

-AMENDED-

REGULAR COUNCIL MEETING AGENDA Held on Tuesday, September 16, 2025, at 5:00 PM In-Person Town Hall Council Chambers 2nd Floor

Teleconference Toll Free Number – 1-833-311-4101 Access Code: 2863 414 5078

Video Conference Link: Click Here Access Code: 2863 414 5078

1.	Call Meeting to Order					
2.	Disclosure of Pecuniary Interest & General Nature Thereof					
3.	Canadian National Anthem					
4.	Land Acknowledgement Statement					
5.	Public Question/Comment (Only Addressing Motion(s) or Reports on the Agenda)					
6.	Disclosure Additional Items					
7.	Delegations – None					
8.	Presentations/Awards/Deputations					
	Retirement – Deirdre Crichton, Library CEO					
9.	Mayor's Declarations – None					
10.	Unfinished Business					
	Melanie Kirkby, CAO					
	Council-CAO-2025-12 – 2025 Strategic Plan Award of Contract					
	Penny Kelly, Clerk					
	Council-CSC-2025-06 – Council Composition and Ward Boundaries					
	John Beddows, Mayor					
	Response to Motion #25-121 – Mayoral Directive #2025-002 – Request to Mayor Beddows (+Mayoral Direction #2025-003, +Motion #25-121) Amended Attachment					

The Town invites and encourages people with disabilities to attend and voice their comments in relation to accessibility related reports. For those who are unable to attend, the Town encourages the use of the Customer Feedback Form found on the Accessibility Page on the Town's website.

11.	Motion #25-126 – Approval of Minutes – September 2, 2025					
12.	Staff Reports					
	John Morrison, Treasurer					
	Council-FIN-2025-23 – Ontario Infrastructure and Lands Corporation (OILC) Long Term Debenture By-law					
13.	Motions (Council Direction to Staff)					
	 Affordable Housing Working Group – Presentation to Council – Deputy Mayor Leakey 					
14.	Correspondence					
	1. South East Health Unit – Board of Health Summary – August 27, 2025					
	 United Counties of Leeds & Grenville – Media Release – Fundraising Committee for the G. Tackaberry & Family Home 					
	 Cataraqui Conservation – New Release – Level 3 Low Water Condition for Cataraqui Region 					
15.	Notice Required Under the Notice By-law					
	 Public Meeting – Tuesday, October 7, 2025, at 5:00 PM – Proposed Class III Development Permit – 760 Stone Street North – Extend Temporary Use of an Automotive Sales Establishment 					
16.	Committee Updates (Council Reps)					
17.	Discussion of Additional Items					
18.	Closed Session					
	 ☑ Labour Relations or Employee Negotiations • One (1) Item 					
19.	Reporting Out of Closed Session					
20.	Questions from the Media					
21.	Confirmation By-law					
	By-law No. 2025-080 – Confirm the proceedings of Council for the meeting held on Tuesday, September 16, 2025					
22.	Next Meetings 1. Special Closed Session Council – Wednesday, September 24, 2025 at 5:00 PM 2. Regular Council – Tuesday, October 7, 2025 at 5:00 PM					
23.	Adjournment					

The Corporation of the Town of Gananoque Land Acknowledgement Statement

We begin this meeting of Council by acknowledging that we are on traditional territory of the Haudenosaunee (*Hoe-den-oh-show-nee*) and Anishinabe (*A-nish-in-'a-bay*) and First Peoples. We do so respecting both the land and the Indigenous People who continue to walk with us through this world.

We are grateful for the opportunity to gather here.

In recognition of the contributions and importance of all Indigenous Peoples, we strongly support Truth and Reconciliation Calls to Action in our nation and commit to support local endeavors where possible.



Council Report – CAO-2025-12

Date:	September 16, 2025		IN CAMERA
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Subject: 2025 Strategic Plan Award of Contract

Author: Melanie Kirkby, CAO

OPEN COUNCIL

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-082, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN AN AGREEMENT WITH SUZANNE GIBSON & ASSOCIATES, TO UNDERTAKE THE UPDATING OF THE STRATEGIC PLAN, TO AN UPSET LIMIT OF \$20,200 (EXCLUDING HST), AS PRESCRIBED IN THE PROPOSAL LETTER DATED SEPTEMBER 2, 2025, AND AS PRESENTED IN COUNCIL REPORT CAO-2025-12.

STRATEGIC PLAN COMMENTS:

Sector 1 – Economic Prosperity – Strategic Initiative #1 – Ensure that Gananoque is and remains an affordable place to do business and raise a family.

BACKGROUND:

In 2015 the Town undertook the first Strategic Plan with multiple public meetings to facilitate input on the goals and strategies most important to the Town. The Plan was for years 2015 – 2019 inclusive

In 2020 a public meeting was held and the Strategic Plan was updated, with a draft plan received by Council and then there was a period of public comments throughout July and August.

Council adopted the revised Strategic Plan 2021 -2025 on September 15, 2020.

At the March 4, 2025, Council meeting, Council passed Motion #25-031, directing staff to prepare a plan of work to renew the Strategic Plan for years 2026-2030 inclusive.

At the June 17, 2025, Council meeting, Council reviewed Report CAO-2025-08 which detailed which strategies and action items had been completed, are in progress, or had not be enacted.

At the June 17, 2025, Council meeting, Council passed Motion #25-088, choosing to keep the Mission and Vision Statements and include a public meeting and a survey in the work plan.

Staff contacted three (3) experienced Municipal Strategic Plan facilitators to inquire if they would be interested in submitting a bid proposal for the 2026-2030 Strat. Plan renewal. One (1) declined to bid and another did not respond.

Staff met with Suzanne Gibson in August. She comes with glowing references and extensive experience in this field. She has submitted a proposal with a detailed work plan.

INFORMATION/DISCUSSION:

The proposed schedule for this project includes a meeting on October 23rd, 2025, with Council and Senior Management for the kick off, SWAT analysis, discussion of the Mission and Vision statements.

A public meeting would be scheduled in January in conjunction with the issuance of an online survey to ensure opportunity for public consultation.

The final plan would be tentatively scheduled for Council adoption in late March 2026.

Staff recommend proceeding with the proposal. Alternatively, Council could choose to issue an RFP for a Strategic Plan Facilitator. This would increase the timelines by approximately 60 days for the initial working session.

APPLICABLE POLICY/LEGISLATION:

N/A

FINANCIAL CONSIDERATIONS:

This project was not included in the 2025 Budget.

CONSULTATIONS:

None.

ATTACHMENTS:

Proposal from Suzanne Gibson & Associates Motions #25-031 and 25-088

APPROVAL

Melanie Kirkby, CAO

Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and quidelines and the *Municipal Act* and regulations.



Town of Gananoque

Recommended Process for the 2026-2030 Strategic Planning Cycle

Submitted by Suzanne Gibson & Associates September 2025

Background

Known as the Gateway to the 1000 Islands, Gananoque is celebrated as one of Eastern Ontario's most stunning waterfront communities.

Gananoque's vision is to be a progressive, vibrant and financially sustainable community, intent upon supporting growth and development in a historic and culturally friendly manner while maintaining its small-town allure. The Town is committed to providing economic prosperity and cultural diversity in an environmentally sustainable manner.

At this time, Gananoque is nearing the end of a five-year planning cycle. It wishes to undertake a strategic planning process to examine the current and evolving environment and identify opportunities to further animate its long-term vision.

Committed to its current vision and mission statements, Gananoque's Council and senior staff team wish to participate in an engaging and thoughtful planning process that identifies key priorities, strategies, goals, and initiatives to guide the Town's service delivery and day-to-day operations over the next five-year period. A key aspect of the planning process will include public engagement through community participation in a public meeting and input through a public survey.

Ultimately, the planning process will increase the ownership, leadership, and stewardship of an inspiring and achievable strategic plan among Gananoque's Council, staff, the public, and broader stakeholders.

Goal

The aim is to facilitate an engaging, dynamic, and focused strategic planning process that clearly outlines Gananoque's priorities and equips the Town for future successes, ensuring impact, accountability and sustainability. The goal is to have a 2026 to 2030 strategic plan in hand by March 31, 2026.

Timing and Process

Currently, Gananoque requires the assistance of a planning consultant to support the strategic planning process through:

- The design and facilitation of a one-day planning session with Councill and senior staff in October 2025.
- Working with a small senior staff team to draft a five-year strategic plan and milestones document that lays out clear deliverables and evaluation strategies.
- The design and facilitation of a public meeting with community members to secure additional input and feedback on the draft plan and priorities.
- Support to create a short public survey that gathers strategic feedback and input from community members.
- Support to edit and revise the strategic plan and milestones document based on feedback from Council, staff, and the public.
- A final presentation to Council to endorse and approve the five-year strategic plan and milestones document by March 31, 2026.

Suzanne Gibson of Suzanne Gibson & Associates is committed to delivering highquality facilitation and planning support to achieve this goal efficiently and professionally.

Detailed Methodology

1) Consultant Suzanne Gibson will review all past and current planning materials, including past strategic plans, operational planning documents, master plans, budgets, annual reports, community surveys, and relevant demographics, data, reports, and trends identified by senior staff.

September/October 2025 Expected consultant's time: 3 to 4 hours

- 2) Suzanne Gibson will hold a virtual meeting with CAO Melanie Kirkby and relevant senior staff to discuss strategic issues and opportunities, and to gather their input for the overall planning process. This also involves obtaining their initial advice and input on the design of:
 - a 6-hour planning session with Council (an approach and agenda) to be hosted in October 2025
 - the strategy and approach related to rolling out a community survey to garner public input in January/February of 2026 and
 - the hosting of an in-person public forum scheduled for January 2026 to secure additional feedback.

Middle of September 2025 Expected consultant's time: 2 to 4 hours

3) Senior staff will develop a concise 4-6 page overview of key trends, demographics, and contextual issues for the Council's review, as well as a short report on the successes of the past five-year planning cycle.

First week of October 2025 Expected consultant's time to provide input/edit the documents: 2 to 4 hours

- 4) Suzanne Gibson will plan and facilitate a 6-hour session with Council and senior staff, covering the following components:
 - An engaging icebreaker to kick off the process.
 - A retrospective review of the Town of Gananoque's past accomplishments, lessons learned, and ongoing areas of focus.
 - A comprehensive analysis of the Town's Strengths, Weaknesses,
 Opportunities, and Threats (SWOT) to evaluate its current and developing context.
 - Participation in an engaging visioning process that identifies the Council and senior staff's desired priority areas, strategies, and outcomes for the upcoming five-year period.
 - A discussion regarding the values and principles that should guide the municipality's governance and operations.
 - A discussion regarding the implications of the emerging outcomes and their impact(s) on the municipality.

By the end of the full-day planning session, Gananoque municipal staff will have all the necessary information to map out a concise and focused five-year strategic plan. Additionally, Gananoque's Council and staff team will feel motivated and inspired to lead and oversee the plan to its successful completion.

October 2025 (Current proposed date is October 23, 2025) Expected consultant's time: 12 to 16 hours to design, plan and facilitate the session

5) Consultant Suzanne Gibson will work with the CAO and relevant senior municipal staff to develop the strategic plan. This involves creating a clear and practical plan that incorporates the current mission and vision statements, a set of new corporate values, a vision narrative, strategic priorities, and related strategies and goals.

By the beginning of December 2025 Expected consultant's time: 14 to 16 hours for the plan

6) The CAO, Melanie Kirkby, and Consultant Suzanne Gibson will present the draft of the strategic plan to the Council for review, refinement, and endorsement. This will then support a process going forward where elements of the draft plan will be shared with the public for feedback and input. It will also assist in creating a milestones document, which will be drafted to define five-year deliverables for the plan's priorities.

Early January 2026 Expected consultant's time: 2 to 4 hours

7) Suzanne Gibson will meet with the CAO and relevant senior staff to develop a clear and focused community survey, to be completed within three weeks (by mid-February 2026). The survey will invite community members to provide feedback on aspects of the draft strategic plan. It will be distributed digitally (through newsletter, social media, targeted email lists, etc.) and will also be accessible at all municipal locations. A designated Gananoque staff member, in consultation with the consultant, will be responsible for designing, coordinating, and compiling the survey results.

January/February 2026 Expected consultant's time: 4 to 6 hours to provide input into the survey and provide feedback on the roll-up

8) Consultant Suzanne Gibson will meet with the CAO and senior staff to develop the design and session format for an in-person community forum accommodating up to 50 community members (expected to last 2.5 to 3 hours) to gather input on key aspects of the draft strategic plan. Gananoque's CAO and staff are responsible for promoting the session and managing the meeting logistics. The consultant will facilitate and lead the session. Staff will take notes during the session and compile the key findings and feedback.

Late January 2026
Expected consultant's time:
7 to 10 hours to design, facilitate and support the roll-up of the session

9) Suzanne Gibson will meet with the CAO and relevant senior staff to review the findings from the survey and in-person community meeting. Based on the emerging information, the draft of the strategic plan will be revised. Additionally, a milestones document will be prepared that outlines five-year deliverables and outcomes, along with strategies for measuring and evaluating the plan's success. Finally, the CAO and relevant senior staff will share the draft of the strategic plan with broader municipal staff to obtain their final input and feedback.

February to early March 2026 Expected consultant's time: 14 to 20 hours

10) The CAO and Consultant will present the final draft of the strategic plan and its milestones to the Council for final review, refinement, and approval. Once approved, Gananoque's staff will disseminate and promote the strategic plan broadly. The strategic plan and milestones document will guide annual operational planning, budgeting and evaluation processes.

End of March 2026 Expected consultant's time: 5 to 7 hours

11) Consultant Suzanne Gibson will meet with the CAO as required throughout the process to ensure timelines are followed and that processes are effectively coordinated and managed.

From September 2025 to March 2026 Expected consultant's time: 6 to 10 hours

Expected Outcomes

- The development of a succinct, well-crafted strategic plan that positions Gananoque for increased success from 2026 to 2030. This document would be used by the senior staff to develop detailed annual plans, budgets, and to measure outcomes and performance indicators.
- 2. A positive, catalytic, nimble and engaging planning process that secures ownership and commitment of Council, staff, and the broader public for the plan and its desired outcomes.
- 3. The creation of a plan that excites community members, stakeholders, partners and the broader community and rallies them around the plan's outcomes and related work. The plan will also serve as a decision-making tool to determine whether Council should take advantage of new opportunities as they arise.

Timing and Associated Cost

This process would commence in September 2025 and be completed by the end of March 2026

The total estimated time for consultation and facilitation support ranges from 71 to 101 hours. The consulting fee will be between \$14,200 and \$20,200 plus 13% HST (based on a rate of \$1,400 per 7-hour day).

The consultant commits to delivering the plan within this timeframe unless the scope of work changes, as negotiated and finalized with the CAO. Any additional change orders will be billed at \$200 per hour or \$1,400 per 7-hour day plus HST.

Disbursements are additionally required for up to six nights of hotel accommodation and the cost of gas for travel from Hamilton to Gananoque. It is expected that the consultant will provide in-person support during the planning day with Council and staff, the public forum with community members, and the drafting of a detailed milestones document. Disbursements are not anticipated to exceed \$2,000.

Role of the Town of Gananoque

Gananoque is responsible for managing the logistical needs related to the Council's planning session, community forum, and any related pre-meetings. Staff are also required to prepare a 4-6 page summary of current trends, demographics, and issues, as well as a concise final report of the last strategic planning cycle.

The Town is also responsible for ensuring a designated note taker records detailed notes from all key meetings to support the drafting of the strategic plan.

Additionally, a staff member is required to coordinate and lead the development, administration, and aggregation of the online survey results.

Background on Suzanne Gibson

Suzanne Gibson awakens the potential of Canadian organizations. Over the past 25 years, Suzanne has helped new and established organizations – including all three levels of government, federations and associations, universities, service providers, community groups, networks and advocacy groups – to reach their goals and achieve their dreams.

Suzanne has worked extensively with municipalities to support them in their local planning processes. This includes supporting the City of Kingston, Lennox and Addington County, West Lincoln, the Town of Prescott, the City of Cornwall, North Glengarry, SDG Counties, The Nation, Dollard-Des-Ormeaux and others. Suzanne has also worked on municipal planning issues with EORN, EOWC and the EOLC, and as such, is acquainted with trends and issues related to Eastern Ontario.

