

# TOWN OF FORT FRANCES

AGENDA - November 12, 2013

## COMMITTEE OF THE WHOLE MEETING

Committee Room and Council Chambers, Civic Centre

(Session No. 113) 5:00 p.m. to 7:10 p.m.

***PLEASE NOTE 5:00 P.M. START TIME***

Page

- 1. Call to Order**
- 2. Non-agenda items identified to be considered later in this meeting, both in-camera and in open meeting.**
- 3. Disclosure of pecuniary interest and the general nature thereof.**
- 4. In-Camera:**
  - 4.1 Potential Property Acquisition Proposal Presentation.
  - 4.2 Potential Land Acquisition Update.
  - 4.3 Personnel Issues.
  - 4.4 Recommendation from Citizen of the Year Committee re: 2013 Citizen of the Year.
  - 4.5 Outstanding Taxation Matter.
  - 4.6 Potential Legal Matter.
  - 4.7 Potential Disposition of Property.
  - 4.8 Potential Property Acquisition - Fourth Street West.
  - 4.9 Non agenda items.
- 5. Public Session Resumes in Council Chambers: 6:35 p.m.**
- 6. Consent Agenda: 6:35 p.m. to 6:40 p.m.**
  - 6.1 Mobile Devices Project. 3 - 5
  - 6.2 Canadian Union of Postal Workers Request for Support of Resolutions. 6 - 23
  - 6.3 Minutes of Settlement - Requests for Reconsideration re: Pit Road 2 Road (2013); 209 Armit Avenue (2013); and 1004 Crowe Avenue (2013)\*. 24 - 31
  - 6.4 Water and Sewer Reserve Funds. 32 - 39

**7. Administration and Finance Division - 6:40 p.m. to 6:50 p.m.**

7.1 2014 User Fee Schedule. 40 - 41

**8. Planning and Development Division: 6:50 p.m. to 6:55 p.m.**

8.1 Building Permit Fee Proposal in Contemplation for 2014 User Fees. 42 - 44

**9. Community Services Division - 6:55 p.m. to 7:00 p.m.**

9.1 100th Anniversary of the Fort Frances Paper Mill Opening - Sherry George. 45 - 46

**10. General: 7:00 p.m to 7:05 p.m.**

10.1 Municipal Support for Feed in Tariff Solar Installations. 47 - 69

**11. Information:**

11.1 September 2013 - Operations and Facilities Division - Public Works Area Operations Statistics\*. 70 - 74

11.2 Fort Frances Municipal Airport - Aircraft Landings and Fuel Sales (2013) as of October 31, 2013\*. 75 - 76

11.3 Building Department - Statistics Canada Report for the period October 1st to October 31st, 2013. 77 - 80

11.4 Treasury Report - Financial Indicator Review dated October 10, 2013\*. 81 - 83

11.5 Town of Fort Frances General Fund (Operating) and Water and Sewer Fund (Operating) as at October 31, 2013\*. 84 - 87

11.6 Town of Fort Frances Capital Fund Budget vs Actual as at October 31, 2013\*. 88 - 91

**12. Non-agenda items: 7:05 p.m.**

Report to: Mayor and Council  
 Re: Mobile Devices Project  
 Date: November 5, 2013  
 From: Darryl Allan

The Town of Fort Frances currently operates a Blackberry Enterprise Server (BES) for sending emails from our email server to 8 users with Blackberry smartphones. The version of BES that we currently use will not support the new Blackberry 10 phones. Rather than go through a new BES installation, which would only support Blackberry smartphones, it is being recommended that we proceed with an additional installation of a new version of Lotus Domino that will support Blackberry's as well as iPhone and Android. The existing BES will have to remain in place to service the existing Blackberry's however there is no ongoing cost for this.

I have received quotes for the hardware, software and services for this project and in summary the project costs would be as follows:

Server- lowest quote from Lowery's	\$1,859.98
Domino Software	\$3,028.40
Sametime Solutions- consultant	\$1,600.00
DA IT Consulting Services	\$322.00
	\$6,810.38

We have used the services of Sametime Solutions in the past and they have proven to be an excellent resource for projects involving our email system. They have also provided occasional support for system troubleshooting and reconfiguration and have a detailed working knowledge of our system.

The Administration and Finance Executive Committee has recommended the approval of this report.

Respectfully submitted



Darryl Allan  
 DA IT Consulting Services

**COUNCIL APPROVAL OF THIS REPORT WILL:** authorize the purchase of a server from Lowery's, Domino software from Microage Thunder Bay and consulting services from Sametime Solutions for the purpose of providing email support for smartphones.

Phone: (807) 777 0886 Fax: (807) 274 2743 Email: jim.hudson@lowerys.com



# Quotation

**Date: 15-May-13**

For: Darryl Allen

Subject: **Basic Server for BES**

Attention:

Quote Number: MP130515B

Prices quoted are valid for 7 days

Quantity	Description	Each	Total
1	<b>Build Two - No Drives - No OS preload</b> LENOVO THINKSERVER TS130 TOWER SERVER - 1 X INTEL XEON E3-1225V2 3.2GHZ - 1 PROCESSOR SUPPORT - 4 GB STANDARD/32 GB MAXIMUM RAM - SERIAL ATA/600 RAID SUPPORTED CONTROLLER - GIGABIT ETHERNET - RAID LEVEL: 0, 1 - 280 W	451.00	451.00
3	LENOVO 4GB DDR3 SDRAM MEMORY MODULE - 4 GB - DDR3	79.00	237.00
1	LENOVO 500 GB 3.5" INTERNAL HARD DRIVE - SATA - 7200 RPM	202.00	202.00
1	LENOVO MICROSOFT WINDOWS SERVER 2008 R.2 STANDARD	756.00	756.00
	<b>OPTIONAL</b> MS Server R2 Installation	200.00	
The Environmental Handling Fee (EHF) is not included in this quotation.		Subtotal	1646.00
TO Order Call: (807) 274 2743 Email:jim.hudson@lowerys.com		H.S.T. (86922 5334)	213.98
		<b>Total</b>	<b>1859.98</b>





**Quotation : 107836 Ver. 2**

**Date : October 31, 2013**

**Page 1 of 1**

Prepared for:

Darryl Allan  
The Town Of Fort Frances  
320 Portage Avenue  
Fort Frances, ON  
P9A 3P9

Tel: 274-5323 Ext:  
Fax: 274-8479  
Customer Ref. :

Quote Expiry: Nov 10,2013

Darryl Allan

I would like to take this opportunity to thank you for giving MicroAge the opportunity to propose a solution for your current computer requirements. Please find enclosed a price quotation for the product(s) about which you inquired. I trust you will find that these facts will be helpful in making an informed decision. I look forward to working with you in the near future. Should you have any questions or require any further information please feel free to call.

Vendor#	Description	Qty	Price	Extended
D55J9LL	IBM DOMINO MESSAGING SERVER PROCESSOR VALUE UNIT (PVU) LICENSE + SW SUBSCRIPTION & SUPPORT 12 MONTHS	100	\$26.80	\$2,680.00
<b>Sub-Total:</b>				<b>\$2,680.00</b>
<b>GST/HST:</b>				<b>\$348.40</b>
<b>PST:</b>				<b>\$0.00</b>
<b>TOTAL:</b>				<b>\$3,028.40</b>

Prepared By: Kevin Taylor

Customer Signature

\*\*\* DUE TO THE VOLATILE MARKET PRICES ARE SUBJECT TO CHANGE BEFORE THE QUOTE EXPIRY DATE AND WILL BE VERIFIED AT TIME OF ORDERING. \*\*\*



**TOWN OF FORT FRANCES**  
**ADMINISTRATION & FINANCE DIVISION**  
**TREASURY REPORT 2013/106**

**TO:** Mayor Avis & Members of Council  
**FROM:** Laurie Witherspoon, Treasurer  
**DATE:** November 5, 2013  
**SUBJECT:** Canadian Union of Postal Workers Request for Support of Resolutions

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**BACKGROUND**

At the October 28, 2013 Council meeting, the letter received from Canadian Union of Postal Workers requesting support of resolutions regarding the future of Canada Post was referred to Administration & Finance Executive Committee for their recommendation.

The Canadian Union of Postal Workers requested consideration to support two resolutions, the first resolution to use the upcoming review of the Canadian Postal Services Charter to focus on revenue-generating services, not cuts, including financial services such as bill payments, insurance and banking and the second resolution to improve the Canadian Postal; Service Charter and to make the review of the Charter open to public input.

**RECOMMENDATION**

The Administration & Finance Executive Committee recommends that the letter from the Canadian Union of Postal Workers requesting support of resolutions regarding the future of Canada Post be received and that no further action be taken.

Council Approval of this Report Will Agree to the Administration & Finance Executive Committee recommendation to receive the letter from the Canadian Union of Postal Workers requesting support of resolutions regarding the future of Canada Post and that no further action be taken.

October 14, 2013

Roy Avis  
Mayor  
Town of Fort Frances  
320 Portage Ave  
Fort Frances, ON P9A 3P9

Dear Mr. Avis:

**Re: The future of Canada Post**

Next year, the federal government will look at how it handles public postal service with a review of the Canadian Postal Service Charter. This review is important because the government could reduce Canada Post's obligation to provide service or even lay the groundwork for privatizing or deregulating our public post office.

Canada Post has been holding consultations on the future of our public postal service to prepare for the upcoming charter review. The corporation has been clear. It wants to dramatically cut service to improve its financial situation.

Cutting might help Canada Post with its money problems in the short-term but it is not a good long-term strategy and it certainly won't improve the future of postal service in our country. Fortunately, the corporation has other options according to a new study by the Canadian Centre for Policy Alternatives (CCPA).

**CCPA study: Why Canada Needs Postal Banking**

The CCPA study is entitled *Why Canada Needs Postal Banking*. It makes a powerful case for preserving postal services and improving Canada Post's financial picture through the addition of financial and banking services.

The study looks at the changing banking environment in our country as well as our post office's experience with banking. In addition, it reviews the status of postal banking around the world, highlighting five successful models in the United Kingdom, France, Italy, Switzerland and New Zealand. Having established that there is a need for improved financial services in our country and viable models in other countries, the study concludes by suggesting possible models for postal banking in Canada. It recommends that the federal government and Canada Post immediately establish a task force to determine how to deliver new financial services, and establish priorities for delivering new products.

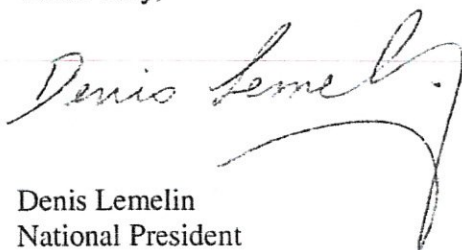
CUPW has enclosed an executive summary of the CCPA study. You can get the full report by going to <http://www.policyalternatives.ca/publications/reports/why-canada-needs-postal-banking>

The union has also enclosed two resolutions that it would like you to consider passing. These resolutions request that you ask the Minister Responsible for Canada Post:

1. To use the upcoming review of the Canadian Postal Service Charter to focus on revenue-generating services, not cuts, including financial services such as bill payments, insurance and banking.
2. To improve the Canadian Postal Service Charter and make the upcoming review of the Charter open to public input.

Thank you very much for considering our request. If you have any questions or concerns, please do not hesitate to contact me.

Yours truly,



Denis Lemelin  
National President

Encl.

cc. National Executive Committee, Regional Executive Committees, National Union Representatives, Regional Union Representatives, Specialists

/bk cope 225



**CANADIAN POSTAL SERVICE CHARTER REVIEW  
SHOULD FOCUS ON REVENUE-GENERATION, NOT ADDITIONAL CUTS**

**WHEREAS** the federal government will look at how it handles public postal services with a review of the Canadian Postal Service Charter in 2014.

**WHEREAS** Canada Post is preparing for the review by campaigning for major service cuts.

**WHEREAS** Canada Post has already dramatically cut service by closing or downsizing public post offices, eliminating rural mailbox delivery and removing street letter collection boxes.

**WHEREAS** Canada Post and the federal government should do everything in its power to prevent additional cuts during the upcoming review, and instead deal with financial issues by adding revenue-generating services like many other post offices around the world, including lucrative financial services like bill payments, insurance and banking.

**BE IT RESOLVED THAT** the (name of municipality, business or organization) write a letter to the Minister responsible for Canada Post to request that the government consider innovative ways to generate postal revenue during the Charter review, including financial services like bill payments, insurance and banking.

#### **MAILING INFORMATION**

Please send your resolution to: Lisa Raitt, Minister of Transport, Place de Ville, Tower C, 29th Floor, 330 Sparks Street, Ottawa, Ontario, K1A 0N5.

Please send copies of your resolution to:

1. Denis Lemelin, President, Canadian Union of Postal Workers, 377 Bank Street, Ottawa, Ontario, K2P 1Y3
2. Your Member of Parliament. You can get your MP's name, phone number and address by calling 1-800 463-6868 (at no charge) or going to the Parliament of Canada website: <http://www.parl.gc.ca/common/index.asp?Language=E>
3. Claude Dauphin, President, Federation of Canadian Municipalities, 24 Clarence St, Ottawa, Ontario K1N 5P3

#### **FOR FURTHER INFORMATION**

Contact us at "Charter Review" 377 Bank Street, Ottawa Ontario, K2P 1Y3 or [feedback@cupw-sttp.org](mailto:feedback@cupw-sttp.org)

## IMPROVE THE CANADIAN POSTAL SERVICE CHARTER

**WHEREAS** the federal government will look at how it handles public postal services with a review of the Canadian Postal Service Charter in 2014.

**WHEREAS** the public has a right to have input on matters involving its publicly owned post office.

**WHEREAS** the current Charter has a number of serious problems that need fixing.

**WHEREAS** the government could use the Charter review to reduce our public post office's obligation to provide service (instead of improving the Charter) and even lay the groundwork for privatizing or deregulating Canada Post.

**BE IT RESOLVED THAT** the (name of municipality, business or organization) write a letter to the Minister responsible for Canada Post to request 1) that the upcoming review of the Canadian Postal Service Charter be open to public input and 2) that the Charter be improved by:

- Ensuring that the moratorium on post office closures in small and rural communities protects the public nature of post offices
- Eliminating the exceptions to the moratorium
- Extending the consultation process over possible closures and making the process and moratorium more transparent
- Establishing an independent Canada Post ombudsperson to report on Canada Post's performance in meeting Charter expectations
- Establishing a reasonable, uniform and democratic process for making changes to the postal and delivery network (closures, downsizing, removal of rural mailboxes, etc), but only after consultation with the public and other stakeholders.

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Canadian Centre for Policy Alternatives

October 2013

OCT 2 2013

SUMMARY

# Why Canada Needs Postal Banking

John Anderson

[www.policyalternatives.ca](http://www.policyalternatives.ca)

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#### ABOUT THE AUTHOR

*John Anderson* is an independent researcher and consultant. He is the former Director of Parliamentary Affairs for the Official Opposition, and, before that was Director of Government Affairs and Public Policy for the Canadian Co-operative Association. He has also been a Senior Policy Analyst at the National Council of Welfare and the Vice-President of Strategic Partnerships and of Research for the Canadian Council on Social Development. In the nineties, he was Co-ordinator of the Technology Adjustment Research Program of the Ontario Federation of Labour. He is the author of and researcher on numerous studies and briefs on the economy, poverty, technology and the workforce, co-operatives and Aboriginal issues. He received his education at McGill University, University of Sussex and the London School of Economics. He has taught at McMaster, Western and York Universities. He has been a long time supporter of and participant in the CCPA Alternative Budget process.

#### ACKNOWLEDGEMENTS

The author would like to thank the Canadian Union of Postal Workers (CUPW) for their generous support of this research. The views are the author's own and do not necessarily reflect those of CUPW. He would like to especially thank Katherine Steinhoff and Geoff Bickerton of CUPW for their help and for their own groundbreaking research on this topic. He would also like to thank all those who agreed to be interviewed for this project and all those who helped review the manuscript. Thanks are due to the dedicated staff at CCPA especially Bruce Campbell, David Macdonald, Kerri-Anne Finn, and Tim Scarth for his work on layout. Also a very special thanks to the translation team at CUPW, including Guy Laflamme, Manon Parrot, Anne Boulet, Charles Drouin and Maryse Prévost for all their excellent work and suggestions.



# Summary

## Why Canada Needs Postal Banking

OVER THE LAST two decades, we have seen a major decline in the number of branches and locations for banks and credit unions. In 1990, there were almost 8,000 branches (7,964) and, by 2002, the number had fallen to 5,908, a decline of 26%.

The Canadian Bankers' Association reports that, between 2006 and 2012, there was a small increase in the number of bank branches in Canada: from 5,902 to 6,205. But since 1990, there has been a decline of more than 1,700 branches, a 22% drop, and the number of branches increased by only 5.1% from 2002 to 2012, with most of the new branches added in Ontario (195), Alberta (98), and British Columbia (37).

In many communities today, credit unions or caisses populaires are the only financial institution. In 2012, the Credit Union Central of Canada reported that credit unions were the only financial in-

stitution in 380 communities. The Desjardins Group noted in 2013 that caisses populaires are the only financial institution in 388 towns and villages in Quebec. But the total number of credit union and caisse locations has also dropped from 3,603 in 2002 to 3,117 in 2012, a decline of 13.5%.

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### The Rise of Banking Fees and High Credit Card Rates

In 2010, a study by Vision Critical (commissioned by ING Direct bank before it was taken over by the Bank of Nova Scotia) found that banking fees in Canada were among the highest in the world. More than half of Canadians (55%) have fee-based chequing accounts and, on average, pay \$185 per year in fees for these accounts. Credit card rates remain high in spite of

low Bank of Canada prime rates. Typical bank card interest rate hover around 20% annually and department store cards are closer to 30%.

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### **ATM, Internet, Telephone Banking**

The decline of branch banking is not only linked to banks rationalizing their bricks-and-mortar locations. It is also linked to the rise of ATMs, Internet and telephone banking. Today there are more than 58,000 ATMs across Canada, 61% of them so-called white machines owned by non-bank companies. Online banking has grown at a tremendous rate in recent years, with 67% of Canadians now using this form of banking, according to a CBA study. The study also noted that 47% of Canadians “now use the Internet as their main means of banking, up from 8 % 12 years ago.”

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### **Retail Store Banking**

Canadian Tire, WalMart, and PC Financial (to name only the largest) are all major challengers to the traditional banks. Clients of these institutions are not using traditional bank branches. There has also been a rise of branchless banking. ING Direct Canada, a branchless bank, which was originally a subsidiary of a major Dutch bank, now has some 1.8 million clients and almost \$40 billion in assets. It was absorbed by the Bank of Nova Scotia in 2012, but still maintains autonomous activity.

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### **Fringe Financial Institutions**

Another major change in the banking environment that shows there is an opening for new financial services is the rise of Fringe Financial Institutions. These FFIs provide short-term loans and cheque cashing services, as well as money transfers and prepaid credit cards.

While offering services customers want, the interest rate charges for their services on an annual basis can only be considered usurious. A study of FFIs in Prince George, B.C., for example, concluded: “Given that the average pay-day loan in Canada is \$280 for a 10-day period, a pay-day lender in B.C. can now legally charge \$64.40 for this transaction. This computes to a nominal annual percentage rate of interest (APR) of 839.5%.”

These are extremely profitable operations. DFC, the owner of Money Mart, the largest Canadian pay-day loan firm, made global profits before tax of \$387 million on revenues of \$1.062 billion in 2012, and 28.7% of their total global revenues for the fiscal third quarter 2013 came from Canada.

A new group of Internet branchless companies, such as Zippy Cash and Wonga, have also started up in Canada in the last few years. In Canada, on the Wonga website, the cost for a \$200 loan for 30 days is \$40.10, or a rate of over 240% per year.

The rise of this kind of institution is linked in a chicken-and-egg fashion to the increase in the number of “unbanked” or “underbanked.” It is estimated that between 3% and 15% of the population do not

have a bank account. If we take the lowest figure of 3% that was estimated to be 842,000 people in 2005. Today, the number of unbanked, using the same method of calculation, would approach 910,000.

