



---

The Regular Meeting of Town Council for the Town of Mahone Bay was held on Tuesday, January 9, 2024 at 7:00 p.m. in Council Chambers and broadcast via YouTube live.

Present:

Mayor D. DeVenne

Deputy Mayor F. Kangata

Councillor P. Carver

Councillor R. Nowe (arrived at 8:19pm)

Councillor K. Wilson

Councillor J. Feeney

Councillor S. Lohnes-Croft

CAO, D. Heide

Town Clerk, K. Munroe

Absent: Deputy CAO, E. Levy (with regrets)

Gallery: Online & 1 in-person gallery

Land Acknowledgement

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

1. Agenda

A motion by Councillor Carver, seconded by Councillor Feeney, "THAT the agenda be approved as circulated." Motion carried.

2. Minutes

A motion by Councillor Wilson, seconded by Councillor Lohnes-Croft, "THAT the minutes of the December 12, 2023 regular meeting of Council be approved as presented." Motion carried.

3. Public Input Session

Collen O'Neill, 236 Main Street, comments on the PRO Kids program that will be discussed during the meeting.

4. Presentations

There were no presentations.

## 5. Correspondence

### 5.1 George Anderson, Chair, Mahone Bay Tourism & Chamber of Commerce

Council received comments from the Chair of the Mahone Bay Tourism & Chamber of Commerce concerning any proposed noise bylaw.

A motion by Deputy Mayor Kangata, seconded by Councillor Carver, "THAT the letter from the Mahone Bay Tourism & Chamber of Commerce concerning any proposed noise bylaw be referred to the Policy & Strategy Committee." Motion carried.

### 5.2 Dave Stephens, Chair, Mahone Bay Centre Society

Council received an update from the Mahone Bay Centre Society on their exhibit of "There is No One Story of Black Girlhood: A Series of Paintings by Rebecca Fisk" and a thank you to Council for their financial support of the exhibit.

A motion by Councillor Carver, seconded by Deputy Mayor Kangata "THAT item 5.2 be received and filed." Motion carried.

### 5.3 Angela Henhoeffter, Manager, REMO

Council received a request from the Regional Emergency Management Organization (REMO) to support the creation of a province-wide voluntary vulnerable persons registry.

A motion by Councillor Carver, seconded by Councillor Suzanne Lohnes-Croft, "THAT Council authorize the Mayor to write a letter to the Nova Scotia Federation of Municipalities (NSFM) and the minister responsible for the Office of Emergency Management, advocating for the creation of a province-wide voluntary vulnerable persons registry." Motion carried.

## 6. Staff Reports

### 6.1 Staff Report to Council

Council received the January 9, 2024 Report to Council.

A motion by Councillor Carver, seconded by Councillor Feeney, "THAT this report be accepted for information." Motion carried.

### 6.2 Region 6 – Budget 2024-2025

Council received a request for Council to approve Region 6's 2024-2025 budget.

A motion by Councillor Feeney, seconded by Councillor Lohnes-Croft, "THAT Mahone Bay Town Council approve the Region 6 Inter-Municipal Committee 2024-25 budget as circulated, with the Town of Mahone Bay's contribution being \$1,762.85." Motion carried.

### 6.3 Staff Report – PRO Kids Update

Council received a staff report presenting Council with a letter from the Municipality of the District of Lunenburg regarding the PRO Kids program, and associated recommendation.

A motion by Councillor Feeney, seconded by Councillor Lohnes-Croft, “THAT Council direct staff to prepare a report on the potential for a PRO Kids Program or equivalent, for residents of Mahone Bay.” Motion carried.

A motion by Councillor Carver, seconded by Deputy Mayor Kangata, “THAT Council direct staff to write to the Municipality of the District of Lunenburg to request to continue the PRO Kids program as is for one more fiscal year to allow time for the Town of Mahone Bay to develop a PRO Kids program or equivalent.” Motion carried.

### 6.4 Staff Report – Transportation Projects Update

Council received a report with an update concerning transportation projects and initiatives included in the Town’s 2023-24 budget.

A motion by Councillor Carver, seconded by Councillor Feeney, “THAT Council refer the Pleasant-Main Intersection Improvement Project to the 2024-25 budget process.” Motion carried.

A motion by Deputy Mayor Kangata, seconded by Councillor Carver, “THAT Council direct staff to submit an expression of interest to the Provincial Connect2 Program for the proposed Kinburn-Main Connector Trail.” Motion carried.

A motion by Councillor Carver, seconded by Councillor Wilson, “THAT Council direct staff to work with Lunenburg County Accessibility Coordinator Ellen Johnson to prepare a recommendation to the 2024-25 budget process concerning accessibility improvements to crosswalks in Mahone Bay, building on Council’s previous direction concerning flashing lights for mid-block crossings.” Motion carried.

A motion by Councillor Wilson, seconded by Councillor Feeney, “THAT Council direct staff to include standardized specifications for speed humps on public roads in the planned update of the Town’s municipal specifications.” Motion carried.

### 6.5 Staff Report – Energy Innovation Program Application

Council received a staff report with a recommendation to submit an application to the NRCAN Energy Innovation Program – Smart Grids stream.

A motion by Councillor Feeney, seconded by Deputy Mayor Kangata, "THAT Council direct staff to provide a letter of support for the proposed application to NRCAN's Energy Innovation Program – Smart Grids stream." Motion carried.

#### 6.6 Staff Report – Volunteer Recruitment

Council received a staff report with a recommendation concerning the recruitment of committee members to Town committees as well as volunteers for the Comfort Centre at the Mahone Bay Fire Hall.

A motion by Councillor Feeney, seconded by Councillor Lohnes-Croft, "THAT Council forward this item to a future meeting of the Policy and Strategy Committee for further deliberation." Motion carried.

#### 7 Council Items

##### 7.1 Mayor Devenne – Ecology Action Centre Request

Mayor Devenne provided Council with a draft letter to the Minister of Environment & Climate Change concerning delay of regulations for the Coastal Protection Act.

A motion by Deputy Mayor Kangata, seconded by Councillor Nowe, "THAT item 7.1 be received and filed." Motion carried.

#### 8. Committee Reports

##### 8.1 Lunenburg County Senior Safety Program

Council received the December 2023 report of the Lunenburg County Senior Safety Program.

##### 8.2 South Shore Open Doors Association (SSODA)

Council received the November 2023 monthly report of SSODA.

##### 8.3 Climate & Environment Advisory Committee

Council received the draft minutes of the December 6, 2023 meeting of the Climate & Environment Advisory Committee.

A motion by Councillor Carver, seconded by Councillor Feeney, "THAT Council amend the Terms of Reference for the Climate & Environment Committee as proposed." Motion carried.

A motion by Councillor Carver, seconded by Deputy Mayor Kangata, "THAT the Town commit to making adaptation a priority and to develop a strategy to advance Mahone Bay as an Adaptive and Resilient Community (the 'strategy') through collaborative and deliberative consultation with residents of Mahone Bay and area (the 'community'); Council authorizes the Committee to work with Town Staff to develop and implement a community engagement plan for purposes of developing the strategy (the 'Plan'). The



Plan shall be consistent with the Town's Public Engagement Policy and the CAO shall be responsible for determining the work to be done by Town Staff consistent with their duties and other priorities; and Council's approval of the Plan, including a budget and work plan, shall be required prior to commencing its implementation."

Motion carried.

#### 10. Closed Session

A motion by Councillor Carver, at 8:46 p.m., seconded by Deputy Mayor Kangata, "THAT Council go into Closed Session to discuss Contract Negotiations and Litigation or Potential Litigation as permitted by the Municipal Government Act section 22(2)(e) and 22(2)(f) respectively.

Motion carried.

Council came out of closed session at 9:40 p.m.

#### Business Arising from Closed Session

A motion by Deputy Mayor Kangata, seconded by Councillor Feeney, "THAT Council extend the timeline for the reimbursement of the parking buyout associated with 631 Main Street to March 31, 2024."

Motion carried.

A motion by Councillor Carver, seconded by Councillor Nowe, "THAT Council award the Legal Services Contract to McInnis Cooper."

Motion carried.

Council adjourned at 9:43 p.m. on conclusion of business.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Mayor, David Devenne

Town Clerk, Kelly Munroe



A special meeting of Town Council for the Town of Mahone Bay was held on Friday, January 12, 2024 at 9:00 a.m. broadcast via YouTube live.

Present:

Mayor D. DeVenne  
Deputy Mayor F. Kangata  
Councillor P. Carver  
Councillor R. Nowe  
Councillor K. Wilson  
Councillor J. Feeney  
Councillor S. Lohnes-Croft  
CAO, D. Heide  
Deputy CAO, E. Levy  
Town Clerk, K. Munroe  
Ian Watson, Upland

Absent:

Gallery: Online

Land Acknowledgement

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

1. Agenda

A motion by Councillor Nowe, seconded by Councillor Carver, "THAT the agenda be approved as circulated." Motion carried.

2. First Reading of the Municipal Planning Strategy and Land Use Bylaw

Council received the draft, amended Municipal Planning Strategy and Land Use Bylaw.

A motion by Councillor Feeney, seconded by Councillor Carver, "THAT Council give 1<sup>st</sup> reading to and schedule a public hearing regarding the proposed, amended, Land Use Bylaw, attached to the Council agenda of January 12, 2024." Motion carried.

A motion by Councillor Carver, seconded by Councillor Nowe, “THAT Council give 1<sup>st</sup> reading to and schedule a public hearing regarding the proposed, amended, Municipal Planning Strategy, attached to the Council agenda of January 12, 2024.” Motion carried.

Council adjourned at 9:13 p.m. on conclusion of business.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Mayor, David Devenne

Town Clerk, Kelly Munroe



---

A special meeting of Town Council for the Town of Mahone Bay was held on Wednesday, January 17, 2024 at 7:00 p.m. broadcast via YouTube live.

Present:

Mayor D. DeVenne  
Councillor P. Carver  
Councillor R. Nowe  
Councillor K. Wilson  
Councillor J. Feeney  
Councillor S. Lohnes-Croft  
CAO, D. Heide  
Deputy CAO, E. Levy

Absent:

Deputy Mayor F. Kangata

Gallery: Online

Land Acknowledgement

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

1. Agenda

A motion by Councillor Nowe, seconded by Councillor Carver, "THAT the agenda be approved as circulated." Motion carried.

2. Fire Department Aerial Truck Proposal

Council received reports and presentations from the Mahone Bay and District Fire Department, Ladder Truck Research Committee regarding their research on and assessment of a ladder truck for potential purchase.

A motion by Councillor Wilson, seconded by Councillor Carver, "THAT Council approve the allocation of \$425,000 for the purchase an aerial truck for the Mahone Bay & District Fire Department; and,

Direct staff to proceed with the proposed aerial truck purchase; and,

Approve the transfer of funds as needed to cover the purchase of the aerial truck from Perpetual Care funds to the Fire Equipment Reserve, with any overage to be funded from the Capital Reserve, to be paid back from the Fire Equipment Reserve when a sufficient balance is reached." Motion carried.

Council adjourned at 8:17 p.m. on conclusion of business.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Mayor, David Devenne

Town Clerk, Kelly Munroe

# **Mahone Bay & District Fire Department**

Quarterly report from October 31 2023 to December 31 2023

During this quarter the Department respond to 23 calls for assistance

## **Fire Calls**

December – Chimney fire. Mahone Bay.

## **Fire Alarms**

October – Fire alarm. Mahone Bay

October – Fire alarm. Mahone Bay

December – Carbon monoxide alarm. Maders Cove

December - Fire alarm. Mahone Bay.

## **Brush/woods fire**

October – Brush fire. HWY 103

October – Brush fire. Clearland

October – Brush fire. Clearland

## **Powerline down / Trees online**

December – Trees on line and lines down. Oakland.

December – Trees on lines. Clearland.

## **Technical Rescue**

December – Elevator rescue. Mahone Bay.

## **Motor Vehicle Collision**

October – Two vehicle collision. HWY 103

November – Single vehicle roll. Mahone Bay

November – Two vehicle collision. Oakland.

November – Two vehicle collision. HWY 103

November – Two vehicle collision. HWY 103

November - Two vehicle collision. HWY 103

## **Medical Calls**

October – Medical. Mahone Bay

November – Assist with extrication.

## **Mutual Aid**

November – Structure fire. Lunenburg

November – Possible structure fire. Lunenburg

December – 3 Vehicle collision. Martins River.  
December – Possible structure fire. Martins River.

## **Summery**

During this quarter we hosted an open house and visited Bayview community school as part of fire prevention week. This year we also hosted the Mutal aid parade which saw many local departments come together in town to march and parade trucks from the government wharf to the fire station.

We held a “truck company” training weekend to further expand our search and rescue skills for within structures. Also covered in this was ladder rescues, ventilation techniques and forceable entry.

We held regular monthly training, maintenance, and meeting nights.

During this quarter members also provided traffic control for 2 community events, Remembrance Day and the Reindeer run.

As always if anyone has any questions, please feel free to contact me.

Regards

Adam Ekins

Chief, Mahone Bay & District Fire Department.



## **Lunenburg County Accessibility Advisory Committee (LCAAC)**

January 17, 2024

Municipal Councils of:

Town of Mahone Bay

Town of Bridgewater

Town of Lunenburg

Municipality of the District of Chester

Municipality of the District of Lunenburg

RE: Appointment of Lunenburg County Accessibility Advisory Committee Community Members

Dear Members of Council,

The Lunenburg County Accessibility Advisory Committee (LCAAC) currently has two vacancies for community members.

On January 17, 2024, the Lunenburg County Accessibility Nominating Committee comprised of the Mayors and Wardens of the five Lunenburg County municipalities (or their designates) reviewed the applications received from the public call for volunteers and makes the following recommendation to the five Municipal Councils in Lunenburg County:

To appoint Gregory Novak and Louise Hopper to the Lunenburg County Accessibility Advisory Committee, each for a term of three years.

With regards,

Ellen Johnson, MSc(OT), OT Reg(NS)

Regional Accessibility Coordinator

[ejohnson@chester.ca](mailto:ejohnson@chester.ca)

902-277-0456



# TIMELINE of EVENTS

(1)

1. Monday Nov. 13 / 2023

All calm. No action from sump pump.

2. Tuesday Nov. 14 / 2023

- Lane is covered with water
- Edge of my property + grass is covered with gravel due to flooding
- Digging begins at bottom of the lane.

3. Nov. 15 / 2023

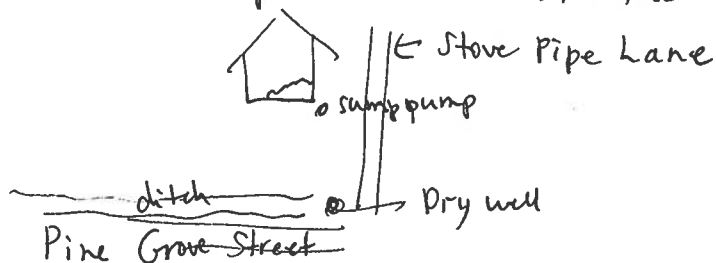
- work on lane is ongoing.
- Stovepipe Lane blocked off

4. Nov. 16 / 2023

- my house + house above me are now receiving water from Richard + Palmer Nelson's through a hose connected to the outdoor tap.
- Sump pump in my crawl space is going continuously.

5. Nov. 18th / 2023 SATURDAY

- Sump pump at my address going continuously, with hardly any pause
- Crawl space is wet at the front end.



- I place a call to the town office

6. Nov. 19/2023 Sunday 

- Scott arrives at 8:00 am with his girlfriend + dog Hazel
- Scott + I talk
- sump pump going continuously

7. Nov. 20/2023 Monday

- Work going on in lane outside my dining room
- Sump pump going continuously
- noise in house is extreme.
- my cat has a health crisis + I rush her to Oakland vet at noon with the help of my neighbor Ed Lee.
- cat is rehydrated + we return home.

8. Tuesday Nov. 21/2023

- I tutor a teen. Noise is really loud inside the house.
- I take pictures of the road.
- I buy sandbags at CANADIAN TIRE + place along the edge of my property to help direct the water into the lane + to the dry well.
- I spoke to Scott at 12:30, head of waterworks. He stated that they found several sewer pipes that were badly cracked and separated, so raw sewage liquid has been going into soil in the lane
- water is still going into my crawl space - pumped out by the sump pump every 40 seconds - a 30 sec. flow, then 8 or 9 sec. - then another flow

8. Tuesday Nov. 21/2023 continued. (3)

- Sump pump has been continually going so I place sand bags.

9. Nov. 22/2023 WEDNESDAY

- tutoring Art, students complain about the very loud noise.
- Cannot receive oil delivery from Savage

10. Nov. 23/2023

- tutoring
- After student left I use the toilet + wash my hands (about 4:00)
- I got a knock on the door. A worker asked me if I drained anything. I reply that I flushed the toilet and emptied the sink. Worker replied that they did not know the pipe that emptied was there. - my sewer pipe. They had been filling up the hole where my pipes were connected without reattaching my sewer pipe.
- After this I feel real despair. Sump pump is still going + it seems like the crew does not know what they are doing.
- At about 4:30 my neighbour Paulette arrives home from a trip. (She lives across the street)
- She sees the mess everywhere on my property, the lane, and her lawn and goes and knocks on the mayor's door. (He lives on Fairmont) close by.

(4.)

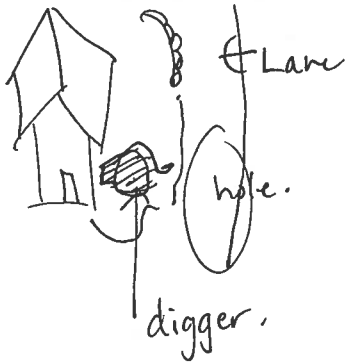
10. Nov. 23/2023 Continued.

- Mayor Devenne comes down & looks at the situation. He comments on the high volume and clearness of the water.

11. Friday Nov. 24/2023

- I am home when the front corner of the house is shaken violently. This goes on for over 5 minutes, so I go out.

A yellow digger is parked outside the dining room about 2 inches from the side of the house.



- I give the men a 'look' like what's up and go back in the house. The noise stops as the digger is moved.

- Duane comes in to talk to me. Paulette joins us. I ask

Duane about machines directly over the pipes & shaking violently. He assures me that this cannot damage the pipes as they are far underground.

- Workers lengthen the black hose from the sump pump and place it into the drywell.
- Sump pump still going continuously but now draining further from the house.

(5.)

12. SAT. NOV. 25 / 2023

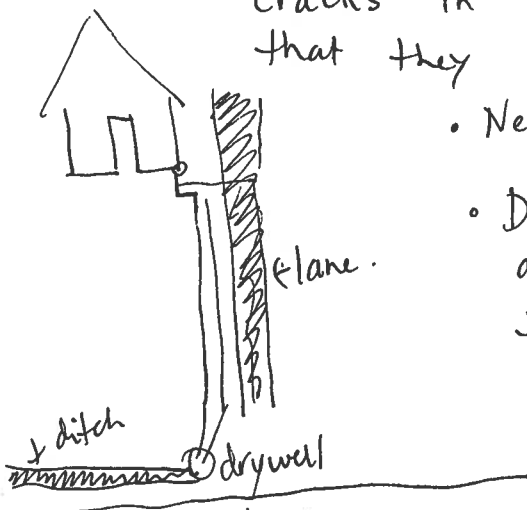
- hose to neighbor's house leaking + spraying water everywhere.
- picture sent to David DeVenne
- Duanne comes with new hose + reconnects.

13. Nov. 25 to Nov. 30 / 2023

- Sump pump going continuously
- I am told that Scott found a drawing that will help them fix the problem.
- working on dry well

14. Dec. 1st / 2023 Friday

- crew here early
- work continues on dry well - complete at 10:30
- my lawn is dug up - the 5 feet from the front corner of the house down to the dry well near the road.
- At 11:05 there is a large hole 5 feet deep + they are laying new pipe.
- Duane assures me that there are no cracks in the pipes to the house but that they dog leg.



- New pipe is connected to the dogleg
- Duane + men tell me once again that it is ground water that my sump pump is expelling.

15. Dec. 2 / 2023 (6)

I wake up & find my elderly cat, Sassy is bleeding from the nose. I rush her to Oakland Vet where she has to be put down. The noise and stress were too much for her.

Dec. 4 - on - Duane assures me problem is dealt with.  
- we are still on hose water  
- Dec. 4 no water - hose froze again.

16. JAN. 3 / 2023

• I am drinking bottled water & showering at a friend's place.

- Water is continually draining into the dry well from the pipe connected to my house.
- I question Duane on this. Why, if it is ground water, is it still draining constantly.
- town flushes sewage pipes. Pipes in house are noisy - water is brown - & it smells.

### IN SUMMARY :

- I have lost a lot of sleep! (WORRY)
- My cat has had to be put down.
- My pipe is still on January 18th draining continuously without end, raining or not
- My lawn is ruined (5 feet), the gravel at the side is covered in road gravel, my outside tap and hose are broken, and my power bill will be raised because I ran,

(7.)

2 pumps off it for  $3\frac{1}{2}$  weeks.

• In addition I had to buy a lot of bottled water.

Dec. 12th land use meeting - Mayor Devenne tells me the water I was pumping out was treated town water!!!

I Am ASKING FOR:

- ① An outside expert party to assess where this constantly draining water is coming from.
- ② Fix my outside faucet which has been broken.
- ③ Put a water meter up outside my home where I can read the usage myself as I have little faith in the town.
- ④ Lower the coming electric bill: remember I had no problem before the town started working on the pipes. (Even during + after July 21st flooding)
- ⑤ Repair my lawn.
- ⑥ Compensate me.

This problem has given me weeks of hell + anxiety. I had to have a structural report done by an engineer for the insurance company. I lost a beloved pet. I lost sleep. I lost peace of mind. I was told that it was ground water (Duane + mom) and then treated town water - Mayor Devenne.

Who am I supposed to believe? The problem is NOT solved. My pipe to the corner of my house is still expelling water at the rate of a running tap (on nonrainy days) to a bathtub faucet going full blast (rainy days).

Your attention to this matter would be greatly appreciated.

Lee Cassidy

Jan. 18 / 2023



Thursday, January 18<sup>th</sup>, 2024

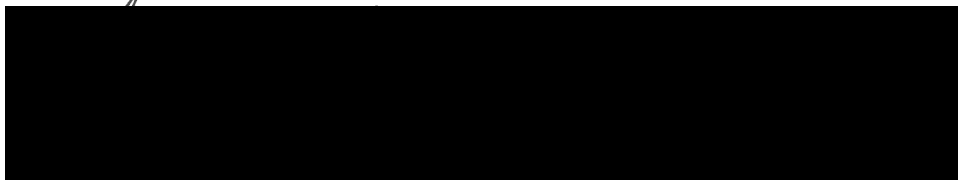
To whom it may concern;

I, Paulette Charron, walked over

to Mr. Dorene's property, at around 11h30ish pm to request his presence to Lee Cassidy's property at 102 Pine Grove St. And for Mr. Dorene to witness the deluge of water pouring out her basement, and surroundings... As well straight towards my property at 91 Pine Grove St.

The rest is History but still Not Completed... Ongoing!

Regards,  
Paulette Charron



NOTE: I also witness that the water flowing into The New Rehabbed drain... Still flowing... excessive

TUES. NOV. 14 / 2023

- work began on the lane
- noisy digging + machines

LANE up til then was completely covered with water + water draining off the lane had flooded my yard : Pictures taken before work started by Neighbour Paulette. ~~Clara~~ on her phone



← Deep Ruts in Lane  
my property to the left

edge of 102 Pine Grove.



Monday Nov. 20/2023

Cat so upset at noise she had a health crisis. I took her to the Oakland vet to be hydrated. Neighbour Ed Lee drove me to the vet & home again.



PIPES dug up Nov. 21/2023

Tues. Nov. 21/2023 at 12:50 (noon)

Flow rate every 40 seconds

Flow time - goes forthirty 30 sec. then pause ~~4~~ sec. then goes. 30 sec. again.





Nov. 21 / 2023 - water pumped out by sump pump



Ditch at front of property is full of water

Water shut off to house. →

on hoses to neighbors outdoor tap  
(Richard + Palmer Nelson)

Nov. 23 / 2023 - Effect on side of Stone Pipe Lane.





Nov. 23/ 2023

- water pumped continuously out of my crawl space
- flooding on StovePipe Lane
- dry well completely overcome



← hose  
coming from  
under saw -  
horse  
connects to  
my sump pump

SAT. Nov. 25 / 2023

- Cover of drywell. showing it is overcome with water
- water pumping continuously from my sump pump.
- town has placed orange hose up to top of Stoupe Lane.
- town has used my outdoor outlet & connected it to sump pump placed into the drywell.
- water is running (pumped) up to top of Stoupe Lane. water runs down into drywell & is pumped up again.
- Continuous pumping for 2 weeks.





NOV. 25 / 2023

Hoses connected to Nelson's house next door were freezing + spraying water on my deer garden fence.



Use of outdoor electrical unit continued.

My sump pump and town drywell sump pump going continually.

Noise in house bad.



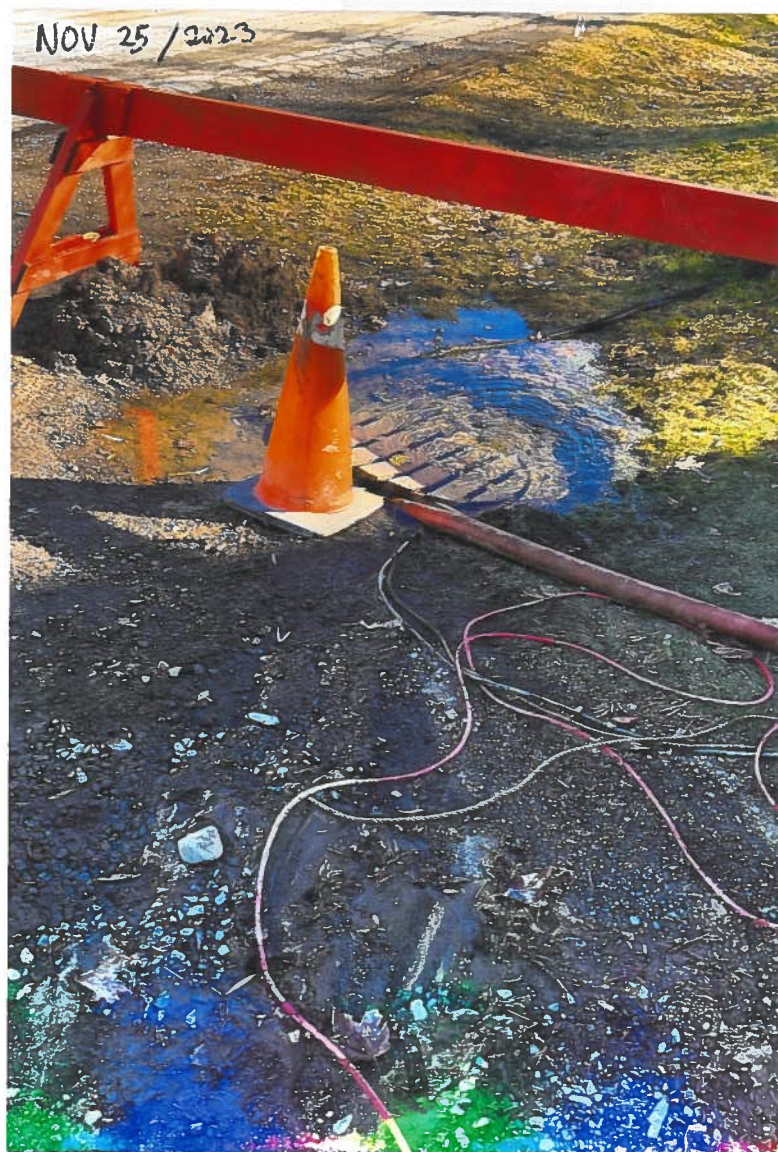
outlet being used for pump in drywell.  
↓



Nov. 25/ 2023

• hose going up Stove Pipe Lane

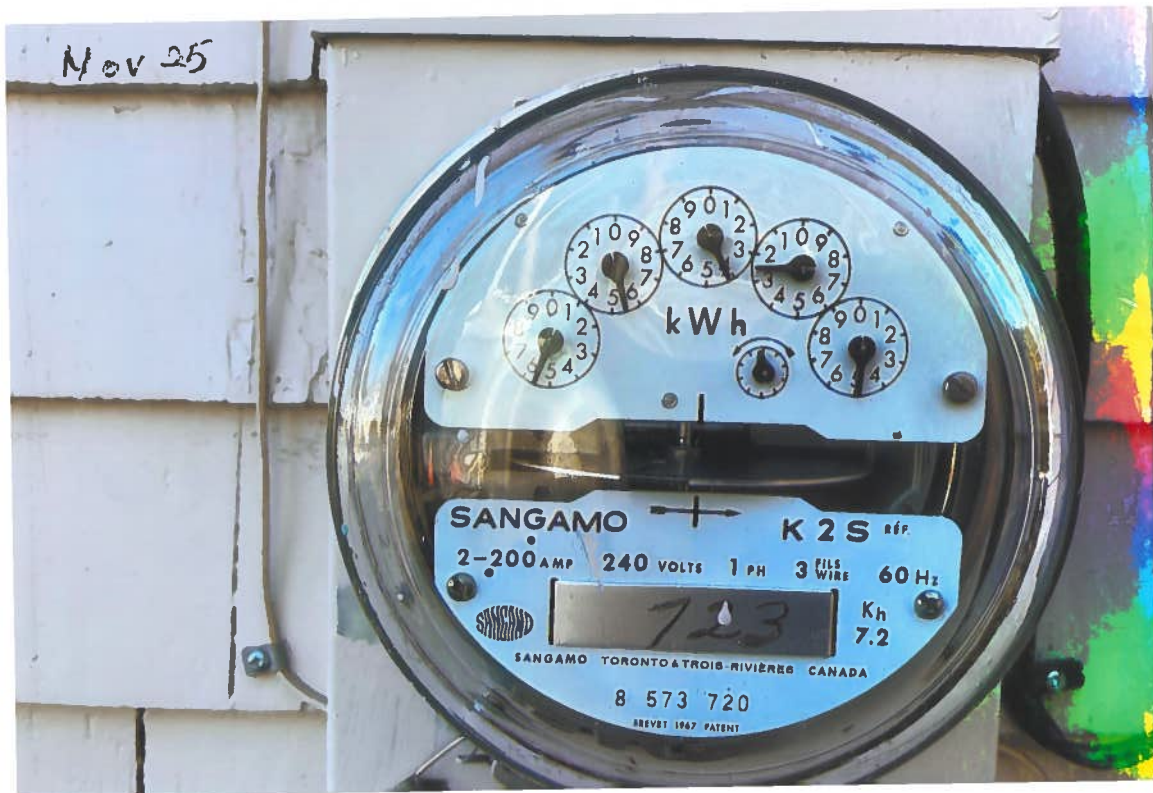




Photos show  
electric use of  
my outside  
outlet.

