

## **Town of Berwick Council Meeting**

January 09, 2024

Town of Berwick Council Chambers

6:30pm

### **AGENDA**

**1. Call to Order**

**2. Approval of the Agenda**

**3. Approval of the Minutes**

- a. December 12, 2023 Council Minutes

**4. New Business**

- a. Development Officer Appointment
- b. RFD001-2024 BDVFD Water Storage Shed
- c. 2024/25 5 Year Capital Investment Plan V1

**5. Correspondence**

**a. General**

- i. AVRL to Minister of Communities, Culture, Tourism & Heritage

**b. Letters of Support**

- i. Evangeline Club
- ii. Indoor Racquet Facility

**6. Mayor's Report**

**7. In-Camera**

**a. Contract**

**8. Adjournment**

**Town of Berwick**  
*Report to Municipal Council*  
**Agenda Item**

Subject: Appoint Benjamin Croll as Development Officer for the Town of Berwick

From: Chrystal Fuller, Brighter Community Planning & Consulting

Date: January 9, 2024

Ben Croll is a planner at Brighter Community Planning who has been assisting the Town of Berwick's Development Officer for a year and a half. As Assistant Development Officer, Mr. Croll has demonstrated his ability to understand relevant planning documents (Land Use By-Law, Municipal Planning Strategy, and Subdivision By-Law), review development and planning applications, write staff reports, present applications to Council, and respond to civic inquiries. Mr. Croll is currently pursuing his Development Officer Certificate and expects to obtain it by mid-2024.

Brighter Community Planning recommends the appointment of Ben Croll as a Development Officer for the Town of Berwick, operating under the supervision of the current Development Officer. Mr. Croll will issue basic development permits and administer development agreements. More complicated applications, such as tentative subdivisions or comprehensive development permits and development agreements, will still be processed by the current Development Officer. When Mr. Croll obtains his Development Officer certificate, he will take on the full role and responsibilities of the Town of Berwick's Development Officer. This strategic transition aligns with our commitment to fostering professional growth and ensuring seamless and efficient management of development processes.

**Draft Motion for Council**

**That Council appoints Benjamin Croll as the Development Officer for the Town of Berwick, pursuant to Section 243 of the *Municipal Government Act*.**

# REQUEST FOR DECISION

## RFD001-2024: BDVFD Water Storage Tank Tender Award



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**To:** Town Council  
**From:** CAO  
**Date:** January 4, 2024  
**Subject:** BDFVD Water Storage Tank Tender Award

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### **References/Attachments**

Request for Proposals: BER2023-010 Berwick & District Volunteer Fire Department Water Storage Tank

### **Legislation**

Purchasing and Tender Policy

### **Recommendation**

To award tender BER2023-010 BDVFD Water Storage Tank to Roscoe Construction in the amount of \$373,480 plus HST; with the Town's portion being \$186,740 funded for by long-term borrowing.

### **Background**

The Town Council and the Berwick & District Fire Commission approved a Water Storage Tank for the Berwick & District Volunteer Fire Department as part of the 2023/24 Capital Budget. Per the funding agreement, the Town is responsible for fifty percent of the cost and the Commission for the other fifty percent.

The project was tendered through a Request for Proposals and closed on December 6, 2023. One bid was received from Roscoe Construction in the amount of \$416,300, including HST.

Engineering for the project was \$6,500 and completed prior to the tendering of the project. Rebar was also ordered prior to tendering and bidders were asked to include a rebar allowance in their submission.

### **Financial Implications**

The 2023/24 Capital Budget included \$350,000 for a Water Storage Tank for the BDVFD; the Town providing fifty percent funding or \$175,000, funded by long-term borrowing. The project received one bid.

Lump Sum for work (minus rebar)	\$327,000
Rebar allowance	\$ 35,000
Engineering	\$ 6,500
Mark Up on engineering and rebar (12%)	\$ 4,980
Total before tax	\$373,480

**REQUEST FOR DECISION  
RFD001-2024: BDVFD Water  
Storage Tank Tender Award**



Per the funding agreement for fire department assets, the Town is responsible for fifty percent of these costs, at \$186,740, resulting in an additional \$11,740 or 6.7% variance above what was approved. The Town is funding this project by long-term borrowing.

**Priority Alignment**

<b>Check Applicable</b>	<b>Strategic Priority Area</b>	<b>Comments</b>
X	Economic	
	Environmental	
X	Social	
	Cultural	

**Alternatives**

Council could decide not to award the tender.

**Community Engagement/Communication**

N/A

**CAO Comments**

An overall cost variance of 6.70% above the approved budget is reasonable, especially in the current economic climate. I support the approval of this project.

CAO Initials:   JB  

Target Decision Date:   January 9, 2024

# INFORMATION REPORT

## 2024/25 5 Year Capital Investment Plan V1



**To:** Town Council  
**From:** Director of Finance  
**Date:** January 9, 2024  
**Subject:** 2024/25 5 Year Capital Investment Plan V1

### References/Attachments

- 2024/25 5 Year Capital Investment Plan V1
- FCI Debt Service Projection V1
- Draft Debt Repayment Scenarios V1

### Legislation

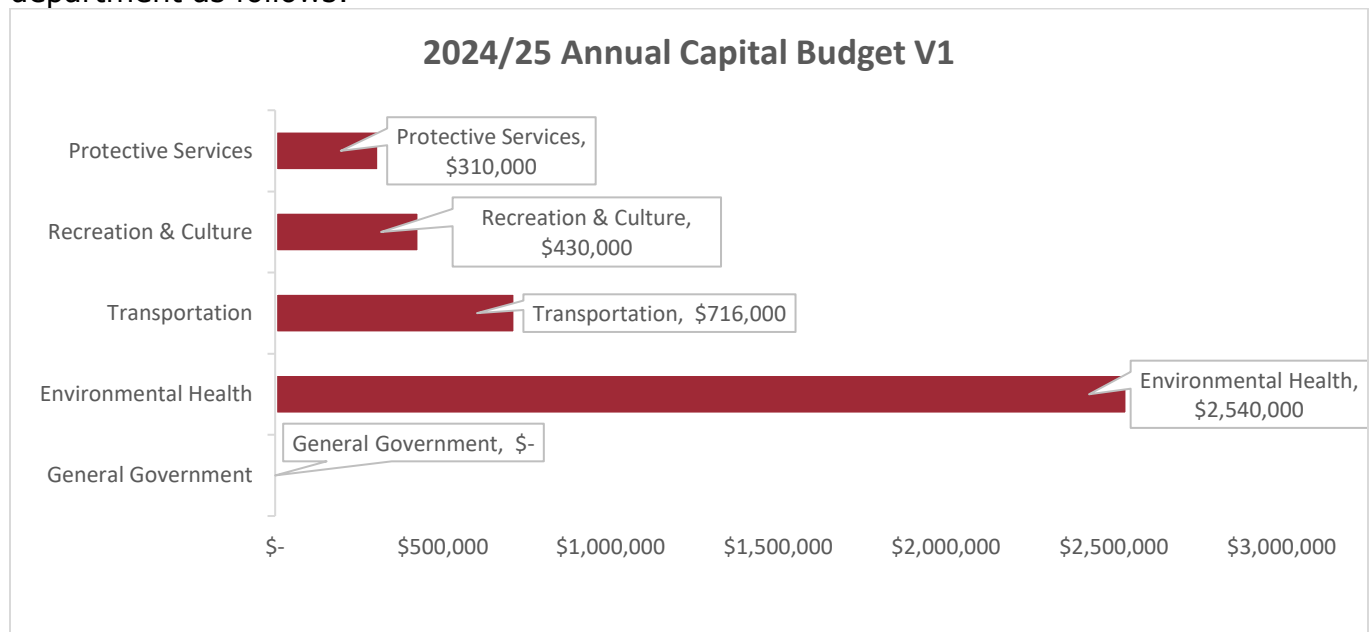
- MGA Section 65

### Background

The first draft of Berwick's 5 Year Capital Investment Plan (CIP) has been prepared with priorities as identified by Council and Management, combined with the information derived in the Asset Management Plan and the 2023/24 CIP.