Suzanne also works closely with the Canadian Association of Municipal Administrators, Canada's non-profit association to support senior managers dedicated to improving municipalities across the country.

Suzanne is a passionate advocate for the public good. She is a leader in social innovation and has been an instructor at York University's Schulich School of Business in the Non-profit Management Leadership Program, Ryerson University in their Fundraising Program, and the Coady Institute at St. Francis Xavier University.

Suzanne has also taken a leadership role on seven volunteer boards. She provides training and speaks nationally on leadership, social innovation, change management, strategic planning, non-profit management, organizational capacity building and financial sustainability.

References

Brenda Orchard Chief Administrative Officer County of Lennox and Addington

Cell: 613-483-7989

e-mail: borchard@lennox-addington.on.ca

Jennifer Goodine
Executive Director
Canadian Association of Municipal Administrators (CAMA)

Telephone: 1-866-771-2262 Email: admin@camacam.ca

Matthew Armstrong Chief Administrative Officer Town of Prescott

Telephone: 613-925-2812 Ext 622 Email: marmstrong@prescott.ca



Date: March 4, 2	025	Motion No. 25 – 03/		
Subject: Ganan	oque Strategic Plan Review			
Moved by:	Mayor Beddows			
Seconded by:	aleputy Mayor beaty			
WHEREAS THE	TOWN OF GANANOQUE STRATEGIC PLAN	EXPIRES IN FISCAL YEAR 2025;		
DEFINES STRAT MUNICIPAL SPE TOWN OF GANA NOW THEREFOR INITIATES THE F	THE STRATEGIC PLAN IS THE FOUNDATION EGIC OBJECTIVES, SUPPORTING EFFORT NDING, MUNICIPAL INVESTMENT AND PRINOQUE AND ITS EMPLOYEES. RE, BE IT RESOLVED THAT THE COUNCIL OR REVIEW OF THE TOWN'S STRATEGIC PLAND A PLAN OF WORK FOR COUNCIL'S CON	OF THE TOWN OF GANANOQUE		
Carried:	Ayes Nays	_		
Defeated: Tabled/Postponed: Vicki Leakey, Deputy Mayor				
MA s. 246 - When a red	corded vote is requested, the Clerk will call for each Cou	ncillors vote (Aye or Nay), mark the recorded		

vote as indicated by the member, and announce whether the motion is carried or defeated. The Mayor will then sign the motion.

RECORDED VOTE:		Aye	Nay
Brown, Colin			
Harper, Matt			
Kirkby, Patrick			
Koiner, Anne-Marie			
Leakey, Vicki			
Osmond, David			
Beddows, John			
	TOTALS		

THE CORPORATION OF THE TOWN OF



MOTION / RESOLUTION OF COUNCIL

Date: June 17, 2	2025	Motion No. 25 – 088						
Subject: 2025 Strategic Plan Update								
Moved by:	Moved by:							
Seconded by:	Osnord.							
AND FURTHER TO PUBLIC MEETING CURRENT MISSI	BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES FOR INFORMATION THE UPDATE ON THE 2025 STRATEGIC PLAN; AND FURTHER THAT COUNCIL DIRECTS STAFF TO PROCEED WITH OPTION 2, (HOLD A PUBLIC MEETING AND OPEN AN ONLINE PUBLIC INPUT SESSION, KEEPING THE CURRENT MISSION AND VISION STATEMENTS), REGARDING THE 2026 – 2030 STRATEGIC PLAN, AS PRESENTED IN REPORT COUNCIL CAO-2025-09.							
Carried: Defeated: Tabled/Postponed:	Ayes Nays John S. Beddo	bws, Mayor						

MA s. 246 - When a recorded vote is requested, the Clerk will call for each Councillors vote (Aye or Nay), mark the recorded vote as indicated by the member, and announce whether the motion is carried or defeated. The Mayor will then sign the motion.

RECORDED VOTE:		Aye	Nay
Brown, Colin			
Harper, Matt			
Kirkby, Patrick			
Koiner, Anne-Marie			
Leakey, Vicki			
Osmond, David			
Beddows, John			
	TOTALS		



Report Council - CSC-2025-06

Date:	September 16, 2025	Ш	IN CAMERA
Subject:	Council Composition and Ward/Boundaries		
Author:	Penny Kelly, Clerk / CEMC	\boxtimes	OPEN SESSION
BE IT RES	ENDATION: SOLVED THAT THE COUNCIL OF THE TOWN OF, AS PRESENTED IN REPORT COUNCIL-C		

STRATEGIC PLAN COMMENTS:

Sector #1 – Economic Prosperity – Strategic Initiative #1 – Ensure that Gananoque is and remains an affordable place to do business and raise a family, and;

Sector #8 – Governance and Administration – Strategic Initiative #4 – Town Council will ensure openness and transparency in its operations.

BACKGROUND:

On May 20, 2025, staff presented Council Report CSC-2025-04, "Reduce Council Composition – Request Public Input", that provided a recommendation to direct staff to publish a survey for Gananoque residents to respond to Council's recommendation regarding the reduction of Council Composition from seven (7) to five (5) members, and further requested that a report be brought for consideration no later than August 2025.

Following consideration and discussion, Council passed Motion #25-067, postponing consideration of the recommendation in Council Report CSC-2025-04, and directed staff to bring back a report that speaks to:

- 1. Council Representation
- 2. Democracy
- 3. Legislated Boards and Committees
- 4. Workload Comparison of Like-to-Like
- 5. Pros and Cons of Reducing Composition to five (5) members
- 6. Explore Ward/Boundary System
- 7. Will moving to five (5) member Council Remove the Town from Strong Mayor Powers, and:
- 8. Fiscal Implications.

INFORMATION/DISCUSSION:

A Council Composition and Ward Boundary Review helps plan for the future and considers the population, future growth, geography, community history and interests and determines if the current number of Councillors and the coverage they provide are adequate for our community.

Gananoque is approximately seven (7) square kilometers, with a population of 5,383 (2021 Statistics Canada Census). The number of eligible voters in 2022 Municipal Election was 4,429 and in 2018 Municipal Election was 4,023.

Currently, Gananoque Town Council is comprised of one (1) Head of Council and six (6) Councillors, all elected and representing the community at-large. As well, Members of Council sit on various legislated Board/Committees; Other Boards and Bodies, Committees/Advisory Panels of Council and Working Groups, see below.

Legislated						
Committee / Board	# of Council Rep(s)					
Gananoque Public Library Board (Library Act)	1 Council Rep.					
Municipal Heritage (Ontario Heritage Act)	1 Council Rep.					
Planning Advisory Committee / Committee of Adjustment (<i>Planning Act</i>)	2 Council Reps.					
Police Services Board Police Services Act)	Head of Council / 1					
·	Council Rep.					
Cataraqui Regions Conservation Authority (CRCA)	1 Council Rep.					
South East Health Unit Board of Health	1 Council Rep.					
Tourism Advisory Panel (Municipal Act and Transient	2 Council Reps.					
Accommodation Tax Regulation 435/17)	·					
Council Committees / Advisory Panel						
Committee / Board	# of Council Rep(s)					
Artefact Oversight Committee	1 Council Rep.					
Trees & Trails Advisory Panel	1 Council Rep.					
Joint Recreation Committee (with TLTI)	2 Council Reps.					
Eastern Ontario Mayors Caucus	Head of Council					
Other Boards and Bodies						
	# of Council Rep(s)					
Artefact Oversight Committee	1 Council Rep.					
Business Improvement Area (BIA)	1 Council Rep.					
St. Lawrence Lodge	1 Council Rep.					
United Counties of Leeds & Grenville Joint Services Committee	Head of Council /					
	1 Council Rep. as Alternate					

Informal Working Groups				
	# of Council Rep(s)			
Affordable Housing Working Group	1 Council Rep.			
Transportation Working Group	2 Council Reps.			
Finance Working Group (Internal)	2 Council Reps.			
Drinking Water Quality Management Standard (DWQMS)	2 Council Reps.			
Management Review Meeting Group (Internal)				

Council Composition Review

Section 217 of the *Municipal Act, 2001*, as amended, provides that a local municipality may change the composition of its Council, with the following rules:

- Minimum of five (5) members, one of which is the Head of Council
- Members are elected in accordance with the *Municipal Elections Act*, 1996
- Head of Council is elected by general vote
- Members other than the Head of Council are elected by general vote, or wards or by any combination of general votes and wards.

Strong Mayor Powers and Reducing Council Composition to Five (5) Members On May 1, 2025, the Province expanded Strong Mayor Powers to 169 additional municipalities, including the Town of Gananoque. The provincial government stated that these powers are being given to heads of council with more than five (5) members.

It should be noted that should Council reduce its composition to five (5) members, this would not exempt the Town from the legislated Strong Mayor Powers.

Gananoque's Council History

Staff reviewed the historical records of Gananoque Municipal Elections and its Council composition from 1863 to present, and provide the following information:

- 1. Records show that elections were held at large from 1863 to present. To the best of staff's knowledge Gananoque did not have a Ward/Boundary system.
- 2. From 1863 to 1926 Council Members varied between 5 to 12 Elections were held annually.
- 3. From 1927 to 1974 7 Members of Council Annual Election
- 4. From 1975 to 2006 7 Members of Council Bi-Annual Election
- 5. From 2007 to 2026 7 Members of Council Elections held every four (4) years

In essence, since 1927 the Town of Gananoque's Council Composition has remained at seven (7) members, and since its establishment in 1863 voted at-large.

With that said, should Council wish to move forward, it is recommended that a survey be published on the Town's website and that a public meeting be held to allow Gananoque residents to voice their views regarding the composition change.

A final Report would be brought back to Council with the results and a draft Notice of Intention to pass such a By-law to reduce the composition, prior to the legislated deadline of December 31, 2025, for this to become effective for the upcoming 2026 Municipal Election.

Council also requested that "Like for Like" comparison. The information provided below only includes the United Counties of Leeds & Grenville municipalities and a few surrounding areas.

Council Compositions Comparison with Surrounding Municipalities							
Municipality	No. Council Members	Current Population (2021 Census)	Avg. Per Person	Geographic Area KM2	Avg. Per KM2		
l	Jnited Counties of	of Leeds & Grenville					
Township of Augusta	5	7,386	1,477	129.54	25.908		
Township of Edwardsburg-Cardinal	5	7,505	1,501	309.91	61.982		
Township of Front of Yonge	5	2,595	519	125.25	25.05		
Village of Merrickville-Wolford	5	3,135	627	214.33	42.866		
Municipality of North Genville	5	17,964	3,593	359.9	71.98		
Village of Westport	5	634	127	2.19	0.438		
Township Elizabethtown-Kitley	7	9,545	1,364	555.96	79.423		
Town of Gananoque	7	5,383	769	7.01	1.0014		
Township of Leeds & Thousland Islands (TLTI)	7	9,804	1,401	608.9	86.986		
Town of Prescott	7	4,078	583	4.94	0.7057		
City Brockville	9	22,116	2,457	20.91	2.3233		
Township of Rideau Lakes	10	10,883	1,088	711.81	71.181		
	Surrounding	Municipalities					
Township of Drummond-North Elmsley	5	8,183	1,637	365.67	73.134		
Township of Athens	7	3,053	436	129.54	18.506		
Loyalist Township	7	17,943	2,563	342.72	48.96		
Town of Greater Napanee	7	16,879	2,411	462.3	66.043		
Town of Perth	7	6,469	924	12.21	1.7443		
Town of Smiths Falls	7	9,254	1,322	9.66	1.38		
Tay Valley Township	8	5,925	741	528.67	66.084		

Ward Boundary Review

The *Municipal Act, 2001*, as amended ("the Act") provides the legislative framework for municipalities to change its ward boundaries. Section 222(1) provides that a municipality is authorized to "divide or re-divide the municipality into wards or to dissolve the existing wards."

It is recommended that an independent, third-party consultant lead the ward boundary review to ensure that there are no perceptions of staff conflicts in determining ward boundary recommendations to Council. Most municipalities that have undertaken ward boundary review in recent years have engaged consultants to lead the project.

The consultant would conduct research, develop, and execute a workplan that includes public consultation. Options and recommendations would be reported to Council. Additionally, the consultant would be an expert witness in the event of any appeals of the Ontario Land Tribunal (OLT) of any Council-approved by-law to establish ward boundaries.

More specifically, the consultant responsibilities would include:

- Carrying out a ward boundary review that will withstand legal scrutiny and possible appeals to the OLT;
- Developing a review workplan and community engagement strategy for review;
- Undertaking required electoral, public policy and other research to inform of the ward boundary process;
- Implementing a two (2) stage engagement and consultation strategy with residents, key stakeholders, and Members of Council to gather input on current and proposed ward boundaries; and
- Developing ward boundary options and a recommended option for Council's consideration.

This initiative will take several months before an interim report would be presented to Council for consideration, therefore, it would not be in effect for the upcoming election in 2026.

To conclude, Staff present the following Options for Council's consideration.

- **Option #1**: Do nothing. Maintain status quo with respect to Council Composition and continue to elect at-large for the 2026 Municipal Election.
- **Option #2:** Directs staff to publish a survey on the Town's website and hold one (1) public meeting regarding the reduction of Council Members from seven (7) to five (5), and further, forego a Ward / Boundary review at this time.
- **Option #3:** Directs staff to publish a survey on the Town's website and hold one (1) public meeting regarding the reduction of Council Members from seven (7) to five (5), and further, directs staff to issue a Request for Proposal for the provision of Ward / Boundary review.

APPLICABLE POLICY/LEGISLATION:

Municipal Act

FINANCIAL CONSIDERATIONS:

On March 18, 2025, Council passed By-law No. 2025-028, being a By-law to establish the remuneration and expenses for Members of Council and Local Boards for the year 2027 to 2030 (see below).

By-law No. 2025-028 Schedule 'A'

Council Remuneration and Expenses

Annual Base Allowance Commencing January 1 st , 2027							
Position	January 2027	January 2028	January 2029	January 2030			
Mayor	\$34,555	2027 amount + CPI for November 2027	2028 amount + CPI for November 2028	2029 amount + CPI for November 2029			
Deputy Mayor	\$20,830	2027 amount + CPI for November 2027	2028 amount + CPI f for November 2028	2029 amount + CPI for November 2029			
Councillor (x5)	\$17,970	2027 amount + CPI for November 2027	2028 amount + CPI for November 2028	2029 amount + CPI for November 2029			
Total	\$145,235	2027 amount + CPI for November 2027	2028 amount + CPI for November 2028	2029 amount + CPI for November 2029			

^{*}CPI = Consumer Price Index for November as published in December, as per Statistics Canada.

Should Council opt to reduce the composition, By-law No. 2025-028, Schedule 'A' would be amended to save the 2 remunerations, divide equally a share of the savings among the remaining members, or implement a per committee stipend to reflect workload.

CONSULTATIONS:

None.

ATTACHMENTS:

None.

Penny Kelly, Clerk / CEMC
John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines the <i>Municipal Act</i> and regulations.
Melanie Kirkby, CAO

From: John Beddows < jbeddows@gananoque.ca>

Sent: September 12, 2025 12:14 PM **To:** Penny Kelly <clerk@gananoque.ca>

Cc: Melanie Kirkby < MKirkby@gananoque.ca>; Vicki Leakey

<vleakey@gananoque.ca>

Subject: Re: Directive 2025-002/3

Hi Penny,

See item 13 on the minutes of the September 2nd meeting - the carried motion for discussion of Directive 2025-002/003 at the 16 September Council meeting.

As discussed:

"Re. Motion #25-121 of September 2, 2025, Mayoral Directive 2025-003 is attached for discussion. This is not the presentation of the 2025 Town Budget to Council by Mayor in whole or in part and therefore the Mayoral Directive and its contents are not presented for Council deliberation and voting, but for information and discussion on background, purpose and intent of each of the 27 paragraphs of Directive 2025-003."

