

TOWN OF KEARNEY

AGENDA

REGULAR COUNCIL MEETING

Council Chambers

Thursday May 1, 2025 – 6:00 p.m.

A Moment of Silence may be observed if requested

1. Call the Meeting to Order

2. Approval of Agenda

3. Disclosure of Interest

[At this time, Members of Council shall declare pecuniary interest, if any, with items on the agenda.]

4. Delegations/Presentations

- | | |
|---|-------|
| 4.1. SolarBank – Lithium Battery Storage in Armour Township | pg.3 |
| 4.2. Environmental Defense - Lithium Battery Storage in Armour Township | pg.18 |

5. Consent List

- | | |
|---|-------|
| 5.1. April 17, 2025 Regular Council Meeting Minutes | pg.19 |
| 5.2. Transfer Station Report | pg.23 |
| 5.3. Resolution Report | pg.27 |
| 5.4. DRAFT Regatta Committee Minutes March & April 2025 | pg.32 |
| 5.5. Library Meeting Minutes January, February and March 2025 | pg.36 |

6. Items Referred from the Consent List

7. Items for Discussion

- | | |
|---|-------|
| 7.1. Request for Noise By-law Exemption for Regatta | pg.45 |
| 7.2. Revised DRAFT HR Policy | pg.46 |
| 7.3. SR2025-26 Waste Management Recommendations | pg.62 |
| 7.4. MEMO: Nicole Gourlay Appointment By-law | pg.65 |
| 7.5. DRAFT Remuneration By-law for Mayor and Members of Council | pg.66 |
| 7.6. REVISED DRAFT Pregnancy, Parental and Caregiver Leave for Members of Council Policy | pg.67 |
| 7.7. MEMO: Commercial Credit Card change | pg.70 |
| 7.8. DRAFT Resolution to MMAH on removal of Tree Canopy Policy in Section 270 of the <i>Municipal Act, 2001</i> | pg.97 |

7.9. DRAFT Tax Ratio By-law	pg.98
8. Notice of Motion	
9. Correspondence for Information	
9.1. Support Resolution – Township of Zorra: Opposing Strong Mayor Powers	pg.100
9.2. Local Labour Market Annual Report	pg.101
10. Bylaws	
10.1 By-law 2025-28 – Being a By-law to Adopt the 2025 Budget	pg.183
10.2 By-law 2025-29 Being a By-law to set Tax Ratio	pg.192
10.3 By-law 2025-30 Amendment to By-law 2023-37 for clarity purposes	pg.194
10.4 By-law 2025-31 Being a Bylaw to govern the relationship between Staff and Council	pg.195
10.5 By-law 2025-32 Being a Bylaw to enter into an Agreement with the Royal Bank of Canada	pg.200
11. Closed Session	
12. Confirming Bylaw	
13. Adjournment	



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COUNCIL MEETING DATE: May 1, 2025

GENERAL NATURE OF DELEGATION: We would like to present detailed information about the proposed Battery Energy Storage System in the Township of Armour, highlighting the benefits this project will offer both to the local community and the province at large. Our goal is to demonstrate the need for this project within the province, while providing comprehensive insights into site specific details, the studies conducted to date, and the safety features and precautions incorporated into the project's design.

A WRITTEN COPY OF THE PRESENTATION IS REQUIRED WITH ALL DELEGATION REQUESTS

The personal information contained in communications directed to Council and its Advisory Committees is collected under the authority of the Municipal Act, 2001, as amended, and will be used to assist Council and Committee Members in their deliberations. Questions about this collection should be addressed to the Town Clerk at 8 Main Street, Box 38, Kearney, Ontario, P0A 1M0, by telephone 705 636 7752, or by email nicole.gourlay@townofkearney.ca

Communications addressed to Council and its Advisory Committees will become part of the public record and will be placed on a public agenda and made available electronically through the Town of Kearney internet website. Anonymous communications sent to Council or to its committees will NOT be accepted.

I acknowledge that personal information contained within my communication(s) may become part of the public record and may be made available to the public through the Council/Committee process.

IL
(Initials)

DocuSigned by:

Ina Lila

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SIGNATURE:

DATE: April 17, 2025

The future is bright

BESS at 219 Peggs Mountain Road

April 2025



ENERGY STORAGE

Stock Symbol
NASDAQ: SUUN
Cboe CA: SUNN

Disclaimer

Forward-Looking Information

This presentation contains forward-looking statements or information (collectively “forward-looking statements”) that are based on current expectations, estimates, forecasts, projections, beliefs and assumptions made by management of the Company about the industry in which it operates. Such statements include, without limitation, statements about the Company’s plans, strategies and prospects, the Company’s expectations regarding its operations; industry trends and overall market growth; the Company’s growth strategies; the Company’s intention to grow the business and its operations; expectations with respect to future costs; the Company’s competitive position and the regulatory environment in which the Company operates; the Company’s expected business objectives and future plans including ownership of independent power producer (IPP) assets, development of Community solar power plants, utility scale solar farms and Behind-the-Meter (BTM) solar project portfolios for large corporations to achieve Net-Zero, statements about the Company’s acquisition pipeline, long term success and the Company’s goal to optimize energy production, operating expenses and capital structure. Words such as “may”, “might”, “will”, “expect”, “anticipate”, “likely”, “predict”, “intend”, “plan”, “believe”, “seek”, “estimate”, or the negative of such terms, and variations of such words and similar expressions are intended to identify such forward-looking statements. Actual outcomes and results may differ materially from what is expressed, implied or forecasted in such forward-looking statements.

Forward-looking statements are based on certain assumptions and analyses made by the Company in light of the experience and perception of historical trends, its current expectations and projections about future events and financial

trends that it believes might affect its financial condition, results of operations, business strategy and financial needs and expected future developments and other factors it believes are appropriate. Such statements are not guarantees of future performance and involve assumptions and risks and uncertainties that are difficult to predict. In making the forward looking statements included in this presentation, the Company has made various material assumptions, including but not limited to: (i) obtaining the necessary regulatory approvals; (ii) that regulatory requirements will be maintained; (iii) general business and economic conditions; (iv) the Company’s ability to successfully execute its plans and intentions; (v) the availability of financing on reasonable terms; (vi) the Company’s ability to attract and retain skilled staff; (vii) market competition; (viii) the products and services offered by the Company’s competitors; (ix) that the Company’s current good relationships with its service providers and other third parties will be maintained; and (x) government subsidies and funding for renewable energy will continue as currently contemplated. Although the Company believes that the assumptions underlying these statements are reasonable, they may prove to be incorrect, and the Company cannot assure that actual results will be consistent with these forward-looking statements. Given these risks, uncertainties and assumptions, prospective purchasers of Common Shares should not place undue reliance on these forward-looking statements. Whether actual results, performance or achievements will conform to the Company’s expectations and predictions is subject to a number of known and unknown risks, uncertainties, assumptions and other factors, including those listed under “Risk Factors” in the Company’s continuous disclosure filings available on SEDAR at www.sedar.com, which include: the Company may be adversely affected by volatile

solar power market and industry conditions; in particular, the demand for its services may decline, which may reduce its revenues and earnings; the execution of the Company’s growth strategy depends upon the continued availability of third-party financing arrangements for the Company and its customers. the Company’s future success depends partly on its ability to expand the pipeline of its energy business in several key markets; governments may revise, reduce or eliminate incentives and policy support schemes for solar and battery storage power, which could cause demand for the Company’s services to decline; general global economic conditions may have an adverse impact on our operating performance and results of operations; the Company’s project development and construction activities may not be successful; developing and operating solar projects exposes the Company to various risks; the Company faces a number of risks involving power purchase agreements (PPAs) and project-level financing arrangements, including failure or delay in entering into PPAs, defaults by counterparties and contingent contractual terms; the Company is subject to numerous laws, regulations and policies at the national, regional and local levels of government in the markets where it does business. Any changes to these laws, regulations and policies may present technical, regulatory and economic barriers to the purchase and use of solar power and battery storage products, solar projects and solar electricity; the markets in which the Company competes are highly competitive and evolving quickly; an anti-circumvention investigation could adversely affect the Company by potentially raising the prices of key supplies for the construction of solar power projects; the Company’s quarterly operating results may fluctuate from period to period; foreign exchange rate fluctuations; a change in the Company’s

effective tax rate can have a significant adverse impact on its business; seasonal variations in demand linked to construction cycles and weather conditions may influence the Company’s results of operations; the Company may be unable to generate sufficient cash flows or have access to external financing necessary to fund planned operations and make adequate capital investments in solar project development; the Company may incur substantial additional indebtedness in the future; the Company is subject to risks from supply chain issues; risks related to inflation; unexpected warranty expenses that may not be adequately covered by the Company’s insurance policies; if the Company is unable to attract and retain key personnel, it may not be able to compete effectively in the renewable energy market; there are a limited number of purchasers of utility-scale quantities of electricity and entities that have the ability to interconnect projects to the grid, which exposes the Company and its utility scale solar projects to additional risk; compliance with environmental laws and regulations can be expensive; corporate responsibility, specifically related to Environmental, Social and Governance matters and unsuccessful management of such matters may adversely impose additional costs and expose the Company to new risks; the impact of COVID-19 on the Company is unknown at this time and the financial consequences of this situation cause uncertainty as to the future and its effects on the economy and the Company; the Company has limited insurance coverage; the Company will be reliant on information technology systems and may be subject to damaging cyberattacks; the Company does not anticipate paying cash dividends; the Company may become subject to litigation; discretion of the Company on use of the net proceeds of the Offering; no guarantee on the use of available funds by the Company; the Company will be subject to additional

regulatory burden resulting from its public listing on the Canadian Securities Exchange; the Company cannot assure you that a market will develop or exist for the Common Shares or what the market price of the Common Shares will be; the market price for Common Shares may be volatile and subject to wide fluctuations in response to numerous factors, many of which are beyond our control; future sales of Common Shares by existing shareholders could reduce the market price of the Company’s shares; the Company will continue to sell securities for cash to fund operations, capital expansion, mergers and acquisitions that will dilute the current shareholders; and future dilution as a result of financings.

These factors should not be considered exhaustive. If any of these risks or uncertainties materialize, or if assumptions underlying the forward-looking statements prove incorrect, actual results might vary materially from those anticipated in those forward-looking statements. Information contained in forward-looking statements in this presentation is provided as of the date of this presentation, and we disclaim any obligation to update any forward-looking statements, whether as a result of new information or future events or results, except to the extent required by applicable securities laws. Accordingly, potential investors should not place undue reliance on forward-looking statements, or the information contained in those statements. All of the forward-looking statements contained in this presentation are expressly qualified by the foregoing cautionary statements.

SolarBank Highlights

\$200M+
Project
Financing
Managed

100 MWp+
Projects
Built

\$7.3M
Cash/
Investment

10,000+
Homes
Powered

1GWp+
Development
Pipeline

24/7/365
Control
Center

100+
Solar Plants
Under
Management

EXPERIENCED DEVELOPER



10+ years experience in the Ontario, Nova Scotia, New York, and Maryland renewable energy markets

Experts in Engineering, Procurement & Construction (**EPC**)

100+ solar projects permitted, constructed and operating to date

EXCELLENT MANAGEMENT



An executive management team with **100+ years of combined experience** in solar, clean and renewable technology, and **finance**

In-depth knowledge of energy markets and off-take contracts

ATTRACTIVE OPPORTUNITY



Project pipeline with long-term site control and limited permitting and operating risk

100% customer retention since inception with **90% government contracts** and 10% C&I and municipal customers

LEADING RE+ MARKETS



Comprehensive understanding of regulatory climate, incentive programs and surging customer demand for **Net-Zero**

Access to low-cost development capital through U.S. and Canadian tax-advantage investment funds

Honeywell

Panasonic

PNC



MDOT
MARYLAND DEPARTMENT
OF TRANSPORTATION

FIERA CAPITAL

CHARLEYS



ieso
Power to Ontario.
On Demand.

CanadianSolar



SUNGROW

Morguard

RBI SOLAR

TRUE GREEN CAPITAL

Jinko Solar

EGING PV
KEENSTAR

ZNSHINE SOLAR

Seminole Financial Services, LLC

Schneider Electric

SCHLETTER
The Solar Mounting Group

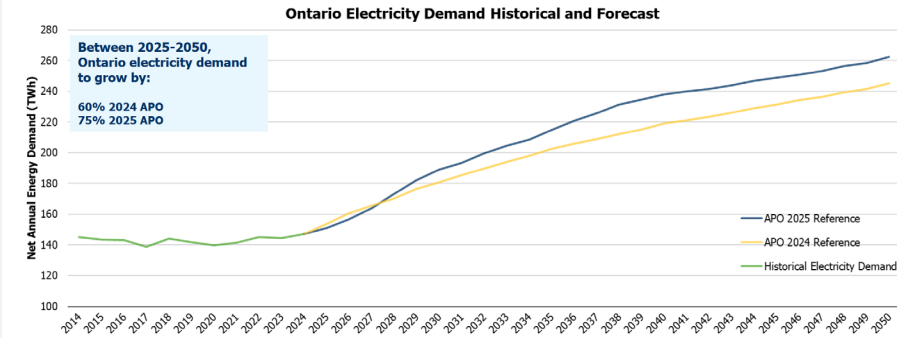
6 POLAR RACKING

Ontario's Electricity Demand & Supply Gap

- Ontario is in a period of **emerging electricity system needs**, driven by increasing demand, the partial retirement and refurbishment of the Pickering nuclear plant and other nuclear generating units, as well as expiring contracts for existing facilities.
- There is a **significant rise** in the average growth of demand, reaching about 2.2% annually (**4.6%** in the near term) compared to 1.7% in the 2021 forecast.
- To address these needs, the Independent Electricity System Operator (IESO) launched the Expedited Long-Term RFP in 2022 to **competitively secure** new capacity with the intention to bring resources into service before 2027.

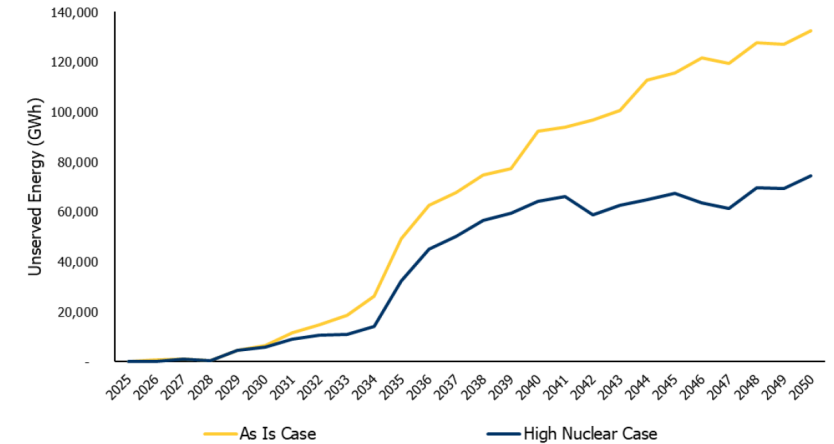
Annual Energy Demand Forecast

- Electricity demand is forecast to grow by **75% by 2050**.



IESO | 2025 Annual Planning Outlook | Public

Figure 28 | Potential Unserved Energy



- The E-LT1 RFP acquired more than 1,100 MWs of new capacity to help meet system needs in the near and long term with the 5 MW **BESS in Armour Township** being one of the successful projects that obtained a contract.
- Total Capacity secured by the IESO during ELT1 & LT1 **~2,700 MW** and another **~1,000 MW** upcoming from LT2
- Total Expected Battery Procurement from IESO: **~3,700 MW**
 - 903 Armour BESS: 5MW**

What is a Battery Energy Storage System (BESS)?

BESS is a technology that works by storing electrical energy in batteries and then discharging it when needed. It is a versatile and valuable component in modern energy systems, contributing to grid stability and efficiency.

1. Charging

1. The system will be distribution connected to the electrical grid, charging the batteries overnight when there is a low demand for electricity.

2. Energy Storage

1. The stored energy is held in the batteries, ready to be discharged as per IESO's instructions .
2. A Battery Management System (BMS) monitors and manages the state of charge, health, and temperature of the batteries to ensure safe and efficient operation.

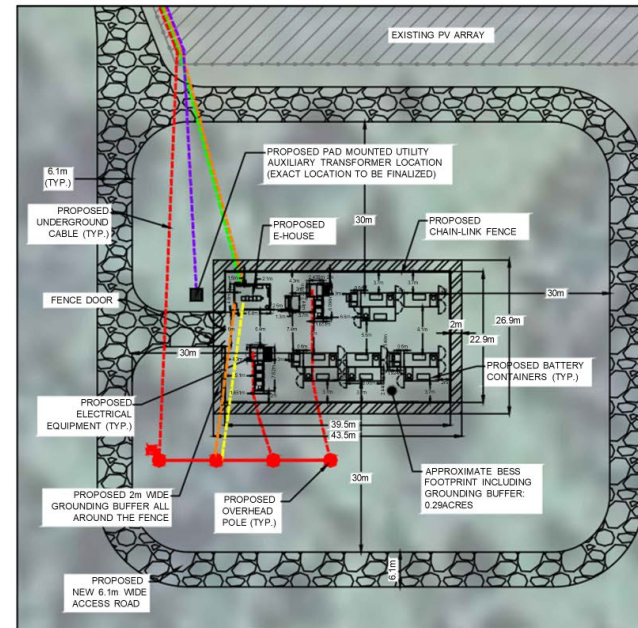
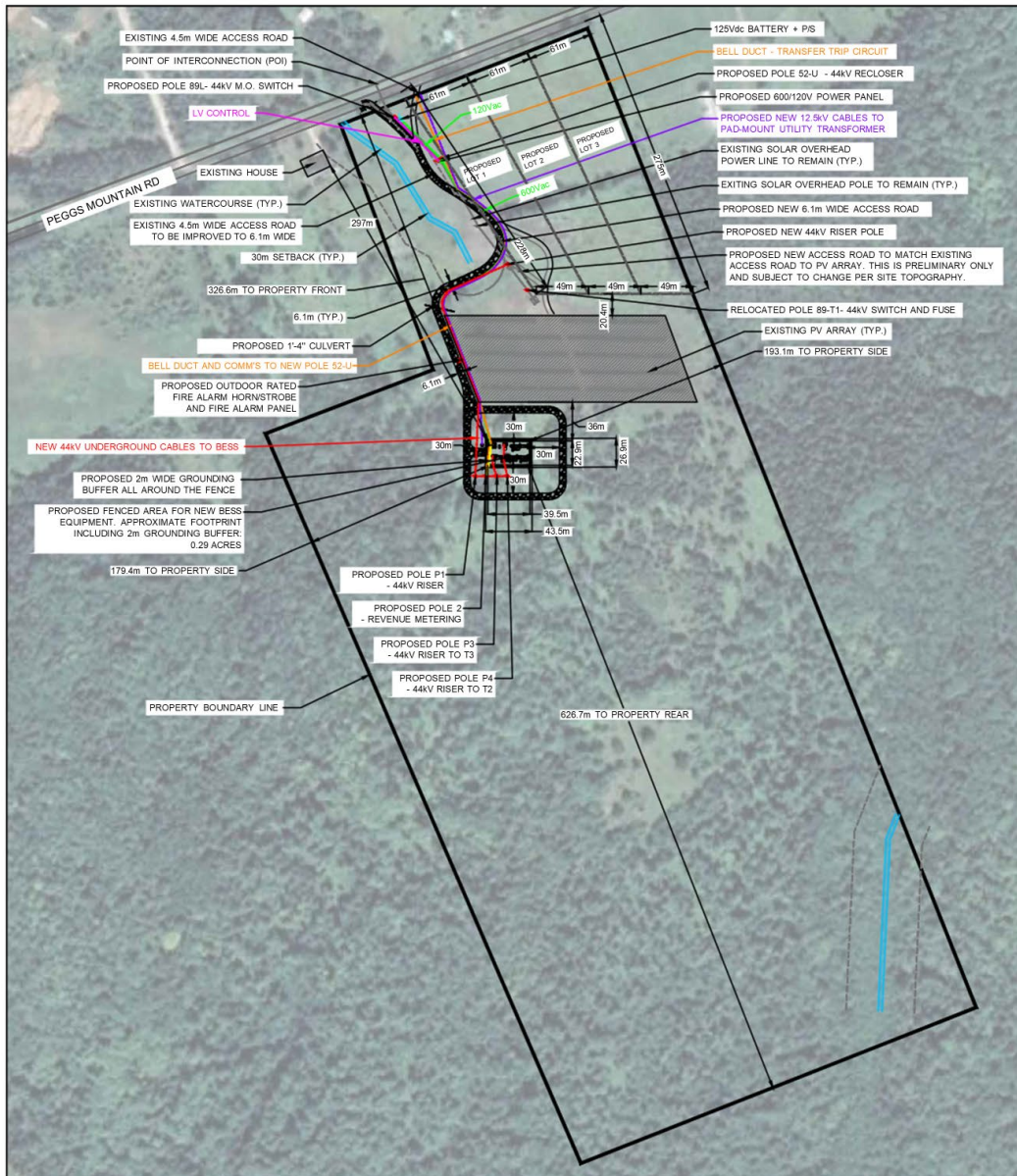
3. Discharging

1. The BESS will be discharged to the grid as needed by the IESO and per their instructions.
2. The expected number of charge/discharge cycles per year is 50.