The 5 Year Capital Investment Plan is a fluid document that is reviewed and updated on an annual basis through budget deliberations, rolling the next year forward to present times, then revising to represent Berwick's needs and priorities.

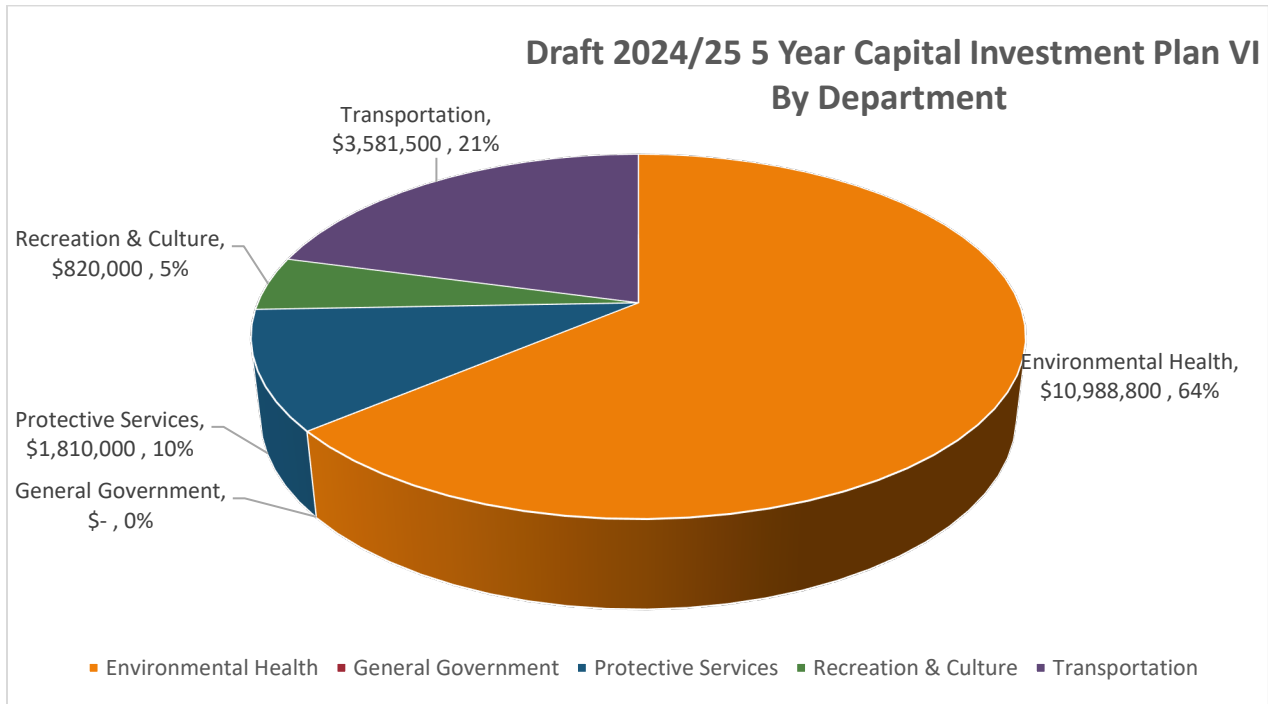
Year 1 of the draft capital plan includes a proposed investment of \$3,996,000 allocated by department as follows:



**INFORMATION REPORT**  
**2024/25 5 Year Capital Investment**  
**Plan V1**



The allocation of the 5-year investment plan by department is as follows:



The proposed 2024/25 5 Year Capital Investment Plan V1 reflects a total investment of \$17,200,300. The allocation of this investment by year is as follows:

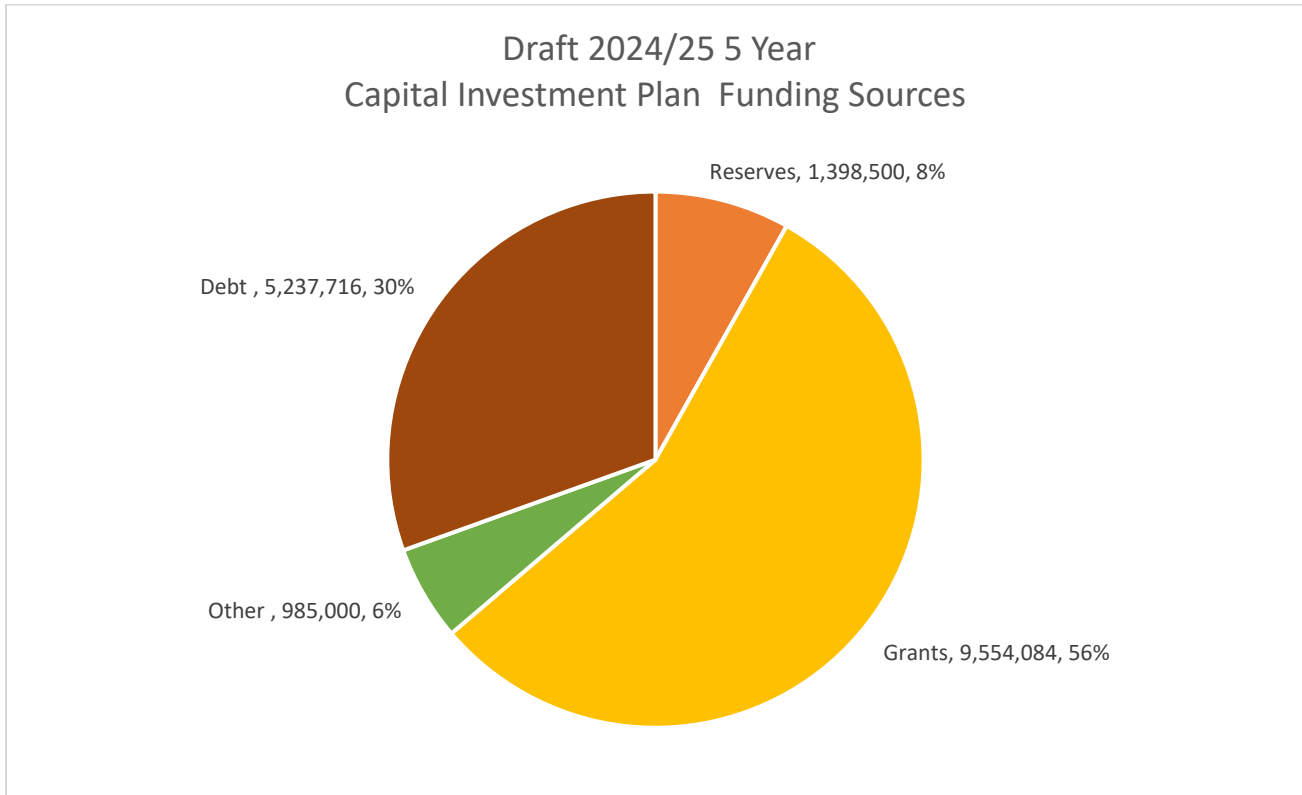


# INFORMATION REPORT

## 2024/25 5 Year Capital Investment Plan V1



### Draft Funding Sources



The proposed funding sources rely on successful receipt of grant funds and significant borrowing, which, in turn, has a substantial impact on the operating budget related to the repayment of debt.

At present, there are no dedicated annual reserve transfers nor plans to fund capital out of revenue. Staff are seeking Council’s direction regarding potential funding sources to cover future debt repayment. Options include, but are not limited to, increases to the sewer rates, an area fire rate, and/or an increase to tax rates. A debt service forecast has been provided in the agenda package, having been prepared assuming a 2% year over year increase in Berwick’s own source revenue.

Version 1 of the draft capital plan is being presented this evening to allow Council the opportunity to discuss, seek clarification and provide direction regarding the capital projects and proposed funding sources as staff move toward presenting a final budget for approval on March 12th, 2024.