Cheers,

John

John S. Beddows, CD1, BMASc Mayor **The Corporation of the Town of Gananoque** 30 King St. E., Gananoque ON, K7G 1E9 613-382-2149 Ext. 1119 Fax: 613-382-8587

From: Penny Kelly < clerk@gananoque.ca >

Sent: September 12, 2025 11:44 AM

To: John Beddows < jbeddows@gananoque.ca >

Cc: Melanie Kirkby < MKirkby@gananoque.ca >; Vicki Leakey

vleakey@gananoque.ca>

Subject: RE: Directive 2025-002/3

Hi John,

Didn't realize that this was a response to the Motion from Council and it was to be published on the upcoming Agenda. The Directive was published on the website, as per procedure. Please advise if you wish both Directives on the Agenda or just the new Directive 2025-003. Maybe could provide a cover note explaining why this is on the Agenda (i.e. response to Motion #25-121, attached).

The Agenda has not been published yet, therefore, I will hold on until you provide further direction.

Thank you.

Penny

From: John Beddows jbeddows@gananoque.ca

Sent: September 12, 2025 11:38 AM **To:** Penny Kelly <<u>clerk@gananoque.ca</u>>

Cc: Melanie Kirkby < MKirkby@gananoque.ca>; Vicki Leakey

<<u>vleakey@gananoque.ca</u>> **Subject:** Directive 2025-002/3

Importance: High

Good morning Penny,

Given the motion that passed at the 2 September meeting, grateful if you would tell me why the directive I issued isn't on the agenda for next Tuesday?

Thanks,

John

John S. Beddows, CD1, BMASc Mayor **The Corporation of the Town of Gananoque** 30 King St. E., Gananoque ON, K7G 1E9 613-382-2149 Ext. 1119

Fax: 613-382-8587

John S. Beddows, CD1, BMASc Mayor **The Corporation of the Town of Gananoque** 30 King St. E., Gananoque ON, K7G 1E9 613-382-2149 Ext. 1119

Fax: 613-382-8587



Mayoral Directive Decision Number: 2025-003

Under Bill 3, the *Strong Mayors, Building Homes Act*, 2022, which amended the *Municipal Act*, 2001, I, John Beddows, Mayor of the Town of Gananoque, have decided as follows:

Directive to the Treasurer and the CAO on the preparation of the 2026 and 2027 Operating and Capital Budgets; amendment to the supplemental guidance on planning factors and criteria replacing and superseding 2025-002:

- 1. No increase of service levels provided by the Corporation of the Town of Gananoque will be factored into the 2026 or 2027 operating or capital budgets, unless required by Provincial or Federal statute.
- 2. The costs associated with municipal service delivery often increase at a rate higher than the preceding year's consumer price index for inflation. Not increasing levy by at least CPI risks compounding future funding shortfalls, and will increase the Town's existing capital funding shortfall.

With this factor in mind, it must be accepted that the preceding year's CPI-based overall annual inflation rate will be the minimum start point for municipal property tax levy increase and water / wastewater consumption rate increase going forward.

- 3. The underlying intent of the 2026 and 2027 budgets will be to minimize to the greatest degree possible increases in the property tax levy and the municipal water / wastewater levy while ensuring that the funding requirements of the asset management plan (AMP) to sustain core service levels are satisfied and the funding requirements of water / wastewater operations and capital infrastructure are satisfied.
- 4. Municipal managers will provide recommendations for municipal assets to be declared surplus to need, along with cost implications for retention as well as for reduction of municipal inventory of real estate, impact on asset

management plan (AMP) funding requirements, and property tax levy implications of retention of assets recommended as surplus to need.

5. Rates and Fees Bylaw:

- a. Lou Jeffries Arena Ice rate fees to be increased at minimum by CPI for 2026-2027 season;
- b. Marina fees to be increased to 5% below average regional rate for similar berths with similar services, factoring a 10% discount for local (Town of Gananoque primary place of residence) residents;
- c. Marina increase capital fee, to the appropriate level of funding for the recapitalization of the docks and on shore marina infrastructure (electrical distribution, buildings, parking lot etc.) with a three-year phase in.
- 6. Marina budget to include recommendation for increased number of seadoo slips provided expansion is self-funding within 60 months.
- 7. Marina budget to include recommendation for increased number of boat slips, space permitting, provided expansion is self-funding within 60 months.

8. Parking Bylaw:

- a. Handicapped parking spaces as handicapped parking spaces in the downtown core do not charge for parking, apply consistency and eliminate parking fee at the waterfront for municipally owned, handicapped parking spaces;
- b. Hourly rates return rate to 25¢ per 15 minutes for metered and Honk parking and increase parking fines by 50% to incentivise compliance;
- c. Marina Parking and Bay Road provide recommendation on longterm curb-side parking space rental on Bay Road adjacent to the Marina for Marina slip renters to increase the number of parking spaces available for seasonal rental.
- d. South Street charge for parking on South Street via Honk for the months of June through August.

- e. Collection of Parking Fines from Out-of-province vehicles amend parking bylaw to permit clamping of tires of out-of-province vehicles on issuance of a parking ticket. Create new class of parking ticket for clamped vehicles which includes full cost-recovery of clamping and unclamping the vehicle.
- 9. Handicapped Parking AODA Compliance build in cost of curb cut outs to enable wheel chair and walker access for all on street, mid-block handicapped parking spaces.
- Asset Management Plan (AMP) provide recommended tax levy 10. increase to fully fund AMP based on current service levels and provide recommendations and analysis of impact of service level reductions on levy increases. Introduce a dedicated capital levy with the intent of providing a predictable and consistent source of revenue to support the municipality's capital program with the intent of providing greater transparency, reinforcing long-term asset management objectives, and help address infrastructure deficits. The capital levy will be phased in over time and is not a new levy respecting the current tax levy structure which already includes a capital component. A capital levy creates a separate reporting line and will initially consist of what would have been the capital component of the existing tax levy. Capital levies provide flexibility in application, may be phased in over time, and may be aligned with a multi-year capital financing strategy. Over time, it has the potential to strengthen key financial indicators—including reserve balances and debt ratios—and enhance the municipality's overall financial resilience.
- 11. Operating Hours by department and as appropriate provide recommendations for changes in the number of days, number of hours per day, worked per week. Example: shift to four, ten hour days per week vice five, eight hour days per week with expected reduction in costs in use of hydro, heat etc. as well as improve employee morale in winter by reducing the number of commute days without reducing total service levels. Include a data collection plan to confirm cost savings, if any, in time for draft of 2026 budget. will discuss with SMT
- 12. Municipal Flower Beds seek out sponsors to sponsor or fully pay for upkeep of flower bed(s) in exchange for naming rights and tax receipts.
- 13. Calcium treatment of alleys analyze cost-saving of reduction of calcium treatment of alleys which don't have residential addresses and provide recommendation related to benefit, if any.

- 14. Speed reductions analyze impact on long-term amortization of useful life of road-beds of speed reduction in alleys to 25 km/hr and on streets excepting Stone and King to 40 km/hr, and long-term cost savings related to AMP, if any.
- 15. Confederation Park Fountain provide annual cost of operation, including municipal staff hours, of fountain to inform service level decision. Consider seeking out a sponsor to pay for operation in exchange for naming rights and tax receipt.
- 16. Public Works implement mandatory cross-training for new full-time CUPE employees to become licensed in water distribution and wastewater collection. Offer training as a discretionary option to our existing CUPE personnel.
- 17. Public Works provide costing of active potable water leak detection program using remote meters on hydrants along with estimate of current system-wide losses (total potable produced vs total billed) to inform decision on implementation.
- 18. Linear Infrastructure Public Works / Planning look at future cost saving of implementation of single sidewalk per street in new residential construction and street re-construction going forward.

Analyze AMP cost reductions associated with use of open, grassed ditch for drainage on one side and enclosed storm sewer on the other side of the street.

- 19. Service Cost Recovery Planning Provide recommendation for cost recovery for planning support past a certain number of hours per planning application.
- 20. Service Cost Recovery General Provide recommendation for cost recover for general services (notary, wedding officiation, etc.) provided by municipal staff to non residents (primary residential address not in Gananoque) of Gananoque.
- 21. Community Grant Funding 2026 Community Grant funding to be adjusted to reflect 5% of the actual revenue from gaming in FY 2025, and the overall decrease in gaming revenue since the last time the allocation amount for the Community Grant program was last reviewed. Summer concert series at Joel Stone Park has been funded from community grant pool; 2026 concert series funding to be deducted from new total community grant pool with remaining amount available for disbursal to grant applicants.

22. Tourism Advisory Panel Reserve – Tourism Advisory Panel grant pool is funded from the 4% municipal accommodation tax (MAT), which is collected by accommodation providers and based on the fee charged by accommodation providers for room rental. The current sizeable reserve is an un-committed but growing pool of funds.

2026 budget to include recommendations for allocation of MAT funds to the maintenance and upkeep of municipal infrastructure which is directly related to tourism activities, such as the municipal dock and Customs House on Water Street, public washroom maintenance (Joel Stone Park, Visitor's Centre), cost of June-August municipal garbage collection if permitted in law. If not permitted under current MAT bylaw, recommend amendments to bylaw which will permit allocation of MAT funds to maintenance of municipal tourism infrastructure.

Treasurer to administer the MAT reserve in such a way as to maximise interest income through appropriate investment strategy including by not limited to GIC.

The Town's share of the cost of Le Festivlles 2026, including 100% of municipal staff hours and advertising, to be budgeted and funded from the MAT reserve.

- 23. Project Management Capacity Gap As briefed in the 2025 budget process, the Town has a growing capital project spending backlog which is producing a growing carry-forward of re-capitalization obligations. Provide analysis and recommended course of action to address cause of backlog. Intent is to enable fulfillment of existing and future AMP obligations. This is not an increase in service levels but enabling delivery of existing and mandated service levels.
- 24. Municipal Parking Charging Stations explore options to lease space in municipal parking lots to EV charging service providers such as Flo and Tesla to increase EV charging capacity in Gananoque.
- 25. Asset Management Plan: Change from Actuarial to Condition-Based Depreciation and Maintenance Timelines going forward, the Town will shift from the practice of actuarial depreciation of capital assets to a condition-based / engineered lifespan model for depreciation of capital assets.

The current practice of 10-year capital plans will fully evolve in time for the 2027 capital budget to reflect remaining useful life of capital assets and impact of failure to implement or deferral of recommended maintenance and rebuild schedules, if any. Capital assets which have not received recommended

maintenance or rebuild in past budgets will be highlighted and implications on useful life assessed.

- 26. General CAO and municipal managers are directed and encouraged to include in the draft budget all costs they assess as necessary to sustain current and required service levels for general operations, general capital, water/wastewater operations and water/wastewater capital expenditures and any recommendations for economies in the delivery of services or reductions in service levels where they see opportunity to reduce the per-capita cost of service delivery.
- 27. Day Care Expansion if cost of Town contribution to expansion of CWELCC spaces at Kinsman Hall Daycare known, include in 2026 budget. If not confirmed, plan to fund from capital reserve.

Dated this 8th day of September, 2025

John S. Beddows, Mayor

THE CORPORATION OF THE TOWN OF



MOTION / RESOLUTION OF COUNCIL

Date: September	2, 2025	Motion #25 – /2/
Subject: Mayor	al Direction #2025-002 – Request to Mayor	Beddows
Moved by:	Councillor Osmond	
Seconded by:	Carrillor Koiser	
MAYOR JOHN B SUPPLEMENTAL 002, BEING A DII 2026 AND 2027 O PLANNING FACT AND FURTHER F VOTE ON EACH	THAT THE COUNCIL OF THE TOWN OF GEDDOWS TO PRESENT TO COUNCIL ON TO INFORMATION REGARDING THE MAYOR RECTIVE TO THE TREASURER AND CAO COPERATING AND CAPITAL BUDGETS; SUPTORS AND CRITERIA; FOLLOWING THE PRESENTATION ALLOW OF THE 27 ITEMS LISTED ON THE DIRECT ND RESOURCES THAT ARE INCURRED BY	UESDAY, SEPTEMBER 16, 2025, AL DIRECTIVE NUMBER #2025- ON THE PREPARATION OF THE PLEMENTAL GUIDANCE ON COUNCIL TO COMMENT AND TIVE, IN ORDER TO LIGHTEN
Carried: Defeated: Tabled/Postponed:	Ayes Nays	Salar Mayor

MA s. 246 - When a recorded vote is requested, the Clerk will call for each Councillors vote (Aye or Nay), mark the recorded vote as indicated by the member, and announce whether the motion is carried or defeated. The Mayor will then sign the motion.

RECORDED VOTE:	Aye	Nay
Brown, Colin		
Harper, Matt		
Kirkby, Patrick		
Koiner, Anne-Marie		
Leakey, Vicki		
Osmond, David		
Beddows, John		
TOTALS		



REGULAR COUNCIL MEETING MINUTES

Held on Tuesday, September 2, 2025, at 5:00 PM Held Virtually and In-Person

COUNCIL MEMBERS PRESENT		STAFF PRESENT
Mayor:	John Beddows	Melanie Kirkby, CAO
Councillors:	Matt Harper	Penny Kelly, Clerk / CEMC
	Patrick Kirkby	Lynsey Zufelt, Deputy Clerk
	Anne-Marie Koiner	Brenda Guy, Manager of Planning and Development
	Vicky Leakey	John Morrison, Treasurer
	David Osmond	David Armstrong, Manager of Public Works
		Jeff Johnston, Manager of Parks and Recreation
		Andrew Dickson, Fire Chief
		Tanya Dallaire, Deputy Treasurer
		William Thiessen, Asset Management Coordinator
Regrets:	Colin Brown	

1.	Call Meeting to Order
	Mayor Beddows called the meeting to order at 5:00 PM.
2.	Disclosure of Pecuniary Interest & General Nature Thereof – None
3.	Canadian National Anthem
	The National Anthem was played.
4.	Land Acknowledgement Statement
	Mayor Beddows read the Land Acknowledgement Statement.
5.	Public Question / Comment (Only Addressing Motion(s) or Reports on the Agenda)
	A Member of the Public addressed a Report listed on the Agenda.
6.	Disclosure of Additional Items – None
7.	Delegations – None
8.	Presentations / Awards / Deputations
	2025 Asset Management Plan (AMP) Update – John Morrison, Treasurer (+Ref. Report Council-FIN-2025-21)
	 John Morrison, Treasurer, presented a PowerPoint presentation entitled, "2025 Asset Management Plan Update Presentation to Council"
9.	Mayor's Declarations
	Mayor Beddows proclaimed September 19 th to October 12 th , 2025, be recognized as "Culture Days in Gananoque".
10.	Unfinished Business
Coun	cil-FIN-2025-21 – Town of Gananoque 2025 Asset Management Plan (AMP) Update for Proposed Level of Service

By-law No. 2025-079 – 2025 Asset Management Plan Update for Proposed Level of Service

Moved By: Councillor Kirkby **Seconded By:** Deputy Mayor Leakey BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-079, BEING A BY-LAW TO ADOPT THE 2025 ASSET

MANAGEMENT PLAN FOR PROPOSED LEVEL OF SERVICE, AS PRESENTED IN COUNCIL REPORT-FIN-2025-21.

CARRIED – UNANIMOUS

Council-RDS-2025-11 – Urban Tree By-law Update and Request for Consultation

Motion #25-114 – Urban Tree By-law Update and Request for Consultation – Refer to 2026 Budget Deliberations

Moved By: Councillor Osmond **Seconded By:** Councillor Harper BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE REFERS TO THE 2026 BUDGET DELIBERATIONS, THE ESTIMATED AMOUNT OF \$25,000 FOR CONSULTING FEES REGARDING THE ESTABLISHMENT OF AN URBAN TREE BY-LAW.

CARRIED – 5 Ayes, 1 Nay

Council-REC-2025-15 - Train Umbrella Construction Cost Sharing Agreement

By-law No. 2025-078 – Train Umbrella Construction Cost Sharing Agreement Moved By: Councillor Kirkby

Seconded By: Councillor Koiner
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS
BY-LAW NO. 2025-078, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND
CLERK TO SIGN A CONSTRUCTION COST SHARING AGREEMENT WITH EO
GENERATION LIMITED PARTNERSHIP ("EO") FOR A CONSTRUCTION
PROJECT SITUATED AT THE INTAKE OF THE GANANOQUE GENERATING
STATION LOCATED AT 5 KING STREET EAST, (LOCATION OF TRAIN
UMBRELLA SUB-STRUCTURE), AS PRESENTED IN COUNCIL REPORT REC2025-15.