Aboriginal communities remain largely without banks or credit unions. Over the past decade, the Aboriginal population has increased dramatically, growing by 20.1% between 2006 and 2011. Some 1.4 million people now identify as Aboriginal, or 4.3% of the Canadian population. But banks and credit unions lag behind in providing services. While the major banks all have Aboriginal services, there are very few branches on reserves. There are 615 First Nations communities in Canada today and many other Métis and non-status communities. A quick tally of branches of banks and credit unions on reserve shows only 54.

All these trends in financial services have opened up the potential for the entry of new banking and financial services in Canada. They show there is a market demand that is not being met by the existing major banks and credit unions.

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### **Postal Banking: The Canadian Debate**

Postal banking is not something new to Canada. For over 100 years after Confederation, Canada had a postal savings system.

The high point of deposits for the Post Office Savings Bank was \$47.5 million total in 1908. This would be around \$1 billion in today's money. The total shrank to \$17.2

million in 1968. In 1968, the Postal Savings Bank was closed down, although the legislation still remains on the books.

Today, over 45 years later, the debate around the need to revive or relaunch a Post Office Bank has begun to grow again.

In 2005, a study from Library of Parliament research services supported the extension of financial services as an important means of preserving the post office across Canada, and particularly in rural areas. "At present, the idea of establishing a postal bank underpinned by Canada Post's network is not based primarily on a need to change the banking landscape. Rather, it stems from the growing need to breathe new life into Canada Post so that it can both cope with globalization and guarantee universal postal service, which is a real, if not official, part of its social mandate, particularly in rural areas."

A recent study by the Conference Board of Canada, commissioned Canada Post, provided a positive analysis of the effects of financial services in post offices around the world, but failed to recommend financial services or even to examine their possible application in Canada, on the grounds that a highly developed banking system in Canada left no room for a postal banking option.

Public support has been confirmed in a recent survey by Strategic Communications of 1,514 Canadians from May 24–26, 2013, commissioned by the Canadian Union of Postal Workers. The survey showed that nearly two-thirds (63%) of Canadians "supported Canada Post expanding revenue-generating services, including financial

services like bill payments, insurance and banking.” Politically the New Democratic Party has supported the expansion of financial services in Canada Post.

### Postal Banking Around the World

Postal banking has deep roots internationally and is entering a period of expansion of services. This has been shown in a major global study of postal banking recently carried out in 2012 by researchers of the Universal Postal Union, of which Canada is a member.

The UPU report shows that, “After banks, postal operators and their postal financial subsidiaries are the second biggest world-wide contributor to financial inclusion, far ahead of microfinance institutions, money-transfer organizations, co-operatives, insurance companies, mobile money operators, and all other providers of financial services.”

There are many large and important postal banking operations around the world, from Japan Post Bank, the world’s largest deposit holder with ¥203 trillion (C\$2.15 trillion) in assets, to the Postal Savings Bank of China, the fifth-largest commercial bank in China with over 400 million customers, to the Deutsche Post Bank, which is now owned by Deutsche Bank but remains one of the largest in Germany with its own network of over 100 branches and 4,500 postal outlets.

Our study does not examine these banks, but rather looks at five successful

models in industrialized countries — the United Kingdom, France, Italy, Switzerland, and New Zealand — which have all maintained an important relationship between the financial services offered through post office outlets and the post office. These countries have been chosen because of their relevance to Canadian options. In all five countries, the Post Office is publicly owned, although the UK is in the process of privatizing its delivery services, the Royal Mail, while keeping the Post Office public.

The United Kingdom’s Post Office’s financial services, in their present form, offer a model which is based on a major partnership with a private sector financial institution, some new products, as well as access for customers of most existing banking services.

France’s Banque Postale is a chartered bank owned by the Post Office that offers a wide range of products, including insurance, and is particularly concerned with offering products to the NGO and mutual sector, as well as to low-income citizens. The bank makes the list of the world’s top 50 safest banks.

Italy’s BancoPosta presents the model of a non-chartered bank that offers a wide range of services and excels in offering them through mobile phones as well as banking cards.

Switzerland’s PostFinance, wholly owned by the Swiss Post Office, is the leader in money transfers and one of the largest banks in a country famous for its private sector banking. It has just this year become a chartered bank. It also offers

**FIGURE 1** Summary of Postal Banking Models and Services in the United Kingdom, France, Italy, Switzerland and New Zealand

Postal Financial Services	Name of Financial Services Institution(s)	Structure of ownership of Financial Services	Services Offered	Bank Charter	% of Post Office sales or profits for latest year	Rank of Services
United Kingdom	Post Office	Main partnership with Bank of Ireland and agreements with other banks	All financial services, including new chequing accounts	No	25% of sales	No ranking
France	La Banque Postale	La Poste	All services	Yes	36% of before-tax earnings	44 <sup>th</sup> Safest Bank in World
Italy	BancoPosta and insurance companies	Poste Italiane	All services; savings in partnership with the CDP (Cassa Depositi e Prestiti)	No	67% of total profits	Largest retail bank in Italy
Switzerland	PostFinance	Swiss Post, with partnership on all loan and insurance products	All services	Yes	71% of total Swiss Post operating profits	Number 1 in payment services and number 3 in customers
New Zealand	Kiwibank	NZ Post	All services	Yes	70% of profits	Largest NZ-owned bank

mortgages and loans in partnership with major private sector financial institutions.

Finally, Kiwibank, owned by New Zealand Post, is a relatively new entrant in the world postal banking sector and has been able to offer a wide range of services, including special mortgage products to low-income earners and to the Maori community.

### Postal Banking for Canada

When we examined these five national postal banking systems in detail, we found that they were all successful in their own way. However, success did not seem to be

linked to the particular form of structuring of the financial services (which ranged from full ownership by the Post Office to various kinds of partnership with the private sector), or to the kind of products offered, as some offered all major financial products and some fewer. The diversity in successful models shows that the key component for success seems to be characteristics of the Post Office itself, including widespread locations, trust in the institution, and the staff.



## Why Postal Banking?

Our study shows clearly that postal banking would succeed in Canada and would help improve and stabilize Canada Post's services and revenues. The five post offices we studied in other countries are all publicly owned, and receive a substantial percentage of their sales and profits from financial services while other sources of revenue declined.

The rise of virtual and new retail banking and the growth of Fringe Financial Institutions in Canada show that the traditional financial banking sector is not meeting all the needs of Canadians. Millions of Canadians have opened accounts in or are using the services of these new institutions; but, although they operate in a similar fashion to traditional banks, they tend to be concentrated in urban areas and are not available in many parts of the country.

A new Canada-wide financial institution could offer products and services that challenge the existing patterns. The ability to offer competition for existing fees would be helped by the fact that banking services would be delivered through existing premises and staff. Use of the e-post system, as well as existing Canada Post delivery services, could help keep costs low.

Clearly, offering postal financial services would allow the millions of Canadians without local bank branches or easy access to banking the access they need.

First, there are many Canadians living in large parts of Canada who lack physical access to banks or credit unions. The

number of bank and credit union branches has shrunk over the last two decades. In rural Canada, many bank branches have closed in small towns and, while credit unions have purchased some of these branches, this process has slowed markedly in recent years.

Because postal outlets are present in both rural communities and inner city neighbourhoods, new postal banking could offer to citizens and businesses in many communities banking services where they do not currently exist. In Northern and rural Canada, on Aboriginal reserves, and in the three Northern territories, there have always been fewer banks and credit unions than are needed. (There are no credit unions in the territories.)

Second, it is estimated that some 3% to 8% of Canadians do not have a bank account. This represents a potential of more than a million new customers for postal financial services. Many Canadians use fringe financial services at a high personal cost. New postal banking services could also be combined with legislation requiring the immediate roll-back of FFI interest rates to bring them in line with existing banking rates.

The Kiwibank and Banque Postale are both excellent examples of how a postal bank can offer special services to low-income people, such as home mortgages, rent-to-buy, and even social housing loans. In the case of Kiwibank, a special mortgage program for Aboriginal peoples has been developed that could be replicated in Canada.

## Canada Post's Banking Advantages

- Canada Post has the largest network of retail outlets already in place across Canada.
- Canada Post had a total of almost 6,400 postal outlets in 2012.
- 3,800 Canada Post outlets (60%) are in rural areas where there are fewer banks and credit unions. The post offices in these locations could provide key services for individuals, but also for local businesses.
- Some communities in Canada have a postal outlet, but no other (or limited) banking services, especially since the closure of 1,700 bank branches and hundreds of credit unions over the last two decades.
- Canada Post has a high trust factor among Canadians, and an already existing skilled and stable workforce of 68,000 employees, some of whom could easily be trained to handle financial services. Thus it would not mean starting from scratch, but rather building on what already exists.
- Many Canada Post outlets are already open 6 or 7 days a week and could operate longer daily hours if necessary. Many of them are located in drug stores or small convenience stores with long weekday and weekend opening hours.
- Since Canada Post is owned 100% by the federal government, it could use

the expertise developed at the Bank of Canada, the Business Development Bank of Canada, Farm Credit Canada, Canada Mortgage and Housing Corporation, Export Development Canada, and Canada Savings Bonds.

The financial services Canada Post could provide would be tested regionally first; would be fair and transparent; be delivered from bricks-and-mortar branches as well as through the telephone and Internet; expand existing services; and contribute to financial literacy. All services, of course, would be profitable for Canada Post to provide.

Canada Post already provides some financial services, such as postal money orders, domestic and international money transfers, bill payment and financial transaction and payment notices, and prepaid Visa cards.

Brand new services could consist of:

- access by all banks and credit union customers to their accounts to deposit or withdraw cash, as is the case in the UK;
- savings accounts and low-fee chequing accounts;
- low-interest credit cards; and
- prepaid debit cards.

In the future, services could be extended to:

- mortgages;
- small-business loans and agricultural loans;



- insurance products;
- mutual funds and stocks; and
- special new products for low-income and Aboriginal peoples.

Canada Post financial services should offer new competitive products to all Canadians, but they could also make sure that there were special services offered to low-income and Aboriginal Canadians, similar to services offered by both the French and New Zealand post office financial systems.

The postal bank could also provide special services for NGOs and social economy organizations. The Banque Postale in France has become a banker for NGOs, social economy and mutual organizations in fields such as social housing. For a while it looked as though Citizen's Bank would take on this role in Canada, but its retreat from the sector means that once again there is no bank specializing in the needs of this kind of business.

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### **Delivering Financial Services**

Canada Post Corporation could examine the optimum method of delivering these services. This could be done by establishing a task force of experts from the financial and postal services to examine how they are delivered in other jurisdictions, the best method for Canada Post (in terms of profit and sales), and the best method for users of these services.

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### **Who Should Own the Services?**

There are several possibilities:

- Create a non-chartered bank — a Canada Post-owned subsidiary — to deliver financial services. This is the route taken in Italy
- Create a chartered bank wholly owned by Canada Post. This is the route taken by France, Switzerland, and New Zealand
- Create a bank to deliver some of the services and partner with banks and others to deliver the rest. This is the route taken by Switzerland.
- Create a national credit union or mutual to deliver the financial services in partnership with Canada Post. A national credit union is one such possibility, as it would allow for widespread ownership by Canada Post employees as well as the public.
- Partner directly with one or more financial institutions to deliver the services. This is the route taken in the U.K.

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### **What Mix of Financial Services Should Be Offered? Who Should Deliver Them?**

Canada Post already has partnerships with a number of different institutions that could be approached to assist with these services. Once the first question is answered, the second one could be exam-



ined and the experience of other countries taken into account.

All potential partnerships, if that is a route taken, should be determined by open tender on delivering a service for a specific period of time. With its 6,400 outlets, which often serve populations with no competition in financial services and sometimes no services at all, Canada Post would undoubtedly be courted by many financial institutions anxious to supply services. There is also no reason to necessarily have all services provided by the same stakeholder or stakeholders across the country.

Whatever the ownership mechanisms, some services could be completely owned by Canada Post and others delivered by a partnership with existing credit unions or banks. Partnerships could be made nationally or developed on a regional basis. This would also allow Canada Post to partner with regionally-based credit unions and *caisses populaires* in different provinces.

The question of delivery has become easier with the uptake in Internet and mobile phone technology. For example, the UK Post Office Ltd. delivers its services with a core of 300 financial specialists, as well as trained Post Office staff for 11,500 outlets. Internet and telephone technologies allow people in remote areas to connect with financial specialists.

## Conclusion

- Canada's existing financial and banking system is not providing competi-

tive services to Canadians, nor adequate service to many of the under- or unbanked.

- Canada's postal system has a long history of delivering financial services. Currently delivering some products, it could develop a full banking system.
- Postal banking systems are proliferating around the world and are prominent in most of the developed countries. They have shown themselves capable of generating the additional income needed to preserve the postal system as traditional letter volumes decline.
- Analysis of the postal banking systems in the five developed countries we have selected has demonstrated that there are many ways of creating a successful system. We can use the experience of these countries to create our own model in Canada.
- Our study concludes that the idea of Canada Post expanding into financial services is a sound one. Other studies, as well as opinions of past Canada Post presidents and experts around the world, have reached the same conclusion.
- We recommend that the federal government and Canada Post immediately establish a task force to determine how to deliver new financial services, and determine priorities for delivering new products.

# DIRECT MAIL: AN ESSENTIAL COMMUNICATION TOOL FOR LOCAL GOVERNMENTS

Deliver important messages while saving money.  
Make direct mail part of your municipal communications team.

Keeping people informed about municipal changes and getting input and support for new initiatives is crucial, but so is being able to control your communication costs. Achieve both with the effectiveness of direct mail and the special Unaddressed Admail™ agreement the Federation of Canadian Municipalities (FCM) has with Canada Post.



## Reach the right citizens efficiently and cost effectively

The FCM's agreement with Canada Post gives FCM members access to the easy-to-use online **Express Order Entry (EOE)** tool and discounts on direct mail sent using the **Unaddressed Admail** service.

The Unaddressed Admail service puts the power of direct mail to work for you – even if you don't have address lists. And, when you prepare and pay for your mailings using the EOE tool, you're eligible for discounted mailing rates that are available only to FCM members.

### Access exclusive discounts

Get 29 per cent off postage rates on Unaddressed Admail mailings.\*

## Prepare and pay for mailings with one simple tool

The EOE tool for the Unaddressed Admail service is the free and easy way to prepare and pay for your direct mail campaigns. You can access the tool securely from [fcm.ca/canadapost](http://fcm.ca/canadapost).

## Complement your advertising mix

The Unaddressed Admail service not only provides great value because of its efficiency, but it can also be used to reinforce other marketing initiatives such as newspaper, radio, transit and online advertising. When you add direct mail to a multimedia campaign, awareness can increase by 20 per cent or more.<sup>2</sup>

## Target the right audience and improve ROI

At Canada Post, we can help you develop strategies that will enable you to mail to areas where people are affected by municipal changes or to target households that are most likely to respond to your messages. You'll benefit from greater mailing precision and improved ROI. We can also provide valuable insights about your target audience that will enable you to tweak your messaging and optimize future campaigns.



### Add creativity and grab attention

Grab attention and boost response rates by adding creative options such as die-cuts, repositionable notes or scent-infused inks to your direct mail pieces.

### Engage residents with Business Reply Mail™

Business Reply Mail pieces are postage-paid, pre-addressed envelopes and cards that make it easy for people to enrol in or renew program registrations, request information, complete surveys, and more. Communicate one-to-one to engage residents and obtain feedback and support on new initiatives by combining direct mail, the Unaddressed Admail service and Business Reply Mail.

### Boost bottom-line results

As 95 per cent of Canadians read their mail the day it arrives,<sup>3</sup> combine the popularity of mail with Unaddressed Admail, advanced targeting and exclusive pricing. Drawing from our extensive experience working with municipal governments and our expertise in mail management and delivery, we can help you plan, implement and measure direct mail campaign effectiveness so that you can improve the efficiency of future programs.

- If your direct mail piece looks interesting, 89 per cent of Canadians will open it.<sup>3</sup>
- Almost half of Canadians say ads in the mailbox are the most likely form of advertising to help them remember something. That's more than email, social media and online ads combined.<sup>4</sup>

- Reach your target audience.
- Take advantage of exclusive pricing.
- Refine your future mailings.

<sup>1</sup> For full terms and conditions of the 29 per cent discount on Unaddressed Admail postage, please visit the Federation of Canadian Municipalities' website.

<sup>2</sup> Canada Post Direct Mail pilot, 2011.

<sup>3</sup> Consumer Attitudes Towards Direct Marketing and Traditional Media, CP 09-210, May 2010.

<sup>4</sup> Direct Mail Omnibus, CPC # 12-220, January 2013  
Unaddressed Admail™ and Business Reply Mail™ are trademarks of Canada Post Corporation.  
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### How to get started

Do it yourself with EOE	Work with an Expert Partner
<p>Canada Post understands that municipalities need to tell their citizens about hot issues with speed and precision. That's why EOE is fast and simple to use.</p> <p>Benefits:</p> <ul style="list-style-type: none"> <li>• Reduced mailing rates for FCM members.</li> <li>• User-friendly interface and help screens that enable you to prepare and pay for mailings in four easy steps.</li> <li>• Automatically applied contract pricing – no need for manual cost calculations.</li> <li>• Payments can be made by credit card.</li> </ul> <p>Visit <a href="http://fcm.ca/canadapost">fcm.ca/canadapost</a> to access the EOE tool.</p>	<p>A Canada Post Expert Partner can help you to plan, target, print and prepare your mailing, and more.</p> <p>Benefits:</p> <ul style="list-style-type: none"> <li>• Special mailing rates for FCM members.</li> <li>• Access to the expertise and experience large businesses take advantage of.</li> <li>• The opportunity to build on our Expert Partners' past experience and success – invaluable if you're new to direct mail.</li> </ul> <p>Visit <a href="http://fcm.ca/canadapost">fcm.ca/canadapost</a> to find an Expert Partner near you.</p>

For more information about direct mail and the Unaddressed Admail service, please visit [fcm.ca/canadapost](http://fcm.ca/canadapost) or contact Mélanie Petrut at 1-613-882-2306 or [melanie.petrut@canadapost.ca](mailto:melanie.petrut@canadapost.ca).



## TOWN OF FORT FRANCES

### ADMINISTRATION & FINANCE DIVISION

### TREASURY REPORT 2013/107

**To:** Mayor Avis & Members of Council

**FROM:** Laurie Witherspoon, Treasurer

**DATE:** November 5, 2013

**SUBJECT:** MOS – Requests for Reconsideration  
 Re: Pit No 2 Road (2013) Roll #5912-010-006-14000-0000  
 209 Armit Ave (2013) Roll #5912-020-001-10300-0000  
 1004 Crowe Ave. (2013) Roll #5912-030-003-07900-0000

#### BACKGROUND

Attached are the Minutes of Settlement for the 2013 taxation years under Section 39.1 of the *Assessment Act* from MPAC with regard to the following properties:

1. Pit No 2 Road (Pt River Range Lot 45 to 48) – Industrial Excess Land CVA reduction from 54,250 to 21,500, Industrial CVA reduced from 250,500 to 229,625 and Commercial CVA increase from 0 to 29,705 resulting from updated commercial/industrial building value.
2. 209 Armit Ave. – Residential CVA reduction from 208,750 to 205,500 resulting from adjustment based on similar properties.
3. 1004 Crowe Ave. – Residential CVA reduction from 174,750 to 108,000 changed value due to condition of structure(s).

The Municipality may object to the *Request for Consideration Minutes of Settlement* applications within 90 days after receiving the notice for the above referenced properties filed under Section 39.1 of the *Assessment Act* as listed on the M.O.S. applications.

That total financial impact of the Minutes of Settlement is \$2,425.30 consisting of a reduction of municipal revenue of \$2,119.93 and education revenue of \$305.37 as listed in the attached Write-offs/Tax Account Adjustment worksheet.

#### RECOMMENDATION

The Administration & Finance Executive Committee recommends that Council receive and process the Minutes of Settlement for properties located at Pit No 2 Road (Pt River Range Lot 45 to 48), 209 Armit Ave. and 1004 Crowe Ave. for the 2013 taxation year.

