



## **Executive Committee - Notice of Meeting**

February 13, 2025 ~10:15 a.m. (following Nominating Committee Meeting),  
 SCRCA Administration Office, 205 Millpond Cres., Strathroy N7G 3P9  
 Or Remote Via Zoom

***Members: Al Broad, Pat Brown, Terry Burrell, Rhonda Jubenville, Frank Kennes, Betty Ann MacKinnon, Steve Miller, Kristen Rodrigues, Lorie Scott***

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## **Tentative Agenda**

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1. Land Acknowledgement
2. Chairman's Remarks
3. Adoption of the Agenda
4. Declaration of Pecuniary Interests
5. Minutes
  - 5.1 Jan 9, 2024 Flood Action Committee Draft Minutes
6. Business Arising from Last Meeting
7. Finance
  - 7.1 Draft Auditor's Report & Year End Adjustments, Reserves and Reserve Adjustments - MNP Chartered Professional Accountants, LLP will make a presentation (to be reviewed during meeting)
  - 7.2 December 2024 Disbursements
  - 7.3 2024 Municipal General Levy
  - 7.4 2024 Director's Expenses
  - 7.5 Investment Statements
8. Correspondence (none)
9. In-Camera (Security)
10. New Business
11. Adjournment

**Please contact Ashley Fletcher (e-mail [Afletcher@scrc.on.ca](mailto:Afletcher@scrc.on.ca); call 245-3710 ext. 200 or 1-866-505-3710 ext. 200 at the Administration Office if you do not plan to attend.**



- 7.5 Moved by: \_\_\_\_\_ Seconded by: \_\_\_\_\_  
That the Executive Committee acknowledges the investment statements to December 31, 2024
8. Correspondence (none)
- 9.1 Moved by: \_\_\_\_\_ Seconded by: \_\_\_\_\_  
That the Executive Committee move in-camera at \_\_\_\_ a.m. with only the Executive Committee members, General Manager and appointed auditors remaining to discuss confidential matters as per EC-23-05.
- 9.2 Moved by: \_\_\_\_\_ Seconded by: \_\_\_\_\_  
That the Executive Committee rise and report at \_\_\_\_ a.m. and return to regular business.
10. New Business
11. Moved by: \_\_\_\_\_ Seconded by: \_\_\_\_\_  
That the meeting be adjourned.



## Flood Action Committee Meeting Minutes

Date: January 9, 2025

Time: 10:00 a.m.

Remote via Zoom

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**Committee Members Present:** Pat Brown, St. Clair Township/SCRCA Chair; Ryan Brown, Chatham-Kent; Dennis Chepeka, Chatham-Kent; Aaron Hall, Chatham-Kent/SCRCA Director; Rhonda Jubenville, Chatham-Kent/SCRCA Director; Carmen McGregor, Chatham-Kent; Steve Miller, St. Clair Township/SCRCA Director; Lorie Scott, Lambton Shores/SCRCA Vice-Chair

**Regrets:** David Clark, Warwick/Plympton-Wyoming; Jamie McGrail, Chatham-Kent;

**SCRCA Staff Present:** Emily De Cloet, Water Resources Specialist/Interim Flood Forecasting and Warning Coordinator; Ashley Fletcher, Administrative Assistant/Board Coordinator; Ken Phillips, General Manager; Chris

The Chair welcomed everyone to the meeting. It was requested that each committee member declare a conflict of interest at the appropriate time, on any item within this agenda in that a member may have pecuniary interest.

Minutes of the Flood Action Committee meeting held January 11, 2024 were reviewed.

**FAC-25-01**

**Jubenville – Miller**

**“That the minutes of the Flood Action Committee meeting, held January 11, 2024 be accepted.”**

**CARRIED**

A presentation was provided by Emily De Cloet, Water Resources Specialist/Interim Flood Forecasting and Warning Coordinator on the current watershed conditions, flood threat and recent flooding events.

**FAC-25-02**

**Scott – Jubenville**

**“That the Flood Action Committee acknowledges the verbal presentation and status report on Current Watershed Conditions and Flood Threat, dated January 9, 2025 as well as the most recent reports on Great Lakes levels and low water levels across the region.**

**CARRIED**

The 2025 draft Flood Warning & Flood Contingency Plan was reviewed.

