township website in addition to advising the restrictive covenant to limit tower height to 50m registered on title could be modified for the proposed 60m at property owners expense.

No requests for additional information, comments or objectives have been received from the Township.

A civic address will be required for the existing entrance.

#### **Public Consultation**

- Mail notifications were sent twenty-five (25) property owners and/or neighbouring land-use authorities within 1000m of the subject property instead of 3 \* height of proposed telecommunication site (3 \* 60m = 180m) measured tower centre – September 6, 2024
- Public notice was posted online Parry Sound Beacon and Township Website – September 9, 2024
- Last day to received submissions - October 9, 2024

#### **Public Correspondence**

No submissions received.

#### **Concluding Consultation**

Twenty-five (25) property owners within 1000m of the proposed tower were directly invited by mail notification, in addition to the general public notified by the public notice online at Parry Sound Beacon and Township website to participate in the public consultation process by providing a submission by October 9, 2024.

No submissions were received to address. The consultation process is complete as there were no submissions to formally address.

#### **Requesting Concurrence**

As the requirements of ISED's policy has been fulfilled we are requesting from Council a letter of concurrence for the proposed 60m self-support telecommunication tower site located at Part of Lot 10, Concession 10, off Blackstone Crane Lake Road, The Archipelago, Ontario as described in the Justification Report submitted on June 26, 2024.

We will continue to work with Township staff to address the restrictive covenant on title and to receive a civic number.

Thank you for the consideration of this proposal. If any further information is required, please do not hesitate to contact the undersigned.

Sincerely,

*Jay Lewis*

Land Acquisition & Government Relations  
**Forbes Bros. Ltd.**

**The Township of The Archipelago**  
**Recommendation Report to Council**

**Report No.:** Planning-2024-01

**Date:** 2024-11-21

**Originator:** Steve Wark, Planning Coordinator

Cale Henderson, Manager of Development & Environment Services

**Subject:** 2024 Planning Fees Amendment Proposal

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**RECOMMENDATION**

That Council provide direction to staff to notify our residents of the intention to amend the Tariff of Fees and proceed with the increase in Planning fees as proposed.

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**BACKGROUND**

Township of The Archipelago Planning fees were last updated in 2017. Since then, operating costs and fees for professional services have increased significantly. Fees of surrounding municipalities were reviewed to determine appropriate increases.

Please refer to the attached spreadsheet detailing current and proposed fees, as well as adjustments for inflation and average fees taken from municipalities in the surrounding area.

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**FINANCIAL IMPLICATIONS**

Approving the proposed fees will help the Township keep pace with inflation and rising costs of professional services.

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**ANALYSIS/OPTIONS**

**Option 1 – Recommended**

1. That Council approve the fees as proposed, direct staff to provide notice to ratepayers of the intention to amend the Tariff of Fees, and amend the Tariff of Fees accordingly.



Option 2 – Not Recommended

2. That Council alter some or all of the proposed fees before directing staff to provide notice to ratepayers of the intention to amend the Tariff of Fees, and amend the Tariff of Fees accordingly.

Option 3 – Not Recommended

3. That Council reject the proposed fees and not proceed with amending the Tariff of Fees at this time.

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**STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Sustainable & Cost-Effective Services

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**CONCLUSION**

That Council provide direction to staff to notify our residents of the intention to amend the Tariff of Fees and proceed with the increase in Planning fees as proposed.

Respectfully Submitted,



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Steve Wark  
Planning Coordinator/  
Secretary-Treasurer

I concur with this report  
and recommendation,



---

Cale Henderson, MCIP, RPP  
Manager, Development &  
Environmental Services

I concur with this report  
and recommendation



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John B. Fior  
CAO

**ATTACHMENTS**

1. 2024 TOA Planning Fees Proposal

| Type of Application  | Archipelago Current    | Archipelago Proposed | Inflation Adj. | Average Fee | Seguin      | Georgian Bay   | Parry Sound | Muskoka Lakes       | Bracebridge     | Lake of Bays | Huntsville  | Severn      | Gravenhurst | McKellar | McDougall   |
|--|------------------------|----------------------|----------------|-------------|-------------|----------------|-------------|---------------------|-----------------|--------------|-------------|-------------|-------------|----------|-------------|
| <b>ZONING BY-LAW AMENDMENT</b>   |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Zoning By-law Amendment: Minor   | \$ 1,200.00            | \$ 1,750.00          | \$ 1,485.25    | \$ 1,638.80 | \$ 1,500.00 | \$ 3,000.00    | \$ 1,250.00 | \$ 1,900.00         | \$ 1,650.00     | \$ 1,150.00  |             | \$ 3,310.00 | \$ 1,109.00 |          | \$ 1,000.00 |
| Zoning By-law Amendment: Major   |                        |                      |                | \$ 1,750.50 | \$ 1,800.00 |                | \$ 2,500.00 | 2200 +cost recovery |                 |              |             |             | \$ 1,665.00 |          |             |
| Zoning re-circulations not requiring a public meeting                      |                        |                      |                |             | \$ 420.00   |                |             | \$ 350.00           | \$ 300.00       |              |             |             |             |          |             |
| Zoning By-law Amendment concurrent with Consent or OPA                     | \$ 625.00              | \$ 1,000.00          | \$ 773.58      |             |             |                |             | 50% of fee          |                 | \$ 750.00    |             |             |             |          |             |
| Zoning re-circulations requiring a public meeting                          | \$ 500.00              | \$ 750.00            | \$ 618.87      | \$ 393.50   | \$ 525.00   | \$ 350.00      |             | \$ 350.00           | \$ 300.00       |              |             |             | \$ 336.00   |          |             |
| Holding By-laws (on/off each)  | \$ 525.00              | \$ 700.00            | \$ 649.81      | \$ 664.67   | \$ 550.00   | \$ 750.00      | \$ 500.00   | \$ 600.00           | 600+legal costs | \$ 650.00    | \$ 881.00   | \$ 1,105.00 | \$ 446.00   |          | \$ 500.00   |
| Amended application/deferral   | \$ 300.00              | \$ 300.00            | \$ 371.32      |             |             |                |             |                     | fifty%          |              |             |             |             |          |             |
| <b>MINOR VARIANCE</b>  |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Minor Variance   | \$ 1,000.00            | \$ 1,400.00          | \$ 1,237.73    | \$ 991.00   | \$ 1,000.00 | \$ 1,200.00    | \$ 850.00   | \$ 1,400.00         | \$ 1,050.00     | \$ 1,000.00  |             | \$ 1,105.00 | \$ 717.00   |          | \$ 800.00   |
| Applicant request deferral of MV app following Notice of Hearing           | \$ 300.00              | \$ 400.00            | \$ 371.32      |             | \$ 315.00   | Cost+15% admin |             |                     |                 |              |             |             |             |          |             |
| Applicant change to original application                                   | \$ 300.00              | \$ 400.00            | \$ 371.32      |             |             |                |             |                     | fifty%          |              |             | \$ 555.00   |             |          |             |
| <b>SITE PLAN AGREEMENT</b>   |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Site Plan Application Agreement Non-Residential (Commercial, Industrial, e | \$900.00 (commercial)  | \$ 1,600.00          | \$ 1,113.96    | \$ 2,036.22 | \$ 1,600.00 | \$ 5,000.00    | \$ 2,000.00 | \$ 1,200.00         | 1650-2250       | \$ 1,550.00  |             | \$ 2,100.00 | \$ 2,013.00 |          | \$ 2,500.00 |
| Site Plan Application Agreement Major Residential                          | \$750.00 (residential) | \$ 1,200.00          | \$ 928.30      | \$ 1,143.29 | \$ 900.00   | \$ 2,500.00    |             |                     |                 | \$ 1,200.00  |             | \$ 1,105.00 | \$ 642.00   |          | \$ 1,500.00 |
| Site Plan Application Agreement (Amendment)                                | \$ 500.00              | \$ 500.00            | \$ 618.87      | \$ 505.50   | \$ 400.00   | \$ 500.00      |             | \$ 800.00           |                 | \$ 250.00    |             | \$ 555.00   | \$ 528.00   |          |             |
| <b>DEEMING BY-LAW</b>  |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Deeming By-law   | \$ 525.00              | \$ 600.00            | \$ 649.81      | \$ 576.27   | \$ 525.00   | \$ 750.00      | \$ 421.00   | \$ 400.00           | \$ 450.00       | \$ 500.00    | \$ 456.00   | \$ 720.00   | \$ 557.00   |          | \$ 1,300.00 |
| Deeming By-law Legal Deposit   |                        |                      |                |             | \$ 525.00   | \$ 1,000.00    |             |                     | legal costs     |              |             | \$ 605.00   |             |          |             |
| Part Lot Control By-law  |                        |                      |                | \$ 811.88   | \$ 375.00   |                | \$ 750.00   | \$ 600.00           | 550+legal costs | \$ 500.00    | \$ 2,228.00 | \$ 775.00   | \$ 1,007.00 |          |             |
| <b>OFFICIAL PLAN AMENDMENTS</b>  |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Official Plan Amendment - Minor  | \$ 2,000.00            | \$ 3,000.00          | \$ 2,475.46    | \$ 2,477.40 | \$ 2,000.00 | \$ 3,000.00    | \$ 1,250.00 | \$ 2,400.00         | \$ 4,000.00     | \$ 2,250.00  | \$ 2,197.00 | \$ 3,675.00 | \$ 2,002.00 |          | \$ 2,000.00 |
| Official Plan Amendment - Major  |                        |                      |                |             | \$ 3,200.00 | \$ 5,000.00    | \$ 2,500.00 | \$ 3,700.00         |                 | \$ 3,500.00  | \$ 4,818.00 |             | \$ 4,438.00 |          |             |
| Amended application/recirculation  | \$ 750.00              | \$ 1,000.00          | \$ 928.30      |             |             | \$ 350.00      |             | \$ 350.00           | \$ 300.00       |              |             |             |             |          |             |
| <b>ROAD ALLOWANCE PURCHASE</b>   |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Shore Road   | 500+2                  |                      |                |             |             |                |             | \$ 1,000.00         |                 |              |             |             | \$ 946.00   |          |             |
| Municipal Concession   | 500+fair market value  |                      |                |             |             |                | \$ 599.00   | \$ 1,000.00         |                 |              |             |             |             |          |             |
| Mediation Fee  | \$ 500.00              |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| <b>OTHER</b>   |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Request for correspondence   | \$ 100.00              | \$ 150.00            | \$ 123.77      | \$ 112.96   | \$ 90.00    | \$ 84.75       | \$ 66.00    | 200-300+survey fe   | \$ 150.00       | \$ 200.00    |             |             | \$ 148.00   |          |             |
| Copy of Official Plan  | \$ 50.00               | \$ 100.00            | \$ 61.89       |             |             |                |             | \$ 100.00           |                 | \$ 100.00    | \$ 200.00   |             | \$ 207.00   |          |             |
| Copy of Zoning By-law Amendment  | \$ 50.00               | \$ 100.00            | \$ 61.89       |             |             |                |             | \$ 100.00           |                 | \$ 100.00    |             |             | \$ 148.00   |          |             |
| Application for Project Review - with Circulation                          | \$ 700.00              | \$ 1,000.00          | \$ 866.41      |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Application for Project Review - no Circulation                            | \$ 500.00              | \$ 750.00            | \$ 618.87      |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Additional Staff time - Planning Assistant/Clerk                           |                        |                      |                |             | \$ 75.00    |                |             |                     |                 |              |             |             |             |          |             |
| Additional Staff Time - Intermediate Planner                               |                        |                      |                |             | \$ 95.00    |                |             |                     |                 |              |             |             |             |          |             |
| Additional Staff Time - Director of Planning                               |                        |                      |                |             | \$ 110.00   |                |             |                     |                 |              |             |             |             |          |             |
| <b>DEPOSITS</b>  |                        |                      |                |             |             |                |             |                     |                 |              |             |             |             |          |             |
| Minor Variance   | \$ -                   | \$ -                 |                | \$ 1,218.33 |             | \$ 2,000.00    |             |                     |                 |              |             | \$ 1,155.00 |             |          |             |
| Site Plan Agreement  | \$ -                   | \$ 1,000.00          |                | \$ 2,077.50 |             | \$ 2,000.00    | \$ 5,000.00 |                     | \$ 1,100.00     |              |             | \$ 2,365.00 |             |          | \$ 1,500.00 |
| Deeming By-law Deposit   | \$ -                   | \$ 1,000.00          |                | \$ 720.00   | \$ 525.00   | \$ 1,000.00    |             |                     |                 |              |             | \$ 605.00   |             |          | \$ 750.00   |
| Official Plan Amendment  | \$ -                   | \$ 2,000.00          |                | \$ 2,470.00 |             | \$ 2,000.00    |             |                     |                 |              |             | \$ 2,940.00 |             |          |             |
| Zoning By-law Amendment  | \$ -                   | \$ 2,000.00          |                | \$ 1,621.67 |             | \$ 2,000.00    |             |                     |                 |              |             | \$ 2,365.00 |             |          |             |
| OLT Deposit  | \$ -                   | \$ -                 |                | \$ 3,058.67 |             |                |             |                     | \$ 5,000.00     | \$ 2,000.00  |             |             | \$ 2,176.00 |          |             |