# INFORMATION REPORT

## 2024/25 5 Year Capital Investment Plan V1



### **Financial Implications**

The Draft 2024/25 5 Year Capital Investment Plan V1 as presented will have a significant impact on Berwick’s annual operating budgets for years to come, due to the substantial borrowing being proposed.

### **Priority Alignment**

<b>Check Applicable</b>	<b>Strategic Priority Area</b>	<b>Comments</b>
X	Economic	
	Environmental	
	Social	
	Cultural	

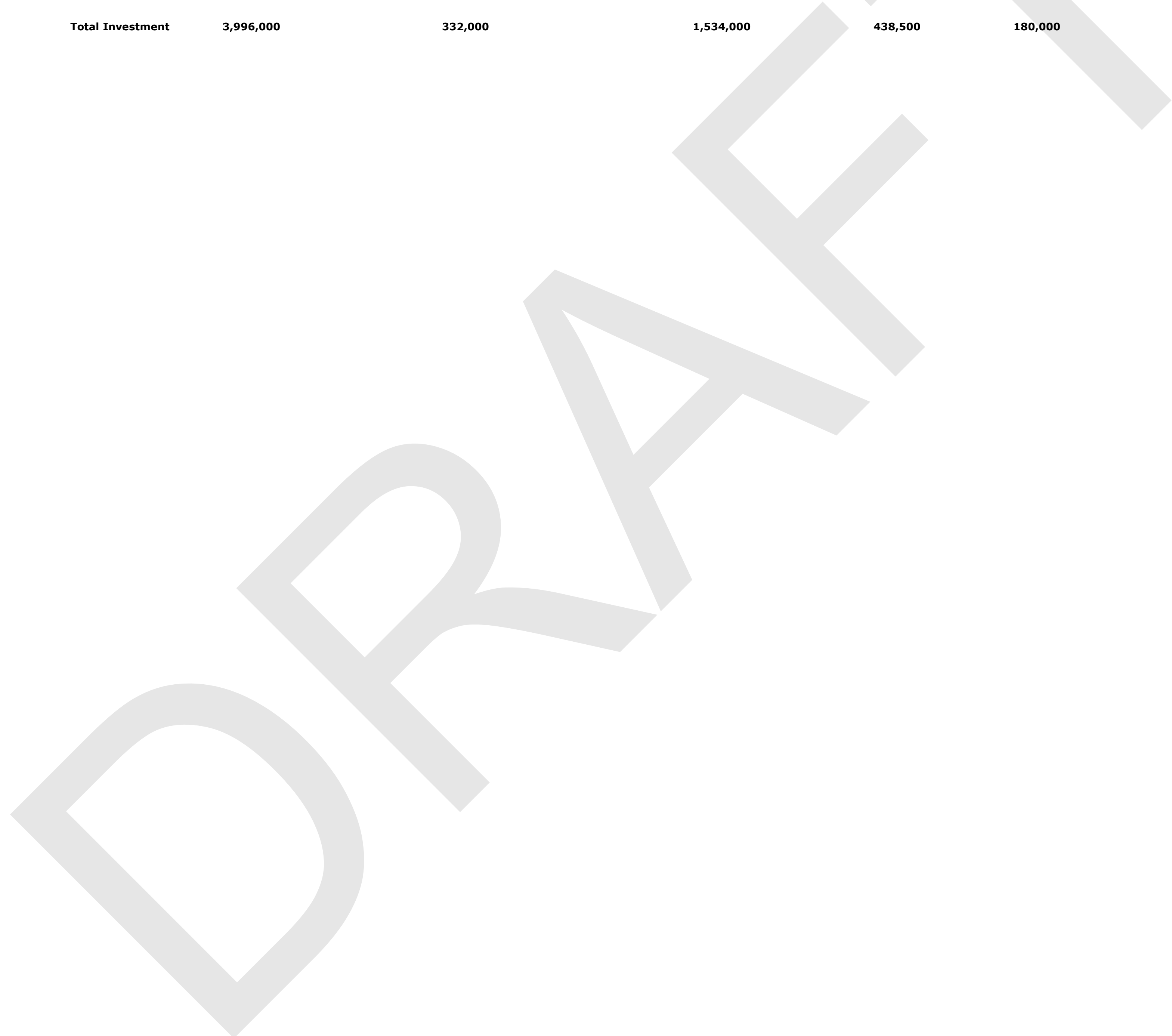
### **Community Engagement/Communication**

A Budget Engagement Session will take place on January 29th, 2024 at 6:30pm at the Berwick Town Hall Gym.

CAO Initials:   JB

CAPITAL INVESTMENT PLAN- YEAR 1  
2024/25

Project Name	Project Description	Estimated Total Project Cost	Exp Segment	Mun Source Amt	Mun Source Code	Prov Grant Amt	Prov Code	Fed Grant Amt	Fed Code	Oth Sources Amt	Oth Source Code	Long Term Borrow Amt	Long Term Code	Comments
Free Board WWTP	Gravel to build up free board- build section across north side middle	12,000	Environmental Health	12,000	04-Sewer Operating Reserve									
WWTP	Aeration of Lagoon 2; blowers; Pilot two options for WWTP: 1- Disc Filter 2- Sand Filter	2,518,000	Environmental Health			1,259,000	16-DMA-Other**					1,259,000	42- Municipal Finance Corp- General	Municipal Capital Growth Program (MCGP)
Sewer Lateral Connection	Kent Field Estates install lateral from sanitary sewer main to property line	10,000	Environmental Health	10,000	04-Operating Fund Reserve									
Portable Pumper Truck	Replace 1994 Portable pumper truck	310,000	Protective Services	10,000	10-Fire Equipment Capital Reserve					155,000	37-Other**	145,000	42- Municipal Finance Corp- General	Fire Commission 1/2 Expected completion June 2024
Centennial Park	New building and washrooms with additional rec. equipment storage; Accessible 5 ft. paved walk-way from Union St. to gazebo (crusher	290,000	Recreation and Culture	65,000	10-General Capital Reserve	82,500	17-Other**					107,500	42- Municipal Finance Corp- General	1/3 Recreation Facility Development Grant up to \$150K
Downtown Streetscape	Develop plan	80,000	Recreation and Culture	10,000	10-Open Space Capital Reserve					25,000	31- Donations from Organizations			\$25K for Westfor Grant via Minor Ball
Carol's Place	Carol's Place Flooring- Poly Floor Classic Mystic	15,000	Recreation and Culture	40,000	04-Operating Fund Reserve	15,000	16-DMA-Other**	40,000	25-Other**					50% ACOA
Box Cars	Interior Finishing of Box Cars- Flooring, Electrical, General Finishings	25,000	Recreation and Culture	25,000	04-Operating Fund Reserve									Age Friendly Community Grant 100%
Trail Head	Land Purchase	10,000	Recreation and Culture	10,000	04-Operating Fund Reserve									
Rainforth Park	Rainforth Park Design Review	10,000	Recreation and Culture	5,000	10-Open Space Capital Reserve	5,000	16-DMA-Other**							Planning Assistance Grant 50%
Storm Water Management Plan	Storm Water Management Plan	50,000	Transportation											SSGF
Storm Water Upgrades	Storm Water Upgrades Bezanson St. Culvert & Ditching 354 Meters	75,000	Transportation											
Storm Water Upgrades	Storm Water Upgrades Bezanson St. Culvert & Ditching 354 Meters		Transportation											
Transportation Plan	Town Transportation Plan- identify what development is doing to traffic and how we are transporting goods	50,000	Transportation	25,000	04-Operating Fund Reserve									SSGF
Public Works Vehicle	New or Used Half Ton Truck for Public Works to replace 2009 GMC Sierra 1500 half ton (WWTP truck) ELECTRIC VEHICLE or HYBRID	100,000	Transportation	100,000	04-Operating Fund Reserve									Active Transportation Grant 50%
Sidewalk Replacement	Finish Union St.; West Main St./Commercial to Foster	25,000	Transportation											CAO to review FCM Finance/Grant Opportunity
Maple Avenue Sidewalk	Replace 470 meters of sidewalk, storm drainage and install new curb, connecting point from trails to PW (Cottage St to South St.) incl.	300,000	Transportation											
Public Works Shop	storm drains	100,000	Transportation	20,000	10-General Capital Reserve	80,000	16-DMA-Other**							Sustainable Communities Challenge Fund 90% funding
Crosswalk Flashing Lights	Heat Pump/Building SSFC Grant 2 X Crosswalk Flashing Light Unit: TBD & Cottage St./Main St.	16,000	Transportation					16,000	21-CCBF					
	<b>Total Investment</b>	<b>3,996,000</b>		<b>332,000</b>		<b>1,534,000</b>		<b>438,500</b>		<b>180,000</b>		<b>1,511,500</b>		