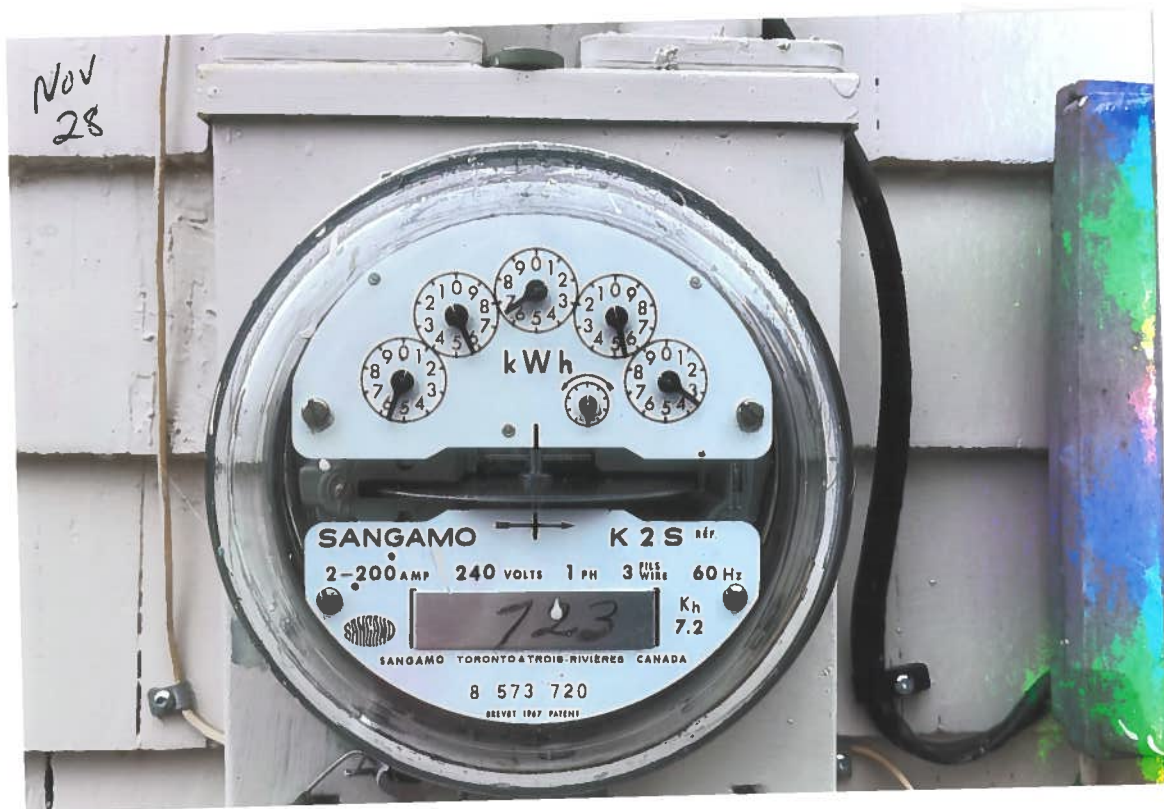
Town had sump  
pump in flooded  
dry well





Electric Meter Reading Nov. 25/2023





Tues. Nov. 28/2023

You can compare with Nov. 25  
to see power usage!



FRI. Dec. 1/2023



Goal	Objective	Assigned	Target	% Completion			
<b>Council Assignments to Staff</b>							
1	Staff to initiate discussion with MODL Planning staff and prepare a report for Council about the possibility of intermunicipal collaboration between the Town of Mahone Bay and MODL on the topic of housing in the preparation of their respective planning documents.	26-Nov-20	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	75%		
		Notes: In progress. Discussion initiated with MODL Planning staff. MODL planning input to Plan Mahone Bay process received and incorporated by Upland into MPS/LUB drafts. All units waiting on the status of HAF applications to proceed with housing strategy discussions. Report on housing collaboration anticipated in Q4 2023-24.					
2	Staff to initiate a Home Charger Pilot Program for electric vehicle owners under the Grow the Load Initiative.	29-Jul-21	Mar., 2024	<div><div></div><div></div><div></div><div></div></div>	75%		
		Notes: Town staff coordinating with AREA staff on development of pilot program. Staff currently in discussions with NS Dept. of Energy concerning Provincial interest in EV incentivizing pilot programs. Update report in this regard anticipated in Q4 2023-24.					



<b>3</b>	Staff to produce a report on the Town's Procurement Policy.	28-Jul-21	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: Assigned to Manager of Finance (Treasurer). Discussed at July 24th Policy & Strategy Committee meeting.			
<b>4</b>	That minimum standards for housing be reflected in any housing strategy that the Town may develop.	14-Sep-21	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>50%</b>
		Notes: Housing Strategy now reflected as an action in the Town's CMHC Housing Accelerator Fund application.			
<b>5</b>	Staff to reach out to MODL staff to discuss any interest in extending Town water/wastewater services into Mader's Cove / Blockhouse.	14-Jul-22	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: Discussion initiated with MODL staff. Staff working with engineering contractor WSP on designs for Main Street Upgrades project, will provide MODL opportunity to consider extension of services to Blockhouse. Report to Council anticipated in Q4 2023-24.			
<b>6</b>	Direct staff to execute a twenty-five year power purchase agreement with AREA for wind energy incremental to AREA's existing 23.5W Ellershouse Wind Farm, delivered as the wind blows and when the Town can use it in a given hour, with the added option for the Town to increase its annual takings from AREA to achieve 100% renewable energy supply if the town elects to subscribe to energy balancing services from the market.	11-Oct-22	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: In Progress. Discussed at AREA's December 13th Board Meeting, waiting on update to councils.			
<b>7</b>	Proceed with recommended tee-up of the Pleasant Street and Main Street intersection.	07-Feb-23	Apr., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: In progress with WSP (engineering). Planned for early 2024. Transportation Projects Update Report included on Council's January 9th meeting agenda. Will be discussed in 2024-25			


8	Investigate potential locations for a new Mahone Bay Pool, as as part of that investigation, a survey be conducted with citizens.	30-Mar-23	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	75%	Notes: Underway in coordination with Mahone Bay Pool Society. Public survey completed (150 responses received). Pre-design work underway with Vigilant Management. Staff identifying external funding opportunities. Further report concerning proposed location anticipated in Q4 2023-24.
9	Prepare a report on the potential for the provision of access to Oakland Lake for fire services.	30-Mar-23	Mar., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	75%	Notes: In Progress. The timeline for work within waterways is over for 2023, will have to plan for 2024 season.
10	Facilitate tours of the Community Solar Garden	11-Apr-23	Apr., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress with AREA staff for 2024. Sign up was available at December 11th Open House. Sign up will be circulated online and via the Mayor's newsletter, when dates for tours are confirmed.
11	Develop service standards that can be used to benchmark and analyze performance.	11-Apr-23	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	75%	Notes: In Progress. Report anticipated early in 2024.
12	Work with the Wooden Boat Society to explore options for a fishing pier at the marina wharf.	11-May-23	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	50%	Notes: Initial Council / Wooden Boat Society discussion took place in October. Staff continue to review options for anticipated report to Council in Q4 2023-24 (ahead of 2024-25 budget process).
13	Prepare a report on the addition of a Town financed washer and dryer at the marina comfort station, including the feasibility of cost recovery.	11-May-23	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	50%	Notes: Included in Society / Council discussion, awaiting follow up from Society.
14	Staff to conduct a fire rate study.	11-May-23	Mar., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	50%	Notes:

15	Prepare a report on the potential use of the perpetual care funds to be provided as a loan to the utility to finance any operational deficit in 2023/24.	18-May-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: Associated with proposed Reserves Policy anticipated to upcoming Policy & Strategy Committee meeting for consideration.
16	Prepare a report on employee pension and benefit plans, benchmarking against other NS municipalities.	18-May-23	Jan., 2024	<div><div></div><div></div><div></div><div></div></div> ★		Notes: Report included on Council's January 25th meeting agenda.
17	Support welcome initiatives for the newcomers arriving from Kenya in coordination with MacLeod Group's Settlement Coordinator.	25-May-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress. Staff working with MacLeod Group to support newcomers open house planned for February.
18	Proceed with an environmental assessment and geotechnical assessment of the Town-owned property located at the corner of Kinburn Street and Hawthorn Road.	29-Jun-23	Mar., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress. Initial assessments concluded. Staff working with contractors to follow up. Awaiting confirmation of HAF application status before proceeding further.
19	Proceed with preparations for the demolition of the Public Works garage on Aberdeen Road.	29-Jun-23	May., 2024	<div><div></div><div></div><div></div><div></div></div>	50%	Notes: In progress. Old garage still required for vehicle storage through winter of 2023-24 (old fire station renovations to add additional bay not yet approved, no storage for electric utility vehicles currently available in Riverport).
20	Issue a request for proposals for creation of a future development plan for Park Cemetery.	27-Jul-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress.

21	Issue a request for proposals for update of the Town's Municipal Specifications.	12-Sep-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress.
22	Include an additional operator (shared 50/50 between water and wastewater) in the Water Rate Study.	12-Sep-23	Mar., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: Water rate study in progress.
23	Work with the Fire Department to consider the proposal to purchase a ladder truck and bring forward a recommendation to Council.	12-Sep-23	Jan., 2024	<div><div></div><div></div><div></div><div></div></div> ★		Notes: Report provided to Council's Special Meeting January 17th.
24	Take the necessary steps to designate the road to the solar garden as an official street/lane of the Town.	28-Sep-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	50%	Notes: In progress. Required survey commissioned. Discussion initiated with Fire Dept. concerning service to properties accessed off proposed lane.
25	Apply for BUTU service from Nova Scotia Power Incorporated for 2024.	28-Sep-23	Jan., 2024	<div><div></div><div></div><div></div><div></div></div>	75%	Notes: In progress.
26	Support the Veteran Banner Initiative and direct staff to bring a recommendation back to Council ahead of the 2024-25 budget process.	10-Oct-23	Feb., 2024		Not yet begun	Notes: Not yet begun.
27	Work with the provincial Forest Protection-Wildfire Management Department to develop a Community Wildfire Prevention Plan.	26-Oct-23	Feb., 2024	<div><div></div><div></div><div></div><div></div></div>	50%	Notes: In progress. Assessment of the Town by the provincial Wildfire Prevention Officer took place in December, in coordination with Town staff.



28	Draft a bylaw to regulate muffler noise within Town.	14-Nov-23	Mar., 2024	Not yet begun				
		Notes:						
29	Advertise for public members for the Council Remuneration Review Committee.	14-Nov-23	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>				50%
		Notes: In progress. Related report included on Council's Jan 9th meeting agenda.						
30	Proceed with the installation of a roof mounted heat pump to serve the canteen space at the Fire Station, funded under town general.	14-Nov-23	Jan., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>				★
		Notes: Completed.						
31	Develop a new draft Noise Bylaw.	14-Nov-23	Mar., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>				75%
		Notes: In progress.						
32	Prepare a report on the potential for a PRO Kids Program or equivalent, for residents of Mahone Bay.	09-Jan-24	Mar., 2024	Not yet begun				
		Notes:						
33	Write to the Municipality of the District of Lunenburg to request to continue the PRO Kids program as is for one more fiscal year to allow time for the Town of Mahone Bay to develop a PRO Kids Program or equivalent.	09-Jan-24	Jan., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>				75%
		Notes: In progress.						
34	Submit an expression of interest to the Provincial Connect2 Program for the proposed Kinburn-Main Connector Trail.	09-Jan-24	Jan., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>				★
		Notes: Expression of interest submitted.						

<b>35</b>	Work with Lunenburg County Accessibility Coordinator Ellen Johnson to prepare a recommendation to the 2024-25 budget process concerning accessibility improvements to crosswalks in Mahone Bay, building on Council's previous direction concerning flashing lights for mid-block crossings.	09-Jan-24	Mar., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>50%</b>
		Notes: In progress.			
<b>36</b>	Include standardized specifications for speed humps on public roads in the planned update of the Town's municipal specifications.	09-Jan-24	Feb., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>25%</b>
		Notes: In progress.			
<b>37</b>	Provide a letter of support for the proposed application to NRCAN's Energy Innovation Program - Smart Grids stream.	09-Jan-24	Jan., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	
		Notes: Completed.			
<b>38</b>	Direct staff to proceed with the proposed aerial truck purchase.	09-Jan-24	Jan., 2024	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>50%</b>
		Notes: In progress.			

## Chief Administrative Officer's Report - Jan. 25, 2024

1	<b>Atlantic Infrastructure Management (AIM) Network</b>	Second year as AIM Network Board Chair. Participated in 2023 annual conference in Moncton (Sept 18-20). Participated in AIM-supported South Shore Sustainability Summit (Sept 22-23).
2	<b>Municipal Joint Services Board (MJSB)</b>	Regular CAO/COO meetings ongoing. Topics include additional shared service opportunities among others. Participation in Board meetings / Strategic Planning.
3	<b>Regional Emergency Measures Organization (REMO)</b>	Regular monthly board meetings, planning exercises, and bi-monthly continue, as do weekly meetings between REMO Coordinator and CAOs/Deputy CAOs.
4	<b>Alternative Energy Resource Authority (AREA)</b>	Weekly AREA staff meetings continue by videoconference. Participation in monthly AREA EAG meetings and Board meetings as scheduled. AREA continues to manage solar garden projects for Berwick, Mahone Bay and Antigonish with regular updates to Council. Joint HOME Program review application with other AREA units submitted to FCM. WIP-funded project now begun with Berwick and RELC. Regular meetings with AREA staff on various projects and regulator matters.

5	<b>Lunenburg County Accessibility Advisory Committee</b>	<p>CAO serving as staff policy resource to Lunenburg County Accessibility Advisory Committee (LCAAC). Funding for accessibility audits included in draft 2023-24 budget. Draft Operational Plan presented to Council by Lunenburg County Accessibility Coordinator on March 9; draft plan referred to LCAAC for review and recommendation back to Council. LCAAC recommendation to Council included on Sept. 28 meeting agenda; Operational Plan adopted on Committee's recommendation. Staff working on implementation / recommendations to 2024-25 budget.</p>
6	<b>Nova Scotia Federation of Municipalities (NSFM)</b>	<p>CAO continuing to serve on Nova Scotia Infrastructure Asset Management Working Group as AMA/NSFM representative (meeting irregularly at the moment). Participated in Working Group panel/presentation at 2022 NSFM Spring conference (May 5). Participating in scheduled NSFM calls / meetings. Attended NSFM Policing discussion November 7th.</p>

Manager of Public Works & Transportation's Report - Jan. 25, 2024

1	Streets & Sidewalks	<p>1. All additional, current and revised no parking curb painting - On hold till spring</p> <p>2. Repaving of Fauxburg St (near Pleasant) - <b>Completed.</b> (Speed humps remain)</p> <p>3. RPS 1st driveway asphalt swale and drain - <b>Completed.</b></p> <p>4. Dexter's to conduct assessment of Main street bridge (Ernst Brook) along with upstream and downstream containment walls (armour) to generate a report for all owners to review.</p> <p>5. Upgrades to Spur and Kinburn stormwater management system - <b>Completed.</b></p> <p>6. Gathering information and sizing to acquire quote for Fauxburg and Wyve street culvert replacements for 2024-25 capital budget approval.</p> <p>7. Received approval from Province for Fauxburg Road turnaround. Construction to begin later this month.</p> <p>8. Acquiring quotes for 8 additonal RRFB's.</p> <p>9. Welcome street cross culvert to be replaced in the next month.</p>
---	---------------------	---

2	Other	<p>1. New Articulating tractor Recieved and Thail mower to be received in Febuary.</p> <p>2. New roof on playground gazebo roof - <b>Completed</b></p> <p>3. Installiton of park benches and picnic table ongoing.</p> <p>4. Phase 1 Enviromental Assessment on Hawthorn and Kinburn Town Properties completed. Phase 2 and Geotechnical still wairting approval.</p> <p>5. New Aquatic garden railing and sign posts to begin week soon, weather pending. New sign will be ordered immediately after first day of work.</p> <p>6. Edgewater Comfort station closed.</p> <p>7. Receiving quotes for the replacement of 5 ton truck for this year's capital budget approval.</p> <p>8. Meeting with Mid Valley on January 16th to review changes to Town Hall exterior renovations from Jost Architects report.</p>
---	-------	--

Water/Wastewater System Manager's Report - Jan. 25, 2024

1	<b>Water Supply, Treatment &amp; Distribution</b>	<ul style="list-style-type: none"><li>•CBCL assisting as needed for compliance monitoring, data collection, plus on call rotation</li><li>•Regular monitoring and maintenance activities continued. Routine or as required flushing of water mains conducted in various locations throughout the water distribution system</li><li>•Watermain project wrapped up week of Sept 12th, some deficiencies still outstanding</li><li>•Second dead-end flush unit installation outstanding (Edgewater St., Fairmont St.)</li><li>•Draft Cross Connection Control Program due to NSE in 2023, draft by-law/ policy in the works plus working on identifying and surveying locations.</li><li>•Plans to continue with NRW recommendations.</li><li>•Spring Leak Survey completed with 3 leaks located, potential of a 4th leak discovered after the leak survey. Since the Leak Survey 3 leaks were repaired with the 4th repair pending on the property owner. A fall follow up leak survey was completed in October with no concerns about the leaks identified and repaired in 2023.</li><li>•CBCL 10yr System Assessment Report completed</li></ul>
---	---	---

	<b>Distribution</b>	<p>and submitted to NSE for review and comments. September an action plan submitted to NSE based on SAR recommendations.</p> <ul style="list-style-type: none"> <li>•Residential auto-flusher installed in problem area, minor adjustments made to maintain positive results</li> <li>•90% of damaged parts from the July lightning storm have been purchased and installed with a few components remaining to be installed.</li> <li>•Lunenburg WTP is upgrading and expanding their plant capacity, Staff are looking into purchasing some of their used filters.</li> <li>• Fall flushing planned for early November</li> </ul>
		<ul style="list-style-type: none"> <li>•Regular daily compliance monitoring and maintenance activities continued</li> <li>•Treatment cell #3 drain and cleaning planning started, quotations requested for sludge hauling and disposal (Approval for Summer 2023) potential leak discovered near solar garden. Couldn't do in 2023 due to precipitation amounts and high flows.</li> <li>•Select sewer main cleaning and inspections approved, scheduling to begin late summer/early fall.</li> <li>•New connections on Hawthorn, Longhill, &amp; Welcome St. Fall 2023</li> <li>•CBCL updated PAA Pilot Project Final Report, 2022 thru current. Lab &amp; Budget information</li> </ul>



2	<b>Sewage Collection &amp; Treatment</b>	<p>provided for latest report.</p> <ul style="list-style-type: none"> <li>•Investigations started to locate sources of Tidal infiltration affecting collection system</li> <li>•Annual sewage lift station pump servicing pushed to fall 2023</li> <li>•Lift Station repair tender getting modifications and re-issued. (no bids)</li> <li>•PAA room door modifications underway, waiting on material delivery.</li> <li>•Annual lift station cleaning booked for the fall.</li> </ul>
---	--	--

Climate & Energy Program Manager's Report - Jan. 25, 2024		
1	<b>Climate and Environment Advisory Committee</b>	The committee is meeting monthly. The last meeting of the C&E committee took place on January 10th.
2	<b>HOME program reboot</b>	Greenfoot Energy Solutions are the new contractors for the HOME program. A brochure is now available at the front office for new residents. The contract between AREA and Greenfoot has been extended until May 31st 2024.
3	<b>HOME Program Review</b>	Navigate Energy 's review of the HOME program is expected to wrap up in February 2024. Lauren is meeting bi-weekly with Liam and reviewing reports to coordinate this process.

<b>4</b>	<b>Solar Garden</b>	The solar garden has been officially switched on as of Friday, January 12th around 11:30am. Lauren continues to attend meetings with AREA as the project wraps up.
<b>5</b>	<b>Home EV Charger Pilot</b>	Various EV chargers are being looked at as options for the pilot. Data is being collected on EVs in all 3 AREA towns.
<b>6</b>	<b>Urban Forest Management Plan</b>	The RFP went out in December and two proposals were recieved. These proposals are currently being reviewed.
<b>7</b>	<b>Living Shoreline Extension</b>	The 100 meter extension of the Living Shoreline was officially announced by the province at Oh My Cod! on Thursday, November 23rd. This project is being funded by the Sustainable Communities Challenge Fund. Lauren is working with Coastal Action on getting permission from all property owners. Geotechnical work is proceeding now.
<b>8</b>	<b>Grant Applications</b>	Grant applications have been written for two summer students with funding from the Clean Foundation. The Connect2 expression of interest has been submitted.

<b>Finance Manager's Report - Jan. 25, 2024</b>		
<b>1</b>	<b>Flow Through Rate</b>	Flow Through rate has been approved as of Janaury 1, 2024.
<b>2</b>	<b>Annual Audit Preparation/Support</b>	BDO has received letter from Deloitte and is working on the Town's 2023-24 audit. Further update anticipated to the February Audit & Finance Committee meeting.

<b>3</b>	<b>Budget</b>	Budget Preparation has started. Will be reaching out to each department in January for their input on operations, capital projects, etc.
<b>4</b>	<b>Solar Garden</b>	Solar Garden TBR expires February 20th, 2024. Report on renewal included on Council's Jan 25th meeting agenda.

## Deputy CAO's Report - Jan. 25, 2024

<b>1</b>	<b>Grant and External Funding Research/Applications</b>	Currently conducting research into funding opportunities for the construction of a pool.
<b>2</b>	<b>Managerial and Staff Support</b>	Working with management and staff in a supportive role on several things including: Megamotion Implementation and Training Process and Procedure Development/Clarification
<b>3</b>	<b>Protective Services</b>	<p>The Town has begun doing facility bookings of the firehall and collecting associated payments. Currently in the process of planning mechanisms to ensure the Town and MBDFD are in compliance with new Bylaw. This has included meetings with MODL to learn practices and gain knowledge.</p> <p>Continued communications with the RCMP liaison on policing matters.</p> <p>Continued attendance and participation in REMO planning and simulations as well as meeting with the new Assistant Emergency Coordinator and Fire Inspector.</p>

<b>4</b>	<b>Policy, Bylaw, and Organizational Development</b>	Currently reviewing the following policies, bylaws, or programs in cooperation with various staff:
<b>5</b>	<b>Recreation and Community Development</b>	The Town has join an inter-municipal initiative called Project Volunteer which launched in January to encourage volunteerism in our communities. Continued work on grant applications and fundraising planning in cooperation with the Pool Society on the construction of a new pool.
<b>6</b>	<b>IT</b>	Working with MJSB IT to bring forth TOMB IT priorities to contribute to their strategic planning and budgeting processes.
<b>7</b>	<b>External Relations and Organizational Development</b>	Continued work with other municipal units in Lunenburg County and Queens County on shared initiatives and interests to examine areas for increased efficiency and efficacy.

By-law and Policy Review - Jan. 25, 2024			
<b>1</b>	<b>Trees</b>	<b>Target</b> 25-Apr-24	Staff to research tree policy/by-laws and recommendations received regarding Mahone Bay specifically. In context of Plan Review.
<b>2</b>	<b>Park By-law</b>	<b>Target</b> 25-Apr-24	Staff to review Park By-law in context of Plan Review.
<b>3</b>	<b>Stormwater Management By-law</b>	<b>Target</b> 25-Apr-24	Staff to draft Stormwater Management By-law in context of Plan Review.