Council Approval of This Report Will Agree to the recommendation of the Administration and Finance Executive Committee to receive and process the Minutes of Settlement for properties located at Pit No 2 Road Pt River Range Lot 45 to 48, 209 Armit Ave. and 1004 Crowe Ave. for the 2013 taxation year.

2013 WRITE-OFFS/TAX ACCOUNT ADJUSTMENTS

Batch #	Year Affected	Roll #	Assessment Change	RTC/RTQ	Municipal Rate	School Rate	Municipal Amount	English Public	English Separate	French Public	French Separate	No Sup School	Capping Adjust	Penalty/Interest	BIA	TOTAL
	2013	1.6.1400	-32,750	IU	0.02980170	0.00819	-976.01					-268.22				-1,244.23
	2013	1.6.1400	-20,875	IT	0.04584876	0.01260	-957.09					-263.03				-1,220.12
	2013	1.6.1400	29,705	CT	0.03307687	0.01260	982.55					374.28				1,356.83
			-23,920				-950.55	0.00	0.00	0.00	0.00	-156.97	0.00	0.00	0.00	-1,107.52
	2013	2.1.10300	-3,250	RTEP	0.01670548	0.00212	-54.29	-6.89								-61.18
	2013	3.3.07900	-66,750	RTEP	0.01670548	0.00212	-1,115.09	-141.51								-1,256.60
							-2,119.93	-148.40	0.00	0.00	0.00	-156.97	0.00	0.00	0.00	-2,425.30
357 Applications																

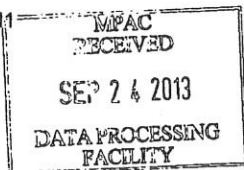


MUNICIPAL PROPERTY  
ASSESSMENT CORPORATION  
SOCIÉTÉ D'ÉVALUATION  
FONCIÈRE DES MUNICIPALITÉS

**Request for Reconsideration**  
**Minutes of Settlement 2013 Tax Year**

WLOS: 2013-00027  
AGENDA ITEM #6.3

GEORGE ARMSTRONG CO LIMITED  
PO BOX 818 STN MAIN  
FORT FRANCES ON P9A 3N1



**Questions?**

Call 1 866 296-MPAC (6722)  
1 877 889-MPAC (6722) TTY  
Monday to Friday - 8 a.m. to 5 p.m.  
Web [www.mpac.ca](http://www.mpac.ca)  
Fax 1 866 297-6703  
Write P.O. Box 9808 Toronto, ON M1S 5T9

If you have any accessibility needs,  
please contact MPAC for assistance.

The Municipal Property Assessment Corporation (MPAC) received a Request for Reconsideration (RfR) for the property identified below. As a result of MPAC's review, we recommend your property assessment be revised according to the settlement shown below.

**Roll number**

59-12-010-006-14000-0000

**Property location and description**

PIT NO 2 RD  
PT RIV R LOT 45 TO 48 PCL 9970 6913 13635 12591 16957 17826  
11227 & PT 7715

**Municipality**

FORT FRANCES TOWN

**Current Property Assessment**

Property Classification	2008	2012	2013	Phased-in Assessment for Tax Years		
	Current Value	Current Value		2014	2015	2016
Industrial: Excess Land (IU)	\$49,000	\$70,000	\$54,250	\$59,500	\$64,750	\$70,000
Industrial (IT)	\$226,000	\$324,000	\$250,500	\$275,000	\$299,500	\$324,000
	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total:</b>	<b>\$275,000</b>	<b>\$394,000</b>	<b>\$304,750</b>	<b>\$334,500</b>	<b>\$364,250</b>	<b>\$394,000</b>

**Revised Property Assessment**

Property Classification	2008	2012	2013	Phased-in Assessment for Tax Years		
	Current Value	Current Value		2014	2015	2016
Industrial: Excess Land (IU)	\$49,000	\$21,500	\$21,500	\$21,500	\$21,500	\$21,500
Industrial (IT)	\$226,000	\$240,500	\$229,625	\$233,250	\$236,875	\$240,500
Commercial (CT)	\$29,607	\$30,000	\$29,705	\$29,804	\$29,902	\$30,000
<b>Total:</b>	<b>\$304,607</b>	<b>\$292,000</b>	<b>\$280,830</b>	<b>\$284,554</b>	<b>\$288,277</b>	<b>\$292,000</b>

**Reason(s) why your property assessment changed**

- Updated commercial/industrial building value

Please see reverse

Please check the appropriate box and sign below

AGENDA ITEM #6.3

I ☒ accept my revised assessment

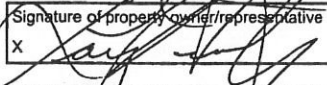
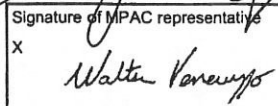
or

I ☐ reject my revised assessment.

By signing, I agree the Request for Reconsideration (RfR) process is completed.

- I understand that if I accept the recommendation;
  - the revised phased-in assessments will be used by my municipality to adjust my property taxes; and
  - if I have already filed an Appeal to the Assessment Review Board (ARB), my Appeal is withdrawn.
- I understand that if I reject the recommendation;
  - my property assessment will remain unchanged for the current year; and
  - I have the option of appealing to the Assessment Review Board by December 10, 2013.
- I understand that a supplementary or omitted assessment may be made for any changes to the property not yet assessed.

You must sign and return this form for the change to take effect this year.

Signature of property owner/representative X 	Print Name X LARRY ARMSTRONG	Date (yyyy/mm/dd) 2013-09-13
Signature of MPAC representative X 	Walter Veneruzzo, Director, Valuation and Customer Relations	Date (yyyy/mm/dd) 2013/09/02
Objection by Municipality		
Municipal Signature X	Print Name X	Date (yyyy/mm/dd)

To finalize your RfR, your signed Minutes can be mailed in the prepaid envelope provided or faxed to 1 866 297-6703.

Last date for a Municipal Appeal: January 23, 2014

**PLEASE NOTE:** If there is any change in the law that affects the determination of the adjusted 2008 CVA used as the starting point to determine the phased-in assessments in these Minutes of Settlement, MPAC reserves the right to re-state the phase-in amounts included in the Settlement to comply with the statutory or regulatory change.

Tax Year: 2013 Roll Number: 59-12-010-006-14000-0000





MUNICIPAL PROPERTY  
ASSESSMENT CORPORATION  
SOCIÉTÉ D'ÉVALUATION  
FONCIÈRE DES MUNICIPALITÉS

MOS: 2013-00026  
Request for Reconsideration

AGENDA ITEM #6.3

## Minutes of Settlement 2013 Tax Year

### Questions?

Call 1 866 296-MPAC (6722)  
1 877 889-MPAC (6722) TTY  
Monday to Friday - 8 a.m. to 5 p.m.  
Web [www.mpac.ca](http://www.mpac.ca)  
Fax 1 866 297-6703  
Write P.O. Box 9808 Toronto, ON M1S 5T9

MCFAYDEN MELVYN  
MCFAYDEN CARROLL  
209 ARMIT AVE  
FORT FRANCES ON P9A 2H1

If you have any accessibility needs,  
please contact MPAC for assistance.

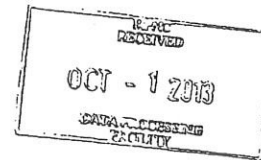
The Municipal Property Assessment Corporation (MPAC) received a Request for Reconsideration (RfR) for the property identified below. As a result of MPAC's review, we recommend your property assessment be revised according to the settlement shown below.

<b>Roll number</b>	59-12-020-001-10300-0000	
<b>Property location and description</b>	209 ARMIT AVE PLAN ALB LOT 136 PCL 11102	
<b>Municipality</b>	FORT FRANCES TOWN	
<b>Property Assessment</b>	<b>Current</b>	<b>Revised</b>
<b>2012 Current Value</b>	<b>\$232,000</b>	<b>\$219,000</b>
<b>2008 Current Value</b>	<b>\$201,000</b>	<b>\$201,000</b>
<b>Property Classification</b>	<b>Residential (RT)</b>	<b>Residential (RT)</b>
<b>Tax Year</b>	<b>Phased-in Assessment</b>	<b>Phased-in Assessment</b>
2013	\$208,750	\$205,500
2014	\$216,500	\$210,000
2015	\$224,250	\$214,500
2016	\$232,000	\$219,000

### Reason(s) why your property assessment changed

- Adjustment based on similar properties

Please see reverse





Please check the appropriate box and sign below

☒ accept my revised assessment

or

☐ reject my revised assessment.

By signing, I agree the Request for Reconsideration (RfR) process is completed.

- I understand that if I accept the recommendation;
  - the revised phased-in assessments will be used by my municipality to adjust my property taxes; and
  - if I have already filed an Appeal to the Assessment Review Board (ARB), my Appeal is withdrawn.
- I understand that if I reject the recommendation;
  - my property assessment will remain unchanged for the current year; and
  - I have the option of appealing to the Assessment Review Board by December 24, 2013.
- I understand that a supplementary or omitted assessment may be made for any changes to the property not yet assessed.

You must sign and return this form for the change to take effect this year.

Signature of property owner/representative X <i>M.B. McFayden</i>	Print Name X Melvyn B. McFayden	Date (yyyy/mm/dd) 2013/09/23
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Signature of MPAC representative X <i>Walter Veneruzzo</i>	Walter Veneruzzo, Director, Valuation and Customer Relations	Date (yyyy/mm/dd) 2013/09/16
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Objection by Municipality

Municipal Signature X	Print Name X	Date (yyyy/mm/dd)
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To finalize your RfR, your signed Minutes can be mailed in the prepaid envelope provided or faxed to 1 866 297-6703.

Last date for a Municipal Appeal: January 23, 2014

PLEASE NOTE: If there is any change in the law that affects the determination of the adjusted 2008 CVA used as the starting point to determine the phased-in assessments in these Minutes of Settlement, MPAC reserves the right to re-state the phase-in amounts included in the Settlement to comply with the statutory or regulatory change.

Tax Year: 2013 Roll Number: 59-12-020-001-10300-0000



MUNICIPAL PROPERTY  
ASSESSMENT CORPORATION  
SOCIÉTÉ D'ÉVALUATION  
FONCIÈRE DES MUNICIPALITÉS

**Request for Reconsideration**  
**Minutes of Settlement 2013 Tax Year**

AGENDA ITEM #6.3

**Questions?**

Call 1 866 296-MPAC (6722)  
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Monday to Friday - 8 a.m. to 5 p.m.  
Web [www.mpac.ca](http://www.mpac.ca)  
Fax 1 866 297-6703  
Write P.O. Box 9808 Toronto, ON M1S 5T9

If you have any accessibility needs,  
please contact MPAC for assistance.

The Municipal Property Assessment Corporation (MPAC) received a Request for Reconsideration (RfR) for the property identified below. As a result of MPAC's review, we recommend your property assessment be revised according to the settlement shown below.

<b>Roll number</b>	59-12-030-003-07900-0000	
<b>Property location and description</b>	1004 CROWE AVE PLAN SM 161 SPT LOT 3, LOT 4, NPT LOT 5 PLAN 48R2596 PTS 2,3 & 4 PCLS 3-2,4-1,5-2	
<b>Municipality</b>	FORT FRANCES TOWN	
<b>Property Assessment</b>	<b>Current</b>	<b>Revised</b>
<b>2012 Current Value</b>	<b>\$198,000</b>	<b>\$108,000</b>
<b>2008 Current Value</b>	<b>\$167,000</b>	<b>\$167,000</b>
<b>Property Classification</b>	<b>Residential (RT)</b>	<b>Residential (RT)</b>
<b>Tax Year</b>	<b>Phased-in Assessment</b>	<b>Phased-in Assessment</b>
2013	\$174,750	\$108,000
2014	\$182,500	\$108,000
2015	\$190,250	\$108,000
2016	\$198,000	\$108,000

**Reason(s) why your property assessment changed**

- Changed value due to condition of structure(s)

Please see reverse

Please check the appropriate box and sign below

AGENDA ITEM #6.3

I ☒ accept my revised assessment


or

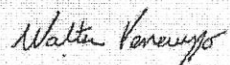
I ☐ reject my revised assessment.

By signing, I agree the Request for Reconsideration (RfR) process is completed.

- I understand that if I accept the recommendation;
  - the revised phased-in assessments will be used by my municipality to adjust my property taxes; and
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- I understand that if I reject the recommendation;
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  - I have the option of appealing to the Assessment Review Board by December 24, 2013.
- I understand that a supplementary or omitted assessment may be made for any changes to the property not yet assessed.

You must sign and return this form for the change to take effect this year.

Signature of property owner/representative X 	Print Name X: Lorie McTosh	Date (yyyy/mm/dd) 2013/09/23
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Signature of MPAC representative X 	Walter Veneruzzo, Director, Valuation and Customer Relations	Date (yyyy/mm/dd) 2013/09/16
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Objection by Municipality

Municipal Signature X	Print Name X	Date (yyyy/mm/dd)
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To finalize your RfR, your signed Minutes can be mailed in the prepaid envelope provided or faxed to 1 866 297-6703.

Last date for a Municipal Appeal: January 15, 2014

**PLEASE NOTE:** If there is any change in the law that affects the determination of the adjusted 2008 CVA used as the starting point to determine the phased-in assessments in these Minutes of Settlement, MPAC reserves the right to re-state the phase-in amounts included in the Settlement to comply with the statutory or regulatory change.

Tax Year: 2013 Roll Number: 59-12-030-003-07900-0000



## TOWN OF FORT FRANCES

### ADMINISTRATION & FINANCE DIVISION

### TREASURY REPORT 2013/105

**TO:** Mayor Avis & Members of Council

**FROM:** Laurie Witherspoon, Treasurer

**DATE:** November 5, 2013

**SUBJECT:** Water & Sewer Reserve Funds

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#### **BACKGROUND**

At prior budget meetings, there have been discussions with regard to combining or evening out the Waterworks Project Reserve Funds and Sanitary Sewer Reserve Funds to provide efficiency of financial resources for both the water and sewer capital projects.

Although the Town has chosen to keep separate reserve funds, being the Waterworks Projects Reserve Fund and the Sanitary Sewer Reserve Funds, they are discretionary reserves funds that are ultimately savings accounts for future projects. Combining of the reserve funds would merely be a change in the allocation of surplus in accordance with PSAB. Council, by resolution, has the ability to approve the reallocation or to change to use of discretionary reserve funds with 75% of council in favour of the reallocation or change.

The implementation of water meter replacement fees was established in Schedule "D" of By-Law No. 45/12 being the user fees for 2013. These fees are collected from water customers specifically for future meter replacements, requiring to be designated as such and held in a reserve fund. The Water Fund budget indicates an expected collection of \$19,533 for 2013, of which will be transferred to Reserve Funds at year-end. A Water Meter Replacement Reserve Fund will be created for those funds collected before our December 31, 2013 year-end.

#### **RECOMMENDATION**

The Administration & Finance Executive Committee recommends that a new Waterworks & Sanitary Sewer Projects Reserve Fund as of January 1, 2014; that the Waterworks Projects Reserve Fund and the Sanitary Sewer Reserve Funds balances as at December 31, 2013 be transferred to the new Waterworks & Sanitary Sewer Projects Reserve Fund as of January 1, 2014; and that the Waterworks Projects Reserve Fund and the Sanitary Sewer Reserve Fund be deemed closed immediately following the completion of transactions.



Council Approval of this Report Will Agree to the Administration & Finance Executive Committee recommendations as follows:

1. That a new Waterworks & Sanitary Sewer Projects Reserve Fund be created as of January 1, 2014;
2. That the Waterworks Projects Reserve Fund balance and the Sanitary Sewer Reserve Fund balance as at December 31, 2013 be transferred to the new Waterworks & Sanitary Sewer Projects Reserve Fund as of January 1, 2014; and
3. That the Waterworks Projects Reserve Fund and the Sanitary Sewer Reserve Fund be closed immediately following the completion of transactions listed in 1. and 2. above.



"Evans, Jon"  
<JEvans@bdo.ca>  
02/01/2011 09:52 AM

To ""lwitherspoon@fort-frances.com"  
<lwitherspoon@fort-frances.com>  
"dbrown@fort-frances.com" <dbrown@fort-frances.com>,  
cc "mmcaig@fort-frances.com" <mmcaig@fort-frances.com>,  
"Savage, Jeff W." <jwsavage@bdo.ca>  
bcc  
Subject RE: Water & Sewer Reserve Funds

Laurie,

See my comments below, feel free to call me if you would like to discuss further.

Jon

Jon Evans, CA  
Partner  
BDO Canada LLP  
[jevans@bdo.ca](mailto:jevans@bdo.ca)

375 Scott Street  
Fort Frances, Ontario, P9A 3M3  
Canada  
Tel: 807 274 9848  
Fax: 807 274 5142  
[www.bdo.ca](http://www.bdo.ca)

**From:** lwitherspoon@fort-frances.com [mailto:lwitherspoon@fort-frances.com]  
**Sent:** Thursday, January 27, 2011 9:34 AM  
**To:** Evans, Jon  
**Cc:** dbrown@fort-frances.com; mmcaig@fort-frances.com  
**Subject:** Water & Sewer Reserve Funds

Good Morning Jon

A couple of questions came up at our last budget meeting with regard to separate Water & Sanitary Sewer Operating Funds and Reserve Funds.

Peter Myllymaa, Senior Advisor for Municipal Affairs and Housing checked with their staff and is the opinion of the following:

1) Water & Sewer utilities were not required to be separate with separate operating funds, however for easier tracking for rate setting municipalities chose to set them up separately (he checked TBay - they have Water and Sewer separate as well). **OKAY, I BELIEVE MOST HAVE CHOSEN TO KEEP SEPARATE FUNDS**

2) The Sanitary sewer rate is based on water consumption and is therefore an estimate OKAY

3) That the Water & Sanitary Sewer Reserve Funds are obligatory because they are rate supported but could be combined. I DON'T THINK THAT THE WATER AND SEWER RATES ARE OBLIGATORY, I COULD SEE THIS IF YOU SPECIFICALLY LEVIED A CAPITAL OR RESERVE CHARGE ON THE WATER AND SEWER BILLS. BUT IN YOUR CASE YOU HAVE A WATER AND SEWER RATE, OF WHICH COUNCIL HAS DECIDED TO ALLOCATE A PORTION OF THE REVENUE COLLECTED TO RESERVE FUNDS, I BELIEVE THIS IS A DISCRETIONARY RESERVE FUND AND THIS IS CONSISTENT TO HOW IS HAS ALWAYS BEEN TREATED AND REPORTED IN THE FIR. AS FAR AS COMBINING THEM IS CONCERNED SEE MY COMMENTS BELOW.

4) That the repair and/or maintenance of water or sanitary sewer could bear the road costs involved in the repair. SEEMS REASONABLE FROM AN AUDITORS PERSPECTIVE, ULTIMATELY DISCRETIONARY RESERVE FUNDS ARE JUST SAVINGS ACCOUNTS THE TOWNSHIP USES FOR FUTURE PROJECTS. I BELIEVE THE MUNICIPAL ACT SAYS THAT DISCRETIONARY RESERVES CAN HAVE A CHANGE IN USE IF 75% OF THE COUNCIL AGREES TO THIS CHANGE BY WAY OF A BY-LAW/RESOLUTION, SO EVEN IF THE ROAD COST DIDN'T QUALIFY (WHICH IT MAY), YOU STILL HAVE THE ABILITY TO CHANGE THE USE OF THE RESERVE TO PAY FOR THE ROAD. SO IT IS 6 OF ONE AND HALF A DOZEN OF THE OTHER.