**Carling**

\$ 519.00

\$ 1,037.00

\$ 779.00

\$ 129.00

\$ 363.00

\$ 156.00

\$ 260.00

\$ 260.00

\$ 52.00

\$ 500.00

\$ 500.00

\$ 500.00

# The Township of The Archipelago

## Information Report to Committee

**Report No.:** PLANNING-2024-02

**Date:** November 21, 2024

**Originator:** Cale Henderson, Manager of Development & Environmental Services

**Subject:** Site Alteration and Tree Preservation By-law Status Update

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### **BACKGROUND**

During the October Committee of the Whole Meeting, Rebecca Elphick, Planner, from J.L Richards provided an update to Council regarding the comments received during the summer Open House meetings, and recommendations on how to implement those comments were presented to Committee for their comment and consideration.

Following that meeting during the October Council meeting, Council passed the following resolutions:

#### **Site Alteration By-law**

**NOW THEREFORE BE IT RESOLVED** that Council direct Township Staff and JLR to continue to refine and scope the draft site alteration by-law and to bring to Council a revised draft for approval at a future meeting, which includes the provision to delegate authority to staff to grant relief from the by-laws on a case-by-case basis.

#### **Tree Preservation By-law**

**NOW THERE BE IT RESOLVED** that Council direct Township staff and JLR to continue to refine and scope the tree preservation by-law; and

**FURTHER BE IT RESOLVED** that Council direct Township staff and JLR to proceed with revisions to the final Tree Preservation By-law, with particular attention to incorporating additional flexibility through activities that are exempted in the By-law and improving the language of the By-law in areas that caused confusion, concern, or misunderstanding from the public; and

**FURTHER BE IT RESOLVED** that the Tree Preservation By-law be further revised to incorporate Recommendation 3, Option 1 of JLR's October 2024 Report, being to include an exemption within the final draft Tree Preservation By-law which allows for the injuring or destruction of trees in the shoreline buffer area to a maximum width of 25% of the shoreline frontage, or 25 metres, whichever is the lesser; and

**FINALLY BE IT RESOLVED** that staff and JLR bring to Council a revised draft of the Tree Preservation By-law for approval at a future meeting, which includes the provision to delegate authority to staff to grant relief from the By-laws on a case-by-case basis.

**NEXT STEPS**

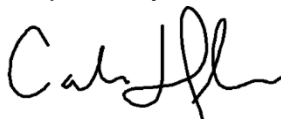
J.L Richards and Township staff are currently reviewing and revising the draft by-laws which will be presented to Council at the December meeting. Once Council has approved the draft by-laws at the December meeting and given direction to staff that they are acceptable, the final by-laws will be presented to Council at the January meeting for adoption. This will provide staff with an opportunity to ensure that the public has had time to review the by-laws before they have been adopted and to ensure adequate circulation and communication to the public.

| Timeline Overview |   |
|-------------------|---|
| Date              | Description   |
| October – 2024    | - Public Feedback from Summer Open Houses presented to Committee and Council direction obtained.      |
| Oct/Nov – 2024    | - J.L. Richards refining/finalizing by-laws per Council direction.                                    |
| November - 2024   | - Status update provided to Committee.  |
| December – 2024   | - Draft By-laws presented to Committee.   |
| January – 2025    | - Final By-laws presented to Council for Adoption, with public notice posted on website/social media. |

**CONCLUSION**

Staff are continuing to refine and scope the draft by-laws which will be presented to Council in December.

Respectfully Submitted,



Cale Henderson, MCIP, RPP  
 Manager of Development &  
 Environmental Services

I concur with this report,



John B. Fior  
 CAO

**Permit Comparison Summary**

Issued For Period OCT 1,2024 To OCT 31,2024

| <b>Type</b>         | <b>Number</b> | <b>Property</b>         |
|---------------------|---------------|-------------------------|
| -DECK               | 2024-0170     | 138 SOUTH SHORE ROAD    |
| -DEMOLITION         | 2024-0171     | 3 A481 ISLAND           |
| -SEASONAL DWELLING  | 2024-0172     | 3 A481 ISLAND           |
| -SLEEPING CABIN     | 2024-0173     | 3 A481 ISLAND           |
| -SLEEPING CABIN     | 2024-0174     | 3 A481 ISLAND           |
| -ACCESSORY BUILDING | 2024-0176     | 3 A481 ISLAND           |
| -SLEEPING CABIN     | 2024-0175     | 3 A481 ISLAND           |
| -ACCESSORY BUILDING | 2024-0177     | 3 A481 ISLAND           |
| -SEWAGE CLASS 4     | 2024-0178     | 232 CRANE LAKE          |
| -BOATHOUSE          | 2024-0179     | 3 A150 ISLAND           |
| -SEWAGE CLASS 4     | 2024-0180     | 100 BOUNDARY LAKE RD    |
| -SEWAGE CLASS 4     | 2024-0181     | 48 B207 ISLAND          |
| -DOCK               | 2024-0182     | 61 EARL'S RD            |
| -DECK               | 2024-0183     | 1 CRANE WALKER ROAD     |
| -SLEEPING CABIN     | 2024-0184     | 249 GEORGIAN BAY        |
| -SEWAGE CLASS 4     | 2024-0185     | 20 A364 ISLAND          |
| -SEWAGE CLASS 4     | 2024-0186     | 62 KAPIKOG SOUTH RD     |
| -SEWAGE CLASS 4     | 2024-0187     | 1472 GEORGIAN BAY WATER |
| -SEASONAL DWELLING  | 2024-0188     | 1 A385 ISLAND           |
| -HOUSE              | 2024-0189     | 1560 HIGHWAY 69         |