**FAC-25-03****Miller – Jubenville**

**“That the Flood Action Committee acknowledges the updated 2025 Draft Flood Warning and Flood Contingency plan. The committee further acknowledges the intent to circulate the approved final document with appropriate updates to all municipalities in the Authority in early 2025.”**

**CARRIED**

Emily De Cloet, Water Resources Specialist/Interim Flood Forecasting and Warning Coordinator provided a verbal presentation on the current standard roles and responsibilities of the St. Clair Region Conservation Authority and member Municipalities during flood warning and flood advisory conditions, as established by Provincial Policy. It was clarified that notification of the public is a coordinated effort of both the Authority and Municipalities.

**FAC-25-04****Hall – Scott**

**“That the Flood Action Committee acknowledges and concurs with the report on the current standard roles and responsibilities of the Authority and municipalities during flood warning and flood advisory conditions in the Lower Sydenham River, as established by Provincial Policy, and accepts the update provided for the Flood Warning Plan.”**

**CARRIED**

The draft 2025 Ice Management and Contingency Plan was reviewed as part of the Flood Warning Plan.

**FAC-25-05****Hall – Miller**

**“That the Flood Action Committee acknowledges the Draft 2025 Ice Management and Contingency plan (included as part of Flood Warning Plan). The committee further acknowledges the intent to circulate the approved final document with appropriate updates to all municipalities in the Authority in early 2025.”**

**CARRIED**

Emily De Cloet, Water Resources Specialist/Interim Flood Forecasting and Warning Coordinator delivered a verbal overview of the 2025 Ice Breaking Plan.

**FAC-25-06**

**McGregor – Jubenville**

**“That the Flood Action Committee acknowledges the verbal presentation on the 2025 Ice Breaking Plan, dated January 9, 2025.”**

**CARRIED**

Draft correspondence to the Municipality of Chatham-Kent regarding the Ice Breaking Program for 2025 was reviewed.

**FAC-25-07**

**Jubenville – Miller**

**“That the Flood Action Committee acknowledges the correspondence to Chatham-Kent dated January 9, 2025, regarding support for the Ice Breaking Program for 2025.”**

**CARRIED**

**FAC-25-08**

**Scott – Hall**

**“That the Flood Action Committee acknowledges the Authority’s responsibility and liability for the flood warning system and McKeough Dam operation and the municipality’s responsibility for ice breaking and further acknowledges the required coordinated effort of these factors for maximum flood protection.”**

**CARRIED**

**FAC-25-09**

**Scott – Miller**

**“That this meeting be adjourned.”**

**CARRIED**



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**Pat Brown  
Chair**

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**Ken Phillips  
General Manager**

**Meeting Date:** February 13, 2025  
**Report Date:** January 8, 2025  
**Submitted by:** Ashley Fletcher

**Item 6**

**Subject:** Business Arising

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**Regarding BD-24-62**

**Report to be provided at a future meeting**

Directors request that a report be provided exploring the options and costs associated with providing an electric vehicle (EV) charging station within campground parking lots. It is also suggested that campground rules and regulations be proactively updated to prohibit EV charging on camp sites.