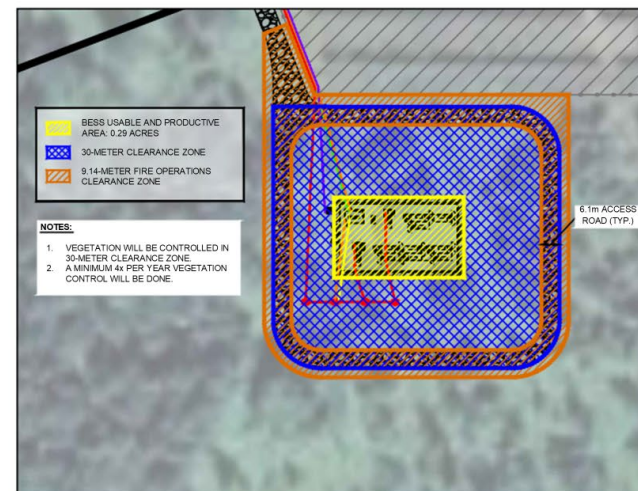
4. Control Systems

1. Advanced control systems and algorithms optimize the charging and discharging cycles to maximize efficiency, lifespan, and economic benefits.
2. Operators can monitor and control the BESS through software interfaces that provide real-time data and analytics.

BESS – Detailed Site Plan



2 EQUIPMENT LAYOUT
E100 SCALE: 1:400



- ❖ 9 containers, 0.29 acres, fenced in
- ❖ 5MW/4 continuous hours of power
- ❖ 24/7 monitoring
- ❖ Auxiliary grid power to maintain HVAC and monitoring functions if the system is offline.
- ❖ Preventative Maintenance, quarterly
- ❖ Corrective Maintenance, as needed
- ❖ Access Road
- ❖ ~1,300 feet to nearest neighbour
- ❖ 30m clearance zone – free of vegetation
 - ❖ Meets NFPA code & MNRF guidance
- ❖ First Responder Access
 - ❖ 6.1m wide road, per code
 - ❖ Wraps around for full access from all sides.

BESS – Community Benefits

BESS enhances the efficiency, reliability, and sustainability of energy systems, offering significant benefits for both utilities and end-users.

- ❖ Improved grid reliability benefits local communities by ensuring consistent power supply and protecting communities against black/brown outs.
- ❖ Local job creation:
 - ❖ Jobs created during construction.
 - ❖ Long-term employment for operations and maintenance staff.
 - ❖ Fosters partnerships with local businesses and service providers.
- ❖ Revenue for landowners through land and lease payments, contributing to local economies.
- ❖ Fire safety specialists provide ongoing training to local fire departments as part of safety measures, enhances fire departments' ability to respond safely and gain experience with new technologies.
- ❖ Community benefit agreements provide additional revenue to municipalities, supporting local priorities such as:
 - ❖ Enhancing emergency services.
 - ❖ Investing in infrastructure.
 - ❖ Supporting various community initiatives.
- ❖ Energy diversity improves the overall greenhouse gas emissions profile, supporting cleaner energy.

Battery Supplier – EVLO

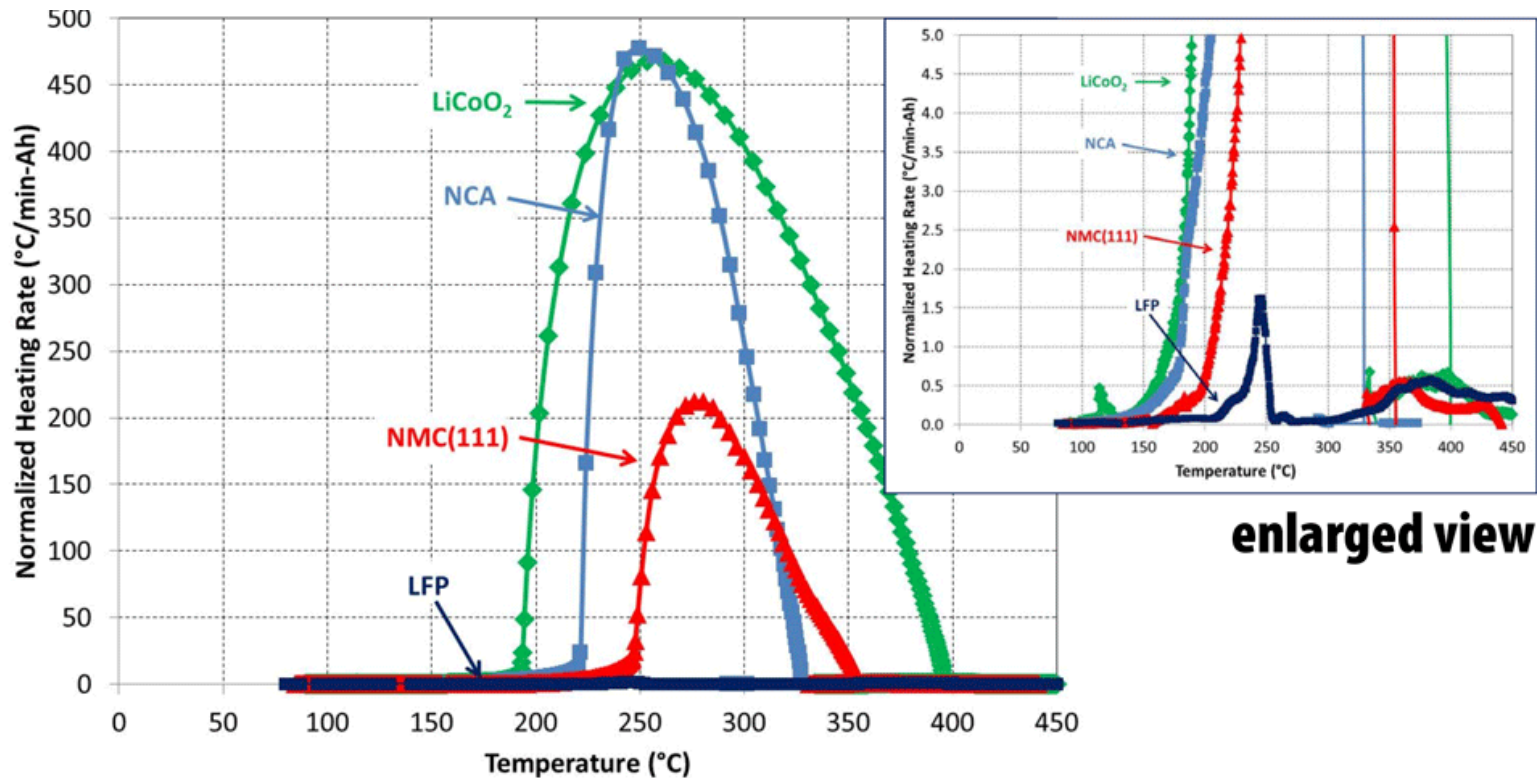
- ❖ EVLO is a wholly **owned subsidiary of Hydro-Québec**,
- ❖ EVLO was launched in 2020, **after decades of R&D**, with a clear focus on commercializing grid-scale solutions.
- ❖ More than 180 employees (80% engineers)
- ❖ More than 540MWh in operation and contracted
- ❖ They provide customized lithium iron phosphate (LFP) based BESS with enhanced **safety-by-design features** that allows safer operations by eliminating the risk of thermal runaway
- ❖ EVLO has **never experienced thermal runaway** on their sites.

❖ **Safety considerations** that differentiate EVLO:

- ❖ Nail penetration test must be passed successfully
- ❖ Slow down propagation & limit gas volume: thermal barriers at module and tray level
- ❖ Do not allow gas accumulation: NFPA69 selected
- ❖ NFPA69++: Do not rely on auxiliary power source or communication (Fail-safe). Active venting + passive venting (chimney & emergency vent opening)
- ❖ Use a multi level detection: heat (BMS), heat (enclosure), smoke, hydrogen
- ❖ Accelerate detection: highly sensitive hydrogen detection
- ❖ Test and test again : Validation tests above UL9540

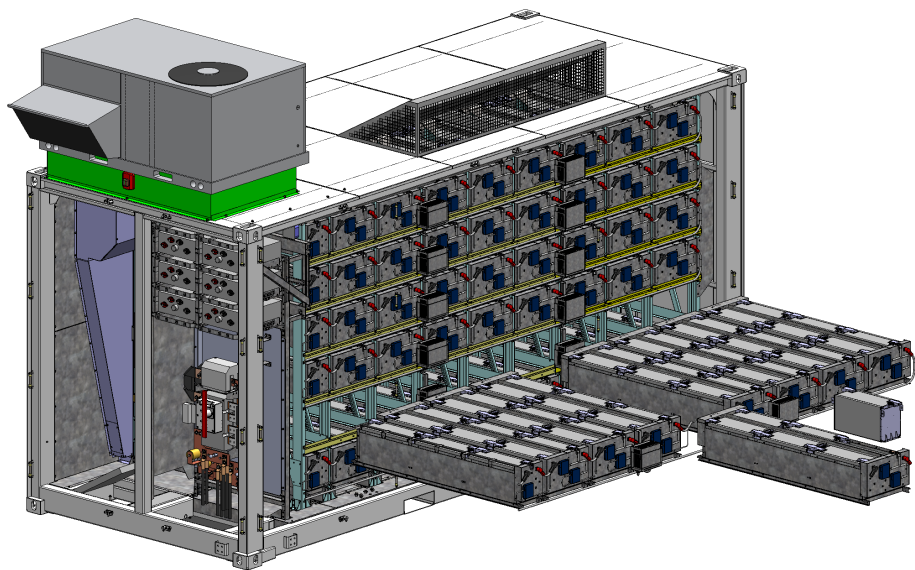


LFP - Lithium iron phosphate



Reference : Sandia National Laboratories

- Hydro-Quebec R&D (over 20 years)
- No toxic metals
- No thermal runaway in nail penetration test
- No thermal runaway in crunch test
- No thermal runaway in short circuit test
- High onset temperature
- Low heating rate
- Low risk of fires during thermal runaway



EVLOFLEX

SAFETY FEATURES

- Safe **LFP** Cells
 - No toxic NMC
- Thermal barriers between cells
- Containerized batteries – no batteries in enclosed space
- Heat shields / flame deflector between modules
- Efficient air cooling
- NFPA69 gas ventilation (active venting)
- Fail-open passive ventilation
- Passive chimney effect design
- Gas detection
- Smoke/heat detection
- Strobes and alarms automatic activation
- Fast-Stop function
- Battery cells temperature supervision
- UL9540A tested
- UL9540 certified

THERMAL RUNAWAY TEST RESULTS (UL9540A)

- No flames
- No explosion/deflagration
- No module propagation
- 2-3 hours duration

FIRE TEST RESULTS

- No explosion/deflagration
- No shrapnel
- No door opening
- Structural integrity maintained
- No measurable liquid produced
- Visible flames for 6 hours
- Complete self-extinction after 12 hours without intervention

EVLO has never had a thermal runaway event at any of their sites, however we have still consulted third party BESS fire experts, Fire & Risk Alliance, to provide their recommendations as well as fire training to the Burk's Falls and District Fire Department once the BESS site construction is complete.

❖ Fire Thermal Event Management:

- ❖ The proposed battery containers have safety features to mitigate the effects of cell failure and stop cell propagation within the module. In the rare event that a battery container becomes fully involved, the recommendation for intervention is limited to intermittent application of water to adjacent batteries for exposure protection within the site.

❖ Fire Propagation & Fire Risk

- ❖ Fire testing of the EVLOFLEX has demonstrated that no deflagration occurs at any time and no projectiles are emitted from a battery container during a fire.
- ❖ BESS fires are not typically associated with the production of embers, eliminating the primary mechanism of fire spread.
- ❖ The project will keep a 30m clearance zone free of vegetation, in line with NFPA 855 standards as well as guidance from Ministry of Natural Resources and Forestry

❖ Noise Emissions:

- ❖ Acoustic Assessment conducted by an independent Senior Acoustic Engineer following MECP guidelines.
- ❖ MECP sound limits: 45 dBA for daytime, 40 dBA for evening/nighttime.
- ❖ Worst-case scenario assumed all noise sources operate simultaneously for 1 hour during evening/nighttime.
- ❖ Results show compliance with MECP sound limits. Highest recorded dBA was 31, well below the 40 dBA night limit.

❖ Air Emissions:

- ❖ Evaluation on air emissions was done by an independent Senior Air Quality Scientist summarized below:
 - ❖ There are no gas emissions from the battery storage containers in normal operation.
 - ❖ If there is a fire or the system is not in function for 24hr, the gas evacuation flaps will open, however most reactive gases remain within the equipment, the hot gas evacuated from the equipment elevates in altitude very quickly, eliminating risk to human safety. Furthermore, the released gases are similar to the ones first responders would encounter in a typical structure fire (e.g.: residential fire).

❖ Water Contamination:

- ❖ LFP batteries have a low risk of water contamination as they don't contain heavy metals like nickel, cobalt, or lead.
- ❖ In the rare case of fire, water is applied only to adjacent containers, not the battery itself, preventing interaction with its contents.
- ❖ Furthermore, testing shows no measurable liquid is produced if a large-scale fire self-extinguishes.

Next Steps

1. Awaiting Official Plan Amendment & Zoning By Law Amendment Approval
 1. Decision expected by May 21, 2025
2. Once Official Plan Amendment and Zoning By-law Amendment are approved, submit site plan approval application to the Township of Armour
3. Concurrently, submit Consent Application to Parry Sound Planning Board
4. Once the above are granted, apply for building permit with the Township of Armour

Thank you, Q&A

Stock Symbol **NASDAQ: SUUN**
Cboe CA: SUNN

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The Corporation of the Town of Kearney
REGULAR COUNCIL MEETING MINUTES
Council Chambers
Thursday, April 17, 2025 – 6:00 p.m.

Council Members Present: Mayor: Cheryl Philip
Deputy Mayor: Michael Rickward
Councillors: Keven Beaucage, Heather Pateman and Jill Sharer

Staff Present: Nicole Gourlay, Clerk Administrator (C-A)
Jenny LeBlond, Treasurer (T)
Cindy Filmore, Deputy Clerk (DC)
Paul Schaefer, Fire Chief (FC)

DC & FC were present until Closed session and did not return after closed session. C-A and T were present for the entirety of the meeting.