**CAPITAL INVESTMENT PLAN- YEAR 2  
2025/26**

Project Name	Project Description	Estimated Total Project Cost	Exp Segment	Mun Source Amt	Mun Source Code	Prov Grant Amt	Prov Code	Fed Grant Amt	Fed Code	Oth Sources Amt	Oth Source Code	Long Term Borrow Amt	Long Term Code	Comments
WWTP	Install of tertiary treatment system (filter)	6,000,000	Environmental Health			1,980,000	16-DMA-Other**	2,400,000	23-New BCF			1,620,000		ICIP Grant; Prov. Infrastructure Grant Program
Free Board WWTP	Gravel to build up free board- build section TBD	12,000	Environmental Health	12,000	04-Operating Fund Reserve									
Downtown Streetscape	Implementation of Phase 1	250,000	Recreation and Culture	115,000	04-Operating Fund Reserve	10,000	16-DMA-Other**	125,000	25-Other**					50% Grant Funding ACOA; Beautification \$10K
Basketball Court Fence	Provide fence around basketball court at Rainsforth Park	40,000	Recreation and Culture	15,000	04-Operating Fund Reserve					25,000	31- Donations from Organizations			Westfor \$25K
Sidewalk Replacement	TBD per sidewalk replacement plan	25,000	Transportation					25,000	21-CCBF					CAO to review FCM grant/Financing Opporuntiv
New Plow Truck	Plow Truck (Replace 2005)	250,000	Transportation									250,000	42- Municipal Finance Corp- General	
Orchard St. Sidewalk	Install proper sidewalk on Orchard St.							-	21-CCBF					
<b>Total Investment</b>		<b>6,577,000</b>		<b>142,000</b>		<b>1,990,000</b>		<b>2,550,000</b>		<b>25,000</b>		<b>1,870,000</b>		

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**CAPITAL INVESTMENT PLAN- YEAR 3  
2026/27**

Project Name	Project Description	Estimated Total Project Cost	Exp Segment	Mun Source Amt	Mun Source Code	Prov Grant Amt	Prov Code	Fed Grant Amt	Fed Code	Oth Sources Amt	Oth Source Code	Long Term Borrow Amt	Long Term Code	Comments
Free Board WWTP	Gravel to build up free board- build section TBD	12,000	Environmental Health	12,000	04-Operating Fund Reserve									
Foster Street Sewer Upgrades	Main St. to Mill St.	1,150,800	Environmental Health			379,764	13-DMA-New BCF	460,320	23-New BCF			310,716	icipal Finance Corp-	ICIP- funding dependent Accessibility Grant 50% Provincial
Centennial Park	Phase 2 Centennial Park- Pavillion etc.	100,000	Recreation and Culture	50,000	04-Operating Fund Reserve			50,000	25-Other**					
Foster Street Road	Main St. to Mill St.	1,120,500	Transportation			750,000	16-DMA-Other**					370,500	icipal Finance Corp-	Insfrastucture Grant (\$15M Program)
Sidewalk Replacement	TBD per sidewalk replacement plan	25,000	Transportation					25,000	21-CCBF					
Bus Shelters	Kings Mutual, GVM, Main St. Video	45,000	Transportation					15,000	21-CCBF	30,000	37-Other**			Kings Transit
Main St. Rehabilitation	Design for Main St. Rehabilitation (216 Main St. to Eden Valley)	100,000	Transportation	100,000	04-Operating Fund Reserve									
<b>Total Investment</b>		<b>2,553,300</b>		<b>162,000</b>		<b>1,129,764</b>		<b>550,320</b>		<b>30,000</b>		<b>681,216</b>		

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**CAPITAL INVESTMENT PLAN- YEAR 4  
2027/28**

Project Name	Project Description	Estimated Total Project Cost	Exp Segment	Mun Source Amt	Mun Source Code	Prov Grant Amt	Prov Code	Fed Grant Amt	Fed Code	Oth Sources Amt	Oth Source Code	Long Term Borrow Amt	Long Term Code	Comments
Free Board WWTP	Gravel to build up free board- build section TBD	12,000	Environmental Health	12,000	04-Operating Fund Reserve									
Fire Pumper Tanker	Front line Pumper Tanker to replace Mack Tanker Unit #21	1,500,000	Protective Services					25,000	21-CCBF	750,000	31- Donations from Organizations	750,000	42- Municipal Finance Corp- General	50% Fire Commission
Sidewalk Replacement	TBD per sidewalk replacement plan	25,000	Transportation											
<b>Total Investment</b>		<b>1,537,000</b>		<b>12,000</b>		<b>-</b>		<b>25,000</b>		<b>750,000</b>		<b>750,000</b>		

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**CAPITAL INVESTMENT PLAN- YEAR 5  
2028/29**

Project Name	Project Description	Estimated Total Project Cost	Exp Segment	Mun Source Amt	Mun Source Code	Prov Grant Amt	Prov Code	Fed Grant Amt	Fed Code	Oth Sources Amt	Oth Source Code	Long Term Borrow Amt	Long Term Code	Comments
Free Board WWTP	Gravel to build up free board- build section TBD	12,000	Environmental Health	12,000	04-Operating Fund Reserve									
Main St. Refurbishment	Main St- Eden Valley to 216 Commercial St.- replacing sewer lines, adding storm, 1.32 KM- 1320 meters	1,250,000	Environmental Health			412,500	16-DMA-Other**	500,000	23-New BCF			87,500	42- Municipal Finance Corp- General	ICIP- funding dependent/ Prov Infrastructure Grant
Main St. Refurbishment	Main St- Eden Valley to 216 Commercial St.- replacing sewer lines, adding storm, 1.32 KM- 1320 meters		Environmental Health					250,000	21-CCBF					
Main St. Refurbishment	Main St- Eden Valley to 216 Commercial St.- road, sidewalk- 1.32 KM- 1320 meters	1,250,000	Transportation			412,500	16-DMA-Other**	500,000	23-New BCF			337,500	42- Municipal Finance Corp- General	Provincial Infrastructure Grant (\$15M Program)
Sidewalk Replacement	TBD per sidewalk replacement plan	25,000	Transportation					25,000	21-CCBF					
<b>Total Investment</b>		<b>2,537,000</b>		<b>12,000</b>		<b>825,000</b>		<b>1,275,000</b>		<b>-</b>		<b>425,000</b>		