Item 7.2  
Kate Jamieson  
December 31, 2024

ST. CLAIR REGION CONSERVATION AUTHORITY

Cheques issued November-December 2024

CHQ. #	DATE	VENDOR	DESCRIPTION	AMOUNT
124078	2024-11-04	Michael's Stabling Developments Inc	Trail gates & picnic tables	\$ 9,838.91
124083	2024-11-04	PSD Citywide Inc	Compliant Asset Management Plan	\$ 5,650.00
124086	2024-11-04	Shoreplan Engineering Ltd	Old Lakeshore Road & Seagar Park shorelines	\$ 33,752.99
124089	2024-11-04	Southern Comfort Landscape Design	Grass cutting	\$ 6,904.30
124097	2024-11-15	Minister of Finance	Unspent funds - Community Emergency Prep grant	\$ 5,345.00
124101	2024-11-22	Callon Dietz Incorporated Ontario Land Surveyors	Property line surveys for water quality monitoring stations	\$ 5,593.50
124103	2024-11-22	Cope Construction and Contracting Inc	Helen to Kenwick - Phase 2	\$ 45,527.52
124104	2024-11-22	Crump Enterprises Ltd	Wetland construction - multiple projects	\$ 106,330.74
124115	2024-11-22	Shoreplan Engineering Ltd	Seagar Park shoreline revitalization	\$ 8,455.34
124120	2024-11-22	Watford Home Hardware Building	Outlet box, building & maintenance supplies	\$ 10,213.21
124122	2024-12-04	Acorn Tree Service	Dead/hazard tree removal, brush clearing	\$ 19,944.50
124136	2024-12-04	Invasive Phragmites Control Centre	Invasive phragmites management at Marthaville	\$ 16,769.20
124145	2024-12-04	PSD Citywide Inc	Compliant Asset Management Plan	\$ 11,250.61
124149	2024-12-04	Strathroy Welding and Repairs	Galvanized guardrails	\$ 14,362.30
124154	2024-12-04	Van Bree Drainage and Bulldozing	Penhuron to Kenwick & Seagar Park shorelines	\$ 430,536.19
124155	2024-12-04	Watford Home Hardware Building	Building & maintenance supplies	\$ 7,813.98
124158	2024-12-12	Active Playground Equipment	Warwick playground equipment	\$ 72,021.94
124163	2024-12-12	Michael's Stabling Developments Inc	Trail benches & picnic tables	\$ 6,949.50
124165	2024-12-12	Upper Thames River CA	Turtle egg incubation, hatchling care, data collection	\$ 10,450.00
124166	2024-12-12	Van Bree Drainage and Bulldozing	Penhuron to Kenwick shoreline improvements	\$ 170,821.96
124170	2024-12-13	Avensys Solutions	Permanent & short-term monitoring stations	\$ 134,032.13
124171	2024-12-13	Van Bree Drainage and Bulldozing	Seagar Park shoreline revitalization	\$ 226,994.48
124175	2024-12-18	Crump Enterprises Ltd	Wetland construction - Clements Wetland	\$ 17,970.00
124175	2024-12-18	Gallaway Roofing Inc	Roof system installation - McKeough	\$ 18,023.50
124177	2024-12-18	GEI Consultants	Data collection & reporting - McLean Wetland	\$ 15,235.23
<b>TOTAL CHEQUE DISBURSEMENTS -</b>				<b>\$ 1,410,787.03</b>

Internet banking payments for November-December 2024

TRANS #	DATE	VENDOR	DESCRIPTION	AMOUNT
10739	2024-11-30	FundScrip	Christmas employee gift cards & tree planter gas cards	\$ 5,710.00
10741	2024-11-30	Hydro One Networks Inc	Electricity	\$ 23,589.04
10743	2024-11-30	OMERS	Employee pension plan	\$ 48,004.50
10744	2024-11-30	Ontario Minister of Finance	Employer Health Tax	\$ 5,117.62
10747	2024-11-30	Receiver General	Payroll source deductions	\$ 67,188.62
10749	2024-11-30	RWAM Insurance Administrators Inc	Employee group benefits	\$ 17,478.13
10752	2024-11-30	Workplace Safety & Insurance Board	WSIB	\$ 7,369.23
10753	2024-11-30	Libro Credit Union - Visa	Employee expenses	\$ 15,812.32
10762	2024-12-31	OMERS	Employee pension plan	\$ 44,123.48
10766	2024-12-31	Receiver General	Payroll source deductions	\$ 57,797.32
10768	2024-12-31	RWAM Insurance Administrators Inc	Employee group benefits	\$ 17,010.57
10770	2024-12-31	Workplace Safety & Insurance Board	WSIB	\$ 6,640.34
10771	2024-12-31	Libro Credit Union - Visa	Employee expenses	\$ 15,537.96
<b>TOTAL INTERNET BANKING DISBURSEMENTS -</b>				<b>\$ 331,379.13</b>

Visa purchases:

Water gauge	\$ 5,548.29
Key Contact - postage	\$ 972.70
Bluewater Trailer - deposit	\$ 500.00
Home Depot - Bright's Grove tools	\$ 845.24
Creative Cloud Adobe	\$ 1,599.94
Rain gauge	\$ 1,007.55
OPFA - professional membership fees	\$ 680.00
LICO drainage conference	\$ 565.00
Kisters North America	\$ 6,404.92
OneHourSiteFix - website security	\$ 957.52
Hully Gully - generator	\$ 1,761.67
Long & McQuade - portable PA	\$ 727.43
Office Supply	\$ 1,179.33

PAYROLL RUNS

Payroll No. 23	\$ 94,203.33
Payroll No. 24	\$ 89,803.08
Payroll No. 24	\$ 87,219.97
Payroll No. 24	\$ 101,303.05

TOTAL PAYROLL RUNS -

\$ 372,529.43



**2024 GENERAL LEVY SUMMARY**

<b>MUNICIPALITY</b>	<b>GROSS LEVY</b>	<b>PAID TO DATE</b>	<b>OUTSTANDING</b>
Sarnia	\$ 593,817.96	\$ 593,817.96	\$ -
Chatham-Kent	\$ 210,141.49	\$ 210,141.49	\$ -
Brooke-Alvinston Twp.	\$ 28,215.78	\$ 28,215.78	\$ -
Dawn Euphemia Twp.	\$ 42,224.94	\$ 42,224.94	\$ -
Enniskillen Twp.	\$ 30,928.50	\$ 30,928.50	\$ -
Lambton Shores M.	\$ 81,969.10	\$ 81,969.10	\$ -
Oil Springs V	\$ 3,242.06	\$ 3,242.06	\$ -
Petrolia T	\$ 41,928.24	\$ 41,928.24	\$ -
Plympton-Wyoming T	\$ 92,091.51	\$ 92,091.51	\$ -
Point Edward V	\$ 34,184.04	\$ 34,184.04	\$ -
St. Clair Twp.	\$ 179,264.40	\$ 179,264.40	\$ -
Warwick Twp.	\$ 36,573.01	\$ 36,573.01	\$ -
Adelaide Metcalfe Twp.	\$ 31,456.75	\$ 31,456.75	\$ -
Middlesex Centre Twp.	\$ 37,781.90	\$ 37,781.90	\$ -
Newbury V	\$ 2,545.80	\$ 2,545.80	\$ -
Southwest Middlesex M.	\$ 18,857.98	\$ 18,857.98	\$ -
Strathroy-Caradoc M.	\$ 146,121.55	\$ 146,121.55	\$ -
<b>TOTAL</b>	<b>\$ 1,611,345.01</b>	<b>\$ 1,611,345.01</b>	<b>\$ 0.00</b>



### 2024 DIRECTORS' EXPENSE SUMMARY

Director	Honorarium	Total Mileage Cost	Total Per Diem	Total Annual Expense
Brown, Pat	\$ 3,550.00	\$ 1,499.82	\$ 1,190.20	\$ 6,240.02
Scott, Lorie	\$ 1,675.00	\$ 267.68	\$ 432.80	\$ 2,375.48
Brennan, John	\$ -	\$ 8.96	\$ 649.20	\$ 658.16
Broad, Alan	\$ -	\$ 235.48	\$ 757.40	\$ 992.88
Burrell, Terry	\$ -	\$ 630.00	\$ 865.60	\$ 1,495.60
Cates, Sue	\$ -	\$ 340.20	\$ 541.00	\$ 881.20
Gillis, Anne Marie	\$ -	\$ 98.00	\$ 432.80	\$ 530.80
Grimes, Greg	\$ -	\$ 484.40	\$ 649.20	\$ 1,133.60
Hall, Aaron	\$ -	\$ 100.80	\$ -	\$ 100.80
Jubenville, Rhonda	\$ -	\$ 150.36	\$ -	\$ 150.36
Kennes, Frank	\$ -	\$ 112.00	\$ 649.20	\$ 761.20
Kilner, Adam	\$ -	\$ 28.00	\$ 432.80	\$ 460.80
Loosley, Brad	\$ -	\$ 52.78	\$ 216.40	\$ 269.18
Mackinnon, Betty Ann	\$ -	\$ 187.60	\$ 757.40	\$ 945.00
McCabe, Don	\$ -	\$ 264.60	\$ 649.20	\$ 913.80
McCallum, Don	\$ -	\$ 263.90	\$ 541.00	\$ 804.90
McCallum, Mary Lynne	\$ -	\$ 301.00	\$ 649.20	\$ 950.20
Miller, Steve	\$ -	\$ 677.60	\$ 973.80	\$ 1,651.40
O'Hara, Ross	\$ -	\$ 309.96	\$ 541.00	\$ 850.96
Rodrigues, Kristen	\$ -	\$ 569.10	\$ 757.40	\$ 1,326.50
Westgate, Jerry	\$ -	\$ 226.94	\$ 649.20	\$ 876.14
<b>TOTAL</b>	<b>\$ 5,225.00</b>	<b>\$ 6,809.18</b>	<b>\$ 12,334.80</b>	<b>\$ 24,368.98</b>