1. **Call the Meeting to Order**
The meeting was called to order at 6:00 p.m.
2. **Approval of Agenda**
Resolution 2025-108
Moved by: Councillor Beaucage; Seconded by: Councillor Pateman
BE IT RESOLVED that the Council of the Corporation of the Town of Kearney adopts the Agenda of April 17, 2025 as amended.
CARRIED
3. **Disclosure of Interest**
Nil
4. **Delegations/Presentations/Public Meetings**
Discussion regarding the 2nd Draft of the Operating Budget
Resolution 2025-109
Moved by: Deputy Mayor Rickward; Seconded by: Councillor Sharer
BE IT RESOLVED that the Council of the Corporation of the Town of Kearney thanks Staff for their work in preparing the 2nd DRAFT of the Operating Budget; AND FURTHER THAT we add a summer student for the transfer station from May till September.
5. **Consent List**
Resolution 2025-110
Moved by: Councillor Pateman; Seconded by: Councillor Sharer
BE IT RESOLVED that the Consent List from the Council Meeting of Thursday, April 17, 2025, be accepted and that all recommendations or support contained therein be adopted and approved as resolutions of Council
CARRIED
6. **Items Referred from the Consent List**
Nil
7. **Items for Discussion**
7.1 Official Plan and Zoning By-law Background Report from EcoVue Consulting
Resolution 2025-111
Moved by: Councillor Beaucage; Seconded by: Deputy Mayor Rickward
BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives the Official Plan and Zoning By-law Background Report from EcoVue Consulting.
CARRIED

7.2 SR2025-22 Recommendation to Council on King William Monitoring Wells
Resolution 2025-112
Moved by: Councillor Beaucage; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives and accepts SR2025-23 regarding the RFQ for the King William Transfer Station Monitoring Wells; AND FURTHER THAT Council award the Request for Quote for well monitoring and installation of 2 new wells at the King Williams Transfer Station to DM Wills Associates Limited; AND FURTHER , the cost for well monitoring be \$78,775 plus HST over 6 years (2025-2030) and the cost of two new wells be \$14,050 .
CARRIED

7.3 DPSMA Conference

Resolution 2025-113

Moved by: Councillor Pateman; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of supports the following Staff and Council members attending the DPSMA Conference: Cheryl Philip, Heather Pateman, Jill Sharer and Nicole Gourlay
CARRIED

7.4 SR2025-24 Council Remuneration

Resolution 2025-114

Moved by: Councillor Beaucage; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives SR2025-24 regarding Council Remuneration; AND FURTHER directs Staff to bring back a draft bylaw to include an option for Council members to accept payment; AND FURTHER include the recommendations of the Deputy Clerk to increase the honorarium to \$14,400 (\$1200 monthly) for Councillors and \$19,200 (\$1600 monthly) for the Mayor; AND FURTHER change the wording to "May be paid" instead of "Shall be paid" effective immediately.
CARRIED

7.5 DRAFT Tree Canopy Policy

Resolution 2025-115

Moved by: Councillor Sharer; Seconded by: Councillor Pateman

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives DRAFT Tree Canopy Policy from Staff; AND FURTHER that Staff be directed to bring back a resolution for the next meeting calling on the Provincial government to remove the Tree Canopy Policy requirement from Section 270 of the Municipal Act, 2001
CARRIED

7.6 DRAFT Councillor Parental Leave Policy

Resolution 2025-116

Moved by: Councillor Beaucage; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives the DRAFT Parental Leave Policy for Council as required under Section 270 of the Municipal Act, 2001, as amended; AND FURTHER directs Staff to include a Family Caregiver Section to this policy.
CARRIED

7.7 DRAFT Council Staff Relations Policy

Resolution 2025- 117

Moved by: Councillor Sharer; Seconded by: Councillor Beaucage

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives and accepts the DRAFT Council Staff Relations Policy as required under Section 270 of the Municipal Act 2001, as amended.
CARRIED

7.8 SR2025-23 Alternate CEMC

Resolution 2025-118

Moved by: Councillor Sharer; Seconded by: Councillor Beaucage

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney hereby receives and accepts SR2025-25 regarding an Alternate CEMC Appointment; AND FURTHER directs Staff to further investigate and bring it back to Council.
CARRIED

7.9 EMS Representative Appointment Resolution – Dan Robertson

Resolution 2025-119

Moved by: Deputy Mayor Rickward; Seconded by: Councillor Beaucage

WHEREAS the Council of the Corporation of the Town of Kearney received the background information on Ryerson Council Member, Dan Robertson to support his appointment as the area Rep for the EMS Board; AND WHEREAS the Borad requires a unanimous appointment from all area municipalities; THEREFORE BE IT RESOLVED that the Council of the Corporation of the

Town of Kearney appoints Dan Robertson from Ryerson Township as the area rep for the EMS Board.
CARRIED

8. Notice of Motion
NIL

9. Correspondence for Information

Resolution 2025-124

Moved by: Councillor Pateman; Seconded by: Councillor Sharer

BE IT RESOLVED THAT the Council of the Corporation of the Town of Kearney receives the Correspondence from FONOM as information.

CARRIED

Resolution 2025-120

Moved by: Councillor Beaucage; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney amends the agenda to add Closed Session: (2)(b) Personal Matters about an identifiable Individual to item 11

CARRIED

Council moved item 11.Closed Session after item 9. Correspondence for information

11. Closed Session

Resolution 2025-121

Moved by Councillor Sharer; Sconded by Deputy Mayor Rickward

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney moves to Closed Session under Section 239 2(b) Personal Matters about an identifiable individual at 7:33pm

CARRIED

Resolution 2025-122

Moved by Deputy Mayor Rickward; Seconded by Councillor Pateman

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney returns to open session at 7:57 pm

CARRIED

Resolution 2025-123

Moved by Deputy Mayor Rickward; Seconded by Councillor Pateman

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney agrees to change the Clerk-Administrator's title to CAO/Clerk effective immediately.

CARRIED

10. By-laws

Resolution 2025-125

Moved by: Deputy Mayor Rickward; Seconded by Councillor Beaucage

BE IT RESOLVED that the following by-laws be read a first, second and third time, be passed by the Council of the Corporation of the Town of Kearney, signed by the Mayor and Clerk, sealed with the seal of the Corporation, and engrossed in the by-law book:

10.1 By-law 2025-23, being a By-law to adopt a Council Code of Conduct;

10.2 By-law 2025-24, being a By-law to adopt a Staff Code of Conduct

10.3 By-law 2025-25 being a By-law to adopt a CBO Code of Conduct

10.4 By-law 2025-26 being a By-law to adopt a Donations Policy

CARRIED

12. Confirming By-law

Resolution 2025-126

Moved by: Councillor Pateman; Seconded by: Deputy Mayor Rickward

BE IT RESOLVED that By-law 2025-27 being a by-law to Confirm the Proceedings of the Regular Meeting of April 17, 2025, be read a first, second and a third time, passed, signed by the Mayor and the Clerk, sealed with the seal of the Corporation, and engrossed in the by-law book.

CARRIED

13.

Adjournment

Resolution 2025-127

Moved by: Deputy Mayor Rickward; Seconded by: Councillor Pateman

BE IT RESOLVED that the Regular Council Meeting of the Corporation of the Town of Kearney adjourn at 8:04 pm

CARRIED

THE CORPORATION OF THE
TOWN OF KEARNEY

Mayor

Clerk

DRAFT

TRANSFER STATION ATTENDANCE AND COLLECTED FEES

Presented at the Regular Council Meeting on May 1, 2025

Date	Waste bins pick-up Construction Recycle Garbage Furniture	Location Attendance		Cash Fees		Site Fee Totals per Day
		King William	Kallio	King William Cash Fees	Kallio Cash Fees	
Reporting Period - April 1 - 20, 2025						
April 1		19	11	-		-
April 4		35	10		-	-
April 5		26	4	-	-	-
April 6		21	12	-	-	-
April 7		17	9		-	-
April 8	4C/2R/3G	10	1			-
April 11		28	10		-	-
April 12		33	9		-	-
April 13		23	16	2.00	-	2.00
April 14		19	13	2.00	-	2.00
April 15		24	9		-	-
April 19		43	20	75.00	-	75.00
April 20		26	7	4.00	42.00	46.00
		24	6			-
						-
						-
						-
						-
						-
					-	-
Count Totals		348	137	REPORTING PERIOD		\$ 125.00
Station Attendant:		Josh Dresser				
Report Date:		April 23, 2025				

TRANSFER STATION REPORT

Date	Bin Pick-up	Kearney	\$	Sand Lake	\$	NOTES
APR 1/25		19		11		
APR 4/25		35		10		
APR 5/25		26		4		
APR 6/25		21		12		
APR 7/25		17		9		
TOTALS		118		46		

COMMENTS

Attendant: Josh Dresser

Date

APR 8/25

TRANSFER STATION REPORT						
Date	Bin Pick-up	Kearney	\$	Sand Lake	\$	NOTES
	26 36 2P 2C					
APR 8/25		10		1		
APR 11/25		28		10		
APR 12/25		33		9		
APR 13/25		23	2	16		
APR 14/25		19	2	13		
TOTALS		113	4	49		
COMMENTS						
Attendant: Josh Dresser			Date APR 15/25			

TRANSFER STATION REPORT						
Date	Bin Pick-up	Kearney	\$	Sand Lake	\$	NOTES
APR 15/25		24		9		
APR 19/25		43		20	75	
APR 20/25		26	4	7	42	
APR 22/25						
TOTALS		93	4	36	117	121
COMMENTS						
Attendant: Josh Dresser			Date			

DATE OF COUNCIL MEETING	RES #	RESOLUTION	ACTION REQUIRED	STAFF	STATUS	COMPLETED	NOTES/COMMENTS
Mar 7/24	2024-75	Policy re waiving fees	policy	Nicole	in progress		to be included in Delegation of Authority Bylaw review
April 18/24	2024-114	AMPS - bring back revised	Revise to include applicable by-laws	Nicole/Cindy/Jason	in progress		on hold until later in 2025
April 18/24	2024-122	Bring Back Report re Keep Office Open	Report re Staff Safety/Regulations	Nicole	in progress		will be included in the Health & Safety Update
August 1/24	2024-243	Rock Point Road Deviation	Contact Planning Board/owner re 3 way cost	Cindy	in progress		write letter to Planning Board re: ownership of decision with the Planning Board and therefore, costs would be borne by them but willing to split
Oct. 17/24	2024-324	Grant Applications	Review and apply	Cindy		completed	generally this is on-going
Oct. 17/24	2024-329	Town Hall Mtg	Note date/time	Nicole, Stef		Postponed until 2025	
Nov. 28/24	2024-379	waste mgmt update	review & update	Paul A., Nicole	complete	2025-12 - Report to Council re Con. Waste	
<u>2025</u>							
Jan. 16/25	2025-007	Meier Consent B055i-24, B056-24, B057-24	move forward with file	Cindy	completed		
Jan. 16/25	2025-008	Meier Consent B058-24, B059-24	move forward with file	Cindy	completed		
Jan. 16/25	2025-009	Kelly Shire Waive Fees	advise applicant	Stef	Complete		

Jan. 16/25	2025-010	Dogsled Race Request	advise Paul A, notify public of closure	Stef	Complete
Jan. 16/25	2025-014	Donation Policy	bring back for further discussion	Nicole/Cindy	Complete
Jan. 16/25	2025-015	List of By-laws and Policies	provide list of by- laws, policies	Nicole, Cindy	Complete
Jan. 16/25	2025-016	Correspondence	send letters to MPs, MPPS, etc.	Stef	Complete
Jan. 16/25	2025-019	Ratify CUPE Settlement	notify CUPE, move forward	Nicole	Complete
Feb. 6/25	2025-25	Approve ZBLA Ziraldo	bring bylaw to March	Nicole/Cindy	complete
Feb. 6/25	2025-28	Approve SRA Audette	advise legal counsel	Cindy	Complete
Feb. 6/25	2025-30	Landfill Report - Staff to Obtain Quotes	Obtain Quotes	Jenny/Nicole	in progress
Feb. 6/25	2025-31	Support ACED	advise ACED	Stefanie	Complete
Feb. 6/25	2025-32	Donation Policy - bring to April	Update	Cindy	complete
Feb. 6/25	2025-33	Policies & By-laws list	Obtain List from Keven	Nicole	complete
Feb. 6/25	2025-34	Draft Retention By-law - bring to March	update, bring back	Nicole/Jenny	complete
Feb. 6/25	2025-35	Interim Tax Levies	issue taxes	Jenny/Leslie	complete
Feb. 6/25	2025-36	Agreement - Fire Protection Grant	sign agreement	Nicole	Complete
Feb. 6/25	2025-37	Agreement - Community Emergency Preparedness - purchase Drone	sign agreement, purchase drone	Nicole/Paul S	Complete
Feb. 6/25	2025-38	Agreement - Primary Public Safety Answering Point	sign agreement	Nicole	Complete
Feb. 6/25	2025-39	Agreement - Student Transfer	sign agreement	Nicole	Complete

			forward agreement,		
Feb. 6/25	2025-40	Agreement - Mosmann	remove condition	Nicole/Cindy	Complete
Feb. 6/25	2025-41	Change Council Meeting Dates	Update Website	Stefanie	Complete
		Nominate Cheryl Philip EMS			
Feb. 6/25	2025-42	Advisory Brd	advise EMS Brd	Stef	complete
Feb. 6/25	2025-43	OPP Detachment Board	advise	Nicole/Stef	Complete
Feb. 6/25	2025-45	Support Frontenac	support	Stefanie	Complete
			Book ball diamond/let Lisa know	Stefanie/Nicole	complete
			Note to Budget/inform Committee	Jenny/Lisa	complete
Mar. 6/25	2025-56	Approve Regatta Budget	Inform SEPSDPB	Cindy	complete
Mar. 6/25	2025-57	Support Bootsma Consent			
		Draft Council Code of Conduct - add social media	Changes to CCC No change to By- law, note to Matt	Nicole	complete
Mar. 6/25	2025-58				
Mar. 6/25	2025-59	Annual Permit Fees - no change		Cindy	complete
		treasurer's report re 2024			
Mar. 6/25	2025-60	Building Financials			complete
			Note to receive draft Capital Budget w. compactor	Jenny	complete
Mar. 6/25	2025-61		PWS/purchase compactor	Jenny/Nicole	complete
Mar. 6/25	2025-62	Signing authority for cheques	Note to Paul S	Cindy	complete
Mar. 6/25	2025-63	approve new fire fighters			complete
Mar. 6/25	2025-64	Report re grader expenses			complete
			Make necessary changes	Nicole	complete
Mar. 6/25	2025-65	Draft HR Polcy	Inform LAS	Cindy	complete
Mar. 6/25	2025-66	LAS		Nicole	complete
Mar. 6/25	2025-67	Prioritize by-law and policies	Note to Jenny	Cindy	complete
Mar. 6/25	2025-68	support JWMC Budget 2025			
		Agreement (Yoga) Josh			
Mar. 6/25	2025-69	Webster	Nicole	Nicole	complete

Mar. 17/25	2025-77	Remuneration By-law	Nicole	Nicole	in progress
		Post Recreation Events			
		Community Development			
Mar. 17/25	2025-78	Position		Nicole	in progress
			Complete necessary		
Mar. 27/25	2025-85	DRAFT Council Code of Conduct - next mtg	changes, bring back	Nicole	See agenda
	2025-86	DRAFT HR Policy - next mtg	Complete necessar	Nicole	See agenda
	2025-87	DRAFT Donations Policy - next m	Complete necessar	Cindy	See agenda
	2025-88	Welcome Signs	Inform donators,	Cindy, Jenny, Nicole	Donators advised
	2025-89	Remove Holding Designation - IV	advise applicant, PI	Cindy	complete
	2025-90	DRAFT Waste Mgmt - next meet	Update changes, br	Jenny	
	2025-91	DRAFT Employee Code of Condu	update changes, br	Nicole	See agenda
	2025-92	DRAFT CBO Code of Conduct - n	bring back	Nicole	See agenda
	2025-93	Voting Methods	provide report	Nicole	
	2025- 94	Disposition of Land	Option 2 chosen	Jenny	
	2025-95	OSPCA Agreement	Sign, provide to Jas	Jason	complete
	2025-96	Deeming By-law - Prichard	provide to legal, pl	Cindy	complete
	2025-97	Agreement - Product Care	sign, send to PC	Nicole	
	2025-98	Appoint Regatta Committee	advise Regatta/app	Stef	
	2025-99	Appoint Fire & Emergency meml	advise Fire Chief	Stef	
	2025-100	Appoint Hiring Committee - PW	Advise hiring comr	Nicole	
	2025-101	Alternate CEMC report - April 17	Report/by-law	Nicole	complete
	2025-109	2nd Draft Operating Budget - Ad	Add additional Surr	Jenny, Nicole	
	2025-112	DM Wills to provide well reporti	Advise DM Wills, er	Jenny, Nicole	
	2025-113	DPSMA Spring Meeting Participa	Register for DPSMA	Nicole, Stefanie	
	2025-114	Council Remuneration By-law	Update bylaw for n	Nicole, Cindy	
	2025-115	Tree Canopy Policy - letter to Pri	Provide letter to Or	Nicole, Cindy	
	2025-116	DRAFT Parental Leave, add Care	Update policy for n	Nicole, Cindy	
	2025-117	Accepts Staff Relations Policy	Bring Bylaw to next	Nicole, Cindy	
	2025-118	CEMC Alternate Report	Provide Council wit	Paul, Nicole	
	2025-119	Dan Robertson as Area Rep for E	Letter to EMS Boar	Nicole, Stefanie	

2025-123 Change CAs title to CAO

Update bylaw for n Nicole, Jenny

The Corporation of the Town of Kearney

REGATTA COMMITTEE MINUTES

**March 11, 2025 – 6:30 p.m.
Kearney Legion**

Members Present: Lisa Lahn, Dorothy Hopson, Amanda White, Jackie Tumber, Krystal Cosstick, Ray Sparrock, Steve Witt, Ron Patton, Aji Sebastian

Regrets: Jill Sharer, Shannon Audette, Michael Rickward, Susan Watt

1. Call the Meeting to Order

Meeting was called to order at 6:30pm

2. Approval of Agenda

3. Adoption of Previous Minutes

4. Disclosure of Interest

None Noted.

5. Delegations/Presentation

6. Items for Discussion

6.1. Committee Members appointed:

Sponsorship – Krystal Cosstick, Ray Sparrock and Shannon Audette

Vendors – Amanda White

Parade – Dorothy Hopson

Hot Dog, Pie and Watermelon eating contests – Jackie Tumber

Cardboard Boats – Jackie Tumber and Steve Witt

Kids Water Sports – Jill Sharer

Water Sports – Michael Rickward and Ron Patton

Long Distance Canoe Race – Ron Patton

Land Sports – Susan Watt

Memorabilia – Lisa Lahn

Tug of War – Peter Brook

6.2. Res. No. 07-25

Amanda White, Krystal Cosstick

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts the budget of \$33,249.00.

CARRIED

6.3. Res. No. 08-25

Ron Patton, Ray Sparrock

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accept the quote of \$1,227.18 from Air Bounce Adventures and pay 25% deposit of \$306.80.

- 6.4. Res. No. 09-25 Dorothy Hopson, Steve Wittz
BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts to book the Raptor Show Birds of Prey from the Raptor Canadian Conservancy for the price of \$550.00 plus HST.
CARRIED
- 6.5. Res. No. 10-25 Dorothy Hopson, Krystal Cosstick
BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts that we spend \$11,500 on fireworks from Pyro Techniques.
CARRIED
- 6.6. Res. No. 11-25 Dorothy Hopson, Ron Patton
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves booking the Magic of Christophe magic show for August 1, 2025 at 6:30pm for \$575 plus HST.
CARRIED
- 6.7. Res. No. 12-25 Ray Sparrock, Jackie Tumber
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves the hiring of Selwyn Horizon, Emma Redding and Christopher Marra as lifeguards for August 2nd and August 3rd for \$350.00 each.
CARRIED
- 6.7. Res. No. 13-25 Amanda White, Ron Patton
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves the purchase 200 Regatta magnets from 6S graphics for \$220.00 plus HST.
CARRIED

7. New Business

- That we change the time of the parade to 9:30am with registration being at 9:00am
- Land Sports at 10:00am
- Scott Waites will organize an antique boat display at the town dock on Saturday Aug 2
- Kearney Legion Branch 276 will hold a Bingo in the community center on Saturday evening Aug 2
- Talking about live music during the two days. It was decided there will be no live music this year. We will not require the band shell this year to be erected.
- That we do a t shirt design contest again with the winner receiving a t shirt
- We need to find someone to run the dog show.