4	Subdivision By-law	Target	Planning and Development staff in Chester have reviewed the Bylaw. Several points and questions were made that will require Council direction in coming weeks.
		12-Mar-24	
5	Fees Policy	Target	Preliminary research has begun on the development of this policy.
		TBD	
6	Penalties By-law	Target	Not yet begun
		TBD	
7	Land-Use By-law and Municipal Planning Strategy	Hearing scheduled for Jan 31st, 2024.	
8	Noise By-law	Target	New draft under development as per Council's direction Nov 14, 2023.
		12-Mar-24	
9	Muffler Noise By-law	Target	Draft under development as per Council's direction Nov 14, 2023.
		12-Mar-24	
10	Reserve Management Policy	Target	Discussed at July Policy & Strategy Committee, drafting underway now.
		29-Feb-24	
11	Procurement Policy	Target	Discussed at July Policy & Strategy Committee, revision underway now.
		29-Feb-24	
12	Human Resources	Target	Draft Human Resource Policy Handbook currently being reviewed by management. .
		28-Mar-24	

## Service Statistics - Jan. 25, 2024

1	By-law Enforcement	Dec. 2023	Parking Tickets: 5	
		Notes: The majority of parking tickets continues to on Main Street in the vacinity of Town Hall. There has been increased watch on new no parking signs on Longhill Road. Currently investigating an unsightly and dangerous premises and an uncompliant driveway. Discussion with the Deputy CAO on the development of bylaws and implications on enforcement.		
2	Police Services (founded & SUI occurrences)	Q3 2023	89	CalendarYTD: 247
		Notes:		
3	Mahone Bay & District Fire Department	Apr-Jun	29	YTD: 29
		Fire Calls: 6; Fire Alarms: 4; Mutual Aid: 12; Medical Calls: 1; Motor Vehicle: 2; Other: 4		
		Notes:		
4	Traffic (Speed Signage)	Jan, 2024	<u>MAIN STREET (50 km/h)</u> Median Speed ~56 km/h	
			<u>EDGEWATER STREET (50 km/h)</u> Median Speed ~54 km/h	
			<u>124 PLEASANT ST (40 km/h)</u> Average Speed 25 km/h	
		Notes: Tube counters taken in for the winter.		
5	Solid Waste (Tonnage) - Nov	2023-24 YTD	827.06	2022-23: 774.5
		Notes: Recyclables = 77.22; Organics = 176.31; Garbage/Other = 550.36; Septic/Treatment Plant = 7.74; Cardboard = 15.43		

6	HOME Program	Leads: 60	Installations: 6		
		Notes: A review of the HOME program is currently ongoing.			
7	Water Utility	Pumped	Q2 2023 (flow meter total)		
			61,439,000 Litres Q1: 66,175,000 Litres		
		Treated	Q2 2023 (2nd Quarter total)		
			49,731,000 Litres Q1: 52,595,000 Litres		
		Sold	Q2 2023 (2nd Quarter total)		
			26,373,653 Litres Q1: 21,329,086 Litres		
		Accounted NRW (flushing,	Q2 2023 (approximate quarterly		
			2,862,432 Litres Q1: 2,476,515 Litres		
		Losses NRW	Q2 2023 (2nd Quarter total)		
			20,494,915 Litres Q1: 28,789,399 Litres		
8	Electrical Utility (Q2)	Purchased (AREA)		\$132,608	
		Purchased (NBP)		\$254,524	
		TOTAL Purchased		\$387,132	
		Sold (Commercial)		\$28,130	
		Sold (Residential)		\$367,048	
		Sold (Power & Demand)		\$193,191	
		TOTAL Sold		\$588,370	
9	EV Chargers (updated January 17th 2024)	YTD	1503 Charging Sessions	3103 Hrs / \$4538	18,157 kWh
		December 2023	55 Charging Sessions	116 Hrs / \$169	690 kWh

10	Development Services	Approved Subdivisions		Q2 2023-24		1
		Development Permits		Q2 2023-24		16
		Building Permits		Q2 2023-24		26
11	Comfort Stations (Aug 2023)	Edgewater Street	1,968 (9,411 YTD)	Main St.	524 in May (Counter Down)	
12	CodeRED Registrations	31/12/2023	Residential: 455; Business: 17; Email: 238; Text: 345; TDD: 5.			
		31/1/2023	Residential: 412; Business: 19; Email: 208; Text: 286			
		31/12/2022	Residential: 412; Business: 19; Email: 209; Text: 286			
		31/1/2022	Residential: 336; Business:10; Email: 176; Text: 231			
		31/12/2021	Residential: 326; Business: 10; Email: 170; Text: 220			
		31/01/2021	Residential: 285; Business: 10; Email: 150; Text: 189			
		31/12/2020	Residential: 285; Business: 10; Email: 146; Text: 189			
		31/03/2020	Residential: 243; Business: 12; Email: 134; Text: 157			





**2021-25 Strategic Plan - Jan. 25, 2024**




## Sustainable Municipal Services

		2021				2022				2023				2024			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
<b>1.1.1</b>	<b>Undertake water, wastewater &amp; electrical rate studies</b>	Operating Initiatives															
	Water																
	Wastewater																
	Electrical																
		<p>Electrical rate study by BDR (contracted by AREA), presented to Council's October 20th meeting. Application submitted to NSUARB; hearing took place February 14th. Decision Issued April 28th, required compliance filling made May 12th. Flow through application approved effective Jan 1, 2024. Water utility rate study now underway, report anticipated ahead of 2024-25 budget process.</p>															
<b>1.1.2</b>	<b>Implement initiatives to increase utility demand</b>	Operating Initiatives															
		<p>EV Home Charger Pilot under development. FCM-funded HOME Program review/expansion project with Berwick and Antigonish now underway.</p>															

### 1.1.3 Complete water and wastewater system diagnostics    Operating Initiatives

Water		Water Distribution System Audit with Xylem Inc. completed; recommendations incorporated into 2022-23 budget / business plan and ongoing.
Wastewater		Wastewater system diagnostic project included in 2023/24 budget, underway now beginning in Fairmont / Pinegrove area.

### 1.1.4 Strategically replace/upgrade utility infrastructure    Capital Projects

Project 1		Project to upgrade lines from Main Street to Water Treatment Plant (with MacLeod Group) complete. Investing in Canada Infrastructure Program supported project on Main Street (West of Cherry Lane) in 2023-24 budget (engineering); construction anticipated in 2024.
Project 2		
Project 3		

### 1.2.1 Develop 10-year asset management plans for each asset class

[illegible]

AIM Cohort 2.0 completed. Development of draft Water, Wastewater, Stormwater and Transportation asset management plans currently underway with AM Committee. GIS for AM transitioned from ESRI to Civitas/QGIS.

### 1.2.2 Integrate asset management plans into 10-year capital budget

Frequency	Count
Never	1
Rarely	1
Sometimes	1
Often	4
Always	1

1.3.1	Accessibility Operational Plan	Operating Initiative / Capital Projects
-------	--------------------------------	---

Frequency	Count
Daily	10
Weekly	1
Monthly	1
Other	8

Draft operational plan presented to Council March 9, 2023. Referred to Lunenburg County Accessibility Advisory Committee for recommendation back to Council.

Recommendation from LCAAC received Sept 28, 2023; Operational Plan adopted on Committee recommendation.

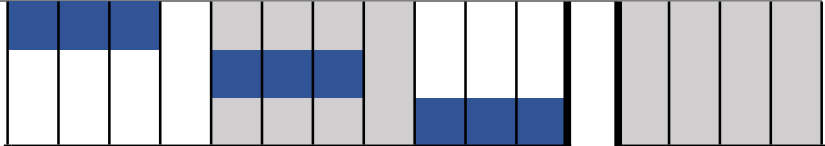
Recommendations under development for 2024-25 budget.

### 1.3.2 Improve transportation infrastructure to support healthy living Capital Projects

Project 1

Project 2

Project 3

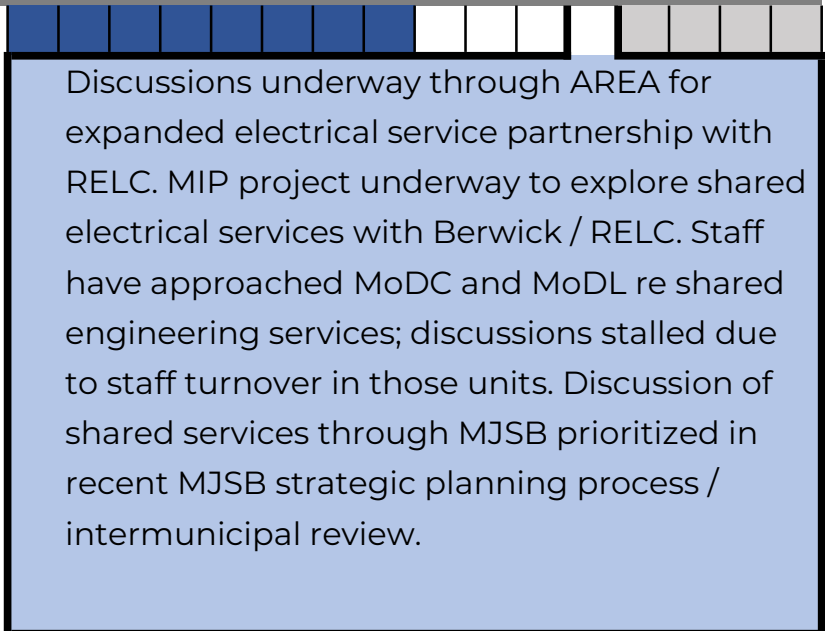


Crossings at Anglican Church, Lutheran Church (pride crossing), Medical Clinic, Kedy's Landing, and Main/Long Hill completed. Trail crossing signage improved. Speed humps on Clairmont/Kinburn and Pleasant/Fauxburg completed. Tee-up of Pleasant/Main in engineering stage. WSP engineers presented concepts report for Edgewater/Main intersection Apr 21, 2023. Edgewater multi-use trail (with anticipated external funding) included in 2023-24 budget approved June 13th. Transportation projects to be discussed in 2024-25 budget process.

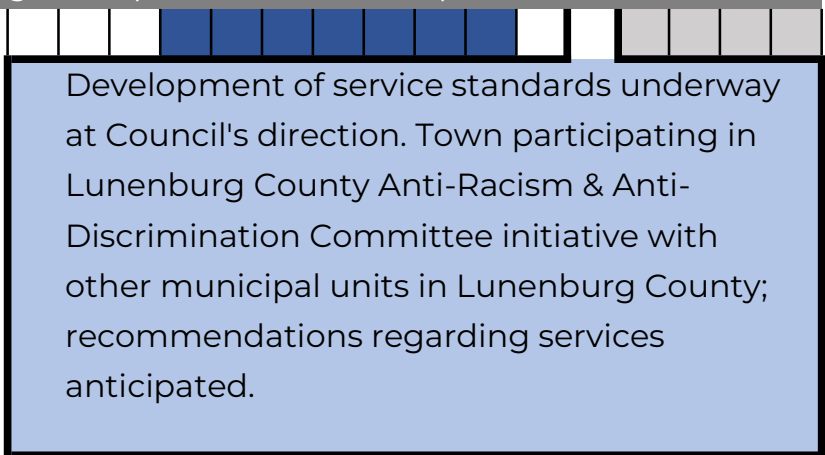
## Equitable & Inclusive Growth

		2021				2022				2023				2024			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
2.1.1	Complete Plan Mahone Bay MPS/LUB Process	Operating Initiative															
		Draft MPS/LUB documents presented to Oct 3rd, 2023 Planning Advisory Committee meeting, recommended to Council, received first reading October 26th, Public Hearing took place December 5th. Revised documents given first reading January 12th; hearing scheduled for January 31st.															
2.1.2	Develop and implement Housing Strategy	Operating Initiatives															
		Housing needs assessment received from Province July 2023. Housing Accelerator Fund application submitted in August, 2023 including Housing Action Plan component. Development of comprehensive Housing Strategy included on Action Plan. Awaiting confirmation of HAF funds to proceed.															
2.2.1	Review service levels and align with residents' ability to pay																
		Low Income Tax Exemption process enhanced in 2022-23 annual budget. Service standards report requested by Council now under development, anticipated in Feb 2024. Intercommittee service levels discussion proposed by Asset Management Committee for Q4 2023-24.															

## 2.2.2 Explore shared services and partnerships for efficient service delivery



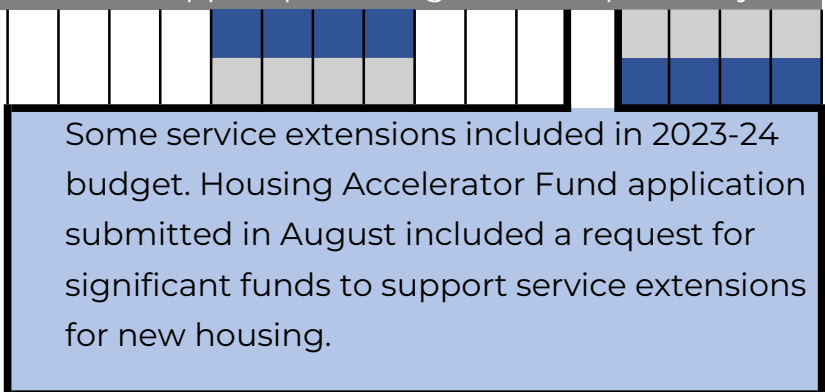
## 2.2.3 Establish inclusive strategies for provision of municipal services







## 2.2.4 Expand existing infrastructure to support planned growth Capital Projects

Project 1

Project 2



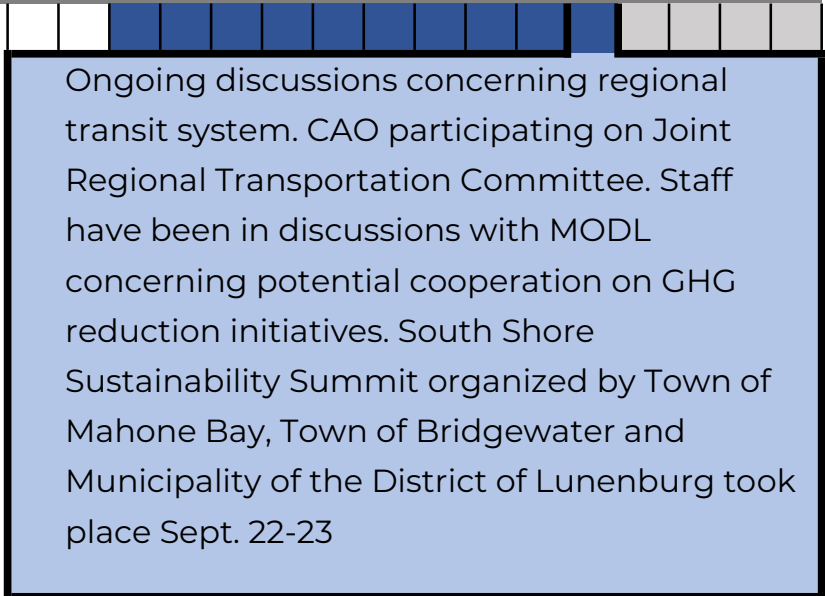
2.3.1	Align staff capacity, capital and operating plans with strategic plan	 <p data-bbox="618 241 1435 499">2022-23 annual budget included investments in staff capacity in Public Works and Finance, 2023-24 budget includes separation of Town Clerk and Deputy CAO positions to improve strategic focus.</p>
2.3.2	Update policies and by-laws for effective governance / Plan implementation	 <p data-bbox="618 600 1435 690">Numerous policies and by-laws developed / amended.</p>
2.3.3	Prioritize public engagement processes supporting Plan implementation	 <p data-bbox="618 791 1435 993">Council adopted Public Engagement Policy and has subsequently approved numerous Public Engagement Plans in relation to Council's strategic priorities.</p>
2.3.4	Regularly review progress and continually improve strategic plan	 <p data-bbox="618 1094 1435 1236">Most recent annual strategic plan review completed April 11, 2023 with amendment of strategic plan.</p>

## Environmental Leadership

		2021				2022				2023				2024			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
3.1.1	Community Greenhouse Gas (GHG) Reduction Action Plan	Operating Initiatives															
		Implementation of Community Greenhouse Gas (GHG) Reduction Action Plan proceeding apace. Climate & Environment Committee established with a mandate to review the GHG Reduction Action Plan and recommend updates to Council. Annual GHG Reduction Plan review and update for 2023 completed with Committee / Council in July.															
3.1.2	Expand home heating program	Operating Initiative															
		Joint review of HOME Program - Berwick, Antigonish and Mahone Bay - underway with FCM support.															
3.1.3	Expand electric vehicle charging infrastructure	Capital Projects															
		Equipment received, installations completed at all locations (town hall, marina, clairmont street, MBC, main street, fire station). Chargers now online. Promotion of EV chargers will															
3.1.4	Invest in renewables (e.g., community solar garden)	Capital Project															
		The construction phase continues, with completion anticipated in late October / early November. The second open house on the project took place October 19th 2022 and was well attended with ~90 participants. Third and final open house took place December 11th. Solar garden came online January 12th.															



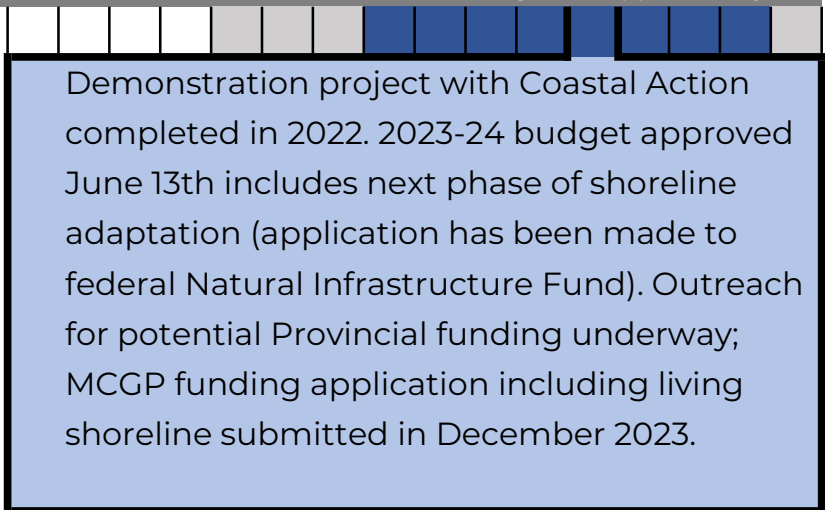
**3.1.5** Support regional initiatives that contribute GHG reduction **Operating Initiatives**



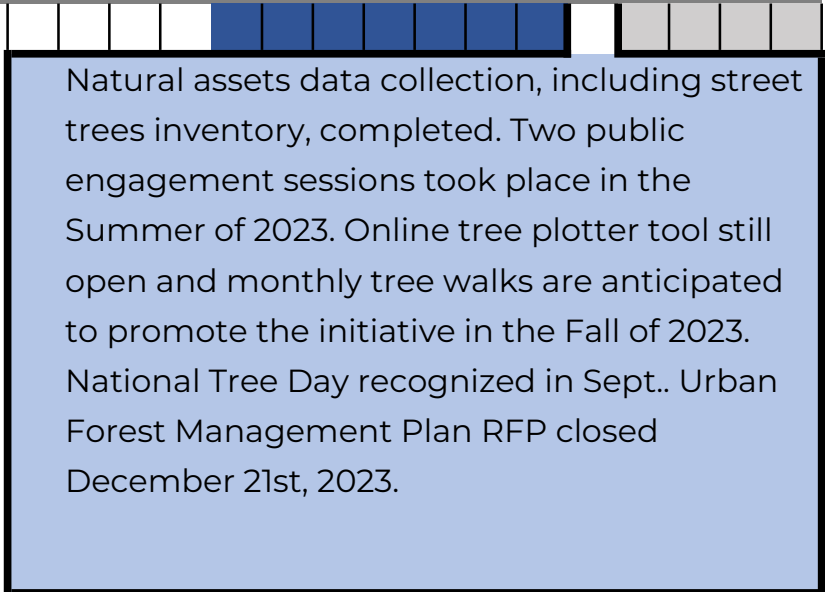
**3.2.1** Develop and implement policies / by-laws supporting adaptation measures



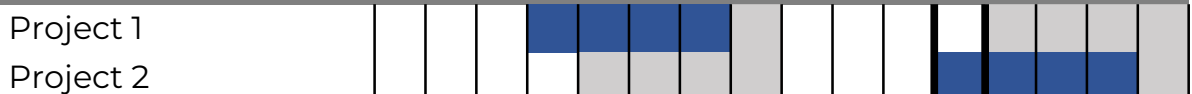
**3.2.2** Invest in infrastructure (shoreline and stormwater management) **Capital Project**



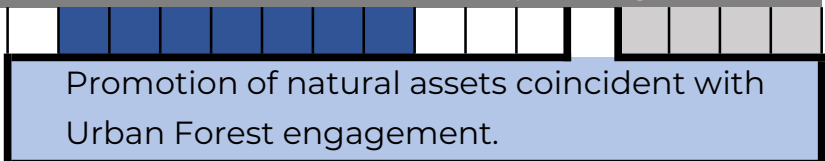
**3.3.1** Urban Forest Management Plan (including parks) Operating Initiative



**3.3.2** Invest in infrastructure (straight pipes) and land acquisition Capital Projects



**3.3.3** Encourage recognition of the value of natural assets Operating Initiatives



## 2023-24 Budget - Operating Initiatives - Jan. 25, 2024

		23-24 Budget	YTD					
1	MPS / LUB Update	\$31,000	\$33,000	<div><div></div><div></div><div></div><div></div><div></div></div>				75%
		Notes: Anticipated complete Feb 2024.						
2	Accessibility Audits	\$20,000	\$24,000	<div><div></div><div></div><div></div><div></div><div></div></div>				75%
		Notes: Completed and reports received December 2023, being reviewed by staff.						
3	New Logo Development	\$25,000	~\$6,500	<div><div></div><div></div><div></div><div></div><div></div></div>				75%
		Notes: Anticipated complete Feb 2024.						
4	Urban Forest Management Plan	\$30,000	~\$7,000	<div><div></div><div></div><div></div><div></div><div></div></div>				50%
		Notes: RFP closed December 21st, under review.						
5	Housing Strategy Development	\$30,000	\$0	<div><div></div><div></div><div></div><div></div><div></div></div>				25%
		Notes: Waiting on HAF confirmation to proceed.						
6	Audit Controls	\$27,300		Not Yet Begun				
		Notes:						
7	Stormwater Inflow / Infiltration Study	\$10,000		<div><div></div><div></div><div></div><div></div><div></div></div>				25%
		Notes: In progress.						
8	Human Resources Manual Update	\$15,000		<div><div></div><div></div><div></div><div></div><div></div></div>				50%
		Notes: In progress.						

<b>9</b>	Traffic Engineering Services	\$18,000	\$17,074.75	<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: In progress.			
<b>10</b>	Water Rate Study	\$10,000		<div><div></div><div></div><div></div><div></div><div></div></div>	<b>75%</b>
		Notes: In progress.			
<b>11</b>	Water System Assessment Report	\$10,000		<div><div></div><div></div><div></div><div></div><div></div></div>	★
		Notes:			
<b>12</b>	Electrical Rate Study and GRA	\$63,615		<div><div></div><div></div><div></div><div></div><div></div></div>	★
		Notes:			
<b>13</b>	Resourcing Study	\$30,000		<div><div></div><div></div><div></div><div></div><div></div></div>	<b>50%</b>
		Notes: Underway with AREA staff; Utility Director interview taking place in late January/early February.			

## 2023-24 Budget - Capital Projects - Jan. 25, 2024

## Town General

		23-24 Budget	YTD					
1	Public Works Garage / Office	\$100,000		<div><div></div></div>				25%
		Notes:						
2	Public Works Articulating Tractor	\$160,000		<div><div></div></div>				★
		Notes: Still waiting on delivery.						
3	Equipment Trailer	\$9,000		<div><div></div></div>				★
		Notes: Purchased and recieved.						
4	Flail Mower Attachment	\$42,000	\$187.00	<div><div></div></div>				75%
		Notes: Still waiting on delivery.						
5	Arrow Board	\$2,000	\$2,256.68	<div><div></div></div>				★
		Notes: Purchased and received.						
6	Replace 2011 Dodge Truck 5500	\$95,000	\$12,201.46	<div><div></div></div>				75%
		Notes: New Ford F550 with plow received. Dodge 5500 has been sold.						
7	Culvert Replacement	\$16,000	\$26.07	<div><div></div></div>				★
		Notes: Work completed.						
8	Asphalt Repairs	\$35,000		<div><div></div></div>				★
		Notes: Work completed.						
9	Sidewalk - Fairmont St.	\$40,000		Not Yet Begun				
		Notes:						



10	Fairmont Street (Pleasant to top of Fairmont)	\$86,000		Not Yet Begun				
		Notes:						
11	Replace Main St. Brook Railing (394 Main)	\$3,000		<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
		Notes: Completed. We did not replace but instead repaired as this area will be upgraded next year during Main St storm water upgrades.						
12	Install turning area at Town limits on Fauxburg Road	\$4,500		<div></div>	<div></div>	<div></div>	<div></div>	25%
		Notes: Underway now with NS Public Works.						
13	Pleasant-Main Intersection	\$5,000		<div></div>	<div></div>	<div></div>	<div></div>	50%
		Notes: For discussion in 2024-25 budget process.						
14	Edgewater Trail	\$148,920		Not Yet Begun				
		Notes: Geotech underway now.						
15	Town Hall Exterior	\$230,000		Not Yet Begun				
		Notes: Contract awarded for three faces of building (excluding Main St.); Main St. pricing to 2024-25 budget process. Work to begin in early spring of 2024.						
16	Town Hall Electrification	\$30,000		Not Yet Begun				
		Notes: Funding application submitted.						
17	Town Hall Parking and Crossing Improvement	\$30,000		Not Yet Begun				
		Notes: Not yet begun						
18	Pump out Station	\$12,000		Not Yet Begun				
		Notes:						
19	Edgewater Shoreline (Coastal Action) - Phase 1	\$100,000		<div></div>	<div></div>	<div></div>	<div></div>	50%
		Notes: Underway now. Geotech underway now.						

20	Edgewater Shoreline - Phase 2	\$200,000	~\$67,000	Not Yet Begun				
		Notes: Geotech underway now.						
21	Community Solar Garden	\$2,909,561	\$349,670.47	<div><div></div><div></div><div></div><div></div></div>	75%			
		Notes:						
22	Edgewater Beautification	\$6,000	\$213.79	<div><div></div><div></div><div></div><div></div><div></div></div>	★			
		Notes: Completed.						
23	Waste Receptacles	\$12,000		<div><div></div><div></div><div></div><div></div></div>	50%			
		Notes: First batch purchased and installed.						
24	Michael O'Connor Memorial Bandstand - Phase 3	\$20,000		Not Yet Begun				
		Notes: Funding application submitted.						
25	Aquatic Gardens Entrance(s)	\$10,000	\$123.17	<div><div></div><div></div><div></div><div></div></div>	50%			
		Notes: Work begins the week of Nov 20th.						
26	Sports Field Barrier	\$12,000	\$3,283.65	<div><div></div><div></div><div></div><div></div></div>	50%			
		Notes:						
27	Grub B Gone for Bayview Cemetery and Ballfield	\$11,500	\$8,937.31	<div><div></div><div></div><div></div><div></div><div></div></div>	★			
		Notes: Completed.						
28	Ballfield and Bayview Cemetery Spring Lawn Repairs	\$16,500		<div><div></div><div></div><div></div><div></div><div></div></div>	★			
		Notes: Completed.						
29	Grub B Gone for Edgewater	\$2,500		<div><div></div><div></div><div></div><div></div><div></div></div>	★			
		Notes: Completed.						

30	Marina boardwalk repair / improvement	\$2,500		<div><div></div><div></div><div></div><div></div><div></div></div>	★
		Notes: Completed. We did not replace but instead repaired as this area will be upgraded next year during Main St storm water upgrades.			
31	Edgewater Comfort Station	\$82,500		Not Yet Begun	
		Notes: Not yet begun. Funding application submitted.			
32	Main Comfort Station	\$77,500		Not Yet Begun	
		Notes: Not yet begun. Funding application submitted.			
33	New washer and dryer at Marina Comfort Station	\$5,000		Not Yet Begun	
		Notes:			
34	Support for bench installation	\$20,000	\$2,735.55	<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes: Three benches installed. Concrete for picnic table at VIC completed; table received, to be installed in Spring.			
35	Jubilee Park new gazebo roof	\$3,000		Not Yet Begun	
		Notes: Not yet begun.			
36	VIC: New thermal pane window inserts and mini split	\$10,000	\$4,816.74	<div><div></div><div></div><div></div><div></div><div></div></div>	★
		Notes: Completed.			
37	Pool - new build or major renovation (engineering)	\$55,000		<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes: Pre-design underway.			
38	Tree Donation Recognition	\$5,000	~\$5000	<div><div></div><div></div><div></div><div></div><div></div></div>	25%
		Notes: Contract awarded. Installation anticipated in Spring 2024.			