CARRIED - UNANIMOUS

11. | Motion #25 – 113 – Approval of Minutes – August 12 and August 21, 2025

Motion #25-113 – Approval of Minutes – August 12 and August 21, 2025

Moved By: Deputy Mayor Leakey Seconded By: Councillor Kirkby

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE

HEREBY ADOPTS THE REGULAR COUNCIL MINUTES OF TUESDAY, AUGUST

12TH, 2025 AND THE SPECIAL COUNCIL MINUTES OF THURSDAY, AUGUST

21ST, 2025.

CARRIED - 5 Ayes, 1 Abstain

12. Staff Reports

Council-FIN-2025-18 – Second (2nd) Quarter Forecast & Budget Variance

Motion #25-115 – Second (2nd) Quarter Forecast & Budget Variance
Moved By: Councillor Kirkby Seconded By: Councillor Koiner
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE
RECEIVES THE 2025 SECOND (2ND) QUARTER BUDGET VARIANCE AND
FORECAST, AS PRESENTED IN COUNCIL REPORT FIN-2025-18.

CARRIED - UNANIMOUS

Council-FIN-2025-19 – Community Grants Program

Motion #25-116 – Community Grants Program

Moved By: Councillor Koiner **Seconded By:** Councillor Kirkby BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES FOR INFORMATION, THE STATUS OF THE COMMUNITY GRANT PROGRAM, AS PRESENTED IN COUNCIL REPORT FIN-2025-19.

CARRIED - UNANIMOUS

Council-FIN-2025-20 - Casino Funding

Motion #25-117 - Casino Funding

Moved By: Patrick Kirkby **Seconded By:** Councillor Koiner BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES AS INFORMATION, THE STATUS OF THE CASINO FUNDING, AS PRESENTED IN COUNCIL REPORT FIN-2025-20.

CARRIED - UNANIMOUS

Council-FIN-2025-22 - 2025 Strategic Asset Management Policy Update

Motion #25-118 – 2025 Strategic Asset Management Policy Update
Moved By: Councillor Koiner Seconded By: Councillor Kirkby
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE
ADOPTS THE 2025 STRATEGIC ASSET MANAGEMENT POLICY UPDATE, AS
PRESENTED IN COUNCIL REPORT FIN-2025-22.

CARRIED - UNANIMOUS

Council-UTIL-2025-10 - 2025 Second (2nd) Quarter Water & Wastewater Reports

Motion #25-119 – 2025 Second (2nd) Quarter Water & Wastewater Reports

Moved By: Councillor Kirkby Seconded By: Councillor Koiner

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE

RECEIVES THE 2025 SECOND (2ND) QUARTER WATER AND WASTEWATER

REPORT FOR INFORMATION, AS PRESENTED IN COUNCIL REPORT UTIL2025-10.

CARRIED - UNANIMOUS

Council-UTIL-2025-11 - Updated Significant Drinking Water Threat Assessment

Motion #25-120 – Updated Significant Drinking Water Threat Assessment Moved By: Councillor Kirkby

Seconded By: Councillor Koiner
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE
RECEIVES THE UPDATED SIGNIFICANT DRINKING WATER THREAT
ASSESSMENT REPORT FOR INFORMATION, AS PRESENTED IN REPORT
COUNCIL UTIL-2025-11.

CARRIED - UNANIMOUS

13. | **Motions** (Council Direction to Staff)

1. Councillor Osmond – Mayoral Directive 2025-002 – Request to Mayor Beddows

Motion #25-121 – Mayoral Direction #2025-002 – Request to Mayor Beddows Moved BY: Councillor Osmond Seconded By: Councillor Koiner BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE REQUESTS MAYOR JOHN BEDDOWS TO PRESENT TO COUNCIL ON TUESDAY, SEPTEMBER 16, 2025, SUPPLEMENTAL INFORMATION REGARDING THE MAYORAL DIRECTIVE NUMBER #2025- 002, BEING A DIRECTIVE TO THE TREASURER AND CAO ON THE PREPARATION OF THE 2026 AND 2027 OPERATING AND CAPITAL BUDGETS; SUPPLEMENTAL GUIDANCE ON PLANNING FACTORS AND CRITERIA;

AND FURTHER FOLLOWING THE PRESENTATION ALLOW COUNCIL TO COMMENT AND VOTE ON EACH OF THE 27 ITEMS LISTED ON THE DIRECTIVE, IN ORDER TO LIGHTEN WORKLOADS AND RESOURCES THAT ARE INCURRED BY THESE IMPOSED DIRECTIVES.

CARRIED - UNANIMOUS

^{***}At this point, the Chair called a recess.

^{***}The meeting resumed at 7:14 PM.

14. Correspondence 1. Rob Martinson – Parking Issue – Restrictions on Market and Clarence Streets 2. Schuyler Schmidt – BMX Track at Community Centre – Request to Council 3. Township of Rideau Lakes - V.O.I.C.E Coalition - Request for Support and **Endorsement** Motion #25-122 - V.O.I.C.E. Coalition - Request for Support and Endorsement **Moved BY:** Deputy Mayor Leakey Seconded By: Councillor Osmond BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE SEND A LETTER OF SUPPORT AND ENDORSEMENT TO THE TOWNSHIP OF RIDEAU LAKES, IN REPLY TO RESOLUTION NO. 189-2025. CARRIED - 5 Ayes, 1 Nay 4. Gananoque Wheels of Care – 2024 Annual Report 15. Notice Required Under the Notice By-law – None 16. **Committee Updates (Council Reps)** Members of Council provided their updates. 17. **Discussion of Additional Items** – None 18. Questions from the Media - None 19. **Closed Session** Moved by Councillor Kirkby that the Council of the Town of Gananoque, in accordance with Section 239.2 of the Municipal Act, moves into Closed Session at 8:14 PM for the purpose of discussing two (2) items under Labour Relations or Employee Negotiations, and one (1) item under Advice that is Subject to Solicitor-Client Privilege, Including Communications Necessary for that Purpose. **CARRIED – UNANIMOUS** 20. Move Out of Closed Session at 8:50 PM. Council resumed the Open Session at 8:51 PM 21. **Reporting Out of Closed Session** A Closed Meeting was held. Council discussed one (1) item under Advice that is Subject to Solicitor-Client Privilege, Including Communications Necessary for that Purpose. There was nothing to Report out on this item. Council also discussed two (2) items under Labour Relations or Employee Negotiations. Council considered the following recommendations. Motion #25-123 – Budget Approval – Temporary Staffing Extension – Roads **Division** Moved BY: Councillor Osmond Seconded By: Councillor Harper BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE APPROVES IN THE DRAFT 2026 ROADS DIVISION OPERATIONAL BUDGET WAGES TO FUND AN EXTENSION OF TEMPORARY EMPLOYMENT TO COVER A MEDICAL LEAVE OF ABSENCE, AS PRESENTED IN CLOSED SESSION ON SEPTEMBER 2, 2025. **CARRIED - UNANIMOUS** Motion #25-124 - Budget Approval - Temporary Staffing Extension - Utilities Division Moved BY: Councillor Koiner **Seconded By:** Councillor Kirkby BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE APPROVES, IN THE DRAFT 2026 WATER / WASTEWATER OPERATIONAL

	BUDGET WAGES TO FUND AN EXTENSION OF TEMPORARY EMPLOYMENT TO COVER A MEDICAL LEAVE OF ABSENCE, AS PRESENTED IN CLOSED SESSION ON SEPTEMBER 2, 2025.
	CARRIED - UNANIMOUS
22.	Confirmation By-law
	By-law No. 2025-077 – Confirming By-law – September 2, 2025 Moved By: Councillor Koiner Seconded By: Councillor Kirkby BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-077, BEING A BY-LAW TO CONFIRM THE PROCEEDINGS OF COUNCIL AT ITS REGULAR MEETING HELD ON TUESDAY, SEPTEMBER 2 ND , 2025, BE READ THREE TIMES AND FINALLY PASSED THIS 2 ND DAY OF SEPTEMBER 2025
	CARRIED – UNANIMOUS
23.	Next Meeting(s): Tuesday, September 16, 2025 at 5:00 PM
23. 24.	
	Next Meeting(s): Tuesday, September 16, 2025 at 5:00 PM
	Next Meeting(s): Tuesday, September 16, 2025 at 5:00 PM Adjournment Moved By: Mayor Beddows Be it resolved that Council hereby adjourns this regular meeting of Council at 8:54 PM.



Council Report - FIN-2025-23

Date: September 16, 2025 ☐ IN CAMERA

Subject: Ontario Infrastructure and Lands Corporation (OILC) Long Term Debenture

By-law

Author: John Morrison Treasurer

☑ OPEN SESSION

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-081, BEING A BY-LAW TO AUTHORIZE THE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$1,300,000 TOWARDS THE COST OF THE MARINA CAPITAL WORKS PROJECT, AS PRESENTED IN REPORT COUNCIL FIN-2025-23.

STRATEGIC PLAN COMMENTS:

Sector 3 – Financial Sustainability – Strategic Initiative #1 – Ensure that Gananoque is and remains an affordable place to do business and raise a family.

BACKGROUND

The purpose of this report is to convey to Council the financing particulars, the form of the debenture, and the payment schedule.

INFORMATION/DISCUSSION:

On December 17, 2024, Staff presented Report Council-REC-2024-24 requesting that Council authorize the submission of an Application to Infrastructure Ontario for the long-term financing of capital works at the Municipal Marina in the amount of \$1,300,000. The debenture was intended to finance the fixed dock reconstruction, the floating docks, and the shoreline rehabilitation.

On May 20, 2025, Council approved an Application to the Ontario Infrastructure and Lands Corporation (OILC) to secure a 10-year amortizing debenture. At that time, the standard spot rate on the updated application was 3.84%, with estimated quarterly payments of \$39,292.24 (principal and interest), or \$157,168.96 annually.

The final Rate Offer from OILC is 3.81%, compounded quarterly, with quarterly payments of \$39,236.14, or \$156,944.56 annually.

APPLICABLE POLICY/LEGISLATION:

By-law No. 2024-101 - Gananoque Municipal Marina Debt Financing Council-FIN-2025-13 - OILC Debenture Application - May 20, 2025

FINANCIAL CONSIDERATIONS:

This debenture will mature on October 1st, 2035. The total interest payable on this debenture issue is \$269,446.46.

CONSULTATIONS:

None

ATTACHMENTS:

By-law No. 2025-081

APPROVAL

John Morrison, Treasurer

Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and guidelines and the Municipal Act and regulations.

Melanie Kirkby, CAO

<u>Document # 1.G.i.1.a</u> Single Tier / County / Lower Tier in a County Debenture Package (Single Issue)

The Corporation of The Town of Gananoque

BY-LAW NUMBER 2025-081

A BY-LAW OF THE CORPORATION OF THE TOWN OF GANANOQUE TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$1,300,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S)

WHEREAS subsection 401 (1) of the *Municipal Act*, 2001, as amended (the "**Act**") provides that a municipality may incur a debt for municipal purposes, whether by borrowing money or in any other way, and may issue debentures and prescribed financial instruments and enter prescribed financial agreements for or in relation to the debt;

AND WHEREAS subsection 408 (2.1) of the Act provides that a municipality may issue a debenture or other financial instrument for long-term borrowing only to provide financing for a capital work;

AND WHEREAS subsection 408 (3) of the Act provides that the term of a debt of a municipality or any debenture or other financial instrument for long-term borrowing issued for it shall not extend beyond the lifetime of the capital work for which the debt was incurred and shall not exceed 40 years;

AND WHEREAS clause 408 (4)(a) of the Act provides that a debenture by-law shall provide for raising in each year as part of the general local municipality levy the amounts of principal and interest payable in each year under the by-law to the extent that the amounts have not been provided for by other taxes or by fees or charges imposed on persons or property by a by-law of any municipality, clause 408 (4)(b) provides that a debenture by-law shall provide for repayment of the principal in annual instalments and payment of the interest on the unpaid balance in one or more instalments in each year and clause 408 (4)(c) provides that a debenture by-law may provide for instalments of combined principal and interest;

AND WHEREAS the Council of The Corporation of The Town of Gananoque (the "Municipality") has passed the By-law(s) enumerated in column (1) of Schedule "A" attached hereto and forming part of this By-law ('Schedule "A") authorizing the capital work(s) described in column (2) of Schedule "A" (the "Capital Work(s)"), and authorizing the entering into a financing agreement or rate offer letter agreement with OILC, as applicable, for the provision of temporary borrowing from OILC, pending the issue of debentures, during the period of construction of the Capital Work(s), if applicable, and authorizing long-term borrowing from OILC through the issue of debentures for the Capital Work(s) in a principal amount which does not exceed the respective maximum debenture amount set out in column (3) of Schedule "A" (the "Maximum Debenture Amount");

AND WHEREAS before authorizing the Capital Work(s), and before authorizing any additional cost amount and any additional debenture authority in respect thereof, the Council of the Municipality had its Treasurer calculate an updated limit in respect of its most recent annual debt and financial obligation limit received from the Ministry of Municipal Affairs and Housing in accordance with the applicable regulation and, prior to the Council of the Municipality authorizing the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), the Treasurer determined that the estimated annual amount payable in respect of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), would not cause the Municipality to exceed the updated limit and that the approval of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), by the Ontario Land Tribunal pursuant to such regulation was not required;

AND WHEREAS the Municipality has submitted an application to request long-term borrowing for the Capital Work(s) through the issue of debentures to OILC and, if applicable, to request temporary borrowing from OILC pending the issue of such debentures (the "**Application**") and the Application has been approved;

AND WHEREAS the Municipality wishes to issue debentures for the Capital Work(s) in the amount(s) specified in column (5) of Schedule "A";

AND WHEREAS to provide long-term financing for the Capital Work(s) and to repay certain temporary advances in respect of the Capital Work(s) (if any), it is now deemed to be expedient to borrow money by issuing debentures in the principal amount of \$1,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), dated October 01, 2025 and maturing on October 01, 2035, payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule "C" attached hereto and forming part of this By-law ('Schedule "C"), on the terms hereinafter set forth:

NOW THEREFORE THE COUNCIL OF The Corporation of The Town of Gananoque ENACTS AS FOLLOWS:

- 1. The submission of the Application and the execution of the financing agreement or the rate offer letter agreement with OILC, as applicable, in relation to the Capital Work(s) by the Municipality are hereby confirmed, ratified and approved. For the Capital Work(s), the borrowing upon the credit of the Municipality at large of the principal amount of \$1,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), and the issue of debentures therefor to be repaid in instalments of combined principal and interest as set out in Schedule "C", are hereby authorized.
- 2. The Head of Council and the Treasurer of the Municipality are hereby authorized to cause any number of debentures to be issued for such amounts of money as may be required for the Capital Work(s) in definitive form, not exceeding in total the said aggregate principal amount of \$1,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s) (the "Debentures"). The Debentures shall bear the Municipality's municipal seal and the signatures of the Head of Council and the Treasurer of the Municipality, all in

accordance with the provisions of the Act. The municipal seal of the Municipality and the signatures referred to in this section may be printed, lithographed, engraved or otherwise mechanically reproduced. The Debentures are sufficiently signed if they bear the required signatures and each person signing has the authority to do so on the date he or she signs.

- 3. The Debentures shall be initially issued as a single certificate in fully registered form in the principal amount of \$1,300,000.00, in the name of OILC, or as OILC may otherwise direct, substantially in the form attached as Schedule "B" hereto and forming part of this By-law ("OILC Debenture") with provision for payment of principal and interest (other than in respect of the final payment of principal and outstanding interest on maturity upon presentation and surrender) by pre-authorized debit in respect of such principal and interest to the credit of such registered holder on such terms as to which the registered holder and the Municipality may agree.
- 4. In accordance with the provisions of section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011*, as amended from time to time hereafter, the Municipality is hereby authorized to agree in writing with OILC that the Minister of Finance is entitled, without notice to the Municipality, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness of the Municipality to OILC under the Debentures and to pay such amounts to OILC from the Consolidated Revenue Fund.
- 5. The Debentures shall all be dated October 01, 2025, and as to both principal and interest shall be expressed and be payable in lawful money of Canada. The Debentures shall bear interest at the rate of interest as set out in Schedule "C" and shall be paid in full by October 01, 2035. Interest shall be payable in arrears as part of the instalments of combined principal and interest payable on the specified dates and in the amounts set out in Schedule "C".
- 6. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a "Business Day") and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
- 7. Interest shall be payable to the date of maturity of the Debentures and on default shall be payable on any overdue amount both before and after default and judgment at a rate per annum equal to the greater of the rate specified on the Schedule as attached to and forming part of the Debentures for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holders any and all costs incurred by the registered holders as a result of the overdue payment. Any amount payable by the Municipality as interest on overdue principal or interest and all costs incurred by the registered holders as a result of the overdue payment in respect of the Debentures shall be paid out of current revenue. Whenever it is

necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.