**Permit Comparison Summary**

Issued For Period OCT 1,2024 To OCT 31,2024

|                     | Previous Year |          |            | Current Year |           |              |
|---------------------|---------------|----------|------------|--------------|-----------|--------------|
|                     | Permit Count  | Fees     | Value      | Permit Count | Fees      | Value        |
| -ACCESSORY BUILDING | 0             | 0.00     | 0.00       | 2            | 1,540.00  | 140,000.00   |
| -BOATHOUSE          | 0             | 0.00     | 0.00       | 1            | 660.00    | 60,000.00    |
| -DECK               | 1             | 1,100.00 | 100,000.00 | 2            | 297.00    | 28,000.00    |
| -DEMOLITION         | 3             | 150.00   | 0.00       | 1            | 50.00     | 0.00         |
| -DOCK               | 2             | 100.00   | 80,401.23  | 1            | 50.00     | 5,000.00     |
| -HOUSE              | 0             | 0.00     | 0.00       | 1            | 2,289.00  | 208,125.00   |
| -LIVING ADDITION    | 1             | 2,200.00 | 200,000.00 | 0            | 0.00      | 0.00         |
| -SEASONAL DWELLING  | 2             | 9,253.00 | 841,200.00 | 2            | 33,000.00 | 3,000,000.00 |
| -SEWAGE CLASS 4     | 3             | 1,250.00 | 50,000.00  | 6            | 2,750.00  | 200,000.00   |
| -SLEEPING CABIN     | 2             | 1,834.00 | 166,750.00 | 4            | 9,184.00  | 834,875.00   |

|                                 | <u>Previous Year</u> | <u>Current Year</u> |
|---------------------------------|----------------------|---------------------|
| Total Permits Issued            | 14                   | 20                  |
| Total Dwelling Units Created    | 1                    | 3                   |
| Total Permit Value              | 1,438,351.23         | 4,476,000.00        |
| Total Permit Fees               | 15,887.00            | 49,820.00           |
| Total Compliance Letters Issued | 3                    | 1                   |

## BUILDING PERMIT COMPARISON SUMMARY (2023 to 2024)

### 2023

| Month         | Total No.  | Value                  | Fees                | Permit Area<br>(Sq. Feet) |
|---------------|------------|------------------------|---------------------|---------------------------|
| JAN           | 11         | 562,000.00             | 5,689.00            | 13,754                    |
| FEB           | 7          | 941,550.00             | 10,294.00           | 8,641                     |
| MAR           | 9          | 565,000.00             | 6,200.00            | 3,812                     |
| APR           | 24         | 2,510,772.00           | 25,585.00           | 11,478                    |
| MAY           | 33         | 5,175,680.00           | 57,435.00           | 25,408                    |
| JUN           | 26         | 2,471,945.00           | 28,007.00           | 13,666                    |
| JUL           | 29         | 2,802,315.00           | 33,509.00           | 17,906                    |
| AUG           | 28         | 2,507,500.00           | 29,375.00           | 14,023                    |
| SEP           | 21         | 1,128,295.00           | 12,949.00           | 9,962                     |
| OCT           | 14         | 1,438,351.23           | 15,887.00           | 13,670                    |
| NOV           | 17         | 1,313,167.00           | 15,229.00           | 5,213                     |
| DEC           | 1          | 0.00                   | 50.00               | 1,500                     |
| <b>TOTALS</b> | <b>220</b> | <b>\$21,416,575.23</b> | <b>\$240,209.00</b> | <b>139,033</b>            |

### 2024

| Month         | Total No.  | Value                  | Fees                | Permit Area<br>(Sq. Feet) |
|---------------|------------|------------------------|---------------------|---------------------------|
| JAN           | 11         | 1,146,000.00           | 11,486.00           | 9,507                     |
| FEB           | 6          | 909,300.00             | 10,050.00           | 5,388                     |
| MAR           | 10         | 366,575.00             | 3,817.00            | 3,724                     |
| APR           | 10         | 540,800.00             | 6,018.00            | 2,086                     |
| MAY           | 36         | 2,405,850.00           | 29,498.00           | 12,968                    |
| JUN           | 15         | 496,960.00             | 6,680.00            | 3,997                     |
| JUL           | 31         | 3,461,350.00           | 36,696.00           | 13,047                    |
| AUG           | 17         | 2,628,350.00           | 29,354.00           | 8,171                     |
| SEP           | 33         | 1,941,550.00           | 23,310.00           | 4,587                     |
| OCT           | 20         | 4,476,000.00           | 49,820.00           | 12,009                    |
| NOV           |            |                        |                     |                           |
| DEC           |            |                        |                     |                           |
| <b>TOTALS</b> | <b>189</b> | <b>\$18,372,735.00</b> | <b>\$206,729.00</b> | <b>75,484</b>             |



### 10 Year Building Permit Comparison

| Inspectors | Year | Total Number | Construction Value | Permit Fees | Permit Area (Sqft) |
|------------|------|--------------|--------------------|-------------|--------------------|
| 3          | 2023 | 220          | \$21,416,575       | \$240,209   | 139,033            |
| 2          | 2022 | 296          | \$27,198,544       | \$318,099   | 153,466            |
| 2          | 2021 | 322          | \$28,963,423       | \$343,425   | 154,202            |
| 2          | 2020 | 217          | \$14,485,336       | \$170,470   | 97,798             |
| 2          | 2019 | 229          | \$17,583,215       | \$206,557   | 111,251            |
| 2          | 2018 | 243          | \$13,384,210       | \$158,586   | 97,049             |
| 2          | 2017 | 253          | \$12,079,625       | \$158,298   | 112,450            |
| 2          | 2016 | 255          | \$14,263,575       | \$190,799   | 97,112             |
| 3          | 2015 | 251          | \$10,181,075       | \$141,225   | 104,769            |
| 3          | 2014 | 203          | \$8,683,875        | \$116,569   | 71,947             |

|                   |  |     |              |           |         |
|-------------------|--|-----|--------------|-----------|---------|
| Average 2014-2023 |  | 252 | \$16,313,653 | \$200,448 | 111,116 |
|-------------------|--|-----|--------------|-----------|---------|

|                             |  |            |                     |                  |               |
|-----------------------------|--|------------|---------------------|------------------|---------------|
| <b>Jan 1 - Oct 31, 2024</b> |  | <b>189</b> | <b>\$18,372,735</b> | <b>\$206,729</b> | <b>75,484</b> |
|-----------------------------|--|------------|---------------------|------------------|---------------|

# The Township of The Archipelago

## Recommendation Report to Council

**Report No.:** 2024-025

**Date:** November 21, 2024

**Originator:** Josh Badger, Director of Operations and Facilities

**Subject:** Pointe Au Baril Lighthouse Preservation and Interior Works

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### **RECOMMENDATION**

1. That Council review, within the 2025 Capital Budget, a proposal to work with the West Parry Sound Museum to digitize and historically preserve the Pointe Au Baril Lighthouse information and artifacts, and,
  2. That procurement of services to remove interior wall and ceiling finishes, as well as exterior caulking, be planned by the Township without interfering with the aid to navigation.
- 

### **BACKGROUND**

The Pointe Au Baril Lighthouse is owned by the Department of Fisheries and Oceans (DFO) and is an important aid to vessel navigation. The Township of The Archipelago leases a portion of the dwelling and property from DFO through a successful partnership that has spanned many decades. The current two-year lease agreement is set to expire on March 31<sup>st</sup>, 2025. DFO and The Archipelago intend to enter into a subsequent agreement as the Township of The Archipelago views the lighthouse as an important symbol, and landmark, within our community. A recent building condition assessment and hazardous building material assessment were completed by a third party which recommended that work be undertaken for the continued preservation of the lighthouse.

To ensure the history of the lighthouse is preserved, and the necessary maintenance is completed, the following recommendations are proposed.

#### **Lighthouse History:**

Township staff collects all artifacts from the lighthouse in the spring of 2025.

- This would involve contacting community members who may have donated items and requesting any other historically significant items be loaned.

Township staff deliver all artifacts to WPS Museum staff for cataloguing, digitization, and historical research. The estimated duration is 6 months.

- The WPS Museum would also conduct interviews with Emmaline Madigan and other important personnel.

Upon completion of the WPS Museum scope, the artifacts would be returned to the Township.

- In 2026, the artifacts would be returned to the lighthouse, either to the interior if appropriate for public access, or to the covered screened-in porch area.
- In 2026, the Township would use the digitized history to create new storyboards and video history, creating a small exhibit at the Township Office and the Pointe Au Baril Wharf.

### Lighthouse Repairs:

Capital budget funding is recommended to be allocated in the 2025 Budget for necessary repairs and maintenance to the lighthouse.

- A Request for Quotation would be distributed for the removal of mould, and water damaged lead-containing interior wood fibre paneling. No replacement paneling will be installed until DFO has addressed the required work on the navigational portion.
- A request for Quotation would be distributed for the caulking of vulnerable exterior siding and roof locations.

### Lighthouse Visitors:

Within the covered screened-in porch area a storyboard display with public seating be constructed to allow visitors to continue visiting the site during repairs.