Item 7.5

Non-registered account #440-17189-13

December 31, 2024

ST. CLAIR REGION  
CONSERVATION AUTHORITY  
205 MILL POND CRESCENT  
STRATHROY ON N7G 3P9

## Your Investment Report

### Account Summary

This table provides an overview of your account; including the opening and closing balance for the reporting period.

Your Investments	Opening Value Dec 1, 2024	Closing Value Dec 31, 2024	Balance on Dec 31, 2024 (CAD\$)
<b>Canadian Dollar Investments</b>			
Cash Account	1,648,449.60	1,648,835.33	1,648,835.33
	1,648,449.60	1,648,835.33	1,648,835.33
<b>Grand Total (CAD\$)</b>			<b>1,648,835.33</b>
		<b>Last Statement Nov 30, 2024</b>	<b>1,648,449.60</b>

You can access up-to-date account information online through BMO Nesbitt Burns Gateway at: [www.gateway.bmonesbittburns.com](http://www.gateway.bmonesbittburns.com). To register for Gateway, please contact your Investment Advisor.

### We're here to help

We're dedicated to helping you succeed in meeting all of your wealth management goals. Call any member of our team referenced below if you have questions about Your Investment Report.

FLICK/BATCH#4  
Investment Advisor  
519-646-1180

Batch Flick Wealth Management  
[www.batchflick.com](http://www.batchflick.com)  
Assistant: Patricia Daer  
[Patricia.Daer@nbpcd.com](mailto:Patricia.Daer@nbpcd.com)

ADAM D'SILVA  
BMO Private Wealth Market Leader  
(519) 672-8560

Suite 1900  
One London Place  
255 Queens Avenue  
London, ON N6A 5R8

Non-registered account #440-17189-13  
December 31, 2024

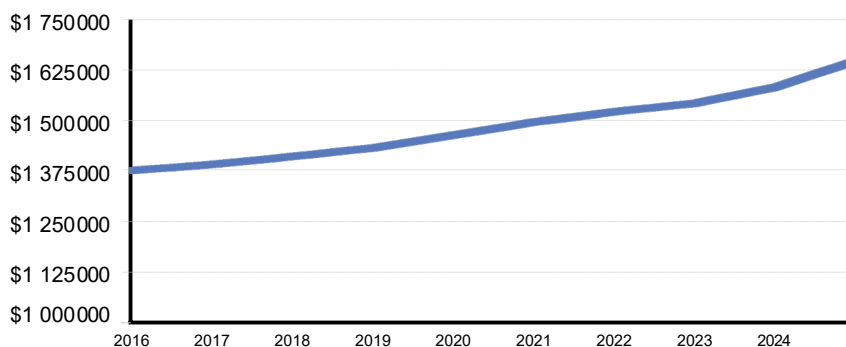
## Your Performance Report

### Changes to your account

This table provides a summary of the change in value of your account, including all deposits, withdrawals and the change in market value of your investments, for both the current year and as of the start of reporting. Where applicable, balances have been converted to Canadian dollars, see page 1 for exchange rates.