8. Adjournment

Adjournment at 8:05pm

Chair

Secretary

The Corporation of the Town of Kearney

REGATTA COMMITTEE MINUTES

**April 15, 2025 – 6:30 p.m.
Kearney Legion**

Members Present: Lisa Lahn, Dorothy Hopson, Amanda White, Krystal Cosstick, Ray Sparrock, Shannon Audette, Jackie Tumber, Adj Sebastian, Michael Rickward, Justine McKean

Regrets: Jill Sharer, Steve Witt, Susan Watt, Ron Patton

1. Call the Meeting to Order

Meeting was called to order at 6:30pm

2. Approval of Agenda

3. Adoption of Previous Minutes

4. Disclosure of Interest

None Noted.

5. Delegations/Presentation - NIL

6. Items for Discussion

6.1. Res. No. 14-25 Shannon Audette, Ray Sparrock

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts to purchase rubber ducks and prizes for duck pond game for the kidz corner.

CARRIED

6.2. Res. No. 15-25 Jackie Tumber, Justine McKean

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts to purchase bulk candy for candy bags at the kids games from Amazon for approximately \$350.

CARRIED

6.3. Res. No. 16 25 Dorothy Hopson, Amanda White

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts to purchase trophies and medals for all the water sports games and all races. Cost of Trophies and medals estimation cost of \$2,000.00

CARRIED

6.4. Res. No. 17-25 Adj Sebastian, Dorothy Hopson

BE IT RESOLVED that the Regatta Committee of the Town of Kearney accepts to purchase rods and reels, tackle boxes, fish nets and lures for the dry land casting from Gunners Tackle. Estimation cost of \$500.00

CARRIED

6.5. Res. No. 18-25 Dorothy Hopson, Amanda White
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves the purchase of t-shirts, hoodies, bucket hats, zipper hoodies, tank tops, and racer back tank tops from 2 Beez Promotions. Estimation cost of \$9,500.00
CARRIED

6.6. Res. No. 19-25 Justine McKean, Krystal Cosstick
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves the purchase of "WELCOME TO THE KEARNEY REGATTA" banner and "KIDZ KORNER" banner from 6s graphics. Estimation cost of \$250.00
CARRIED

6.7. Res. No. 20-25 Krystal Cosstick, Shannon Audette
BE IT RESOLVED that the Regatta Committee of the Town of Kearney approves the purchase of an air blown arch for the kidz corner from Amazon for no more than \$200.
CARRIED

7. New Business

- That we start the parade at 9:30am Aug 2, 2025 with registration at 9:00am at the Lions park
- Justine McKean is going to see if she can find a sponsor to run the Dog Show.
- That we choose the colours for the memorabilia this year. Colours are chosen and sent to the supplier to see if there is availability in chosen colours
- That we choose medals and trophies. Medals and trophies have been decided and sent to supplier to check on availability.

8. Adjournment

Adjournment at 7:50pm

Chair

Secretary

**KEARNEY & AREA PUBLIC LIBRARY
BOARD MEETING**

Wednesday January 22nd, 2025

MINUTES

Present: Kamila Kowalska, Keven Beaucage, Kathy Roi, Tracy Peters, Jo-Anne Clark Jenn Over.

Regrets: Karen Pudsey, Anne Dault

1. CALL TO ORDER

A motion was made by Keven Beaucage, seconded by Anne Tracy Peters **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for January 22nd, 2025, be called to order at 10:37 a.m.

CARRIED

2. APPROVAL OF THE AGENDA

A motion was made by Tracy Peters, seconded by Jo-Anne Clark, **BE IT RESOLVED** that the Agenda for the January 22nd, 2025, Kearney & Area Public Library board meeting be accepted as presented.

CARRIED

3. MINUTES OF THE LAST MEETING

A motion was made by Jo-Anne Clark, seconded by Jennifer Over, **BE IT RESOLVED** that the Kearney & Area Public Library minutes from the December 18th, 2024, meeting be accepted as tabled.

CARRIED

4. TREASURER'S REPORT

A motion was made by Jenn Over, seconded by Tracy Peters, **BE IT RESOLVED** that the Kearney & Area Public Library Treasurer's Report for January 2025, be accepted as tabled.

CARRIED

5. BUSINESS ARISING FROM THE MINUTES

a) **Final Draft of Letter of Agreement and Hiring Checklist-** The Kearney and Area Public Library Board and CEO have developed a Letter of Agreement and Hiring Checklist that must be completed by all new employees. The Final Draft has been approved by the Board and will be kept with all Personnel documentation. Kathy will also email a copy of the documents to the library so that we have electronic copies of them when needed.

b) **Budget-** Kamila will continue working on the 2025 Budget for the Kearney and Area Public Library. We will increase the training amount on the budget to \$1000. This will cover conferences and expenses involved with going away for a conference. The CEO will research the cost of floor cleaning vs. getting new vinyl flooring. The carpeting in the library needs to be either replaced or cleaned in 2025 and we must budget appropriately. Computer repairs also need to be taken into consideration for the budget. The payroll will

also be reevaluated for 2025. The CEO will work with the Town of Kearney to work out appropriate wages (following the CUPE negotiations).

6. NEW BUSINESS

- a) **March Break Ideas-** Kearney & Area Public Library will be hosting children's activities for March Break 2025 (March 10-14). Each weekday will consist of one craft, a story time and some motor activities in the gym (if available). Kamila will make a schedule for March Break and post it on the Kearney Library's Facebook page and have it available in the Library and Post Office for patrons to pick up. It will also be posted on the March Newsletter. This will be complete by the next Library Board meeting. Once the schedule is done, Kamila will email the Board and have a sign up for volunteers each day. As Kamila will be working in the library, a volunteer will need to be present each day to help facilitate the activities.
- b) **March Break Bake Sale-** The Kearney Library hosted a Bake Sale last year during March Break. The 2025 Bake sale will take place during March Break on Tuesday, Wednesday and Thursday (During the time there is fitness and pickle ball happening in the gym). Kamila will contact the health department for an application. Kamila will also contact the Town for permission to set up in the foyer of the building. Once the schedule for the bake sale AND crafts is complete, Kamila will reach out to the Library Board for volunteers to help facilitate both activities. The library has a list of bake sale volunteers that we will contact to see if they are willing to contribute again this year.
- c) **CUPE Strike-** The Town of Kearney employees are currently going through discussions with the Union regarding their contracts. If it should come to a strike, the Kearney Library will close during the strike. Since we are in the same building as the Town office, it would involve crossing a picket line to come into the library. Also, regular maintenance of the building will not be done at this time. Hopefully it will not come to a strike and in that case, it will not affect us. The settlement that comes from CUPE could influence the wages for 2025 in the library.
- d) **January 25th and 31st kids' activities-** The Kearney Library has two children's crafts coming up. January 25th and January 31st kids are welcome to come into the library to make snowman crafts. Kamila will be away at a conference both those days. Kathy has volunteered to come in Saturday January 25th and set up the craft in the Gym for the Family Skating Day. Keven and Kathy have volunteered to come in January 31st for the PD Day Craft. We will also host a Kearney Dog Sled themed craft on Thursday February 6th. Kamila will set up a station to make puppy masks and Kathy will come in from 4-5PM to help with the craft.
- e) **OLS Super Conference (5.7 b) Personnel Policy)-** The CEO will attend the 2025 OLA Super Conference. A motion was made by Tracy Peters, and seconded by Keven

Beaucage, **BE IT RESOLVED THAT** the Kearney and Area Public Library approve expenses for the CEO to attend the OLA Super Conference in Toronto on January 29th, 30 and 31st 2025. The expenses will be in accordance with the Town of Kearney's Policy, with updates for the 2025 costs. The CEO will write out a version of this policy specific to the Kearney & Area Public Library for future use.

- f) **Personnel Policy 5.6 a) reword-** A motion was made by Tracy Peters, and seconded by Keven Beaucage, **BE IT RESOLVED THAT** the Personnel Policy 5.6 a) be changed to an initial probationary of three months/days worked for the CEO and ADD 120 hours worked for the casual/assistant/part time employee(s).
- g) **Volunteers for kids' crafts in January-** Refer to section d).
- h) **Kamila days off approval-** The Library Board has approved for Kamila to take Friday February 14th of work. Dorothy will be working that day 11:30-4:30PM. The library will be closed Saturday February 15th and Monday February 17th for the Family Day long weekend.

7. OTHER

- a) Next library meeting will be on February 26th, 2025, at 10:30 am in the library.

9. ADJOURNMENT

A motion was made by Keven Beaucage, seconded by Tracy Peters, **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for January 22nd, 2025, adjourns at 11:55am.
CARRIED.

**KEARNEY & AREA PUBLIC LIBRARY
BOARD MEETING**

Wednesday February 26th, 2025

MINUTES

Present: Kamila Kowalska, Keven Beaucage, Anne Dault, Tracy Peters, Jo-Anne Clark, Jenn Over.

Regrets: Karen Pudsey, Kathy Roi

1. CALL TO ORDER

A motion was made by Keven Beaucage, seconded by Tracy Peters **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for February 26th, 2025, be called to order at 10:38 a.m.

CARRIED

2. APPROVAL OF THE AGENDA

A motion was made by Jo-Anne Clark, seconded by Anne Dault, **BE IT RESOLVED** that the Agenda for the February 26th, 2025, Kearney & Area Public Library board meeting be accepted as tabled.

CARRIED

3. MINUTES OF THE LAST MEETING

A motion was made by Jennifer Over, seconded by Jo-Anne Clark, **BE IT RESOLVED** that the Kearney & Area Public Library minutes from the January 22nd, 2025, meeting be accepted as tabled.

CARRIED

4. TREASURER'S REPORT

A motion was made by Tracy Peters, seconded by Keven Beaucage, **BE IT RESOLVED** that the Kearney & Area Public Library Treasurer's Report for February 2025, be accepted as tabled.

CARRIED

5. BUSINESS ARISING FROM THE MINUTES

a) **March Break-** The Kearney and Area Public Library Board will be hosting the March Break Children's Program again for 2025 (March 10-14). Each weekday will consist of one craft, a story time and some motor activities in the gym (if available). Kamila has made a schedule for March Break Crafts and posted it on the Kearney Library's Facebook page, and it is available in the Library and Post Office for patrons to pick up. It will also be posted on the March Newsletter. Each of the Library Board members has signed up for a day of the week to help Kamila with the Craft Program. Last year the assistant was available to help. Kamila will be working in the library, so a volunteer will need to be present each day to help smoothly facilitate the activities.

We have cancelled the Bake Sale for the March Break. The Healthy Unit was giving us a lot of push back regarding the volunteers baking at home. To give us a pass they said each volunteer must submit a water sample. We decided that this was too much to ask of the

volunteers, when they are already giving their time and efforts to make baked goods for us. We will plan a bake sale again for the summer, but this time have a bake off in the KCC where everyone bakes their baked goods on site. The Health Unit approves of anything made at the KCC as it is an approved, and health inspected location.

The Board put forward the idea to host a Spring Fling Dance Fundraiser. We originally thought April would be a good time to host this, but upon further revision we postponed to May or June. This will allow us more time to prepare for the fundraiser and the seasonal residents will be able to take part in this fundraiser in the summer months. The ideas we have come up with so far are to have a DJ present that has a wide range of music from different time periods. We want the dance to be open and appealing to all ages. We will also utilize the legion once again to serve wine for a cost at the dance. It is still up for discussion whether we will have a silent auction, it did bring in a big profit at the Fall fundraiser. We would like to have charcutier/appetizer food available to attendees. This will not be a sit-down dinner event. For those that do not like to dance, we will provide board games and cards. We have yet to determine a cost and capacity for the event. This has been a brainstorming session so far; we will revisit this at the March Board Meeting.

- b) **CUPE Results-** Kamila will continue working on the 2025 Payroll Budget. With the cost of living going up, we have decided that we the Kearney Library will reevaluate all payroll for 2025. The CEO will make a budget proposal with new wages and present it to the Library Board at the next meeting. Kamila will also connect with the town clerk and/or treasurer to find out the CUPE wage results for the town.

6. NEW BUSINESS

- a) **OLS Super Conference Re-Cap-** Kearney & Area Public Library sent the CEO, Kamila to the OLA Super Conference in Toronto this year. The conference ran from January 28th to February 1st. This is the biggest library conference in Ontario. Each day Kamila attended seminars and tours of “special libraries” i.e.. TSO Library, TIFF Library. The seminars were through out the day on various library topics, not all suited to our needs at the Kearney Library. The seminars that were informative and applicable to our library, Kamila took notes on to present to the Board. She will pick one seminar per board meeting to present and discuss with the board members. There was a big Library expo at the conference as well. This was compiled of hundreds of vendors that provide library resources. Many publishing houses were present, and we received a variety of FREE books from them to add to our catalogue, most of these books were prerelease. Overall, it was a very informative and exciting experience. It was great to meet other people in the library field of work. We have a budget for training and conferences, and this was a fantastic use of that. Since the conference was in Toronto, the board agreed to pay for the CEO’s expenses while there. Accommodation was not necessary as Kamila has an apartment in Toronto. The Library Board has agreed to pay for mileage and meals for the three days she is at the conference. Please refer to the attached Expense Report for Kamila.

- b) **Seed Library-** Kamila attended a Seed Library seminar at the OLA Super Conference. We have been wanting to start a Seed Library at the Kearney Library, this session was very informative and provided us with ideas on how to start up our own Seed Library. Please refer to the attached notes on the Seed Library.
- c) **Thursday Evening Hours-** The Kearney Library will close at 6:30PM now on Thursdays. The line dancing Rec Committee activity has been cancelled due to not enough participants. Usually, this activity would run until 7:30PM. The Kid's dance classes at running until 6:30PM on Thursdays and the library assistant and the dancers will leave together at the same time. We will the evening hours when we plan for the summer hours.
- d) **Personnel Policy (continued edits)-** We did not discuss the Personnel Policy at this meeting as Kathy was absent and she has been working on the reviews. Will discuss at the March meeting.
- e) **Dorothy Performance Evaluation:** The Library Assistant, Dorothy, completes her 120-hour probation period in a couple of weeks. The board members were offered up the opportunity to be present at her Performance Evaluation, but as they have not had an opportunity to work with her yet, they declined. Only the CEO and the Board Chair will be present at Dorothy's Performance Review. We will combine notes and pick a day near the end of March to have the review with Dorothy.

7. OTHER

- a) Next library meeting will be on March 19th, 2025, at 10:30 am in the library.

8. ADJOURNMENT

A motion was made by Keven Beaucage, seconded by Tracy Peters, **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for February 26th, 2025, adjourns at 11:52am.
CARRIED.

**KEARNEY & AREA PUBLIC LIBRARY
BOARD MEETING**

Wednesday March 19th, 2025

M I N U T E S

Present: Kamila Kowalska, Karen Pudsey, Kathy Roi, Keven Beaucage, Tracy Peters, Jo-Anne Clark, Jenn Over.

Regrets: Anne Dault

1. CALL TO ORDER

A motion was made by Tracy Peters, seconded by Karen Pudsey, **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for March 19th, 2025, be called to order at 10:40 a.m.

CARRIED

2. APPROVAL OF THE AGENDA

A motion was made by Keven Beaucage, seconded by Jo-Anne Clark, **BE IT RESOLVED** that the Agenda for the March 19th, 2025, Kearney & Area Public Library board meeting be accepted as amended.

CARRIED

3. MINUTES OF THE LAST MEETING

A motion was made by Jennifer Over, seconded by Jo-Anne Clark, **BE IT RESOLVED** that the Kearney & Area Public Library minutes from the February 26th, 2025, meeting be accepted as tabled.

CARRIED

4. TREASURER'S REPORT

A motion was made by Jennifer Over seconded by Karen Pudsey, **BE IT RESOLVED** that the Kearney & Area Public Library Treasurer's Report for March 2025, be accepted as amended.

CARRIED

5. BUSINESS ARISING FROM THE MINUTES

- a) **Seed Library-** The Kearney and Area Public Library Board is starting its own Seed Library. The Horticultural Society has generously offered to donate to the Kearney Library several seed packages to start us off. Kamila and Dorothy will make up little individual packages of seed clusters. These packages will be labeled with information on what seeds are inside, when to sow and what kind of sunlight the plant likes. Kamila will set up an area in the library that is designated for the Seed Library., This will have clear signage, and a sign in/sign out binder. We are also going to have a display of gardening books, colouring sheets for kids, and fact sheets on the seeds that patrons can take with them. These will be available for patrons to "sign out". We are starting out small but hope that this grows into a bigger project in time. We are hoping that eventually this project will turn into a Community Wildflower/Butterfly Garden.

- b) **March Break Re-Cap-** This year for March Break the Kearney Library hosted its, now ANNUAL, March Break Craft Program. With the success of last year, we decided to host kids craft activities again for 2025. These craft activities were available at the library Monday through Friday 11:30am to 1:00pm. Each day consisted of a different craft, as well as story time and a snack. On Monday we did Tie-Dye Butterflies, we only had two in attendance. Tuesday, we did Styrofoam Critters, and we had nine kids come for this activity. Wednesday we Birdhouses, we had 8 kids show up for this one. Thursday was Egg carton caterpillars; we had fifteen kids come to this activity. Finally on Friday was Tie-Dye Flowers in pots and Butterflies; our most successful day, we had eighteen kids at the library for this craft. Once again, a very successful year for crafts during March Break in the library. Everyday the CEO, Kamila was present as well as a Library Board member. Ingrid Gough donated home-made cookies for the kids for a snack, and the library bought cookies and juice boxes for snack time.
- c) **Dorothy Performance Evaluation-** The CEO and Board Chair did a Performance review for Dorothy, the Library Assistant, on March 18th. At this time, she had completed her 120-hour probation period. Please refer to the attached document for a full outline of Dorothy's Performance evaluation.

6. NEW BUSINESS

- a) **OLS Super Conference: Community Outreach-** Kearney & Area Public Library sent the CEO, Kamila to the OLA Super Conference in Toronto this year. At the Conference she attended a Community Outreach Seminar. We have been wanting to find ways to connect with the community more and attract attendance at Library events. This session was very informative and provided us with ideas on how we can do outreach in our community. Please refer to the attached notes on Community Outreach. After reading and discussing the notes on Community Outreach, the CEO and Library Board has some thoughts on how we can bring this to Kearney. Some places that were suggested for hosting activities are, the Lion's Park, behind the Fire Hall Park, Seniors Room, Regatta, Lion's Black Fly, Christmas Fun Fair and the picnic tables at the Kearney Community Centre. Some local organizations we can reach out to are, Evergreen School, Almaguin Highschool, Huntsville High school, Seniors Committee. And finally, we think a great way to engage with the community is by forming a community garden/butterfly garden.
- b) **Payroll 2025: Final Approval**
A motion was made by Keven Beaucage, seconded by Karen Pudsey, **BE IT RESOLVED** that the Kearney & Area Public Library go into closed session at 11:23AM **CARRIED**
- c) **Budget 2025: Final Approval-** The CEO has come up with a 2025 Budget proposal. Please see attached Budget document for details. After discussing and approving the

2025 payroll, the Kearney Library Board has approved the proposed 2025 Library Budget. The CEO will proceed to send the Budget Proposal to the Town of Kearney treasurer for approval. Once the treasurer approves it, it will be put to council for approval. The Town of Kearney will be providing us with a cheque in the next few weeks for half of last year's budget. We can expect the final payment, once approved by the Town council, sometime in June.