"Prime Rate" means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of the Debentures: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the "Reference Banks") as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the "Prime Rate" shall be the arithmetic mean of the rates quoted by those Reference Banks.

- 8. In each year in which payments of principal and interest in respect of the Capital Work(s) become due, there shall be raised as part of the Municipality's general municipal levy the amounts of principal and interest payable by the Municipality in each year as set out in Schedule "C" to the extent that the amounts have not been provided for by any other available source including other taxes or fees or charges imposed on persons or property by a by-law of any municipality.
- 9. The Debentures may contain any provision for their registration thereof authorized by any statute relating to municipal debentures in force at the time of the issue thereof.
- 10. The Municipality shall maintain a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of the cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.
- 11. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of the Debentures, including the OILC Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. When a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.

- 12. The Debentures will be transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, the Head of Council and the Treasurer shall issue and deliver a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
- 13. The Head of Council and the Treasurer shall issue and deliver new Debentures in exchange or substitution for Debentures outstanding on the registry with the same maturity and of like form which have become mutilated, defaced, lost, subject to a mysterious or unexplainable disappearance, stolen or destroyed, provided that the applicant therefor shall have: (a) paid such costs as may have been incurred in connection therewith; (b) (in the case when a Debenture is mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.
- 14. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of this By-law, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.
- 15. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
- 16. Reasonable fees in respect of the Debentures, in the normal course of business, other than reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of any of the principal and interest cheques (if any) that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of

which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.

- 17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder.
- 18. The Head of Council and the Treasurer are hereby authorized to cause the Debentures to be issued, one or more of the Clerk and Treasurer are hereby authorized to generally do all things and to execute all other documents and other papers in the name of the Municipality in order to carry out the issue of the Debentures and the Treasurer is authorized to affix the Municipality's municipal seal to any of such documents and papers.
- 19. The money received by the Municipality from the sale of the Debentures to OILC, including any premium, and any earnings derived from the investment of that money, after providing for the expenses related to their issue, if any, shall be apportioned and applied to the Capital Work(s) and to no other purpose except as permitted by the Act.
- 20. Subject to the Municipality's investment policies and goals, or its investment policy, as applicable, the applicable legislation and the terms and conditions of the Debentures, the Municipality may, if not in default under the Debentures, at any time purchase any of the Debentures in the open market or by tender or by private contract at any price and on such terms and conditions (including, without limitation, the manner by which any tender offer may be communicated or accepted and the persons to whom it may be addressed) as the Municipality may in its discretion determine.
- 21. This By-law takes effect on the day of passing.

 By-law read a first and second time this 16th day of September, 2025

 By-law read a third time and finally passed this 16th day of September, 2025

 John Beddows

 Penny Kelly
 Mayor

 Clerk

The Corporation of The Town of Gananoque

Schedule "A" to By-law Number 2025-081

(1)	(2)	(3)	(4)	(5)	(6)
By-law	Capital Work Description	Maximum Debenture Amount	Amount of Debentures Previously Issued	Amount of Debentures to be Issued	Term of Years of Debentures
2025-048	Marina Floating Dock Replacement s and Shoreline Rehablition	\$1,300,000.00	\$0.00	\$1,300,000.00	10 years

The Corporation of The Town of Gananoque

Schedule "B" to By-law Number 2025-081

No. 2025-081	\$1,300,000.00
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C A N A D A Province of Ontario The Corporation of The Town of Gananoque

FULLY REGISTERED 3.81% DEBENTURE

The Corporation of The Town of Gananoque (the "Municipality"), for value received, hereby promises to pay to

ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC")

or registered assigns, subject to the Conditions attached hereto which form part hereof (the "**Conditions**"), upon presentation and surrender of this debenture (or as otherwise agreed to by the Municipality and OILC) by the maturity date of this debenture (October 01, 2035), the principal amount of



payable on the specified dates and in the amounts set forth in the attached Amortization Schedule (the "Amortization Schedule") and subject to late payment interest charges pursuant to the Conditions, in lawful money of Canada. Subject to the Conditions: interest shall be paid until the maturity date of this debenture, in like money as part of the instalments of combined principal and interest from the closing date (October 01, 2025), or from the last date on which interest has been paid on this debenture, whichever is later, at the rate of 3.81% per annum, in arrears, on the specified dates and in the amounts as set forth in the Amortization Schedule; and interest shall be paid on default at the applicable rate set out in the Amortization Schedule, or the Conditions, as applicable, both before and after default and judgment. Provided there is no default, the amounts of the payments of combined instalments of principal and interest and the specified dates on which they are payable in each year are shown in the Amortization Schedule.

The Municipality, pursuant to section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011* (the "**OILC Act, 2011**") hereby irrevocably agrees that the Minister of Finance is entitled, without notice to the Municipality, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness under this debenture, and to pay such amounts to OILC from the Consolidated Revenue Fund.

This debenture is subject to the Conditions.

DATED at the office of the Municipality as of the 1st day of October, 2025

IN TESTIMONY WHEREOF and under the authority of By-law Number **2025-081** of the Municipality duly passed on the 16th day of September, 2025 (the "**By-law**"), this debenture is sealed with the municipal seal of the Municipality and signed by the Mayor and by the Treasurer thereof.

Date of Registration: October 01, 2025	
[NTD: SIGNATURE NOT REQUIRED ON FORM OF CERTIFICATE]	[NTD: SIGNATURE NOT REQUIRED ON FORM OF CERTIFICATE]
	(Seal)
John Beddows, Mayor	John Morrison, Treasurer
OILC hereby agrees that the Minister of Finance is entitl 25 of the OILC Act, 2011 as described in this debenture	ed to exercise certain rights of deduction pursuant to section .
Ontario Infrastructure and Lands Corporation	
by:Authorized Signing Officer	by:Authorized Signing Officer

LEGAL OPINION

We have examined the By-law of the Municipality authorizing the issue of debentures in the principal amount of \$1,300,000.00 dated October 01, 2025 and maturing on October 01, 2035 payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule "C" to the By-law.

In our opinion, the By-law has been properly passed and is within the legal powers of the Municipality. The debenture issued under the By-law in the within form (the "**Debenture**") is the direct, general unsecured and unsubordinated obligation of the Municipality. The Debenture is enforceable against the Municipality subject to the special jurisdiction and powers of the Ontario Land Tribunal over defaulting municipalities under the *Municipal Affairs Act*. This opinion is subject to and incorporates all the assumptions, qualifications and limitations set out in our opinion letter.

October 01, 2025

Cunningham Swan Carty Little & Bonham LLP [no signature required]

CONDITIONS OF THE DEBENTURE

Form, Denomination, and Ranking of the Debenture

- 1. The debentures issued pursuant to the By-law (collectively the "**Debentures**" and individually a "**Debenture**") are issuable as fully registered Debentures without coupons.
- 2. The Debentures are direct, general unsecured and unsubordinated obligations of the Municipality. The Debentures rank concurrently and equally in respect of payment of principal and interest with all other debentures of the Municipality except for the availability of money in a sinking or retirement fund for a particular issue of debentures.
- 3. This Debenture is one fully registered Debenture registered in the name of OILC and held by OILC.

Registration

4. The Municipality shall maintain at its designated office a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.

Title

5. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of Debentures, including this Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. Where a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.

Payments of Principal and Interest

- 6. The record date for purposes of payment of principal of and interest on the Debentures is as of 5:00 p.m. on the sixteenth calendar day preceding any payment date including the maturity date. Principal of and interest on the Debentures are payable by the Municipality to the persons registered as holders in the registry on the relevant record date. The Municipality shall not be required to register any transfer, exchange or substitution of Debentures during the period from any record date to the corresponding payment date.
- 7. The Municipality shall make all payments on the Debentures on the payment dates as set out in Schedule "C" to the By-law, by pre-authorized debit in respect of such interest and principal to the credit of the registered holder on such terms as the Municipality and the registered holder may agree.
- 8. The Municipality shall pay to the registered holder interest on any overdue amount of principal or interest in respect of any Debenture, both before and after default and judgment, at a rate per annum equal to the greater of the rate specified on the Schedule as attached to and forming part of the Debenture for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holder any and all costs incurred by the registered holder as a result of the overdue payment.
- 9. Whenever it is necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.
- 10. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a "Business Day"), and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
- 11. The Debentures are transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations will be delivered as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
- 12. The Municipality shall issue and deliver Debentures in exchange for or in substitution for Debentures outstanding on the registry with the same maturity and of like form in the event of a mutilation, defacement, loss, mysterious or unexplainable disappearance, theft or destruction, provided that the applicant therefor shall have: (a)

paid such costs as may have been incurred in connection therewith; (b) (in the case of a mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed Debenture) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.

- 13. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of the Bylaw, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.
- 14. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
- 15. Reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed principal and interest cheques (if any) may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.
- 16. If the Municipality fails to meet and pay any of its debts or liabilities when due, or uses all or any portion of the proceeds of any Debenture for any purpose other than for a Capital Work(s) as authorized in the By-Law, OILC may, at its option, require early repayment of the Debenture, and in such event the Municipality shall pay to OILC the Make-Whole Amount on account of the losses that it will incur as a result of the early repayment or early termination.

Notices

17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder. If the Municipality or any registered holder is required to give any notice in connection with

the Debentures on or before any day and that day is not a Business Day (as defined in section 10 of these Conditions) then such notice may be given on the next following Business Day.

<u>Time</u>

18. Unless otherwise expressly provided herein, any reference herein to a time shall be considered to be a reference to Toronto time.

Governing Law

19. The Debentures are governed by and shall be construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable in Ontario.

Definitions:

- (a) "Prime Rate" means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of this Debenture: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the "Reference Banks") as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the "Prime Rate" shall be the arithmetic mean of the rates quoted by those Reference Banks.
- (b) "Make-Whole Amount" means the amount determined by OILC as of the date of prepayment of the Debenture, by which (i) the present value of the remaining future scheduled payments of principal and interest under the Debenture to be repaid from the prepayment date until maturity of the Debenture discounted at the Ontario Yield exceeds (ii) the principal amount under the Debenture being repaid provided that the Make-Whole Amount shall never be less than zero.
- (c) "Ontario Yield" means the yield to maturity on the date of prepayment of the Debenture, assuming the compounding showing in the Amortization Schedule, which a non-prepayable term loan made by the Province of Ontario would have if advanced on the date of prepayment of the Debenture, assuming the same principal amount as the Debenture and with a maturity date which is the same as the remaining term to maturity of the Debenture to be repaid minus 100 basis points.

THE CORPORATION OF THE TOWN OF GANANOQUE

Schedule "C" to By-law Number 2025-081

Loan....: 3108

Name.....: Gananoque, The Corporation of The Town of

Principal: 1,300,000.00

Rate....: 03.8100
Term....: 120
Am Period: 120
Compound.: Quarter
Paid....: Quarter
Plan....: Blended
Accel...: no

Method...: Equivalent Prin/Int.: 39,236.14 Total Int: 269,445.46 Remaining: 0.00 Matures..: 10/01/2035

Pay # Date	Amount Due	Principal Due	Interest Due	Rem. Principal
1 01/01/2026	39,236.14	26,853.64	12,382.50	1,273,146.36
2 04/01/2026	39,236.14	27,109.42	12,126.72	1,246,036.94
3 07/01/2026	39,236.14	27,367.64	11,868.50	1,218,669.30
4 10/01/2026	39,236.14	27,628.31	11,607.83	1,191,040.99
5 01/01/2027	39,236.14	27,891.47	11,344.67	1,163,149.52
6 04/01/2027	39,236.14	28,157.14	11,079.00	1,134,992.38
7 07/01/2027	39,236.14	28,425.34	10,810.80	1,106,567.04
8 10/01/2027	39,236.14	28,696.09	10,540.05	1,077,870.95
9 01/01/2028	39,236.14	28,969.42	10,266.72	1,048,901.53
10 04/01/2028	39,236.14	29,245.35	9,990.79	1,019,656.18
11 07/01/2028	39,236.14	29,523.91	9,712.23	990,132.27
12 10/01/2028	39,236.14	29,805.13	9,431.01	960,327.14
13 01/01/2029	39,236.14	30,089.02	9,147.12	930,238.12
14 04/01/2029	39,236.14	30,375.62	8,860.52	899,862.50
15 07/01/2029	39,236.14	30,664.95	8,571.19	869,197.55
16 10/01/2029	39,236.14	30,957.03	8,279.11	838,240.52
17 01/01/2030	39,236.14	31,251.90	7,984.24	806,988.62
18 04/01/2030	39,236.14	31,549.57	7,686.57	775,439.05
19 07/01/2030	39,236.14	31,850.08	7,386.06	743,588.97
20 10/01/2030	39,236.14	32,153.46	7,082.68	711,435.51
21 01/01/2031	39,236.14	32,459.72	6,776.42	678,975.79
22 04/01/2031	39,236.14	32,768.90	6,467.24	646,206.89
23 07/01/2031	39,236.14	33,081.02	6,155.12	613,125.87
24 10/01/2031	39,236.14	33,396.12	5,840.02	579,729.75
25 01/01/2032	39,236.14	33,714.21	5,521.93	546,015.54

26 04/01/2032	39,236.14	34,035.34	5,200.80	511,980.20
27 07/01/2032	39,236.14	34,359.53	4,876.61	477,620.67
28 10/01/2032	39,236.14	34,686.80	4,549.34	442,933.87
29 01/01/2033	39,236.14	35,017.19	4,218.95	407,916.68
30 04/01/2033	39,236.14	35,350.73	3,885.41	372,565.95
31 07/01/2033	39,236.14	35,687.45	3,548.69	336,878.50
32 10/01/2033	39,236.14	36,027.37	3,208.77	300,851.13
33 01/01/2034	39,236.14	36,370.53	2,865.61	264,480.60
34 04/01/2034	39,236.14	36,716.96	2,519.18	227,763.64
35 07/01/2034	39,236.14	37,066.69	2,169.45	190,696.95
36 10/01/2034	39,236.14	37,419.75	1,816.39	153,277.20
37 01/01/2035	39,236.14	37,776.17	1,459.97	115,501.03
38 04/01/2035	39,236.14	38,135.99	1,100.15	77,365.04
39 07/01/2035	39,236.14	38,499.24	736.90	38,865.80
40 10/01/2035	39,236.00	38,865.80	370.20	0.00

 No. **2025-081** \$1,300,000.00

C A N A D A Province of Ontario The Corporation of The Town of Gananoque

FULLY REGISTERED 3.81% DEBENTURE

The Corporation of The Town of Gananoque (the "Municipality"), for value received, hereby promises to pay to

ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC")

or registered assigns, subject to the Conditions attached hereto which form part hereof (the "Conditions"), upon presentation and surrender of this debenture (or as otherwise agreed to by the Municipality and OILC) by the maturity date of this debenture (October 01, 2035), the principal amount of

ONE MILLION THREE HUNDRED THOUSAND DOLLARS ----- (\$1,300,000.00) ------

payable on the specified dates and in the amounts set forth in the attached Amortization Schedule (the "Amortization Schedule") and subject to late payment interest charges pursuant to the Conditions, in lawful money of Canada. Subject to the Conditions: interest shall be paid until the maturity date of this debenture, in like money as part of the instalments of combined principal and interest from the closing date (October 01, 2025), or from the last date on which interest has been paid on this debenture, whichever is later, at the rate of 3.81% per annum, in arrears, on the specified dates and in the amounts as set forth in the Amortization Schedule; and interest shall be paid on default at the applicable rate set out in the Amortization Schedule, or the Conditions, as applicable, both before and after default and judgment. Provided there is no default, the amounts of the payments of combined instalments of principal and interest and the specified dates on which they are payable in each year are shown in the Amortization Schedule.

