

CORPORATION OF THE VILLAGE OF COBDEN

BY-LAW # 1992-12

BEING a by-law to adopt the estimates of all sums required during the year for the purposes of the Corporation and to set the rates of taxation for the year 1992.

WHEREAS Section 164 of the Municipal Act, R.S.O. 1980, requires that the council of every municipality shall in each year prepare and adopt estimates of all sums required during the year for the municipality including all sums required by law to be provided by the council;

AND WHEREAS Section 368 of The Municipal Act, R.S.O. 1980, requires that the council of every local municipality in each year shall levy on the whole of assessment for real property and business assessment, according to the last revised assessment roll, a sum equal to the aggregate of the estimates adopted by council;

AND WHEREAS the whole of assessment for real property and business assessment, according to the last revised assessment roll, is as follows:

Residential and Farm	924,161
Commercial and Industrial	269,508
Business	84,795

AND WHEREAS for taxation purposes the whole of the assessment for real property and business assessment is allocated as follows:

	<u>Residential and Farm</u>	<u>Commercial Industrial & Business</u>	<u>Total</u>
Public School Support	872,394	337,662	1,210,056
Separate School Support	51,767	16,641	68,408

AND WHEREAS the Council of the Corporation of the Village of Cobden has, in accordance with the Section 164 of The Municipal Act, R.S.O. 1980, considered the estimates of all sums required during the year for the purposes of the municipality including all sums required by law to be provided by the council;

AND WHEREAS in accordance with Section 368 of the Municipal Act, R.S.O. 1980, it is necessary that the following rates of taxation be levied for the year 1992.

<u>Public-Residential</u>	<u>1992</u>
Village	152,157
County	40,845
Elementary	106,127
Secondary	102,464
	<u>401,593</u>
 <u>Public-Commercial</u>	
Village	179,008
County	48,052
Elementary	124,855
Secondary	120,546
	<u>472,461</u>
 <u>Separate-Residential</u>	
Village	152,157
County	40,845
Elementary	116,550
Secondary	106,340
	<u>415,892</u>

Separate-Commercial

Village	179,008
County	48,052
Elementary	137,118
Secondary	125,106
	<u>489,284</u>

In addition to the above rates of taxation the telephone and telegraph estimated payments are allocated to the following bodies:

- a) County 5,902
- b) Public School Bd. 13,961
- c) Separate School Bd. 310

NOW THEREFORE, there shall be levied and collected upon the whole of the assessment for real property and business assessment, according to the last revised assessment roll, the following rates of taxation for the year 1992.

	<u>Residential and Farm</u>	<u>Commercial Industrial & Business</u>
General Municipal Purposes	152,157	179,008
County Purposes	40,845	48,052
Elementary Public School Purposes	106,127	124,855
Elementary Separate School Purpose	116,550	137,118
Secondary Public School Purpose	102,464	120,546
Secondary Separate School Purpose	106,340	125,106

That save and except that portion of taxes and rates levied by interim levy By-Law 1988-3 the taxes shall become due and payable on the 30th day of September 1992, but may be paid in installments on the 28th day of June 1992, the 30th day of September 1992, provided that upon failure to make payment of any installment the whole amount shall become due and payable.

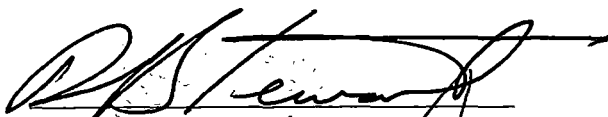
That the Collector is hereby authorized and shall mail or cause to be mailed the notice of taxes due to the address of the residence or place of business of the person to whom the notice is required to be given.

That all taxes shall be paid into the office of the Treasurer or to the Bank of Nova Scotia, Cobden Branch, until due date. All Past-due taxes shall be paid at the Treasurer's Office.


That the Collector and the Treasurer are hereby empowered and shall accept part payment as tendered from time to time on any taxes levied under this by-law.

That this by-law shall come into force and effect upon the date of its final passing.

READ a first, second and finally passed upon the third reading this 20 day of May 1992.