Fire Services						
1	Radios & Pagers	\$3,000		Not Yet Begun		
		Notes:				
2	New PPE	\$10,000		<div><div></div><div></div><div></div><div></div><div></div></div>		★
		Notes:				
3	Fire Vehicle - Pumper	\$400,000		<div><div></div><div></div><div></div><div></div><div></div></div>		50%
		Notes: Chassis invoice anticipated in Q4.				
4	Additional Helmets	\$20,000	\$9,834.17	<div><div></div><div></div><div></div><div></div><div></div></div>		★
		Notes:				
Water Utility						
1	New Water Services	\$5,000	\$1,823.96	<div><div></div><div></div><div></div><div></div><div></div></div>		50%
		Notes:				
2	Hydrant Replacement	\$5,000	\$2,183.75	<div><div></div><div></div><div></div><div></div><div></div></div>		50%
		Notes:				
3	Water Meters	\$3,000		<div><div></div><div></div><div></div><div></div><div></div></div>		50%
		Notes:				
4	Transmission Line Access	\$15,000		Not Yet Begun		
		Notes:				
5	Chemical Room Floor - WTP	\$10,000	\$4,101.57	<div><div></div><div></div><div></div><div></div><div></div></div>		★
		Notes: In progress.				
6	Automatic Flushers	\$13,000	\$3,916.00	<div><div></div><div></div><div></div><div></div><div></div></div>		75%
		Notes: In progress.				
7	Security Cameras	\$14,000		Not Yet Begun		
		Notes:				

8	ICIP Priority #2 - Water Rehabilitation and Improvement	\$223,400	\$17,204.57	Not Yet Begun				
		Notes:						
9	Service Extensions	\$41,000	\$1,587.75	<div><div></div></div>			25%	
		Notes:						
10	Reserve Pump Replacement	\$11,500	\$3,575.97	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	75%	
		Notes: Part of one received, waiting on remainder or parts.						
11	Flow Meter at Water Treatment Plant	\$3,000		Not Yet Begun				
		Notes:						
12	Gate Valves	\$6,000		Not Yet Begun				
		Notes:						
13	Thermal Imager	\$5,000		Not Yet Begun				
		Notes:						
14	Underground Locator	\$2,500		Not Yet Begun				
		Notes: Contacted supplier, sheduling a demo						
15	Level Control Valve - Smart Positioner	\$2,500	\$1,884.45	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	★
		Notes: New one received						
Wastewater								
1	New Sewer Services	\$10,000		<div><div></div></div>	<div><div></div></div>			50%
		Notes:						
2	Security Cameras	\$6,000		Not Yet Begun				
		Notes:						
3	Fairmont/Pinegrove Drainage Improvement	\$120,000		Not Yet Begun				
		Notes:						



4	Main at RPS Stormwater	\$20,000		<div><div></div></div>				25%
		Notes:						
5	ICIP Priority #2 - Water Rehabilitation and Improvement	\$223,400		Not Yet Begun				
		Notes:						
6	Service Extensions	\$41,000	\$3,185.93	<div><div></div></div>				25%
		Notes: Stovepipe Lane						
7	PAA Pilot Project	\$37,000		<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	75%
		Notes: In Progress. Renovation of Chemical Building awarded to Rikjak Const.						
8	Lift Station Repairs	\$40,000		Not Yet Begun				
		Notes: Tender posted						
9	Sewer Lift Station	\$2,400		Not Yet Begun				
		Notes:						
10	WWTP Lab / Equipment	\$3,150		Not Yet Begun				
		Notes:						
11	Stormwater Management	\$20,000		Not Yet Begun				
		Notes: Received quotes on temporary portable flow meters with installation.						
12	Thermal Imager	\$5,000		Not Yet Begun				
		Notes:						
13	Underground Locator	\$2,500		Not Yet Begun				
		Notes: Contacted supplier, sheduling a demo						

14	Sewer Lift Station	\$12,000		Not Yet Begun	
		Notes:			
15	WWTP SCADA	\$15,000		Not Yet Begun	
		Notes: Scheduled a visit with the Programmer			
Electric Utility					
1	Electric Line Replacements	\$25,000		<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes:			
2	New Digital Electric Meters	\$4,000		<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes:			
3	Transformers	\$20,000		<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes:			
4	PCB Transformers Replacement Project	\$400,000	\$238,594.40	<div><div></div><div></div><div></div><div></div><div></div></div>	75%
		Notes:			
5	Thermal Imager	\$10,000		Not Yet Begun	
		Notes:			
6	Underground Locator	\$5,000		Not Yet Begun	
		Notes:			
7	New Street Lights	\$5,000		<div><div></div><div></div><div></div><div></div><div></div></div>	50%
		Notes:			
8	Voltage Regulators	\$100,000	\$116,029.82	<div><div></div><div></div><div></div><div></div><div></div></div>	★
		Notes: West Circuit; installed.			
9	Utility Truck	\$80,000		Not Yet Begun	
		Notes:			



## Municipality of the District of Lunenburg

10 Allée Champlain Drive, Cookville, Nova Scotia, Canada, B4V 9E4

### Administration

Phone: 902.543.8181 Fax: 902.543.7123 Web Site: [www.modl.ca](http://www.modl.ca)

January 15, 2024

Mayor David Devenne & Council  
Town of Mahone Bay  
493 Main Street  
Mahone Bay NS B0J 2E0

Dear Mayor Devenne:

### RE: 2024/25 REMO Operating Budget

At the January 15, 2024, Regional Emergency Management Organization (REMO) Advisory Committee meeting, the Committee passed the following motion:

**“that the Regional Emergency Management Advisory Committee recommends a total 2024/25 representing the core budget of \$410,418 to partner Municipal Units for approval.”**

Please find attached the recommended Operating Budget for REMO for the fiscal year 2024/25, indicating the Town of Mahone Bay's share of \$10,764.45. Please note there is no Capital Budget for the fiscal year 2024/25.

Please forward this budget to your Council for consideration and approval. Once approved, please forward a copy of Council's motion approving the budget to Angela Henhoeffler, REMO Manager to [angela.henhoeffler@LunenburgREMO.ca](mailto:angela.henhoeffler@LunenburgREMO.ca).

Sincerely,

Tom MacEwan  
Chief Administrative Officer

Attachment

cc: Angela Henhoeffler, REMO

Regional Emergency Management Budget 2024/25

	2023/2024			CORE		ENHANCED	
	YTD	Commitment	Budget	Proposed 2024/2025		Proposed 2024/2025	
TRAINING/ TRAVEL	4,787.42	9,897.96	11,000.00	19,000.00		23,500.00	
ADMINISTRATION	87,356.06	52,739.90	142,100.00	314,918.00	2FTE computers, phones, 4 TMRs increased Comms support	448,366.00	3 FTE computers, phones 7 TMRs Comms Support for projects
PROJECTS	6,383.17	0.00	12,400.00	52,500.00	Be Ready Training ECC To Go Boxes Generator Engineering	313,700.00	Volunteer Roster Vulnerable Persons Registry Capital Generator Evacuation Routes
GRANTS & CONTINGENCY	29,552.78		26,500.00	24,000.00		24,000.00	
<b>TOTAL REMO BUDGET</b>	<b>128,079.43</b>	<b>62,637.86</b>	<b>192,000.00</b>	<b>410,418.00</b>		<b>809,566.00</b>	

Core Budget

	2023/24 Proposed Budget			2024/25 Proposed Budget			
Cost Sharing	UA 2022/23	share	Contribution	UA 2023/24	share	Contribution	Increase
District of Lunenburg	2,887,963,821	49.89253140%	\$ 85,715.37	3,129,872,293	49.74985526%	\$ 204,182.36	\$ 118,466.99
District of Chester	1,741,116,861	30.07957615%	\$ 51,676.71	1,894,549,276	30.11418468%	\$ 123,594.03	\$ 71,917.32
Town of Bridgewater	715,142,664	12.35482161%	\$ 21,225.58	772,045,224	12.27179084%	\$ 50,365.64	\$ 29,140.06
Town of Lunenburg	298,368,092	5.15461423%	\$ 8,855.63	329,745,875	5.24136707%	\$ 21,511.51	\$ 12,655.89
Town of Mahone Bay	145,777,562	2.51845662%	\$ 4,326.71	165,006,224	2.62280214%	\$ 10,764.45	\$ 6,437.74
<b>Totals</b>	<b>5,788,369,000</b>	<b>100.0%</b>	<b>\$ 171,800.00</b>	<b>6,291,218,892</b>	<b>100.00000000%</b>	<b>\$ 410,418.00</b>	<b>\$ 238,618.00</b>

Enhanced Budget

	2023/24 Proposed Budget			2024/25 Proposed Budget			
Cost Sharing	UA 2022/23	share	Contribution	UA 2023/24	share	Contribution	Increase
District of Lunenburg	2,887,963,821	49.89253140%	\$ 85,715.37	3,129,872,293	49.74985526%	\$ 402,757.91	\$ 317,042.54
District of Chester	1,741,116,861	30.07957615%	\$ 51,676.71	1,894,549,276	30.11418468%	\$ 243,794.20	\$ 192,117.49
Town of Bridgewater	715,142,664	12.35482161%	\$ 21,225.58	772,045,224	12.27179084%	\$ 99,348.25	\$ 78,122.66
Town of Lunenburg	298,368,092	5.15461423%	\$ 8,855.63	329,745,875	5.24136707%	\$ 42,432.33	\$ 33,576.70
Town of Mahone Bay	145,777,562	2.51845662%	\$ 4,326.71	165,006,224	2.62280214%	\$ 21,233.31	\$ 16,906.61
<b>Totals</b>	<b>5,788,369,000</b>	<b>100.0%</b>	<b>\$ 171,800.00</b>	<b>6,291,218,892</b>	<b>100.00000000%</b>	<b>\$ 809,566.00</b>	<b>\$ 637,766.00</b>

Regional Emergency Management Budget 2024/25

	2023/2024			CORE		ENHANCED	
	YTD	Commitment	Budget	Proposed 2024/2025		Proposed 2024/2025	
TRAINING/ TRAVEL	4,787.42	9,897.96	11,000.00	19,000.00		23,500.00	
ADMINISTRATION	87,356.06	52,739.90	142,100.00	314,918.00	2FTE computers, phones, 4 TMRs increased Comms support	448,366.00	3 FTE computers, phones 7 TMRs Comms Support for projects
PROJECTS	6,383.17	0.00	12,400.00	52,500.00	Be Ready Training ECC To Go Boxes Generator Engineering	313,700.00	Volunteer Roster Vulnerable Persons Registry Capital Generator Evacuation Routes
GRANTS & CONTINGENCY	29,552.78		26,500.00	24,000.00		24,000.00	
TOTAL REMO BUDGET	128,079.43	62,637.86	192,000.00	410,418.00		809,566.00	

Core Budget

	2023/24 Proposed Budget			2024/25 Proposed Budget			
Cost Sharing	UA 2022/23	share	Contribution	UA 2023/24	share	Contribution	Increase
District of Lunenburg	2,887,963,821	49.89253140%	\$ 85,715.37	3,129,872,293	49.74985526%	\$ 204,182.36	\$ 118,466.99
District of Chester	1,741,116,861	30.07957615%	\$ 51,676.71	1,894,549,276	30.11418468%	\$ 123,594.03	\$ 71,917.32
Town of Bridgewater	715,142,664	12.35482161%	\$ 21,225.58	772,045,224	12.27179084%	\$ 50,365.64	\$ 29,140.06
Town of Lunenburg	298,368,092	5.15461423%	\$ 8,855.63	329,745,875	5.24136707%	\$ 21,511.51	\$ 12,655.89
Town of Mahone Bay	145,777,562	2.51845662%	\$ 4,326.71	165,006,224	2.62280214%	\$ 10,764.45	\$ 6,437.74
Totals	5,788,369,000	100.0%	\$ 171,800.00	6,291,218,892	100.00000000%	\$ 410,418.00	\$ 238,618.00

Enhanced Budget

	2023/24 Proposed Budget			2024/25 Proposed Budget			
Cost Sharing	UA 2022/23	share	Contribution	UA 2023/24	share	Contribution	Increase
District of Lunenburg	2,887,963,821	49.89253140%	\$ 85,715.37	3,129,872,293	49.74985526%	\$ 402,757.91	\$ 317,042.54
District of Chester	1,741,116,861	30.07957615%	\$ 51,676.71	1,894,549,276	30.11418468%	\$ 243,794.20	\$ 192,117.49
Town of Bridgewater	715,142,664	12.35482161%	\$ 21,225.58	772,045,224	12.27179084%	\$ 99,348.25	\$ 78,122.66
Town of Lunenburg	298,368,092	5.15461423%	\$ 8,855.63	329,745,875	5.24136707%	\$ 42,432.33	\$ 33,576.70
Town of Mahone Bay	145,777,562	2.51845662%	\$ 4,326.71	165,006,224	2.62280214%	\$ 21,233.31	\$ 16,906.61
Totals	5,788,369,000	100.0%	\$ 171,800.00	6,291,218,892	100.00000000%	\$ 809,566.00	\$ 637,766.00



## REMO Staff Timeline

[illegible]





## Staff Report: Pension and Benefits Information Date: January 25, 2023

### **General Overview:**

At the May 18, 2023 special meeting of Council, Council passed the following motion, "THAT Council direct staff to prepare a report on employee pension and benefit plans benchmarking against other NS municipalities."

The purpose of this report is to provide Council with information on the current Town of Mahone Bay pension and health benefits benchmarked against other NS municipalities as part of a broader Human Resources policy and practice review.

### **Background:**

To conduct this review, staff gathered information from the Town's pension consultant, the Town's employee benefits consultant, and conversations with other municipalities.

As part of this review, staff surveyed other municipalities on their pension plans, and gathered information from 21 municipalities, including all other municipalities in Lunenburg County.

### **Analysis:**

#### ***Pension***

There are two types of pension plans: defined contribution and defined benefit. The defined contribution allows an employee to save and invest a certain portion of their income for retirement, usually with a matching contribution from the employer. A defined benefit plan guarantees an employee a certain amount of income when they retire based on a formula that considers salary, years of service, and age. In general, a defined contribution plan allows the employee more freedom to determine how to invest their money where a defined benefit tends to allow for more safety and a guaranteed retirement income, but contributions tend to be higher.

Currently, the Town of Mahone Bay offers a defined contribution plan with a 6% matching structure. Employees work with the pension consultant to determine the investment type, which is usually based on conservative, moderate, or aggressive investment portfolios.

Of the municipalities surveyed (21), 11 municipalities had a defined contribution plan. Of those, one (1) municipality was transitioning to a defined benefit, and another offered a defined benefit to unionized staff and defined contribution to non-unionized staff.

The remaining municipalities (10) offered employees a defined benefit plan, all except one offering the Nova Scotia Public Service Superannuation Plan (NSPSSP). The Province of Nova Scotia also offers this plan to staff.

Of the other four (4) municipalities in Lunenburg County, two offered NSPSSP to all staff, one offered NSPSSP to unionized staff and a defined contribution to non-unionized staff, and one municipality offered a defined contribution plan to all.

From the above information, it can be seen that municipalities tend to be split on offering defined contribution or defined benefit plans.

### *Contribution Structure*

As previously stated, the Town offers a 6% matching, defined contribution plan. There are varied ways municipalities organize their contribution structure. Most municipalities have a similar matching structure to Mahone Bay ranging from 5% to 9%. Some municipalities have a scaffolded structure where contributions increase based on years of service; these usually start with 5% contribution and end at 9% contribution after 20 years of service. For those municipalities offering a non-scaffolded contribution structure, the average contribution level was 7%.

The NSPSSP is the most popular defined benefit plan being used by municipalities in Nova Scotia. The current contribution structure for NSPSSP is:

- 8.4% of pensionable earnings up to the year's maximum pensionable earnings (YMPE for 2024 is \$68,500)
- 10.9% of pensionable earnings above the YMPE
- Employer matched

The NSPSSP follows two formulas for retirement age:

- If hired after April 6, 2010, employee age plus years of service equals 85, with the employee being over 55 years of age.
- If hired prior to April 6, 2010, employee age plus years of service equals 80, with employee being at least 50 years of age.
- Employees cannot contribute to the plan after the age of 71.

In conducting this research, one common point of consideration offered was that in cases where a person was in a job that offered a defined benefit plan, they could not transfer that plan to a defined contribution plan. This situation made the

decision to change jobs very difficult for the employee, and in many instances, people did not accept positions due to this inability to transfer pensions.

**Health Benefits**

The Nova Scotia Federation of Municipalities now has a batch purchase agreement for health, dental, and life and disability benefits that municipalities can buy into.

The Town is part of Pool A, which is for municipalities with fewer than 50 staff. In each pool, there are three options of coverage with Option 1 being the most robust and Option 3 being the least. Currently there are 35 municipalities in Pool A and they provide the following:

	Option 1	Option 2	Option 3
Health	20	8	7
Dental	14	14	5

The Town of Mahone Bay currently offers Option 1 for Health and Option 2 for Dental. The life and disability benefits are established by the Town and can be changed at the Town’s request.

Currently the Town funds 50% of the health, dental, and life insurance benefits and the employee funds the remainder, which is a common cost sharing arrangement.

One additional health benefit that our provider offers is a Healthcare Spending Account. Healthcare Spending Accounts (HAS) are funded through employer contributions and can be used by employees for medical expenses and health costs not covered under the basic plan.

**Financial Analysis:**

The purpose of this report is for information. This review is part of a broader Human Resources policy and practice review that will include further recommendation ahead of the 2024-25 budget process. If, at that time, Council were to consider changes to current plans, the following is presented for consideration:

If Council were to increase the defined contribution pension plan the following costs would apply:

- Current Cost to Town:  $\$2,542.19 \times 26 = \$66,097.03$  annually (at current salaries)
- Increase of 1% -  $\$2,965.89 \times 26 = \$77,113.14$  annually (\$11,016.11 increase at current salaries)

- Increase of 2% -  $\$3,389.59 \times 26 = \$88,129.37$  annually (\$22,032.34 increase at current salaries).

If Council were to adopt the NSPSSP the total increase in costs for the 2024-2025 fiscal year would be: \$30,103.08.

The NSFAM Health and Dental plans premiums are in the chart below with the Town plans highlighted:

Monthly Premium Contribution (Health)	Pool A - Option 1	Pool A - Option 2	Pool A - Option 3
Single	\$157.69	\$129.29	\$79.18
Family	\$375.37	\$335.17	\$205.24

Monthly Premium Contribution (Dental)	Pool A - Option 1	Pool A - Option 2	Pool A - Option 3
Single	\$43.69	\$32.58	\$28.30
Family	\$112.72	\$84.06	\$72.58

The below cost estimates represent the maximum liability including the 5.2% admin fee for the Town each year (if all employees claimed their full amount) of a Healthcare Spending Account. If employees do not claim their full amount, the Town is not invoiced.

\$300 per employee = \$5,680 annual cost ( $\$300 \times 18 = \$5,400 + 5.2\% = \$5,680$ )

\$500 per employee = \$9,470 annual cost ( $\$500 \times 18 = \$9,000 + 5.2\% = \$9,470$ )

\$750 per employee = \$14,200 annual cost ( $\$750 \times 18 = \$13,500 + 5.2\% = \$14,200$ )

Attached to this report are the following:

- Canada Life Member Booklet (Pension)
- Desjardins Insurance (Group Insurance Plan)
- Medavie Blue Cross Group Benefits Booklet (Health and Dental)
- NSFAM Health and Dental Options (Pool A) Information Sheets
- Health Spending Account Information Brochure
- HSA – Expense Eligibility

- NSPSSP – Member Guide

**Recommendation**

THAT Council accept this report for information.

Respectfully submitted,

Eric J. Levy  
Deputy CAO



# Health Spending *Account*



An Affordable Benefit Solution Meeting Employees'  
Unique Health Care Needs



A Health Spending Account (HSA) is a unique and effective way to offer employees the benefits they want using pre-tax dollars.<sup>1</sup> Employees can choose where their HSA benefit dollars are spent, customizing their plan to their specific needs.

The HSA account is funded through employer contributions, and can be used by employees for medical expenses and health costs not covered under their basic or provincial health plan. Employees are allocated a specific sum of money at the beginning of each year.

## Two Management Options

### CREDIT CARRY FORWARD

- On January 1, or on the policy's effective date, a pre-determined allocation is credited to the employee's "account".
- The plan is designed to allow the transfer of any unused credits into the next year.
- At the end of the second year, any unused credits from the first year are forfeited.
- Claims are to be submitted by the employee during the year incurred.
- Employees have a period of 60 days<sup>2</sup> following the end of the first year to submit unpaid claims from the previous year. For example, employees who incurred expenses in one year can submit a claim for this expenditure up until February 28 of the following year. These claims will be paid by remaining HSA balance.

#### EXAMPLE

Date	Allocated Credit	Amount Reimbursed	Balance
January 1, 2019	\$800		\$800
February 7, 2019 (claim filed)		\$150	\$650
May 4, 2019 (claim filed)		\$200	\$450
January 1, 2020 (new allocation)	\$800		\$1,250*
January 1, 2021 (new allocation)	\$800		\$1,600**

\* Credit carried forward (\$800 + \$450).

\*\* The \$450 carried forward from 2019 is forfeited.

### CLAIMS CARRY FORWARD

- On January 1, or on the policy's effective date, a pre-determined allocation is credited to the employee's "account".
- Funds not used in the year they were allocated are forfeited.
- Claims not reimbursed in the first year can be carried forward into the second.
- Employees have a period of 60 days<sup>2</sup> following the end of the year to submit unpaid claims from the previous year against that year's balance. These claims will be paid by the previous year's remaining HSA balance. For claims exceeding the remaining previous year's balance, the current year's balance will be used.

#### EXAMPLE

Date	Allocated Credit	Claim Amount	Amount Reimbursed	Balance
January 1, 2019	\$800	\$1,000	\$800	\$200
January 1, 2020	\$800		(\$200)*	\$600**
January 1, 2021	\$800			\$800

\* Reimbursement of claim carried forward from January 1, 2019.

\*\* The \$600 balance from 2020 was not used during the one year period and is forfeited at the end of 2020.

<sup>1</sup> Expenses are taxable in Quebec.

<sup>2</sup> May vary by group.



## Eligible Expenses

include health and dental expenses not covered by the group plan.

These expenses are based on Canada Revenue Agency (CRA) guidelines and include:

- Medical fees (except cosmetic procedures) not covered by the group plan
- Some medical devices, drugs and hospitalization fees
- Laser eye surgery
- Insulin, oxygen and liver extract, as prescribed by a physician
- Acupuncture and chiropractic services
- Expenses incurred outside the country in excess of the coverage from your provincial plan or travel health insurance
- Transportation and travel costs while receiving necessary medical care
- Expenses from home renovations or vehicle modifications due to disability

## Reimbursement Process

- First, the claim must be submitted under the employee's group plan.
- Any unpaid or ineligible expenses may then be processed through their HSA\*.
- When a claim is paid, an explanation of the benefit(s) is provided indicating the amount paid as part of their health or dental coverage, the amount paid from their HSA, and the remaining HSA account balance.

\* If the employee has health coverage under another plan (for example, a spouse's plan), they must submit their claim under that plan before a claim for reimbursement is made under the HSA.

## Administration Options

### Automatic Reimbursement

- HSA funds are applied automatically to any eligible unpaid portion of claims\* - no need for the employee to submit an HSA claim form.

### Reimbursement Upon Request

- The employee chooses when their HSA funds are used, either by indicating on the benefit claim form whether any unpaid claim reimbursements should be paid from their HSA, or by submitting an HSA form.

\* For Pay Direct Claims, HSA reimbursement is only provided once the employee has accumulated \$20 or more in eligible expenses

### PAPERLESS CLAIMS

Combined with features including direct deposit and eClaims, Automatic Reimbursement for HSA is the easiest and most convenient way to ensure your plan members enjoy full advantage of your investment in an HSA program.



## Advantages

- Adds flexibility to your group plan
- Controls health plan costs
- Creates a competitive advantage by offering existing and potential employees more benefits compared to other companies
- Is an alternative to adding new benefits to the plan's coverage
- Allows for additional funds for emergency situations
- Employer contributions associated with the plan may be tax deductible
- Encourages employee accountability on the use of health care funds
- Accommodates diverse employee needs

Providing full coverage for every possible health benefit is unrealistic for most organizations.

Health Spending Accounts provide coverage to meet plan members' unique and varying health care needs.



## Design Flexibility

- Options to exclude:
  - Specific benefits
  - Canada Revenue Agency (CRA) dependents
  - Regular benefit plan participants (spouse/dependent children).

**For more information,  
please contact your Medavie Blue Cross representative.**

# HSA - Expense Eligibility

**Eligible expenses** are reasonable medical expenses not reimbursed by any government sponsored or private health care plan. Eligible expenses can also include expenses incurred outside your province of residence, deductibles, co-payments, and amounts above plan maximums.

Prescriptions may be required for some services to qualify. Visit [cra-arc.gc.ca](http://cra-arc.gc.ca) and search Medical Expense Tax Credits to ensure your expense meets the conditions necessary to qualify under the Income Tax Act.

## Common Eligible Expenses

<b>Attendant Care</b> (requires certification of need from physician)	<ul style="list-style-type: none"> <li>Services provided in Home, Retirement Home, Nursing Home or Group Home</li> </ul>	Includes Fees from: <ul style="list-style-type: none"> <li>Personal Care Worker</li> <li>Registered Nurse</li> <li>Respite Care</li> </ul>	Includes Fees for: <ul style="list-style-type: none"> <li>Food Preparation</li> <li>Housekeeping</li> <li>Laundry Services</li> </ul>
<b>Dental Services</b> (excluding teeth whitening and cosmetic veneers)	<ul style="list-style-type: none"> <li>Diagnostic Services (x-rays)</li> <li>Dentures</li> <li>Orthodontics</li> </ul>	<ul style="list-style-type: none"> <li>Preventive Services, such as:               <ul style="list-style-type: none"> <li>Recall Examinations,</li> <li>Polishing and</li> <li>Application of Fluoride</li> </ul> </li> </ul>	
<b>Diagnostic Services*</b>	<ul style="list-style-type: none"> <li>Diagnostic, Laboratory, Radiological Tests and Scans</li> </ul>		
<b>Drugs</b>	<ul style="list-style-type: none"> <li>Drugs requiring a prescription and/or dispensed by a pharmacist, physician or practitioner</li> </ul>	<ul style="list-style-type: none"> <li>Fertility Treatments</li> <li>Flu Shots</li> <li>Insulin</li> <li>Liver Extract Injections</li> </ul>	<ul style="list-style-type: none"> <li>Smoking Cessation Drugs</li> <li>Vaccines</li> <li>Vitamin B12 Injections</li> </ul>
<b>Facility Care</b> (excluding television rentals and phone fees)	<ul style="list-style-type: none"> <li>Convalescent Care Home</li> <li>Hospital</li> </ul>	<ul style="list-style-type: none"> <li>Nursing Home</li> <li>Psychiatric Facility</li> </ul>	<ul style="list-style-type: none"> <li>Substance Abuse Facility</li> </ul>
<b>Medical Devices and Services</b>	<ul style="list-style-type: none"> <li>Air Conditioners (required for severe chronic ailment, disease or disorder)</li> <li>Artificial Eyes and Limbs</li> <li>Blood Transfusion Fees</li> <li>Breast Prosthesis</li> <li>Cochlear Implants</li> <li>Crutches</li> <li>Diabetic Supplies</li> </ul>	<ul style="list-style-type: none"> <li>Electronic Bone Healing Devices</li> <li>Electronic Speech Synthesizers</li> <li>Hearing Aids</li> <li>Heart Monitoring Devices</li> <li>Needles and Syringes</li> <li>Ostomy Supplies</li> <li>Oxygen Equipment</li> <li>Physician Fees</li> </ul>	<ul style="list-style-type: none"> <li>Prosthetics</li> <li>Repairs to Eligible HSA Devices</li> <li>Respirators</li> <li>Scooters</li> <li>Trusses</li> <li>Walkers</li> <li>Wheelchairs (excluding accessories)</li> <li>Virtual Care (online doctors)</li> </ul>
<b>Medical Practitioner Services</b>	<ul style="list-style-type: none"> <li>Acupuncturist</li> <li>Athletic Therapist</li> <li>Audiologist</li> <li>Chiropract/Podiatrist</li> <li>Chiropractor</li> <li>Dental Hygienist</li> <li>Dentist</li> </ul>	<ul style="list-style-type: none"> <li>Dietician</li> <li>Homeopath</li> <li>Massage Therapist</li> <li>Naturopath</li> <li>Occupational Therapist</li> <li>Osteopath</li> <li>Personal Care Worker*</li> </ul>	<ul style="list-style-type: none"> <li>Physiotherapist</li> <li>Psychiatrist</li> <li>Psychologist</li> <li>Registered Nurse</li> <li>Social Worker</li> <li>Speech Therapist</li> </ul>
<b>Medical Transportation Services</b>	<ul style="list-style-type: none"> <li>Ambulance Services</li> <li>Bone Marrow Transplant Charges (patient and donor), such as transportation charges and meals and expenses</li> </ul>	<ul style="list-style-type: none"> <li>Meals and Transportation Expenses, when patient transportation is required (plus one attending person - if required)</li> </ul>	<ul style="list-style-type: none"> <li>Organ Donor Charges (patient and donor), such as transportation charges and meals and expenses</li> </ul>
<b>Miscellaneous</b>	<ul style="list-style-type: none"> <li>Health and Dental Plan Premiums (private insurance)</li> </ul>	<ul style="list-style-type: none"> <li>Home or Vehicle Modifications, when required for disabled persons</li> </ul>	<ul style="list-style-type: none"> <li>Service Animal-Related Charges</li> <li>Medical Cannabis</li> <li>Pharmacogenetic Testing</li> </ul>
<b>Rehabilitative Training</b>	<ul style="list-style-type: none"> <li>Lip Reading</li> </ul>	<ul style="list-style-type: none"> <li>Sign Language</li> </ul>	
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Contact Lenses</li> <li>Eye Examinations</li> </ul>	<ul style="list-style-type: none"> <li>Laser Eye Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Prescription Lenses and Frames</li> </ul>