The Municipality, pursuant to section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011* (the "**OILC Act, 2011**") hereby irrevocably agrees that the Minister of Finance is entitled, without notice to the Municipality, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness under this debenture, and to pay such amounts to OILC from the Consolidated Revenue Fund.

This debenture is subject to the Conditions.

DATED at the office of the Municipality as of the 1st day of October, 2025

Treasurer thereof.

Date of Registration: October 01, 2025

______ (Seal) ______

John Beddows, Mayor John Morrison, Treasurer

OILC hereby agrees that the Minister of Finance is entitled to exercise certain rights of deduction pursuant to section 25 of the OILC Act, 2011 as described in this debenture.

Ontario Infrastructure and Lands Corporation

Authorized Signing Officer

Authorized Signing Officer

IN TESTIMONY WHEREOF and under the authority of By-law Number **2025-081** of the Municipality duly passed on the 16th day of September, 2025 (the "**By-law**"), this debenture is sealed with the municipal seal of the Municipality and signed by the Mayor and by the

Loan....: 3108

Name....: Gananoque, The Corporation of The Town of

Principal: 1,300,000.00

Rate....: 03.8100
Term....: 120
Am Period: 120
Compound.: Quarter
Paid....: Quarter
Plan....: Blended
Accel...: no

Method...: Equivalent Prin/Int.: 39,236.14 Total Int: 269,445.46 Remaining: 0.00 Matures..: 10/01/2035

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32 10/01/2033 33 01/01/2034 34 04/01/2034 35 07/01/2034 36 10/01/2034 37 01/01/2035 38 04/01/2035 39 07/01/2035	39,236.14 39,236.14 39,236.14 39,236.14 39,236.14 39,236.14 39,236.14	36,027.37 36,370.53 36,716.96 37,066.69 37,419.75 37,776.17 38,135.99 38,499.24	3,208.77 2,865.61 2,519.18 2,169.45 1,816.39 1,459.97 1,100.15 736.90	300,851.13 264,480.60 227,763.64 190,696.95 153,277.20 115,501.03 77,365.04 38,865.80
40 10/01/2035	39,236.00	38,865.80	370.20	0.00

LEGAL OPINION

We have examined the By-law of the Municipality authorizing the issue of debentures in the principal amount of \$1,300,000.00 dated October 01, 2025 and maturing on October 01, 2035 payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule "C" to the By-law.

In our opinion, the By-law has been properly passed and is within the legal powers of the Municipality. The debenture issued under the By-law in the within form (the "**Debenture**") is the direct, general unsecured and unsubordinated obligation of the Municipality. The Debenture is enforceable against the Municipality subject to the special jurisdiction and powers of the Ontario Land Tribunal over defaulting municipalities under the *Municipal Affairs Act*. This opinion is subject to and incorporates all the assumptions, qualifications and limitations set out in our opinion letter.

October 01, 2025

Cunningham Swan Carty Little & Bonham LLP [no signature required]

CONDITIONS OF THE DEBENTURE

Form, Denomination, and Ranking of the Debenture

- 1. The debentures issued pursuant to the By-law (collectively the "**Debentures**" and individually a "**Debenture**") are issuable as fully registered Debentures without coupons.
- 2. The Debentures are direct, general unsecured and unsubordinated obligations of the Municipality. The Debentures rank concurrently and equally in respect of payment of principal and interest with all other debentures of the Municipality except for the availability of money in a sinking or retirement fund for a particular issue of debentures.
- 3. This Debenture is one fully registered Debenture registered in the name of OILC and held by OILC.

Registration

4. The Municipality shall maintain at its designated office a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.

Title

5. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of Debentures, including this Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. Where a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.

Payments of Principal and Interest

- 6. The record date for purposes of payment of principal of and interest on the Debentures is as of 5:00 p.m. on the sixteenth calendar day preceding any payment date including the maturity date. Principal of and interest on the Debentures are payable by the Municipality to the persons registered as holders in the registry on the relevant record date. The Municipality shall not be required to register any transfer, exchange or substitution of Debentures during the period from any record date to the corresponding payment date.
- 7. The Municipality shall make all payments on the Debentures on the payment dates as set out in Schedule "C" to the By-law, by pre-authorized debit in respect of such interest and principal to the credit of the registered holder on such terms as the Municipality and the registered holder may agree.
- 8. The Municipality shall pay to the registered holder interest on any overdue amount of principal or interest in respect of any Debenture, both before and after default and judgment, at a rate per annum equal to the greater of the rate specified on the Schedule as attached to and forming part of the Debenture for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holder any and all costs incurred by the registered holder as a result of the overdue payment.
- 9. Whenever it is necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.
- 10. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a "Business Day"), and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
- 11. The Debentures are transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations will be delivered as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
- 12. The Municipality shall issue and deliver Debentures in exchange for or in substitution for Debentures outstanding on the registry with the same maturity and of like form in the event of a mutilation, defacement, loss, mysterious or unexplainable disappearance, theft or destruction, provided that the applicant therefor shall have: (a)

paid such costs as may have been incurred in connection therewith; (b) (in the case of a mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed Debenture) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.

- 13. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of the Bylaw, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.
- 14. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
- 15. Reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed principal and interest cheques (if any) may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.
- 16. If the Municipality fails to meet and pay any of its debts or liabilities when due, or uses all or any portion of the proceeds of any Debenture for any purpose other than for a Capital Work(s) as authorized in the By-Law, OILC may, at its option, require early repayment of the Debenture, and in such event the Municipality shall pay to OILC the Make-Whole Amount on account of the losses that it will incur as a result of the early repayment or early termination.

Notices

17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder. If the Municipality or any registered holder is required to give any notice in connection with

the Debentures on or before any day and that day is not a Business Day (as defined in section 10 of these Conditions) then such notice may be given on the next following Business Day.

<u>Time</u>

18. Unless otherwise expressly provided herein, any reference herein to a time shall be considered to be a reference to Toronto time.

Governing Law

19. The Debentures are governed by and shall be construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable in Ontario.

Definitions:

- (a) "Prime Rate" means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of this Debenture: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the "Reference Banks") as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the "Prime Rate" shall be the arithmetic mean of the rates quoted by those Reference Banks.
- (b) "Make-Whole Amount" means the amount determined by OILC as of the date of prepayment of the Debenture, by which (i) the present value of the remaining future scheduled payments of principal and interest under the Debenture to be repaid from the prepayment date until maturity of the Debenture discounted at the Ontario Yield exceeds (ii) the principal amount under the Debenture being repaid provided that the Make-Whole Amount shall never be less than zero.
- (c) "Ontario Yield" means the yield to maturity on the date of prepayment of the Debenture, assuming the compounding showing in the Amortization Schedule, which a non-prepayable term loan made by the Province of Ontario would have if advanced on the date of prepayment of the Debenture, assuming the same principal amount as the Debenture and with a maturity date which is the same as the remaining term to maturity of the Debenture to be repaid minus 100 basis points.

CERTIFICATE OF THE CLERK

To: Cunningham Swan Carty Little & Bonham LLP

And To: OILC

IN THE MATTER OF debentures issued by The Corporation of The Town of Gananoque (the "Municipality") in the principal amount of \$1,300,000.00 (the "Debentures"), authorized by Debenture By-law Number 2025-081 (the "Debenture By-law");

AND IN THE MATTER OF authorizing by-law(s) of the Municipality enumerated in Schedule "A" to the Debenture By-law.

- I, Penny Kelly, Clerk of the Municipality, hereby certify for and on behalf of the Municipality as follows:
- 1. The Debenture By-law was finally passed and enacted by the Council of the Municipality on September 16, 2025 in full compliance with the *Municipal Act*, 2001, as amended (the "**Act**") at a duly called meeting at which a quorum was present. Forthwith after the passage of the Debenture By-law, the same was signed by the Head of Council and the Clerk and sealed with the municipal seal of the Municipality.
- 2. The authorizing by-law(s) referred to in Schedule "A" to the Debenture By-law (the "Authorizing By-law(s)") have been enacted and passed by the Council of the Municipality in full compliance with the Act at meeting(s) at which a quorum was present. Forthwith after the passage of the Authorizing By-law(s) the same were signed by the Head of Council and by the Clerk and sealed with the municipal seal of the Municipality.
- 3. With respect to the undertaking of the capital work(s) described in the Debenture By-law (the "Capital Work(s)"), before the Municipality exercised any of its powers in respect of the Capital Work(s), and before the Municipality authorized any additional cost amount and any additional debenture authority in respect thereof, the Council of the Municipality had its Treasurer complete the required calculation set out in the relevant debt and financial obligation limits regulation (the "Regulation"). Accordingly, based on the Treasurer's calculation and determination under the Regulation, the Council of the Municipality authorized the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), without the approval of the Ontario Land Tribunal pursuant to the Regulation.
- 4. No application has been made or action brought to quash, set aside or declare invalid the Debenture By-law or the Authorizing By-law(s) nor have the same been in any way repealed, altered or amended, except insofar as some of the Authorizing By-law(s) may have been amended by any of the other Authorizing By-law(s), and the Debenture By-law and the Authorizing By-law(s) are now in full force and effect. Moreover, the Head of Council of the Municipality has not provided written notice to the Council of the Municipality of an intent to

consider vetoing the Authorizing By-law(s) and no written veto document in respect of the Authorizing By-law(s) has been given to the Clerk of the Municipality, if applicable.

- 5. All of the recitals contained in the Debenture By-law and the Authorizing By-law(s) are true in substance and fact.
- 6. To the extent that the public notice provisions of the Act are applicable, the Authorizing By-law(s) and the Debenture By-law have been enacted and passed by the Council of the Municipality in full compliance with the applicable public notice provisions of the Act.
- 7. None of the debentures authorized to be issued by the Authorizing By-law(s) have been previously issued other than those that are set out in column (4) of Schedule "A" to the Debenture By-law (if any).
- 8. The Municipality is not subject to any restructuring order under Part V of the Act or other statutory authority, accordingly, no approval of the Authorizing By-law(s), of the Debenture By-law and/or of the issue of the Debentures is required by any transition board or commission appointed in respect of the restructuring of the Municipality.
- 9. The Authorizing By-law(s), the Debenture By-law and the transactions contemplated thereunder do not conflict with, or result in a breach or violation of any statutory provisions which apply to the Municipality or any agreement to which the Municipality is a party or under which the Municipality or any of its property is or may be bound, or, to the best of my knowledge, violate any order, award, judgment, determination, writ, injunction or decree applicable to the Municipality of any regulatory, administrative or other government or public body or authority, arbitrator or court.

DATED at the office of the Municipality as of the 1st day of October, 2025

Penny Kelly, Clerk	 	

CERTIFICATE OF THE TREASURER

To: Cunningham Swan Carty Little & Bonham LLP

And To: OILC

IN THE MATTER OF a debenture issued by The Corporation of The Town of Gananoque (the "Municipality") in the principal amount of \$1,300,000.00 (the "Debenture"), authorized by Debenture By-law Number 2025-081 (the "Debenture By-law");

AND IN THE MATTER OF authorizing by-law(s) of the Municipality enumerated in Schedule "A" to the Debenture By-law.

I, John Morrison, Treasurer of the Municipality, hereby certify for and on behalf of the Municipality as follows:

- 1. The Municipality has received from the Ministry of Municipal Affairs and Housing its annual debt and financial obligation limit for the relevant year(s).
- 2. With respect to the undertaking of the capital work(s) described in the Debenture Bylaw (the "Capital Work(s)"), before the Council of the Municipality authorized the Capital Work(s) in an amount that did not exceed the respective Maximum Debenture Amount, defined in the Debenture By-law, and before authorizing any additional cost amount and any additional debenture authority in respect thereof, the Treasurer calculated the updated relevant debt and financial obligation limit in accordance with the applicable debt and financial obligation limits regulation (the "Regulation"). The Treasurer thereafter determined that the estimated annual amount payable in respect of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), would not cause the Municipality to reach or to exceed the relevant updated debt and financial obligation limit as at the date of the Council's approval. Based on the Treasurer's determination, the Council of the Municipality authorized the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), without the approval of the Ontario Land Tribunal pursuant to the Regulation.
- 3. In updating the Municipality's relevant debt and financial obligation limit(s), the estimated annual amounts payable described in the Regulation were determined based on current interest rates and amortization periods which do not, in any case, exceed the lifetime of any of the purposes of the Municipality described in such section, all in accordance with generally accepted accounting principles for local governments as recommended, from time to time, by the relevant Public Sector Accounting Board.
- 4. The term of the Debenture issued in respect of the Capital Work(s), together with the term of any refinancing debentures issued or authorized to be issued (if any), does not exceed the lifetime of the Capital Work(s).

- 5. The principal amount now being financed through the issue of Debenture in respect of the Capital Work(s), together with the amount of any refinancing debentures issued or authorized to be issued (if any), does not exceed the net cost of each such Capital Work and does not exceed the Maximum Debenture Amount, defined in the Debenture By-law, for such Capital Work(s).
- 6. If OILC has agreed to purchase the Debenture before the Municipality incurred any capital expenditures for the Capital Work(s), the Municipality will apply the money received from OILC from the sale of the Debenture to pay such capital expenditures up to an amount that does not exceed the Maximum Debenture Amount, defined in the Debenture By-law.
- 7. The money received by the Municipality from the sale of the Debenture issued pursuant to the Debenture By-law, including any premium, and any earnings derived from the investment of that money after providing for the expenses related to their issue (if any) shall be apportioned and applied to the Capital Work(s), and to no other purpose except as permitted by the *Municipal Act*, 2001.
- 8. On or before October 01, 2025, I as Treasurer, signed the fully registered debenture in the principal amount of \$1,300,000.00 dated October 01, 2025, registered in the name of Ontario Infrastructure and Lands Corporation as authorized by the Debenture By-law (the "OILC Debenture").
- 9. On or before October 01, 2025, the OILC Debenture was signed by John Beddows, Mayor of the Municipality and sealed with the seal of the Municipality.
- 10. The said John Beddows is the duly elected Mayor of the Municipality and I am the duly appointed Treasurer of the Municipality and we were severally authorized under the Debenture By-law to execute the OILC Debenture in the manner aforesaid and the OILC Debenture is entitled to full faith and credence.
- 11. The OILC Debenture is in all respects in accordance with the Debenture By-law and in issuing the OILC Debenture the Municipality is not exceeding its borrowing powers.
- 12. No litigation or proceedings of any nature are now pending or threatened, attacking or in any way attempting to restrain or enjoin the issue and delivery of the OILC Debenture or in any manner questioning the proceedings and the authority under which the same is issued, or affecting the validity thereof, or contesting the title or official capacity of the said Mayor or myself as Treasurer of the Municipality, and no proceedings for the issuance of the OILC Debenture or any part of it has been repealed, revoked or rescinded in whole or in part.
- 13. As of the date hereof the certifications, representations and warranties set out in the Certificate of the Treasurer Requesting Debenture Financing delivered to OILC in connection with the issuance of the Debenture are true and correct.

DATED at the office of the N	∕lunicipality on the '	1st day of (October, 2025.
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John Morrison, Treasurer	



MOTION / RESOLUTION OF COUNCIL

Date: September	16, 2025		Motion No. 25 –
Subject: Afford	able Housing Working Gro	up – Presentatio	n to Council
Moved by:	Deputy Mayor Leakey		
Seconded by:			
TO THE TUESDA	ΛY , OCTOBER 7^{TH} , 2025, ME	EETING, THE AF	ANANOQUE HEREBY INVITES FORDABLE HOUSING OF GANANOQUE HOUSING
Carried:	Ayes	Nays	
Defeated:			
Tabled/Postponed:			
		John S. Beddo	ows, Mayor

MA s. 246 - When a recorded vote is requested, the Clerk will call for each Councillors vote (Aye or Nay), mark the recorded vote as indicated by the member, and announce whether the motion is carried or defeated. The Mayor will then sign the motion.