- The interior of the lighthouse would not be available to the public for 2025 during the repairs.
- Township staff could perform weekly property checks or could employ a part-time lighthouse attendant to work one day a week.

The Township must make these necessary arrangements at the lighthouse to avoid further condition degradation. Any inconveniences to the public should be seen in a positive light, as the Township looks to address required repairs and improve the condition of the lighthouse. The position of the Township is that DFO will transfer ownership of the lighthouse to The Archipelago. The commitment to preserve the historical data and conduct necessary repairs highlights the Township's support in acquiring ownership of the facility.

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## **FINANCIAL IMPLICATIONS**

Financial implications will be considered within the 2025 Capital Budget. Estimates for the scopes of work are identified below:

- Historical Preservation, Digitization, and Research - \$25,000
- Removal of Interior Paneling - \$15,000
- Caulking of Exterior Roof and Siding - \$8,000
- Creating a History Board and Furnishings - \$4,000

The total estimated undertaking for the lighthouse within the 2025 Capital Budget would be \$53,000. This would be solely borne by the Township of The Archipelago, as it is not directly related to the aid to navigation. DFO is responsible for the repair costs required to the aid to navigation structure, which is a larger scope and cost.

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## **ANALYSIS/OPTIONS**

### **Option 1 – Recommended**

1. That Council review, within the 2025 Capital Budget, a proposal to work with the West Parry Sound Museum to digitize and historically preserve the Pointe Au Baril Lighthouse information and artifacts, and, that procurement of services to remove interior wall and ceiling finishes as well as exterior caulking be planned.

The financial commitment anticipated for these undertakings is \$53,000 and will require the Facilities Supervisor and the Director of Operations and Facilities time during the spring season, which will be identified in the 2025 departmental work plan.

### **Option 2 – Not Recommended**

1. That Council, upon considerations of the 2025 Capital Budget, choose not to proceed with working with the WPS Museum to catalogue, digitize, and complete historical research related to the lighthouse. In addition, Council may choose not to proceed with any repairs or maintenance work on the lighthouse. In this situation, the lighthouse artifacts would remain at the lighthouse in their current state, and the Township would recommend that the interior of the lighthouse be closed to the public until the necessary repairs are completed.

### **Option 3 – Not Recommended**

1. That Council choose to direct staff to bring forward, within the 2025 Capital Budget, a portion of the identified recommendations while omitting other recommendations or propose an alternative scope of work all together.
-

## **STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Sustainable & Cost-Effective Services
- Effective Relationships & Partnerships
- Leadership & Communications

---

## **CONCLUSION**

That Council review, within the 2025 Capital Budget, a proposal to work with the West Parry Sound Museum to digitize and historically preserve the Pointe Au Baril Lighthouse information and artifacts and, that the procurement of services to remove interior wall and ceiling finishes as well as exterior caulking be planned.

Respectfully Submitted,



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Josh Badger  
Director of Operations and Facilities

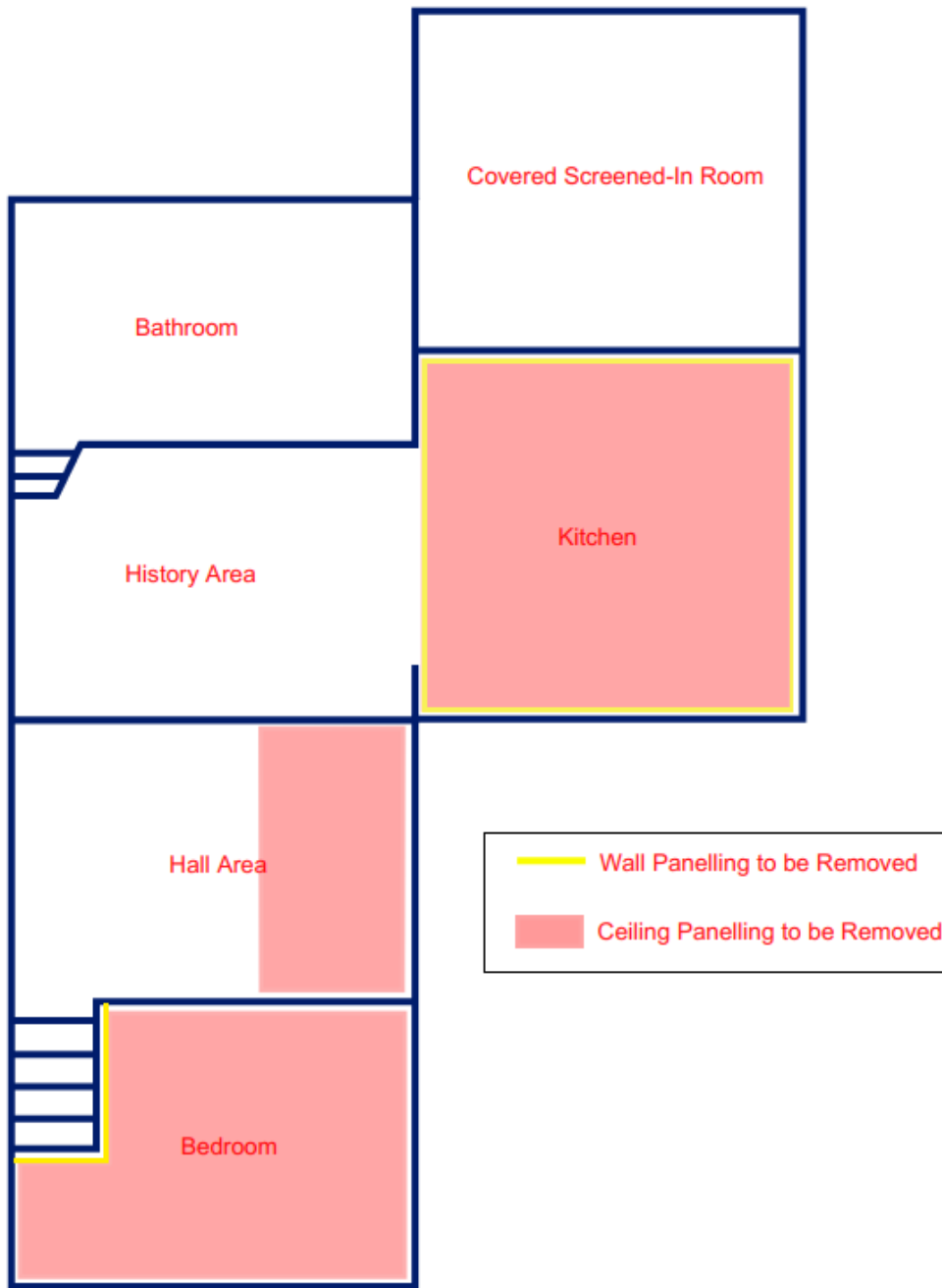
I concur with this report  
and recommendation,



---

John B. Fior  
Chief Administrative Officer

**ATTACHMENTS**



**Figure 1 - PROPOSED INTERIOR REMOVAL SCOPE**



# The Township of The Archipelago

## Recommendation Report to Council

**Report No.:** 2024-027

**Date:** November 21, 2024

**Originator:** Josh Badger, Director of Operations and Facilities

**Subject:** Six Star Snow Riders Snowmobile Club MOU Municipal Lands

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### **RECOMMENDATION**

1. That Council enter into a Memorandum of Understanding with the Six Star Snow Riders Snowmobile Club to permit the continued seasonal use of municipal lands and road crossings as identified in the attached Schedules A and B for the purpose of snowmobile trail operation, and for a term of three years.
- 

### **BACKGROUND**

The Six Star Snow Riders Snowmobile Club has requested that the Township consider permitting the continued use of municipal lands and road crossings through a new Memorandum of Understanding. These properties are of great importance to the snowmobile club as it provides recreation, and business to local business owners. The Six Star Snow Riders trail network is an important piece of trail in the provincial network.

Without the Memorandum of Understanding the Six Star Snow Riders trail network businesses community recreation would be impacted, and the snowmobile club would have to find and prepare an alternate route.

The agreement has been reviewed by our insurer, who was satisfied with the coverage and the requirement for the club to list The Archipelago as an additionally insured on their policy. Our insurer did suggest that the Township include an indemnification clause in the additional conditions portion, which has been included. The snowmobile club has also provided a certificate indicating they were in good standing with the Ontario Federation of Snowmobile Clubs.

The agreement may be terminated by either party with 60 days written notice.

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### **FINANCIAL IMPLICATIONS**

There are no financial costs associated with executing the Memorandum of Understanding.



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## **ANALYSIS/OPTIONS**

### **Option 1 – Recommended**

1. That Council enter into a Memorandum of Understanding with Six Star Snow Riders to permit the continued use of municipal lands and road crossings as identified in Schedule A and B for a term of three years. This will allow the continued use for recreation and enjoyment of the natural landscape.

### **Option 2 – Not Recommended**

1. That Council not enter a Memorandum of Understanding and deny the snowmobile club use of the municipal properties. This would directly affect the club's operations, as well as our businesses and community throughout the winter months.