## Common Ineligible Expenses

	<ul style="list-style-type: none"> <li>• <b>Adoption Fees</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Athletic or Fitness Club Fees</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Cosmetic procedures aimed at purely enhancing appearance, such as:</b> <ul style="list-style-type: none"> <li>- Augmentations</li> <li>- Botox Injections</li> <li>- Hair Replacement Procedures and Supplies (ex. hair plugs, hair extensions)</li> <li>- Laser Hair Removal</li> <li>- Liposuction</li> <li>- Tattoo Removal</li> <li>- Teeth Whitening</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Cosmetics and Hygiene Products, such as:</b> <ul style="list-style-type: none"> <li>- Contact Lens Solution</li> <li>- Lotions and Creams</li> <li>- Make-up</li> <li>- Sunscreen</li> <li>- Toothpaste</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Dietary Supplements, such as:</b> <ul style="list-style-type: none"> <li>- Food (except when required for enteral feeding)</li> <li>- Minerals and Supplements</li> <li>- Meal Replacements</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Esthetic Massage Therapy, such as:</b> <ul style="list-style-type: none"> <li>- Aromatherapy Massage</li> <li>- Body Wraps</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Fees for missed appointments</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Health Programs (ex. Weight loss program fees)</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Home Appliances, such as:</b> <ul style="list-style-type: none"> <li>- Air Conditioners</li> <li>- Air Purifiers</li> <li>- Dehumidifiers</li> <li>- Fans</li> <li>- Humidifiers (except when required for CPAP machines)</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Hot Tubs and Saunas</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Life and Disability Plan Premiums</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Over the counter medications, such as:</b> <ul style="list-style-type: none"> <li>- Acid Controllers</li> <li>- Allergy Medications</li> <li>- Cough and Cold Items</li> <li>- Creams and Lotions</li> <li>- Digestive Aids</li> <li>- Herbal Remedies</li> <li>- Pain Relievers</li> <li>- Smoking Cessation Products</li> <li>- Vitamins</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Personal Response Systems (ex. Lifeline and Health Line Services)</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Shoes (off-the-shelf or athletic)</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Sports Equipment, such as treadmills</b></li> </ul>

## Who is Eligible?

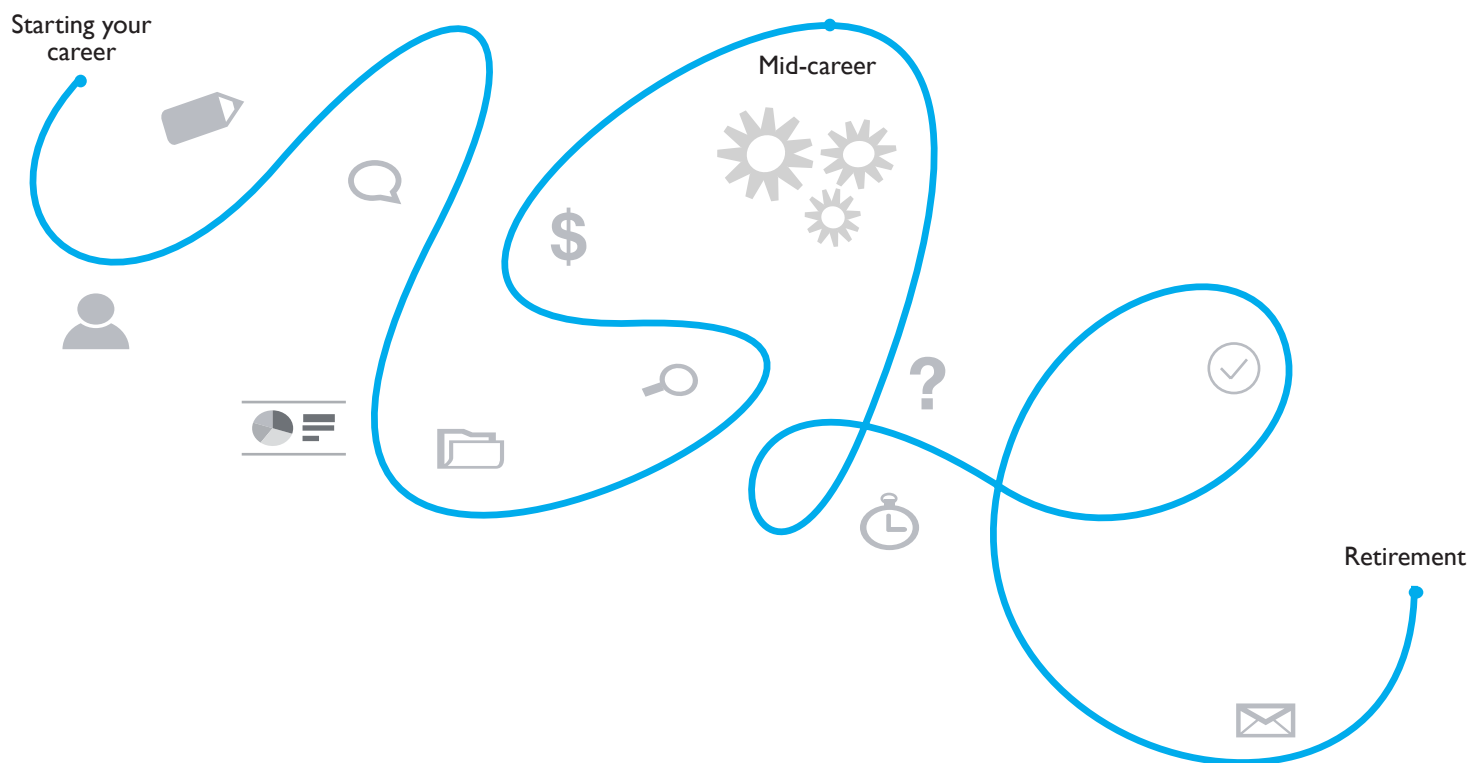
Dependents normally eligible under your Health and Dental benefits plan, plus dependents considered eligible under the Canada Revenue Agency. This could include financially dependent family members who are living with the member at some point in the year, such as parents or grandparents. This could also include your child, grandchild, brother or sister, by blood, marriage, common law partnership, or adoption (if under 18 years of age or physically or mentally disabled).

Coverage may vary by group.



# PSSP Member Guide

Helping you to navigate your  
pension throughout your career





# Welcome to your Public Service Superannuation Plan

The Nova Scotia Public Service Superannuation Plan (PSSP or Plan) is one of the largest public sector pension plans in the Province. The Plan is a registered defined benefit pension plan that offers you a lifetime pension benefit when you retire. It is an important part in helping you to be financially secure during your retirement years.

## This Member Guide:

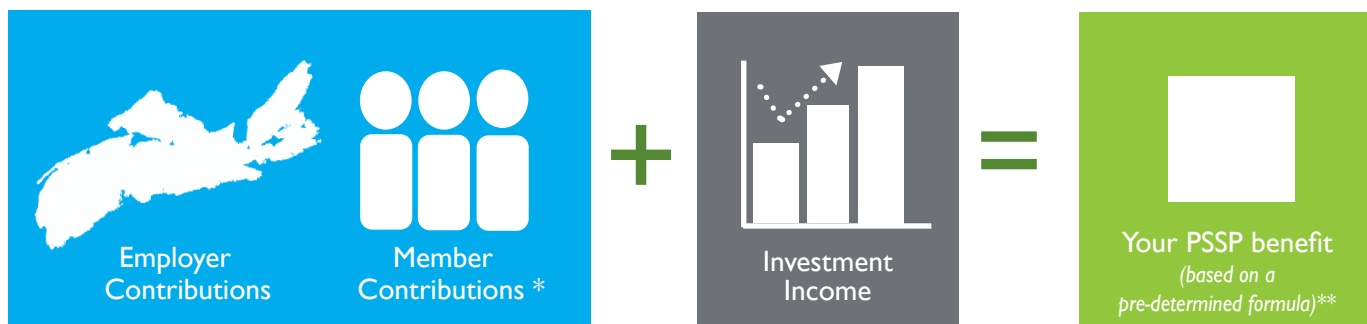
This Member Guide is designed to provide you with a better understanding of your PSSP and how it will provide you with a lifetime pension benefit when you retire.

**Please read it carefully as it includes important information about your PSSP and retirement planning.**

This Guide provides general information only. Should anything in this handbook conflict with the governing legislation, the legislation shall apply.

## How your Public Service Superannuation Plan works:

Your PSSP is funded by contributions made by you and your employer, as well as investment income generated by the Plan's investment assets.



\* The contributions you make to the Plan today will make it possible for you to receive a pension benefit when you retire.

\*\*The pre-determined formula is based on your pensionable earnings and years of service.

Updated: August 2021

All information presented in this document is premised on the Plan rules and criteria which currently exist under the Public Service Superannuation Act (the "PSSA") and the plan text made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the PSSA, the plan text, or other legal documents as appropriate. In the event of a discrepancy between the information provided in this document and the legislation and/or legal documents, the latter takes precedence.

# 10 facts about your PSSP

## ✓ 1. Keep your personal information up-to-date!

- Please notify your employer of any changes to your name or your mailing address and phone number.
- Please notify us of any changes to your spousal relationship status or the name and date of birth of your spouse or common-law partner.



✓ 2.

## Stay Informed!

To keep you informed on the PSSP's latest news and updates, we offer the following:

- An Annual Report
- Semi-annual newsletters
- Quarterly Investment Reports

✓ 3.



Follow us on twitter at

**@yourNSPSSP**

Our Twitter account is updated weekly with the latest PSSP news and information.

✓ 4.



## Your Member Statement

Contains important details, such as:

- Your projected retirement dates
- Information on benefits at retirement

Your Member Statement is mailed to your home address annually each spring.

✓ 5.



## You contribute to your Plan

Contributions are deducted from your pay each payday by your employer. Your employer also pays an amount equal to your contributions to the Plan.

See page 5 for more.

✓ 6.



## A survivor pension benefit is available for your loved ones in the event of your death.

- In the event of your death, your surviving spouse, eligible children and/or dependants automatically receive a survivor pension benefit.
- If you do not have a surviving spouse, eligible children, or a dependant, you may wish to designate a beneficiary.

See page 15 for more.

✓ 7.



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

is a great way to learn more about how your PSSP works and about how its investments are performing.

You can view your information online:

**[nspensions.hroffice.com](http://nspensions.hroffice.com)**

The My Retirement Plan website allows you to:

- Obtain an estimate of your pension
- View helpful retirement planning resources
- View your Member Statement

✓ 8.



## Purchasing prior service

You may be permitted to buy back service with a current or previous PSSP employer to increase your pension amount and/or to retire sooner.

See page 12 for more.

✓ 9.



## Planning to Retire?

One of the most important things to remember about your pension is that you must apply for it.

See page 17 for more.

✓ 10.



## Transferring from another pension plan?

The PSSP has reciprocal transfer agreements with pension plans of other public authorities. If you had service with one or more of these public authorities, you may be able to transfer your pensionable service from that plan to the PSSP.

See page 11 for more.

## contents

### Newly hired and mid-career:

- 4..... Membership
- 5..... Contributions
- 6..... Pension benefit
- 7..... Your Pension Calculation
- 9..... Retirement Eligibility
- 10..... Pensionable Service
- 11..... Reciprocal Transfer Agreements
- 12..... Purchasing Prior Service
- 13..... Leaving your career
- 14..... Life events - What happens if:
  - 14..... My spousal relationship changes?
  - 15..... I die?
  - 16..... I become sick or disabled?

### Thinking about Retirement?


- 17..... Applying for Your Pension
- 18..... Your Retirement Picture


### General Information:


- 19..... Plan Governance
- 20..... Nova Scotia Pension Services Corporation





### Nova Scotia Pension Services Corporation contact information:


 1-800-774-5070 (toll free)  
902-424-5070

 [pensionsinfo@nspension.ca](mailto:pensionsinfo@nspension.ca)

 [@yourNSPSSP](https://twitter.com/yourNSPSSP)

 Purdy's Landing, Suite 400,  
1949 Upper Water Street,  
Halifax, NS B3J 3N3

 PO Box 371,  
Halifax NS B3J 2P8

 [www.nspssp.ca](http://www.nspssp.ca)  
[www.novascotiapension.ca](http://www.novascotiapension.ca)



# Membership

Your membership in the PSSP depends on whether your employer participates in the PSSP and the terms on which you were hired.

When your employer notifies us of your membership in the PSSP, we will provide you with a PSSP Membership Welcome Package. This package includes important forms that you will have to complete, as well as your personal login credentials to the My Retirement Plan website.

The My Retirement Plan website allows you access to your personalized pension information online at any time.

To confirm your membership in the PSSP, please consult with your manager or Human Resources representative.

When you receive your PSSP Membership Welcome Package, it is important that you complete all the forms in the package and return them to us.

## Who is eligible to participate in the PSSP?

There are a number of employers who participate in the PSSP.

PSSP Members may work:

- in a government department,
- with a university that participates in the PSSP,
- with a municipality that participates in the PSSP, or
- with an agency, board or commission that participates in the PSSP.

For a complete list of employers participating in the PSSP, please visit the “Employers” section of our website at: [www.nspssp.ca/publicservice/employers/list-employers](http://www.nspssp.ca/publicservice/employers/list-employers)



# Contributions

You are required to make contributions to the Plan, unless you meet one of the following exceptions:

- you have 35 or more years of pensionable service within the PSSP.
- you are 71 years of age or older. This is the maximum age that the Canada Revenue Agency (CRA) permits pension contributions to be made.

Your PSSP contributions are deducted from your pay each payday by your employer. Your employer also pays an amount equal to your contributions to the Plan.

These contributions are invested to grow the pension fund, helping to pay for the future pension benefits of its members. While contributions are important, your pension is based on your years of pensionable service and pensionable earnings, not the amount you contribute.

## How much do I contribute?

To view what you contribute to the Plan, check your pay stub. There are two rates of contribution.

- 8.4% of pensionable earnings up to the year's maximum pensionable earnings (YMPE), and
- 10.9% of pensionable earnings above the YMPE.

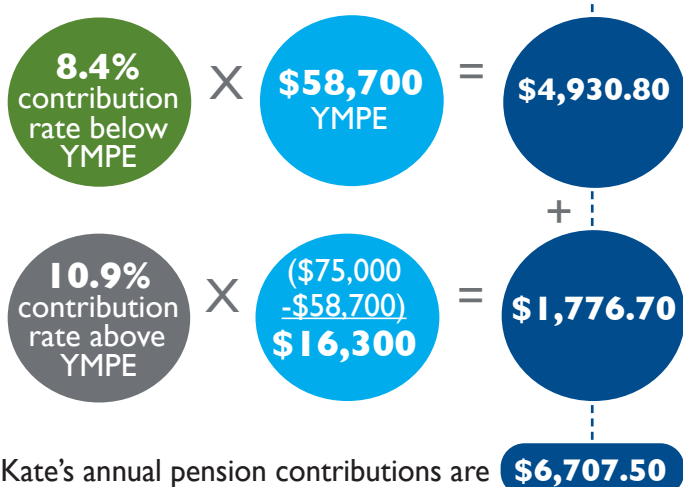
## How much does my employer contribute?

Your employer matches your contributions.

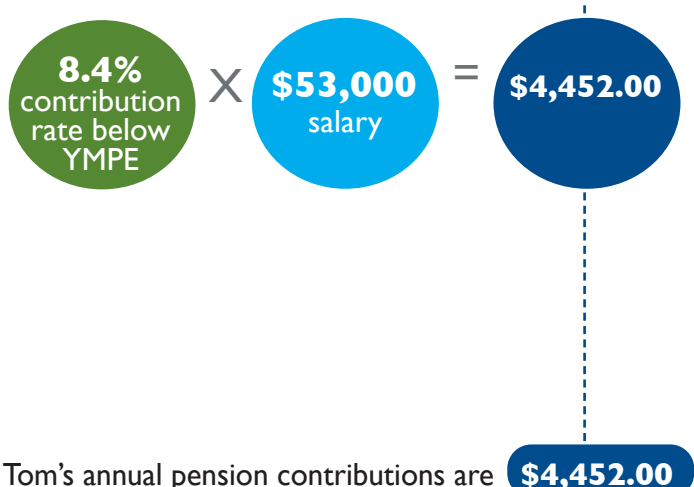
- 8.4% of pensionable earnings up to the YMPE, and
- 10.9% of pensionable earnings above the YMPE.

The following are examples of how your pension contributions are calculated using the YMPE. The YMPE for 2020 is \$58,700.

Kate's salary is \$75,000 (greater than the YMPE):



Tom's salary is \$53,000 (less than the YMPE):



## Year's Maximum Pensionable Earnings (YMPE)

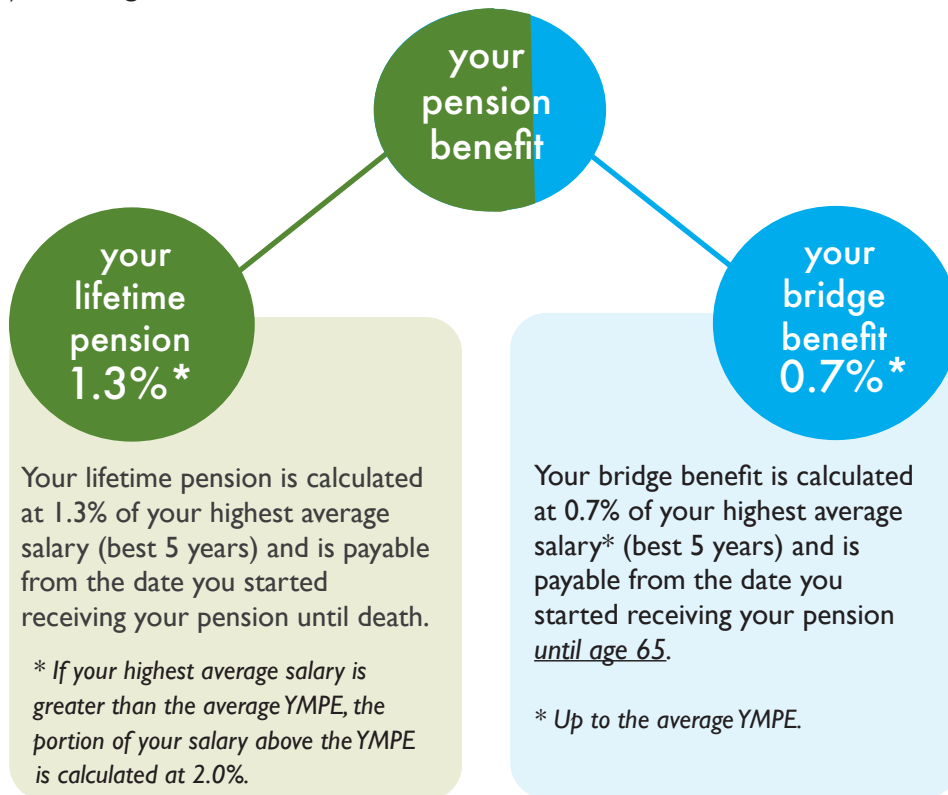
The YMPE is an important term to understand when it comes to calculating your pension contributions.

- It is a figure established by the CRA each year.
- It is used as the ceiling for contributions to the Canada Pension Plan (CPP).
- It changes every year, on January 1<sup>st</sup>, to reflect increases in the average wage.

To view the most current employee/employer contribution rates, visit our website at: [www.nspssp.ca](http://www.nspssp.ca)

# Your Pension Benefit

Your pension benefit is made up of two components, your lifetime pension and your bridge benefit.



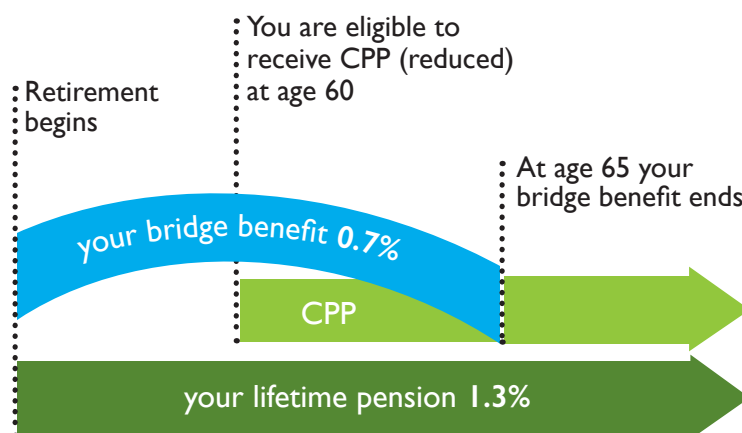
## Highest Average Salary (HAS):

- Your HAS is the highest average annual salary taken from your best 5 years of earnings.

## How the Canada Pension Plan (CPP) works with your bridge benefit:

The bridge benefit component of your pension benefit is designed to supplement your income until unreduced benefits are payable from CPP at age 65.

The chart below explains how CPP works with your bridge benefit:



## Important!

Your bridge benefit is payable until age 65.

If you retire and decide to begin receiving a reduced CPP benefit, you will still receive the bridge benefit until age 65.



# Your Pension Calculation

Your pension benefit calculation is a pre-determined formula that is based on:

- **Your pensionable service:**
  - » the number of years you have earned (accrued).
  - » is equal to the number of years you worked and made pension contributions (unless you worked part-time, in which case it would be pro-rated accordingly).
- **Your 5-year highest average salary (HAS)**
- **the average Year's Maximum Pensionable Earnings (avg. YMPE)**  
*Note: We use the avg.YMPE based on the same time period as your HAS.*

## An example of a pension calculation if your salary is above the YMPE:

Chris is retiring at age 58 with 32 years of pensionable service. His 5-year highest average salary (HAS) is \$75,000 and the avg.YMPE is \$56,440.

Step 1

lifetime pension 1.3% calculation:

$$\begin{aligned} & 1.3\% \times \$56,440 \text{ avg. YMPE} \times 32 \text{ years pensionable service} = \$23,479.40 \\ & + 2.0\% \times (\$75,000 - \$56,440) \text{ (HAS - avg. YMPE)} \times 32 \text{ years pensionable service} = \$11,878.40 \end{aligned}$$

Chris's annual lifetime pension will be **\$35,357.80**

Step 2

bridge benefit 0.7% calculation:

$$0.7\% \times \$56,440 \text{ avg. YMPE} \times 32 \text{ years pensionable service} = \$12,633.60$$

Chris's annual bridge benefit will be **\$12,633.60**

Step 3

$$\text{lifetime pension } \$35,357.80 + \text{bridge benefit } \$12,633.60 = \$47,991.40$$

Chris's annual pension benefit will be \$47,991.40 until age 65. After age 65, the bridge benefit is no longer paid and Chris's annual lifetime pension will be \$35,357.80.

## An example of a pension calculation if your salary is below the YMPE:

Kim is retiring at age 55 with 30 years of pensionable service. Her 5-year highest average salary (HAS) is \$51,000 and the avg. YMPE is \$56,440.

Step 1

lifetime pension 1.3% calculation:

$$1.3\% \times \$51,000 \text{ HAS} \times 30 \text{ years pensionable service} = \$19,890.00$$

Kim's annual lifetime pension will be **\$19,890.00**

Step 2

bridge benefit 0.7% calculation:

$$0.7\% \times \$51,000 \text{ HAS} \times 30 \text{ years pensionable service} = \$10,710.00$$

Kim's annual bridge benefit will be **\$10,710.00**

Step 3

$$\text{lifetime pension } \$19,890.00 + \text{bridge benefit } \$10,710.00 = \$30,600.00$$

Kim's annual pension benefit will be **\$30,600.00** until age 65.  
After age 65, the bridge benefit is no longer paid and Kim's annual lifetime pension will be **\$19,890.00**.

## Cost-of-living adjustment

The Funding Policy of the *Public Service Superannuation Act (PSSA)* allows cost-of-living adjustments (COLA), commonly known as indexing, to be granted only if the Plan is fully funded (100% or more).

COLA is reviewed and determined by the Public Service Superannuation Plan Trustee Inc. (PSSPTI) every 5 years. In 2015, the PSSPTI approved a COLA rate of 0.85 per cent for January 1, 2016 to December 31, 2020. The guidelines the PSSPTI used to determine the level of approved COLA are detailed in the *PSSA Funding Policy*.

The PSSPTI will be reviewing COLA for the period of January 1, 2021 to December 31, 2025 in 2020. You can find information about the *PSSA* and its Funding Policy on the PSSP website at:

[www.nspssp.ca/publicservice/about/plan-governance](http://www.nspssp.ca/publicservice/about/plan-governance)

# Retirement Eligibility

## When can I retire?

When you retire, your pension benefit is calculated using a pre-determined formula that considers your highest average salary (HAS) and years of pensionable service (see *Your Pension Calculation* section on pages 7 and 8). The chart below explains when you qualify to retire with a full pension, an unreduced pension, and what happens if you decide to retire early with a reduced pension.

### Retire with an Unreduced Pension:

To retire with an unreduced pension means your pension is calculated with no early retirement reductions. To be eligible to retire with an unreduced pension, you must meet one of the following age and years of service requirements:

If your date of hire is on or after April 6, 2010:

**Rule  
of 85**

You must be at least 55 years old + Your age + years of service = 85 years  
(ex: age 57 with 28 years of pensionable service = 85)

If your date of hire is prior to April 6, 2010:

**Rule  
of 80**

You must be at least 50 years old + Your age + years of service = 80 years  
(ex: age 52 with 28 years of pensionable service = 80)

If you do not meet either the rule of 85 or 80, you may be eligible to retire if you meet the following age and service requirement (regardless of when you started contributing to the PSSP):

Age 60 | with at least 2 years of service

### Retire with a Reduced Pension (Early Retirement):

A reduced pension is payable at age 55, with a minimum of 2 years of service. If you take a reduced pension, your pension will be reduced by 0.5% per month, for each month prior to you qualifying for an unreduced pension.

### Retire with a Full Pension:

A full pension is based on a maximum of 35 years pensionable service. You can retire with a full pension when you reach 35 years of pensionable service. After 35 years of pensionable service, you stop contributing to the Plan and any service after this is not considered in the pension formula. However, salary increases beyond 35 years of service will be included in the pension calculation.

**NOTE:** We recommend PSSP members verify their age and service requirements for pension eligibility with their employer directly.

## Pensionable Service

Your total pensionable service is made up of all the time for which you have made contributions to the PSSP, plus any purchases of service or reciprocal transfers you may have done while a member of the Plan.

Only the actual number of years and months of service are calculated as pensionable service.

The maximum service credited for pension purposes is 35 years.

### Important!

If you worked part-time, your pensionable service will be pro-rated based on the percentage of full-time that you actually worked.

For example, if you worked 10 years at 50% part-time, your pensionable service would be 5 years.

### Vesting

To be eligible for a pension under the Plan, you must be vested. You are vested if you have at least two years of service, at least some of which was on or after January 1, 1988.



# Reciprocal Transfers

## Do you have service with another pension plan?

Often Plan members belong to more than one pension plan throughout their career. Reciprocal transfer agreements permit Plan members to transfer service from one plan to another.

The PSSP has reciprocal transfer agreements with pension plans of other public authorities. If you had service with one or more of these public authorities, you may be able to transfer your pensionable service from that plan to the PSSP.

Each plan has its own rules and limits regarding reciprocal transfers.

### **The following reciprocal transfer agreements are currently in place:**

- Federal Agreement with the Government of Canada
- National Public Service Pension Transfer Agreement
- Nova Scotia Public Authorities (Defined Benefit) Agreement
- Nova Scotia Public Authorities (Defined Contribution) Agreement

If you want to receive more information on your possible eligibility for a reciprocal transfer of pensionable service, please contact the pension plan you wish to transfer service from.

You can read these transfer agreements on our website at:

[www.nspssp.ca/publicservice/members/mid-career/life-events/service-another-plan](http://www.nspssp.ca/publicservice/members/mid-career/life-events/service-another-plan)





## Purchase of prior service

During your career, you may have periods of time when you did not contribute to the PSSP, such as approved leaves. If so, you may have gaps in your pensionable service which can impact your pension and retirement date.

PSSP members may be permitted to buy back service with a current or previous PSSP employer to increase their pension amount and/or to retire sooner. ***Purchases of prior service must be completed within 20 years from the end of the period of service.*** The following are examples of prior service purchases:

### 1. Prior Refunded/Paid Out Service with a Participating PSSP Employer:

A member may re-establish a prior period of pensionable service that was previously credited under the PSSP by repaying the previous refund or transfer received, plus interest.