Do you see any problems with evening out the two reserve funds as the Water Reserve Fund is approx. \$4 M and the Sanitary Sewer Reserve is approx. \$1M? NO, AS ABOVE I THINK AS LONG AS IT IS COUNCIL APPROVED WITH GREATER THAN 75% APPROVAL, THEN YOU COULD MAKE THE ALLCOATION. OF COURSE IN THE NEW TCA PCAB WORLD THIS IS JUST A CHANGE IN THE ALLOCATION OF SURPLUS, HOWEVER I THINK IN ACCORDANCE WITH THE MUNICIPAL ACT YOU STILL REQUIRE FORMAL DOCUMENATION (BY-LAW/RESOLUTION) TO APPROVE THE CHANGE. I WOULD AS AN AUDITOR AT YEAR END EXPECT TO SEE THIS DOCUMENTATION TO SUPPORT THAT CHANGE. I would appreciate any comments that you may have.

Thanks

Laurie A. Witherspoon, CMO  
Treasurer  
Town of Fort Frances  
320 Portage Ave.  
Fort Frances, ON P9A 3P9  
Phone: (807) 274-5323 Ext. 248  
Fax: (807) 274-8479

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G/L ACCOUNT	OPENING BALANCE		TRANSACTION		CLOSING BALANCE	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
R-L60-0809-0000 HANDI-TRANSIT MTO GAS TAX		8,586.85	0.02	167.22		8,754.05
R-L60-0812-0000 DAYCARE/TOY LIBRARY DONATIONS		2,463.90	0.00	47.98		2,511.88
R-L60-0816-0000 WATERWORKS PROJECTS		4,848,561.25	0.00	94,412.67		4,942,973.92
R-L60-0823-0000 PARKS & CEMETERIES PROJECTS		42,648.38	0.08	830.54		43,478.84
R-L60-0827-0000 PUBLIC LIBRARY & TECHNOLOGY		264,711.47	0.48	5,155.02		269,866.01
R-L60-0832-0000 SISTER KENNEDY CENTRE PROJECTS		19,602.35	0.03	381.73		19,984.05
R-L60-0851-0000 POST LANDFILL CLOSURE		248,022.47	0.45	4,830.02		252,852.04
R-L60-0859-0000 SANITARY SEWER PROJECTS		1,335,143.24	28.43	26,026.75		1,361,141.56
R-L60-0871-0000 TOWNSHEND THEATRE		77,447.05	0.14	1,508.22		78,955.13
R-L60-0874-0000 CORPORATE VEHICLES/EQUIPMENT		1,389,135.67	2.56	27,052.23		1,416,185.34
R-L60-0875-0000 CORPORATE BUILDING		393,968.63	0.73	7,672.21		401,640.11
R-L60-0876-0000 CORP. PROJECTS RESERVE FUND		1,175,379.10	125,002.16	22,040.40		1,072,417.34
R-L60-0877-0000 CORPORATE CONTINGENCY		576,807.16	575,001.06	7,326.98		9,133.08
R-L60-0878-0000 FEDERAL GAS TAX RESERVE		132,445.69	0.24	252,827.21		385,272.66
R-L61-0828-0000 LIBRARY BUILDING		14,707.17	0.00	0.00		14,707.17
R RESERVE FUND	0.00	10,529,630.38	700,036.38	450,279.18	0.00	10,279,873.18
GRAND TOTALS:	0.00	10,529,630.38	700,036.38	450,279.18	0.00	10,279,873.18

0 - \*

4,942,973.92 +

1,361,141.56 +

4th Qtr Ind 40,000.00 +

6,344,115.48 +

2013  
Capital Budget 862,881.00 -  
5,481,234.48 +

Estimated balance  
as at Dec 31/13.

# 2013 CAPITAL BUDGET

	RESERVE FUND	TOTAL BUDGET	FEDERAL GRANTS	PROVINCIAL GRANTS	CONTRIBUTION FROM OTHERS	FEDERAL GAS TAX RESERVE	RESERVE FUNDS	WATER & SEWER RESERVE FUNDS	FUNDED BY WATER & SEWER RATES	Long-Term Debt Financing
ENVIRONMENT <i>Sanitary Sewer - Collection System</i> Tools & Equipment Refurbishing Sanitary Manholes Phase 2 Tender No. 12-OF-01 2nd St from Central Ave to Mowat Ave & Mowat Ave from 2nd St to 3rd St. Williams Ave from 5th St to 3rd St (190 meters) Residential Development of old Huffman School Property Year 3 of 3 Phase design for Infrastructure Renewal Project	FGT	10,000							10,000	0
	SS	50,000							50,000	0
	SS	578,156		212,000		110,084		255,697	256,072	0
		343,954						139,405	88,257	0
		139,405							37,500	0
		37,500								0
		1,159,015	0	212,000	0	110,084	0	395,102	441,829	0
	SS	150,520							150,520	0
		130,457						130,457		0
		280,977	0	0	0	0	0	130,457	150,520	0
Sewage Treatment Plant Misc Capital Upgrades Honeywell Improvements	FGT	97,935							97,935	0
		23,000							23,000	0
		489,080		212,000		110,084			166,996	0
		384,171							384,171	0
	W	192,514						192,514		0
		37,500							37,500	0
		10,000							10,000	0
		1,234,200	0	212,000	0	110,084	0	192,514	719,602	0
		40,000							40,000	0
		27,000							27,000	0
Water Distribution System Replacing Main Line Water Valves/Hydrants Leak Detection Equipment Phase 2 Tender No. 12-OF-01 2nd St from Central Ave to Mowat Ave & Mowat Ave from 2nd St to 3rd St. Williams Ave from 5th St to 3rd St (190 meters) Residential Development of old Huffman School Property Year 3 of 3 Phase design for Infrastructure Renewal Project General Misc Tools/Equipment	W	212,366						144,808	67,558	0
		130,000							130,000	0
		409,366	0	0	0	0	0	144,808	264,558	0
		3,083,558	0	424,000	0	220,168	0	862,881	1,576,509	0
TOTAL ENVIRONMENT										

**TOWN OF FORT FRANCES  
SCHEDULE OF FEES  
SCHEDULE "D"**

**4.3 Sewer & Water Installation - Effective January 1, 2013 - plus Applicable Taxes**

4.3.1	Installation and Termination - Per Trench	
4.3.1.1	If water and sewer are in separate trenches or same trenches	Cost Plus + 10% + Road Restoration
4.3.2	Terminations of Services	
4.3.2.1	Inspecting the termination prior to backfilling	42.04
4.3.3	Reconnection of Services	
4.3.3.1	Inspecting the reconnection prior to backfilling	42.04
4.3.3.2	Regular request to turn water on or off (maintenance)	42.04
4.3.3.3	Non-Maintenance Shut off for delinquent accounts - no HST	119.11
4.3.3.4	Non-Maintenance Turn on for delinquent accounts - no HST	119.11
4.3.4	Sale and Installation of Water Meters	
4.3.4.1	Any Size Meter	Cost Plus + 10%
4.3.5	Testing Backflow Devices	

**5.0 Water & Sewer User Rates - Effective January 1, 2013****5.1 Water User Rates - Monthly**

5.1.1	Flat Residential including Churches & Places of Worship (un-metered)	37.43	
5.1.2	Metered Non-Residential (4 accounts)	2.57	cu meter
5.1.3	Metered - Couchiching First Nations	2.57	cu meter
5.1.4	Flat Industry/Commercial/Institutional (ICI) (un-metered) and/or Minimum Bill for metered ICI accounts	47.19	
5.1.4.1	13 cu. meters included in the minimum monthly bill for ICI		
5.1.5	Metered - Industry/Commercial	1.31	cu meter
5.1.6	Metered - Institutional	1.44	cu meter
5.1.7	Private (Re: Dedicated) Hydrants	49.46	per unit
5.1.8	Private Sprinkler System	15.51	per system
5.1.9	Sale of Water from Fire Hydrant	24.26	cu meter
5.1.10	Water Meter Replacement		
5.1.10.1	¾ inch or 20 mm diameter water meter	3.00	per meter
5.1.10.2	1 inch or 25.4 mm diameter water meter	3.25	per meter
5.1.10.3	1.5 inch or 38.1 mm diameter water meter	5.00	per meter
5.1.10.4	2 inch or 50.8 mm diameter water meter	15.00	per meter
5.1.10.5	3 inch or 76.2 mm diameter water meter	17.00	per meter
5.1.10.6	4 inch or 101.6 mm diameter water meter	22.50	per meter
5.1.10.7	6 inch or 152.4 mm diameter water meter	42.00	per meter
5.1.10.8	10 inch or 254 mm diameter water meter	70.00	per meter

**5.2 Sewer User Rates - Monthly**

5.2.1	Flat Residential including Churches & Places of Worship (un-metered)	33.03	
5.2.2	Flat Industry/Commercial/Institutional (ICI) (un-metered) and/or Minimum Bill for metered ICI accounts	41.34	
5.2.2.1	13 cu. meters included in the minimum monthly bill for ICI		
5.2.3	Metered Non-Resident (4 accounts)	2.27	cu meter
5.2.4	Metered - Couchiching First Nations	2.27	cu meter
5.2.5	Metered - Industry/Commercial	1.15	cu meter
5.2.6	Metered - Institutional	1.26	cu meter



## **TOWN OF FORT FRANCES ADMINISTRATION & FINANCE DIVISION TREASURER'S REPORT 2013/108**

**TO:** Mayor Avis & Members of Council  
**FROM:** Laurie Witherspoon, Treasurer  
**DATE:** November 5, 2013  
**SUBJECT:** 2014 User Fee Schedule

---

### **BACKGROUND**

User Fees are an important part of the operational budget preparation for the coming year. In the past few years we have endeavored to pass the user fees, with the exception of water and sewer rates, for the upcoming year in November or early December.

The Ontario Provincial Consumer Price Index (CPI) for September 2012 to September 2013 indicates 1.2% change and the Federal CPI for September 2012 to September 2013 indicates 1.1% change as published by Statistics Canada, of which is attached for your information.

### **RECOMMENDATION**

Administration recommends a 1% increase in the 2014 User Fees reflective of the current Consumer Price Index with the exception of a few areas that may require more discussion and evaluation and the exclusion of Water & Sewer rates.

Council Approval of this Report will Approve a 1% increase for the 2014 User Fees with the exception of any specific fees that may require individual discussion and evaluation and the exclusion of water & sewer rates that will be brought forward separately in January/February 2014.



## Statistics Canada

Home &gt; The Daily &gt; Friday, October 18, 2013 &gt; Consumer Price Index, September 2013

**Table 2****Consumer Price Index by province, and for Whitehorse, Yellowknife and Iqaluit – Not seasonally adjusted**

	Relative importance <sup>1</sup>	September 2012	August 2013	September 2013	August to September 2013	September 2012 to September 2013
	%	(2002=100)			% change	
<b>Canada</b>	<b>100.00<sup>2</sup></b>	<b>122.0</b>	<b>123.1</b>	<b>123.3</b>	<b>0.2</b>	<b>1.1</b>
Newfoundland and Labrador	1.36	124.5	126.0	126.6	0.5	1.7
Prince Edward Island	0.36	126.2	128.6	129.0	0.3	2.2
Nova Scotia	2.59	125.7	126.6	127.3	0.6	1.3
New Brunswick	1.96	122.7	123.0	123.5	0.4	0.7
Quebec	22.04	120.9	121.9	122.0	0.1	0.9
Ontario	39.05	122.0	123.4	123.5	0.1	1.2
Manitoba	3.16	121.0	123.8	124.0	0.2	2.5
Saskatchewan	2.94	124.5	125.7	126.4	0.6	1.5
Alberta	12.32	127.8	129.4	129.5	0.1	1.3
British Columbia	14.05	118.1	118.0	118.1	0.1	0.0
Whitehorse	0.08	121.4	124.1	124.0	-0.1	2.1
Yellowknife	0.07	123.9	126.6	126.4	-0.2	2.0
Iqaluit (Dec. 2002=100)	0.02	115.9	117.5	117.5	0.0	1.4

1. 2011 Consumer Price Index basket weights at January 2013 prices, effective February 2013. Detailed weights are available under the Documentation section of survey [2301](#).
2. Figures may not add up to 100% as a result of rounding.

Date modified: 2013-10-18

November 4, 2013

Report To: Mayor and Council

From: Travis Rob, CBO, Facilities/Special Projects Coordinator



**RE: Building Permit Fee Proposal In Contemplation for 2014 User Fees**

The current building permit fees are developed based on the cost of construction including materials and labour. The current trend in building departments in all of Ontario is to move to a permit fee system that is based on the square footage and building type. The current trend within the Town of Fort Frances is for homeowners to complete a lot of work themselves, which they then argue there should be a reduction in their permit fees because their labour to complete the work is 'free'. Also a very common question when a homeowner is in the planning stages of work, is 'what will the permit cost' sometimes this can be a difficult question to answer if the homeowner has not yet finalized the size or scope of work they plan to undertake and have not yet received quotes to complete the work. The sized based permit fees would allow homeowners a standardized cost for permits unrelated to the cost of the job while allowing the homeowner to immediately realize the impact on permit fees from a change in building scope or size. Further to this a flat rate for a residential demolition permit is also proposed in the fee schedule. This type of fee system will not be able to be used for every possible case of building projects, so there will still be a cost of construction based fee for all non-residential construction and for construction that does not fall into the proposed sized based construction categories.

Attached to this report is the proposed fee schedule for 2014 with the new fees adjusted, based on 2013 construction, to realize an increase in revenue of 24% for garages and accessory use buildings, an increase of 18% for uncovered decks, sheds, and temporary structures and a decrease in new single detached dwellings or additions by 16%. The rational behind these fees is that the majority of construction seen in the Town is sheds, decks, garages, temporary structures; so it makes sense to realize more revenue out of these types of permits, and as an incentive to build new single detached dwellings, the permit fees for these will remain as low as possible.

The attached fee schedule was discussed at the November 4, 2013 meeting of the Planning and Development Executive Committee where the recommendation was to approve the recommended change in the calculation of building permit fees and forward the matter on to the 2014 User fee by-law discussions.

Respectfully Submitted

A handwritten signature in black ink, appearing to read "Travis Rob", with a stylized flourish at the end.

Travis Rob, EIT  
CBO, Facilities/Special Projects Coordinator.

<b>Council Approval of this Report is not required as this report is provided for informational purposes at this time.</b>
--

**2014 Permit Fees:**

**New Residential Construction or Addition to:**

- Garages, Accessory Use Buildings, Covered Decks.

Permit Fee: \$0.45 per Square Foot

- Uncovered Decks, Sheds, Temporary Structures

Permit Fee: \$0.30 per Square Foot

- Residential Construction (Houses, Attached Garages, Factory Built Structures)

Permit Fees: Main Floor \$0.90 per Square Foot

Basement \$0.70 per Square Foot

Additional Floors Above Main \$0.50 per Square Foot

Any work not covered in above:

First \$1000.00 value: \$54.00

Each Additional \$1000.00 Value: \$10.80

**Plumbing Inspection:** \$10.80 Per Fixture (Subject to 2014 Increases)

**Residential Demolition Permit:** \$55.00

**All other construction not conforming to the above fee schedule:**

**First \$1000.00 of Value:** \$54.00

**Each Additional \$1000.00 of Value:** \$10.80

(Subject to 2014 Increases)

**Progress Reports\*:** \$86.40

**Conditional Permit\*:** \$228.75

**Re-Inspection Fee\*:** \$86.40

**Special Call Out Services\*:** Applicable Rates (Time & OH)

**Change of Use\*:** \$57.20

\*Subject to 2014 Increases





## REPORT



**TO:** Mayor and Council

**FROM:** Jason Kabel, Manager of Community Services

**DATE:** November 4, 2013

**RE:** **100<sup>th</sup> Anniversary of the Fort Frances paper mill opening – Sherry George**

Please find attached a letter from Museum Curator, Sherry George requesting direction from Mayor and Council for the 100th anniversary of the opening of the Fort Frances paper mill on March 14, 2014. As it is a significant milestone for the Town, the Museum will be providing an exhibit focussing on a forest industry theme for the summer months, May through August 2014.

The letter recommends opportunities for other recognition of the centennial event such as advertisements with local media, a partnership with the mill's Quarter Century Oldtimers Club, striking a committee to commemorate the event, or any other ideas that Council may have for the Fort Frances milestone.

### Recommendation

The Community Services Executive Committee recommends that Museum Curator, Sherry George strike an ad-hoc advisory committee to help commemorate the centennial event in Fort Frances on May 14<sup>th</sup> with members of the mill's Quarter Century Oldtimers Club and other interested community groups to recognize the significant community milestone.

Respectfully Submitted,

Jason Kabel,  
Manager of Community Services

### Council approval of this report will endorse:

Sherry George, Museum Curator to strike an ad-hoc advisory committee to help commemorate the centennial event in Fort Frances on May 14<sup>th</sup> with members of the mill's Quarter Century Oldtimers Club and other interested community groups to recognize the significant community milestone.

FORT FRANCES MUSEUM  
259 Scott Street  
FORT FRANCES ON P9A 1G8



Mayor & Council  
Town of Fort Frances  
320 Portage Avenue  
Fort Frances, ON P9A 3P9

October 30, 2013

Dear Mayor Avis & Council:

May 14<sup>th</sup> of 2014 marks the 100<sup>th</sup> anniversary of the opening of the Fort Frances paper mill. As this is a major milestone for the mill and the town, the Fort Frances Museum will be providing an exhibit around a forest industry theme for the summer months, May through August. It would be nice to have an opening on May 14<sup>th</sup>, perhaps a wine and cheese reception, or something similar. I am open to suggestions on this or other means of celebrating the occasion.

I will be advertising shortly in the Fort Frances Times, asking for interested individuals to come forward to help with the event. It is my understanding that a group from the mill's Quarter Century Oldtimers Club has already begun planning an event around this theme.

I am hoping that the Town itself will be interested in helping where it can. Perhaps the Town has already discussed plans to commemorate the occasion? If yes, I would be happy to work alongside a committee, or, at the very least, coordinate events around yours. If no, is it possible that there might be some funding for the event?

Let me know how I should proceed. I will be communicating with Derrick Lindgren of Resolute Forest Products as well. I truly feel that this is an occasion worthy of celebration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Sherry", is written over the printed name.

Sherry George  
Museum Curator  
807 274-7891



November 5, 2013

Report To: Mayor and Council

From: Travis Rob, CBO, Facilities/Special Projects Coordinator

**RE: Municipal Support for Feed in Tariff Solar Installations**

In 2009 the Ontario Power Authority (OPA) developed a feed in tariff (FIT) program, under the Green Energy Act, to pay owners of solar generating installations for the electricity that they were supplying into the electrical distribution system a set rate per generated kilowatt-hour. The OPA has two programs, one called the MicroFIT program, for generation sites less than 10-kilowatts in size, and the FIT program, for sites over 10 kilowatts in size. The Town of Fort Frances took advantage of this program and constructed four 10-kilowatt MicroFIT installations on the Children's Complex, Memorial Sports Center, Public Works and Water Treatment Plant in the summer of 2011.

In the fall and winter of 2011 the Ontario Power Authority underwent a review of their solar MicroFIT and FIT programs. Through this review the generation rate that the OPA is paying for these systems has been reduced to match a reduction in the cost of components and installation cost and the application requirements became more rigorous to contend with the high application rate and low capacity in the electrical distribution systems in some areas.

The new application for FIT, over 10 kilowatts in size, installations is based on a points system with points awarded for a number of project related and non-project related criteria. One of the non-project related requirements is a resolution from the municipality that the proposed project is to be constructed in, supporting the development and utilization of Solar Generation Systems within the Municipality. The Ontario Power Authority has published a sample resolution breaking out what they are looking for in their application that can be seen attached to this report. There is no requirement for the Municipality to undertake any work, development of expense by this endorsement, the only requirement is that the municipality endorse the idea of solar power generation within the municipality. The resolution as provided by the Ontario Power Authority has a clause stipulating that the resolution will expire after a period of 12 months. The proposed project will be located on the rooftop of St. Michael's School on 5<sup>th</sup> Street constructed by EG Solar Power for the Northwest Catholic District School Board.

Given the Town has participated in the MicroFIT program it is recommended that Council endorse the further development of other MicroFIT and FIT generation projects within the Town of Fort Frances.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Travis Rob', with a stylized loop at the end.