### **Option 3 – Not Recommended**

1. That Council choose to amend a Memorandum of Understanding for length of term, or conditions of the agreement.

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## **STRATEGIC PLAN**

This direction is in alignment with the following Strategic Priorities contained within our Strategic Plan:

- Sustainable & Cost-Effective Services
- Effective Relationships & Partnerships
- Leadership & Communication

---

## **CONCLUSION**

1. That Council enter into a Memorandum of Understanding with the Six Star Snow Riders Snowmobile Club to permit the continued seasonal use of municipal lands and road crossings as identified in the attached Schedules A and B for the purpose of snowmobile trail operation, and for a term of three years.

Respectfully Submitted,



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Josh Badger  
Director of Operations and Facilities

I concur with this report  
and recommendation,



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John B. Fior  
Chief Administrative Officer

**ATTACHMENTS**

Memorandum of Understanding

Schedule A – Public Authority Property Description

Schedule B – Public Authority/Trial Map

Six Star Snow Riders Letter to The Archipelago

OFSC 2024/2025 In Good Standing Certificate

DRAFT By-law

The Corporation of the

**TOWNSHIP OF THE ARCHIPELAGO**

BY-LAW NO. 2024 -

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A By-law to Authorize the execution of a Memorandum of Understanding –  
Land Use Permission for the Six Star Snow Riders Snowmobile Club  
use of municipally owned property within Ward 5 and Ward 6,  
for a term of three years.

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**WHEREAS** Section 9 of the Municipal Act, 2001, S.O. 2001, c. 25, as amended, provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act; and

**WHEREAS** the area requested has been used as a snowmobile trails for many years previously and is essential to the existing provincial trail network; and

**WHEREAS** the snowmobile trail network is important for the community and businesses.

**NOW THEREFORE BE IN ENACTED** as a By-law of the Council of the Corporation of the Township of The Archipelago as follows:

1. That the Reeve and the Clerk be and are hereby authorized to execute and affix the Corporate Seal to the Memorandum of Understanding agreement between the Corporation of Township of The Archipelago and the Six Star Snow Riders Snowmobile Club for land use permissions as outlined in Schedule A and B; and
2. That this By-law shall come into force and take effect on the day of the final passing thereof.

**READ and FINALLY PASSED** in **OPEN COUNCIL** this **22<sup>st</sup>** day of **November, 2024**.

**THE CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO**

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Bert Liverance, Reeve

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Maryann Martin, Clerk

**TOWNSHIP OF THE ARCHIPELAGO SCHEDULE A SIX STAR SNOW RIDERS**

| <u>Obj ID #</u> | <u>Label Trail #</u> | <u>Trail Description</u> | <u>Club</u> | <u>Landowner Name</u>                | <u>PIN</u> | <u>Desc</u>  |
|-----------------|----------------------|--------------------------|-------------|--------------------------------------|------------|--|
| 3300            | 16                   | Kapikog Lake to TOP C    | SSSR        | PUBLIC AUTHORITY HAVING JURISDICTION | 521900309  | PT LT 17-20 CON 2 CONGER BEING TRAVELLED RD (AKA KAPIKOG SOUTH RD) E OF RDAL BTN LT 20 AND LT 21 CON 2 & S OF RDAL BTN CON 2 AND CON 3; THE ARCHIPELAGO  |
| 3294            | 18                   | Healey Lake to Trail 19  | SSSR        | PUBLIC AUTHORITY HAVING JURISDICTION | 521900306  | RDAL BTN LT 15 AND LT 16 CON 3 CONGER; RDAL BTN LT 15 AND LT 16 CON 4 CONGER; RDAL BTN LT 15 AND LT 16 CON 5 CONGER; RDAL BTN LT 15 AND LT 16 CON 6 CONGER N OF SHORE RDAL AROUND LITTLE KAPIKOG LAKE; THE ARCHIPELAGO |
| 3294            | 18                   | Healey Lake to Trail 19  | SSSR        | PUBLIC AUTHORITY HAVING JURISDICTION | 521900310  | LT 12-14 CON 3 CONGER; LT 14-15 CON 4 CONGER BEING TRAVELLED RD BTN RDAL BTN LT 15 AND LT 16 CON 4 & W LIMIT OF LT 11 CON 3; THE ARCHIPELAGO   |
| 3297            | 19                   | Trail 20 to Trail 26     | SSSR        | PUBLIC AUTHORITY HAVING JURISDICTION | 521910744  | RDAL BTN CON 6 AND CON 7 CONGER BTN SHORE RDAL AROUND MCQUILLAN LAKE AND SHORE RDAL AROUND SKIDWAY LAKE; THE ARCHIPELAGO   |

**TOWNSHIP OF THE ARCHIPELAGO SCHEDULE A SIX STAR SNOW RIDERS**

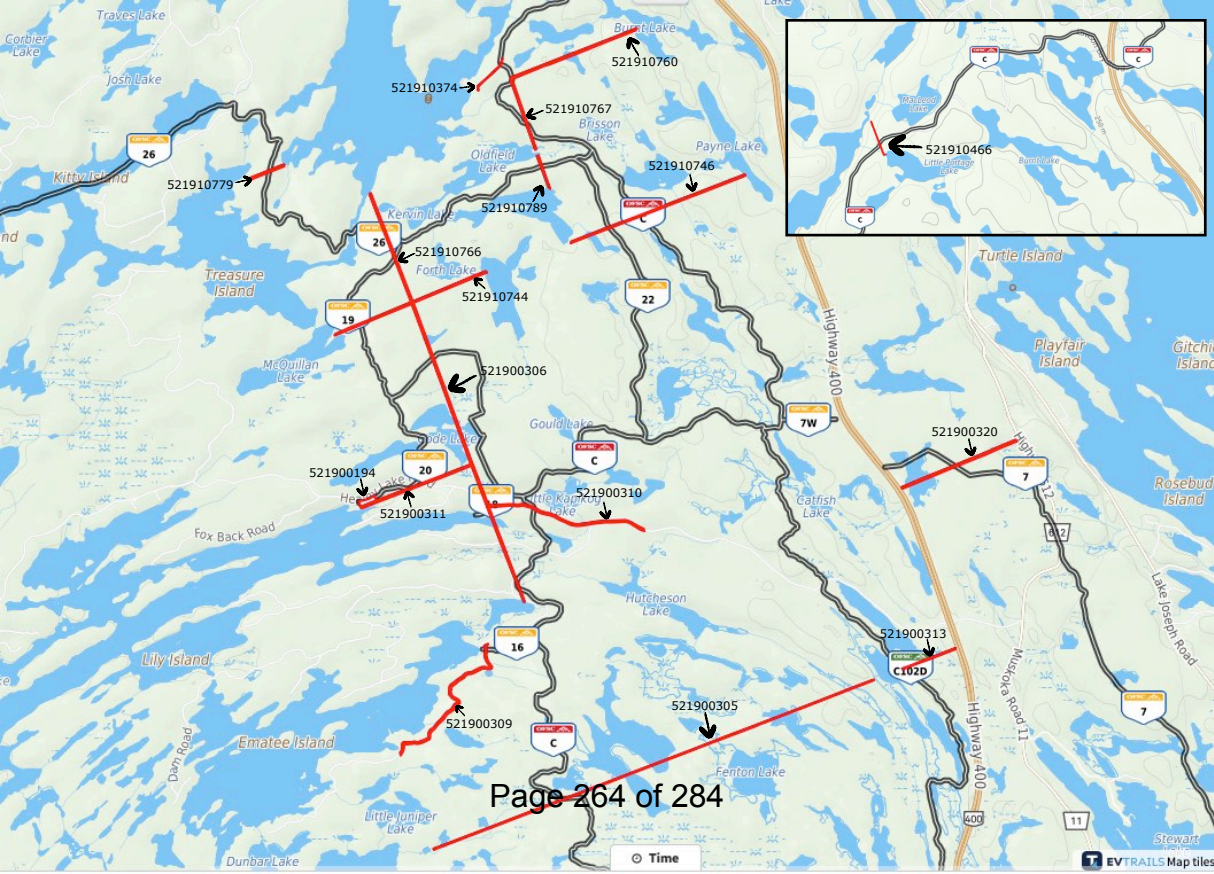
|      |    |  |      |   |           |   |
|------|----|--|------|---|-----------|---|
| 3297 | 19 | Trail 20 to Trail 26                       | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION                | 521910766 | RDAL BTN LT 15 AND LT 16 CON 7 CONGER; RDAL BTN LT 15 AND LT 16 CON 8 CONGER S OF SHORE RDAL AROUND BLACKSTONE LAKE; THE ARCHIPELAGO              |
| 3296 | 19 | Trail 20/26 Intersection to TOP C/Trail 22 | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION                | 521910789 | RDAL BTN LT 10 AND LT 11 CON 7 CONGER; RDAL BTN LT 10 AND LT 11 CON 8 CONGER BTN OLDFIELD LAKE AND SHORE RDAL AROUND BROUND LAKE; THE ARCHIPELAGO |
| 3299 | 20 | Healey Lake to Trail 19                    | SSSR | THE CORPORATIO N OF THE TOWNSHIP OF THE ARCHIPELAGO | 521900194 | PT LOT 19 CON 5 CONGER; THE ARCHIPELAGO   |
| 3299 | 20 | Healey Lake to Trail 19                    | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION                | 521900311 | RDAL BTN CON 4 AND CON 5 CONGER E OF PT 5, 7 42R10565 & W OF RDAL BTN LT 15 AND LT 16 CON 5; THE ARCHIPELAGO                                      |
| 3301 | 22 | TOP C to Trail 19/TOP C                    | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION                | 521910746 | RDAL BTN CON 6 AND CON 7 CONGER BTN SHORE RDAL AROUND BROUND LAKE AND SHORE RDAL AROUND PAYNE LAKE; ARCHIPELAGO/ <b>SEGUIN</b>                    |