 REEVE



 CLERK-TREASURER

BUDGET
19 92

CORPORATION OF THE VILLAGE OF COBDEN

Account #

FUNCTION

OBJECT

DETAIL

Waterworks

Revenues

Page 1 of 3

Description	Account #	1991 Budget	1991 Actual	1992 Budget	1992 Actual	EXPLANATIONS
Waterworks Billing	3110	95500.	95154	98000.		
Equipment Rentals	3510	0	0	0		
Investment Income	3620	0	0	0		
Late Payment Charges	3610	1000.	606.	1000.		
Other	3690	0	0	0		
Previous Year Surplus (Deficit)	2510	5328.	5328.	7014		
Total Revenue		101828.	101088.	106014.		
Total Expenses		99455.	94074.	104173.		
Surplus (Deficit)		2373.	7014.	1841.		
TOTAL						

BUDGET
19 92

CORPORATION OF THE VILLAGE OF COBDEN

Account #

FUNCTION

OBJECT

DETAIL

Waterworks

Expenditures

Page 2 of 3

Description	Account #	1991 Budget	1991 Actual	1992 Budget		EXPLANATIONS
Wages and Benefits	4310	34500	32858.	35000.		
Administration	4140	11730	11724.	11730.		
Rent	4150	1992.	1992.	1992.		
Computer Billing	4160	1000.	366.	1000.		
Bank Charges	4170	100.	0	100.		
Other Administration	4190					
Insurance		1223	1223.	1326.		
Audit		750.	750.	884.		
Courier		550.	337.	550.		
Subscription		60.	79.	100.		
Mileage		1300.	437.	600.		
Seminars		70.	0	100.		
Others		100.	69.	100.		
Total	4190	3983.	2895.	3660.		
T. & D. Equipment & Supplies	4340	11470.	11133.	11500.		
T. & D. Maintenance & Rentals	4350	3500.	954.	3000.		
TOTAL						

BUDGET
19 92

CORPORATION OF THE VILLAGE OF COBDEN

Account #

FUNCTION

OBJECT

DETAIL

Waterworks

Expenditures

Page 3 of 3

Description	Account #	1991 Budget	1991 Actual	1992 Budget	1992 Actual	EXPLANATIONS
Debt Charges Principle	4220	1232	1188	1310.		
Interest	4230	7848.	7917	7771.		
Utilities	4360	13100	13485.	14000.		
Vehicle Gas, Oil & Maintenance	4440	1000.	0	600.		
Capital Cost Equipment	4420	0	0	0		
Capital Cost T. & D.	4320	0	1562	0		
Other Equipment	4490	0	0	510		Colorimeter
Other T. & D.	4390	0	0	0		
Transfer to Reserve	4500	8000.	8000.	12000.		
Total Page 2		31180	32152.	36191.		
Total Page 1		68275	61922	67982.		
TOTAL		99455.	94074.	104173.		

COBDEN & DISTRICT RECREATION COMMITTEE

BUDGET 1992

REVENUE

Acct. #	Actual 1991	Budget 1992
<u>Operating Grants</u>		
3310 Operating	6000.	6000.
3320 Other		
<u>Other Grants</u>		
3410 Federal	-	-
3420 Village of Cobden	4000.	4000.
3590 Other Municipalities	2350.	2000.
<u>Fees & Service Charges</u>		
3510 Hall Rentals	6484.	6000.
3512 Canteen Rental	3900	4000.
3514 Admissions & Ice Rentals	59911.	60000.
3516 Other Rentals:		
Ball Field	2175.	2000.
3518 Signs	3400.	2500.
<u>Fund Raising, Rentals, Sales</u>		
3520 Bar Revenues	-	-
3540 Pro Shop	700.	700.
3650 Nevada Ticket Sales	11849.	10000.
3570 Registration Fees	1052.	1000.
3575 Aerobics	2849.	3000.
3580 Bingos	3641.	5000.
Special Events:		
Opry	50903.	50000.
Beach Party		
Special Fund Raising		
3670 <u>Donations</u>	10000.	500.
<u>Other Income</u>		
3610 Investment Income	320.	300.
Weddings (2)	2275	-
Profit Carried Forward		9865.
	<hr/>	<hr/>
TOTAL REVENUE	171809.	166865.