Travis Rob, EIT  
CBO, Facilities/Special Projects Coordinator

**Council Approval of this report** will provide a resolution to support the future development and construction of Solar FIT installations within the Town of Fort Frances.





Kathy Lawson/Frances  
05/11/2013 08:33 AM

To  
cc  
bcc  
Subject Fw: Municipal Support Request Northwest Catholic District School Board

Hello Katherine, It was a pleasure speaking with you. Please see the original email send to Mr. Treflin below. Should you have any questions, please do not hesitate to contact me via email or by my cell number below. Thanks so much. We look forward to hearing the results after your Nov 12<sup>th</sup> meeting.



"Susan Holden"  
<sholden@egsolarpower.ca>  
30/10/2013 07:19 AM

To <gtreflin@fort-frances.com>  
<chowarth@tncdsb.on.ca>, "Jeff Lew"  
cc <jlew@egsolarpower.ca>, "Jeff Ryu"  
<jryu@egsolarpower.ca>, "Neil Zhang"  
<nzhang@egsolarpower.ca>  
Subject Municipal Support Request Northwest Catholic District School Board

Dear Mr. Treflin,

I am contacting you from EG Solar Power, we are representing the Northwest Catholic District School Board (NCDSB) in their submission to the Ontario Power Authority (OPA) for 4 rooftop solar projects. As a part of the submission process, it is required that the NCDSB receive a municipal support letter to submit with their application to the OPA – this provides NCDSB with the required priority points to be successful. Specifically, we are seeking support for the 100kW project located at St. Michael's School - 820 Fifth Avenue East, Fort Frances, ON

I have attached the OPA's resolution documents as well as our original proposal to NCDSB, please could you be kind enough to let us know the processes so that we may have this information presented to the Council-in- Committee. Please also note we are hoping to achieve this as soon as possible as the gates for submission open up on November 4<sup>th</sup>. We look forward to your response. Thank you.



Prescribed Form - Municipal Council Support Resolution Confirmation.pdf



Template - Municipal Council Blanket Support Resolution.docx



Template - Municipal Council Blanket Support Resolution.pdf



Template - Municipal Council Support Resolution.docx



Template - Municipal Council Support Resolution.pdf

**INSTRUCTIONS: MUNICIPAL COUNCIL SUPPORT RESOLUTION CONFIRMATION**

(Sections 5.1(g) of the FIT Rules, Version 3.0)

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Capitalized terms not defined herein have the meanings ascribed to them in the FIT Rules, Version 3.0.

**INSTRUCTIONS APPLICABLE TO ALL PRESCRIBED FORMS**

1. This instruction page is not required to be submitted with the hard copy Application materials.
2. The first page of the Prescribed Form must be marked with the FIT reference number associated with the Application.
3. Where the Prescribed Form has multiple pages, the Prescribed Form should be stapled.
4. Information provided in the Prescribed Form must be consistent with the information provided in the electronic Application Form.
5. Apart from the completion of any blanks, bullets or similar uncompleted information in this Prescribed Form, no amendments may be made to the wording of this form.
6. The entirety of the Prescribed Form must be completed. Fields marked 'optional' should be completed. Fields marked 'if applicable' must be completed if applicable to the Application. If not applicable, they should be marked "N/A".
7. All instructions within the Prescribed Form will be enclosed in brackets and italicized.

**INSTRUCTIONS SPECIFIC TO THE PRESCRIBED FORM**

8. The Prescribed Form may be completed and provided to the OPA by an Applicant that had received a FIT Rules, Version 2.1 Template: Municipal Council Support Resolution (that was not a blanket support resolution) that was issued by the Local Municipality prior to October 9, 2013 in relation to the Applicant and the Project. The Prescribed Form: Municipal Council Support Resolution Confirmation may not be used as a substitute for a Template: Municipal Council Support Resolution where no Template: Municipal Council Support Resolution was issued for the Project previously.
9. The Prescribed Form: Municipal Council Support Resolution Confirmation may not be used for a Template: Municipal Council Blanket Support Resolution.
10. The Prescribed Form: Municipal Council Support Resolution Confirmation must be completed by an authorized representative of a Local Municipality.
11. All fields in item 2 of the Prescribed Form must contain the same information as stated in the Template: Municipal Council Support Resolution originally provided, and which is attached.
12. Attach the Template: Municipal Council Support Resolution previously provided in support of the Project as Exhibit "A".
13. The original ink signature must be provided on the Prescribed Form included with the hard copy Application materials.

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## PREScribed FORM: MUNICIPAL COUNCIL SUPPORT RESOLUTION CONFIRMATION

(Sections 5.1(g) of the FIT Rules, Version 3.0)

OPARP/f-FIT-022r1

The Prescribed Form may be completed and provided to the OPA by an Applicant that had received a FIT Rules, Version 2.1 Template: Municipal Council Support Resolution (that was not a blanket support resolution) that was issued by the Local Municipality prior to October 9, 2013 in relation to the Applicant and the Project. The Prescribed Form: Municipal Council Support Resolution Confirmation may not be used as a substitute for a Template: Municipal Council Support Resolution where no Template: Municipal Council Support Resolution was issued for the Project previously.

Capitalized terms not defined in this form have the meanings ascribed thereto in the FIT Rules, Version 3.0.

1. I am the/an: \_\_\_\_\_ insert title or position with the Local Municipality \_\_\_\_\_ of the  
\_\_\_\_\_ insert the name of the Local Municipality \_\_\_\_\_ (the "Municipality"),  
and have the delegated authority to provide this confirmation on behalf of the Municipality and without personal liability.
2. \_\_\_\_\_ insert name of Applicant \_\_\_\_\_ (the "Applicant")  
(This must be the same Applicant (i.e. same name) as stated in the Municipal Council Support Resolution originally provided as attached)  
proposes to construct and operate a \_\_\_\_\_ insert type of Project (e.g., rooftop solar, ground mount solar, bioenergy, on-shore wind)  
(This must be the same description as stated in the Municipal Council Support Resolution originally provided as attached)  
(the "Project") on \_\_\_\_\_ insert description of lands or building \_\_\_\_\_  
(This must be the same description as the Lands in the Municipal Council Support Resolution originally provided as attached)  
(the "Lands") in the Municipality under the Provinces FIT Program.
3. The Council of the Municipality (the "Council") had previously provided the Municipal Council Support Resolution attached as Exhibit "A" for the Project indicating by resolution the Council's support for the construction and operation of the Project on the Property.
4. I have confirmed that the Project being proposed by the Applicant under the Province's FIT Program is the same Project on the same Lands as the Project that was the subject of the Municipal Council Support Resolution attached as Exhibit "A".
5. I confirm that the Municipal Council Support Resolution attached as Exhibit "A" is still in effect and that the Council has not rescinded, revoked or repealed such resolution and confirm that the Municipality supports the construction and operation of the Project on the Lands.

DATE: \_\_\_\_\_

Signature: \_\_\_\_\_

FIT reference number: \_\_\_\_\_  
(The reference number must be inserted by the Applicant in order for the resolution to comply with the FIT rules, even where Local Municipal letterhead is used. This is not to be inserted by the Local Municipality.)

Signature:
Name:
Title:



**PRESCRIBED FORM: MUNICIPAL COUNCIL SUPPORT RESOLUTION CONFIRMATION**  
**(Sections 5.1(g) of the FIT Rules, Version 3.0)**

OPARP/f-FIT-022r1

**Exhibit "A"**

**Municipal Council Support Resolution**

*(Attach the Municipal Council Support Resolution previously provided in support of the Project.)*

**INSTRUCTIONS: MUNICIPAL COUNCIL BLANKET SUPPORT RESOLUTION**

(Section 5.1(g)(i) of the FIT Rules, Version 3.0)

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Capitalized terms not herein defined have the meanings ascribed to them in the FIT Rules, Version 3.0.

**INSTRUCTIONS APPLICABLE TO ALL RESOLUTIONS**

1. The instruction page is not required to be submitted with the hard copy Application materials.
2. The first page of the resolution must be marked, by the Applicant, with the FIT reference number associated with the Application.
3. Where the resolution has multiple pages, the resolution should be stapled.
4. Information provided in the resolution must be consistent with the information provided in the electronic Application Form in order for the Application to be awarded Priority Points.
5. Apart from the completion of any blanks in the template resolution, no amendments, other than those outlined in paragraph 6 below, may be made to the wording of this form.
6. Words in between square brackets (i.e. "[" and "]") are immaterial to the intent of the template resolution and may be modified to follow standard procedure of the issuing body. Wording not contained within square brackets must not be changed in order for the Application to be awarded Priority Points.
7. The entirety of the resolution (all blanks) must be completed in order for the Application to be awarded Priority Points.

**INSTRUCTIONS SPECIFIC TO THE RESOLUTION**

8. Local Municipal councils have the option of drafting the Template: Municipal Council Blanket Support Resolution on the Council or equivalent governing body letterhead. The language of the Template: Municipal Council Blanket Support Resolution must be the same as shown in the template in order for the Applicant to obtain Priority Points. The OPA does not award Priority Points if the blanket support resolution includes additional conditions or delegation of authority to staff for additional approvals.
9. The separate Prescribed Form: Municipal Council Support Resolution Confirmation may be completed and provided to the OPA by an Applicant that had received a FIT Rules, Version 2.1 Municipal Council Support Resolution (that was not a blanket support resolution) that was issued by the Municipality prior to October 9, 2013 in relation to the Applicant and the Project. The Prescribed Form: Municipal Council Support Resolution Confirmation may not be used as a substitute for a Municipal Council Support Resolution where no Municipal Council Support Resolution was issued for the Project previously.
10. Where no resolution number exists, insert "N/A" into the appropriate field.

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**TEMPLATE: MUNICIPAL COUNCIL BLANKET SUPPORT RESOLUTION**

**[Section 5.1(g)(i) of the FIT Rules, Version 3.0]**

OPARP/f-FIT-011r2

**Resolution NO:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**[WHEREAS]** capitalized terms not defined herein have the meanings ascribed to them in the FIT Rules, Version 3.0.

**[AND WHEREAS]** the Province's FIT Program encourages the construction and operation of

\_\_\_\_\_ insert renewable fuel (e.g., rooftop solar PV, ground mount solar PV, biogas) \_\_\_\_\_ generation projects (the "Projects");

**[AND WHEREAS]** one or more Projects may be constructed and operated in \_\_\_\_\_ insert the name of the Local Municipality \_\_\_\_\_ ;

**[AND WHEREAS]**, pursuant to the FIT Rules, Version 3.0, Applications whose Projects receive the formal support of Local Municipalities will be awarded Priority Points, which may result in these Applicants being offered a FIT Contract prior to other Persons applying for FIT Contracts;

**[NOW THEREFORE BE IT RESOLVED THAT]:**

Council of the \_\_\_\_\_ insert the name of the Local Municipality \_\_\_\_\_ supports the  
construction and operation of the Projects anywhere in \_\_\_\_\_ insert the name of the Local Municipality \_\_\_\_\_ .

This resolution's sole purpose is to enable the participants in the FIT Program to receive Priority Points under the FIT Program and may not be used for the purpose of any other form of municipal approval in relation to the Application or Projects or any other purpose.

This resolution shall expire twelve (12) months after its adoption by Council.

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Title:

*(signature lines for elected representatives.)*

FIT reference number: \_\_\_\_\_  
*(The reference number must be inserted by the Applicant in order for the resolution to comply with the FIT rules, even where Local Municipal letterhead is used. This is not to be inserted by the Local Municipality.)*





**EG** *Solar Power*

**Northwest  
Catholic District  
School Board**

**PV Solar  
Proposal**

**October 23, 2013**





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Date: October 23, 2013

**Mr. Chris Howarth, CA**  
**Superintendent of Business**  
**Northwest Catholic District School Board**  
75 Van Horne Avenue, Suite B  
Dryden, Ontario P8N 2B2  
Telephone: 807-223-4663 x1024  
Fax: 807-223-4014

**SUBJECT: PV Solar Proposal for FIT 3.0**

On behalf of EG Solar Power Inc., we would like to thank you for the opportunity to submit our Rooftop Solar PV proposal to **Northwest Catholic District School Board** ("NCDSB"). **EG Solar Power** ("EGSP"), is one of Ontario's leaders in solar photovoltaic (PV) systems, we specialize in development, engineering, procurement, and construction, as well as ongoing operation and maintenance. And as a result, our previous success and familiarity with the Ontario Power Authority's ("OPA") FIT 2.1 program (and its requirements) has led us to provide you with an early stage proposal in preparation of the upcoming FIT 3.0 program.

Our goal is to create a genuine, yet profitable partnership with you, one that is transparent, with clear expectations and financial rewards. We understand that processes such as this take time, hence we are providing you with this proposal well in advance of the Ontario Power Authority's upcoming release of the FIT 3.0 program.

We anticipate that the FIT 3.0 final rules will be released in fall 2013, after which the OPA will open its gates for submission from Nov. 04, 2013 ~ Dec. 20, 2013. Typically this is a short window time for which all due diligence needs to be completed and subsequent documentation submitted to the OPA. We hope to establish a partnership with you, so that information gathering and clarity for both parties can be achieved well ahead of the OPA's limited timeframe.

Lastly, we believe that SCDSB's initiative to participate in this project is providing students first-hand with an opportunity to learn and see the benefits of clean and reliable energy. One of our core values as an organization is to ensure we support youth in their growth as environmental leaders.

Thank you for taking the time to review our proposal, we look forward to your response and potential partnership.

Sincerely,

**EG Solar Power Inc.**

## INTRODUCTION

EG Solar Power Inc., is an Ontario focused EPC service provider and developer for commercial PV solar systems since 2009. We offer a unique approach to designing, engineering and constructing high-quality, efficient and sustainable photovoltaic (PV) solar systems for commercial and utility applications. Over the past few years, we have developed and completed over 1MW of PV Solar rooftop projects and 2.5MW of ground mounted projects which are currently under construction.

EG Solar Power is known for their high quality EPC services. We are a recognized and certified EPC company for Ontario's utility companies. As a one-stop EPC service provider, we have a team of experienced project managers, civil/structural/electrical professional engineers, qualified electricians as well as customer-facing professionals.

EG Solar Power was formed to participate in the clean and renewable solar energy power generation business within the province of Ontario. In 2009, Ontario passed the Green Energy Act with a FIT program that subsidizes the price per kilowatt hour of renewable energy sources. Under FIT 3.0, **124MW** of small FIT contracts are being made available through the OPA's application process. The applications will be evaluated based on project priority points achieved. The amended small FIT program will open its application window this fall 2013.

Our approach is straightforward and effective: we work with customers individually to customize the solar energy services that will maximize benefits for each of their specific needs.

We help customers achieve solar success in three phases:

1. **Development and OPA Applications:** Perhaps one of our most recognized and successful services – EG Solar Power's administrative team has the expertise and background to support you with your application process. We ensure all of the necessary documents and permits meet the OPA's stringent guidelines. Our team of experts will assist you to maximize the priority points and ensure your application is submitted in a timely and successful manner.
2. **Analysis, Design and Construction:** We conduct an on-site assessment of your energy needs and solar production potential. From that assessment, EG Solar Power designs a photovoltaic power system that utilizes the latest technologies and materials; ensuring your project optimizes the solar energy production available. We manage the entire process from the development stages right through to construction.
3. **Monitoring and Maintenance:** Using state-of-the-art, technology, we continually monitor and control system performance. When needed, we deploy certified technicians quickly to keep systems running at optimal levels. Inclusive to this all of our customers can *check-in* on the performance of their solar energy service via the internet or mobile devices.



## NEW PRICE SCHEDULE (FIT 3.0)

### FIT/microFIT PRICE SCHEDULE (August 26, 2013)

Renewable Fuel	Project Size Tranche*	Price (¢/kWh)	Escalation Percentage**
<b>Solar (PV) (Rooftop)</b>	≤ 10 kW	39.6	0%
	> 10 ≤ 100 kW	34.5	0%
	> 100 kW	32.9	0%
<b>Solar (PV) (Non-Rooftop)</b>	≤ 10 kW	29.1	0%
	> 10 kW	28.8	0%
<b>On-Shore Wind</b>	All sizes	11.5	20%
<b>Waterpower</b>	All sizes	14.8	20%
<b>Renewable Biomass</b>	All sizes	15.6	50%
<b>On-Farm Biogas</b>	≤ 100 kW	26.5	50%
	> 100 kW ≤ 250 kW	21.0	50%
<b>Biogas</b>	All sizes	16.4	50%
<b>Landfill gas</b>	All sizes	7.7	50%

## NEW DOMESTIC CONTENT RULES (FIT 3.0)

This new directive moves the FIT and micro FIT programs toward compliance with the May 24, 2013 World Trade Organization (WTO) ruling; by lowering the domestic content requirements for on-shore wind facilities and solar photovoltaic facilities. From the date of this directive, the domestic content requirements for any new FIT contracts awarded are as follows:

- For solar photovoltaic, (PV) facilities utilizing crystalline silicon PV technology, the minimum domestic content levels shall be 22 per cent.

<i>Construction costs, and on-site labour performed by individuals Resident in Ontario, provided that no more than 5% of the total person-hours of all such labour is performed by individuals that are not Resident of Ontario</i>	18%
<i>Consulting services, including legal, technical and accounting performed by individuals Resident in Ontario provided that no more than 5% of the total person-hours of all such services are performed by individuals that are not Resident in Ontario</i>	4%

## LIMITED PARTNERSHIP STRATEGIES

The rules for FIT 3.0 have established categories for all projects; these are determined by type of ownership including Contract Capacity Set-Aside (CCSA) Projects, Aboriginal Participation Projects and Community Participation Projects, Public Sector Participation Projects and all others. Applications for FIT 3.0 contracts will be assessed by the OPA utilizing a points system which is described as below:

### OWNERSHIP STRUCTURE – Scenario I

Limited Partnership (LP) Ownership Structure

- **EG Solar Power – 100%**

#### Priority Points System Achieved:

Municipal Council Support	2/2
Municipality or Public Sector Project	2/2
<hr/>	
Total	4/7

### OWNERSHIP STRUCTURE – Scenario II

Limited Partnership (LP) Ownership Structure

- **School Board or EG Solar Power– 100%**


#### Priority Points System Achieved:

School or Aboriginal Participation Project	3/3
Municipal Council Support	2/2
Municipality or Public Sector Project	0/2
<hr/>	
Total	5/7

- Contracts will be awarded a point score based on the prioritization process. Applications will then be ranked in respect of the applicable Priority Points and by Time Stamp.
- Priority between projects that have an equal number of points shall be determined based on each project's timestamp.
- The OPA shall not offer a project a FIT contract if the project does not have at least one prioritization points.