- d) **Library Reorganizing-** Dorothy, the Library Assistant, has been working on many organizing projects around the library. One of her ideas was to move the DVD section to the front of the library. This is a fantastic way to showcase our expensive DVD collection. It also looks more organized because this way all the books are together. The DVDs are currently between two rows of books. The Board liked this idea, and we have decided to move forward with the DVD move. The CEO and Assistant will work together to reorganize this section of the library. The Town of Kearney is hiring a paper shredding company. The CEO with help from the Board Chair and assistant will start looking through all our old paperwork and prepare boxes for the town to shred. This is also a good opportunity to discard any one paperwork we have that we do not need. This will be an ongoing project until the end of April.
- e) **Spring Dance-** The Kearney Public Library will be hosting a Summer Dancy on June 20th. We have yet to decide on a name and time for the event. We have hired a DJ for the event for \$600. The DJ will be bringing his own photo booth and accessories for the dance and photo booth. To cover the cost of the DJ we will have to advertise well in advance and hopefully sell over 80 tickets. We have discussed doing charcuterie boards for the event, and having snacks laid out like chips and dips. This is a fundraiser we are hoping to make at least \$1000 off this event. After food and DJ costs we must sell a lot of tickets to break even and make money for the library. After the success of our last silent auction at a fundraiser we will be having another silent auction. Kamila will also create a cocktail that we will sell at an additional cost. The Legion can accommodate their liquor licence for us, and we will buy the wine and beer. Which means any profits from the sale of wine and beer will also go to the library. We have decided this event will be adults only and plan to host a different fun evening for kids in the summer (movie under the stars was suggested by the town).

7. OTHER

- a) Next library meeting will be on April 23rd, 2025, at 10:30 am in the library.

8. ADJOURNMENT

A motion was made by Keven Beaucage, seconded by Jo-Anne Clark, **BE IT RESOLVED** that the Kearney & Area Public Library Board meeting for March 19th, 2025, adjourns at 12:08AM.
CARRIED.



COUNCIL RESOLUTION # 2024 - _____

Date: June 20 2024

MOVED BY:

- ☐ Beaucage, Keven
- ☐ Pateman, Heather
- ☐ Rickward, Michael – Deputy Mayor
- ☐ Sharer, Jill

SECONDED BY:

- ☐ Beaucage, Keven
- ☐ Pateman, Heather
- ☐ Rickward, Michael – Deputy Mayor
- ☐ Sharer, Jill

BE IT RESOLVED that the Council of the Corporation of the Town of Kearney, in accordance with the request from the Regatta Committee, hereby declares the Kearney Regatta to be a community festival being held on August 1st, 2nd & 3rd, 2025;

AND FURTHER that all By-laws that this festival contravenes (i.e. Noise By-law regarding fireworks and the Fireworks By-law) shall be suspended during the 2025 Kearney Regatta event;

AND FURTHER Council authorizes the use of the Kearney Community Centre and equipment, the beaches, docks and facilities, as needed, as well as assistance from Custodial Services, the Summer Students and the Town Public Works equipment and employees, as available for the 2025 Kearney Regatta event;

AND FURTHER Council requests the Chief Building Official to inspect the tents as necessary for permit purposes;

AND FURTHER Council authorizes the closure of the section of Main Street from the intersection of Lakeview Avenue and Main Street, to the parking lot of the LCBO near the intersection of Rain Lake Road and Main Street from Friday August 1, 2025 at 6pm until Sunday August 3, 2025 at 11pm.

CARRIED ☐ _____

DEFEATED ☐ _____

Recorded Vote Requested by: _____

Recorded Vote:

For

Opposed

Beaucage, Keven

☐

☐

Pateman, Heather

☐

☐

Philip, Cheryl – Mayor

☐

☐

Rickward, Michael – Deputy Mayor

☐

☐

Sharer, Jill

☐

☐

Schedule “A” to Bylaw _____

Human Resources Policy

SCOPE AND PURPOSE

INTRODUCTION

This Policy is for the purpose of establishing consistency in the administration of Human Resources matters throughout the Town of Kearney (the “Town”). Nothing contained in this Policy relieves the Town of Kearney or its employees from complying with all applicable municipal by-laws, provincial and federal statutes, and the regulations thereunder. All provisions of this Policy are subject to the Ontario *Employment Standards Act, 2000, as amended*. The meaning or application of some areas of this Policy may be open to interpretation. The decision of the Clerk-Administrator (Clerk/CAO) shall be final on any such interpretation issues, subject to applicable laws.

SCOPE

The provisions of this Human Resources Policy apply to all employees of the Town of Kearney, unless otherwise specifically noted. For bargaining unit employees, where there is a conflict between an item in this Policy and the Collective Agreement between the Town of Kearney and the Canadian Union of Public Employee Local 1813.06, the Collective Agreement shall govern.

The term “Supervisor” is the title given to the management role of Department Head. Department Heads report to the CAO. Council is the “Supervisor” of the CAO.

TERMS AND CONDITIONS OF EMPLOYMENT

HIRING

The Town follows customary, non-discriminatory practices to attract and retain qualified employees to meet the staffing requirements of the Town. Candidates will be selected on the basis of their ability to meet the requirements of the job according to the job description determined by the Town, including, without limitation, education and technical qualifications, experience and general aptitude for the position. The Town reserves the right to hire, transfer or promote internally, at its discretion, subject to the posting and other applicable terms of the Collective Agreement for unionized employees.

All staff positions are created by Council, either by Motion or By-law, or through Collective Bargaining.

Council will be kept apprised of all vacancies and successful candidates for all positions.

GENERAL HIRING PROCESS

- a) **Part-time, Contract, Seasonal and Temporary Positions:** The Supervisor and CAO designate are authorized to interview and hire the employee.
- b) **Full-time Positions:** The Supervisor will short-list the applicants who will be interviewed by the Supervisor, the CAO or designate and a member of Council. The Supervisor has the authority to effectively recommend the successful candidate to the committee. Authority to hire for these positions are given to the CAO with majority approval of the Committee

established.

- c) **Supervisor (Department Head) Positions:** The CAO will short-list the applicants who will be interviewed by the CAO or a designate, another member of the management team or industry specialist and a Council representative as designated by Council. The preferred candidate will be recommended to Council for final approval.
- d) **CAO (Chief Administrative Officer) Position:** Council will determine the procedure for filling this vacancy and nothing in this policy restricts the use of an outside consultant.

INTERVIEW PROCESS

All candidates will be required to submit a resume. All candidates who meet the basic requirements of the job, based on their resume, and who the Town decides to consider for the position, are expected to complete an in-person interview, which may or may not include a skills test. Internal candidates may be exempted from the skills test, if already known to be qualified. Telephone interviews may be used to short list candidates. References will be required and checked external candidates.

Job descriptions will be attached to Offers of Employment. Job descriptions are subject to amendment from time to time, at the Town's discretion, subject to the terms of the Collective Agreement, if any.

At the discretion of the Town, a clean Drivers Abstract as well as a clean Criminal Records check may be required, and may or may not include a Vulnerable Sector Screening.

EMPLOYEE PACKAGE

New employees will receive an **Employee Package** which includes all pertinent policies. Unionized employees will also receive a copy of the Collective Agreement or be provided with information as to where they can locate a digital copy. The Employee Handbook will include, but is not limited to the following:

- Job Description
- CUPE and Local 18133.06 Agreement
- The Town of Kearney Health and Safety Program
- Employee Code of Conduct – Bylaw
- Workplace Violence and Harassment Policy – Bylaw
- Town of Kearney HR Policy – Bylaw
- Staff Council Relations Policy – Bylaw

NEW HIRE TRAINING AND ACKNOWLEDGEMENT

All new employees must complete and pass the Ministry of Labour Worker Health and Awareness Program prior to beginning work. The Supervisor will go through the Employee Package with the New Employee. New Employees will be required to sign off agreeing that they have read through the enclosed documents in the Employee Package, they have had an opportunity to have any questions answered, have asked any questions needed, understand the documents, and agree to abide by the documents contained within the Employee Package.

PROBATIONARY PERIOD

Newly hired employees are subject to a probationary or evaluation period as outlined in their employment contract, or Collective Agreement for unionized employees.

HIRING RELATIVES (NEPOTISM)

- a) A Related Person, for the purpose of this policy, is defined as a person's spouse through marriage or common law, any parent, child, or sibling and includes the corresponding step relationships.
- b) Due the potential for, or a perception of, conflict of interest or favouritism, a Related Person cannot work in a position in which an Employee directly supervises and/or is able to influence the working relationship of the Related Person or would otherwise create a perceived conflict of interest.
- c) This Policy **generally** prohibits the hiring of a Related Person of any Council member while in office. If an existing employee's relative is elected to Council, the CAO will work in conjunction with Council and the Town's solicitor to create a process/procedure that would reduce the potential conflict with regard to nepotism including restricting communications between the employee and Council member on matters regarding employment and matters pertaining to Council that are not in the Public domain.
- d) Potential conflicts of interest are to be reported immediately to the CAO for determination, prior to a hiring decision being made, whose decision will be final and binding.
- e) Conformity with this Policy requires that relationships be disclosed immediately prior to acceptance of employment with the Town, and subsequent Related Person relationships are to be reported to the CAO. Should any violation of this policy occur, the Supervisor and CAO, in consultation with the employees directly affected, will review the circumstances of the reporting relationship or other potential conflict under this Policy, and attempt to rectify the situation.
- f) **Matters regarding any related persons in relation to or that may affect any Supervisor will be brought to the attention of the CAO to advise Council.**
- g) Matters regarding Related Persons affecting the CAO will be brought to the attention of Council to be discussed with the CAO and/or legal counsel for a determination.
- h) The administration of this Policy is subject to the terms of the Ontario *Human Rights Code*.

CRIMINAL RECORD CHECKS

Where deemed appropriate by the CAO, the provision of a clean Criminal Record Check is required prior to the final offer of employment being given to a prospective employee. A clean Vulnerable Sector Screening may also be required prior to the final offer of employment being given to a prospective employee. In such cases, unsatisfactory record checks or screenings will result in any conditional offer of employment being void.

DRIVERS LICENCE AND ABSTRACT

Candidates who may be required to use a Municipal vehicle, or require a vehicle for work purposes, as part of their specified duties are to provide a clean Driver's Abstract prior to their final offer of employment being extended. Employees are to immediately report any changes to their Driver's Abstract to their Supervisor and/or the CAO, and, in the case of the CAO, to Council. After hire, the Town may obtain the Driver's Abstract at least yearly and/or at any time with or without cause. The loss of a Driver's License, failure to disclose changes or provide an Abstract,

and/or multiple or serious infractions, will result in disciplinary action up to and including termination of an employee.

All employees who have access to a Municipal Vehicle must sign a Municipal Vehicle Usage form as amended from time to time.

Employees are not allowed to use any Municipal provided Vehicle and/or equipment and/or property for personal use without express written permission from their Supervisor and/or CAO, and, in the case of the CAO, from Council.

JOB DESCRIPTION

- a) An accurate Job Description will be maintained for all positions within the organization.
- b) All Job Descriptions will be evaluated by the Town for the purpose of administration of remuneration and benefits.
- c) All newly created non-union positions, job descriptions and remuneration will be approved by Council.
- d) Changes in duties and/or additions and/or deletions to the Job Description will be at the discretion of the CAO, who will seek the approval of Council where applicable.
- e) Pay equity maintenance and compliance will be performed by the CAO, with the assistance of an external consultant if the CAO determines necessary.

JOB EVALUATION

- a) The Town has established and will maintain a job evaluation system, at its discretion, which will be applied in a manner that meets its job evaluation objectives including, without limitation, equity in compensation.
- b) New positions will be evaluated and assessed immediately following their approval by Council.
- c) **FOR MANAGEMENT POSITIONS:** Periodically, and no less than at five (5) year intervals, the CAO will undertake a full review of all non-unionized positions to ensure that integrity of the pay grid system has been maintained and will provide a comprehensive report to Council. The Management pay grid salary levels will increase each year at least in line with the increases and timelines set out in the Collective Agreement.

SALARY GRID & MOVEMENT THROUGH THE GRID - **MANAGEMENT**

The management salary grid is comprised of five (5) steps for each salary band.

- a) **Existing Employees:** Movement through the salary grid by an employee will be based on delivery of successful performance in the prior year as evaluated in the Performance Management Evaluation in a recommendation to Council by the CAO. Successful performance will enable an employee to progress through the salary range towards Job Rate. Successful performance shall be measured in accordance with the performance tools.
- b) **New Employees:** New employees will be placed at an appropriate step within the salary grid based upon their experience, skills, abilities, and related education, as applicable ("Skills and Abilities"), and taking into consideration market competitiveness. An assessment of each

individual's Skills and Abilities will be completed before the date of hire to ensure that the individual is placed at an appropriate step on the grid, as determined by the CAO or in the case of the CAO Council/ a third party consultant.

HOURS OF WORK AND BANKED TIME

The Town of Kearney understands the importance of a work-life balance while serving its residents.

HOURS OF WORK - MANAGEMENT

- a) The CAO and Supervisors shall be expected to work between a 37.5 and 40-hour work week, depending on the terms of their employment contract.
- b) Management Staff may occasionally be permitted to work a condensed week and/or day, with the approval of the CAO. Approval will not be unreasonably withheld provided there is staffing in place to maintain service levels to the residents.
- c) Management Staff who wish to regularly work a 4-day week must have prior approval in writing from the CAO and Council. Employees will be paid their 'regular' wages/salary for the work week with the understanding that pay for hours accrued on a five day basis, and hours worked must reconcile to equate at the end of the year. There will be no payment for any excess hours worked and any over pay for any shortage of hours worked in the year, as compared to the employee's annual expected hours, will be deducted from the employee's future pay and/or will be attributed to the employee's current vacation and/or future vacation. It is the responsibility of the employee and their Supervisor to ensure that there is sufficient ability to cover this negative balance of hours worked with vacation pay.

The above Policy shall only be applied to employees with supervisory responsibilities.

The Collective Agreement outlines the setting of the hours of work, and related hours of work provisions for unionized employees.

BANKED HOURS/BANKED IN TIME OF LIEU - MANAGEMENT

The Town of Kearney recognizes that, from time to time, it is necessary for Supervisors or the CAO to work additional hours outside of their regular hours of work ("Excess Hours").

All Excess Hours to be performed by Supervisors must be approved by the CAO and will be banked as time in lieu.

- a) All employees shall use banked time in lieu by December 31st in each year. Unused banked time will be forfeited and not paid out. Banked time that is accumulated in the month of December and cannot be taken as of December 31st of that year, may be carried over may to the following year if approved by the CAO. This banked time in lieu must be used in the first quarter of the year following.
- b) Banked time in lieu must be used prior to any available vacation time being taken and is to be used at a time approved by the immediate Supervisor.
- c) Banked time in lieu will be calculated at straight time, unless it is for a night meeting of Council and/or Boards on a Friday, in which case it will be calculated at time and a half for every hour spent in such meeting.

- d) Salaried employees who are required to attend a weekend Council, Board, Event or Townhall on behalf of the Town will be entitled to a full day off in lieu of the Saturday or Sunday.
- e) Banked time in lieu may be used for work-week compression subject to approval of the employee(s) Supervisor.
- f) The maximum banked time allowed will be capped at eighty hours (80) on a rolling basis.

EMPLOYEE BENEFITS

The Town of Kearney considers benefits an important component of total compensation. Full time employees will be entitled to the Town's established group benefits upon hire, as outlined in the Benefit Policy Booklet, including OMERS. Part time and/or contract may be entitled to OMERS depending on OMERS guidelines.

REIMBURSEMENT OF EXPENSES

- a) Employees must obtain all appropriate approvals before incurring expenses; if prior approval was not able to be obtained, then the CAO will investigate and decide on the reimbursement of expenses.
- b) All expenses must be submitted within 60 days of being incurred, or prior to year-end, whichever is earlier.
- c) All expense claims must be submitted prior to termination or leave from the Town.

TRAVEL

Personal Vehicles:

- a) The Town of Kearney assumes no financial responsibility for personal vehicles that employees use in the course of attending work or to conduct Municipal business.
- b) Employees who use their own vehicle for approved Municipal business, will be paid mileage at a rate as set by the Town from time to time. All mileage reimbursement requests must be able to be verified and shall include addresses and/or identifiable place of travel and actual mileage travelled.
- c) Renting of vehicles may be considered in place of mileage if it is proven to be more cost-effective.
- d) Reimbursement is provided for necessary and reasonable expenditures on parking, as well as tolls for bridges and highways when driving on Municipal business.
- e) There is no reimbursement for traffic or parking violations.

ACCOMMODATIONS

- a) Overnight accommodation must receive prior approval by the CAO.
- b) Reimbursement will be made for single accommodation in a standard room.
- c) You may be reimbursed for reasonable gratuities for restaurant, hotel room services and taxis. Record of gratuities must be submitted with expense claims. Examples of reasonable gratuities include:
 - 15% on restaurant meals.
 - 10% on travel (Uber, Taxi, room cleaning).

MEALS

- a) Meal expenses may occur when employees are on Municipal business and are away from the office area over a normal meal period or have prior approval for the expense. The detailed receipt of the meal must be submitted.
- b) Selection of meals must be reasonable
- c) Alcohol will not be reimbursed as part of an expense.
- d) No reimbursement will be made for conferences or training sessions where the meals are provided.

VACATION

POLICY STATEMENT AND RATIONALE

The Town recognizes the need for rest and recreation as an integral element in balancing work and lifestyle and as such will provide annual paid vacation to eligible employees in accordance with the *Employment Standards Act, 2000* and the following:

- a) **Management** Vacation periods, calculation of pay, continuous service and pay distributions will be based on a calendar year from January - December. Employees are entitled to vacation in their first year, prorated from their start date to reflect a part year of service. Upon termination, protected leave or retirement, a payout of vacation pay will be proportionate to the percentage of the year that has been completed prior to the date of termination, leave or retirement, as applicable, less the amount of vacation time already taken. If an employee has taken greater vacation than has been earned at the time of termination, a recovery of vacation pay for the vacation not earned will be considered an advance in wages/salary owed to the Town and will be deducted from the final pay(s).
- b) **Management** - Unless otherwise negotiated in their employment contract or performance review, Full Time Management Employees will receive an annual vacation, with pay, prorated from their anniversary date in the required year as follows:
 - Less than 3 years of service - 2 weeks or 4%.
 - Three years but less than 5 years of service 3 - weeks or 6%.
 - Five years but less than 10 years of service 4 - weeks or 8%.
 - Ten years but less than 15 years of service 5- weeks or 10%.
 - Fifteen years and over - 6 weeks or 12%.