**TOWNSHIP OF THE ARCHIPELAGO SCHEDULE A SIX STAR SNOW RIDERS**

|      |       |                         |      |                                      |           |   |
|------|-------|-------------------------|------|--------------------------------------|-----------|---|
| 3303 | 26    | Crane Lake to Trail 19  | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION | 521910779 | RDAL BTN CON 8 AND CON 9 CONGER BTN PT 3 42R9495 AND SHORE RDAL AROUND BLACKSTONE LAKE; THE ARCHIPELAGO   |
| 6034 | 7     | C102D to Hwy 612        | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION | 521900320 | RDAL BTN CON 2 AND CON 3 CONGER W OF RDAL BTN TWP OF HUMPHREY AND TWP OF CONGER AND E OF PT 24 42R14808; THE ARCHIPELAGO                                  |
| 3318 | C102D | Trail 10 to TOP C       | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION | 521900313 | RDAL BTN TWP OF FREEMAN AND TWP OF CONGER N OF CENTRE LINE BTN SHORE RDAL AROUND LITTLE HELLANGONE LAKE & PT 1 42R14808; THE ARCHIPELAGO                  |
| 3313 | TOP C | Trail 10 to Trail 16    | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION | 521900305 | RDAL BTN TWP OF FREEMAN AND TWP OF CONGER N OF CENTRE LINE BTN RDAL BTN LT 20 AND LT 21 CON 1 & SHORE RDAL AROUND LITTLE HELLANGONE LAKE; THE ARCHIPELAGO |
| 3309 | TOP C | Trail 19/22 to Trail 12 | SSSR | PUBLIC AUTHORITY HAVING JURISDICTION | 521910760 | RDAL BTN CON 8 AND CON 9 CONGER BTN PT 2 42R10052 AND SHORE RDAL AROUND JOSELIN LAKE; ARCHIPELAGO/SEGUIN  |

**TOWNSHIP OF THE ARCHIPELAGO SCHEDULE A SIX STAR SNOW RIDERS**

|      |       |                            |      |  |           |   |
|------|-------|----------------------------|------|--|-----------|---|
| 3309 | TOP C | Trail 19/22<br>to Trail 12 | SSSR | THE<br>CORPORATIO<br>N OF THE<br>TOWNSHIP OF<br>THE<br>ARCHIPELAGO | 521910374 | PCL 22627 SEC SS; BLK 20 PL<br>42M543; THE ARCHIPELAGO                          |
| 3309 | TOP C | Trail 19/22<br>to Trail 12 | SSSR | PUBLIC<br>AUTHORITY<br>HAVING<br>JURISDICTION                      | 521910767 | RDAL BTN LT 10 AND LT 11 CON 8<br>CONGER N OF OLDFIELD LAKE;<br>THE ARCHIPELAGO |
| 3309 | TOP C | Trail 19/22<br>to Trail 12 | SSSR | THE<br>CORPORATIO<br>N OF THE<br>TOWNSHIP OF<br>THE<br>ARCHIPELAGO | 521910466 | PCL 27397 SEC SS; PT LT 9 CON 9<br>CONGER PT 1 42R15696; SEGUIN                 |





**MEMORANDUM OF UNDERSTANDING (MOU)  
PRESCRIBED SNOWMOBILE TRAIL LAND USE PERMISSION**

I, Township of The Archipelago, being the owner and/or occupier (hereinafter the "Landowner") of the legally described lands below, hereinafter the "Lands",

|  |  |
|--|--|
| <i>Address including lot #, concession # and/or other legal description.</i><br>As per attached Schedule A & B | <i>Township, County, District, Region, Municipality. Include all that apply.</i><br>Township of The Archipelago in the District of Parry Sound |
|--|--|

hereby gives the Six Star Snow Riders, hereinafter the "Local Snowmobile Club" and/or "LSC", a license to enter onto, and access, the Lands on the following terms and conditions:

- The term of this MOU is from November 1 2024 to November 1 2027.
- The LSC shall remain a member in good standing with the Ontario Federation of Snowmobile Clubs (OFSC) during the term of this MOU. At the Landowner's request, the LSC will provide its current OFSC Certificate of Insurance (COI).
- The Landowner grants a license to the LSC so the LSC can enter the Lands to establish, groom, maintain, sign and use the Lands for snowmobiling by legally permitted snowmobiles and their riders.
- The LSC will provide liability insurance of \$15,000,000.00 through an OFSC-held insurance policy (the "OFSC Insurance Policy" or "OFSCIP") for liability arising from the grooming, operation, use and maintenance of the snowmobile trail but only with respect to the negligence of the LSC for those operations usual to a snowmobile trail. The Landowner's signature on this MOU confirms its coverage provided that the Landowner charges no fee to use the Lands.
- The Landowner will be added as an additional insured under the OSFCIP but only with respect to liability arising from the operations of the named LSC. Coverage will be extended to the Lands through an insurance policy held by the OFSC and its member organization snowmobile club. The OFSCIP does not cover the Landowner's willful misconduct and/or negligence.
- The Landowner and LSC have each initialed a sketch or map of the Lands attached as "Schedule 'A'" to this MOU.
- Before or after the winter months when there is no snow cover, the LSC may access the Lands to open, close, upgrade and maintain the snowmobile trail.
- During the winter months the LSC shall maintain that portion of the Lands used as a snowmobile trail in reasonably good condition for snowmobiling and the LSC may also perform other upgrades and/or trail maintenance or other similar works or projects.
- The LSC shall post snowmobiling signage on the snowmobile trail and annually remove litter from the snowmobile trail.
- If valid permitted and exempted snowmobiles and their riders damage property on the Lands used for snowmobiling, the LSC will repair or replace the damaged property.
- The Landowner authorizes the LSC's or OFSC District's representative(s) to be its agent(s) to cooperate with local law enforcement agencies' efforts to supervise and enforce the uses of the Lands permitted by this MOU under the *Trespass to Property Act*, R.S.O., 1990 C. T.21, the *Motorized Snow Vehicles Act*, R.S.O. 1990 c. M.44 and the *Occupiers Liability Act*, R.S.O. 1990 c. O.2, all as amended.
- Either party may terminate this MOU by providing at least 60 days' prior written notice to the other party as listed below.
- Additional Conditions:

**LANDOWNER/OCCUPIER**

|             |              |
|-------------|--------------|
| <i>Name</i> | <i>Email</i> |
|-------------|--------------|

The Ontario Federation of Snowmobile Clubs, and the Six Star Snow Riders Snowmobile Club shall hold harmless and agree to indemnify The Archipelago, including its members of Council, administrators, successors, assigns, officials, directors, employees, servants, volunteers, representatives and agents, from and against all costs, claims, losses, and cause of action of any kind whatsoever, including any fines, orders, charges by a governmental authority, or convictions, made or brought against, suffered by or imposed on The Archipelago, its members of Council, administrators, successors, assigns, officials, officers, directors, employees, servants, volunteers, representatives, or agents, directly or indirectly arising out of, resulting from, sustained in consequence of, or in relation to this Agreement. This indemnification shall survive the Term of this Agreement or any renewal term or extension of this Agreement.

**LOCAL SNOWMOBILE CLUB**

|                            |              |                               |
|----------------------------|--------------|-------------------------------|
| <i>Name - Club Contact</i> | <i>Phone</i> | <i>Email</i>                  |
| Steve Schell               | 705-774-3497 | s.schell@sixstarsnowriders.ca |

**Landowner Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Club Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

|   |
|---|
| <p>Schedule A Attachments:</p> <p><input type="checkbox"/> sketch and/or</p> <p><input checked="" type="checkbox"/> map</p> |
|---|



September 17, 2024

Township of The Archipelago  
9 James Street  
Parry Sound, Ontario, P2A 1T4

*Received Oct 29, 2024*

To: Township of The Archipelago

Re: Township Insurance coverage on township property utilized by the Six Star Snow Riders

The Ontario Federation of Snowmobile Clubs (OFSC) has requested that all snowmobile clubs in Ontario review their Land Use Permissions (LUP's) or Memorandum of Understanding (MOU's) to ensure that every landowner in our network is afforded the \$15 Million Liability Insurance offered to landowners through the OFSC policy.

We have identified 16 Township easements or road allowances that we do not have an MOU assigned from the Township of The Archipelago.

Rather than create one MOU for each parcel of property we have taken the liberty of creating one MOU with an attached Schedule A that identifies the PIN # for each parcel of land with no MOU as well as an attached Schedule B Map showing the locations of each PIN # referenced by the red line.

With the execution of the MOU, we will ensure that a Certificate of Insurance showing the Township of The Archipelago as an additional insured on the policy is sent to you.

We have attached the proposed MOU and Schedule(s). It should be noted that the expiry date has been purposely omitted so that you are not required to execute a new MOU every year. Please also note that either party has the right to cancel the MOU with a 60-day written notice.

Please advise if there is any further information you require from us or if you require our presence in front of Council.

On behalf of all of our volunteers in the Six Star Snow Riders we thank you for all your continued support and for the support of tourism within the region.