## LEASE TERMS AND PROPOSAL

The project shall contain the following specific terms for each of the approved locations:

 <b>NORTHWEST CATHOLIC DISTRICT SCHOOL BOARD</b>							
#	Facility	Location of Project	Estimated Size (kW AC)	Estimated Size (kW DC)	Tilt Angle	Production (MWh/Year)	FIT Rate(\$/kW)
<b>Schools</b>							
1	Sacred Heart School	41 Eighth Avenue, Sioux Lookout, ON, PBT 1B7	150	185	10		0.329
2	St. Joseph's School	185 Parkdale Road, Dryden ON, P8N 1S5	250	254	10		0.329
3	St Michael's School	820 Fifth Avenue East, Fort Frances, ON P9A 1V4	100	114	10		0.345
4	St. Patrick's School	160 Hemlock Avenue, Aitkohan, ON P0T 1C0	120	143	10		0.329
<b>Total:</b>			<b>620</b>	<b>696</b>			

Lease Term: Twenty (20) years

FIT Price: **34.5 cents (<100kW) or 32.9 cents (>100kW) KWh**

Extension Option(s): Two (2) successive option(s) of five (5) years

Lease Commencement Date: Upon execution by both parties of the Lease Agreement

First Payment Date: Commercial Operation Date

Estimated System Size : 620 kW (AC) 696 kW (DC)

Estimated Annual Lease:\* Yearly Rate CAD \$ 60 per kW (AC)

Yearly Amount CAD \$ 37,200

Total of 20 years CAD \$ 744,000

*\* These are estimates only based on FIT 3.0 rate and the maximum number of installations; actual numbers to be determined upon final rules, roof structural analysis, and connection assessment as well as the roof condition.*

*\* EG Solar Power shall have the option, at its sole cost and expense, to replace, reinforce or repair such roof prior to the installation of the project, in which case the above Lease fees for such project shall be reduced to reflect the actual capital cost incurred by EG Solar Power.*



## TURN-KEY EPC TERMS AND PROPOSAL

The project shall contain the following specific terms for each of the approved locations:

FIT Contract Terms: Twenty (20) years

FIT Price: 32.9 cents per KWh

Workmanship Warranty: Two (2) years

Commercial Operation Date: Q3 of 2015

General Liability Insurance: \$ 5,000,000

Estimated System Size : 620 kW (AC) 696 kW (DC)

Estimated Turn-key EPC Price [Rooftop]\* CAD \$ 2.35 per kW (DC)

Total CAD \$ 1,635,600

Estimated IRR (Unleveraged) 12.2%

Estimated Equity Payback 7.2 Years

- The above cost estimates are based on turn-key installation with new FIT 3.0 rate, actual numbers to be determined upon due diligence and site survey
- Based on 22% domestic content levels
- The module price is based on 65 cents per watt.
- OPA Application Fee, connection cost and security deposits are not included. (TBD)

## EQUIPMENT SUMMARY

Component	Manufacturer	Model	Specification
Module	Canadian Solar, Panasonic or Equivalent	CSI-CS6P-250W Poly Crystalline Module	+3% Positive Tolerance 14.47% - 15.68% Efficiency 10 Year Workmanship Warranty 25 Year Power Output Warranty
Inverter	PVPowered or Equivalent	PVPowered PVP75, PVP-100 and PVP250	96% CEC Efficiency NEMA 4 / Three Phase 10 Year Standard Warranty
Racking	SLK, KB Racking or Equivalent	SLK Solar Rack 10-20 degree tilt mounting systems	Versatile System Aluminum & Stainless Steel 15 Year Warranty
Cable	LAPP Cable or equivalent	Olflex Solar XL Multi	Single Conductor Double Insulated & Cross-Linked UV & Frame Resistant
Monitoring	PVPowered or equivalent	Direct Data Monitoring Web Package	Web Monitoring Application Wired or Wireless System



## FINANACIAL ASSUMPTIONS

Roof Top Solar Assumptions & Financial Summary		696.00 kW (DC)
		620 kW (AC)
<b>Assumptions</b>		
System size (kW DC)	input -->	696.00 kW (DC)
System size (kW AC) - Nameplate Capacity	input -->	620 kW (AC)
EPC Cost (\$ / W DC)	input -->	\$ 2.35
Percentage of equity	input -->	100.0%
Percentage of debt	input -->	0.0%
Debt interest rate	input -->	0.0%
Long term debt period	input -->	N/A
Income tax rate (Federal & Ontario)	input -->	30.0%
Project Life	input -->	20 years
Inflation rate	input -->	2.0%
Discount rate	input -->	10.0%
Conversion factor AC ---> DC	input -->	120%
<b>System Configuration &amp; Parameters</b>		
Project Location	input -->	Northwest
Azumith	input -->	-
Tilt Angle	input -->	10
Soiling Loss	input -->	3.0%
Annual solar hour kWh/kWp/year	input -->	1,120
Estimated Energy Output MWh/year	input -->	779,520
System Degredation Factor	input -->	-0.5%
<b>FIT 3.0 Rate</b>		
Electricity sales per kWh (AC):		
0 - 10 kW (AC)		\$ 0.396
11 - 100 kWh (AC)		\$ 0.345
101 - 500 kWh (AC)		\$ 0.329
<b>Operating Expenses</b>		
Operations & maintenance / W (DC) - base contract	input -->	\$ 0.01
Operations & maintenance / W (DC) - equipment reserve	input -->	\$ 0.005
Administration / W (DC)	input -->	\$ 0.005
Insurance / W (DC)	input -->	\$ 0.01
<b>Site Lease</b>		
Site lease required? If "Yes", then:	input -->	No
- annual lease rate \$ / kW (AC)	input -->	\$ -
- annual lease payment	input -->	\$ -
Other	input -->	
<b>Engineering, Procurement and Construction</b>		
EPC Price		\$ 1,635,600
Equity financing	100.0%	\$ 1,635,600
Debt financing	0.0%	\$ -



## FINANACIAL SUMMARY

	Total Investment:	\$	1,635,600
	Annual Generation		FIT Revenue
<b>Financial Summary (Pre-Tax)</b>			
<u>System Generation &amp; Electricity Sales</u>	kWh (AC)		
First Year	779,520	\$	256,462
Year 1 - Year 5	3,858,624	\$	1,269,487
Year 1 - Year 10	7,619,808	\$	2,506,917
Year 1 - Year 15	11,283,552	\$	3,712,289
20 year total	14,849,856	\$	4,885,603
Annual average	742,493	\$	244,280
<u>Operation &amp; Maintenance (Expenses)</u>			
First Year		\$	24,360
Year 1 - Year 5		\$	126,672
Year 1 - Year 10		\$	265,524
Year 1 - Year 15		\$	416,556
20 year total		\$	608,756
Annual average		\$	28,988
<u>Cash Return to Investor</u>			
First Year		\$	232,102
Year 1 - Year 5		\$	1,142,815
Year 1 - Year 10		\$	2,241,393
Year 1 - Year 15		\$	3,295,733
20 year total		\$	4,305,835
Annual average		\$	215,292
<b>Investor's IRR at Year 20</b>			12.2%
<b>Equity Payback (Year)</b>			7.2
After-Tax NPV (Net Present Value)		-\$	68,334





## ABOUT OUR INVESTMENT PARTNER (POWER STREAM)

**Power Stream** is the second largest municipally-owned utility in Ontario.

*“We’ve been in the electricity business for over 100 years. We are a recognized leader in the industry. By partnering with us you will get the expertise you need to help you move forward as a leader in powering sustainability.”*



Why Power Stream for Solar?

- Second largest municipally-owned electricity distribution company in Ontario
- Works closely with the Ontario Power Authority (OPA) and other industry regulators in the development and delivery of conservation and sustainability programs
- Actively participates in the industry through memberships in organizations like the Electricity Distributors Association and Ontario Energy Association
- Power Stream and its predecessor utilities have been in the electricity industry for over one-hundred years and will continue to exist long into the future
- Owned by the municipalities of Vaughan, Markham and Barrie, PowerStream's brand is widely recognized
- Provides service to over 355,000 customers and a population of almost 1 million people
- Corporate office is LEED® gold certified and generates wind and solar energy
- Award-winning and successful Conservation Demand & Management (CDM) programs

## BENEFITS TO SCHOOL BOARD

- Option to invest in PV Solar projects with a guaranteed 20 year contract from the OPA, or utilize otherwise un-useable space and earn a significant yearly income for 20 years through the leasing of your roof; providing your organization with a new revenue stream
- A Limited Partnership (LP) with a First Nation utilizes the OPA’s category of *Aboriginal Participation*, thereby allowing us to maximize the priority points increasing the opportunity to be awarded a contract.
- EG Solar Power will provide the owner with a client connect portal at each location that enables a direct review of the solar service performance and energy delivered; this allows you to confirm the solar benefits that are ultimately serving your school and community.
- EG Solar Power will provide ongoing Operation and Maintenance services on PV solar systems over the 20 year period; regular checks on your rooftop and the arrays will be conducted
- EG Solar Power will support the owner to reduce their environmental footprint thereby further enabling their participation in the green initiative
- Participation will provide students first hand with examples and knowledge regarding renewable energy while increasing your overall contribution to lowering greenhouse gas emissions



## **BENEFITS TO EG SOLAR POWER**

- Our PV solar system will generate clean electricity, allowing us to participate in both provincial and global initiatives.
- We will sell the clean energy back into the grid at a subsidized rate.
- Constructing and maintaining this renewable energy source will increase EG Solar's asset base.

## **OBLIGATIONS OF EG SOLAR POWER**

**EG Solar Power will bear the sole expense of the followings:**

- The due diligence and feasibility studies
- The completion of all roof technical reports
- Obtaining all necessary permits and approvals to install and operate the facility
- All application costs for a FIT contract, including all security requirements outlined in the FIT Contract (Depends the ownership structure)
- All construction, alteration, maintenance, repair, replacement, installation and removal of the project shall be carried out at EG Solar Power's sole cost and expenses and in a good workmanlike manner;
- Provide commercial general liability insurance with a limit of not less than five million (\$5,000,000) dollars per occurrence
- Provide partnership opportunity with a qualified First Nation Community if necessary
- Arrange long term debt financing if necessary
- Provide construction financing if necessary
- Provide the customer with a client connect portal at each location that enables a direct review of the solar service performance and energy delivered; so you can confirm the solar benefits that are ultimately serving faculties and students for educational purposes.

## **OBLIGATIONS OF SCHOOL BOARD**

- Assist EG Solar Power in obtaining the necessary priority points, permits and approvals to install and operate the facility, but shall not be required to incur any costs in doing so
- Provide information and resources to EG Solar on a timely basis to meet timeline and schedules

## **ABOUT ROOF MAINTENANCE AND REPAIR**

To ensure sustainability, EG Solar Power at its sole cost will hire a third party roof consultant that will conduct an on-site inspection to determine the life expectancy of the roof(s). Prior to installation and finalization of all material contracts, it is recommended that the EG Solar Power and the roof consultant will mutually assess the condition of the selected rooftops to determine any needs such as, repairs, upgrades, or replacements.

- Prior to installation, it is the responsibility of the EG Solar Power to bear the sole cost of any replacements, repairs, and/or reinforcements required on the selected roof(s).





- Any damages to the roof, the roof membrane or the building caused by EG Solar Power during installation, will be the responsibility of EG Solar Power and will be paid within 30 days following receipt of an invoice from the owner
- EG Solar Power's ongoing Operation and Maintenance program (O&M) ensures the systems are in the expected working order at all times. This includes regular inspections of the system(s) to ensure the integrity of the mechanical and electrical connections. Our O&M also checks the electrical characteristics of the solar system and logging data. Inclusive to this, we ensure no serious soiling and washing of the arrays as required. For the installed equipment, EG Solar Power will be the responsible for inspection costs as well as repairs arising from the inspections.

We are recognized for our O&M program and pride ourselves in regular maintenance practices.

We appreciate the opportunity to submit this proposal. If you have any questions or would like to clarify anything within this proposal, please do not hesitate to contact the undersigned.

**EG SOLAR POWER**  
**Jeff Lew / Vice President**  
200 Steelcase Road East, Unit 2  
Markham, ON L3R 1G2  
Tel: 905 474 1100 ext.229  
Cell: 647 444 0822  
Fax: 905 474 1700  
E-mail: [jlew@egsolarpower.ca](mailto:jlew@egsolarpower.ca)

**200 Steelcase Road East Unit 2 Markham ON L3R 1G2**

**[www.egsolarpower.ca](http://www.egsolarpower.ca)**

**OPERATIONS AND FACILITIES DIVISION - PUBLIC WORKS AREA**  
**OPERATIONS STATISTICS**  
**September 2013**

**STAFFING**

The following table is a breakdown of lost man shifts during the month:

	2012	2013
WSIB	0.00	0.00
WI/LTD	0.00	0.00
SICK DAYS	9.44	14.38
COMPASSIONATE LEAVE	0.00	0.00
FLOATERS	5.00	0.00
VACATION	61.00	44.50
BANKED TIME USED	4.56	17.50
OFF	0.25	0.50
STATUTORY HOLIDAYS	27.00	23.00
<b>TOTAL</b>	<b>107.25</b>	<b>99.88</b>

**OVERTIME HOURS**

Equivalent Straight Time Hours:

	2012	2013	2012	2013
	Sept	Sept	Year To	Year To
			Date	Date
ADMINISTRATION	0.00	0.00	0.00	0.00
CAPITAL	0.00	0.00	0.00	0.00
ENGINEERING	0.00	0.00	9.75	0.00
INTERDEPARTMENTAL	0.00	1.50	45.00	41.00
PRIVATE WORK	107.75	10.00	450.50	50.50
RECYCLE/GARBAGE	18.00	20.00	51.50	20.75
ROADS	108.00	0.00	778.75	653.00
SEWER COLLECTION	28.25	26.75	278.25	590.00
SIDEWALKS	141.75	2.25	467.50	51.75
STORES	0.00	0.00	33.00	9.00
VEHICLE & EQUIPMENT	66.00	0.00	317.00	180.75
WATER TREATMENT PLANT	20.88	41.00	237.63	172.75
WATER DISTRIBUTION	133.00	15.50	485.50	298.00
WATER TOWER	0.00	0.00	6.00	8.00
<b>TOTAL</b>	<b>623.63</b>	<b>117.00</b>	<b>3160.38</b>	<b>2075.50</b>

## **TRANSPORTATION REPORT**

### **August 2013**

#### **ROADS:**

##### **Storm Water Management – Water:**

- Continued flushing storm sewer laterals and cleaning catchbasin sumps

##### **Storm Water Management - Rural:**

- Dug out beaver dams on Balsam Street and behind Caul's field
- Replaced large storm sewer lateral crossing McIrvine Road at Balsam Street

##### **Hard Top Maintenance:**

- Levelled utility cuts – twice weekly
- Pothole patching as required
- Street sweeping daily – Downtown area and Front Street done once weekly
- Replaced curb and gutter in several areas identified for repairs

##### **Loose Top Maintenance:**

- Graded all loose top roads twice
- Graded lanes as required

##### **Roadside Maintenance:**

- Levelled piles at snow dump on McIrvine Road
- Cut grass at deadends and CN crossings
- Trimmed trees along Town boulevards where required
- Cleaned up debris from branches blown down at 902 Fourth Street East
- Cleaned debris from underpass weekly

##### **Winter Control:**

**Traffic Operations:**

- Repaired and replaced signs as required
- Continued replacing signs that failed reflectivity testing
- Removed some no parking signs on Fourth Street West at By-laws request
- Removed temporary stop signs from detour for construction at Mowat Avenue and First Street East
- Installed parking area signs at St. Francis School

**Regular Maintenance:**

- Garbage pickup - Tuesday and Friday - Downtown and Public Works Shop
- Assisted Engineering with locates and CCTV inspections.
- Assisted with tasks at Civic Centre as required.
- Maintenance checks at the Civic Centre as required
- Repaired deficiencies found in Routine Road Patrols

**Buildings and Grounds:**

- Cleaned Shop as required
- Cleaned vehicles and equipment as required
- Cut grass in Public Works yards
- Stock piled Granular "A" material on September 26th

**Private Work:****Private Crossings:**

- Installed private crossing at 301 Kirsti Place
- Installed private crossing at 1253 Idylwild Drive (culvert extension)
- Installed private crossing at 309 Armit Avenue.

**Sidewalks – Winter:****Sidewalks – Summer:**

- Swept sidewalk and bike path along waterfront twice
- Replaced sidewalk in areas identified for repairs

**Vehicles and Equipment:**

- Preventive Maintenance - pre-trip inspections 5:30 -7:30 a.m. Monday to Friday
- Regular scheduled maintenance of all vehicles and equipment



- Maintenance and repairs, Fire Department, Water Treatment Plant, Memorial Sportsplex, Day Care, Handi-Van and Civic Centre vehicles as required.

### **Public Relations:**

- Delivered 12 barricades to Point Park dock area for Biathlon on September 6<sup>th</sup> and picked them up on September 9<sup>th</sup>
- Installed a Memorial Bench at the 400 block of Front Street

### **Sewer and Water:**

- Provided labour and equipment for Water Distribution and Sewer Collection repairs and maintenance.
- Handed out "Water Turn Off Advisories", "Drinking Water Advisories" and "Lifting of Drinking Water Advisories" when required
- Issued "Delinquent Account Notices" and turned off water for non-compliance as required.

### **Interdepartmental:**

- Vacuumed excavate for FFPC to install a new pole at Pither's Point Park by Parks Garage
- Blew out lines for sprinkler system at the Civic Centre on September 24<sup>th</sup>
- Hauled fill from McIrvine Road snow dump to be used as fill to bring up to grade at Huffman School properties
- Supplied 2 workers for traffic control at the overpass so FFPC could change street light bulbs on September 30<sup>th</sup>
- Dale Gill provided coverage for vacation at the Airport from September 13<sup>th</sup> to September 15<sup>th</sup>

### **Recycling:**

- Emptied glass recycling bin as required
- Pushed up piles in recycling building as required
- Loaded recycling trailer two (2) times
- Emptied bins from "drop off center" as required

### **Training:**

- Dan Mattson, Rich Walton, Dave Martin, Darren McCormick, Chad Hanson and Jack Fiset attended classroom training for the backhoe at the library on September 30<sup>th</sup>

**Health & Safety:**

- A workplace inspection was done at the Water Tower on September 19<sup>th</sup>
- A workplace inspection was done at the Public Works Building on September 25<sup>th</sup>
- A Tailgate Meeting was held in the Public Works garage on September 26<sup>th</sup>

A handwritten signature in blue ink, appearing to read "Milt Strachan", with a long horizontal flourish extending to the right.