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5 YEAR CAPITAL INVESTMENT PLAN-  
FUNDING SOURCES

Year	General Capital	Open Space	Equipment	Fire Equipment	CCBF (Gas Tax)	Sewer Operating	Sewer Capital	Operating Reserves	Capital Out of				Total	
									General Operating	Prov Grant	Fed Grant	Other		Debt
2024/25	85,000	15,000	-	10,000	373,500	12,000	-	210,000	-	1,534,000	65,000	180,000	1,511,500	<b>3,996,000</b>
2025/26	-	-	-	-	25,000	-	-	142,000	-	1,990,000	2,525,000	25,000	1,870,000	<b>6,577,000</b>
2026/27	-	-	-	-	40,000	-	-	162,000	-	1,129,764	510,320	30,000	681,216	<b>2,553,300</b>
2027/28	-	-	-	-	25,000	-	-	12,000	-	-	-	750,000	750,000	<b>1,537,000</b>
2028/29	-	-	-	-	275,000	-	-	12,000	-	825,000	1,000,000	-	425,000	<b>2,537,000</b>
<b>Total</b>	<b>\$ 85,000</b>	<b>\$ 15,000</b>	<b>\$ -</b>	<b>\$ 10,000</b>	<b>\$ 738,500</b>	<b>\$ 12,000</b>	<b>\$ -</b>	<b>\$ 538,000</b>	<b>\$ -</b>	<b>\$ 5,478,764</b>	<b>\$ 4,100,320</b>	<b>\$ 985,000</b>	<b>\$ 5,237,716</b>	<b>\$ 17,200,300</b>

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RESERVE BALANCE FORECAST

	2022/23 End Unaudited	04/01/2024 Beg. Unaudited	Addition	Utilized	2025-04-01	Addition	Utilized	2026-04-01	Addition	Utilized	2027-04-01	Addition	Utilized	2028-03-31	Addition	Utilized
<b>CAPITAL RESERVE FUNDS</b>																
General Capital	108,385	184,328		85,000	99,328		-	99,328		-	99,328		-	99,328		-
Open Space	15,400	15,400		15,000	400	15,000		15,400		-	15,400		-	15,400		-
Equipment	28,175	4,324		-	4,324		-	4,324		-	4,324		-	4,324		-
Fire Equipment	10,482	10,482		10,000	482		-	482		-	482		-	482		-
CCBF (Gas Tax)	475,091	385,081	153,052	373,500	164,633	153,052	25,000	292,685	153,052	40,000	405,737	153,052	25,000	533,789	153,052	275,000
Sewer Capital	-	-		-	-		-	-	50,000		50,000	50,000		100,000	50,000	-
<b>CAPITAL RESERVE BALANCE</b>	<b>637,533</b>	<b>599,616</b>	153,052	483,500	<b>269,168</b>	168,052	25,000	<b>412,220</b>	203,052	40,000	<b>575,272</b>	203,052	25,000	<b>753,324</b>	203,052	275,000
<b>OPERATING RESERVE FUNDS</b>																
Operating Reserves	1,119,004	1,071,504		210,000	861,504		142,000	719,504		162,000	557,504		12,000	545,504		12,000
Sewer Operating	49,698	(35,302)		12,000	(47,302)		-	(47,302)		-	(47,302)		-	(47,302)		-
<b>OPERATING RESERVE BALANCE</b>	<b>1,168,702</b>	<b>1,036,202</b>	-	<b>222,000</b>	<b>814,202</b>	-	<b>142,000</b>	<b>672,202</b>	-	<b>162,000</b>	<b>510,202</b>	-	<b>12,000</b>	<b>498,202</b>	-	<b>12,000</b>
<b>TOWN GENERAL</b>	<b>1,806,235</b>	<b>1,635,818</b>	153,052	<b>705,500</b>	<b>1,083,370</b>	168,052	167,000	<b>1,084,422</b>	203,052	202,000	<b>1,085,474</b>	203,052	37,000	<b>1,251,526</b>	203,052	287,000

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FINANCIAL INDICATORS - Debt Service Cost	LOW RISK (< 10%)											
	MODERATE RISK (10% - 15%)											
	HIGH RISK (> 15%)											
	2023/24 *FORECAST*	2024/25 *FORECAST*	2025/26 *FORECAST*	2026/27 *FORECAST*	2027/28 *FORECAST*	2028/29 *FORECAST*	2029/30 *FORECAST*	2030/31 *FORECAST*	2031/32 *FORECAST*	2032/33 *FORECAST*	2033/34 *FORECAST*	2034/35 *FORECAST*
TOTAL DEBT REPAYMENTS	\$381,746.03	627,358	755,281	926,511	1,013,334	1,074,683	1,070,176	877,987	873,140	918,065	910,848	886,150
TOTAL OWN SOURCE REVENUE	4,978,196	5,183,063	5,286,725	5,392,459	5,500,308	5,610,314	5,722,521	5,836,971	5,953,710	6,072,785	6,194,240	6,318,125
<b>DEBT SERVICE COST</b>	<b>7.7%</b>	<b>12.1%</b>	<b>14.3%</b>	<b>17.2%</b>	<b>18.4%</b>	<b>19.2%</b>	<b>18.7%</b>	<b>15.0%</b>	<b>14.7%</b>	<b>15.1%</b>	<b>14.7%</b>	<b>14.0%</b>

2.00% Increase

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Debt Repayment 2024/25

Town General						
Description	Loan Value	Date of Issue	Year Concluded	Interest	Principal	
29-A-1 Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00	
31-A-1 Commercial St. Sanitary Sewer (39.1%)	120,624	9-Nov-11	9-Nov-26	\$1,932.27	\$6,031.18	
31-A-1 Commercial St. Transportation (60.9%)	187,877	9-Nov-11	9-Nov-26	\$3,009.59	\$9,393.83	
31-A-1 Various- Admin	135,500	9-Nov-11	9-Nov-26	\$1,075.84	\$9,033.00	
37-A-1 Sewer Treatment Plant Aeration	90,000	9-May-17	9-May-32	\$1,425.93	\$6,000.00	
37-A-1 Town Hall	2,400,000	9-May-17	9-May-32	\$47,772.20	\$120,000.00	
39-A-1 Multi-Use Building Rainforth Park	363,000	9-May-19	9-May-34	\$7,932.62	\$18,150.00	
40-A-1 Town Hall Paving	77,000	7-Jul-20	7-Jul-35	\$1,085.78	\$5,133.00	
40-A-1 Fire Department Pumper Truck	205,000	7-Jul-20	7-Jul-35	\$2,890.48	\$13,667.00	
40-A-1 Sewer Lift Station Electrical Panel/Pond	31,000	7-Jul-20	7-Jul-25	\$111.75	\$6,200.00	
40-A-1 Sidewalks	125,000	7-Jul-20	7-Jul-35	\$1,762.63	\$8,333.00	
43-A-1 2023 John Deere Backhoe	247,250	24-Oct-23	24-Oct-33	\$12,642.90	\$24,725.00	
Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00	
Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00	
Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00	
WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00	
			<b>Total</b>	<b>\$190,562.99</b>	<b>\$436,795.00</b>	
				<b>\$627,357.99</b>		

Debt Repayment 2025/26

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
29-A-1	Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00
31-A-1	Commercial St. Sanitary Sewer (39.1%)	120,623.50	9-Nov-11	9-Nov-26	\$1,696.38	\$6,031.18
31-A-1	Commercial St. Transportation (60.9%)	187,876.50	9-Nov-11	9-Nov-26	\$2,642.20	\$9,393.83
31-A-1	Various- Admin	135,500.00	9-Nov-11	9-Nov-26	\$722.56	\$9,033.00
37-A-1	Sewer Treatment Plant Aeration	90,000.00	9-May-17	9-May-32	\$1,287.30	\$6,000.00
37-A-1	Town Hall	2,400,000.00	9-May-17	9-May-32	\$45,000.00	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	363,000.00	9-May-19	9-May-34	\$7,517.17	\$18,150.00
40-A-1	Town Hall Paving	77,000.00	7-Jul-20	7-Jul-35	\$1,025.11	\$5,133.00
40-A-1	Fire Department Pumper Truck	205,000.00	7-Jul-20	7-Jul-35	\$2,728.94	\$13,667.00
40-A-1	Sewer Lift Station Electrical Panel/Pond	31,000.00	7-Jul-20	7-Jul-25	\$38.47	\$6,200.00
40-A-1	Sidewalks	125,000.00	7-Jul-20	7-Jul-35	\$1,664.13	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00
	Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00
	Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
				<b>Total</b>	<b>\$270,736.18</b>	<b>\$484,545.00</b>
					<b>\$755,281.18</b>	