	This Year (2024)	Since January 1, 2016
Opening Value	1,583,521.90	1,379,179.68
Deposited	+ 0.00	+ 0.00
Withdrawn	- 0.00	- 0.00
Net Invested	= 0.00	= 0.00
Change In Market Value	+ 65,313.43	+ 269,655.65
Closing Value on Dec 31, 2024	1,648,835.33	1,648,835.33

Net Invested is the value of total deposits less the value of total withdrawals.



\* MARKET VALUE  
\* NET INVESTED

The Change in Market Value of your account since January 1, 2016 is \$269,655.65.

This includes gains, losses and income received with respect to the investments held in your account.

### Your total percentage return

The table details the rates of return for your account. Including realized and unrealized capital gains / losses and the income earned from your investments over time periods specified. All returns are based on the Canadian dollar value of your investments, after all fees and charges. Return calculations are based on market values that include trades pending settlement.

	1 year	3 years	5 years	10 years	Since Start Date	Start Date
MWR	4.12%	2.68%	2.37%	N/A	2.00%	Jan 1, 2016
TWR	4.37%	3.12%	2.57%	2.06%	3.45%	Sep 1, 1999

Money-Weighted rate of return (MWR) considers the change in value of your investments, including the size and timing of any deposits and/or withdrawals made to, and from, your account; excluding any accrued interest. For accounts opened prior to 2016, MWRs detailed are as of January 1, 2016.

Time-Weighted rate of return (TWR) considers the change in value of your investments, including accrued interest. It does not consider the size or timing of deposits and/or withdrawals made to, and from, your account.

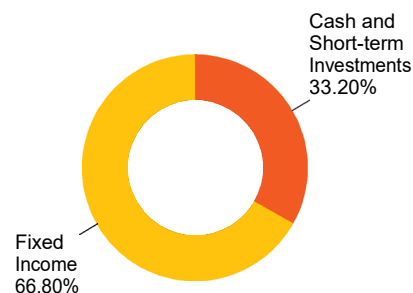
Non-registered account #440-17189-13

December 31, 2024

□ Summary of your investments in Canadian dollars

Your Investor Profile

Investment Objective	Income		
Time Horizon	10 yrs and more		
Investment Category	Amount	Target %	Holdings %
* Cash and Short-term Investments	548,835.33	10.00	33.20
* Fixed Income	1,100,000.00	90.00	66.80
* Equities	0.00	0.00	0.00
<b>Total</b>	<b>1,648,835.33</b>		<b>100.00</b>



Investments held in your account have been chosen based on objectives you selected on the Client Account Agreement. As your circumstances change, it is important to talk to your Investment Advisor about updating these objectives.

Your Canadian Dollar Investments

All amounts are reported in Canadian Dollars.

□ Income you received

Type of Income	Current Month	Year to Date
Interest	0.00	60,607.66
<b>Total</b>	<b>0.00</b>	<b>60,607.66</b>

Under Income you received:

- Distributions for ETFs, REITS, Funds are not officially classified by the issuer until after year-end. For this reason, we do not include that income in this section - even though these distributions are provisionally reported as 'dividends' under "Account activity for this month".
- Stock dividends reported in this statement's investment details will be included in subsequent statements under Year to date.

□ Your investment details

	Cost		Market Value on December 31, 2024	
	Quantity	Per Unit	Per Unit	Total
<b>Cash Account</b>				
* Cash and Short-term Investments				
CASH			12,047.29	12,047.29

Non-registered account #440-17189-13

December 31, 2024

## Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

### [Your investment details \(continued\)](#)

	Quantity	Cost		Market Value on December 31, 2024	
		Per Unit	Total	Per Unit	Total
BANK OF MONTREAL CAD HISA SERIES A (101) - BMT101	136,788.040	1.000	136,788.04	1.000	136,788.04
HOME TRUST COMPANY GIC ANNUAL DUE 05/27/2025 4.020%	100,000	100.000	100,000.00	100.000	100,000.00
ICICI BANK GIC ANNUAL DUE 06/30/2025 4.430%	100,000	100.000	100,000.00	100.000	100,000.00
BANK OF MONTREAL GIC ANNUAL DUE 07/07/2025 5.250%	100,000	100.000	100,000.00	100.000	100,000.00
BANK OF MONTREAL GIC ANNUAL DUE 07/21/2025 4.980%	100,000	100.000	100,000.00	100.000	100,000.00
<b>Subtotal</b>			<b>548,835.33</b>		<b>548,835.33</b>