EXPENDITURES

Acct. #	<u>Actual 1991</u>	<u>Budget 1992</u>
<u>Wages & Benefits</u>		
4110 Arena Manager	21870.	24000.
4120 Other Employee	3921.	5000.
4350 Cleaner	11940.	13000.
<u>Materials, Supplies & Utilities</u>		
4210 Cleaning & Other Supplies	225.	-
4220 Bar Purchases (2 weddings)	1848	-
4250 Utilities: Hydro & Telephone	40079.	42000.
4280 Special Events:	36573	40000.
Opry		
Beach Party		
Special Fundraising		
4335 Aerobics	2358.	2500.
<u>Services & Rentals</u>		
4310 Advertising	1842.	750.
4320 Bank Charges	33.	50.
4330 Licences, Memberships & Courses	-	1000.
4340 Registration Fees - Beach	-	-
<u>Repair & Maintenance</u>		
4350 Property & Equipment	13157.	18700.
4390 Other Administrative	9868.	10000. <i>Insurance</i>
<u>Transfers</u>		
4420 To Reserves		9865.
Deficit Carried Forward	18230	-
TOTAL EXPENDITURES	\$161944.	\$166865.

1992 TELEPHONE TAXATION

1991 Bell Canada Taxation

26268

	1991 Commercial Taxes Levied	% ①	Allocation
Municipal	39,447	33.9	8904.85
County	12,459	10.8	2836.94
Elementary ②			
- Public	34,356	29.5	7749.06
- Separate	1,097	.9	236.41
Secondary ③			
- Public	28,211	24.3	6383.12
- Separate	720	.6	157.62
	<u>116.293</u>	<u>100.0</u>	<u>26,268</u>

① Commercial Mill Rate x (Commercial & Business Assessment)

② 34,356 x 97.824 Pub = 33608
 x 2.176 Sep = 747

③ 28,211 x 97.824 Pub = 27597
 x 2.176 Sep = 613

Note ② & ③ Obtained from Reg. 68/92 - The Ontario Gazette, Mar.15/92

CORPORATION OF THE VILLAGE OF COBDEN

1992 MILL RATES

	<u>Residential</u>	<u>Commercial</u>
Municipal	152,157	179,008
County	40,845	48.052
Elementary - Public	106,127	124,855
Elementary - Separate	116,550	137,118
Secondary - Public	102,464	120,546
Secondary - Separate	106,340	125,106
Total - Public	401,593	472,461
Total - Separate	415,892	489,284

Overall Tax Increase 10.6%

Percent of Tax Dollar

Municipal 33.9% County - 10.8% School Board 55.3%

VILLAGE OF COBDEN

PROJECTED GENERAL REVENUE FUND BUDGET

PAGE 1 OF 2

REVENUES	Acc't.No.	BUDGET 1990	ACTUAL 1990	BUDGET 1991	ACTUAL 1991	BUDGET 1992	COMMENTS
Other Charges on Tax Bills		\$	\$	\$	\$	\$	
Sewer Billings	3170	90,000	89,329	90,000	89,569	95,000	
Water Billings							
Total		90,000	89,329	90,000	89,569	95,000	
Equipment Rental							
Grants In Lieu of Taxes							
Canada-Post Office	3210	1,544	1,643	1,725	3,041	3,259	
Ontario-L.C.B.O.	3220	1,600	1,642	1,725	2,507	2,286	
-Senior Citizens	3240	3,773	8,618	9,050	15,065	6,138	20% INCREASE
-Other							
Total		6,917	11,903	12,500	20,613	11,683	
Unconditional Grants							
Per Household	3310		13,470		14,143		
Resource Equalization	3312		67,905		71,300		
General Support	3314	102,247	19,873	106,310	20,867	107,373	1% INCREASE
Total		102,247	101,248	106,310	106,310	107,373	
Conditional Grants							
M.T.C.	3320	29,600	29,600	30,400	30,400	35,300	
Welfare Assistance	3322	20,000	20,304	22,960	43,025	53,680	
Other--Pride	3324		4,939		39,729	93,000	
Other-RECREATION							
Other-Planning							
Other-Employment Equity		6,000	5,258		1,000		
Total		55,600	60,101	53,360	114,154	181,980	
Other Grants							
County Road Rebate	3420	4,500	4,276	4,090	4,090	3,975	
School Crossing Guards	3430	4,400	4,468	4,400	4,733	5,500	
Federal - Job Dev. Program							
Challenge Experience	3410			5,300	5,610	5,600	BEACH PROGRAM
Recycling--RSRA						1,300	
ESI '88						3,100	
Total		8,900	8,743	13,790	14,433	19,475	