Debt Repayment 2026/27

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
29-A-1	Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00
31-A-1	Commercial St. Sanitary Sewer (39.1%)	39,721	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	61,867	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	90,000	9-May-17	9-May-32	\$1,140.06	\$6,000.00
37-A-1	Town Hall	2,400,000	9-May-17	9-May-32	\$42,055.20	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	363,000	9-May-19	9-May-34	\$7,077.76	\$18,150.00
40-A-1	Town Hall Paving	77,000	7-Jul-20	7-Jul-35	\$956.92	\$5,133.00
40-A-1	Fire Department Pumper Truck	205,000	7-Jul-20	7-Jul-35	\$2,547.38	\$13,667.00
40-A-1	Sidewalks	125,000	7-Jul-20	7-Jul-35	\$1,553.42	\$8,333.00
43-A-1	2023 John Deere Backhoe	247,250	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00
	Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00
	Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	310,716	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	370,500	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
<b>Total</b>					<b>\$320,387.36</b>	<b>\$606,123.30</b>
					<b>\$926,510.66</b>	

Debt Repayment 2027/28

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
29-A-1	Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00
31-A-1	Commercial St. Sanitary Sewer (39.1%)	\$ 39,720.91	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	\$ 61,867.09	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$984.75	\$6,000.00
37-A-1	Town Hall	\$2,400,000.00	9-May-17	9-May-32	\$38,949.00	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$6,617.66	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$880.23	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$2,343.20	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$1,428.92	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00
	Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00
	Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment Syster	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-27	7-Jul-42	\$40,950.00	\$50,000.00
<b>Total</b>					<b>\$357,210.38</b>	<b>\$656,123.30</b>
					<b>\$1,013,333.68</b>	

Debt Repayment 2028/29

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
29-A-1	Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00
31-A-1	Commercial St. Sanitary Sewer (39.1%)	\$ 39,720.91	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	\$ 61,867.09	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$821.10	\$6,000.00
37-A-1	Town Hall	\$2,400,000.00	9-May-17	9-May-32	\$35,676.00	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$6,141.59	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$796.17	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$2,119.41	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$1,292.46	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00
	Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00
	Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment Syster	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-27	7-Jul-42	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$376,059.35</b>	<b>\$698,623.30</b>
					<b>\$1,074,682.65</b>	

Debt Repayment 2029/30

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
29-A-1	Fire Hall	291,250	1-Jun-24	1-Jun-29	\$15,902.00	\$58,250.00
31-A-1	Commercial St. Sanitary Sewer (39.1%)	\$ 39,720.91	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	\$ 61,867.09	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$648.78	\$6,000.00
37-A-1	Town Hall	\$2,400,000.00	9-May-17	9-May-32	\$32,229.60	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$5,654.27	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$706.29	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$1,880.11	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$1,221.50	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	Fire Water Storage	192,147	7-Jul-24	7-Jul-29	\$10,491.00	\$38,429.00
	Portable Pumper Truck	145,000	7-Jul-24	7-Jul-29	\$7,917.00	\$29,000.00
	Cen.Park Washroom/Storage Building	107,500	7-Jul-24	7-Jul-29	\$5,870.00	\$21,500.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment Syster	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$371,553.17</b>	<b>\$698,623.30</b>
					<b>\$1,070,176.47</b>	

Debt Repayment 2030/31

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
31-A-1	Commercial St. Sanitary Sewer (39.1%)	\$ 39,720.91	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	\$ 61,867.09	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$469.80	\$6,000.00
37-A-1	Town Hall	\$2,400,000.00	9-May-17	9-May-32	\$28,650.00	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$5,156.60	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$611.90	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$1,628.78	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$993.29	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$326,542.99</b>	<b>\$551,444.30</b>
					<b>\$877,987.29</b>	

Debt Repayment 2031/32

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
31-A-1	Commercial St. Sanitary Sewer (39.1%)	\$ 39,720.91	9-Nov-26	9-Nov-31	\$2,168.76	\$10,112.94
31-A-1	Commercial St. Transportation (60.9%)	\$ 61,867.09	9-Nov-26	9-Nov-31	\$3,377.94	\$15,751.36
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$285.81	\$6,000.00
37-A-1	Town Hall	\$2,400,000.00	9-May-17	9-May-32	\$24,970.20	\$120,000.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$4,647.13	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$563.68	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$1,364.46	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$832.13	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$321,696.03</b>	<b>\$551,444.30</b>
					<b>\$873,140.33</b>	

Debt Repayment 2032/33

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
37-A-1	Sewer Treatment Plant Aeration	\$ 90,000.00	9-May-17	9-May-32	\$96.27	\$6,000.00
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$4,125.86	\$18,150.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$407.45	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$1,084.42	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$661.39	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$329,173.31</b>	<b>\$588,892.00</b>
					<b>\$918,065.31</b>	

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Debt Repayment 2033/34

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
39-A-1	Multi-Use Building Rainforth Park	\$ 363,000.00	9-May-19	9-May-34	\$3,590.89	\$18,150.00
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$296.50	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$789.01	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$481.27	\$8,333.00
43-A-1	2023 John Deere Backhoe	\$ 247,250.00	24-Oct-23	24-Oct-33	\$11,292.92	\$24,725.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
				<b>Total</b>	<b>\$327,955.59</b>	<b>\$582,892.00</b>
					<b>\$910,847.59</b>	

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Debt Repayment 2034/35

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$180.93	\$5,133.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35	\$481.30	\$13,667.00
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$293.65	\$8,333.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$318,406.88</b>	<b>\$567,743.00</b>
					<b>\$886,149.88</b>	

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Debt Repayment 2035/36

Description		Loan Value	Date of Issue	Year Concluded	Interest	Principal
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
40-A-1	Town Hall Paving	\$ 77,000.00	7-Jul-20	7-Jul-35	\$61.09	\$5,138.00
40-A-1	Fire Department Pumper Truck	\$ 205,000.00	7-Jul-20	7-Jul-35		
40-A-1	Sidewalks	\$ 125,000.00	7-Jul-20	7-Jul-35	\$1,043.64	\$8,338.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Plow Truck	250,000.00	7-Jul-25	7-Jul-35	\$13,650.00	\$25,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
<b>Total</b>					<b>\$318,555.73</b>	<b>\$554,086.00</b>
					<b>\$872,641.73</b>	

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Debt Repayment 2036/37

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Foster St. Sewer Upgrades	\$ 310,716.00	7-Jul-26	7-Jul-36	\$16,965.00	\$31,072.00
	Foster St. Road Upgraders	\$ 370,500.00	7-Jul-26	7-Jul-36	\$20,229.00	\$37,050.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
				<b>Total</b>	<b>\$303,801.00</b>	<b>\$515,610.00</b>
					<b>\$819,411.00</b>	

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Debt Repayment 2037/38

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
37-A-1	Town Hall	\$ 720,000.00	9-May-32	9-May-37	\$39,312.00	\$183,312.00
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment Syster	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Foster Street Sewer portion and Road		7-Jul-28	7-Jul-43		\$175,595.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
					\$0.00	\$0.00
				<b>Total</b>	<b>\$266,607.00</b>	<b>\$623,083.00</b>
					<b>\$889,690.00</b>	

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Debt Repayment 2038/39

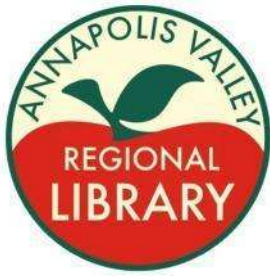
	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
	Main St. Sewer	\$ 87,500.00	7-Jul-28	7-Jul-38	\$4,778.00	\$8,750.00
	Main St. Road	\$ 337,500.00	7-Jul-28	7-Jul-38	\$18,428.00	\$33,750.00
					\$0.00	\$0.00
					\$0.00	\$0.00
				<b>Total</b>	<b>\$227,295.00</b>	<b>\$264,176.00</b>
					<b>\$491,471.00</b>	