RECORDED VOTE:	Aye	Nay
Brown, Colin		
Harper, Matt		
Kirkby, Patrick		
Koiner, Anne-Marie		
Leakey, Vicki		
Osmond, David		
Beddows, John		
TOTALS		

South East Health Unit Media Release

For immediate release Aug. 27, 2025

The South East Health Unit (SEHU) Board of Health met today in Brockville for their regular monthly meeting. The <u>agenda package</u> is available online.

Board recognizes Catherine Lovell for exemplary service

Medical Officer of Health and CEO Dr. Piotr Oglaza began the meeting by thanking Executive Assistant Catherine Lovell for her dedication and commitment to public health. She will be retiring in September after 24 years of service, and he noted that she will be missed. His sentiments were echoed by Board Chair Jan O'Neill, who noted that Catherine always went above and beyond to ensure she always had what she needed to fulfil her role as chair, and she wished her well in her retirement.

Municipal levies

The Board deferred motions related to the harmonization of municipal levies to the September meeting, and asked staff to include for context a summary of information presented to the board previously and key points from prior discussions so that they can make an informed decision. Staff will be preparing a briefing note with additional explanatory information, including a comparison of the impact to services at different funding levels.

Meetings

The next meeting of the Board is Sept. 24, 2025.

Media contact:

Maureen Hyland, Communications Specialist hyland.maureen@hpeph.ca

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MEDIA RELEASE

United Counties of Leeds and Grenville

25 Central Ave. W., Suite 100 Brockville, ON K6V 4N6 T 613-342-3840 800-770-2170 F 613-342-2101 www.leedsgrenville.com

FOR IMMEDIATE RELEASE

September 8, 2025

Fundraising Committee for the G. Tackaberry & Family Home in the stretch for the mile Committee looks to raise the final \$400,000 to reach \$3 million dollar goal

ATHENS, ON — The Fundraising team, in support of the G. Tackaberry & Family Home, is pleased to announce they are at 87% of their \$3 million dollar fundraising goal, and sprinting to the finish line with a final push for the remaining \$400,000.

Now sitting at \$2.6 million dollars, the Fundraising Committee for the new 192-resident room home once again is thanking George Tackaberry for his **Double Your Donation** contribution of up to a total donation of \$50,000. Starting September 1st, anyone who donates to the campaign will have their contribution matched. The team is spreading the word in hopes of bringing in the final \$400,000 by October 1st.

Since the campaign began in 2023, donors at all levels (individuals, community groups, service clubs, municipalities and businesses) have stepped up to contribute including naming rights to entire "neighbourhoods" (wings), dining and living rooms, dining balconies, sunrooms, individual resident rooms and other spaces in the home. Fundraising dollars will support the extra amenities like TVs, resident in-room "lifts", advanced technology and beautification (like flowers, landscaping and seasonal décor) for the property.

"The contributions by these individuals, families and organizations have allowed us to reach 87% of our goal thus far, and now the push is on to reach the finish line" said Fundraising Chair Doug Struthers. "Every single dollar counts and we sincerely thank everyone who has contributed and hope others will consider joining our donor list."

Struthers said the home is on track, on budget and near completion with the targeted resident move-in date of this fall – current residents first and then the new 132 residents to follow.

A sign promoting the fact that the committee is **SOOOO CLOSE** to its goal will be on Highway 42 in front of the home. A direct mailer will also be distributed to Athens residents and businesses.



September 11, 2025

The redevelopment project is the largest capital construction project in the history of the United Counties of Leeds and Grenville at a cost of more than \$86,000,000. Construction of the new three-story, six-wing building in Athens, Ontario and will replace the existing 60-bed long-term care Maple View Lodge facility upon its opening. Options for the repurposing of the existing building are currently under review and include (but are not limited to) affordable housing, licensed childcare, short term stay dormitory living, and community paramedicine.

Warden Corinna Smith-Gatcke said: "We hope you can support this project to provide amenities that improve the everyday lives of our residents. Become part of the legacy!"

For anyone interested in donating, go to www.mvldonate.ca; e-transfers and credit cards accepted and receipts will be issued for a taxable benefit.

-30-

Media inquiries:

Cathy McHugh, McHugh-COMM Marketing and Public Relations 613-341-1116 or cathymchugh@cogeco.ca

News Release

For immediate release September 4, 2025



Level 3 Low Water Condition Confirmed for Cataraqui Region

Kingston ON – Cataraqui Conservation and the Low Water Response Team have elevated the low water condition today from Level 1 to Level 3 for the Cataraqui Watershed due to very dry conditions and lack of rain fall.

"August saw some signs of improvement related to precipitation, with small rainfall events. However, on average the region only received 46 per cent of the precipitation it would normally get," explained Cataraqui Conservation's Water Resources Technologist Mallory Wright. "As well, all inland streams which are monitored by Cataraqui Conservation and our partners saw steady declines that are well below the average flow rate for this time of year and have reached low water thresholds. Water managers are very limited in what they can do to alleviate effects without consistent or significant rainfall."

"If current dry conditions persist without significant rainfall, it is likely that the Level 3 declaration will remain in place for at least the rest of September," noted David Ellingwood, Cataraqui Conservation's General Manager. As summer changes to fall, it is hoped that typical fall rains will improve conditions, but the long-range forecast is for warm and dry weather.

Low water conditions are based upon precipitation and stream flow indicators. A Level 3 Low Water Condition is determined by Cataraqui Conservation and the Cataraqui Region Low Water Response Team as part of the Ontario Low Water Response Program.

A Level 3 low water condition is the highest of three levels and reflects a water supply that fails to meet the demand if current precipitation and stream flow trends persist. Level 1 'Minor' suggests a potential water supply problem and Level 2 'Moderate' a potentially serious problem.

Residents on groundwater systems or who draw from inland lakes or streams are asked to voluntarily conserve water by following water conservation practices:

- Reduce non-essential water uses.
- Limit outside watering of plants and lawns. If you must water your lawn, early morning or later evening watering reduces evaporation.
- Note that lawns naturally become dormant during times of low water and will
 recover quickly. Lawns that have turned brown from the drought are not 'dead'. The
 grass has just gone dormant from lack of water. When rainfall returns, the grass will
 come out of dormancy and perk back up.
- Limit washing vehicles, driveways and sidewalks. Use a pail of soapy water to wash your car and rinse off quickly with a hose.
- Repair leaky plumbing or fixtures to help curtail water wastage.

Cataraqui Conservation is urging boaters to exercise caution when out on lakes as low water conditions may expose shoals or other obstructions not visible during normal conditions.



If a water well supply becomes low or dry, well owners are encouraged to review the Ontario Government's "Managing your well in times of drought" publication (https://www.ontario.ca/page/managing-your-water-well-times-water-shortage). Contact a local licensed water well contractor (https://www.ontario.ca/page/find-licenced-well-contractors) to assess the well and provide recommended solutions.

Municipalities may invoke water use bylaws and residents should find out what bylaws are in effect in their municipalities regarding water use as well as outdoor fires.

To help Cataraqui Conservation staff track the spread and seriousness of low water impacts on the region, we are asking for help from the public in collecting this information. If residents have a low water concern, please let us know by filling in this quick online form: https://survey123.arcgis.com/share/7955b90fe7814d0bbef6f9b870ec6da9

Cataraqui Conservation will continue to monitor water levels and will provide updates as conditions change.

Media contact for more information:

Krista Fazackerley, Communications & Education Supervisor (613) 546-4228 ext. 243 kfazackerley@crca.ca

Municipalities contact for more information:
Mallory Wright (Acton), Water Resources Technologist
(613) 546-4228 ext. 234
mwright@crca.ca



DEVELOPMENT PERMIT APPLICATION - CLASS III

APPLICANT: RYAN EASTON

OWNER: **995423 ONTARIO INC.** The property municipally and legally described as 760 STONE STREET NORTH PLAN 86 BLK V LOT 29 30 32 AND 34 PT LOTS 28 31 AND 37 RP 28R14928 PARTS 6 TO 9 Town of Gananoque has applied to the Town of Gananogue for a Development Permit to EXTEND THE TEMPORARY USE OF AN AUTOMOTIVE SALES ESTABLISHMENT WEDNESDAY, SEPTEMBER 17, 2025 **COMMENT DEADLINE:** Circulation: Bell Canada (email) Town of Gananoque (email) Canada Post (email) Mayor and Council Cataraqui Region Conservation Authority (email) CAO and Sr Management Team Cogeco (email) Eastern Ontario Catholic District School (email) Chief Building Official Eastern Ontario Power (email) Community Safety Officer Enbridge Pipelines Inc. Deputy Fire Chief Hydro One Inc. (email) Superintendent of Utilities Leeds, Grenville & District Health Unit (email) Superintendent of Roads Leeds Grenville Paramedic Services (email) Ministry of Transportation (email)
Ontario Municipal Property Assessment (email) Ontario Power Generation Inc. (email) St Lawrence Parks Commission (email) Union Gas (email) Upper Canada District School Board (email) Other:

If you have any comments/conditions that need to be addressed and/or fees or securities required, please forward them to the undersigned.

 Signature:

Trudy Gravel Assistant Planner 30 King Street East Gananoque, ON K7G 1E9

□ No Comment

Comments

File No. **DP2025-12**



NOTICE OF MEETING Proposed Class III Development Permit

TAKE NOTICE that the Planning Advisory Committee/Committee of Adjustment for the Town of Gananoque will hold a Meeting on **TUESDAY**, **SEPTEMBER 23**, **2025 at 6:00 P.M.** via **TELECONFERENCE*** and **IN-PERSON** in the TOWN OF GANANOQUE COUNCIL CHAMBERS, 30 KING STREET EAST to consider and provide a recommendation to Council on the Development Permit application below.

AND TAKE FURTHER NOTICE that the Council for the Corporation of the Town of Gananoque will hold a Public Meeting on **TUESDAY**, **OCTOBER 7**, **2025 at 5:00 P.M.** via **TELECONFERENCE*** and **IN-PERSON** in the TOWN OF GANANOQUE COUNCIL CHAMBERS, 30 KING STREET EAST to consider the following application.

*The **TOLL-FREE PHONE NUMBER** and **ACCESS CODE** will be found on the meeting agenda, posted to the Town website at https://www.gananoque.ca/town-hall/meetings prior to the meeting.

File No. **DP2025-12** APPLICANT: **RYAN EASTON**

OWNER: 995423 ONTARIO INC.

The property municipally and legally described as

760 STONE STREET NORTH

PLAN 86 BLK V LOT 29 30 32 AND 34 PT LOTS 28 31 AND 37 RP 28R14928 PARTS 6 TO 9

Town of Gananogue

has applied to the Town of Gananoque for a Development Permit to **EXTEND THE TEMPORARY USE OF AN AUTOMOTIVE SALES ESTABLISHMENT**

Additional information in relation to the proposed development permit is available for inspection at the Town Hall Administration Offices located at 30 King Street East, Gananoque, ON, on the Town website at https://www.gananoque.ca/town-hall/meetings, by emailing assistantplanner@gananoque.ca or by calling Trudy Gravel 613-382-2149 ext. 1129.

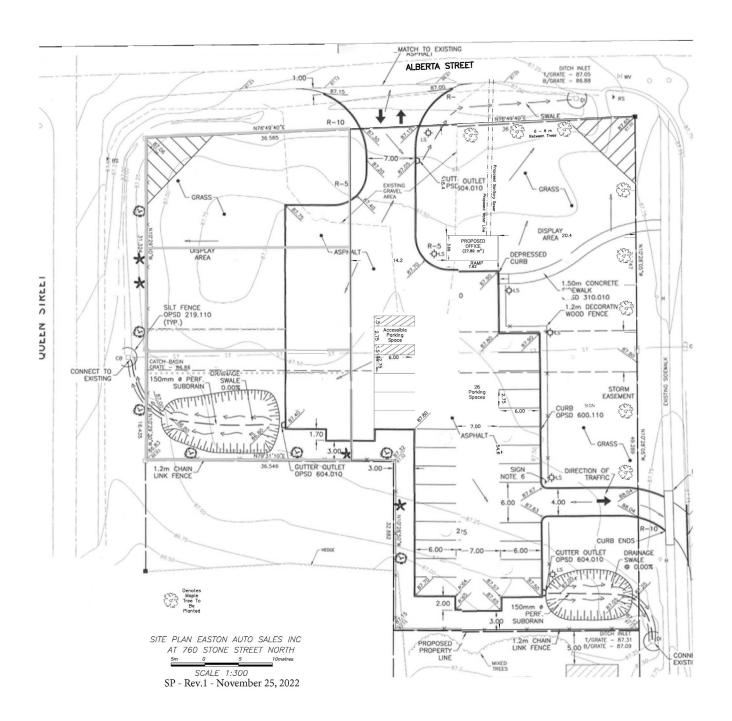
If you wish to provide comment or input you may do so at the public meeting or in writing prior to the meeting. **Note**: Only the applicant of a development permit has a right to appeal a decision or non-decision on an application to the Ontario Land Tribunal where the application meets the requirements established through the official plan and development permit by-law.



DATED this TH day of SEPTEMBER, 2025

Brenda Guy
Manager of Planning and Development
bguy@gananoque.ca
613-382-2149 ext. 1126

Site Plan







APPLICATION FOR DEVELOPMENT PERMIT APPROVAL Section 70.2 of the Planning Act, RSO 1990, as amended

This application form **MUST** be accompanied with **all** the submission requirements in order to be considered a complete application. **Incomplete applications will not be processed until all information is provided.**

A Pre-consultation meeting with Planning and Development staff is **REQUIRED PRIOR TO SUBMISSION** of this application. At that time, approval stream and submission requirements will be determined. **ALL** applications require the following:

ALL applications require the following:

Complete application form signed including declaration of applicant*
Proof of ownership, deed of property or offer to purchase and sale*
Legal survey and/or Building Location Survey for the subject property*

If the development is for commercial and/or employment, multi-residential – One (1) large scale paper copy of all plans shall be submitted along with one set of reduced 11" x 17" of all plans and your electronic copy. Plans are to be in a standard scale format (1:250 1:500)

Application fee as outlined in the pre-consultation form payable to the Town of Gananoque* Deposit fee as outlined in the pre-consultation form payable to the Town of Gananoque*

Fees payable to the Cataraqui Region Conservation Authority, if applicable. Contact the CRCA for more information.

	CONTACT INF	ORMATION				
			ation on this form is collected			
	rity of The Planning Act and w					
Name of Applicant:	Complete Address including		Phone:			
Ryan Eastur	Lansdowne Ont FOE ILO 613-561-5172					
WASIN COLL	Lansdowne Or	It KOE I LO	0.9 00 0,70			
	E-mail: Tyan (Deastor Complete Address including	-autosales.	C9			
Name of Property Owner (if	Complete Address includi	ng Postal Code:	Phone:			
different than applicant): 995423 Ontario	777 Kind st & &	777 King st & Gananoque Ont				
Inc	E-mail: jeff @bhc	hotels.ca				
Architect/Designer/Planner:	Complete Address includi	ng Postal Code:	Phone:			
artista arti	E-mail:					
Engineer:	Complete Address including Postal Code:		Phone:			
	E-mail:					
Land Surveyor:	Complete Address includi	ng Postal Code:	Phone:			
	E-mail:					
	E-IIIall.					
	PROP	ERTY				
Street or Property Address (if applicable): Roll Number (if known):						
760 Stone St N Gananogra 8014 000 015 51100						
	LEGAL DES	CRIPTION				
Lot/Con/Plan:	e e energia e il restense con primi dell'estrati proprima					
Plan 86 BIK U Lots 29 3032 and 34 pt Lots 26 31 and 37 RP 28R14928 Parts 6 to 9						
	Depth (m/ft):	Lot Area:				
Frontage (m/ft):		.91AC				

16

SUE	BMIS	SSIO	NR	EOU	REM	ENTS
Character Street Com-	er (haddilhallada)	and the second	35.000.00	Annalis Obrack		

The applicant/agent is responsible for ensuring that the submission requirements are met, including confirming that all the information listed below is shown on the required plans by checking off each box.