REVENUES Continued	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	COMMENTS
	1990	1990	1991	1991	1992	
	\$	\$	\$	\$	\$	
Fees And Service Charges						
Fire Fees	3520	2,500	3,781	2,700	4,071	4,000
Roadway Fees	3530		338		882	500
Dump Rentals	3540	2,500	2,575	2,500	2,068	2,500
Park Fees	3550	400	202	300	303	300
Other	3560	1,500	504	700	255	2,000
J.H.R.P.	3510	0	747			PLANNING FEES
Total	6,900	8,147	6,200	7,579	9,300	
Other Income						
Licenses & Permits	3610	5,500	4,866	5,000	6,172	5,500
Building Rental	3620	12,500	14,007	12,500	14,279	13,000
Penalties & Interest - Taxes	3630	5,000	4,350	5,000	5,797	6,000
Investment Income	3640	7,000	6,285	6,000	1,615	3,000
Sales Maps, etc.	3650	2,000	762	800	2,406	1,000
Sundry Revenue						
Sale of Land						
Late Payment Charges	3635	1,000	490	500	606	500
Transfer From Reserves & Reserve Funds	3685	50,000	60,000	8,230	8,230	
Contributions From Local Boards-(Water,Lib.,Hydro)	3670	34,725	35,596	35,000	34,728	34,728
Other		1,000	144			
Total	128,725	126,500	73,030	73,833	63,728	
TOTAL REVENUES (excl taxes)	399,289	405,971	355,190	426,491	488,539	

EXPENDITURES	Acc't.No.	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	COMMENTS
		1990	1990	1991	1991	1992	
		\$	\$	\$	\$	\$	
GENERAL GOVERNMENT							
Members of Council							
Honoraria	4211	25,000	30,978	26,000	23,269	21,000	
Materials & Supplies	4219						
Donations		1,000	697	700	150	700	
Seminars		5,000	5,098	5,000	3,128	1,500	
Public Relations		100	111	100		100	
Mileage		300	254	300	16	200	
Insurance		342	342	342	342	288	
Other		200	338	2,800	0	500	
Subscriptions							
Membership Fees		362	392	400	493	500	
Sub Total		7,304	7,232	9,642	4,129	3,788	
Total-Members of Council		32,304	38,210	35,642	27,398	24,788	
Administration							
Salaries & Benefits - Staff	4221	62,000	62,428	69,000	75,862	78,000	
-Cleaners		5,000	4,800	5,000	4,920	5,200	
Materials & Supplies	4229						
Training & Development		1,500	1,191	1,200	990	800	
Subscriptions-Memberships		600	222	500	1,210	800	
Telephone		2,000	3,291	3,000	2,817	3,000	
Hydro & Gas		5,600	6,058	6,500	6,799	7,000	
Water & Sewer		2,160	2,429	2,429	2,520	2,700	
Cleaning & Other Materials		1,500	4,076	3,700	3,084	3,500	
Advertising		1,500	2,103	1,800	1,787	1,500	
Insurance		3,886	4,228	4,089	4,089	4,297	
Stationery		4,000	4,280	4,200	2,810	3,000	
Sevices & Rents		5,075	8,887	7,000	13,276	8,000	
Postage		3,500	4,506	4,500	4,569	4,800	
Other		300	626	500	5,599	4,000	ROSS TAXES
Federal Job Dev. Program							
Christmas Party		1,500	1,576	1,500	1,027	500	
Sub Total		33,121	43,473	40,918	50,577	43,897	
Legal & Audit	4229	7,500	10,876	10,000	9,076	10,000	
Travel & Conferences	4229	1,500	390	1,500	1,228	1,000	
Long Term Debt Charges	4222	10,000	11,513				
Res. Loan Repayment							
Res.- For Working Funds	4224	10,000	10,000				
- For Sick Leave		1,000	1,000				
- For Computer Acq.		0		6,000	6,000		
- For Future Debt W&S						15,000	W & S PAYMENT
Bank Charges-Interest	4227	100	590	500	8,967	500	
Taxes Written Off	4228	500	405	1,400	2,962	1,000	