- c) Full time employees' vacation pay will be paid when vacation is taken. Temporary and part-time employees' vacation pay will be calculated and paid on each pay.
- d) **Management** - A carry-over of vacation, (of no more than 10 days), to the following vacation year requires the approval of the CAO.
- e) A payout in the current year, (of no more than 10 days subject to applicable laws), requires the approval of the CAO
- f) Employees may be obliged to take paid vacation at a time set by the Supervisor or CAO, even if not requested, at the discretion of the Supervisor or CAO. in order to ensure that they are taking their supervisory minimum vacation.
- g) If an employee is on long term disability and returns to work through participation of a modified work program but is unable to return to full hours, their vacation entitlement will be as set out above, but their vacation pay will be prorated to reflect their hours worked in relation to full-time hours, subject to the Town meeting its statutory obligations regarding vacation pay .
- i) All vacation requests must be submitted by employees on a Vacation Request Form to the Supervisor for approval.
- i) Any vacation requests for longer than a two-week consecutive period require the approval of the CAO and in the case of the CAO approval from Council.
- j) All vacation requests are to be made in a timely manner to allow time for review and scheduling considerations. Vacation requests, once approved, will be maintained as part of the payroll system. These records will be made available to an employee upon request.
- k) Approval of multiple employee requests for the same time period within one Department will be made at the discretion of the Supervisor or CAO, subject to the terms of the Collective Agreement.
- l) Employees should be aware that pre-booking of trips prior to obtaining Supervisor approval is not advised in case of the request being denied, in which case the employee will be responsible for all associated costs and expenses of cancelling their vacation.
- m) Part time, contract, and seasonal employees shall receive vacation and vacation pay in accordance with the *Employment Standards Act, 2000* unless otherwise negotiated within the employee's contract of employment, or subject to the terms of the Collective Agreement as applicable.

SICK/PERSONAL LEAVE

The Town recognizes that, from time to time, employees may require time off to deal with illness, injury, medical emergencies, inclement weather that prevents their attendance, personal appointments and urgent matters for themselves or family members.

Management Sick days and Personal Leave days entitlements for non-union Staff are equivalent to those set out in the Collective Agreement. These days are inclusive of and not in addition to the Sick Leave and Family Responsibility Leave provided under the *Employment Standards Act, 2000*, as amended.

- a) Employees have an obligation to minimize the impact of their absence on the Employer. Each employee is therefore personally responsible for advising their Supervisor or designate prior to each occasion necessitating an absence from scheduled duty where reasonably possible.
- b) Absence of one (1) day or more, without notification to their Supervisor, may result in forfeiture of pay, and/or disciplinary action, subject to applicable laws.
- c) After three (3) consecutive days of being absent, the employee may be required to obtain a doctor's certificate and supply a copy to their Supervisor. The cost of obtaining medical documentation will be borne by the employee. An employee may be required to obtain a doctor's certificate for any absence less than three (3) consecutive days at the discretion of their Supervisor, subject to applicable laws.
- d) If an employee exhausts their Sick/Personal Leave, they are required to use banked and/or vacation time for further instances that would normally constitute reason for sick/personal leave.
- e) Sick/Personal leave cannot be used for the following:
 - Any compensable absence resulting from an occupational injury/illness.
 - Illness, accident, or disability suffered during any period of leave granted under the Personal Leave of Absence Policy.
 - Vacation periods.
- i) In the event that a non-unionized employee is unable to submit their timesheet due to illness or vacation, the employee will be paid for their regular working hours for the week in question, and any discrepancies will be rectified in the next pay period (i.e. recording time not worked as sick time or vacation time, as applicable, and correcting any over payment for time not worked).

Supervisors of unionized employees are responsible for submitting timesheets for their staff in this instance.

Seasonal and Part-Time Employees

- a) Sick/Family Responsibility Leave for Seasonal and Part-Time Employees shall be in accordance with the *Employment Standards Act, 2000* for non-union employees, or the Collective Agreement for unionized employees.

PAID HOLIDAYS

- a) Employees are entitled to the following paid holidays, subject to any difference in days negotiated into the Collective Agreement:

New Year's Day	Civic Holiday
Family Day	Labour Day
Good Friday	Thanksgiving Day
Easter Monday	Remembrance Day
Victoria Day	Christmas Day
Canada Day	Boxing Day

- b) If any of the above holidays falls on a weekend, the preceding Friday or following Monday will be deemed to be the holiday as chosen by the Town.

- c) For employees working part-time, holiday pay will be calculated in accordance with the *Employment Standards Act, 2000*.
- d) If an employee is on leave without pay, paid holidays will not accumulate, and the employee will not be paid for the holiday(s), subject to applicable laws.

COMPASSIONATE LEAVE

The Town of Kearney will provide paid bereavement leave following the death of an immediate member of the family as set out in the current Collective Agreement. Upon request, additional days may be granted at the discretion of the Supervisor and/or CAO to be taken as vacation, , lieu time, or unpaid time.

The employee is responsible to contact their Supervisor to inform them of their need for bereavement leave, in advance of the leave period, if possible.

- a) Employees who have not completed three (3) months of continuous service are not eligible for paid bereavement leave, unless required by legislation.
- b) For clarity, in the event that the Collective Agreement provides for different bereavement leave benefits or terms than the above, the Collective Agreement shall prevail for unionized employees.

DISCONNECTING FROM WORK

The Town of Kearney values the health and well-being of its' employees. Disconnecting from work at appropriate times is vital for a person's well-being and sustaining a healthy work-life balance. Disconnecting at appropriate times also enables employees to work more productively during their actual working hours and reduces the likelihood of employee burnout. Disconnecting from Work supports each employee in disconnecting from work outside of their normal working hours, subject to reasonable exceptions.

This section of the Policy will be governed by and interpreted in accordance with all applicable legislation, including (but not limited to) Ontario's Employment Standards Act, 2000 (the "ESA") and Occupational Health and Safety Act. The purpose of this section is to demonstrate the Town of Kearney's support for employees to disconnect from work when appropriate to assist in achieving a healthy work-life balance, regardless of whether employees are working in the workplace, remotely or in a flexible working arrangement

"Disconnecting from work" under this Policy means not engaging in work or work-related communications, including emails, telephone calls, video calls or sending or reviewing other messages such that employees are free from working outside of their normal working hours in accordance with the *ESA* and this Policy, including the exceptions detailed below.

The Town of Kearney wishes to ensure that everyone is able to disconnect from work outside of normal working hours in accordance with this Policy.

The CAO (Council's employee) or designate obligations:

- To provide employees with information regarding their normal hours of work given the nature of their work and any other information required to assist employees with complying with this section

- To take all reasonable steps to ensure that employees can disconnect from the workplace at appropriate times as detailed in this section
- To try to resolve any employee concerns about this section
- To advise employees of the limited instances in which they may be expected to perform work outside of their normal hours of work; and
- To refrain from penalising or taking any other reprisal action against employees who have questions regarding this section or request compliance with it.

Legitimate management direction and/or corrective action towards employees is not considered “reprisal action.”

Employee Obligations:

- Take all reasonable steps to ensure that they effectively manage their work and work-related communications during their normal working hours
- To fully cooperate with any time recording methods which the CAO or designate uses to track hours of work
- To take all reasonable steps to ensure that their colleagues can disconnect from work in accordance with this Section; and
- To notify the CAO or designate if they feel undue pressure to work or respond to work-related communications outside of their normal working hours, or if they are otherwise unable to comply with this Section

While employee working hours vary depending on roles, each employee's hours of work are defined by past practice, their employment contract, Collective Agreement and/or by agreement with the CAO or designate. If you have any questions regarding your normal hours of work, please consult with the CAO or designate.

It is generally expected that all employees can complete their work, including reviewing and responding to any work-related communications, during their normal hours of work. The Town of Kearney has no expectation that employees engage in work or work-related communications outside of their normal hours of work, subject to the exceptions detailed below.

Breaks are provided in accordance with employment standards, the current collective agreement or employment agreement and are intended to provide employees with time to recharge and enable them to resume their regular work productively. Employees should take any scheduled breaks during their shift. Employees should take time away from their work and refrain from responding or sending communication during breaks.

If you are regularly unable to complete your work or attend to work-related communications within your normal hours o please notify your immediate supervisor or the CAO or designate.

Exceptions:

There are situations when it is necessary for employees to perform work or communicate with colleagues outside of their normal hours of work, including, but not limited to the following:

- Where an emergency or important circumstances arise, with or without notice
- To assist or fill in at short notice for a colleague

- Where the nature of the employee's duties requires work and/or work related communications outside of their normal hours of work
- Unforeseeable business or operational reasons
- An employee's request or agreement to work certain hours or have flexible working hours; and
- Other unusual circumstances as your manager may advise or which are inherent to your position.

Meetings, Calls, and Work-Related Communications:

Employees should make all reasonable efforts to book meetings and calls during the attendees' normal hours of work, subject to the exceptions detailed above. Similarly, employees should only review and send work-related communications during their normal working hours, subject to the exceptions detailed above. Work-related communications should not be sent to or from employees' personal mobile phones, personal e-mail addresses, personal telephone numbers or other personal devices, subject to the exceptions detailed above or an agreement to communicate in this manner.

Some employees' hours of work may vary dependent on their roles within the Town of Kearney. As a result, certain employees may attend to work-related communications outside of other employees' normal hours of work. Where this is the case, the sender should consider the timing of their communications and understand that the recipient will not be expected to respond until their return to work at the earliest. The sender should also consider all appropriate safeguards on other employees' normal hours of work, including but not limited to the following:

- Using the "Delay Delivery" function for e-mail messages in Microsoft Outlook so that their message is sent during regular working hours.

Automatic Replies and Voice Mail:

Employees are required to activate an automatic e-mail response and change their voice mail message whenever taking vacation or a leave from work to reflect their absence. Automatic responses and voice mail messages should advise the sender that the recipient is absent from work. The response/voice mail message should include the start and end date of the recipient's absence and provide an alternative contact's information. The automatic response/voice mail message should be active for the duration of the employee's absence from work.

Handheld and Remote Work Devices:

The Town of Kearney may provide some employees with handheld devices, such as a mobile phone, laptop, tablet, or other device to assist with working remotely. These devices are provided to employees to encourage flexibility in completing their work and in case of emergency situations. Employees are not expected to make themselves available for work or work-related communications outside of their normal working hours, however, there are situations when it is necessary for employees to perform work or communicate with colleagues outside of their normal hours of work as noted in the Exceptions section above.

The Town of Kearney may, on occasion, send general communication to employees when they are not working, but will do their best to ensure that they are not sending communication that requires an immediate response from employees.

This section is subject to applicable laws that permit an employee to be contacted outside of regular working hours.

STAFF USE OF TECHNOLOGY

The Town of Kearney recognizes the importance of computers, the internet and social media as work tools and sources of information. The Town provides various devices such as computers and phones and access to the internet needed by employees to work while recognizing the need to protect its network, systems, resources and the Town's profile in the community.

This policy covers employee use of Town computers, devices, e-mail system and networks.

Personal Use:

While working in the Town of Kearney employees must refrain from online activities that don't bring value to the Town. Employees may make reasonable personal use of the Town's computer equipment, access to the internet and e-mail on their own time, provided it does not adversely affect their work or the work of others and has minimal effect on the Town's resources.

Computer resources cannot be used for private financial gain or commercial purposes. Making copies of software is prohibited regardless of intended use. Downloading software or attachments onto a work computer increases the risk of compromising the network. Employees should use caution when downloading files. Any new software must be approved by the direct supervisor or the CAO prior to downloading onto any Town devices.

Business Use:

Employees are encouraged to avail themselves of the internet including using social media for the benefit of the Town. This may include general research on work related issues, following social media as part of ongoing professional development, employee or user training, and participating in online forums.

Any correspondence sent from the Town's email address, phone, fax, or when an employee is identified as a member of Staff of the Town, should be treated as a professional document and is a Town record. Employees must observe the Town's standard of confidentiality (e.g. privacy legislation) when communicating electronically.

Downloading software or attachments onto a work computer increases the risk of compromising the network. Employees should use caution when downloading files or software. Employees have an obligation to protect systems and data. Passwords and access codes must not be disclosed to unauthorized employees or the public. All passwords to Town related business or accounts must be saved in a secure location with the employees direct supervisor or the CAO or designate.

Prohibited Use:

The Town's computers, network and access to the internet are not to be used to:

- undertake deliberate activities that waste employee time or networked resources
- introduce any form of malicious software into the network
- visit internet sites that contain obscene, hateful, pornographic or illegal material

- perpetrate any form of fraud i.e. software, film or music piracy
- access unauthorized areas
- send offensive or harassing material

Misuse:

Employees are accountable to their direct supervisor and subsequently the CAO for use of the Town's computer network and internet access. The CAO, or their designate, will investigate any suspected misuse of resources. If there is a need to monitor or access non-work related files, an employee will normally be asked for their consent. There may be exceptions such as when there is reason to believe the law has been broken. The CAO will decide, in light of the outcome of an investigation of possible misuse of technology resources, if disciplinary action is appropriate and act in accordance with established disciplinary procedures.

DISCIPLINE

The Town of Kearney will contemplate disciplinary action to address culpable behaviour. When violations of rules and practices occur and disciplinary action is contemplated, the Supervisor will review the facts with the CAO prior to administering any corrective action.

Progressive Discipline System

The Town follows a system of progressive discipline intended to encourage employees to correct their disciplinary conduct and to perform to the Town's expectations. The progressive discipline system is based on the principle that the severity of the penalty increases with each subsequent infraction. However, the severity of the incident(s) will determine the extent of discipline imposed, including, but not limited to, termination for just cause:

- i. Verbal warning
- ii. Written warning
- iii. Suspension for various periods of time
- iv. Termination

All discipline, including verbal warnings, and the incidents giving rise to the discipline, will be documented. Documentation is placed in the employee's file and a copy is provided to the employee.

In determining the disciplinary step to be taken in the progressive discipline system, the Town will consider the following factors:

- The nature and severity of the disciplinary conduct.
- The cost involved to the Town (direct and/or indirect costs).
- The effect on the Corporations' public or employee relations.
- The time interval between offences.
- The potential liability and/or risk to the Town and/or its reputation.
- The length and quality of service record.
- Culminating Incident(s): An incident that in itself would not normally result in a dismissal, but in combination with other issues or previous actions may justify such action.

The Town may skip steps in the progression of discipline where the nature and severity of the disciplinary conduct warrants a higher level of discipline. Some instances of misconduct are so

severe that they warrant immediate dismissal for just cause. Just cause for termination will have the normal meaning given to the term by Ontario courts.

Driver's Licence – Disciplinary Conduct

When a Driver's Licence is required to discharge a work duty/responsibility and the Driver's Licence of the employee is suspended or revoked, the employee may be immediately demoted or terminated with just cause, at the sole discretion of the Town. The employee's entitlements on termination will not be less than what they are entitled to under the *Employment Standards Act, 2000*, as amended, if any. The demotion may be to a position they are qualified to perform, providing one is available. The employee's vacated position may be posted and filled. Failing the availability of a vacancy, the employee may be laid off or terminated, at the discretion of the Town.

Other Examples of Unacceptable Conduct

The following is a list (not exhaustive) of conduct that may result in discipline:

- Absence from duty without prior permission from the Supervisor. The employee should notify his/her Supervisor (prior to their shift start, if possible) of the reasons for their absence and the expected time or date of return, except in circumstances legitimately beyond the control of the employee which prevents them from obtaining prior approval.
- Leaving the working area at any time without permission from the Supervisor or designate.
- Insubordination by the refusal to perform work assigned or to comply with written or verbal instructions of the Supervisor which the employee may be reasonably expected to perform.
- Using municipal property and/or vehicles and/or property for personal use without express written permission.
- Not following Health and Safety Protocols.
- Disregarding job duties by neglect of work.
- Reading for pleasure during working hours.
- Personal phone calls during work time.
- Tardiness.
- Failure to commence work at the beginning of the work period and/or leaving prior to the end of the work period without permission.
- Stopping work or making preparations to leave work, without specific prior authorization, before the official lunch period, official break time in work, or official shift end (examples are washing up or changing clothes before the official quitting time).
- Failure to report any personal injury or equipment damage immediately to one's Supervisor.
- Unsatisfactory work and/or failure to maintain required standards of performance within the employee's control, including, without limitation, neglect or carelessness in observance of official safety or departmental rules, or disregard of common safety practices.
- Leaving the job during regular working hours without notice to, and permission from, their Supervisor.
- Use of, being under the influence of, or impaired by, alcohol, marijuana, or any illicit drug(s), or under a prescription drug that causes impairment, while on duty or while representing the Town
- The use of abusive or threatening language towards subordinates, fellow employees, Supervisors, or members of the general public.
- Failure to report an accident in which the employee was involved.

- Refusing to give testimony when accidents are being investigated.
- Unauthorized use of Municipal Property for private or personal use or performing private/personal work on Town time.
- Threatening, intimidating, coercing, or interfering with the work performance of employees or Supervisors at any time.
- Failure to report for assigned overtime work without good reason.
- Any deliberate act which endangers the safety of ratepayers, members of the public or co-workers.
- Wanton or willful neglect in the performance of assigned duties or in the care, use or custody of any of the Town's property. Abuse, or deliberate destruction in any manner of Municipal property, tools, equipment, or the property of employees.
- Willful or negligent damage to the person or property of the ratepayers, co-workers, or the Town.
- Altering another employee's timecard, or unauthorized altering of own timecard.
- Sleeping during working hours (except Firefighters).
- Making false claims or misrepresentations in an attempt to obtain sickness or accident benefits or Worker's Compensation.
- Bookmaking, or gambling of a similar serious nature while on Town work time.
- Stealing or similar conduct, including the damaging, concealing or destruction of any property of the Town or of other employees.
- The sale of narcotics.
- Fighting or attempting to injure another employee or threatening same.
- Carrying or possession of firearms, explosives, or weapons on Municipal property at any time (unless authorized by nature of position).
- Instigating or leading any illegal walkout, strike, sit down or stand in.
- Dishonesty or any dishonest action in carrying out the employee's duties including, pilfering, opening lockers assigned to other employees, opening lunch boxes, tool kits or other property of the Town or of other employees.
- Breach of confidentiality.

Employees should consult with their supervisor or the CAO or designate if they have any questions or concerns about this policy in its entirety.