Site Plan(s) including scaled accurate measurements of:

- Title, location and date of project including legend and scale (graphic bar scale as well as written ratio scale);
- Dimensions and areas of the site including existing natural and artificial features i.e: buildings, watercourses, wetlands, woodlands.
- Dimensions and gross floor area of all building and structures to be erected;
- Existing structures to be retained, removed or relocated;
- Distances between lot lines and the various buildings, structures, parking areas, driveways and other features;
- Proposed elevation of finished grades including area to be filled or excavated, retaining walls, drainage ditches;
- Parking areas including number, size of spaces and dimensions. The plans shall have regard for Ontario Regulation 413/12 made under Accessibility for Ontarians with Disabilities Act, 2005. This shall include, but not be limited to, providing appropriate designated parking spaces and unobstructed building access features.
- Access driveways including curbing and sidewalks
- Proposed fire routes and fire route sign locations
- Dimensions and locations of loading zones, waste receptacles and other storage spaces;
- Location, height and type of lighting fixtures including information on intensity and the direction in which they will shine relative to neighbouring streets and properties;
- Location of sign (sign permit to be applied for through the Building Permit process) as per By-law 2005-41;
- Location, type and size of any other significant features such as fencing, gates and walkways.

Drainage Plan(s) including scaled a	accurate measurements of:
-------------------------------------	---------------------------

 Drainage Plan must demonstrate proposed development is handled on-site and does not infringe on neighbouring properties;

Landscape Plan(s) including scaled accurate measurements of:

- Landscape Plan showing size, type and location of vegetation, areas to be seeded or sod. Plan to show
 existing landscape features to be retained, removed or relocated;
- Site Servicing Plan(s) including scaled accurate measurements of:
 - Site Servicing Plan (plan/profile) including layout of existing water, sewer, gas lines, proposed connections, utility easements, fire hydrants, hydro poles, lighting, trees, transformers and pedestals.

Grade Control and Drainage Plan(s) including scale accurate measurements of:

- Existing elevations on subject and adjacent lands and long centerline or adjacent street lines, which are to be geodetic;
- Location of any creeks, ravines or watercourses with elevations and contours;
- Arrows indicating the proposed direction of flow of all surface water;
- Location and direction of swales, surface water outlets, rip-rap, catch basins, rock, retaining walls, culverts
- Existing and/or proposed right-of-ways or easements



the time of agreement.

	their consideration to the neighbourhood (PHOTOS OF ADDITIONS ARE BEING UNDERTAKEN) Drawings that show plan, elevations and cross section Conceptual design of building; Relationship to existing buildings, streets and exterior to; Exterior design including character, scale, appearance Design elements of adjacent Town road including tree facilities designed to have regard for accessibility Photographs of the subject land and abutting streetscorcess of a Development Permit Application. Application the following studies or reports. Applicants should consult requirements: Air, Noise or Vibration Study	e of the building to include materials being used and EXISTING BUILDING ARE PERMITTED IF NO in views for each building or structure to be erected; areas to which members of the public have access and design features of the proposed building; is, shrubs, plantings, street furniture, curbing and ape on both side of the street as or studies may be required to assist in the review as for Development Permit may be required to submit it with Municipal staff to determine site specific Sanitary System Design & sufficient capacity				
	 ☐ Archaeological Study ☐ Drainage and/or stormwater management report ☐ Source Water Protection – Risk Management 					
	Environmental Impact Assessment for a natural	Assessment				
	heritage feature or area Erosion and Sediment Control Plan	Sun/Shady Study				
1	Geotechnical Study and Hydrogeological Study	☐ Traffic Study ☐ Vegetation Inventory/Preservation				
	Heritage Resource Assessment/Study	Visual Impact Assessment				
į	Hydrogeology/Groundwater Study	Water Distribution System & sufficient capacity				
[Phase I Environmental, investigation if required	Wave Uprush Study				
1	Form 1's – Record of Future Alteration (Water, Sewer	Supporting Land Use Planning Report				
	& Storm)	Other:				
	NOTES TO OWNER//					
	Applications may be subject to any Town incurred costs of					
	047) being a by-law to establish general fees and rates for					
	is in the form of a deposit fee in the amount of \$2,000 pay	rable to the Town of Gananoque for peer reviews of				
-	various studies as outlined in the application. Cataraqui Region Conservation Authority (CRCA) - Applic	ations may be subject to review and a congrete				
	cheque payable to the CRCA. Fees are identified on the C					
	https://cataraquiconservation.ca/pages/permit-fees. The					
	Conservation Authority Officer prior to making application					
-	The applicant/owner may be required to provide 100% se					
	Credit or Certified Cheque upon signing of the Developme					
	and any Class that may require a background study or leg	al registration of documents.				
	Security will remain with the Town until such time as the v					
	holdback will be maintained for a period of one year after	the works are completed. This will be applicable at				

Pl

Existing Use(s):		
Automotive Sales		
Length of time the existing use of the subject lands have continued: 202	3 - 3 years	
Has the property been designated as a Heritage Site?	Yes	□No □
Is the property presently under a Site Plan/Development Permit Agreement?	□Yes	No
Has the property ever been subject of an application under Section 34 (Zoning), (Site plan) or 45 (Minor Variance) of the Planning Act?	⁴¹ ⊠ Yes	□No
Has the property ever been subject of an application under Section 70.2 (Development Permit By-law) of the Planning Act?	X Yes	□No
If the property has been subject of applications under the Planning Act noted ab and the status of the application?	ove, provide the	file number(s)
DP2022-16 - Temporary Use of Automotive Sales		
Is the Use permitted or permitted subject to criteria as set out in the developme permit by-law? How has the applicable criteria have been addressed?	Liyes	□No
Requirements met under previous application. Seeking to extend the	temporary use	
Is/Are variation(s) requested?	X Yes	E Ino
If yes, what variation is requested and why? Extension of the Temporary Use		
Demonstrate how the proposed variation meets the criteria as set out in the dev See attached.	velopment permit	by-law.
Abutting Land Use(s) – east, west, north, south:		
Residential - north, south, west		
Commercial - east		



Is the Development to	Y	es No		
What is the anticipated	n/a			
Is the land to be divide	□Y	es []No		
Are there any easemer	nts, right-of-ways or restr	ictive covenants affectir	ng the	es [4No
subject land?	1	The state of the s	T	es []INO
If yes, please provide o	letails (and copies of cov	enants with application	submission).	
Plan Details: Please	ensure that measureme	ents are consistent wit	h plan	
Residential	X Commercial	Employn Industria	nent Lands/] Institutional
Building Coverage:		Landscape	Coverage:	
0.06 (%)	(sq.m	+25%	(%)	(sq.m)
Building Height:	No. of Storeys:	No. of Units	; S	torage of Garbage:
12'9"	1	n/a	r	n/a
Parking Area:	Existing Parking Surface Paved Gravel Permeable Pare Other Proposed Parking Surface Paved Gravel Permeable Pare Other # of Existing Parking Spaces	king Area face:	# of Accessible Parking Spaces	Total # of Parking Spaces
	Dimension of Parking S 2.75 x 6m	 Spaces (m/ft):	Dimensions of Ac (m/ft): 1.5m x 2.75m	ccessible Parking Spaces x 1.5m
LOADING SPACES, in	f applicable:	Number of Loading Spaces:	Dimensions of Lo	pading Spaces (m/ft):



F	Heritage Tourist Inn/Bed and Breakfast/Short To	erm Acc	commodation*:] Yes	ŬNo.
	Is this an application for a Heritage Tourist Inn?] Yes	YN0
	Number of Guest Rooms:]1 []2	5	6	
n/a	NOTE: A Heritage Tourist Inn will require a Herita the property including a description of hist					
	Is this an application for a Bed and Breakfast?] Yes	□No
ſ	Number of Guest Rooms:]1 []2			
t	Is this an application for a Short Term Accommod	ation?	ger til state som en grenn men en e	IT	Yes	TONO
	Number of Guest Rooms:]1 [2 3			
	Access*: Potable Water*:		Sewage Disposal*:		Stormwa	ter*:
	X Municipal Street X Town Owned/ope	erated	X Town Owned/Operated		Town	Owned/Operated
	Existing Private Road/ Lane Water System		Sewage System		Sewe	rs
	Existing Right-of-way Private Well		Private Septic and Tile	е	Swale	es
	Unopen Road Allowance River		Field		Ditch	es
	Other:		Other		Othe	r
-	Provide any applicable hook-up approvals and/or	permit	l number(s) applicable to th	e al	oove:	
	Water Access (where access to the subject land	ie hywe	iter only)			
.		13 by We	Parking Facilities (specif	(1)		
ı/a						
	distance from subject land distance from subject land distance from nearest public road					
	distance nom nearest public road		distance non nearest pe	1500	roud	
	EXISTING BUILDINGS:	Section of the Section of the	Building 1 - Primary		Building:	2 - Accessory
	Type of Structure (ie: wood concrete)	Wo	c 2022		and the second second	
2 V D88 E	Date Constructed:	De	2022			
	Front Line Setback:		17.7 m			
	Rear Lot Line Setback:	5	3.3 m			
	Side Lot Line Setback:	1	U.1 m			
	Side Lot Line Setback:	20).4m			
	Height:		.93 m	0		
	Dimensions:	3	66 mx 7.62m.			
	Floor Area:	2	7.89 M2			a than annowally as part of the plane of the section of the sectio



PROPOSED BUILDINGS:		Building 1 - Primary	Building 2 - Accessory
	Type of Structure (ie: wood concrete)		
ij.	Proposed Date of Construction:		
	Front Line Setback:		
* *	Rear Lot Line Setback:	det kanan en kilometrika kanan en kilometrika kilometrika kilometrika kilometrika pengel kilometrika kendelik Kilometrika kilometrika kilometrika kilometrika kilometrika kilometrika kilometrika kilometrika kilometrika ki	
n/a	Side Lot Line Setback:		
	Side Lot Line Setback:		
	Height:		
	Dimensions:		
	Floor Area:		
	Attached Ad	ditional Page, if necessary	



	N BY OWNER
Furthermore, I/we, being the registered owner(s) of the members of Council, Committee of Council and Municip conducting a site inspection with re	the applicant in the submission of this application. subject lands, hereby authorize Town of Gananoque al Staff, to enter upon the property for the purposes of
995423 ON TARIO TIVO	
Owner Name (Please Print)	Owner Name (Please Print)
Signature of Owner	Signature of Owner
Signature of Witness (not applicant)	Date
1 / D / CONSENT B	y owner J/C s) am/are the registered owner(s) of the land that is the
subject of this application for Development Purposes and and Protection of Privacy Act. I/We hereby authorize the uspersonal information collected under the authority of the I application.	se, or disclosure, to any person or public body, of any
Signature of Owner	Signature of Owner
Signature of Witness (not applicant)	Date
DECLARATION C	OF APPLICANT
(Print) 1, Ryon Eastur of the Town Ontario s	of Ganague in the Province of olemnly declare that:
I understand that the applicant/owner will be required to of a Letter of Credit or Certified Cheque until such time maintained for a period of one year after the works as agreen All of the above statements contained in the applic conscientiously believing it to be true and knowing that it and by virtue of The Ca	as the works are completed. A 15% holdback will be re completed. This will be applicable at the time of nent. ation are true and I make this solemn declaration t is of the same force and effect as if made under Oath



Page 10 DP No. 2025 / 12

Office Use Only:		Roll No: 0814 000 015 51100	
Official Plan Designation:	Development Permit Designation:	Other:	
Highway Commercial - OPA5	Residential		
Access (Entrance Permits etc):	Water and Sewer Hookup	Other:	
Existing	(Permits etc): Existing		
Other Cash-in-Lieu of	Condo Consent/	Official Plan Subdivision	
Concurrent Parking Approval Severance		Amendment Approval	
Applications: Date Application Received:	Date Application Deemed	Fees Received:	
August 22/2025	Complete: August 22, 2025	August 22/2025 Pd.	

For additional details please contact: Brenda Guy, Manager of Planning and Development Town of Gananoque, 30 King Street East, Gananoque, ON K7G 1E9

(613) 382-2149 ext.1126 E-mail: bguy@gananoque.ca

P

Dear Members of the Planning Advisory Committee / Town Council,

I am writing to formally request a three-year extension of the temporary use permit for automobile sales at 760 Stone N.

Over the past three years, we have made meaningful progress in establishing and growing our business at this location. However, due to financial constraints and the need for further evaluation, we are not yet in a position to commit to a long-term lease or purchase agreement with the property owner.

The additional time would allow us to continue developing our operations, ensure that this location remains the right fit for our long-term goals, and further contribute to the local economy and community. Our business remains committed to responsible operation and community involvement, and we deeply value the opportunity we've had to grow in this town.

We respectfully request your consideration and approval of a three-year extension on the current permit. Thank you for your time and continued support.

Sincerely,

Ryan Easton



NOT FOR CONSTRUCTION



Please note that reviewings are for flustration purposes only and rea, no reflect exact choices & industred in project.

The underlying this reviewed multiscar responsibility for this design, and has the qualifications and meets the requirements set out in the Orient Soliding Code.

Gualification Information:

Jeremy McMullen

Precision Home Design

CUSTOMER:

EASTON OFFICE

ADDRESS

DRAWING NAME:

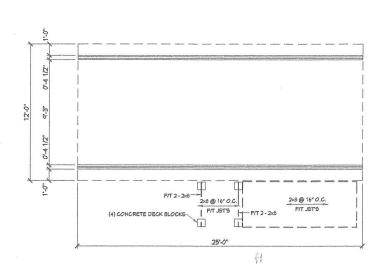
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Sheet#

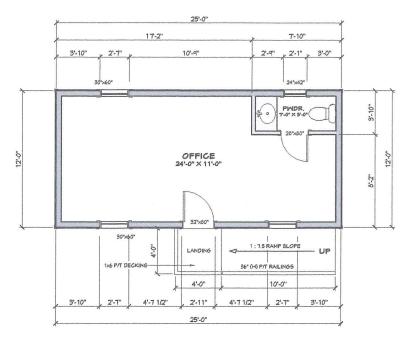
DATE: OCT 13, 2022

ALL EXTERIOR DIMENSIONS ARE FROM FRAMING

ALL INTERIOR DIMENSIONS ARE FROM FRAMING



FOUNDATION PLAN



GROUND FLOOR PLAN

300 SQ.FT.

NOT FOR CONSTRUCTION



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reflect exists choices it, industries in project.
The undersigned has reviewed and takes responsibility for this design, and has the qualifications and meets the requirements setout in the Onterio Building Gode. Qualification Information:

SIGNATURE

Precision Home Design

118690 BCIN

CUSTOMER:

EASTON OFFICE

ADDRESS

DRAWING NAME:

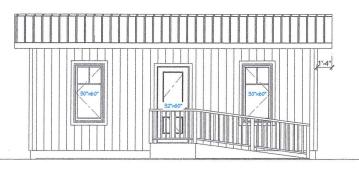
FLOOR PLANS

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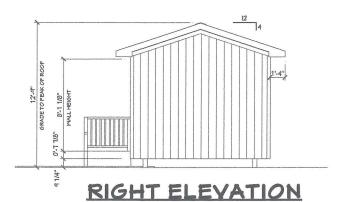
Sheet# 3/16" = 1'-0"

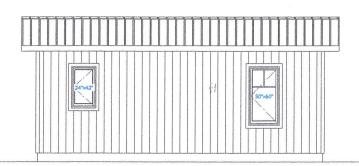
DATE:

OCT 13, 2022

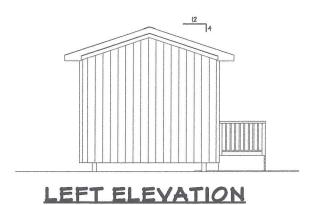


FRONT ELEVATION





REAR ELEVATION



PRECISION

NOT FOR CONSTRUCTION

- HOME DESIGN www.precisionhd.ca

Finace rote titus renderings are for Unstrition purposes only and may intelling exact lottons & Industrial in protect.

The undereigned has reviewed and takes responsibility for this design, and has the qualifications and meets the requirements set out in the Ortanio Existing Gods.

Qualification Information:

Jeremy McMulle

fullen

Precision Home Design

Design 118690 BCIN

CUSTOMER:

EASTON OFFICE

ADDRESS

DRAWING NAME:

ELEVATIONS

SGALE: 3/16" = 1'-0"

Sheet #

DATE:

OCT 13, 2022

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