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Debt Repayment 2039/40

	<b>Description</b>	<b>Loan Value</b>	<b>Date of Issue</b>	<b>Year Concluded</b>	<b>Interest</b>	<b>Principal</b>
39-A-1	Multi-Use Building Rainforth Park	\$ 108,900.00	9-May-34	9-May-39	\$5,946.00	\$27,726.00
	WWTP (Aeration Lagoon 2/ Blowers/Pilot	1,259,000	7-Jul-24	7-Jul-44	\$68,741.00	\$62,950.00
	WWTP Install Tertiary Treatment System	1,620,000	7-Jul-25	7-Jul-45	\$88,452.00	\$81,000.00
	Fire Department Pumper Truck	750,000.00	7-Jul-26	7-Jul-41	\$40,950.00	\$50,000.00
					\$0.00	\$0.00
					\$0.00	\$0.00
				<b>Total</b>	<b>\$204,089.00</b>	<b>\$221,676.00</b>
					<b>\$425,765.00</b>	

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## Annapolis Valley Regional Library

P.O. Box 510 236 Commercial Street Berwick, NS B0P 1E0

Phone 1-866-922-0229

www.valleylibrary.ca email: administration@valleylibrary.ca

The Honourable Allan MacMaster  
Minister of Communities, Culture, Tourism and Heritage  
1741 Brunswick St., 3rd Floor  
P.O. Box 456, STN Central  
Halifax, NS B3J 2R5  
Sent via email: MIN\_CCTH@novascotia.ca

December 5, 2023

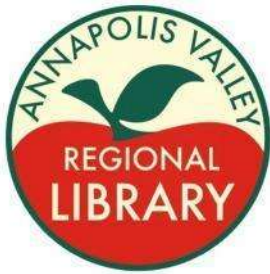
Dear Minister MacMaster,

We are writing to highlight the urgency of starting the funding review process as soon as possible and request the Ministry's support in ensuring continuation of the service that means so much to Nova Scotians.

AVRL is the busiest rural regional library system in Nova Scotia, serving 20% of the non-HRM population with 11 branches. And AVRL consistently demonstrates leadership in delivering sophisticated and modern library services. People are confident in coming back to public libraries and the feelings of community they find there, and it is our mission to continue to find ways to inspire and improve their quality of life with reliable service and informed resources. In 2022-23, circulation of materials and program attendance rebounded above 2019 levels, and we signed up a record-setting 5,252 new cardholders. 2023-24 is already even busier, with usage across all major indicators at 10+% increase over 2022-23.

Despite these successes, the limitations of previous funding formulas have created in very real negative outcomes resulting in staff reductions, including historically the lowest salaries for library workers in the Province. As of 2023, we are no longer able to recruit and retain staff to perform the core functions of the library. As a result, AVRL has already been forced to reduce programming and open hours to the public. Furthermore, the staff have recently unionized as NSUPE Local 23 and ratified their first collective agreement, during which they negotiated for modest wage increases of \$1 per hour, which brings the starting wage at AVRL to \$15.81.

For the 2020-2025 funding cycle, the Provincial contribution is \$1,919,600. Since 2011, AVRL's total funding from all sources has only increased by \$254,000 or 10.37%. As of the date of this letter, the Bank of Canada estimates that inflation from 2011-2023 has been in excess of 31%. Current funding has been declining in purchasing power for decades, and AVRL is now in a precarious financial situation, with operating costs outstripping the current financial envelope.



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To fund operational increases, AVRL has been gapping open positions and reallocating funds, but in order to maintain current levels of service through 2023 and 2024, it will need to draw on its reserve funds. AVRL estimates that approximately 60% of the reserve will be depleted as of March 31, 2025 and we will not be able to sustain current levels of service in 2025-26. Operational expenses are so lean that mitigating the shortfall would be the equivalent of closing 5 of the 11 library branches.

In order to communicate any changes to the municipalities with enough time to implement any changes for April 1, 2025, an agreement would need to be reached and communicated to the municipalities by March 31<sup>st</sup>, 2024. This represents a very short timeline and increases the urgency of beginning the process.

The funding Municipalities in the Annapolis Region continue to believe in the value of public libraries and to make investments in their facilities, with the Town of Wolfville committing in 2023 to construct a new building in the downtown core, with a projected construction date of 2027. Indeed, all of the funding Municipalities have demonstrated how much they value their library service, replacing or renovating all 11 branches within the last 25 years.

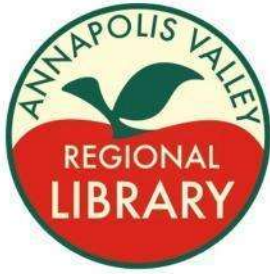
Further, Nova Scotia's public libraries continue to work cooperatively, delivering a higher level of service while being increasingly efficient with our funding; in April 2022 the Same Page initiative was launched between the 8 rural regions, increasing the size of the shared collection to over 1 million items. For reference, AVRL only owns about 130,000 physical items. This has increased the depth and breadth of the collection enormously, and AVRL patrons immediately became the heaviest users in the Province.

Libraries also continue to be places that can help to fulfill Provincial initiatives to improve quality of life in our communities. With 80 library locations across Nova Scotia, and locations open 7 days a week and staff who are trained in information literacy, libraries are an essential component in creating equitable, healthy communities. In 2023, this includes: continuing to distribute Rapid Antigen Test kits and menstrual supplies to mitigate the impacts of Period Poverty; promoting new initiatives related to health, education, tourism and culture; and allocating resources to increase education in treaty history and Mi'kmaw culture.

Public libraries are essential community hubs that bring people together and achieve enormous social and economic benefit. We respectfully ask for your help in bringing forward the value of public libraries in Nova Scotia and the case for enhanced financial investment to ensure that our communities thrive.

Yours Sincerely,

Janet Ness, Board Chair



## Annapolis Valley Regional Library

P.O. Box 510 236 Commercial Street Berwick, NS B0P 1E0

Phone 1-866-922-0229

[www.valleylibrary.ca](http://www.valleylibrary.ca) email: [administration@valleylibrary.ca](mailto:administration@valleylibrary.ca)

CC: Mr. Keith Irving, MLA for Kings South

Mr. Carmen Kerr, MLA for Annapolis

Mr. John Lohr, MLA for Kings North

Mr. Chris Palmer, MLA for Kings West

Ms. Melissa Sheehy-Richard, MLA for Hants West

Stephanie Smith, Executive Director, Archives, Libraries and Museums, Dept of  
Communities, Culture, Tourism and Heritage

Lynn Somers, Director, Nova Scotia Provincial Library, Dept of Communities,  
Culture, Tourism and Heritage



Evangeline Recreation Society  
130 Commercial Street, Berwick  
Nova Scotia, B0P 1E0  
902-538-9349

[evangelineclubberwick@gmail.com](mailto:evangelineclubberwick@gmail.com)

Councillor Chris Goddard  
Municipality of The Town of Berwick  
236 Commercial Street  
P.O. Box 130  
Berwick NS B0P 1E0

Hello Councillor Goddard,

We remain grateful for the opportunity to share the story of Evangeline Club with you and your fellow councilors on September 12, 2023. Your questions and expressions of support are appreciated. Now we are asking you to express your support directly to our government partners.

Evangeline Recreation Society (which operates Evangeline Club) has received financial support from The Department of Community Services since the Club's inception, and from the Department of Health and Wellness (via NSHA) since 2013. The amounts received from each of these Departments have not increased since 2013.

In November of 2023 we asked these two government partners for significant funding increases for the 2024/2025 fiscal year. The attached Statement of Need was included with these requests.

In March of 2023 the newly created Office of Addictions and Mental Health gave Evangeline Club a one-time, emergency grant to address immediate staffing needs. In November of 2023 we asked them to partner with us by providing long-term, sustainable funding from their emerging *Community Funding Framework*.

We are asking you to support our efforts to secure increased public revenue. As a municipal councilor you are well positioned to describe how the unique services of Evangeline Club meet the needs of many of your constituents. Please express your support for the Evangeline Club to any or all the individuals listed on the next pages.