Milt Strachan,  
Superintendent of Transportation

Aircraft Landings 2013  
As of October 31, 2013 - Airport Statistics - Page 1/2

Month	Bearskin Flights			Bearskin Passengers			Government			Private			Med-I-vacs			International			Commercial			Totals			Variance 2013-2012	
	2013	2012	2011	2013	2012	2011	2013	2012	2011	2013	2012	2011	2013	2012	2011	2013	2012	2011	2013	2012	2011	2013	2012	2011		
January	79	90	93	306	447	354	0	11	4	3	33	41	44	45	45	40	50	45	165	188	190	165	188	190	-23	
February	75	90	80	370	465	380	7	0	16	7	49	45	45	45	45	46	41	40	195	197	176	195	197	176	-2	
March	87	89	97	435	469	381	6	5	4	13	8	21	40	44	45	7	4	9	200	206	232	200	206	232	-6	
1/4 Total	241	269	270	1111	1381	1115	13	5	4	40	28	31	122	130	134	11	12	18	560	591	598	560	591	598	-31	
April	83	87	77	448	408	329	1	2	0	26	18	26	34	36	30	4	13	4	197	206	192	197	206	192	-9	
May	89	90	96	408	402	374	7	7	13	45	14	38	43	59	46	25	35	37	71	73	83	280	278	313	2	
June	86	89	92	400	399	429	4	12	5	66	48	64	27	44	47	75	104	104	307	373	407	307	373	407	-66	
1/2 Total	499	535	535	2367	2590	2247	25	26	22	177	108	159	226	269	257	115	164	163	1344	1448	1510	1344	1448	1510	-104	
July	87	89	92	378	414	389	6	7	2	52	80	52	37	29	35	79	95	97	316	411	350	316	411	350	-95	
August	88	88	90	390	352	373	1	0	0	74	45	38	24	52	42	67	81	62	322	355	303	322	355	303	-33	
September	78	81	88	432	410	312	5	7	4	43	51	42	41	34	42	44	40	53	241	274	309	253	274	309	-21	
3/4 Total	752	793	805	3567	3766	3321	37	40	28	346	284	291	328	384	376	305	380	375	2235	2488	2472	2235	2488	2472	-253	
October	92	87	88	398	432	371	0	11	5	28	22	36	35	37	61	12	9	19	57	73	72	224	239	281	-15	
November		78	93		361	492		2	2		13	9		44	46		5	4	53	52	206	0	195	206	-195	
December		67	78		248	325		1	0		7	4		28	39		4	6	54	46	173	0	161	173	-161	
Total	844	1025	1064	3965	4807	4509	37	54	35	374	326	340	363	493	522	317	398	404	524	787	767	3132	2459	3083	3132	-624



Fort Frances Airport- Page 2/2 - Fuel Sales - As of October 31, 2013														
Fuel Sales Recap - 2013										2012				
Month	100LL		Jet Trk		Jet Cab		Month		Year		2011		2010	
	Liters	Total	Liters	Total	Liters	Total	Total	Total	Total	Total	per month	per month	per month	per month
January	663	663	6,553	6,553	0	0	7,216	7,216	10,252	7,308	10,971	15,989	29,926	16,283
February	549	1,212	5,501	12,054	147	147	6,197	13,413	6,918	3,687	5,782	13,135	21,134	11,782
March	750	1,962	10,784	22,838	543	690	12,077	25,490	9,329	10,390	15,539	9,612	27,435	19,969
April	1,044	3,006	3,409	26,005	0	690	4,453	29,943	8,251	5,294	24,825	10,676	22,466	28,609
May	1,950	4,956	16,400	42,405	0	690	18,350	48,293	21,891	19,790	25,375	24,033	30,287	47,258
June	5,158	10,114	17,628	60,033	0	690	22,786	71,079	23,537	25,723	27,768	22,395	35,995	40,736
July	4,775	14,889	14,457	74,490	0	690	19,232	90,311	32,650	19,124	30,455	24,925	33,390	44,875
August	7,010	21,899	13,065	87,555	0	690	20,075	110,386	30,783	21,467	33,139	28,250	40,177	41,630
September	2,323	24,222	15,682	103,237	0	690	18,005	128,391	19,431	22,511	23,363	18,937	28,822	30,341
October	1,128	25,350	11,981	115,218	0	690	13,109	141,500	11,325	13,677	15,033	21,304	16,631	28,020
November							0		8,170	6,785	17,747	10,754	16,951	16,842
December							0		8,179	2,446	7,641	7,596	13,083	14,733
Total	25,350		115,460		690		141,500	190,716	158,202	158,202	237,638	207,606	316,297	341,078
					116,150		141,500	174,367	148,971	212,250	189,256	286,263	220,102	309,503

Note: As of the end of October there were 5 months in 2013 where they were the lowest fuel sales in the past 7 years



# Statistics Canada Report - TOWN OF FORT FRANCES

Statistics Canada Report - TOWN OF FORT FRANCES Reporting Period: 10-01-2013 - 10-31-2013



Municipality	Fort Frances					Value
Permit	Owner	Contractors	Property Address	Work Description	Units / Area	
2013-072	ARMSTRONG CHERYL ELAINE 411 COLONIZATION RD E FORT FRANCES ON P9A 2R9	Dan Thurber 26 ELMCREST DR. FORT FRANCES (807) 276 3701	1305 MILL RD	Construct a new 12 x 8 storage shed at 26 Elmcrest Dr.		\$1,000.00
59-12-030-007-15900-0000		P9A 3M3	Legal Description: PLAN RR 586 PT 1 PCL BLK A-1/4 SEC SM 81 RP 48R2298 PART 2 PT PART 1 PCL BLK 1-6 SM 143	Stat's Canada Codes Building: 450 Work: 01	1	
2013-073	GAUNE HECTOR DAVID 385 KEATING AVE FORT FRANCES ON P9A 3K6	GAUNE HECTOR DAVID 385 KEATING AVE FORT FRANCES ON (807) 274 4371	385 KEATING AVE	Construct a new 10 x 12 Accessory use building and demolish and remove from site existing 8 x 10 shed.		\$3,500.00
59-12-010-002-17600-0000		P9A 3K6	Legal Description: PSM165 LOT 12 PCL PCL 12-1	Stat's Canada Codes Building: 450 Work: 01	10.8	
2013-074	POCOCK TYLER SHAYNE 118 FIFTH ST W FORT FRANCES ON P9A 3C5	TYLER POCOCK 118 FIFTH STREET WEST FORT FRANCES P9A 3C5	118 FIFTH ST W	Construct a new 26 x 32 Accessory Use Building		\$24,000.00
59-12-010-007-02200-0000			Legal Description: PLAN M74 BLK 12 LOT 32 E25FT; LOT 33 PCL BLK 12-32-1 SEC; M74	Stat's Canada Codes Building: 450 Work: 01	77.3	
2013-075	BEADLE LAUREEN ANNE 928 VICTORIA AVE N FORT FRANCES ONTARIO P9A 2E5	BEADLE LAUREEN ANNE 928 VICTORIA AVE N FORT FRANCES P9A 2E5	928 VICTORIA AVE N	Remove window install new garden door including lintle in its place		\$1,000.00
59-12-020-006-08700-0000			Legal Description: PLAN SM55 LOT 3 TO 4 PCL 3-1	Stat's Canada Codes Building: 110 Work: 03	1	

Page 1 of 4

Friday, November 01, 2013

## Statistics Canada Report - TOWN OF FORT FRANCES Reporting Period:10-01-2013 - 10-31-2013

2013-076	DEMERS SHELTON GORDON 909 CHRISTIE AVE FORT FRANCES ONTARIO P9A 2G4	DEMERS GORDON, DEMERS BRYNA 909 CHRISTIE AVE FORT FRANCES P9A 2G4	909 CHRISTIE AVE N	Finish basement, install partitions, and bathroom	\$10,000.00
59-12-020-006-10600-0000					
2013-077	MAGUIRE D'ARCY MICHAEL 838 SMITH AVE FORT FRANCES ON P9A 2K2	MAGUIRE D'ARCY MICHAEL 838 SMITH AVE FORT FRANCES ON (807) 274 3524	838 SMITH AVE P9A 2K2	Stat's Canada Codes Building: 110 Work: 03 Demolish and remove from site Non Compliant 16 x 8 Addition to Existing Garage	\$1,000.00
59-12-020-005-07100-0000					
2013-078	LEATHERDALE JOSH JAMES 525 SCOTT STREET FORT FRANCES ONTARIO P9A 1H5	LEATHERDALE JOSH JAMES 525 SCOTT STREET FORT FRANCES P9A 1H5	525 SCOTT ST P9A 1H5	Stat's Canada Codes Building: 450 Work: 16 Remove Interior Partitions, install new lintles and move an exterior door.	\$2,000.00
59-12-020-002-05700-0000					
2013-080	ARMSTRONG CHERYL ELAINE 411 COLONIZATION RD E FORT FRANCES ON P9A 2R9	Wanda Norton 17 PALMCREST FORT FRANCES P9A 3M3	1305 MILL RD P9A 3M3	Stat's Canada Codes Building: 110 Work: 03 Construct a 9 x 11 addition to existing mobile home	\$1,500.00
59-12-030-007-15900-0000					
2013-081	ARMSTRONG CHERYL ELAINE 411 COLONIZATION RD E FORT FRANCES ON P9A 2R9	Kelly Calder 1 WILLOW DR. FORT FRANCES (807) 274 1642	1305 MILL RD	Stat's Canada Codes Building: 130 Work: 02 Construct an Approved 10 x 20 fabric covered building	\$1,000.00
59-12-030-007-15900-0000					
				Stat's Canada Codes Building: 450 Work: 01	

## Statistics Canada Report - TOWN OF FORT FRANCES Reporting Period:10-01-2013 - 10-31-2013

2013-082	PENNEY WILLIAM LAWRENCE PO BOX 33 STRATTON ON	PENNEY WILLIAM LAWRENCE PO BOX 33 STRATTON ON	1139 FIFTH ST E	Construct a 6 by 16 addition to existing garage	\$1,400.00
59-12-030-007-09500-0000	POW INO	POW INO	Legal Description: PLAN SM205 LOT 2 PCL 17921	Stat's Canada Codes Building: 450 Work: 02	1
2013-083	PERRY KENNETH GORDON VICT 130 FIFTH ST E FORT FRANCES ON	PERRY KENNETH GORDON VICTOR 130 FIFTH ST E FORT FRANCES ON	130 FIFTH ST E	Construct a 36 x 60 Single Detached Dwelling	\$100,000.00
59-12-010-007-00900-0000	P9A 1T7	P9A 1T7	Legal Description: PT HB RES PCL 11081	Stat's Canada Codes Building: 110 Work: 01	200.67
2013-084	MORRISON TARA LYNN 1319 IDYLWILD DR. SITE 204-29 RR#2 FORT FRANCES ON	MORRISON WILLIAM ROBERT 1319 IDYLWILD DR. SITE 204-29 RR#2 FORT FRANCES ON	1319 IDYLWILD DR	Construct a New 28 X 48 Accessory Use Building	\$40,000.00
59-12-030-007-19400-0000	P9A 3M3	P9A 3M3	Legal Description: PLAN SM88 LOT 21 PCL 20-2 1305 MILL RD	Stat's Canada Codes Building: 450	124.86
2013-085	ARMSTRONG CHERYL ELAINE 411 COLONIZATION RD E FORT FRANCES ON	Mike Back 26 BIRCH ROAD FORT FRANCES (807) 274 7640	PLAN SM88 LOT 21 PCL 20-2 1305 MILL RD	Construct a 10 x 16 Lean-To addition on existing shed at 26 Birch Road	\$1,000.00
59-12-030-007-15900-0000	LOWES RAY ALBERT 504 KEATING AVE FORT FRANCES ON	LOWES RAY ALBERT 504 KEATING AVE FORT FRANCES ON	Legal Description: PLAN RR 586 PT 1 PCL BLK A-1,4 SEC SM 81 RP 48R2298 PART 2 PT PART 1 PCL BLK 1-6 SM 143	Stat's Canada Codes Building: 450 Work: 02	1
2013-086	LOWES RAY ALBERT 504 KEATING AVE FORT FRANCES ON	LOWES RAY ALBERT 504 KEATING AVE FORT FRANCES ON	504 KEATING AVE	Construct a new 10 x 12 Shed	\$1,500.00
59-12-010-004-13002-0000	P9A 3K9	P9A 3K9	Legal Description: RP 48R846 PART 2 PCL 21425	Stat's Canada Codes Building: 450 Work: 01	1

## Statistics Canada Report - TOWN OF FORT FRANCES Reporting Period:10-01-2013 - 10-31-2013

2013-087	ARMSTRONG CHERYL ELAINE 411 COLONIZATION RD E FORT FRANCES ON P9A 2R9	Dan Thurber 30 ELMCREST DRIVE RR#2 FORT FRANCES	1305 MILL RD	Construct a new 8 x 8 Deck addition on to existing mobile home at 2 Birch Road	\$1,200.00
59-12-030-007-15900-0000		P9A 3W3	<b>Legal Description:</b> PLAN RR 586 PT 1 PCL BLK A-1;4 SEC SM 81 RP 48R2298 PART;2 PT PART 1 PCL BLK 1-6 SM;143	<b>Stat's Canada Codes</b> <b>Building:</b> <b>Work:</b> 01	
<b>Sum</b>			Summary (15 detail records)		\$190,100.00
<b>Grand Total</b>			Summary (15 detail records)		\$190,100.00



# FINANCIAL INDICATOR REVIEW

(Based on 2012 Financial Information Return)

## Fort Frances T

Date Prepared: 10-Oct-13  
MSO Office: Northwest Ontario  
Prepared By: Jessica Vail

Tier: Single Tier  
MAH Code: 87401  
MUNID: 59012  
REV Code: 5912

## FINANCIAL INDICATORS

Indicator	Ranges	Actuals	North - Population > 2500 ≤ 10000		Level of Challenge	
			Median	Average		
Net Financial Assets or Net Debt as a % of Own Purpose Taxation Plus User Fees	Low: > -50%	2010	57.5%	-32.6%	-29.9%	Low
	Mod: -50% to -100%	2011	64.5%	-36.9%	-33.4%	
	High: < -100%	2012	59.9%	-12.4%	-24.0%	
Total Reserves and Discretionary Reserve Funds as a % of Operating Expenses	Low: > 20%	2010	46.0%	26.0%	30.9%	Low
	Mod: 10% to 20%	2011	52.2%	29.4%	35.0%	
	High: < 10%	2012	53.1%	34.1%	36.7%	
Debt Servicing Cost as a % of Total Operating Revenue	Low: < 5%	2010	4.0%	4.2%	4.3%	Low
	Mod: 5% to 10%	2011	4.1%	4.4%	5.5%	
	High: > 10%	2012	4.0%	4.7%	5.7%	
Total Taxes Receivable less Allowance for Uncollectables as a % of Total Taxes Levied	Low: < 10%	2010	6.5%	10.0%	13.9%	Low
	Mod: 10% to 15%	2011	6.3%	9.1%	12.9%	
	High: > 15%	2012	6.4%	8.2%	10.5%	
Total Cash and Temporary Investments as a % of Operating Expenses	Low: > 10%	2010	38.4%	30.4%	46.3%	Low
	Mod: 5% to 10%	2011	44.2%	27.1%	31.7%	
	High: < 5%	2012	45.2%	35.8%	36.8%	
Net Working Capital as a % of Total Municipal Operating Expenses	Low: > 10%	2010	18.1%	32.3%	34.0%	Low
	Mod: 10% to -10%	2011	23.0%	36.0%	51.3%	
	High: < -10%	2012	15.1%	38.3%	36.5%	
Net Book Value of Capital Assets as a % of Cost of Capital Assets	Low: > 50%	2009	62.7%	60.8%	60.9%	Low
	Mod: 35% to 50%	2010	60.5%	60.4%	60.5%	
	High: < 35%	2011	58.5%	60.4%	59.7%	
		2012	57.5%	59.3%	58.0%	

\*\*\*\*\*  
The data and information contained in this document is for informational purposes only. Any use of the data and information in this document should be done by qualified individuals. This information is not intended to be used on its own and should be used in conjunction with other financial information and resources available.  
\*\*\*\*\*

# FINANCIAL INDICATOR REVIEW

(Based on 2012 Financial Information Return)

Fort Frances T

## NOTES

*Financial Information Returns ("FIRs") are a standard set of year-end reports submitted by municipalities to the Province which capture certain financial information. On an annual basis, Ministry staff prepare certain financial indicators for each municipality, based on the information contained in the FIRs. It is important to remember that these financial indicators provide a snapshot at a particular moment in time and should not be considered in isolation, but supported with other relevant information sources. In keeping with our Financial Information Return review process and follow-up, Ministry staff may routinely contact and discuss this information with municipal officials.*

### **Additional Notes on what Financial Indicators may indicate:**

**Net Financial Assets or Net Debt as a % of Own Purpose Taxation Plus User Fees** - *How much tax and fee revenue is servicing debt?*

**Reserves and Reserve Funds as a % of Operating Expenses (excluding amortization)** - *How much money is set aside for future needs / contingencies?*

**Debt Charges as a % of Total Operating Revenue** - *How much of each dollar raised is spent on debt?*

**Total Taxes Receivable less Allowance for Uncollectables as a % of Total Taxes Levied** - *High percentages may indicate collection challenges.*

**Total Cash and Temporary Investments as a % of Operating Expenses (excluding amortization)** - *How much cash and liquid investments could be available to cover operating expenses?*

**Net Working Capital as a % of Total Municipal Operating Expenses (excluding amortization)** - *How much cash, receivables and inventory less short-term debt could be available to cover operating expenses?*

**Net Book Value of Capital Assets as a % of Cost of Capital Assets** - *Remaining life / value of infrastructure; high percentage may indicate "new" assets while a low percentage may indicate "used up" assets that may need repair / replacement soon.*



"Vail, Jessica (MAH)"  
<Jessica.Vail@ontario.ca>  
10/18/2013 12:09 PM

To "lwitherspoon@fort-frances.com"  
<lwitherspoon@fort-frances.com>  
cc  
bcc  
Subject Copy of Fort Frances FITS 2013

Hi Laurie,

Happy Friday!

Here is a copy of the 2013 FITS (Financial analysis of the your submitted 2013 FIR).

Here you can see the indicators examined and if they are considered LOW, MEDIUM or HIGH risk.

We of course like to see LOW indicators so this is the kind of report we like to see given you have all LOW indicators.

This is one of the pieces of data we look at when we review your municipality's financial health for various things like grant applications and so on.

I think it is useful for you to have a copy of this analysis to see one of the pieces of data we are working with. Feel free to share this information with your council.

Let me know if you have any questions.

Have a great weekend!

Jessica

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FortFrancesFITS2013.pdf

**Town of Fort Frances  
General Fund (Operating)  
Actuals as at October 31, 2013**

	Actuals to Date	2013 Budget	Variance
<b>CORPORATE</b>			
050 Municipal Tax Levy (Interim Tax Levy)	(11,025,265.42)	(11,025,265.00)	0.42
051 Education Tax Levy	(1,987,086.52)	(1,987,086.00)	0.52
052 Supp/Omit Municipal Tax Levy	(6,615.36)		6,615.36
053 Supp/Omit Education Tax Levy	(844.11)		844.11
056 W/O Municipal	1,813,874.97	1,763,640.00	(50,234.97)
057 W/O Education	379,180.17	353,929.00	(25,251.17)
061 OMPF	(3,197,300.00)	(3,197,300.00)	-
062 Payments-in-Lieu	(780,453.50)	(775,935.00)	4,518.50
070 Contribution from Reserve Funds	(575,000.00)	(575,000.00)	-
110 Mayor & Council	842,308.10	729,350.00	(112,958.10)
112 Contribution to Reserves & Reserve Funds		-	-
113 Long Term Debt	617,002.45	1,000,520.00	383,517.55
115 Election		530.00	530.00
161 Riverside Health Care/Dr Recruitment	61,667.50	74,000.00	12,332.50
161 Clinic Financing Interest		16,500.00	16,500.00
162 RR DSSAB	1,722,844.32	2,043,162.00	320,317.68
163 Rainycrest	181,883.73	242,511.00	60,627.27
164 Northwestern Health Unit	316,622.26	366,240.00	49,617.74
820 Economic Development	103,519.12	164,535.00	61,015.88
830 Solar Panel Project	(22,604.19)	(33,200.00)	(10,595.81)
991 English Public School Board	936,647.54	1,343,602.00	406,954.46
992 English Separate School Board	196,214.55	284,094.00	87,879.45
993 French Public School Board	1,224.49	1,633.00	408.51
994 French Separate School Board	2,871.31	3,828.00	956.69
<b>Total Corporate</b>	<b>(10,419,308.59)</b>	<b>(9,205,712.00)</b>	<b>1,213,596.59</b>
<b>ADMINISTRATION AND FINANCE</b>			
070 Other Unassigned Revenue	(247,329.37)	(314,960.00)	(67,630.63)
120 Administration	267,693.27	338,160.00	70,466.73
121 Admin Vehicle	1,702.17	3,077.00	1,374.83
122 Municipal Buildings	27,355.32	39,355.00	11,999.68
125 HR Department	34,495.09	38,750.00	4,254.91
130 Clerk	116,286.62	156,150.00	39,863.38
140 Treasury	181,413.23	402,290.00	220,876.77
910 PUC Administration	71,155.49	82,615.00	11,459.51
<b>Total Administration and Finance</b>	<b>452,771.82</b>	<b>745,437.00</b>	<b>292,665.18</b>
<b>EMERGENCY SERVICES</b>			
211 Emergency Services	695,458.13	935,389.00	239,930.87
227 Emergency Measures	(17,851.62)	20,062.00	37,913.62
228 911 Service	9,721.46	17,500.00	7,778.54
231 Police Revenue	(25,317.26)	(21,000.00)	4,317.26
232 Police Services Board	11,831.73	17,600.00	5,768.27
233 Police Administration	2,144,104.46	2,565,424.00	421,319.54
<b>Total Emergency Services</b>	<b>2,817,946.90</b>	<b>3,534,975.00</b>	<b>717,028.10</b>