Staff Report

Staff Report No. SR2025-25
Date: May 1, 2025
To: Mayor, Deputy Mayor and Members of Council
From: Jenny Leblond, Interim Public Works Superintendent
Subject: Transfer Station Recommendations

Recommendation:

That Council receive SR 2025 -XX Transfer Station (TS) Recommendations and approve the following recommendations:

- 1) Change Transfer Station hours to 8am to 4pm and open each transfer station for alternating full days.
- 2) Continue with the Transfer Stations being closed on statutory holidays after Labour day to before Victoria Day.
- 3) Add a construction waste bin to King William site, if allowed.
- 4) Declare the 2014 Ford F-150 truck surplus and use GovDeals.com to sell it.
- 5) Cancel curbside garbage pick up as of October 1st, 2025

Background:

Council passed resolution 2024-156 on May 9th 2024 that closed the transfer station for statutory holidays after Labour day up to Victoria Day weekend for a one year trial period.

Transfer Station attendant has previously submitted recommendations to Council and Management. Interim Public Works Superintendent met with attendant to go over these recommendations.

Analysis:

Hours of Transfer Stations

In looking at the statistics collected for the Transfer Stations for October 1st 2023 to September 30th 2024, there are more patrons using the King William TS than the Sand Lake/Kallio TS. Making the King William TS open in the afternoons will appeal to more patrons especially if we can get a construction bin at that location. More about the construction bin further in this report.

It is my recommendation that each Transfer station be open for an alternating full day from 8am to 4pm. Proposed schedule would be:

King William: Fridays, Sundays, Tuesdays
Sand Lake/ Kallio: Saturdays, Mondays

Since King William sees more patrons, it makes sense for that transfer station to be open the third day.

In speaking with the attendant, there have been comments made from patrons about opening earlier. In my opinion, it makes sense that more people would want to get their “chores” done first thing in the morning so they can enjoy Kearney and their properties more in the afternoon.

Snap shot of the average daily patrons by month for the period of October 1, 2023 to September 30, 2024

Month	King William	Sand Lake/Kallio
October 2023	21.2	15.4
November 2023	21.8	11.6
December 2023	26.8	10.1
January 2024	23.6	9.75
February 2024	23.1	12.1
March 2024	23.9	8.5
April 2024	23.2	10.0
May 2024	31.2	16.2
June 2024	30.1	15.8
July 2024	55.8	34.9
August 2024	66.4	33.2
September 2024	47.0	27.0

Having the Transfer Stations open for alternating full days will eliminate the need for the Transfer Station Attendant to have a vehicle to go between the two locations every day or pay mileage.

Closing on Statutory Holidays for Fall/Winter

There has been a trial period of closing the transfer station for the statutory holidays in fall and winter. This practice is fairly common with some of our neighbouring municipalities. In checking complaints for 2024 and the first quarter of 2025, there were no complaints about being closed for these stat holidays.

January 1, 2024, being New Years Day, the transfer stations were open with 5 patrons attending the King William TS and 7 visiting the Sand Lake/ Kallio TS. This only confirms that there is no need to open the TS during the fall/winter statutory holidays.

It is a very different story for the summer months. For example, July 1st, 2024, there were 37 patrons visiting King William and 21 using Sand Lake/Kallio.

Construction Waste Bin at King William

In a brief conversation with the environmental consultants, they think it is possible to put an additional bin for construction waste at King William after making sure the design and operation plan is compatible. If it is not compatible with the existing plan, we would have to request an amendment that could have some cost. Staff have a meeting scheduled for Wednesday April 30th with the environmental consultants and staff can provide a verbal update with any new information at the Council meeting.

Declare Truck Surplus

The transfer station truck (2014 Ford F-150) has been parked since mid March due to mechanical and body issues. This truck was a hand-me-down from another department and is 11 years old. Eliminating this vehicle will reduce costs for the Town.

Staff recommending putting this truck on GovDeals.com to be sold where is, as is.

Cancel Curbside Garbage Pickup

As of October 1, 2025, the Town will be transitioning to a producer responsible recycling program. This means that in October a private contractor, hired by the province, will pick up recycling in the areas that currently have curb side pickup. More information about changes to the recycling program will come to a future Council meeting.

At a previous council meeting staff were directed to research the licensing process for collecting solid non hazardous waste. Requirements for being eligible for transportation of waste materials include registering with the Environmental Activity and Sector Registry (EASR), and must only transport waste by waste transportation vehicles. The EASR is a multi step process to determine the activities or sectors that could be suitable under the EASR and the subsequent rules to follow.

All waste transportation vehicles must clearly display the registration number. The waste collection vehicles and waste carriers shall also be constructed to enable waste to be transferred safely. The bodies of waste collection vehicles shall be constructed to withstand abrasion and corrosion from waste and shall be leakproof and covered where necessary to prevent the emission of offensive odours, the falling or blowing of waste materials or the release of dust or other air-borne materials that may cause air pollution.

All waste transportation vehicles used in transporting waste shall be insured under an insurance policy under with the minimum coverage is \$2,000,000 and that includes for liability resulting in spills from that vehicle.

All drivers of waste transportation vehicles must be trained in:

- Operation of the vehicle
- Relevant waste management legislation
- Major environmental concerns related to waste
- Occupational health and safety concerns pertaining to waste handled
- Emergency management procedures

There is a requirement for documentation to keep in the waste transportation vehicle that includes: copy of registration, certificate of insurance and proof of driver training.

The Town does not meet any of the above requirements for waste transportation and therefore staff recommends that when curbside pick up of recycling changes to the province for October 1st that we stop with curb side garbage collection. There is no current data collected on the number of bags or number of properties participating in curbside garbage pick up.

Conclusion:

Prepared by:

Jenny Leblond, Interim Public Works Superintendent



Memo

Date: May 1, 2025
To: Mayor, Deputy Mayor and Members of Council
From: Nicole Gourlay, CAO/Clerk
Subject: New Appointment Bylaw for Nicole Gourlay – for clarity purposes

Information to be provided:

At the last few Council meetings, Council members have had many discussions with Staff surrounding Nicole Gourlay's title as Clerk-Administrator and what that means with regard to appointment as Clerk and CAO under the *Municipal Act, 2001*. At the April 17th regular meeting of Council, Staff was directed that Nicole Gourlay's title moving forward would be CAO/Clerk instead of Clerk-Administrator, effective immediately. This is to provide clarity to Council, Staff and the public on Nicole's roles and responsibilities within her position as well as under the legislation. To be clear, this is not changing Nicole's job functions, but is strictly to provide clarity to all.

An appointment by-law clearly outlining that Nicole Gourlay be appointed as both Clerk and CAO under the *Municipal Act, 2001* will be passed later in the meeting.

Prepared by:

Nicole Gourlay, CAO/Clerk

THE CORPORATION OF THE TOWN OF KEARNEY
BY-LAW 2025-
BEING A BYLAW TO ESTABLISH THE REMUNERATION OF THE MAYOR AND MEMBERS
OF COUNCIL

WHEREAS Section 238 (1) of the *Municipal Act, S.O. 2001, Chapter M.25*, as amended, provides that a municipality may pay any part of the remuneration and expenses of the members of any local board of the municipality and of the officers and employees of the local board;

NOW THEREFORE the Council of the Corporation of the Town of Kearney enacts as follows:

- 1. The remuneration of the Mayor shall be \$ 19,200 per annum or \$1600 per month.
- 2. The remuneration of the other members of Council shall be \$ 14,400 per annum or \$1200 per month.
- 3. Annual salary increase will be in accordance with the CUPE Local Collective Agreement.
- 4. That nothing in this by-law prevents the Mayor or a member of Council to decline any and/or all remuneration and serve the municipality on a "gratis" basis.
- 5. That travel per kilometer be paid as per the current employment policy for meetings outside the municipality for members of council.
- 6. That meal allowance while outside the municipality will be paid as per the current employment policy.
- 7. That accommodations will be paid as per the current employment policy.
- 8. That reasonable expenses for hospitality, as actually incurred, supported by fully documented receipts and approved by Council, may be paid by the municipality;
- 9. That registration be paid as actually incurred and supported by receipts;

THAT By-law 2015-07 shall be repealed in its entirety.

THIS BY-LAW READ A FIRST, SECOND AND THIRD TIME AND FINALLY PASSED THIS _____ DAY OF _____, 2025.

**THE CORPORATION OF THE
TOWN OF KEARNEY**

Mayor

Clerk



Pregnancy and Parental Leave for Members of Council Policy

Date Approved:

Department Responsible: Council Services

Revision Dates: n/a **Review**

Date: April 2025 **Status:**

Active

1. Policy Statement

- 1.1 This policy provides guidance on how the Town of Kearney addresses a Council Member's pregnancy or parental leave. Council recognizes that a Member of Council has the right to take pregnancy or parental leave pursuant to s.259(1) subsection (1.1) of the Municipal Act, 2001.
- 1.2 The Town of Kearney is committed to ensuring an equitable work environment for members of Council.
- 1.3 The Town of Kearney provides pregnancy, parental and family caregiver leaves to Members of Council. The policy recognizes that Members of Council maintain all rights and privileges of their office when on pregnancy, parental or family caregiver leave, and can exercise those rights at anytime.

2. Scope

- 2.1 This policy applies to all Members of Council in accordance with s. 270 of the Municipal Act, 2001.

3. Definitions

- 3.1 **Pregnancy or Parental Leave:** A Council member who is absent for 20 consecutive weeks or less if the absence is result of the member's pregnancy, the birth of the member's child or the adoption of a child by the member in accordance with s. 259(1.1) of the Municipal Act, 2001.
- 3.2 **Family Caregiver Leave:** A Council member who is absent for up to eight weeks per calendar year per specified family member. Family caregiver leave may be taken to provide care or support to certain family members for whom a qualified health practitioner has issued a certificate stating that they have a serious medical condition.
 - 3.2.1 **Care or support** includes, but is not limited to: providing psychological or emotional support; arranging for care by a third-party provider; or directly

Pregnancy and Parental Leave for Members of Council

Page 1 of 3

providing or participating in the care of the family member. The specified family members do not have to live in Ontario for the employee to be eligible for family caregiver leave. The specified **family members** for whom a family caregiver leave may be taken are:

- the employee's spouse (including same-sex spouse)
- a parent, step-parent or foster parent of the employee or the employee's spouse
- a child, step-child or foster child of the employee or the employee's spouse
- a grandparent or step-grandparent of the employee or the employee's spouse
- a grandchild or step-grandchild of the employee or the employee's spouse
- a spouse of a child of the employee
- a brother or sister of the employee
- a relative of the employee who is dependent on the employee for care or assistance.

3.3 Council Member: means an elected member of the Town of Kearney Council.

4. Policy

4.1 Procedures

The Town of Kearney supports a Member of Council's right to pregnancy and/or parental leave and/or caregiver leave in keeping with the following principles:

- 4.1.1 A Member of Council is elected to represent the interests of their constituents.
- 4.1.2 A Member of Council's pregnancy, parental or family caregiver leave does not require Council approval and their office cannot be declared vacant as a result.
- 4.1.3 A Member of Council is entitled to continue to receive communication from the Town of Kearney (ie: Council packages, email and meeting invitations), as if the Member were not on Leave, in accordance with the wishes of the Member.
- 4.1.4 A Member of Council on Pregnancy , Parental and/or Caregiver Leave reserves the right to participate as a Member at any time during their Leave.
- 4.1.5 A Member of Council on Pregnancy , Parental and/or Family Caregiver Leave shall continue to receive all remuneration, reimbursements and benefits afforded to all Members of Council.

4.2 Leave of Absence

Each Member of Council shall be entitled to a leave of absence from the meetings of the Town of Kearney on account of pregnancy, parental and/or family caregiver leave, subject to the following:

- 4.2.1 The Member shall be entitled to no more than twenty (20) consecutive weeks Leave in any 52-week period; and two (2) twenty (20) consecutive weeks Leave

Pregnancy and Parental Leave for Members of Council

Page 2 of 3

per Term of Council.

4.2.2 A Member of Council shall notify the Clerk and the Mayor of their intent to take a Leave at least 2 weeks prior, if possible. The notice should include:

- The start date of the Leave and the expected return date; and
- Information regarding which duties, if any, will continue to be undertaken by the Member of Council during the Leave.

4.2.3 The Mayor may make temporary appointments to any committees or boards if required.

4.2.4 Notwithstanding, at any point in time during a Member's pregnancy, parental or family caregiver leave, the Member may provide written notice to the Clerk and the Mayor of their intent to lift any of the temporary appointments to exercise their statutory role. The member shall provide written notice to the Clerk and the Mayor of any changes to their return date.

4.2.5 If a Member of Council is absent from a meeting due to pregnancy, parental and/or family caregiver leave, the Clerk will record the reason for the absence in the minutes of the meeting.

5. Roles and Responsibilities

Members of Council and the Clerk's Department are responsible for adhering to the parameters of this policy.

6. References and Related Documents

Municipal Act, 2001, S.O. 2001, c. 35- Section 259 (1.1) and Section 270.

7. Attachments

None.

Resolution Regarding Banking

For use by Cities, Towns, Villages, Municipalities, Hospitals, Regional Health Authorities, School Districts, Divisions and Regional Divisions, Self-Governed First Nations, and Treaty Nations



Legal Name

CORPORATION OF THE TOWN OF KEARNEY (the "Customer")

SRF No.

813308053

Address

PO BOX 38 KEARNEY ON P0A 1M0

RESOLVED:

1. THAT **ROYAL BANK OF CANADA** ("Royal Bank") is appointed banker for the Customer.
2. THAT **Anyone Of Mayor or Deputy Mayor with anyone of Clerk Administrator or Treasurer** are authorized on behalf of the Customer from time to time:

(Where possible, use titles only. If two or more must act together, use words showing joint action required, e.g. "the Mayor and the Treasurer jointly" or "the Mayor, the Treasurer and the Secretary or any two of them". If one of two or more may act alone, add "or any one of them".)

- (a) to withdraw or order transfers of funds from the Customer's accounts by any means including the making, drawing, accepting, endorsing or signing of cheques, promissory notes, bills of exchange, other orders for the payment of money or other instruments or the giving of other instructions;
- (b) to sign any agreements or other documents or instruments with or in favour of Royal Bank, including agreements and contracts relating to products or services provided by Royal Bank to the Customer; and
- (c) to do, or to authorize any person or persons to do, any one or more of the following:
 - (i) to receive from Royal Bank any cash or any securities, instruments or other property of the Customer held by Royal Bank, whether for safekeeping or as security, or to give instructions to Royal Bank for the delivery or other transfer of any such cash, securities, instruments or other property to any person named in those instructions;
 - (ii) to deposit with or negotiate or transfer to Royal Bank, for the credit of the Customer, cash or any security, instrument or other property, and for those purposes to endorse (by rubber stamp or otherwise) the name of the Customer, or any other name under which the Customer carries on business, on any security or instrument;
 - (iii) to instruct Royal Bank, by any means, to debit the accounts of third parties for deposit to the credit of the Customer; and
 - (iv) to receive statements, instruments and other items (including paid cheques) and documents relating to the Customer's accounts with or any service of Royal Bank, and to settle and certify the Customer's accounts with Royal Bank.
3. That all instruments, instructions, agreements (including contracts relating to products or services provided by Royal Bank) and documents made, drawn, accepted, endorsed or signed (under the corporate seal or otherwise) as provided in this Resolution and delivered to Royal Bank by any person, shall be valid and binding on the Customer, and Royal Bank is hereby authorized to act on them and give effect to them.
4. That Royal Bank be furnished with:



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- (a) a copy of this Resolution; and
- (b) a list of the names of the persons authorized by this Resolution to act on behalf of the Customer, and with written notice of any changes which may take place in such list from time to time, and with specimens of the signatures of all such persons;

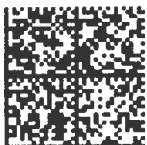
each certified by the (1) **Mayor** and (2) **Clerk Administrator** of the Customer; and

(1) Insert "Mayor", "Chairman", etc. as the case may be.

(2) Insert "Clerk", "Secretary", "Treasurer", etc. as the case may be.

- (c) in writing, any authorization made under paragraph 2(c) of this Resolution.

5. That any document furnished to Royal Bank as provided for in paragraph 4 of this Resolution shall be binding upon the Customer until a new document repealing or replacing the previous one has been received and duly acknowledged in writing by the branch or agency of Royal Bank where the Customer has its account.



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CERTIFICATE

We hereby certify that the above is a true copy of a resolution passed at a meeting of the **Council** of the Customer duly convened and regularly held in accordance with the law governing the Customer on _____.

Authorized Person's Signature

Name: CHERYL PHILIP
Title: Mayor
Date:

YYYYMMDD

Authorized Person's Signature

Name: NICOLE GOURLAY
Title: Clerk Administrator
Date:

YYYYMMDD

(SEAL)



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Master Client Agreement for Business Clients Authorization



Business Legal Name

CORPORATION OF THE TOWN OF KEARNEY

RBC Client No.

813308053

This forms part of the Master Client Agreement for Business Clients between Royal Bank and the Customer identified below. The Agreement consists of this form, the Legal Terms and Conditions, and all other Documents that may become part of the Agreement in accordance with the Legal Terms and Conditions. All capitalized terms not defined in this form have the meanings given in the Legal Terms and Conditions, and the rules of interpretation prescribed by the Legal Terms and Conditions also apply to this form.

If more than one Person is signing below, each Person signing below confirms having the power and authority to sign the Agreement on behalf of the Customer and to legally bind the Customer.

If only one Person is signing below, such Person confirms having the power and authority to sign the Agreement on behalf of the Customer and to legally bind the Customer, in either case, acting alone.

The Customer acknowledges, by way of each Person signing below, receipt of the Agreement, and confirms all information provided to Royal Bank, including regarding the Customer's ownership, control, and structure, is true, complete, and accurate in all respects.

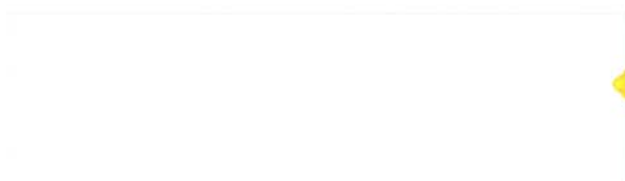
The Customer certifies, by way of each Person signing below, that the tax residency information given is correct and complete. The Customer will give Royal Bank of Canada updated information within 30 days of any change in circumstances that causes any information given to become incomplete or inaccurate.

By signing below, the Customer is bound by the Agreement as of **2025-04-08**.

CORPORATION OF THE TOWN OF KEARNEY



Authorized Signer: **CHERYL PHILIP**
Title: **Mayor/ Signing Officer**



Authorized Signer: **JENNISTINE LEBLOND**
Title: **Treasurer/ Signing Officer**

®/TM Trademark(s) of Royal Bank of Canada.