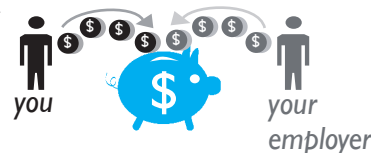
### 2. Periods of service during which the member was not contributing to the PSSP:

A member can purchase non-contributory service (that was not more than 20 years ago) as long as they were working at least 4 consecutive months and were working at least 40% of full-time hours. Non-contributory service includes:

- Part-time service
- Casual service
- Temporary service
- Leave Without Pay (any authorized leave of absence from the employer)

#### Important information regarding purchasing non-contributory service:

- If you purchase service within 10 years from the end date of the period of service, ***you must pay the employee contributions plus interest.*** The employer for whom you worked during the period of service in question will be required to pay the employer matching contributions.



- If you purchase service within 20 years from the end date of the period of service, and greater than 10 years from the end date of the period of service, ***you will have to pay 100% of the actuarial cost of the prior service.***



### 3. Service with other pension plans:

Prior contributory service with a recognized public authority may be purchased based on *Income Tax Act (ITA)* rules. Such a purchase can only be made if you had contributed to a registered pension plan during the period in question. You must pay 100% of the actuarial cost.

## Methods of Payment:

Payment may be made by a:

- transfer funds from a registered source, i.e. RRSP or former Registered Plan; or
- lump sum cash payment (subject to *ITA* rules).



## Leaving your Career

If you stop working with an employer who participates in the PSSP before you are eligible to collect a pension, you have a couple of options for the pension benefit that you have accumulated in the Plan. The chart below details these options:

If you are 55 years old or older:	If you are less than 55 years old:
<ul style="list-style-type: none"><li>• You may choose to start your pension immediately or defer it, meaning you can leave your pension in the PSSP fund until you are ready to receive it.</li><li>• You cannot transfer your accrued pension to an RRSP or receive a refund.</li></ul>	<ul style="list-style-type: none"><li>• You may choose to defer your pension, meaning you can leave your pension in the PSSP fund until you are ready to receive it.</li><li>• You may transfer the commuted value of your accrued pension to a locked-in RRSP.</li></ul> <p><i>Note: If you are under the Rule of 80 and your age and years of pensionable service qualify you for retirement, you can begin to receive your pension.</i></p>

### Commuted Value:

- Is the present value of the deferred pension to which you are entitled – it is a mathematical calculation based on your age, service and salary.

### Other termination options are:

- **Deferring your pension**

Deferring your pension until a later date may be beneficial:

- if you think you may return to employment with another employer participating in the PSSP, or
- if you would prefer to receive your pension at a later date.

- **Transferring your pension**

You may transfer your service to another pension plan if that plan has a reciprocal transfer agreement with the PSSP. For more information on reciprocal transfer agreements, please see page 11.

- **Refund of contributions**

In certain circumstances, if you stopped working and you are not vested, you may apply for a refund of your contributions and elect one of the following options:

- A refund of your contributions plus interest and income tax will be deducted;
- A transfer of your contributions plus interest to an RRSP, and income tax will not be withheld.

## Life Events - *Spousal Relationship changes*

Your pension can be one of your most valuable assets. Whether you are entering a new spousal relationship (such as getting married or a new common law relationship), ending a spousal relationship, or getting a divorce, you will need to inform us.

Your spouse can include:

- A legally married spouse
- A registered domestic partnership
- A common law relationship:

A common law partner is defined as a person who cohabits in a conjugal relationship with a member for at least:

- (a) three years, if either of them are currently legally married; or
- (b) one year, if neither of them are married.

### New spousal relationship

If you enter into a new spousal relationship, be sure to inform us of your spouse's name, Social Insurance Number (SIN), date of birth (provide copy of your spouse's birth certificate or passport), and a copy of your Marriage Certificate or Declaration of Domestic Partnership (if applicable).



### A spousal relationship breakdown

When a spousal relationship breaks down and divorce occurs, the division of your pension benefit is not automatic. In order for us to complete a division of your pension benefit, you must provide us with a copy of the court order from the Supreme Court. You can see an example on our website at: [www.nspssp.ca/publicservice/members/mid-career/life-events/spousal-relationship-changes](http://www.nspssp.ca/publicservice/members/mid-career/life-events/spousal-relationship-changes)

Your former spouse or common law partner is entitled to receive up to one half of the pension benefit earned during the period of marriage. The period of marriage must be defined in the court order. It begins at the date of marriage or cohabitation and ends at the date of separation. It is important to note that a legal separation is not sufficient to split pension assets, this can only be initiated upon divorce.

If the relationship ends after you have retired, payment is in the form of a pension; however, if the relationship ends before you retire, payment is in the form of a lump sum amount, equal to the commuted value of your former spouse's share of the pension benefit.

If a Plan member has a common law spouse or is in a domestic partnership, but still legally married to a former spouse, a special rule applies to divide the survivor pension between two spouses,

## Life Events - Survivor Pension Benefit

### What happens to my pension benefit if I die?

When thinking about survivor benefits for your loved ones, it is important to know who is eligible and what options are available.

In the event of your death, your surviving spouse, eligible children (subject to age restrictions) or dependants are automatically entitled to receive a survivor pension. **You do not have to designate them as your beneficiary(ies).**

If you do not have a surviving spouse, eligible children and/or dependants, you may designate a beneficiary. This could be your adult children (non-dependant), a friend, a relative, or a charity. They would not receive a survivor pension; rather a lump sum payment.

### The 5-year Guarantee Period

allows for 100% of your accrued pension benefit to be paid to your surviving spouse if you pass away in service or during the first 5 years after retirement. After the 5-year Guarantee Period ends, the percentage of pension benefit paid to your surviving spouse depends on when you joined the Plan. The 5-year Guarantee Period does not apply to eligible children or dependants.

The following chart explains the order of who receives your survivor pension benefit and the percentage paid in the event of your death:

- I. Your surviving spouse** and eligible children (subject to age restrictions) are the first in line to automatically receive a survivor pension at the time of your death. They will receive a monthly pension benefit.

During the 5-year Guarantee Period:	After the 5-year Guarantee Period:	
<ul style="list-style-type: none"><li>Your surviving spouse will receive 100% of your accrued pension.</li></ul> <p><i>Note: During the 5-year guarantee period, eligible children's benefits are deducted from the 100% benefit paid to a surviving spouse.</i></p> <ul style="list-style-type: none"><li>your eligible children will 10% of your accrued pension, to a maximum total of 33.33% shared equally amount all children (if more than 3 eligible children).</li><li>If there is no surviving spouse, eligible children split the spousal entitlement of 66.67% rather than receiving the children's benefit.</li></ul>	<p>If you commenced employment after April 6, 2010:</p> <ul style="list-style-type: none"><li>your surviving spouse will receive 60% of your accrued pension.</li><li>your eligible children will receive 10% of your accrued pension, to a maximum total of 40% shared equally among all eligible children.</li></ul>	<p>If you commenced employment prior to April 6, 2010:</p> <ul style="list-style-type: none"><li>your surviving spouse would be entitled to receive 66.67% of your accrued pension.</li><li>your eligible children will 10% of your accrued pension, to a maximum total of 33.33% shared equally amount all children (if more than 3 eligible children).</li></ul>

*continues on next page...*

## Life Events - *Survivor Pension Benefit*

- 2.** **If you do not have a surviving spouse,** eligible children (subject to age restrictions) and/or dependants (as defined in the Plan) will receive a survivor pension that would have been paid to your spouse, as long as they qualify. They will receive 60% of your accrued pension, paid as a monthly pension benefit.

*Note: If you first commenced employment prior to April 6, 2010 and do not have a surviving spouse, your eligible children and/or dependants will receive 66.67% of your accrued pension, paid as a monthly pension benefit.*



**Eligible Children age restrictions:**  
Your eligible children must be under 18 years of age or under 25 if a full-time student.

- 3.** **If you do not have a surviving spouse, eligible children or dependants,** you may designate a beneficiary. This could be your adult children (non-dependent), a friend, a relative, an estate or a charity. They would not receive a survivor pension; rather a lump sum payment. Lump sum amounts are only payable to beneficiaries in the event the member dies while employed or while working or if a pensioner's pension payments total less than the amount of contributions paid during the member's career. If you do not designate a beneficiary, your estate would receive a refund of your contributions, plus interest.



**If you would like to ensure that your adult children receive the maximum allowance benefit under the Plan, you should designate them as beneficiaries.**

### OTHER IMPORTANT INFORMATION ABOUT YOUR SURVIVOR PENSION BENEFIT:

- A designated beneficiary is defined as any person or incorporated organization. To designate a beneficiary, please complete the Member Information form on our website at: [www.nspssp.ca/publicservice/members/forms](http://www.nspssp.ca/publicservice/members/forms)
- Dependants must be a relative who is dependent on you by reason of mental or physical infirmity.

## Life Events - *Disability*

You continue to contribute to your pension while you are on disability at the salary rate you would be earning if you were working. If your salary rate increases, your pension contributions must also increase.

# Thinking about Retirement?

## You need to apply for your pension

If you are eligible and plan to retire, you must submit your notice of retirement to your manager or Human Resources representative. You should apply for your pension at least 2 to 3 months prior to your planned retirement date.

## Retirement application packages

Your PSSP Retirement Application Package is available in the “Retirement Picture” section of our website: [www.nspssp.ca/publicservice/members/your-retirement/your-retirement-picture/retirement-application-package](http://www.nspssp.ca/publicservice/members/your-retirement/your-retirement-picture/retirement-application-package)

Retirement application packages include: a pension application form, beneficiary information, CRA forms, and external resources. Once you have completed and signed your forms, you must return each form to the organization noted on the form. A retirement checklist is also included with your application package, to assist you with filling out your application.

## Obtaining a pension estimate

If you are within two years of retirement, you can contact our office and we can provide you with an estimate of your pension. If you are not within two years of retirement, you can obtain an estimate of your pension by visiting the My Retirement Plan Website: [nspensions.hroffice.com](http://nspensions.hroffice.com)

The website allows active PSSP members secure access to their personal pension information online. You can also use the website to:

- View your most current Annual Member Statement
- View retirement and financial planning resources

To log on you will need your secure Member ID and password which you would have received by mail.

## Pre-Retirement Seminars

Pre-retirement seminars are offered throughout the year and are designed to help PSSP members better understand their pension benefit. For more information about pre-retirement seminars, please contact your manager or Human Resources representative.

## Pension Payments

Pension payments are deposited directly to your bank account on the third last banking day of each month, following the month after you retire. Banking changes or any changes that directly impact your pension payment must be submitted by the first business day of every month. Changes submitted after the first business day of the month will take effect the following month. Pension payment dates are posted to our website at: [www.nspssp.ca/publicservice/list-pension-pay-dates](http://www.nspssp.ca/publicservice/list-pension-pay-dates)



*You must apply for your pension!*

*It is important that you complete, sign and return all forms in your retirement application package.*



# Your Retirement Picture

When you retire, your retirement income will come from three sources:



## Government-sponsored pension plans

When you retire, you may be entitled to receive pension benefits from the following government-sponsored pension plans:

- **Canada Pension Plan (CPP)**

CPP provides you with a basic retirement income. It replaces approximately 25% of the employment earnings (up to the YMPE) on which you made contributions if you retire at age 65. CPP is paid monthly until death and is adjusted each January 1<sup>st</sup> to reflect increases in the cost of living. The CPP pension is taxable income.

As with most target benefit pension plans in the country, the PSSP is designed to work with CPP (see page 6). [www.canada.ca/en/services/benefits/publicpensions/cpp.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp.html)

- **Old Age Security (OAS)**

The OAS pension is a monthly payment available to most Canadians 65 years of age who meet the Canadian legal status and residence requirements. You must apply to receive it. In addition to the OAS pension, there is the Guaranteed Income Supplement (GIS). [www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html)

- **Guaranteed Income Supplement (GIS)**

If you live in Canada and you have a low income, GIS is a monthly non-taxable benefit that can be added to your OAS pension.

To learn more about these government-sponsored pension plans, please visit the Service Canada website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)





# Plan Governance

The PSSP is governed by the *Public Service Superannuation Act*. This section explains the PSSP's governance structure and the respective roles and responsibilities of the key entities.

## Public Service Superannuation Plan Trustee Inc

- is the Trustee of the PSSP and the Public Service Superannuation Fund
- has the fiduciary responsibility for the Plan and manages the investment assets
- is responsible for the Plan's overall operations and investment decisions
- sets policy framework and strategic direction for the investment assets
- is run by a 13-person board of directors (Board) that includes 6 representatives of employees including 3 members from NSGEU, 1 from NSGREU, 1 from CUPE, and 1 non-union employee member; as well as 6 representatives from the NS government and other employers, plus an independent chair

PSSPTI oversees all aspects of the Plan through the four following committees:

### Audit, Actuarial, and Risk

Oversees the Plan's auditors and actuaries. Conducts a detailed review of the audited financial statements and actuarial valuation reports. Reviews quarterly compliance reports.

### Governance, Communications, and Member Services

Ensures PSSPTI's duties and responsibilities are clear and sets the goals for the administrator of the Plan.

### Investment

Monitors investment performance. Reviews and approves all investment management policies.

### Plan Rules

Supports PSSPTI in identifying, proposing and finalizing amendments to the plan text.

## The Board of Directors of Nova Scotia Pension Services Corporation (Pension Services Corp.)

- oversees the operation of Pension Services Corp., the administrator of the Plan
- sets strategic direction, approves operational budget, and makes key decisions
- is comprised of joint representation from PSSPTI and Teachers' Pension Plan Trustee Inc. (TPPTI)
- is an 8-person board, with alternating co-chairs, composed of 4 representatives from PSSPTI and 4 representatives from the TPPTI

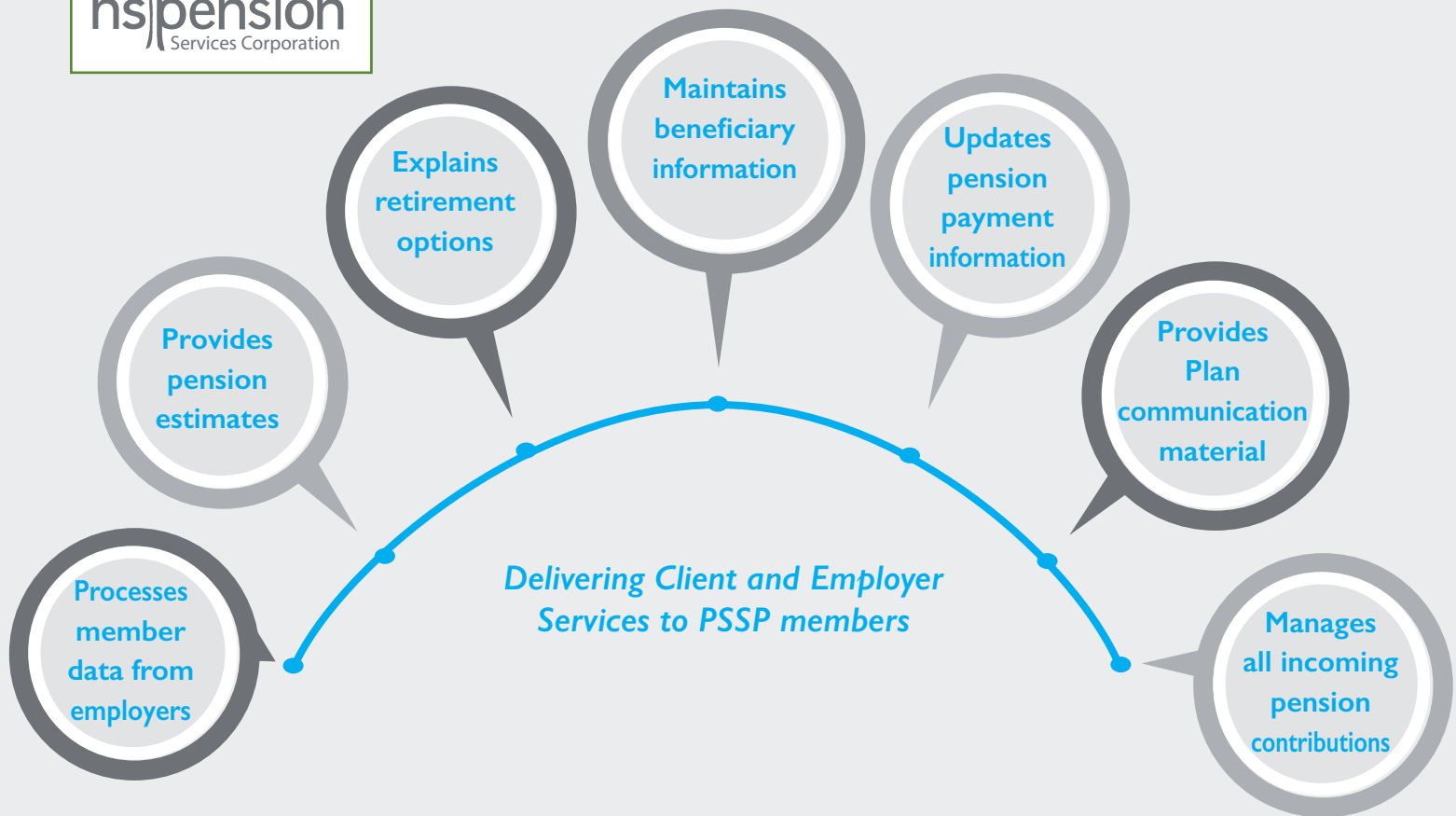
## Nova Scotia Pension Services Corp.

- manages day-to-day operation of Plan investments and benefit administration
- provides Plan member, retiree, and employer services
- for more information on these services, see page 20



## Nova Scotia Pension Services Corporation

Nova Scotia Pension Services Corporation's service teams are responsible for providing pension services to Plan members, retirees, and employers. When a Plan member retires, our client and employer services teams manage pension payments and provide assistance throughout the retirement process. We also assist Plan members with support in making informed retirement decisions.



visit [www.nspssp.ca](http://www.nspssp.ca)

At [www.nspssp.ca](http://www.nspssp.ca) you will find helpful information about the PSSP and resources that include:

- Investment and Financial Information
- Career stage information in relation to your pension benefit
- News updates
- Forms
- Newsletters and other publications
- Pension payment dates

visit [novascotiapension.ca](http://novascotiapension.ca)

At [novascotiapension.ca](http://novascotiapension.ca) you will find information about Pension Services Corp., the services we offer, and the plans we administer.

### **We want your feedback!**

We welcome your comments and feedback to help us better understand what information about your pension you would like to receive. Please email your comments on this Member Guide to: [PSSPTI@nspension.ca](mailto:PSSPTI@nspension.ca)

For individual pension questions, please refer to our contact information on page 3.

# Your member booklet



79-00364

canada **life** <sup>TM</sup>

All Employees

# **Pension Plan for the Employees of Town of Mahone Bay**

Prepared April, 2022

Policy/Plan Number 37801  
Registration number 0389932

## Dear plan member,

To help you\* achieve financial security during your retirement years, Town of Mahone Bay has established a group pension plan. We work closely with The Canada Life Assurance Company (Canada Life), a premier service provider for group retirement and savings plans. The more you understand about the plan, the more likely you'll be successful in saving for your retirement.

This member booklet outlines the benefits available to you and contains important information including:

- How much you and Town of Mahone Bay contribute to your retirement savings
- What happens to your retirement savings when you retire
- What happens if you pass away before you retire
- Where you can find answers to your retirement and savings questions

We want to help you have a long and rewarding retirement after all of your years of hard work. So please make sure that you read this booklet, contact Canada Life with any questions you may have, and file it away for easy reference.

While every effort has been made to ensure the accuracy of this booklet, your rights and benefits as a member of the pension plan are governed by the terms of the plan documents as registered with the regulatory authorities. To review those documents, please contact the human resources department or Canada Life.

Town of Mahone Bay is your plan administrator. As plan administrator we are responsible for the overall operation and administration of the pension plan.

We provide this plan to you under the Capital Accumulation Plan guidelines and applicable legislation. These guidelines are a national standard for employer-sponsored savings plans. They help ensure that our plan is properly established and maintained, and that you're provided with ongoing education and information about our plan. For more information on your rights and responsibilities, please see the Additional information section of this booklet.

---

\*Note that in this booklet "you" means a person entitled to benefits in accordance with the terms of the registered plan documents.

# TABLE OF CONTENTS

Your retirement plan .....	3
How to get information .....	3
Statements .....	3
My Canada Life at Work™ – <a href="http://mycanadalifeatwork.com">mycanadalifeatwork.com</a> .....	3
Canada Life — 1-800-724-3402 .....	4
Eligibility .....	4
How to join the plan .....	4
Contributions .....	4
What you contribute .....	4
Your voluntary contributions .....	4
What Town of Mahone Bay contributes .....	4
Transfers into the plan .....	5
Tax deductions .....	5
Investment Options .....	5
Frequent trading .....	6
Default investment option .....	6
Your retirement .....	6
When you can retire under the plan .....	6
The amount you'll receive at retirement .....	6
Your retirement income options at a glance .....	6
Receiving a retirement income .....	7
Annuities .....	7
Life income fund (LIF) .....	8
Not ready to select a retirement income option? .....	8
Locked-in retirement account (LIRA) .....	8
What happens if .....	9
Additional information .....	9
... you're temporarily absent from work? .....	9
What happens to contributions to the plan .....	9
... your employment terminates? .....	9
When are contributions vested and/or locked-in? .....	10
Transfer options .....	10
... you want to withdraw contributions while you're still employed? .....	10
... you want to unlock pension benefits? .....	10
Small annuity .....	10
... you face a shortened life expectancy? .....	11
... you want to use your benefits as collateral? .....	11
... you go through a marriage breakdown or relationship breakdown? .....	11
... you die before retirement? .....	11
Your plan beneficiary .....	11
Designating a beneficiary .....	11
Benefits payable to your plan beneficiary .....	12
If your spouse is your plan beneficiary .....	12
... the plan terminates? .....	12



Additional information & resources .....	12
Your rights and responsibilities .....	12
Assuris coverage .....	12
Legal actions .....	13
Plan administrator.....	13
Administration and investment expenses.....	13
Process to make a complaint.....	13
Contact information .....	14
Protecting your personal information .....	15
A message concerning privacy from Canada Life .....	15
Glossary of Terms .....	15

# Your retirement plan

Welcome to Your retirement plan. This section will help you understand some basics about your retirement plan including eligibility, how contributions work and more. This section may refer to materials found in the enrolment material you received which you can review for further information.

The enrolment material you received was created by our service provider, Canada Life, to help you make your retirement dream a reality.

If you haven't received a copy of the enrolment material yet, get in touch with the human resources department.

Let's start by looking at the plan. Your plan is a defined contribution pension plan. Here are a few details you should know about a defined contribution pension plan:

- You choose how much you want to save for your retirement
- You can track how much money is in your account
- You must make contributions to your account at least monthly
- we contribute to your account to help you achieve your retirement goals
- The exact amount of your retirement income can only be determined when you retire

If you'd like more information on the plan rules or how the plan operates, contact us. For any other information, you can contact Canada Life.

## How to get information

You want to keep up to date with your retirement plan and know that you're on track to achieving your retirement goals. We, along with Canada Life, want to help you get that information quickly and easily.

## Statements

Annually, you'll receive a statement from Canada Life showing the activity of your account.

This statement includes information that can help you make informed decisions for retirement. Your statement will include Smart messages, customized information that speaks directly to you and is based on the dynamics of your account.

### **My Canada Life at Work™ – [mycanadalifeatwork.com](http://mycanadalifeatwork.com)**

Secure and easy to use, Canada Life designed their website, My Canada Life at Work. with your needs in mind. When you log on to My Canada Life at Work, you can:

- Find your account balance
- Determine your investment personality
- Learn about retirement planning
- Create your own personal retirement goal
- Print statements when you need them
- View and change the investment direction of future contributions and maturing investments
- Transfer between investment options
- Designate and/or change a plan beneficiary

My Canada Life at Work is also the place to find:

- Information on the investment options in the plan
- Rates of return on your investment options

Once you become a member, and you have provided your email address, Canada Life will send you an invitation by email to register for My Canada Life at Work. When you register, you'll be able to create an Access ID and password of your choice, which you can use to access your information online.

## Canada Life — 1-800-724-3402

For information about your account, you can call Canada Life at 1-800-724-3402 to speak with a bilingual client service representative. Client service representatives are available weekdays between 8 a.m. and 8 p.m., ET. Call Canada Life to:

- Find your account balance
- Transfer between investment options
- Change the investment direction of future contributions
- Obtain current interest rates and net unit values
- Review one-year gross rates of return

## Eligibility

### Full-time employees

You may join the plan on the first day of any month after you've completed three months of continuous employment with Town of Mahone Bay.

### Part-time employees

You may join the plan on the first day of any month if you've completed two years of continuous employment with Town of Mahone Bay, as long as you have:

- earned 35 per cent of the year's maximum pensionable earnings or
- worked 700 hours

in each of the two consecutive calendar years immediately prior to your joining the plan.

### Maximum pensionable earnings

Determine this year's maximum pensionable earnings by visiting the Government of Canada's website ([canada.ca](http://canada.ca)) and go to Taxes > Savings and pension plans > Savings and pension plan administration > Annual limits or by contacting your local taxation office.

## How to join the plan

Joining the plan is easy. We'll provide you with an enrolment package and a guide from Canada Life that explains how to enrol as a member of the plan. It has information to help you plan for your retirement.

## Contributions

Contributing to your plan is easy. Your required contributions and any voluntary contributions will be deducted from your pay automatically.

### What you contribute

You're required to contribute 3.5 per cent of your earnings (your basic salary including overtime, bonuses and commissions).

### Your voluntary contributions

Do you want to increase the amount of your retirement account? Consider making voluntary contributions.

You can make voluntary contributions as long as the total contributions to your plan don't exceed the limits specified under the *Income Tax Act* (Canada). Let us know if you'd like more information about these limits.

If you want to make a voluntary contribution, contact the human resources department or call Canada Life for more information.

Are you unsure if you need to make voluntary contributions to achieve your retirement goals? Review Your planning guide which can be found in the enrolment material you received or by logging on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com).

### What Town of Mahone Bay contributes

We match your required contributions.

### Required contributions

Required contributions are contributions which you must make to the plan. These contributions are subject to the locking-in provisions of the applicable pension legislation. For more information about locking-in, please read the What happens if section of this booklet.

## Transfers into the plan

You can transfer funds from another registered pension plan, a retirement savings plan or a deferred profit sharing plan into this plan. Any funds that you transfer to this plan will be treated as voluntary contributions (for more information on voluntary contributions, see Your voluntary contributions section).

If these transferred funds are locked-in (cannot be received as a cash payment), they'll continue to be locked-in and will be administered according to the applicable legislation.

## Tax deductions

Since your plan is registered with the CRA, you can deduct required contributions and any voluntary contributions from your taxable income, up to the limits specified in the *Income Tax Act* (Canada).

## Investment Options

This plan offers different types of investment options. Contributions may be invested in one or a combination of the following:

- A daily interest account
- A guaranteed investment
- A variable fund investment

### Daily interest account

Contributions are invested in a guaranteed account where daily interest fluctuates on a regular basis. Contributions are credited with interest.

### Guaranteed investment

Contributions are invested in a guaranteed investment where the interest rate is guaranteed. Contributions are credited with interest.

### Variable fund investment

Contributions are invested in a variable fund investment where the rate of return isn't guaranteed. Contributions are credited with investment gains or losses.

Your options are listed in your Investment menu which can be found in the material provided by us.

We or Canada Life may add or remove investment options at any time. Additionally, withdrawals or transfers from investment options may be delayed, suspended or restricted by Canada Life or the manager of the investment option. You'll be notified if either of these events occur.

You'll receive information about the investment returns in the statement mailed to you. You can also access descriptions of the investment options and investment return information by logging on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com) (Manage Portfolio > Investments).

You decide where contributions to the plan are invested by selecting from the investment options available under the plan. You can change your investment options by logging in to [mycanadalifeatwork.com](http://mycanadalifeatwork.com) (Manage portfolio > Change your portfolio), calling Canada Life or completing the *Member investment instructions* form, which we can provide to you.

Contributions invested in a guaranteed investment will mature at the end of the month coinciding with, or following, the end of the investment term. For example, if contributions are invested into a one-year guaranteed investment on Jan. 15 of this year, it will mature on Jan. 31 of next year.

At the end of your guaranteed investment's term, it will be reinvested into another guaranteed investment for the same term. If you don't want it to be reinvested, you must inform Canada Life before the end of the term.