Sincerely,

Steve Schell  
President,  
Six Star Snow Riders

Cc. Rob MacRae, Vice President



This is to certify that

*Six Star Snow Riders*

*is a*

**MEMBER IN GOOD STANDING**

*of the*

**ONTARIO FEDERATION OF SNOWMOBILE CLUBS**

*for the*

**2024/2025 SEASON**

*MDBaker*

Murray Baker, President

# The Township of The Archipelago

## Information Report to Council

**Report No.:** 2024-026

**Date:** November 21, 2024

**Originator:** Josh Badger, Director of Operations and Facilities

**Subject:** Skerryvore Ratepayers Association Improvement Request

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### **BACKGROUND**

Steve Spearing, President of the Skerryvore Ratepayers Association, presented a deputation to Council in October with the request for seating at several water access points, signage at waterfront locations, and a culvert replacement on Skerryvore Ratepayers Association (SRA) property.

Township of The Archipelago Council directed staff to investigate the request and report back with information on the suitability and costs, for consideration in 2025 work plans and budget.

### **ANALYSIS/OPTIONS**

When installing public benches, we must ensure that they are set on a firm and level base, and in compliance with relevant Accessibility for Ontarians with Disabilities Act (AODA) and Canadian Standards Association (CSA). We must also consider the added risk profile to the municipality, the ongoing maintenance with the increased level of service expected, and potential negative outcomes.

Township staff conducted a site review of the locations requested to investigate feasibility, and concluded the following:

- Leaside Drive (Municipal Road Allowance) – Bench
  - Access is a level end-of-road, leading to a beach waterfront, primarily composed of sand. There is no appropriate parking, so all users must be local.
  - The area is used as a shallow water boat launch and for beach recreation.
  - The placement of a bench would require the removal of vegetation to the right (looking towards the water), and a concrete pad to set the bench. Care must be taken to avoid beach and water access users, as well as high water events.
  - Upon preliminary investigation, **a bench may be suitable for this location.**
  
- Moonlight Court (Municipal Road Allowance) – Bench

- Access is a level end-of-road, leading to a waterfront. The approach area is generally grass. Beyond there is a steep change in elevation with bedrock to the waters edge. There is no parking, so all users must be local.
  - The area and pathway is used as a snowmobile access point.
  - The placement of a bench would require the removal of vegetation to the left (looking towards the water), and a concrete pad and fill material to set the bench. Care must be taken to avoid the snowmobile path of travel.
  - Upon preliminary investigation, **a bench may be suitable for this location.**
- Lookout Lane (Municipal Road Allowance) – Bench
    - Access is along a level waterfront road. The approach area and bench area are sand. There is no parking, so all users must be local.
    - The placement of a bench is directly in front of the waterfront view of a property owner and may interfere with usage of shallow water boat launch or recreation.
    - Upon preliminary investigation, **a bench is not suitable for this location.**
- Signage at Waypoint Locations
    - Signage design matches the current ‘Welcome to Skerryvore’ sign and Community Board and would be aesthetically pleasing to the community. The use of QR codes should be reviewed with the By-Law department for appropriateness, and the overall design of the signs with the Clerks department/Communication Specialist.
    - The proposal is in contravention of By-law 98-40, as amended by By-law 18-36, which states that the only signs that are permitted within the limits of the Township Road allowance are road name signs, traffic signs, and signs for the purpose of providing direction to commercial establishments. The By-law does not identify community signage, or points of interest.
    - Proceeding with the appropriate signage locations would require a resolution to allow the points of interest signage to be accepted in contravention of the By-law. It is recommended that the resolution also indicate that the signage be procured, installed, and maintained by SRA, to maintain equal level of service throughout the township and prevent additional responsibilities and costs.
      - Leaside Lookout
        - **Signage may be appropriate** if modest and installed with the existing ‘Water Access, No Parking’ sign.
      - Moonlight Lookout
        - **Signage may be appropriate** if modest and installed with the existing ‘Water Access, No Parking’ sign.
      - Lookout Lookout
        - **Signage is not appropriate** due to fronting and imposing on private property waterfront views.

- Skerryvore Community Road Lookout
    - Unsure the exactly signage location proposed, but **signage is not appropriate** due to vehicle pedestrian collision potential.
- 5 Tamarack Drive – SRA Property – Culvert Replacement
  - The property belongs to the Skerryvore Ratepayers Association (SRA) and is used for community events. SRA has a vision to construct a pavilion on the site in the future.
  - Due to the private property ownership, liabilities, and precedent setting, it is **not appropriate for the Township to install a culvert at this location.**

Other considerations for the above proposals, should The Archipelago Council wish to direct staff further, include vandalism, memorial dedications, seasonal adjustments, and theft which may result in additional costs, considerations, or inquiries to Township staff.

The result of benches may lead to increased By-law investigations, enforcement, and ultimately costs, as well as increases in the level of service expected from Public Works including maintenance, inspections, and seasonal protections.

## **FINANCIAL IMPLICATIONS**

The installation of a bench requires appropriate site preparation, foundation construction, and mounting. During investigation the most economical option determined was a surface mounted, 4-foot, recycled plastic bench. This would require construction, assembly, installation, and maintenance if Township staff were to complete the work.

### Bench (Municipal Road Allowance)

- Purchase of bench:
  - \$1,400
- Construction: construct a slab 4' x 2' x 6" depth min., truck, 2 staff; 1 day.
  - \$1,140
- Assembly and installation: truck, tools, 2 staff, 0.5 day.
  - \$520
- Ongoing maintenance and inspections:
  - Annually - \$400
- **Estimated Cost: \$3,460 each**

### Signage

- Proceeding with the appropriate signage locations would require a resolution to allow the points of interest signage to be accepted in contravention of the By-law. It is recommended that the resolution also indicate that the signage be procured, installed, and maintained by SRA, to maintain equal level of service throughout the township. The cost per sign is estimated at \$100+ each and may include mounting pole and hardware.

- **Estimated Cost: \$100 each**

#### Culvert Replacement

- 5 Tamarack Drive
  - Materials: 12m of 300mm diameter double wall culvert
    - \$650
  - Equipment mobilization/construction: dump truck, trailer, backhoe, 2 staff, 0.5 day.
    - \$880
  - **Estimated Cost: \$1,530**

#### **Total Estimated Cost: \$12,310 (3 benches, 4 signs, 1 culvert)**

Insurance and risk profile are also prevalent considerations for municipal operations. We reviewed the proposal of Moonlight and Leaside benches with our municipal insurer and they said the benches must be stable and level, and away from other users' paths of travel. They indicated that regular maintenance and inspections are important, and the benches must be weather resilient. The increase in infrastructure and service is an increase to the risk profile to the municipality. The uses of the unmaintained road-allowance pose a significant risk to all users as snowmobiles travel and boats are launched in close proximity, as well as the unmaintained surrounding natural landscape. Any municipally installed items in these locations have significant risk, as these are natural areas of an unopened road allowance, unlike a city park.

#### **CONCLUSION**

Council has the discretion to respond to the deputation as they wish or provide staff with further direction based on the above information. A preliminary review identified that Moonlight and Leaside may be suitable for an outdoor bench, while Lookout is not suitable. In addition, the proposed signage is contradictory to the Township signage By-law, but Council may wish to grant permission through resolution for its installation to SRA. The requested culvert is located on private property and is not recommended to be completed by Township staff.

The total deputation request was an estimated \$12,310, while staff find only \$6,920 (two benches) to be appropriate for Council to consider.

The request would be an additional and increased level-of-service above current levels and has a significant municipal risk and liability impact from the current natural unmaintained state. This should be carefully considered when evaluating the decision.

Respectfully Submitted,



---

Josh Badger  
Director of Operations and Facilities

I concur with this report,



---

John B. Fior  
Chief Administrative Officer



## ATTACHMENTS

### Silhouette Bench – Wood Grain Naturals

SKU# KBC1260W-DW | Ships in 1 - 2 Weeks



Subtotal: ~~\$828.85~~



Price Per Unit: \$828.85  
Buy 6 & Save \$40.00 Each

Select Color: Driftwood  
Mount Type: Surface Mount  
Length: 4 Foot

EDIT REMOVE

[CLEAR SHOPPING CART](#)

### Continue Shopping

| SUMMARY                  | 1 Item            |
|--------------------------|-------------------|
| Subtotal                 | \$828.85          |
| Shipping (ABFS-Standard) | \$366.97          |
| Tax                      | \$155.46          |
| <b>Order Total</b>       | <b>\$1,351.28</b> |

### ESTIMATE SHIPPING & TAX

Enter your destination to get a shipping estimate.