#### \* Fixed Income

##### Fixed Income

BMO TRUST COMPANY GIC ANNUAL DUE 03/02/2026 5.000%	100,000	100.000	100,000.00	100.000	100,000.00
BMO TRUST COMPANY GIC ANNUAL DUE 06/01/2026 4.810%	100,000	100.000	100,000.00	100.000	100,000.00
EQUITABLE BANK GIC ANNUAL DUE 06/01/2026 4.810%	100,000	100.000	100,000.00	100.000	100,000.00
HOME EQUITY BANK GIC ANNUAL DUE 06/01/2026 4.810%	100,000	100.000	100,000.00	100.000	100,000.00
MCAN MORTGAGE GIC ANNUAL DUE 07/06/2026 5.230%	100,000	100.000	100,000.00	100.000	100,000.00
BANK OF MONTREAL MORTGAGE CORP GIC ANNUAL DUE 11/08/2027 5.270%	200,000	100.000	200,000.00	100.000	200,000.00
GENERAL BANK OF CDA GIC ANNUAL DUE 07/19/2028 4.420%	100,000	100.000	100,000.00	100.000	100,000.00

Non-registered account #440-17189-13

December 31, 2024

## Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

### Your investment details (continued)

	Quantity	Cost		Market Value on December 31, 2024	
		Per Unit	Total	Per Unit	Total
COMMUNITY TRUST GIC ANNUAL DUE 09/19/2028 3.730%	100,000	100.000	100,000.00	100.000	100,000.00
FAIRSTONE BANK GIC ANNUAL DUE 07/19/2029 4.440%	100,000	100.000	100,000.00	100.000	100,000.00
HOMEQUITY BANK GIC ANNUAL DUE 07/19/2029 4.440%	100,000	100.000	100,000.00	100.000	100,000.00
<b>Fixed Income Subtotal</b>			1,100,000.00		1,100,000.00
<b>Subtotal</b>			1,100,000.00		1,100,000.00
<b>Total for Cash Account</b>			1,648,835.33		1,648,835.33
<b>Total Canadian Dollar Investments</b>			1,648,835.33		1,648,835.33

Average cost and market price indicator descriptions can be found in  Important information about your account .

### Account activity for this month

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
<b>Cash Account</b>						
Dec 1, 2024		Opening Cash Balance				12,047.29
Dec 2, 2024	Interest	1000THS BANK OF MONTREAL CAD HISA SERIES A (101) AS OF 11/29/24 REINVESTED @ \$1.00	730		0.00	0.00
Dec 2, 2024	Interest	BANK OF MONTREAL CAD HISA SERIES A (101) AS OF 11/29/24 REINVESTED @ \$1.00	385		0.00	0.00
Dec 31, 2024		Closing Cash Balance				12,047.29

This report includes activity recorded in your account since your last statement. For a more comprehensive listing of your account activity, sign into your BMO Nesbitt Burns Gateway account.

Non-registered account #440-17189-13

December 31, 2024

## Your Year-to-Date Fees Summary

### □ Fees you paid

This section summarizes all compensation received by BMO Nesbitt Burns with respect to your account. Our compensation comes from two sources: what we charge you directly (Operating and Transaction charges), and payments we receive from third parties.

	CAD (\$)
Operating charges	
Total operating charges	0.00
Transaction charges	
Total transaction charges	0.00
<b>Total fees you paid in 2024</b>	<b>0.00</b>

See examples of operating charges in "Important Information about your Account". Some fees and charges may be reported as before-tax amounts and applicable tax is reported separately within the 'Sales Tax' line item. Where this is not possible the sales tax is included within the line item.

### □ Payments BMO received from third parties

	CAD (\$)
GIC Commission	5,252.73
Trailing Commission	269.90
<b>Total payments BMO Nesbitt Burns received from third parties in 2024</b>	<b>5,522.63</b>

We received trailing commissions with respect to securities you owned during the reporting period.