If contributions are invested in a guaranteed investment, the interest rate is guaranteed and compounded daily. However, if you withdraw money before the end of the term, a calculation may be done to determine the amount you'll receive and early withdrawal fees may be charged. See the member schedule of fees for more information.

If contributions are invested in a variable investment, neither the principal nor any investment gain is guaranteed.

If you'd like more information, call Canada Life or log on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com). Additional information can be found in the enrolment material you received.

## Frequent trading

Frequent trading is an investment strategy that's detrimental to other members invested in the same variable investment options. Canada Life monitors this activity. If it's determined that excessive trading is occurring, a frequent trading fee may be charged (currently up to two per cent of the amount exchanged) or a transfer may not be allowed in accordance with administrative rules.

## Default investment option

As a member of the plan, you're responsible for selecting the investment options for the contributions, reviewing them regularly and making changes you feel are needed.

If you don't make a decision, we've chosen the Daily Interest Account as the default investment option. This investment option generally isn't appropriate for medium- or long-term investing.

Despite selecting this default fund, we don't recommend any particular investment option, nor do we suggest this default option is the right investment option for every plan member.

Canada Life provides a wide range of tools and information to help you make investment decisions. To find out what type of investments are best for you, complete the *Investment personality questionnaire* in the enrolment material you received or by logging on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com).

You'll receive statements annually. These will be an ongoing source of information on your account and they'll also show which investment option(s) your contributions are invested into. You can find information and make changes at any time by logging on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com) or by calling Canada Life.

## Your retirement

Welcome to Your retirement. This section provides you with information about your options when you prepare to retire.

### When you can retire under the plan

Retirement in this booklet refers to converting your retirement savings into retirement income.

Your normal retirement age is the first day of the month that follows your 65th birthday. However, you can retire early, up to 10 years prior to your normal retirement age. You can also postpone your retirement until Dec. 31 in the calendar year you turn age 71 or any other time or age required by applicable legislation.

### The amount you'll receive at retirement

At retirement you'll be entitled to the value of your contributions and the value of the contributions we made on your behalf. These contributions are locked-in.

You can use the value of your voluntary contributions to increase the amount of your retirement income or you may receive it as a cash payment.

### Your retirement income options at a glance

As you approach retirement, you have a number of retirement income options to consider. Remember, it's your choice – and not one that you should take lightly. What you do with your retirement savings and when you do it can have a dramatic impact on your financial situation.

While you can postpone your retirement, you must transfer your retirement savings from the plan into a retirement income option by Dec. 31 of the calendar year in which you turn 71 or any other time or age required by applicable legislation.

#### Locked-in funds

Locked-in funds, unlike money you contribute to your RRSP, must be used to fund a retirement income.

## Receiving a retirement income

If you have a spouse when you're ready to receive retirement income, you must use the funds in your account to purchase a joint life and last survivor annuity. This annuity will provide you with monthly payments for your lifetime and after your death, your spouse will receive monthly payments for their lifetime. The payments to your spouse will be at least 60 per cent of the monthly payments that you received.

If you have a spouse and you choose a different form of retirement income, a spousal waiver form must be completed as required under the applicable legislation. If you have questions about the spousal waiver form, please call Canada Life.

However, your spouse is not entitled to the joint and survivor annuity if you are living separate and apart on the date that first payment of your annuity is due, with no reasonable prospect of the resumption of cohabitation, and your spouse has delivered a written waiver as required under the applicable legislation or is not entitled to receive an amount in accordance with the terms of a written agreement or court order issued prior to the date that payment of your annuity is due to commence.

If you don't have a spouse or your spouse has waived or is not entitled to the joint and survivor annuity when you're ready to receive retirement income, you'll receive the standard form of pension for your plan, which is an annuity that will provide you with a monthly pension payable for your lifetime with payments guaranteed for 120 months, unless you choose an alternative retirement income option.

### Your spouse is the individual who:

A spouse means either of two persons, who at the relevant time

- Are married to each other
- Are married to each other by a marriage that is voidable and has not been annulled by a declaration of nullity
- Have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, where they have ceased to cohabit, have cohabited within the 12-month period immediately preceding the date of entitlement
- Are domestic partners within the meaning of Section 52 of the Vital Statistics Act, or
- Not being married to each other, are cohabiting in a conjugal relationship with each other, and have done so continuously for at least
  - Three years, if either of them is married, or
  - One year, if neither of them is married

## Annuities

An annuity is a retirement income option where, in exchange for a sum of money, you're provided with a guaranteed income that's unaffected by market conditions for as long as you live. Generally, when an annuity contract is purchased, no changes can be made during the purchaser's lifetime.

These payments are made up of interest and principal and may be determined by:

- The type of annuity you purchase
- Your age, and in some cases, your spouse's age
- The interest rates in effect when you purchase your annuity
- The length of time your annuity payments are guaranteed
- The amount of money you used to purchase your annuity

## TYPES OF ANNUITIES

The chart below includes the types of annuities that are available to you and details to help you determine which annuity would be a good choice for you.

Type of annuity	How it works
Life annuity	This annuity provides you with an income for as long as you live. Convenient and practical, a life annuity ensures you'll never outlive your money.
Life annuity with guarantee	With this annuity, you receive a specified income for life and if you die before the guaranteed period ends, payments will continue to your beneficiary until the end of the guaranteed period.
Joint and last survivor annuity	This annuity is payable while either you or your spouse is living. Generally, after the annuitant (the person who purchased the annuity) dies, the survivor continues receiving the same or a reduced income.

Before purchasing an annuity, it's important to understand that you're making an irreversible commitment. If you'd like more information about annuities, call Canada Life.

### Life income fund (LIF)

Like an annuity, a LIF can provide you with a regular retirement income. However, unlike an annuity, you make all the investment decisions concerning your LIF. As a result, your LIF is subject to market fluctuations and the investment choices you make can affect the amount of your retirement income.

Although a LIF offers more flexibility than an annuity, there are annual minimum and maximum limits to the amount of money you can receive from your LIF. Within these limits you can choose your retirement income.

### Not ready to select a retirement income option?

#### Locked-in retirement account (LIRA)

If you're ready to retire but aren't ready to start receiving an income, a LIRA is an RRSP which contains locked-in funds from a pension plan and the money in the LIRA is allowed to grow on a tax-deferred basis.

You decide when to convert your LIRA into a retirement income option such as an annuity or LIF. This can be done no earlier than age 55, unless the pension plan from which the funds originated provides for payment of the pension at an earlier age and no later than Dec. 31 of the year in which you reach age 71 or any other time or age required by applicable legislation.

The decision to convert your LIRA will depend on factors such as your:

- Age
- Need for regular retirement income or for payment flexibility
- Concern about inflation
- Ability and interest in managing your own investments



## What happens if...

Welcome to What happens if. This section provides information on events or milestones that you may encounter as you save for your retirement, including temporary absences from work and other major life events.

### Additional information

In addition to this booklet, you'll receive an information package and forms outlining all of your options when any of the following events take place:

- Retirement
- Your employment terminates
- Termination of the plan

### ... you're temporarily absent from work?

#### What happens to contributions to the plan

If you're temporarily absent from work due to disability, leave of absence or temporary layoff, all contributions will stop until you return to work.

However, if you take a maternity/parental leave of absence, you can continue to make contributions to your account while you're absent from work. If you continue to make contributions, we'll continue to make contributions as well for the period of time determined by the applicable legislation.

There may be other occasions when you'll be temporarily absent from work and you'll be permitted to continue to make contributions. If you continue to contribute, we'll continue to contribute for the period of time determined by the applicable legislation. Contact the human resources department for additional information.

**If you're a connected person**, as defined by the *Income Tax Act* (Canada), contributions may not continue during a maternity/parental leave of absence. If you're unsure if you're a connected person, please refer to the glossary of this booklet for a definition.

#### Vesting and locked-in quick reference

In this section, you'll frequently read the terms "vesting" or "vested", and "locking-in" or "locked-in". These terms describe when and how you're entitled to the contributions\* made to your plan account.

**Vesting** - Vesting refers to the point when you're entitled to the value of the contributions that we made on your behalf. Vesting is determined by legislation. Remember, you're always entitled to your own contributions if your employment terminates. Your contributions and any vested contributions are available as a cash payment unless they are locked-in.

**Locked-in** - The term locked-in refers to the point when you're entitled to a deferred pension under the plan. Unlike money you contribute to your RRSP, locked-in funds must be used to provide a retirement income and aren't available in cash.

Voluntary contributions are never locked-in.

\*Investment earnings are considered to be part of your contributions.

#### The value of contributions

In this section, the term "value of your contributions" refers to your required contributions, plus interest and any gains or losses, and includes any fees and/or adjustments as indicated in your member schedule of fees.

The term "value of contributions we made on your behalf", refers to the contributions made to your account by us plus interest and any gains or losses, and includes fees and/or adjustments as indicated in your member schedule of fees.

### ... your employment terminates?

What happens to your retirement savings if your employment terminates with Town of Mahone Bay.

## **When are contributions vested and/or locked-in?**

The value of the contributions we made on your behalf is immediately vested and locked-in.

The value of your contributions is immediately locked-in.

If your employment terminates, you have the option to receive a cash payment in respect of contributions made to the plan before January 1, 1988. This cash payment is 25 per cent of the value of your required contributions and the contributions we made on your behalf.

## **Transfer options**

Instead of a deferred pension, you can transfer the locked-in value of your account. As permitted by applicable legislation, you can transfer it to another registered pension plan, a pooled registered pension plan, an insurance company to purchase a life annuity or a prescribed retirement savings arrangement, such as:

- A LIRA
- A LIF
- Any retirement arrangement stated in the *Pension Benefits Act* and registered under the *Income Tax Act* (Canada)

You can use the value of your voluntary contributions to increase the amount of your retirement income or you may receive it as a cash payment.

If your employment terminates, contact the human resources department for more information on your options.

Usually, any cash payment you receive from the plan is taxable income. Any amount you withdraw from the plan will be taxed in the year you received it and is subject to withholding tax (an amount deducted and remitted to the CRA on your behalf) when you make the withdrawal.

## **... you want to withdraw contributions while you're still employed?**

Unless a withdrawal is required by law, your required contributions, voluntary contributions and contributions we made on your behalf must remain in the plan until your employment terminates, you die, retire or the plan terminates.

Usually, any cash payment you receive from the plan is taxable income. Any amount you withdraw from your account will be taxed in the year you received it and is subject to withholding tax (an amount deducted and remitted to the CRA on your behalf) when you make the withdrawal.

## **... you want to unlock pension benefits?**

Subject to applicable legislation, you may be able to receive your locked-in benefit in whole or in part as a lump sum, under the following circumstances.

### **Small annuity**

If your employment terminates, you retire or the plan terminates, your benefit may be received as a cash payment as long as the monthly pension that you would have received (payable in the standard form of pension at the normal retirement age) is less than 1/12th of four per cent of the year's maximum pensionable earnings or the value of the benefit is less than 20 per cent of the year's maximum pensionable earnings or an amount determined by the applicable legislation, for the calendar year that your employment terminates, you retire or the plan terminates.

Instead of receiving a cash payment, the benefit may be transferred to a registered retirement savings plan.

If an election is not made regarding your small benefit entitlement within 90 days of receiving the statement of options, we can proceed to make a cash payment to the person entitled to the benefit.

## **... you face a shortened life expectancy?**

If a medical doctor licensed to practice in a province or the place where you reside certifies that your life expectancy is likely to be shortened considerably due to a disability or otherwise as prescribed under the applicable legislation, you may be eligible to receive your benefit in the form of a cash payment.

Contact the human resources department if you would like more information about your options.

## **... you want to use your benefits as collateral?**

You aren't allowed to use your pension benefits as collateral for a loan.

## **... you go through a marriage breakdown or relationship breakdown?**

If you go through a marriage breakdown or a relationship breakdown your benefit under the plan may be affected. Consult a lawyer about the laws concerning this situation and the options available.

## **... you die before retirement?**

Your plan beneficiary is entitled to a benefit, as indicated below, as a cash payment and will receive an information package outlining their options.

### **Your plan beneficiary**

Your plan beneficiary is your spouse. If you don't have a spouse or your spouse has waived, or is not entitled to, the death benefit, your plan beneficiary is your designated beneficiary or estate.

Your spouse may waive the death benefit by delivering a waiver in accordance with applicable legislation. Your spouse may revoke the waiver at any time before the date of death.

However, your spouse is not entitled to the death benefit if you are living separate and apart on the date of death, with no reasonable prospect of the resumption of cohabitation, and your spouse has delivered a written waiver as required under the applicable legislation or is not entitled to receive an amount in accordance with the terms of a written agreement or court order.

### **Designating a beneficiary**

Subject to the rights of your spouse, you may designate one or more beneficiaries to receive all or part of the amount payable when you die.

To designate a beneficiary, complete a *Designation of revocable beneficiary/trustee appointment* form. You can get a copy of this form by calling Canada Life, contacting the human resources department or logging on to [mycanadalifeatwork.com](http://mycanadalifeatwork.com) (Manage portfolio > Change your portfolio > Printable forms). You can also designate or change your beneficiary directly on [mycanadalifeatwork.com](http://mycanadalifeatwork.com). Click on your initials in the top right of the screen and select Your Profile > Beneficiaries and add or change your beneficiary.

Designating a beneficiary will help ensure that your benefits are paid as you wish, if you die before you start receiving retirement income.

If you designate a beneficiary (or if your beneficiary is your spouse, as explained under the Your plan beneficiary section above), benefits are paid directly to your beneficiary which avoids the delays associated with processing an estate. Estate taxes (sometimes referred to as probate fees) are also avoided, although income tax may be payable on your death benefit.

Without a beneficiary, any benefits that aren't payable to a spouse, will be paid to your estate.

If your plan beneficiary is a minor, or a person who otherwise lacks legal capacity, you may also wish to name a trustee to receive the death benefit on behalf of the plan beneficiary.

## Benefits payable to your plan beneficiary

The value of the contributions we made on your behalf is immediately vested.

Your plan beneficiary is entitled to the value of these vested contributions along with the value of your required contributions and any voluntary contributions.

For Quebec only, if a death benefit is payable, it will be paid within 30 days after receipt of all supporting documents considered satisfactory by Canada Life, unless a shorter period has been provided for under the policy.

## If your spouse is your plan beneficiary

As permitted by applicable legislation, if your plan beneficiary is your spouse, instead of a cash payment the benefit may be:

- Transferred to a RRSP
- Transferred to a RRIF
- Used to purchase a life annuity
- Transferred to another RPP

As permitted by applicable legislation, if your plan beneficiary qualifies as your spouse or common-law partner under the *Income Tax Act* (Canada) but doesn't qualify as your spouse under the plan, the above options are still available to your plan beneficiary.

If your spouse dies after you, but before receiving the amount payable, the amount payable will go to your spouse's estate.

## ... the plan terminates?

We expect to continue the plan indefinitely; however, we reserve the right to amend or terminate the plan at any time.

If the plan terminates, you'll be entitled to the value of your contributions and the contributions we made on your behalf, as permitted under applicable legislation.

## Additional information & resources

### Your rights and responsibilities

It's your responsibility to inform yourself about the plan and your rights under it, using tools provided both by us and by Canada Life. You also have the right to request a paper statement of your account, a copy of your application for membership and any other documentation to which you are entitled to receive under the applicable legislation. Some of these rights are also available to your plan beneficiary or another claimant. You're responsible for the investment decisions you make, including any investment decisions you allow others to make for you, regardless of any advice or recommendation that you may have been given by us, the plan administrator or any of our service providers. The decisions you make will impact the amount of money accumulated for your retirement. To help you make those important decisions, you should consider obtaining investment advice from qualified individuals in addition to the information you may obtain from us. You are responsible to keep us informed of changes such as a change of address or a change in marital status.

Once a year, you, your spouse or an authorized agent may examine and receive copies of the plan documents as permitted under the applicable legislation.

### Assuris coverage

Canada Life is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders if their life insurance company fails.

Details about Assuris' protection are available at [assuris.ca](http://assuris.ca) or by calling the Assuris Information Centre at 1-866-878-1225.

## Legal actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

## Plan administrator

The plan is administered by Town of Mahone Bay.

## Administration and investment expenses

Administration expenses, investment expenses and other reasonable expenses related to the plan and pension fund will be paid from the assets of the pension fund, unless we pay for all or part of these expenses separately and except for any other expenses charged to your account. For detailed information on the fees charged to your account, please refer to the member schedule of fees.

## Process to make a complaint

If you have a concern regarding one of Canada Life's financial products or services, please let them know. You can call 1-800-724-3402 or, outside Canada and the United States, 519-432-5281.

You can also contact Canada Life on their website [canadalife.com](http://canadalife.com) under Contact us > Customer satisfaction.

## Contact information

When you want to...	My Canada Life at Work <a href="http://mycanadalifeatwork.com">mycanadalifeatwork.com</a>	Canada Life* 1-800-724-3402	The human resources department	Other sources of Information or related forms
Plan for your retirement	✓			
Enrol in the plan			✓	
Transfer between funds/change where funds are invested	✓	✓	✓	• <i>Member Investment Instructions</i> form
Review your account balance	✓	✓		
Create a statement	✓			
Receive investment education and information	✓	✓		
Request a withdrawal	✓	✓	✓	• <i>Request for Withdrawal</i> form
Change your address	✓	✓	✓	
Find a form to designate or change your beneficiary	✓		✓	• <i>Designation of revocable beneficiary/trustee appointment</i> form
Change the amount of your contributions			✓	
Learn more about other retirement planning topics	✓	✓		

\*To speak with a client service representative, call Canada Life Monday to Friday between 8 a.m. and 8 p.m. ET.

# Protecting your personal information

Our service provider, Canada Life, recognizes and respects every individual's right to privacy. Canada Life wants to ensure that you understand your rights as a plan member and encourages you to read and understand the message below which explains how your personal information will be used.

## A message concerning privacy from Canada Life

We recognize and respect the importance of privacy.

### Your personal information:

- We establish a confidential file that contains your personal information like your name and contact and financial information.
- Your information is kept in our offices or the offices of an organization authorized by us.
- You may exercise your rights to view and correct information in the file by sending a written request to us.

### Who has access to your information:

- We limit access to personal information in your file to our staff or persons authorized by us who require it to perform their duties, and to other persons to whom you have granted access.
- In order to assist in fulfilling the purposes identified below, we may use service providers located within or outside Canada.
- Your personal information may also be subject to disclosure to government authorities or others authorized under applicable law within or outside Canada.

### What your information is used for:

- Personal information that we collect will be used for the purposes of administering and servicing the products you have with us, and for our internal data management and analytics purposes.
- This may include investigating claims, paying benefits, and creating and maintaining records concerning our relationship.

Your consent will be valid until we receive written notice that you have withdrawn it, subject to legal and contractual restrictions. For example, if you withdraw your consent, we may not be able to allow you to remain in the plan.

From information provided to you on your application form and/or this member booklet, you understand the reasons your personal information is required, and the purposes for which it will be used, and your consent is given explicitly on a member application form or implicitly by your participation.

### If you want to know more:

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to our Chief Compliance Officer or refer to [canadalife.com](http://canadalife.com).

## Glossary of Terms

### Applicable legislation

Applicable legislation refers to:

- The Nova Scotia *Pension Benefits Act*, and regulations as amended
- The *Income Tax Act* (Canada) and regulations
- Any other legislation governing the administration of the plan



### **Connected Person**

You're considered a connected person if any of the following are applicable to you:

- You own – directly or indirectly – 10 per cent or more of any class of capital stock issued by Town of Mahone Bay or any other corporation related to Town of Mahone Bay
- You don't deal at arm's length, as defined in the *Income Tax Act* (Canada), with Town of Mahone Bay
- You're a specified shareholder of Town of Mahone Bay according to the *Income Tax Act* (Canada)

### **Continuous**

Continuous, in reference to employment with Town of Mahone Bay or membership in the plan, includes periods of temporary suspension of employment or membership and periods of layoff from employment. Contact the human resources department for additional information.

### **Earnings**

Earnings means your basic salary including overtime, bonuses and commissions. If contributions to your plan continue to be made to the plan while you are temporarily absent from work, your earnings will include a prescribed amount of compensation in accordance with the *Income Tax Act* (Canada).

### **Life income fund (LIF)**

A LIF is a retirement income fund, available upon attainment of the early retirement age that meets the requirements of the applicable legislation. A LIF is an alternative to a life annuity and provides a flexible income.

### **Locked-in**

The term locked-in refers to the point when you're entitled to a deferred pension under the plan. When the value of contributions is locked-in, you must use them to provide retirement income and the value of locked-in contributions can't be withdrawn as cash. Any voluntary contributions you make are never considered locked-in.

### **Locked-in retirement account (LIRA)**

A LIRA is a retirement savings account consisting of locked-in funds transferred from a registered plan. A LIRA may only be used to provide an annuity or life income fund when members attain the age specified by pension legislation.

### **Plan beneficiary**

Your plan beneficiary is your spouse. If you don't have a spouse or your spouse has waived the right to, or is not entitled to, any benefit, your plan beneficiary is your designated beneficiary or estate.

### **Spouse**

A spouse refers to the individual, who, at the relevant time:

- Is married to you
- Is married to you by a marriage that is voidable and has not been annulled by a declaration of nullity
- Has gone through a form of marriage with you, in good faith, that is void and is cohabiting or, where he or she has ceased to cohabit, has cohabited with you within the 12-month period immediately preceding the date of entitlement
- Is a domestic partner with you within the meaning of Section 52 of the Vital Statistics Act, or
- Not being married to you, is cohabiting in a conjugal relationship with you, and has done so continuously for at least
  - (A) Three years, if either of you is married, or
  - (B) One year, if neither of you is married.

### **Year's maximum pensionable earnings (YMPE)**

The YMPE is the maximum amount of earnings on which a member contributes to the Canada Pension Plan/Quebec Pension Plan. YMPE is determined in the late fall and is effective Jan. 1 of each year.

Determine the current YMPE by visiting the Government of Canada's website ([canada.ca](http://canada.ca)) and go to Taxes > Savings and pension plans > Savings and pension plan administration > Annual limits or by contacting your local taxation office.



Canada Life and design, and My Canada Life at Work are trademarks of The Canada Life Assurance Company



## MEMORANDUM

**TO:** Members of Council

**FROM:** Ashley Yeadon-Wentzell, Manager of Finance

**DATE:** January 25, 2024

**RE:** Solar Garden Temporary Borrowing Resolution

---

### Overview:

On February 20<sup>th</sup>, 2021, the Minister of Municipal Affairs and Housing signed a Temporary Borrowing Resolution (TBR) in the amount of \$2,700,000 for the Town's Solar Garden project. The amount of the TBR – which exceeds the Town's expected contribution to the project – was determined in consideration of anticipated delays in the payment of claims by Federal and Provincial funders. This TBR was written to expire at 36 months (February 2024).

As the Solar Garden project is nearly complete and it is anticipated that in the course of 2024 all claims will be paid and the project will move to long term borrowing, a one-year renewal of the TBR is necessary. The TBR renewal resolution requires Ministerial approval prior to the expiration of the existing TBR.

In consultation with staff the Province has agreed to renew the Solar Garden TBR for the Town. The key takeaway here is that this specific project is revenue generating, through the sale of electricity to the Town's utility; this is typically not the case with most Town projects.

The text of the TBR, as provided by the Department of Municipal Affairs and Housing (DMAH), is attached to this memo. On Council's passage of this resolution it will be provided to DMAH staff for the Minister's approval.

### Recommendation:

WHEREAS Section 66 of the Municipal Government Act provides that the Council of the Town of Mahone Bay, subject to the approval of the Minister of Municipal Affairs and Housing, may borrow to expend funds for a capital purpose as authorized by statute;

WHEREAS the Council of the Town of Mahone Bay has adopted a capital budget for this fiscal year as required by Section 65 of the Municipal Government Act and are so authorized to expend funds for a capital purpose as identified in their capital budget;

WHEREAS pursuant to a resolution passed by Council on the 18 day of January, 2021, the Council postponed the issue of debentures and with the approval of the Minister of Municipal Affairs and Housing dated the 20 day of February, 2021, did borrow from a chartered bank or trust company doing business in Nova Scotia a sum not exceeding Two Million Seven Hundred Thousand Dollars (\$2,700,000) for the purposes set out above and for a period not exceeding twelve months; and

WHEREAS Council has deemed it expedient that the period of borrowing be further extended;

BE IT THEREFORE RESOLVED

THAT subject to the approval of the Minister of Municipal Affairs and Housing, the authorized period of borrowing in the amount not exceeding Two Million Seven Hundred Thousand Dollars (\$2,700,000) be extended for a further period not exceeding Twelve (12) months from the date of the approval of the Minister of Municipal Affairs and Housing.

Kind regards,

Ashley Yeadon-Wentzell





PO Box 530, 493 Main Street  
Mahone Bay NS, B0J 2E0  
Phone 902-624-8327 | Fax 902-624-8069  
[townofmahonebay.ca](http://townofmahonebay.ca)

## MEMORANDUM

**TO:** Members of Council

**FROM:** Ashley Yeadon-Wentzell, Manager of Finance

**DATE:** January 25, 2024

**RE:** Town of Mahone Bay's Line of Credit (LOC)

---

### Overview:

Staff are seeking Council's approval to access the LOC held at BMO in the amount of \$619,158.19. This is to help support the interim invoice for the new fire truck currently in production and expected to be delivered at the end of 2024.

The total LOC accessible is \$1,600,000 and is currently not drawn down on. The purpose of this LOC is for short term financing related to capital projects. Please note that this LOC is separate from the Town's other LOCs that are for specific multiyear projects, such as the Solar Garden.

The budget for this new fire truck in total is \$1,200,000; allocated over two years. The cost of the fire truck is still set to meet budget; however, the 2023-24 budget was only expected to be \$400,000 with the remaining balance to be paid out in 2024-25.

The LOC access is to manage the Town's cash flow until we bill for the 2024 taxes. This is a precautionary measure as we are still waiting for several invoices to be paid to the Town.

The interest on the LOC will remain consistent with the past at Prime -.75%. As such, I expect TOMB to carry this LOC for approximately 5 months at interest of:

A decorative graphic at the bottom of the page consisting of three overlapping diamonds. The left diamond is light green, the middle one is light blue, and the right one is light orange.

	<b>LOC Interest Calc on Fire Truck</b>		
	Assume January 19th Prime Rate:	7.20%	
	Monthly Interest:	Prime -.75%	
	Total LOC:	\$ 619,158.19	
	Month 1	3,327.98	
	Month 2	3,327.98	
	Month 3	3,327.98	
	Month 4	3,327.98	
	Month 5	3,327.98	
	<b>Total Interest to be Capatlized</b>	<b>\$ 16,639.88</b>	

This interest will be capitalized as part of the cost of the truck.

It is recommended that the Council kindly approve the drawdown on the BMO LOC to finance the interim invoice (#0003218) for the fire truck in the amount of \$619,158.19.

Kind regards,

Ashley Yeadon-Wentzell







RE: Appointment of Town of Mahone Bay and District Fire Chief  
Date: January 25, 2024

**General Overview:**

The purpose of this report is to appoint the Town of Mahone Bay and District Fire Chief.

**Background:**

The Town of Mahone Bay Fire Services By-Law states, "4.1 The Fire Chief shall be appointed by Council following a nominating vote of the Fire Department membership held in compliance with the internal procedures of the Fire Department."

**Analysis:**

The Fire Department held their nominating meeting on January 9, 2024 and Adam Ekins was nominated to be the Fire Chief for 2024.

**Financial Analysis:**

There are no associated financial implications.

**Climate Analysis:**

There are no associated climate considerations.

**Links to Strategic Plan:**

Section 1: Sustainable Municipal Services

**Recommendation:**

It is recommended,

**THAT Council appoint Adam Ekins as Fire Chief of the Town of Mahone Bay and District Fire Department for 2024.**

Respectfully submitted,

Eric J. Levy  
Deputy CAO

## Kelly Munroe

---

**From:** Kelly.Munroe@TownofMahoneBay.ca  
**To:** Penny Carver  
**Subject:** RE: Council item for January 9

#  
#

---

**From:** Penny Carver <Penny.Carver@townofmahonebay.ca>  
**Sent:** Wednesday, January 3, 2024 8:40 AM  
**To:** Kelly Munroe <Kelly.Munroe@TownofMahoneBay.ca>  
**Cc:** Dylan Heide <Dylan.Heide@TownofMahoneBay.ca>; David Devenne <David.Devenne@TownofMahoneBay.ca>  
**Subject:** Council item for January 9

Hi Kelly,

**Background:**

On November 28th, 2023, Council for the Town of Lunenburg approved a motion to waive a range of development fees for non-profit and charitable organizations seeking to build in the Town.