State/Province

Ontario

City

Parry Sound

Zip/Postal Code

P2A 1T4

ABFS-Standard \$366.97







LEASIDE

BENCH



LEASIDE

BENCH







# CSA/ASC B651:23

National Standard of  
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# Accessible design for the built environment



Accessibility Standards  
Canada

Normes d'accessibilité  
Canada



# National Standard of Canada

## CSA/ASC B651:23

# Accessible design for the built environment



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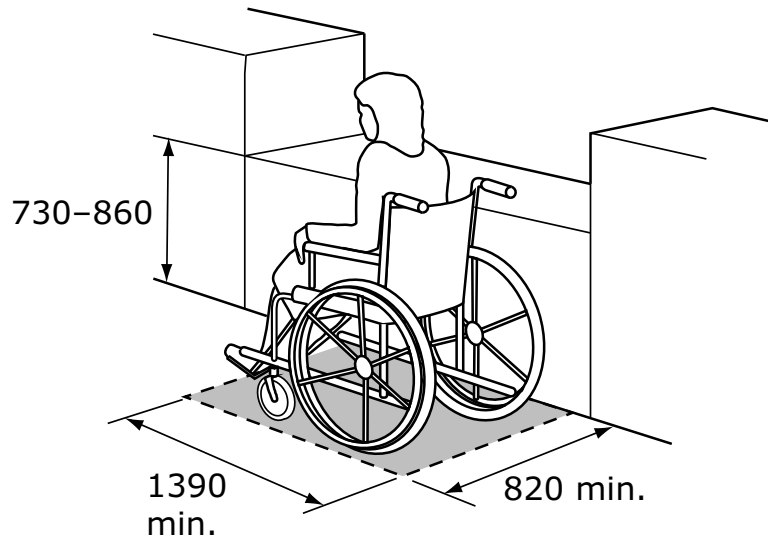
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**Figure 56 b)**  
**Seating at tables and counters — Counters**  
(See Clause [6.7.1.1.](#))



**This figure shows a person in a wheeled mobility device seated alongside a counter that is 730 to 860 mm above the floor. The clearance area in front of the counter is 820 by 1390 mm.**

**Note:** All dimensions are in mm.

## 6.7.2 Rest area seating

### 6.7.2.1 Bench or seat area

A bench or seat area shall

- a) be located adjacent to an accessible route;
- b) have a level and firm surface; and
- c) have an adjacent area that is level and firm, at least 850 by 1390 mm, and not part of the route of travel.

**Notes:**

- 1) Benches or seats should be set back from the accessible route.

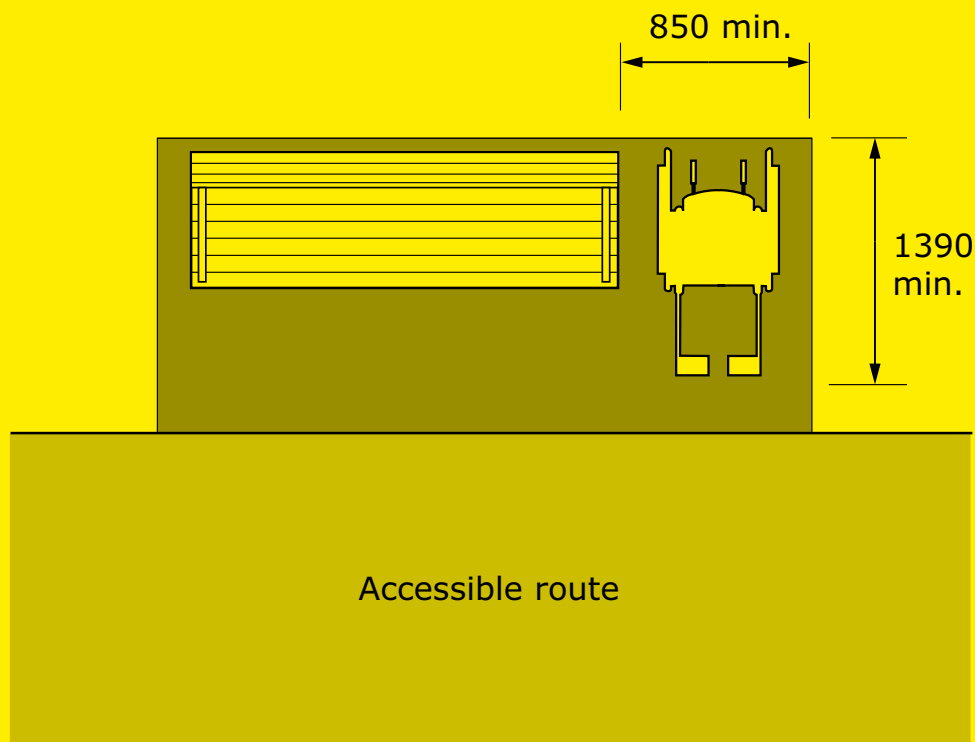
- 2) The level area adjacent to the seat can accommodate a person using a wheeled mobility device, a service animal, stroller, walker, etc. (see Figure [57](#)).
- 3) The ground or floor surface of the seating area should contrast in colour and texture with the surrounding surface.
- 4) Consider providing a bench or seat every 30 m within the rest area.

### **6.7.2.2 Benches or seats**

A bench or a seat shall

- a) be stable;
- b) have a seat height between 430 and 485 mm from the floor; and
- c) where there is more than one, provide a mix of options, i.e., some with backrests, some with armrests, and some with both.

**Figure 57**  
**Bench area**  
(See Clauses 6.7.2.1 and 8.6.3.1.)



**This figure illustrates the dimensions for a level area adjacent to a bench to accommodate a person using a wheeled mobility device, service animal, stroller, walker, etc. The figure shows an unoccupied wheeled mobility device beside a bench in a space that is 850 by 1390 mm. Both the bench and wheeled mobility device are facing an accessible route.**

**Note:** All dimensions are in mm.

### 6.7.3 Viewing spaces in assembly areas

#### 6.7.3.1 Floor area

A viewing space for a person using a wheeled mobility device shall have a clear floor area that is

a) at least 850 by 1390 mm; and

| QUOTE            |  |              |  |                |              |
|------------------|--|--------------|--|----------------|--------------|
| Account ID       | 2816   | Quote ID     | 102524-14117                                 | Prepared By    | Hayley Pez   |
| Account Name     | The Township of The Archipelago              | Quote Date   | October 25, 2024                             | Wishbone Phone | 604-626-0476 |
| Billing Address  | 9 James Street Parry Sound, ON P2A1T4 Canada | Payment Term | 3P   |                | ✓            |
| Contact Name     | Josh Badger                                  | Phone        | 705-746-4243 ext 311                         | Rep Name       | Hayley Pez   |
| Email            | jbadger@thearchipelago.ca                    | Note         | Pricing is valid 60 days from time of quote. |                |              |
| AP Contact Name  |  | Lead Time    | Approx. 14 -16 weeks from time of order      |                |              |
| AP Contact Email |  |              |  | Rep. I.D.      | RS           |

| Shipping Information |  |                    | Project Information   |  |              |
|----------------------|--|--------------------|-----------------------|--|--------------|
| Consignee            | The Township of The Archipelago              |                    | Customer PO #         | N/A  |              |
| Shipping Address     | 9 James Street Parry Sound, ON P2A1T4 Canada |                    | Project Name          | The Township of The Archipelago - Chat Benches | Territory ID |
| Shipping Contact     | TBD  |                    | Timeline Season       |  | Year         |
| Phone No.            | TBD--  |                    | Specifier Firm        |  |              |
| Freight Broker       | Liberate Logistics                           | PTG/Hiab Required? | Specifier Contact     |  |              |
| Freight Quote        | 13581  | PR/CNC             | Type of Specification | Self Specified                                 |              |
| Weight (lbs.)        | 357  | Outhouse           |                       |  |              |
|                      |  | Order Category     |                       |  | MTO          |

| Product # | Product Name                              | Frame Color | Lumber Color | Qty | Base Price | Discount % | Unit Price     | Amount     |
|-----------|---|-------------|--------------|-----|------------|------------|----------------|------------|
| CHBNA-5   | Chat Bench without Armrests 5ft           | TBD         | Harbour Grey | 3   | \$1,800.00 | 0.00%      | \$1,800.00     | \$5,400.00 |
| INST-1    | Stainless Steel Installation Kit 1" Bolts | N/A         | N/A          | 3   | \$20.00    | 0.00%      | \$20.00        | \$60.00    |
|           |   |             |              |     |            |            | Extended Total | \$5,460.00 |

### Attachments

- Plaque Proof
- WRO Form

|               |            |
|---------------|------------|
| Product Total | \$5,460.00 |
| Freight       | \$1,248.00 |
| Subtotal      | \$6,708.00 |
| Tax Rate %    | 13.000     |
| GST/HST       | \$872.04   |
| PST           | \$0.00     |
| Total Tax     | \$872.04   |
| Amount Due    | \$7,580.04 |
| Currency:     | CAD        |

### Terms and Conditions of Sale

Quotes are valid for 60 days. Pricing is subject to change without notice  
 Products ship assembled unless otherwise noted. Quoted freight costs are estimates only, actual freight cost may vary  
 Please be advised that a late fee charge of 2% per month shall be charged on all overdue accounts  
 Full payment is to be received before any work on orders commences, unless other payment terms apply  
 Orders that are not paid and picked up by their complete by date will be subject to storage fees  
 It is the responsibility of the client to visually inspect all products upon the time of receiving, failure to do so, may impede any damage claim process  
 We do not accept returns, exchanges or cancellations unless the item you purchased is defective. Notwithstanding warranty issues (including damage during freight), we will not accept returned product  
 At its sole discretion, Wishbone may permit returns on a case by case basis, albeit with a restocking fee  
 At the time of delivery, if delivery address or delivery method or any special delivery requirements change, Wishbone reserves the right to bill the client appropriately

**\$2,526.68 each - Wishbone Site Furnishings**

**\$1,351.28 each - Barco Products (Within Report)**