Investment funds pay the investment fund managers a management fee for managing their funds. In turn, the investment managers pay us ongoing trailing commissions for the advice and services we provide to you. The amount of the trailing commission depends on the sales charge option under which you purchased your mutual fund. You are not directly charged a trailing commission or management fee; however, these fees will reduce the fund's overall investment return to you. Information about management fees and other charges to your investment funds is included in the applicable fund facts document.

### □ Bulletin board

The USD/CAD conversion rate is: 1.4383, as of December 31, 2024

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 AUTHORITY  
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 STRATHROY ON N7G 3P9



Account Number: 460-16010  
 Account Type: Regular Account  
 For the Period: December 1 to 31, 2024  
 Last Statement: November 29, 2024

**Address Information**  
 255 Queens Avenue  
 Suite 900  
 London ON  
 N6A 5R8

Phone: (519) 679-9490  
 Website: www.scotiawealthmanagement.com  
 Branch Manager: Christie Nicolacopoulos

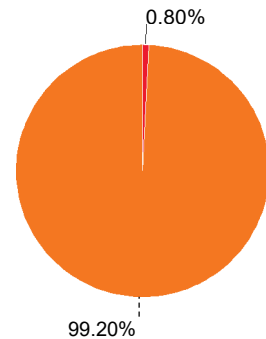
Your Wealth Advisor  
 Craig Emptage (519) 660-3259  
 craig.emptage@scotiawealth.com

Your Investment Team  
 Michael Willemse (519) 660-3268  
 Tammy Jackson (519) 660-3215  
 Yousef Nassereddine (519) 660-3224

CANADIAN Account Overview

Currency: Canadian Dollar

Asset Class Summary	Dec. 31, 2024 Market Value	% of Total Assets
Cash	6,271	0.80
Fixed Income	776,834	99.20
<b>Total Value of Account</b>	<b>\$783,105</b>	<b>100.00</b>
Total Value on Last Statement, November 29, 2024	\$788,950	



Regulated by CIRO  
 Canadian Investment  
 Regulatory Organization

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## Details of Your Account Holdings

Type	Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
<b>Cash</b>						
CASH						6,271
<b>Total Cash</b>						<b>\$6,271</b>
<b>Fixed Income</b>						
CASH	ISHARES CANADIAN UNIVERSE BOND INDEX ETF	13,600	27.331	371,706	28.385	386,036
CASH	SCOTIA CANADIAN INCOME FUND CL F (577)	31,702.693	12.125	384,401	12.293	389,721
<b>Subtotal Fixed Income</b>						<b>\$775,757</b>
<b>Accrued Interest:</b>						
	ISHARES CANADIAN UNIVERSE BOND INDEX ETF					1,077
<b>Total Fixed Income</b>						<b>\$776,834</b>
<b>Total Account Holdings</b>				<b>\$762,378</b>		<b>\$783,105</b>

The average cost and adjusted book value displayed on this statement incorporates re-invested dividends and/or mutual fund distributions and does not necessarily reflect your original purchase price. Please see Average Cost & Adjusted Book Value in the Statement Notes for more information.

## Monthly Activity

Date	Type	Activity	Description	Quantity	Price	Credit/Debit(-)
<b>Opening Cash Balance</b>						<b>\$5,196.70</b>
Dec. 02, 2024	CASH		ISHARES CANADIAN UNIVERSE BOND INDEX ETF DIST ON 13600SHS REC 11/21/24 PAY 12/02/24		0.0790	1,074.40
Dec. 02, 2024	CASH	DIVIDEND	SCOTIA CANADIAN INCOME FUND CL F (577) REINVEST 11/28/24 @ \$12.4453 PLUS FRACTIONS OF 0.051 BOOK VALUE \$946.48	76		
Dec. 23, 2024	CASH	DIVIDEND	SCOTIA CANADIAN INCOME	77		

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## Your Personal Investment Profile - continued

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Income: 100%

Growth: \_\_\_\_\_

Speculative Trading: \_\_\_\_\_

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### Risk Tolerance

Low: 75%

Medium: 25%

High: \_\_\_\_\_

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### Overall Investment Knowledge

Investment Knowledge: Medium

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### Time Horizon

Long Term: 7+ Years

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