**Town of Fort Frances  
General Fund (Operating)  
Actuals as at October 31, 2013**

		Actuals to Date	2013 Budget	Variance
<b>COMMUNITY SERVICES</b>				
622	Sister Kennedy Centre	20,323.73	29,800.00	9,476.27
641	Fort Frances Children's Complex	(122,548.70)	66,938.00	189,486.70
643	Toy Lending Library/Resource	6,715.70	(493.00)	(7,208.70)
644	Day Care Resource Teacher	8,937.94	-	(8,937.94)
653	Handi-Transit System	60,241.17	100,544.00	40,302.83
713	Townshend Theatre	(7,429.27)	-	7,429.27
722	Recreation Facilities	360,543.66	528,217.00	167,673.34
725	Recreation Programs	6,412.02	103,000.00	96,587.98
732	Community Services	87,299.75	134,166.00	46,866.25
740	Sunny Cove Camp	(6,855.36)	-	6,855.36
781	Fort Frances Public Library	331,995.08	470,160.00	138,164.92
791	Museum	71,099.11	121,590.00	50,490.89
817	Waterfront Development/Marina	39,491.92	53,550.00	14,058.08
<b>Total Community Services</b>		<b>856,226.75</b>	<b>1,607,472.00</b>	<b>751,245.25</b>
<b>OPERATIONS AND FACILITIES</b>				
310	PW Administration	(105,145.04)	14,047.00	119,192.04
311	PW Buildings & Yards	76,543.05	112,521.00	35,977.95
313	Municipal Roads	1,114,589.49	1,264,306.00	149,716.51
318	Public Parking Lots	12,557.16	22,556.00	9,998.84
320	Sidewalks	85,846.64	97,399.00	11,552.36
330	Private Works Charges	30,897.64	58,563.00	27,665.36
331	Private Crossing Charges	7,863.69	20,135.00	12,271.31
333	PW Vehicles	148,464.79	190,874.00	42,409.21
334	PW Equipment	175,950.20	221,058.00	45,107.80
344	PW Stores	63,681.54	67,264.00	3,582.46
345	Traffic Signal Maintenance	4,086.99	8,356.00	4,269.01
346	Streetlight Maintenance	52,445.01	83,750.00	31,304.99
350	Garbage Collection	(57,997.71)	(73,471.00)	(15,473.29)
351	Recycling Services	163,487.76	185,449.00	21,961.24
352	Sanitary Landfill	(143,069.46)	(94,498.00)	48,571.46
360	Engineering	19,473.88	26,890.00	7,416.12
390	Airport	38,138.94	5,060.00	(33,078.94)
391	Airport Building Maintenance	28,512.09	37,271.00	8,758.91
393	Airport Grounds Maintenance	28,109.35	53,500.00	25,390.65
580	Parks & Cemeteries Admin.	140,180.23	164,381.00	24,200.77
582	Fort Frances Cemetery	65,275.01	77,832.00	12,556.99
583	Riverview Cemetery	149,604.73	138,207.00	(11,397.73)
584	Point Park	5,348.60	27,935.00	22,586.40
585	Parks - Outdoor Facilities	240,050.80	265,523.00	25,472.20
586	Lions Millennium Park	3,917.63	7,319.00	3,401.37
<b>Total Operations and Facilities</b>		<b>2,348,813.01</b>	<b>2,982,227.00</b>	<b>633,413.99</b>

**Town of Fort Frances  
General Fund (Operating)  
Actuals as at October 31, 2013**

		Actuals to Date	2013 Budget	Variance
<b>PLANNING AND DEVELOPMENT</b>				
150	Civic Centre	48,498.20	93,790.00	45,291.80
271	By-Law Enforcement	93,687.47	126,280.00	32,592.53
272	Animal Shelter	5,468.29	10,163.00	4,694.71
813	Building Official	6,437.61	10,816.00	4,378.39
815	Planning & Zoning	69,062.84	94,552.00	25,489.16
	<b>Total Planning and Development</b>	<b>223,154.41</b>	<b>335,601.00</b>	<b>112,446.59</b>
	<b>Sub-Total General Fund (Operating)</b>	<b>(3,720,395.70)</b>	<b>-</b>	<b>3,720,395.70</b>
L80	Surplus from Previous Year			-
	Deficit/(Surplus)	<b>(3,720,395.70)</b>	<b>-</b>	<b>3,720,395.70</b>
	<b>TOTAL BUDGET - Revenue</b>	<b>-22,368,530.29</b>	<b>-22,505,675.00</b>	<b>-137,144.71</b>
	<b>TOTAL BUDGET - Expenditures</b>	<b>18,648,134.59</b>	<b>22,505,675.00</b>	<b>3,857,540.41</b>
		<b>-3,720,395.70</b>	<b>0.00</b>	<b>3,720,395.70</b>

**Water and Sewer Fund (Operating)**  
**Actuals to October 31, 2013**

<b>WATER</b>		<b>Actuals to Date</b>	<b>2013</b>	<b>Variance</b>
961	Waterworks Administration	-1,178,258.72	-663,561.00	514,697.72
965	Water Treatment Plant	364,899.34	537,917.00	173,017.66
966	Water Storage Facility	99,276.10	125,644.00	26,367.90
		-714,083.28	0.00	714,083.28
L80	Surplus from Previous Year Before TCA	0.00	0.00	0.00
		<b>-714,083.28</b>	<b>0.00</b>	<b>714,083.28</b>

<b>SEWER</b>		<b>Actual to Date</b>	<b>2013 Budget</b>	<b>Variance</b>
410	Sanitary Sewer Administration	-873,166.94	-694,070.00	179,096.94
413	Sewage Treatment Plant	563,520.71	694,070.00	130,549.29
		-309,646.23	0.00	309,646.23
L80	Surplus from Previous Year Before TCA	0.00	0.00	0.00
		<b>-309,646.23</b>	<b>0.00</b>	<b>309,646.23</b>

**Town of Fort Frances  
Capital Fund Budget vs Actual  
as at October 31, 2013**

		Actual to Date	2013 Budget	Variance
	<b>Administration</b>			
C-140-0490-0952	Contribution from Reserve Funds		(62,000.00)	(62,000.00)
C-140-9109-0000	Server Upgrades	30,726.50	42,000.00	11,273.50
	Computer/Network Upgrades		20,000.00	20,000.00
	Total Revenue	-	(62,000.00)	(62,000.00)
	Total Expenditures	30,726.50	62,000.00	31,273.50
	<b>TOTAL ADMINISTRATION</b>	<b>30,726.50</b>	<b>-</b>	<b>(30,726.50)</b>
	<b>Honeywell Project</b>			
C-105-0490-0400	Federal Grants	(75,247.53)	(127,338.00)	(52,090.47)
C-105-0490-0490	OPA/FFPC Grants		(135,087.00)	(135,087.00)
C-105-0490-0589	Expense Recovery	(259.12)	-	259.12
C-105-0490-0942	Long-term Debt Loan		(1,243,000.00)	(1,243,000.00)
C-105-9280-0000	Honeywell Improvement Project	1,190,784.07	1,505,425.00	314,640.93
	Total Revenue	(75,506.65)	(1,505,425.00)	(1,429,918.35)
	Total Expenditures	1,190,784.07	1,505,425.00	314,640.93
	<b>TOTAL CIVIC CENTRE</b>	<b>1,115,277.42</b>	<b>-</b>	<b>(1,115,277.42)</b>
	<b>EMERGENCY SERVICES</b>			
C-211-0490-0952	Contribution from Reserve Funds		(8,000.00)	(8,000.00)
C-211-9239-1431	Fire Hose Replacement	4,189.49	4,000.00	(189.49)
C-211-9264-1471	Compressor/Fill Station	4,116.20	4,000.00	(116.20)
	Total Revenue	-	(8,000.00)	(8,000.00)
	Total Expenditures	8,305.69	8,000.00	(305.69)
	<b>TOTAL EMERGENCY SERVICES</b>	<b>8,305.69</b>	<b>-</b>	<b>(8,305.69)</b>
	<b>PUBLIC WORKS</b>			
	<b>Transportation</b>			
C-310-0490-0406	AMO Federal Gas Tax	(248,559.53)		248,559.53
C-360-0490-0412/360	Provincial Grant	(25,731.89)	(25,531.00)	200.89
C-310-0490-0952/320/33	Contribution from Reserve Funds		(13,000.00)	(13,000.00)
C-313-0490-0400/C320	Federal Gas Tax Reserve (Federal Funding)		(404,832.00)	(404,832.00)
C-350-0490-0954	Contribution from Revenue Fund (O&F)			-
C-310-1620-5390	Transfer to FGT Reserve Fund	248,559.53		(248,559.53)
C-310-9105-1471	Small Equipment Purchases		8,000.00	8,000.00
C-313-9110-1523	Upgrades to Pumping Station	1,222.74		
C-313-9258-1523	2nd St-Central to Mowat & Mowat from 2nd to 3rd	772,254.67	203,832.00	(568,422.67)
C-313-9259-1523	Williams Ave from 5th St to 3rd St	177,947.32	201,000.00	23,052.68
C-345-9135-1471	Pole Replacement		5,000.00	5,000.00
C-360-9123-1471	GIS Equipment & Mapping			-
C-360-9261-1523	Asset Management Plan	37,641.11	25,531.00	(12,110.11)
	<b>Airport</b>			
C-390-0490-0400	Federal Grant		(225,000.00)	(225,000.00)
C-390-0490-0952	Contribution from Reserve Funds		(10,000.00)	(10,000.00)
C-390-9256-1523	Remove Underground Fuel Storage Tank		10,000.00	10,000.00
C-390-9257-1471	Front End Loader c/w sweeper		225,000.00	225,000.00



**Town of Fort Frances  
Capital Fund Budget vs Actual  
as at October 31, 2013**

		Actual to Date	2013 Budget	Variance
<b><u>Parks</u></b>				
C-580-0490-0952/C-585	Contribution from Reserve Funds		(20,000.00)	(20,000.00)
C-586-0430-0632	Lions Millennium Park- Donations	(4,700.00)		4,700.00
C-580-9105-1471	Small Equipment Replacement	2,899.45	5,000.00	2,100.55
C-580-9157-1471	Replace Riding Tractors	4,883.47	5,000.00	116.53
C-582-9256-1523	FF Cemetery-remove underground fuel tank	225.00	10,000.00	9,775.00
C-585-9108-1471	Dock Repairs			-
C-586-1620-5390	Transfer to Reserve Fund			-
C-586-9232-1523	Lions Park Contracted Works	3,531.08		(3,531.08)
	Total Revenue	(278,991.42)	(698,363.00)	(419,371.58)
	Total Expenditures	1,249,164.37	698,363.00	(549,578.63)
	<b>TOTAL PUBLIC WORKS</b>	<b>970,172.95</b>	<b>-</b>	<b>(968,950.21)</b>
<b><u>FORT FRANCES CHILDREN'S COMPLEX</u></b>				
C-641-0490-0436	Health & Safety Grant (DSSAB)		(47,000.00)	(47,000.00)
C-641-0490-0952	Contribution from Reserve Funds			-
C-641-9105-0000	Small Capital Purchases			-
C-641-9106-0000	Health & Safety		22,000.00	22,000.00
C-641-9109-1471	Computer Equipment - Materials	8,764.69		(8,764.69)
C-641-9253-0000	Infant Care Feasibility Study		25,000.00	25,000.00
	Total Revenue	-	(47,000.00)	(47,000.00)
	Total Expenditures	8,764.69	47,000.00	38,235.31
	<b>TOTAL FFCC</b>	<b>8,764.69</b>	<b>-</b>	<b>(8,764.69)</b>
<b><u>SISTER KENNEDY CENTRE</u></b>				
C-622-0490-0448	Provincial Grant	(12,200.00)	(25,000.00)	(12,800.00)
C-622-0490-0952	Contribution from Reserve Funds			-
C-622-9105-0000	Small Capital Purchases			-
C-622-9108-1523	Centre Upgrades	20,045.06		(20,045.06)
C-622-9133-0000	Enabling Accessibility Van		25,000.00	25,000.00
	Total Revenue	(12,200.00)	(25,000.00)	(12,800.00)
	Total Expenditures	20,045.06	25,000.00	4,954.94
	<b>TOTAL SKC</b>	<b>7,845.06</b>	<b>-</b>	<b>(7,845.06)</b>
<b><u>MSC/Recreation</u></b>				
C-722-0490-0952/C740	Contribution from Reserve Funds		(68,600.00)	(68,600.00)
C-740-04300632	Donations			-
C-740-0490-0412	Provincial Grant		(52,000.00)	(52,000.00)
C-740-0490-0437	Kiwanis Club Grant			-
C-740-0490-0952	Contribution from Reserve Funds		(13,000.00)	(13,000.00)
C-722-9262-1523	52 Canadian Condenser Replacement	70,764.00	68,600.00	(2,164.00)
C-740-9105-0000	Sunny Cove Camp Small Equipment			-
C-740-9108-1523	Sunny Cove Russell Hall Upgrades		65,000.00	65,000.00
C-817-9249-0000	Marina Cash Register	884.95	-	(884.95)
	Total Revenue	-	(133,600.00)	(133,600.00)
	Total Expenditures	71,648.95	133,600.00	61,951.05
	<b>TOTAL MSC</b>	<b>71,648.95</b>	<b>-</b>	<b>(71,648.95)</b>

**Town of Fort Frances  
Capital Fund Budget vs Actual  
as at October 31, 2013**

		Actual to Date	2013 Budget	Variance
<b>LIBRARY</b>				
C-781-0490-0400	Federal Grant (CAPP)			-
C-781-0490-0952	Contribution from Reserve Funds			-
C-781-9109-0000	Computer Equipment			-
	Total Revenue	-	-	-
	Total Expenditures	-	-	-
	<b>TOTAL LIBRARY</b>	-	-	-
<b>MUSEUM</b>				
C-791-0490-0412	Provincial Grant		(2,115.00)	(2,115.00)
C-791-0490-0632	Donations	(4,330.00)		4,330.00
C-791-0490-0952	Contribution from Reserve Funds		(529.00)	(529.00)
C-791-9109-0000	Computer/Scanner	951.67	2,189.00	1,237.33
C-791-9263-0000	Photo Studio Lighting		455.00	455.00
	Total Revenue	(4,330.00)	(2,644.00)	1,686.00
	Total Expenditures	951.67	2,644.00	1,692.33
	<b>TOTAL MUSEUM</b>	<b>(3,378.33)</b>	<b>-</b>	<b>3,378.33</b>
<b>PLANNING &amp; DEVELOPMENT</b>				
C-122-0490-0952	Contribution from Reserve Funds		(229,383.00)	(229,383.00)
C-122-9281-1523-9282	Huffman Demolition/Development	233,254.16	229,383.00	(3,871.16)
C-815-9123-1471	GIS Expense			-
	Total Revenue	-	(229,383.00)	(229,383.00)
	Total Expenditures	233,254.16	229,383.00	(3,871.16)
	<b>TOTAL PLANNING &amp; DEVELOPMENT</b>	<b>233,254.16</b>	<b>-</b>	<b>(233,254.16)</b>
<b>SANITARY SEWER</b>				
C-410-0490-0400	Federal Gas Tax Funds		(110,084.00)	(110,084.00)
C-410-0490-0412	Provincial Grants		(212,000.00)	(212,000.00)
C-410-0490-0952	Contribution from Reserve Funds		(525,559.00)	(525,559.00)
C-410-0490-0954	Contribution from Revenue Funds		(441,829.00)	(441,829.00)
C-410-9105-1471	Sanitary Sewer Small Tools	3,452.37	10,000.00	6,547.63
C-410-9123-1471	GIS Equipment & Mapping			-
C-410-9138-1523	Sanitary Manholes		50,000.00	50,000.00
C-410-9144-1523	Upgrades to Storm Sewer -CW	2,276.73		
C-410-9179-1523	Infiltration & Inflow Study (Year 3 of 3)		37,500.00	37,500.00
C-410-9238-1523	Geo/Engineering Contract	19,331.01	-	(19,331.01)
C-410-9258-1523	2nd St-Central to Mowat & Mowat-2nd to 3rd	140,083.73	578,156.00	438,072.27
C-410-9259-1523	Williams Ave-from 5th St to 3rd St	245,974.88	343,954.00	97,979.12
C-410-9265-1523	8th St- Wahnkaihanun Contracted Works	30,910.39		
C-410-9280-0000	STP-Honeywell Improvements	49,789.71	130,457.00	80,667.29
C-410-9282-1523	Development of Huffman Property	117,391.68	139,405.00	22,013.32
	Total Revenue	-	(1,289,472.00)	(1,289,472.00)
	Total Expenditures	609,210.50	1,289,472.00	713,448.62
	<b>TOTAL SANITARY SEWER</b>	<b>609,210.50</b>	<b>-</b>	<b>(576,023.38)</b>
<b>SEWAGE TREATMENT PLANT</b>				
C-413-0490-0954	Contribution from Revenue Fund		(150,520.00)	(150,520.00)
C-413-9105-1471	Small Miscellaneous Capital	8,923.26	150,520.00	141,596.74

**Town of Fort Frances  
Capital Fund Budget vs Actual  
as at October 31, 2013**

		<b>Actual to Date</b>	<b>2013 Budget</b>	<b>Variance</b>
C-413-9105-1523	Small Miscellaneous Capital - Contracted Works	5,596.80		(5,596.80)
	Total Revenue	-	(150,520.00)	(150,520.00)
	Total Expenditures	14,520.06	150,520.00	135,999.94
	<b>TOTAL STP</b>	<b>14,520.06</b>	<b>-</b>	<b>(14,520.06)</b>
<b>WATERWORKS ADMINISTRATION</b>				
C-961-0490-0400	Federal Gas Tax Funds		(110,084.00)	(110,084.00)
C-961-0490-0412	Provincial Grants		(212,000.00)	(212,000.00)
C-961-0490-0952	Contribution from Reserve Funds		(192,514.00)	(192,514.00)
C-961-0490-0954	Contribution from Revenue Fund		(719,602.00)	(719,602.00)
C-961-9105-1471	Miscellaneous Tools/Equipment	25,637.35	33,000.00	7,362.65
C-961-9123-1471	GIS Equipment & Mapping			-
C-961-9137-1523	Replacing Main Line Water Valves/Hydrants	78,231.01	97,935.00	19,703.99
C-961-9179-1523	Infiltration & Inflow Study (Year 3 of 3)		37,500.00	37,500.00
C-961-9238-1523	Geo/Engineering Contracted Works	19,331.04		(19,331.04)
C-961-9247-1523	Kigs Hwy - Pit Rd to east of Daniel Ave	2,604.35	-	(2,604.35)
C-961-9258-1523	2nd St-Central to Mowat & Mowat-2nd to 3rd	84,161.45	489,080.00	404,918.55
C-961-9259-1523	Williams Ave-from 5th St to 3rd St	263,218.74	384,171.00	120,952.26
C-961-9265-1523	8th St- Wahnkaihanun Contracted Works	30,910.39		
C-961-9282-1523	Development of Huffman Property	163,570.92	192,514.00	28,943.08
	Total Revenue	-	(1,234,200.00)	(1,234,200.00)
	Total Expenditures	667,665.25	1,234,200.00	597,445.14
	<b>TOTAL WATERWORKS ADMIN</b>	<b>667,665.25</b>	<b>-</b>	<b>(636,754.86)</b>
<b>WATER TREATMENT PLANT</b>				
C-965-0490-0952	Contribution from Reserve Funds		(144,808.00)	(144,808.00)
C-965-0490-0954	Contribution from Revenue Fund		(264,558.00)	(264,558.00)
C-965-9105-1471	Misc. Small Capital	12,180.39	40,000.00	27,819.61
C-965-9152-1471/1523	Replace In-Plant Potable Water Lines	28,490.02	27,000.00	(1,490.02)
C-965-9260-1471	Backup Generator		130,000.00	130,000.00
C-965-9252-1523	Honeywell - WTP Boilers	5,406.22		(5,406.22)
C-965-9254-1523	Honeywell - Elec Motors High Lift Pumps	92,091.45		(92,091.45)
C-965-9280-1523	Honeywell Improvements	8,715.14	212,366.00	203,650.86
	Total Revenue	-	(409,366.00)	(409,366.00)
	Total Expenditures	146,883.22	409,366.00	262,482.78
	<b>TOTAL WTP</b>	<b>146,883.22</b>	<b>-</b>	<b>(146,883.22)</b>
<b>TOTAL REVENUE</b>		<b>(371,028.07)</b>	<b>(5,794,973.00)</b>	<b>(5,423,944.93)</b>
<b>TOTAL EXPENDITURES</b>		<b>4,251,924.19</b>	<b>5,794,973.00</b>	<b>1,608,369.06</b>
<b>TOTAL CAPITAL</b>		<b>3,880,896.12</b>	<b>-</b>	<b>(3,815,575.87)</b>