We thank you for your prompt attention to our request. Please do not hesitate to contact me should you require further information.

Respectfully,

A handwritten signature in cursive script that reads "Carolyn Campbell". The signature is written in black ink and is positioned above the typed contact information.

Dr. Carolyn Campbell, PhD, MSW, RSW  
Chair, Board of Directors, Evangeline Recreation Society  
cjcampbell2205@gmail.com  
902-542-7112



Evangeline Recreation Society  
130 Commercial Street, Berwick  
Nova Scotia, B0P 1E0  
902-538-9349

[evangelineclubberwick@gmail.com](mailto:evangelineclubberwick@gmail.com)

## **Statement of Need November 2023**

The lived experiences of members of Evangeline Club have significantly changed over the last decade, particularly since 2020. All our Club members face increased financial, food, and health insecurities. Currently, almost 30% of our regular members experience precarious housing. Some are staying in tents, on either a short or long-term basis. Members also report extremely limited access to non-critical mental health counselling.

Due to targeted outreach and publicity efforts the number of people engaging with the Club has increased. We have more members, volunteers, visitors, and donors, sometimes welcoming 10 to 20 members per day. In past years the Club provided members with one or two noon time meals a week; members now enjoy a light breakfast and hearty lunch five days per week. 'Take out' is offered to a few members to help them with evening and weekend nourishment. During the month of September, we served 387 lunches and 20 takeaway meals; in October, we served 250 lunches and 30 takeaways.

Our peer support services have become more and more utilized as members feel abandoned by the more formal system. In partnership with Open Arms, a shelter organization, we have opened our doors to serve as an emergency shelter during severe storms.

Our staff spend many hours liaising with other services in the Annapolis Valley, advocating for the support our members need and deserve. They are at the forefront of initiatives to improve cooperation and collaboration among service agencies. We are also faced with a diminishing pool of volunteers who are part of our various programs, who help with maintenance tasks, or who serve on our Board of Directors.

Effectively responding to the needs of members places increasing demands on our people, our resources, and our finances. Expenditures for food, shelter, power, furnishings, equipment, and other items are steadily increasing. Security and maintenance costs have also increased and, as the clubhouse ages, renovations and repairs are required. Recruiting and retaining volunteers is becoming more difficult and requires dedicated staff attention.

Effectively responding to the needs of members also requires recruiting, paying, and retaining sufficiently qualified staff. Our current budget does not permit us to hire an Executive Director to oversee Club administration. We have one full-time and 2 part-time staff, meaning that sometimes there is only one staff member present during Club activities. We are not able to pay a living wage or offer benefits and professional development opportunities are limited. As most positions are part-time and contract, there is frequent staff turnover.

Members of the Board of Directors are cognizant of the need to move toward a governance model advocated by the Nova Scotia government<sup>1</sup>. Increased income would allow us to hire a part-time Executive Director to complete tasks that are now inappropriately handled by Directors (e.g., writing and monitoring grant proposals, managing day-to-day expenditures, personnel supervision).

Less than 40% of our current expenditure is covered by secure, predictable, long-term funding (from the Department of Community Services and the Nova Scotia Health Authority). The remainder is covered by foundation support, one time project specific grants, and fundraising.

While we are grateful for ongoing governmental support, this funding model comes with many challenges. One time grant funding offers exciting opportunities for innovative programming, but it often cannot be used for the staffing or operational costs that form the bulk of our expenditures. Sustainable, long-term, operational funding would enable the following outcomes.

- Recruitment and retention of sufficient qualified staff.
- Outreach and publicity to increase Club membership.
- Enhanced and consistent Club programming.
- Infrastructure enhancement.
- Increased partnerships with other agencies to ensure coordinated services.
- Enhanced volunteer recruitment and retention.
- Improved governance model and practices, i.e., becoming a policy, not management, Board of Directors.

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<sup>1</sup> The Manager for Service Provider Supports, Western Region offered a workshop for us in March of 2023 outlining the elements of a policy governance model.

### Department of Community Services

1. The Honourable Trevor Boudreau, Minister of Community Services, Province of Nova Scotia  
Department of Community Services  
P.O. Box 696  
1894 Barrington St.  
Halifax, NS  
B3J 2A8  
DCSMIN@novascotia.ca  
902-424-3287
2. Ms. Melissa MacKinnon, Deputy Minister, Department of Community Services  
Department of Community Services  
P.O. Box 696  
1894 Barrington St.  
Halifax, NS  
B3J 2A8  
DCS-deputyminister@novascotia.ca
3. Mr. Mike Hazelwood, Manager, Service Provider Supports, Strategic Operations and Innovation  
Division, Western Region  
470 Main Streer, Kentville, NS B4N 1L2  
(902) 7678-5107  
michael.hazelwood@novascotia.ca

### Department of Health and Wellness

1. The Honourable Michelle Thompson, Minister of Health and Wellness, Province of Nova Scotia  
Honourable Michelle Thompson  
Department of Health and Wellness  
P.O. Box 488  
Halifax, NS  
B3J 2R8  
902-424-0559  
Health.Minister@novascotia.ca
2. Jeannine Lagasse, Deputy Minister, Minister of Health and Wellness  
Department of Health and Wellness  
P.O. Box 488  
Halifax, NS  
B3J 2R8  
Deputy.HealthandWell@novascotia.ca

3. Katrina Crosby, Contracts and Business Manager, Community Wellness and Supports, Mental Health and Addictions  
5 Chipman Dr. Kentville NS B4N 3V7.  
Katrina.Crosby@nshealth.ca

Office of Addictions and Mental Health

1. The Honourable Brian Comer, Minister of Addictions and Mental Health, Province of Nova Scotia  
Honourable Brian Comer  
Office of Addictions and Mental Health  
P.O. Box 488  
Halifax, NS  
B3J 2R8  
MentalHealth.Minister@novascotia.ca
2. Kathleen Trott, Deputy Minister, Office of Addictions and Mental Health  
Office of Addictions and Mental Health  
P.O. Box 488  
Halifax, NS  
B3J 2R8  
Kathleen.Trott@novascotia.ca
3. Stephanie Bizzeth, Community Liaison Coordinator, Office of Addictions and Mental Health  
5151 George St.,  
Suite 1100  
Halifax, NS  
B3J 1M5  
Phone: 902-456-8712  
Stephanie.Bizzeth@novascotia.ca

**From:** David Lang

**Date:** January 2, 2024 at 10:57:21 AM AST

**To:** Mayor Clarke <[mayor@berwick.ca](mailto:mayor@berwick.ca)>

**Subject:** Indoor racquet facility

Hi Don, as per our phone conversation, I sit on a non profit committee working to get an indoor racquet facility built in the Kentville town and servicing people in Kings county and valley region. It will incorporate tennis and pickleball offering year round opportunities and filling a void for facilities needed by two growing sports. There will be health and economic benefits to the surrounding communities. We have been working on this for about a year and a half and have laid the groundwork with design and costs and lobbying for federal, provincial and municipal support. All three levels have expressed support and a willingness to help provide financial resources through grants. In order to apply we are looking for letters of support from the County and local municipalities. We are approaching you asking for a letter of support in our quest to apply for federal and provincial financial support.

It is our belief that we can build a facility that will benefit our community providing health and economic outcomes. Efforts will be made to allow access to everyone regardless of ability or privilege. It will be non profit public facility and while there will be user fees these would be kept to a minimum. We have a lot of challenges to address but are optimistic we can meet them. If all goes well our goal is to begin shovels in the ground in 2024.

We hope you would lend us support by means of a letter indicating your support and the need and benefits to the residents of your municipality. I have included an attachment which shows our design proposal. If you would like further information please call me, [REDACTED].

David Lang. Kings Indoor Racquet Facility

Committee members:

Richard Galpin, Paul Morgan, Janet HAWLEY, Stephen LeDrew, Don Forgeron and David Lang