EXPENDITURES Continued		BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	COMMENTS
	Acc't.No.	1990	1990	1991	1991	1992	
TRANSPORTATION							
Roadways		\$	\$	\$	\$	\$	
Salaries & Benefits	4411	69,000	65,208	70,000	76,406	84,000	8K SICK LEAVE
Capital Expenditures	4413	53,000	53,038	11,000	9,857	4,200	FINAL TRUCK &
#2 Truck						800	TIRES
#1 Truck		2,500	N/A			1,200	SHOCKS
Tractor		500	2,525				
Sub. Total		56,000	55,563	11,000	9,857	6,200	
Transfer To Res.-Capital Expend	4415	2,000					
Materials & Supplies	4419						
Hot Mix Asphalt							
Telephone		400	583	500	457	500	
Mileage							
Memberships		150	1,081	1,150	1,535	1,300	MTO LIC. RENE
Heating Oil		1,200	1,610	1,400	1,468	1,600	
Cleaning Supplies		400	463	400	390	350	
Hydro		950	902	950	662	950	
Salt		3,300	3,189	3,800	3,344	3,700	
Sand		350	567	300	507	350	
Gravel		539	124	320	200	0	
Cold Mix Asphalt		3,700	4,436	3,450	604	2,400	
Truck Rental		6,077	6,435	400	387		
Equipment Rental		775	0	500	296	500	
Materials & Supplies		3,800	8,821	7,000	8,532	7,500	
Tools		500	390	600	512	600	
Insurance		3,829	3,829	3,907	3,907	3,797	
Fuel & Oil- Machinery		4,000	5,848	5,000	7,044	6,000	
Federal Job Dev. Program							
Street Sweeping						2,400	
Sub. Total		29,970	38,278	29,677	29,845	31,947	
Total Roadways		156,970	159,049	110,677	116,108	122,147	
Street Lighting							
Capital Expenditures	4433	1,000	7,432			29,000	PRIDE
Materials & Supplies	4439						
Maintenance		4,000	4,023	4,000	3,416	4,000	
Power		10,726	10,726	12,500	12,120	14,300	
Sub. Total		14,726	14,749	16,500	15,536	18,300	
Total Street Lighting		15,726	22,181	16,500	15,536	47,300	
Crossing Guards	4421	9,500	10,288	11,000	12,965	11,000	
TOTAL TRANSPORTATION		182,196	191,518	138,177	144,609	180,447	

EXPENDITURES Continued	Acc't.No.	BUDGET 1990	ACTUAL 1990	BUDGET 1991	ACTUAL 1991	BUDGET 1992	COMMENTS
		\$	\$	\$	\$	\$	
ENVIRONMENTAL SERVICES							
Sanitary Sewers							
Salaries & Benefits	4511	29,400	24,822	29,400	36,681	38,000	
Long Term Debt Charges	4512	31,882	31,882	28,308	28,308	28,308	
Capital Expenditures	4513	5,945	1,339	5,400	1,339		
Materials & Supplies							
Chemicals		5,600	7,884	2,400	1,532	7,200	
Insurance		1,098	1,098	1,165	1,165	1,060	
Maintenance Supplies		1,885	1,978	2,100	6,815	2,200	
Power		10,300	11,504	12,000	12,485	13,000	
Equipment Repairs		1,000	907	1,200		2,100	
Other		610	2,425	1,000		750	
Transfer to Reserves							
Equipment Rentals		500	584	500	348	500	
Sub. Total		20,993	26,380	20,365	22,345	26,810	
Total Sanitary Sewers		88,220	84,423	83,473	88,673	93,118	
Garbage Disposal							
Salaries & Benefits	4521	10,600	12,088	12,000	10,881	11,000	
Equipment & Truck Rental	4529	3,272	3,262	210	528	400	
Total Garbage Disposal		13,872	15,350	12,210	11,409	11,400	
Garbage Collection-Recycling							
Salaries & Benefits	4541						
Capital Expenditures	4543						
Other Expenses	4543	1,000	145	3,500	4,305	7,700	BLUE BOX PROG
Total Garbage Collection		1,000	145	3,500	4,305	7,700	
TOTAL ENVIRONMENTAL SERVICES		103,092	99,918	99,183	104,387	112,218	
SOCIAL & FAMILY SERVICES							
General Assistance	4616	25,000	25,864	28,000	60,992	67,000	
PLANNING & DEVELOPMENT							
Advertising	4819	1,000	5,412	3,000	1,553	2,000	