**Motion:**

That Council of the Town of Mahone Bay direct staff to provide a report to Council on the feasibility of waiving development fees for non-profit and charitable organizations.

Thanks!

*Penny*

Penny Carver

Councillor, Town of Mahone Bay

## ***International Women's Day Event: "She Should Run"*** ***Friday March 8, 2024***

***A proposal from Councillors Penny Carver & Suzanne Lohnes-Croft***

**Friday March 8, 2024 is International Women's Day** and the Municipal elections in Nova Scotia will be held Saturday October 19, 2024. We would like to organize a "She Should Run" event at the Mahone Bay Town Hall for women and young girls, to encourage them to consider getting involved in politics. Of the 371 elected municipal officials in Nova Scotia, 130 (35%) are women. Although this is an increase from the prior female cohort which was approximately 27% women, there is room for growth.

Nova Scotia facts:

- More than 50% of the Nova Scotian population identify as women.
- 30% of our 49 mayors and wardens are women, and 26% percent of deputy positions are women.
- NSFM seems to be leading the way with 50% of currently Board positions being filled by women, including all three officer positions.

**We are seeking permission to book several spaces in the Town hall on Friday March 8, 2024, 12 pm-4:40 pm to host an open house. The actual event will take place 1 pm-4p m. This will be a mingle and chat type of event offering tours of the renovated Town Hall; YouTube video of Town Council Meeting; a resource display; refreshment area; and informal chats about how to go about running for Town Council and how to support female candidates.**

**This is an open event to women and young girls. We will invite female former Mayor/Town Councillors to mingle and chat about their experiences as an elected official and how women can support women in politics. We also plan to extend an invitation to grade 9 female students at Bayview Community School.**

**We are asking Council to support this event by approving the use of Town Hall for the event and \$500.00 to cover expenses. Please be advised that we have also approached The Nova Scotia Advisory Council on the Status of Women with a request for funding.**

A meeting of the Policy & Strategy Committee for the Town of Mahone Bay was held on Monday, November 27, 2023 at 7:00 p.m. in Council Chambers.

Present:

Mayor David Devenne  
Councillor Penny Carver  
Councillor Joseph Feeney  
Councillor Suzanne Lohnes-Croft  
Councillor Richard Nowe  
Councillor Kelly Wilson  
Deputy CAO, Eric Levy  
Manager of Finance, Ashley Yeadon-Wentzell

Absent: Deputy Mayor Francis Kangata

Gallery:

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

1. Approval of Agenda – Correct agenda

A motion by Councillor Carver , seconded by Councillor Wilson, “THAT the agenda be approved as circulated.” Motion carried.

2. Minutes

The committee received the draft minutes of the October 23, 2023 meeting of the Policy and Strategy Committee.

A motion by Councillor Nowe, seconded by Councillor Feeney, “THAT the minutes of the October 23, 2023 meeting of the Policy and Strategy Committee be accepted as presented.” Motion carried.

3.1 Community Engagement Opportunities

Councillor Carver distributed information on public engagement opportunities prior to the meeting to discuss the potential of expanding the scope of the Public Engagement Policy and to discuss various avenues to increase public engagement.

### 3.2. Alternative Resources Energy Authority (AREA)

Dylan Heide, CAO introduced some items brought to the October 17<sup>th</sup> special Council meeting with AREA staff to discuss. Council was asked to reach a decision on the hiring of a Utility Director and bringing the suite of AREA financial services to Mahone Bay.

This committee was also discussed Interest Rate Policy and Line of Credit, as AREA staff asked that all Councils have discussions on these topics prior to the next AREA board meeting.

### 4. Next meeting

#### 4.1 Date and Time

The next meeting of the Policy and Strategy Committee will be held at 7pm on Monday, January 22, 2023.

#### 5.2 Agenda for next meeting

It was agreed that the agenda for the next meeting would include a discussion on

Old Fire Hall

Swimming Pool

Marketing Levy

With no further agenda items, the meeting adjourned at 9:01 PM.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Chair, Mayor David Devenne

Deputy CAO, Eric J. Levy

# December 2023 – Stats

## Current State of Homelessness

Currently Experiencing  
Homelessness:

**126**

Number of Children  
currently experiencing  
housing  
insecurity/homelessness:

**54**

Number of seniors  
currently experiencing  
housing  
insecurity/homelessness:

**42**

Those currently  
experiencing chronic  
homelessness:

**42**



In the month of December,  
**8** is the average number of  
guests per night that stayed  
in our 15 bed winter  
shelter. \*

## SSODA Intakes

**Total: 444**

**In the Month of  
December: 13**

## Origin of Household

Bridgewater: 199  
Chester: 18  
Lunenburg: 16  
Mahone Bay: 14  
MODL: 122  
Queens: 53  
Other: 22

## Household Breakdown

Families: 173  
Seniors: 119  
Veterans: 11  
Indigenous: 49  
African Nova Scotian: 11  
Youth: 59



## Most Common Sleeping Arrangements

- Renting – Pending Eviction
- Couch Surfing – Safe
- Hotel Stay

## Top Reasons for Housing Loss

- Eviction due to renovation or building being sold
- Leaving due to domestic violence
- Eviction due to breach of conditions

## Energy Poverty

**149 households/individuals**  
have been identified  
as experiencing  
energy poverty.

Of those households, the total Nova  
Scotia Power arrears equal  
**\$113,609.48**

**Number of Individuals  
connected to housing since May  
2022 :**

**107**

**Number of Individuals  
connected to housing in  
December 2023:**

**7**

A meeting of the Policy & Strategy Committee for the Town of Mahone Bay was held on Friday, December 15, 2023 at 9:00 a.m. in Council Chambers.

Present:

Mayor David Devenne  
Deputy Mayor Francis Kangata  
Councillor Penny Carver  
Councillor Suzanne Lohnes-Croft  
Councillor Richard Nowe  
Councillor Kelly Wilson  
CAO, Dylan Heide  
Deputy CAO, Eric Levy

Absent: Councillor Joseph Feeney (with regrets)

Gallery: 5 people in gallery

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

1. Approval of Agenda

A motion by Councillor Carver, seconded by Councillor Lohnes-Croft, "THAT the agenda be approved as circulated." Motion carried.

2.1 Discussion about LUB and MPS

The Committee discussed the comments made by members of the public that arose at the December 5, 2023 public hearing. These comments were categorized as substantive and non-substantive.

Non-substantive issues included:

- Clarifying provisions around right to entry
- Removing increased parking requirements on Hedge Row

Substantive issues included:



- Parking exemption overlay changes
- Prohibiting parking lots on the Open Shoreline Zone
- Eliminating Parking requirements altogether
- Linking goals, policies, regulations, and evaluation measures
- Prioritizing pedestrians over automobiles
- Additional parameters around variances
- Adjusting the documents relating additions types of dwellings in neighbourhoods
- Additions to watercourse map
- Changing zoning on Residential General Zone to Unserved Zone
- Allowing for wider range of livestock
- Adjusting lot sizes for multi-unit dwellings
- Allowing multi-unit dwelling buildings in rear yard of commercial buildings in Commercial Core Zone
- Replacing the policy support for future stormwater bylaw with provisions in the LUB

A motion by Councillor Carver, seconded by Deputy Mayor Kangata, "THAT the Committee recommend that Council discuss and recommend limited time parking and enforcement in Town." Motion carried.

Chair of the committee allowed for opportunity for public comment:

Jeff Frampton-33 Pleasant Street made comments on:

- Lack of Council transparency and community inclusivity
- Need to make it easier for public to come to Council meetings to engage during meetings
- Is there still a need for a parking overlay if there are changes to the parking requirements.
- 2 hour parking limit is probably a good idea, but people will just move their cars around. There isn't a parking problem in the town, there is a seasonal congestion issue. May need seasonal restrictions in specific areas to address safety concerns.
- Would be helpful if there were more clarity on the topics being discussed.
- Need for the ability to measure the key parameters and success in a document
- We cannot protect the character of a neighbourhood lot by lot; it has to be done by neighbourhood.
- Confusion on Hedge Row development and parking requirements. Reducing the parking requirements does not fit the reality of the town where many households have 2 vehicles.
- Concerns on the abuse of variances and if the variance tool be used to get around the protections put into the LUB and MPS.

Karen Pinsent – 74 Pleasant St.

- Concern on the ability for Council to overturn anything in the LUB and ability to not follow the intent of the document.

With no further agenda items, the meeting adjourned at 12:00 PM.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Chair, Mayor David Devenne

Deputy CAO, Eric J. Levy

A meeting of the Heritage Advisory Committee for the Town of Mahone Bay was held on Wednesday, January 17, 2024 at 3:30 p.m. in Council Chambers.

Present:

Councillor Penny Carver, acting chair  
Annette St. Onge  
Bryan Palfreyman  
Garry Macey (left at 4:47pm)  
Deborah Trask, Heritage Researcher  
Kelly Munroe, Town Clerk

Absent:

Councillor Joseph Feeney (regrets)

1. Approval of Agenda

A motion by Mr. Palfreyman, seconded Mr. Macey, "THAT the agenda be approved as amended to add 5. Updates." Motion carried.

2. Minutes

A motion by Ms. St Onge, seconded by Mr. Macey, "THAT the minutes of the October 11, 2023 meeting of the Heritage Advisory Committee be approved as presented." Motion carried.

3. Grant Request – Mahone Bay Centre Society

The committee received a request from the Mahone Bay Centre Society for a Heritage Property Grant.

A motion by Mr. Palfreyman, seconded by Ms. St. Onge, "THAT the committee recommend that Council approve the grant request in the amount of \$1,000 from the Mahone Bay Centre Society." Motion carried.

4. Town Hall – Conservation Advice

The committee discussed the possibility of the Heritage Trust of Nova Scotia providing a presentation in Mahone Bay.

A motion by Mr. Palfreyman, seconded by Ms. St. Onge, "THAT the Committee recommend that Council follow the advice of Jost + Architects, with the exception of recommendation number 1. The committee recommend retaining the triple unit design

windows on both sides of the first floor, thereby maintaining the appearance and symmetry of the street facing façade."

Motion carried.

#### 5. Updates

The committee discussed the possibility of a presentation from the Heritage Trust. This item, as well as forms and handouts and the annual plaquing ceremony will be placed on the next agenda of the committee.

The meeting adjourned at 5:04 p.m. at the conclusion of business.

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Acting Chair, Councillor Penny Carver

Town Clerk, Kelly Munroe



# MAHONE BAY CENTRE

*"Building at the Heart of Our Community"*

December 3rd, 2023

Town of Mahone Bay  
P.O. Box 530  
493 Main Street  
Mahone Bay, NS. B0J 2E0

Attention: Town Clerk

Reference: Town of Mahone Bay Heritage Property Grant Fund Application

Dear Kevin;

The Mahone Bay Centre Society would like to apply and be considered for a grant to help us continue our efforts to repair and restore the exterior of our Community Centre under the Heritage Property Grant Fund.

The Mahone Bay Centre "Centre" is a charitable non profit social enterprise at the heart of the community that provides diverse, inclusive and multi-generational space for outreach, educational, arts, cultural, social and recreational programs. The services and public spaces offered by the Centre are considered essential and vital to our small community and surrounding area. With the exception of a full time paid office administrator and a part time paid program administrator, community volunteers provide the support to manage the Centre including an all volunteer Board of Directors and Executive.

The Centre's operational costs are largely funded by a small group of permanent tenants supplemented with short term rentals of public spaces while capital improvements and major repairs and refurbishments are funded through private donations and grants. The pandemic reminded all

charitable organizations of how fragile we are when our ability to fund raise is limited and yet how important it is to continue with the revitalization of our building exteriors and infrastructures to ensure long term sustainability.

We have completed and included the application form as required and have taken the liberty to supplement the application with additional information and pictures. We hope this additional information is helpful in your evaluation and understanding our efforts and accomplishments to date, our ability to manage these projects and where our strategic infrastructure plan is taking us. We have a passion and commitment to our community to preserve this wonderful historic Community Centre ensuring its long term sustainability as a vital community resource.

Should we be fortunate to receive financial assistance through this grant application, work would commence in the spring of 2024 allowing us to retain a local contractor who is already very familiar with our building and its challenges.

We are optimistic that funding under this grant application would help us address an immediate concern and provide the initiative to raise the additional funding through our restoration campaign.

On behalf of the Board of Directors, our volunteers and most importantly our community, we thank you in advance for your consideration.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Jeff Frampton', with a horizontal line extending from the end of the signature.

Jeff Frampton  
Director Building Infrastructure  
Mahone Bay Centre Society







## **General Note**

The Mahone Bay Centre is requesting the maximum funding available of \$1,000 as this is a very large project requiring a substantial investment by the Centre. Current estimate is \$40,000 (\$34,800 excluding HST) which would require the Centre to fund approximately \$31,500 of the project. We will be applying for the \$7,500 funding from provincial Heritage Development Fund. We have launched a separate exterior wall renovation campaign to help supplement the \$12,000 available in our capital project and maintenance fund.

Although rising costs of building materials are starting to stabilize, we know the years of maintenance neglect when it was operated as a public school and lack of repair priority as a community centre has accelerated deterioration and may require more substantial labour and quantity of higher priced materials required for the work scope once the shingles, window frames and trim boards have been stripped and any unexpected damage understood. For this reason a 20% contingency factor has been applied. We know that when we repaired the back wall in 2023 we did find some sill rot and had to replace shingles and trim boards.

We are very fortunate to have a local contractor who is very familiar with the building, its construction, faults and performed the restoration work on the back wall. He has tentatively agreed to start work in May 2024 subject to the Centre confirming we will have sufficient funding by January 2024. Due to his extensive experience renovating older buildings, his ability to shuffle projects to accommodate varied start dates depending on weather conditions, he could begin work in April 2024. We are very comfortable working with him based on our experience over the past 9 months working on our back exterior wall where he provided a fair and accurate estimate and completed the job on time and just under budget.

Should we be fortunate to be awarded the maximum funding, we will continue to have the job overseen by our experienced volunteer building infrastructure team that includes a recognized retired contractor and two still active contractors in construction and renovations. This team will work closely with the contractor to find ways to reduce costs and ensure we make effective repair decisions.

The Mahone Bay Centre has a solid track record of effectively managing projects and costs over the past few years installing a geothermal heating and cooling system, barrier free washroom, attic insulation, exterior rear wall refurbishment and converting our lighting system to LED technology all in our Heritage Building. We recently received approval for our fire safety plan from the local fire inspector after making several fire prevention upgrades that included installation of an interior fire door on our electrical room and a complete upgrade of both our fire detection and fire suppression systems.

We have been very active and aggressive in over the past few years pursuing funding to launch infrastructure projects that will ensure our long term sustainability and preserve the character of our beautiful building.

**Town of Mahone Bay  
Heritage Property Grant Fund**

**Application**

**Application Deadline: March 1<sup>st</sup>**

Applications will be accepted between January 1<sup>st</sup> and March 1<sup>st</sup> of each calendar year and on a first-come-first-served basis after March 1<sup>st</sup> until funds for the year have been expended.

---

**Applicant Information**

Name of Property Owner (full legal name is required) First \_\_\_\_\_ Middle \_\_\_\_\_

Last MAHONE BAY CENTRE SOCIETY

Mailing Address

45 SCHOOL ST \_\_\_\_\_  
Street # Street Suite/Apt

489 MAHONE BAY NS B0J 2E0  
PO Box City/Town Province Postal Code

Contact

Phone \_\_\_\_\_

Email \_\_\_\_\_

---

**Property Information**

Address of Registered Property 45 SCHOOL ST. Mahone Bay, NS  
Civic # Street

**Is your property a Municipally Registered Heritage Property?**

☒ Yes ☐ No

If yes, you must provide a copy of the Notice of Registration.

**What is the property used for?**

Single-family residence

Multi-family residence

Commercial - NON PROFIT CHARITY

---

### Project Information

Briefly describe the scope of work in the box below.

Eligible projects are limited to pre-approved repair or restoration work on the exterior façade.

SCRAPING, PRIMING AND PAINTING OF EXISTING  
SHINGLES + TRIM. SOME SHINGLES + TRIM  
BOARDS WILL HAVE TO BE REPLACED.

PLEASE SEE GENERAL NOTE ATTACHED.

Contractor's Quote attached

☒ Yes

☐ No contractor required

If this work might be considered a substantial alteration to your municipally registered heritage property, approval will be required from Town Council. Please contact Town Hall for more information on this process.

Please provide a copy of all required development and/or building permits.

Development Permit

☐ Included

☒ Not required

Building Permit

☐ Included

☒ Not required

## Financial Information

All applicants are required to complete the financial table below and provide quotes for expenses.

Revenues				
Source	Cash	In-Kind	Subtotals	%
HERITAGE DEVT Fund - PROVINCE	7,500		7,500	18.75
MUNICIPAL Fund TOMB	1,000		1,000	2.50
MBC CAPITAL Fund	12,000		12,000	30.0
FUND RAISING CAMPAIGN	19,500		19,500	48.75
<b>Totals</b>	<b>40,000</b>		<b>40,000</b>	<b>100%</b>

\* Please note that labour cannot be listed as an In-Kind contribution.

Expenses <i>SEE PIE CHART ATTACHED</i>		
Item	Cost	%
LABOR: STRIPPING + PAINTING	20,000	50
LABOR: ROT REPAIR, REPLACE TRIM / SHINGLES	2,750	7
MATERIALS: PAINT, LUMBER, SHINGLES	8,250	21
MISC:	2,500	6
CONTINGENCY FACTOR (20%)	6,500	16
	40,000	100

What is the anticipated cost for materials (including HST)? \$ 8,250  
What is the anticipated cost for labour (including HST)? \$ 22,750  
What is the anticipated cost for this project (including HST)? \$ 40,000  
What is the total grant request for this project? \$ 1,000


Please note the Heritage Property Grant Fund is based on the anticipated costs to complete the project. Eligible costs are outlined in the Heritage Property Grant Fund Policy.

The maximum grants for a registered municipal heritage property will be up to 50% of the anticipated project to a maximum grant of \$500. Eligibility criteria can be found in the Heritage Property Grant Fund Policy.

When will work begin? MAY 2024

When is the expected completion date? OCTOBER 2024

All project work must be completed within the fiscal year (April 1<sup>st</sup> – March 31<sup>st</sup>).

  
Applicant's Signature

DECEMBER 3, 2023  
Date

---

Send Application to:

Town of Mahone Bay  
PO Box 530  
493 Main Street  
Mahone Bay, NS B0J 2E0

For further information contact Town Hall by phone at 902-624-8327 or by email at [clerk@townofmahonebay.ca](mailto:clerk@townofmahonebay.ca).

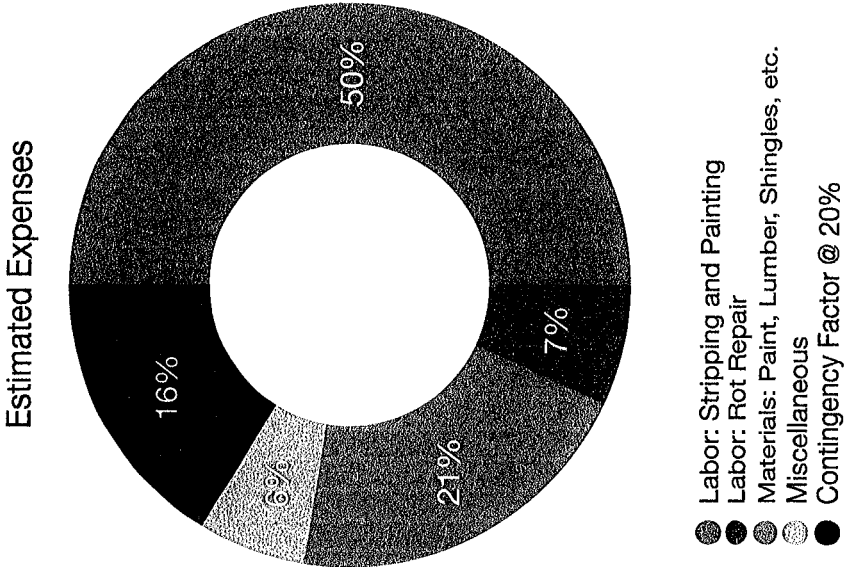
Grants will be disbursed upon review of appropriate receipts for completed project work.

# Workscope Estimate - HST Included

Project Funding	
Heritage Development Fund	\$7,500
Municipal Heritage Building Grant	\$1,000
Mahone Bay Centre Capital Fund	\$12,000
Renovation Campaign (\$20,000 objective)	\$19,500
<b>Total Funding</b>	<b>\$40,000</b>

Estimated Expenses	
Labor: Stripping and Painting	\$20,000
Labor: Rot Repair	\$2,750
Materials: Paint, Lumber, Shingles, etc.	\$8,250
Miscellaneous	\$2,500
Contingency Factor @ 20%	\$6,500
<b>Total expenses</b>	<b>\$40,000</b>

Additional Funds to be Raised by Mahone Bay Centre	
Project Funding minus Estimated Expenses	\$0



A. RICHARD

180569

DATE	NOV. 30 2023
N° DE TAXE	
TAX REG. NO.	

VENDU A SOLD TO	MATHEW BAY CENTRE	EXPEDIER A SHIP TO	
ADRESSE ADDRESS	45 School St	ADRESSE ADDRESS	SUBJECT TO STARTING
MATHEW BAY NS BOSKO		MAY 2024	
ATT: JEFF FRAMPTON			
COMMANDE DU CLIENT CUSTOMER'S ORDER	VENDU PAR SOLD BY	CONDITIONS TERMS	FAB FOB
			VIA

QUANTITE QUANTITY	DESCRIPTION	UNIT PRICE	UNITE UNIT	MONTANT AMOUNT
	ESTIMATE FOR STRIPPING PAINT AND REPLACEMENT OF SHINGLES - TRIM			
	LABOUR FOR STRIPPING AND PAINTING			2000000
	LABOUR FOR SHINGLE REPLACEMENT			300000
	MATERIAL			800000
	MISC			250000
	NOT INCLUDED IN TOTALS			
	SUBJECT TO CONDITIONS FOUND DURING WORK.			
			TOTAL	3350000

ESTIMATE / QUOTE







The regular meeting of the Town of Mahone Bay's Asset Management Committee for the Town of Mahone Bay was held on Thursday, January 18, 2024, at 12:03 PM via video conference.

**Present:**

Mayor, D. Devenne

Councillor R. Nowe (left at 12:51 PM)

CAO, D. Heide

Manager of Finance, A. Yeadon-Wentzell (left at 12:47 PM)

N. Pavlinic

D. Waterfield

**Absent:**

Climate & Energy Program Manager, L. Clark– with regrets

**Gallery:**

None

**Land Acknowledgement**

Let us begin by acknowledging that we are gathered today in Mi'kma'ki. The ancestral, present and future territory of the Mi'kmaw people. Today, we gather with the intent followed by the living Peace and Friendship Treaties - with respect, cooperation and coexistence.

**Approval of Agenda**

A motion by, N. Pavlinic seconded by D. Waterfield, "THAT the agenda be approved as presented."

Motion Carried

**Approval of Minutes**

A motion by D. Waterfield, seconded by Councillor Nowe, "THAT the minutes of the November 16, 2023, Asset Management Committee be approved as presented."

Motion Carried.

**Annual Review of Asset Management Policy**

CAO reviewed notes from the Committee's discussions throughout 2023 as pertained to the Asset Management Policy and Committee members discussed potential amendments to the Policy.

A motion by Councillor Nowe, seconded by D. Waterfield, "THAT the Committee recommend **that Council amend the Asset Management Policy as amended.**"  
Motion Carried

#### Review of Draft AM Plans – Stormwater & Transportation Assets

Committee members discussed and provided feedback to staff concerning the draft asset management plans for Stormwater and Transportation Assets.

#### Discussion: Service Standards, New Development & Municipal Specifications

Committee members discussed approaches to expanding municipal services and the determination of appropriate levels of service for new and existing areas of town.

#### Opportunities for Cross-Committee Meetings

A motion by N. Pavlinic, seconded by D. Waterfield, "THAT the Committee recommend **that Council arrange a meeting of relevant committees – Asset Management, Climate & environment and Planning Advisory Committee, open to the public – to discuss citizen expectations with respect to standards for municipal services and infrastructure, particularly in consideration of increasing climate change impacts.**"

Motion Carried.

#### Training Opportunities

Training opportunities will be updated once available.

#### Committee Membership

The Committee is currently seeking three public members to join.

#### Next Meeting

February 15, 2023, at 12 PM.

The meeting adjourned upon motion at 2:06 PM

TOWN OF MAHONE BAY

TOWN OF MAHONE BAY

Mayor, David Devenne

Dylan Heide, Acting Recording Secretary



## **Town of Mahone Bay Asset Management Policy**

---

### **1.0 Purpose**

In accordance with Council decision-making this asset management policy provides direction for implementing organization-wide Asset Management processes for the Town of Mahone Bay. Strategic plans, budgets, service levels and risks will be considered to ensure public assets are managed in a proactive and sustainable manner for current and future generations.

### **2.0 Strategic Alignment**

The principles in this asset management policy and our asset management planning will align with our Strategic Plan; Municipal Planning Strategy; Integrated Community Sustainability Plan; Municipal Climate Change Action Plan; Community Greenhouse Gas Reduction Action Plan; Harbour Flood Prevention and Shoreline Enhancement Plan; and any other such plans that are adopted by Council.

### **3.0 Scope**

This policy applies to assets owned and managed by the Town of Mahone Bay including:

- Electrical generation & distribution system;
- Water treatment & distribution system;
- Wastewater collection & treatment system;
- Stormwater drainage systems;
- Buildings and facilities including those leased by the Town to third-parties;
- Transportation systems including streets and sidewalks;
- Recreational facilities, trails, green spaces and cemeteries;
- Equipment & Vehicles including Fire Department; and
- Natural infrastructure.

This policy does not apply to:

- Assets which may provide a community benefit but are not owned or managed by the Town;
- Assets belonging to third-parties used in the delivery of Town services under contract with the Town (RCMP, etc.); or,
- Assets owned by intermunicipal corporations to which the Town is a member (MJSB, AREA, etc.).

## 4.0 Guiding Principles

4.1 Future service levels will be determined in consultation with the community; a transparent and responsive process will inform level of service objectives that balance community expectations and regulatory requirements with risk, affordability and available resources.

4.2 The Town will implement systematic asset management processes and appropriate asset management best-practices across all Departments and take into account their inter-relationships. Processes will specifically acknowledge and account for interconnections between Land Use Planning and management of Town assets.

4.3 The Town will ensure that asset management data is regularly reviewed and updated for accuracy.

4.4 Our asset management decision-making will consider:

- i. The needs of both current and future generations and potential challenges associated with changing community demographics and expectations related to service delivery;
- ii. The potential impacts of climate change and how the frequency and severity of climactic events may directly affect levels of service; and
- iii. The possibilities to reduce community greenhouse gas emissions through asset management decisions; and,
- iv. The socio-cultural, environmental, and economic factors and implications when making and implementing asset management decisions.

4.5 Future life cycle costs including disposal will be reported and considered in all decisions relating to new services and assets and upgrading of existing services and assets; funding requirements and reserve policies will be integrated with asset management planning.

4.6 The Town recognizes the value of asset management planning in improving information for decision-making and commits to implementing asset management processes. The Town commits to the integration of asset management systems and community engagement.

## 5.0 Roles and Responsibilities

Town Council is responsible for adopting the Asset Management Policy and related policies for ensuring that sufficient resources are applied to manage the Town's assets.

The Chief Administrative Officer is responsible for leading the implementation of the Asset Management Policy and related policies across all Town departments.

Department Managers are responsible for leading the adoption of the Asset Management Policy and related policies within their departments and for allocating appropriate resources to its implementation and associated requirements.

Town Staff are responsible for observing the requirements of the Asset Management Policy and related policies and for participating in such Asset Management initiatives as may be pursued by the Town.

## 6.0 Review

The Asset Management Policy will be reviewed annually prior to the end of the fiscal year.

### **Clerk's Annotation for Official Policy Book**

Date of Notice to Council Members of Intent  
to Consider {7 days minimum notice}:

January 11, 2022

Date of Passage of Policy:

January 27, 2022

\_\_\_\_\_

Clerk

\_\_\_\_\_

Date