EXPENDITURES Continued	Acc't.No.	BUDGET 1990	ACTUAL 1990	BUDGET 1991	ACTUAL 1991	BUDGET 1992	COMMENTS
		\$	\$	\$	\$	\$	
RECREATION & CULTURAL SERVICES							
Parks							
Salaries & Benefits	4711	400	172	400		400	
Materials & Supplies	4719	1,000	972	1,000	545	800	
Wharf		100	100	100		100	
Fuel		100	175	250		200	
Services & Rents		500	467	500	509	500	
Hydro		500	793	700	946	900	
Insurance		2,496	2,496	2,796	2,796	2,443	
Sub. Total		5,096	5,003	5,346	4,796	4,943	
Recreation-General Programs							
Long Term Debt Charges	4722	19,400	19,026				
Capital Expenditures	4723						
Reserve - Arena	4724						
Grant - Athletic Association	4725	4,000	4,000	12,230	4,000	4,000	
Programs - Salaries & Wages	4731		10,904	6,000	9,400	7,000	BEACH PROGRAM
- Materials & Supplies	4739			300		300	
- Challenge '87							
Sub. Total		23,400	33,930	18,530	13,400	11,300	
Library							
Municipal Grant	4745	1,000	1,000	1,750	1,750	1,000	
Renfrew Hospital		0					
TOTAL RECREATION & CULTURAL SERV.		30,146	39,898	26,026	15,150	17,643	
TOTAL EXPENDITURES							
		543,351	573,645	499,022	543,697	691,202	
TOTAL EXPENDITURES							
		543,351		499,022		691,202	
TOTAL REVENUES							
		399,289		355,190		488,539	
SHARE OF TELEPHONE TAX							
		8,700					
SURPLUS (DEFICIT)-1985							
		(6,475)					
NET TAX REQUIREMENT							
		141,837		143,832		202,663	

VILLAGE OF COBDEN

PROJECTED GENERAL REVENUE FUND BUDGET

OWN PURPOSES MILL RATE

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	BUDGET 1990	BUDGET 1991	BUDGET 1992
	-----	-----	-----
	\$	\$	\$
TOTAL EXPENDITURES	543,351	499,022	671,202
TOTAL OTHER REVENUES	399,289	355,190	488,539
LOCAL IMPROVEMENTS	1,106		
SHARE OF TELEPHONE TAX	8,700	8,806	8,910
SURPLUS (DEFICIT)-Previous Year's	(6,475)	(31,432)	(30,287)
	-----	-----	-----
NET TAX REQUIREMENT	140,731	166,458	204,040
	=====	=====	=====

VILLAGE

ASSESSMENT BASE	1990	1991	1992
	-----	-----	-----
	\$	\$	\$
Residential & Farm	876,287	920,150	924,161
Commercial & Industrial	255,671	359,560	354,303
	=====	=====	=====

RES & FARM MILL RATE	119.56	123.930	152.157
COM & INDUST MILL RATE	140.66	145.800	179.008
	=====	=====	=====

MILL RATE INCREASE AS A PERCENT	6.11%	3.65%	22.78%
	=====	=====	=====

PER HOUSEHOLD TAXES

Average Per Household Assessment- For 1991 Taxation-	230.15	245.38	301.27
	=====	=====	=====

=====

VALUE OF ONE (1) LOCAL MILL: 1280.00

=====

Ministry
of the
Environment

135 St. Clair Avenue West
Toronto ON M4V 1P5

Ministère
de
l'Environnement

135, avenue St. Clair ouest
Toronto ON M4V 1P5



Water Policy Branch

JUN 29 1998

(416) 314-7983
FAX 314-3918

June 25, 1998

Dear Clerk:

I am writing to request a copy of your sewer use by-law. We are updating our records of municipalities which have enacted sewer use by-laws.

Please forward a copy of your most recent sewer use by-law by mail to :

Water Policy Branch
14th floor, 40 St. Clair Avenue West
Toronto ON M4V 1M2

If your municipality has no sewer use by-law, please indicate via fax (416-314-3918) or internet email (CLUNASDA@ENE.GOV.ON.CA).

A response by July 17th would be appreciated. If you have any questions or comments please call 416-314-7983.

Thank you for your cooperation.

Yours truly,

A handwritten signature in black ink, appearing to read "David Clunas".

David Clunas

5G060168.WPD

Ann

Please photocopy + send
Bylaw 1997-15 to
above address

A handwritten signature in black ink, appearing to read "Ann".