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Master Client Agreement for Business Clients Signature Card



Business Legal Name

CORPORATION OF THE TOWN OF KEARNEY

RBC Client Number

813308053

This Signature Card forms part of the Master Client Agreement for Business Clients between Royal Bank and the Customer identified in section C below. The Agreement consists of this Signature Card, the Legal Terms and Conditions, and all other Documents that may become part of this Agreement in accordance with the Legal Terms and Conditions. All capitalized terms not defined in this Signature Card have the meanings given in the Legal Terms and Conditions, and the rules of interpretation prescribed by the Legal Terms and Conditions also apply.

Section A - Incumbency Certificate

Each Person identified on this Signature Card has the power and authority to exercise certain rights on behalf of the Customer in connection with the Agreement and all Services, including to incur liabilities, assume obligations, and otherwise conduct business on behalf of the Customer, and to delegate power and authority on behalf of the Customer in accordance with the Agreement.

The Customer confirms, in accordance with the Customer's representations, warranties, covenants, and agreements contained in the Legal Terms and Conditions, all necessary actions have been taken in connection with these authorizations.

The Customer acknowledges, by way of each Person signing below, receipt of the Agreement, and confirms all information provided to Royal Bank, including regarding the Customer's ownership, control, and structure, is true, complete, and accurate in all respects.

This Signature Card constitutes part of the Customer's official corporate or business records.

A.1 Signing Authorities

Each Person identified in this section is a signing authority for the Customer and is authorized, acting alone, to exercise and delegate all rights, powers, and authorities on behalf of the Customer with respect to all matters and dealings with Royal Bank, including to amend this Signature Card and otherwise legally bind the Customer and provide instructions on behalf of the Customer, except to the extent of any special instructions provided on this Signature Card below.

For authorized individuals:

Authorized Signature



Authorized Signer: **CHERYL PHILIP**

Title: **Mayor/ Signing Officer**

Special Instructions: **Yes**

Authorized Signature



Authorized Signer: **MICHAEL RICKWARD**

Title: **Deputy Mayor/ Signing Officer**

Special Instructions: **Yes**



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Authorized Signature



Authorized Signer: **JENNISTINE LEBLOND**
Title: **Treasurer / Signing Officer**
Special Instructions: **Yes**

Authorized Signature



Authorized Signer: **NICOLE GOURLAY**
Title: **Clerk Administrator / Signing Officer**
Special Instructions: **Yes**

Special Instructions Relating to Signing Authorities

Were special instructions provided? **Yes**

Instructions for the withdrawal of funds from accounts by way of cheque, wire payment instruction, pre-authorized debit authorization, or other order for the payment of money from accounts

Any One Of Mayor or Deputy Mayor with any one of Treasurer or Clerk Administrator

Agreements for accounts or cash management products or services

Any One Of Mayor or Deputy Mayor with any one of Treasurer or Clerk Administrator

Agreements for borrowing money or otherwise obtaining credit (including credit cards), granting security, and/or providing guarantees

Any One Of Mayor or Deputy Mayor with any one of Treasurer or Clerk Administrator

Requests for draws, drawdowns, or advances under any agreements relating to borrowing money or otherwise obtaining credit

Any One Of Mayor or Deputy Mayor with any one of Treasurer or Clerk Administrator

A.2 RBC Commercial Credit Cards - Program Administrators

Does the client have a Commercial Credit Card account? **Yes**

Each Person identified in this section is a Program Administrator (as defined in the Commercial Card Program Service Materials) for the Customer in connection with the RBC Commercial Card Program and is authorized, acting alone, to exercise and delegate the rights, powers, and authorities on behalf of the Customer as described in the Commercial Card Program Service Materials.

Administrator Signature



Administrator Name: **Jennistine Leblond**



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Administrator Signature

Administrator Name: **Nicole Gourlay**

Section B - Trade Name

The Customer is the owner of each trade name below, and has the rights, powers, and authorities necessary to use each trade name below in connection with the Services.

Trade Name (Operating As):

Section C - Effect

This Signature Card is effective as of April 08, 2025 and supersedes and replaces any previous version signed by the Customer.

CORPORATION OF THE TOWN OF KEARNEY

Authorized Signer: **CHERYL PHILIP**
Title: **Mayor/ Signing Officer**

Authorized Signer: **JENNISTINE LEBLOND**
Title: **Treasurer/Signing Officer**



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Section D - Amendment

This Signature Card is amended as of _____, and supersedes and replaces any previous version signed by the Customer.



Authorized Signer:
Title:



Authorized Signer:
Title:



Authorized Signer:
Title:



Authorized Signer:
Title:

®/TM Trademark(s) of Royal Bank of Canada



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Master Client Agreement For Business Clients Commercial Card Program Service Materials



Business Legal Name CORPORATION OF THE TOWN OF KEARNEY		RBC Client Number 813308053
Trade/Operating Name CORPORATION OF THE TOWN OF KEARNEY		Credit Limit \$25,000.00
Temporary Credit Limit \$0.00	Temporary Credit Expiry Date	Total Credit Limit \$25,000.00

These Service Materials for the RBC Royal Bank® Commercial Card Program ("Commercial Card Program Service Materials") form part of the Master Client Agreement for Business Clients ("Agreement") between Royal Bank and the Customer and are supplementary to the Legal Terms and Conditions of the Agreement ("Legal Terms and Conditions"). These Commercial Card Program Service Materials apply to Commercial Card Products only, not to Business Card Products, except for the purpose of defining Card Facility Credit Limit, Temporary Credit Limit Amount and Total Credit Limit.

If there is any inconsistency between these Commercial Card Program Service Materials and the Legal Terms and Conditions, these Commercial Card Program Service Materials prevail to the extent of any inconsistency.

These Commercial Card Program Service Materials replace all previous Service Materials pertaining to the RBC Royal Bank® Commercial Card Program.

1. Definitions and Interpretation

All capitalized terms not defined herein have the meaning given in "Part C – Glossary" of the Legal Terms and Conditions, and the rules of interpretation prescribed by the Legal Terms and Conditions also apply.

In addition, for the purposes of the Services provided through the Commercial Card Program, the following defined terms will be used:

"Account" means the Customer Account, the Cardholder Account, the VPA Account or the Finance Office Account, as the case may be, to which Debt is charged.

"Account Credit Limit" means the Customer Account Credit Limit, the Cardholder Account Credit Limit, the VPA Account Credit Limit or the Finance Office Account Credit Limit, as the case may be.

"Account Statement" means an Account's monthly Billing Statement or Memo Statement, as the case may be, made available to the Relevant Party by Royal Bank in electronic format through RBC NextLogic®, in paper format, or in any other alternative formats for accessibility purposes.

"Agreement" has the meaning given in the Legal Terms and Conditions

and, for greater certainty, includes these Commercial Card Program Service Materials, any Documents in relation to RBC NextLogic or the RBC NextLogic Services and the Liability Waiver Program Description that is provided to the Customer at the opening of Cardholder Accounts.

"Authorized Person" means a Person, identified as a Signing Authority on the Signature Card, having the power and authority to sign these Commercial Card Program Service Materials on behalf of the Customer and legally bind the Customer.

"Billing Statement" means the monthly Account Statement, made available to the Relevant Party by Royal Bank, displaying relevant Account information, including each transaction, interest and Fees posted to one or more Cardholder Account(s) or VPA Account(s) during the Account Statement period, as well as payment information such as the Minimum Payment and the Payment Due Date.

"Business Card Product" means a Royal Bank business card product, including the RBC® Avion® Visa Infinite Business®, RBC Avion Visa® Business, RBC Visa Business, RBC Visa Business Gold, RBC Visa CreditLine for Small Business or RBC Business Cash Back Mastercard® card product. Royal Bank may change this list at any time.

"Card" means any Physical Card and/or Virtual Card Number.

"Card Facility Credit Limit" means the amount of credit that Royal Bank grants to the Customer at the time the Commercial Card Program is established, and which represents the maximum aggregated amount of Debt that can remain outstanding and unpaid on all Business Card Product and Commercial Card Product accounts, collectively, belonging to the Customer. The Card Facility Credit Limit amount is disclosed in the box on the last page of these Commercial Card Program Service Materials. In certain circumstances, a Temporary Credit Limit Amount may be granted to the Customer in addition to the Card Facility Credit Limit.

"Cardholder" means an employee of the Customer to whom a Physical Card is issued at the request of the Customer, whose name is embossed on the Physical Card, and who has been authorized by the Customer to make Purchases and/or incur other charges with the Physical Card or the associated Physical Card Information on behalf of the Customer, in accordance with the Customer's internal policies and the terms of these Commercial Card Program Service Materials.



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"Cardholder Account" means an account established by the Customer under a Customer Account, in the name of a Cardholder and in conjunction with the issuance of a Physical Card, to which Debt may be charged. Only one (1) Physical Card can be issued on any Cardholder Account.

"Cardholder Account Credit Limit" means the maximum amount of Debt that can remain outstanding and unpaid on a Cardholder Account.

"Cardholder Agreement" means the Document provided to each Cardholder by Royal Bank at Card issuance, outlining the terms and conditions for the use of the Card by the Cardholder.

"Cash Advance" means a type of transaction, including a cash withdrawal or a Quasi-Cash Transaction, charged to a Cardholder Account using a Physical Card.

"Cash Advance Interest Rate" means the annual interest rate applicable to Cash Advances. The Cash Advance Interest Rate is indicated on each Billing Statement.

"Commercial Card Product" means a Royal Bank commercial card product, including the RBC Commercial Avion Visa (**"Commercial Avion"**), RBC Commercial Cash Back Visa (**"Commercial Cash Back"**), RBC Commercial U.S. Dollar Visa (**"Commercial U.S. Dollar"**) or RBC Commercial Visa (**"Commercial Visa"**) card product. Royal Bank may change this list at any time. For greater certainty, Commercial Card Products are available as Physical Cards and/or as Virtual Card Numbers generated from a VPA Account.

"Commercial Card Program" means the program established in accordance with these Commercial Card Program Service Materials, pursuant to which Royal Bank will issue a Physical Card to Employees of the Customer, enable VPA Users to generate Virtual Card Numbers to pay Suppliers and provide the Customer, Cardholders and Users with access to RBC NextLogic.

"Customer" means the legal entity identified in the "Authorization and Execution" section of these Commercial Card Program Service Materials as the Customer.

"Customer Account" means an account established by Royal Bank in the name of the Customer, tied to a 16-digit number, under which one or more Cardholder Account(s) and/or VPA Account(s) can be established by the Customer, and to which Debt may be charged. All Cardholder Accounts and Physical Cards issued to Cardholders under any Customer Account, and all VPA Accounts, form part of that Customer Account. A separate Customer Account is opened for each Commercial Card Product, and the Customer can have more than one Customer Account.

"Customer Account Credit Limit" means the maximum amount of Debt that can remain outstanding and unpaid on a Customer Account.

"Debt" means, on any day, the total amount owing to Royal Bank with respect to an Account under these Commercial Card Program Service Materials. The Debt is made up of all amounts charged to the Account, including Purchases, Cash Advances, interest and Fees.

"Document" has the meaning given in the Legal Terms and Conditions.

"Electronic Channel" has the meaning given in the Legal Terms and Conditions and, for greater certainty, includes RBC NextLogic.

"Eligible Purpose" means a purpose that is authorized by the Customer for the use of the Cards and Accounts.

"Employee of the Customer" means a physical person who is hired by the Customer to perform work for the Customer in return for payment, in accordance with the Customer's internal policies.

"Fee" means a fee that applies to an Account, as set out in these Commercial Card Program Service Materials, Cardholder Agreement and in any other Document that Royal Bank may send to the Relevant Party from time to time.

"Finance Office" means, where established by the Customer, one or more department(s) within the Customer where the consolidated Billing Statements for certain Cardholder Accounts and/or VPA Accounts may be sent for billing and payment purposes.

"Finance Office Account" means an account established by the Customer in the name of a Finance Office that is tied to a 16-digit number, established at a level between the Customer Account and a Cardholder Account and/or a VPA Account, and to which Debt may be charged. All Finance Office Accounts form part of that Customer Account, and the Customer can have more than one Finance Office Account.

"Finance Office Account Credit Limit" means the maximum amount of Debt that can remain outstanding and unpaid on a Finance Office Account.

"Grace Period" means the number of days between the last Statement Date and the Payment Due Date for an Account.

"Interest Rate" means either the Cash Advance Interest Rate or the Purchase Interest Rate, and Interest Rates means both the Cash Advance Interest Rate and the Purchase Interest Rate.

"Lead Program Administrator" means an Employee of the Customer who is designated by the Customer to manage the Commercial Card Program on behalf of the Customer, and whose responsibilities are described in the "Roles, Obligations and Responsibilities of the Lead Program Administrator(s)" sub-section of these Commercial Card Program Service Materials. If the Customer has a VPA Account, at least one (1) Lead Program Administrator must also be designated as the VPA Administrator.

"Liability Waiver Program" means the RBC Royal Bank Liability Waiver Program made available to the Customer for Physical Cards and Cardholder Accounts under the Commercial Card Program.

"Losses" has the meaning given in the Legal Terms and Conditions.

"Memo Statement" means the monthly Account Statement made available to the Relevant Party by Royal Bank, in a memo format, displaying relevant Account information, including each transaction, interest and Fees posted to one or more Cardholder Account(s) and/or VPA Account(s) during the Account Statement period. For greater certainty, no payment information such as the Minimum Payment or the Payment Due Date appears on a Memo Statement.

"Merchant Category Code" means the code established by a payment network that identifies and classifies goods or services offered by a merchant.

"Merchant Category Code Group" means one or more Merchant Category Code(s) grouped together by Royal Bank.

"Minimum Payment" means the amount, indicated as such on each Billing Statement, that the Customer has to pay each month in order for the Account to remain in good standing.

"New Balance" means the amount, indicated as such on each Billing Statement, that is made up of all Debt incurred on the Account up to the Statement Date.

"Payment Due Date" means the date indicated as such on each Billing Statement.



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"Person" has the meaning given in the Legal Terms and Conditions.

"Personal Authentication Information" means a PIN or any other password or information that Cardholders create or adopt to be used to authenticate their identity in relation to their Cardholder Account and Card. Other examples of Personal Authentication Information may include token, access code and identification number that may be used or required for Internet or other transactions.

"Physical Card" means any physical (i.e. plastic) credit card issued to a Cardholder under the Commercial Card Program and the associated Physical Card Information.

"Physical Card Information" means information about a Physical Card including the Physical Card number, the three-digit security code in the back of the Physical Card and the expiry date.

"PIN" means the four-digit personal identification number used by a Cardholder to perform certain transactions with a Physical Card, including Purchases at points of sale and cash withdrawals at ATMs.

"Program Administrator" means the Lead Program Administrator(s) and any Secondary Program Administrator(s) designated by the Customer to manage the Commercial Card Program on behalf of the Customer.

"Purchase" means a purchase of goods or services (or both) that is charged to a Cardholder Account with a Physical Card, or to a VPA Account with a Virtual Card Number.

"Purchase Interest Rate" means the annual interest rate applicable to Purchases. The Purchase Interest Rate is indicated on each Billing Statement.

"Quasi-Cash Transaction" means a transaction that is similar or easily converted to cash and that Royal Bank treats as a Cash Advance, including money orders, wire transfers, travellers' cheques and gaming transactions (including betting, off-track betting, race track wagers and casino gaming chips).

"RBC Express" means an Internet-based transaction and information service offered by Royal Bank, designed specifically to meet the cash management needs of business clients.

"RBC NextLogic" means the online tool provided by Visa (also referred to as "Visa Spend Clarity for Enterprise" and/or "Visa Payables Automation (VPA)") which enables the Customer to self-manage its Commercial Card Program and allows Cardholders and Users to access information on the Account, including consulting and searching their transactions, and retrieving the Account Statements.

"RBC NextLogic Services" means the data services that provide Account and transaction information to Customers for better expense management related to the Commercial Card Program, including Cardholder Account and VPA Account transaction data and enhanced data (i.e. data that provides more descriptive transaction information), reports, analysis and other services available to the Customer under RBC NextLogic from time to time. The RBC NextLogic Services also encompass Visa Payables Automation.

"Relevant Party" means the Customer, a Cardholder, a VPA Account Holder, a VPA User or a Finance Office, as the case may be.

"Royal Bank" means Royal Bank of Canada.

"Secondary Program Administrator" means an Employee of the Customer who is designated as such by the Customer or a Lead Program Administrator to assist the Lead Program Administrator(s) in managing the Commercial Card Program, and whose responsibilities are described in the "Roles, Obligations and Responsibilities of the Secondary Program

Administrator(s)" sub-section of these Commercial Card Program Service Materials.

"Security Device" has the meaning given in the Legal Terms and Conditions and includes the Personal Authentication Information.

"Security Questions and Answers" means the security questions and answers that VPA Users select for Suppliers to access and obtain Virtual Card Numbers.

"Service" has the meaning given in the Legal Terms and Conditions and includes the Commercial Card Products, the Accounts, the Cards, RBC NextLogic and the RBC NextLogic Services.

"Signature Card" means the "Master Client Agreement for Business Clients – Signature Card" on which Signing Authorities, including Lead Program Administrator(s), are identified.

"Signing Authority" means each Authorized Person identified as such on the Signature Card.

"Statement Date" means the date on which the Account Statement is prepared.

"Supplier" means a Person that provides goods or services to the Customer.

"Temporary Credit Limit Amount" means the amount of credit that Royal Bank may grant to the Customer at the time the Commercial Card Program is established, for a limited period of time and in addition to the Card Facility Credit Limit, in order to facilitate the transition of the Customer's Business Card Product accounts to Commercial Card Product accounts, provided the Customer meets certain conditions established by Royal Bank. When applicable, the Temporary Credit Limit Amount is disclosed in the box on the last page of these Commercial Card Program Service Materials.

"Terms of Use" means the terms of use, established by Visa, that each User will be asked to read and agree with upon first log-in to RBC NextLogic or upon first use of the applicable RBC NextLogic Services, and from time to time thereafter when prompted by Visa.

"Total Credit Limit" means the sum of the Card Facility Credit Limit and the Temporary Credit Limit Amount, when applicable.

"Unauthorized Charge" has the meaning given under the Liability Waiver Program Description.

"User" means each authorized user of RBC NextLogic and/or the RBC NextLogic Services, and includes a VPA User.

"Virtual Card Number" means a tokenized virtual credit card number that is generated by a VPA User from a specific VPA Account to pay a Supplier after a VPA User approves the Supplier payment details entered into Visa Payables Automation. Multiple Virtual Card Numbers can be generated from the same VPA Account.

"Visa" means Visa Canada Corporation, Visa Inc., Visa International Service Association, Visa Worldwide Pte Limited, and Visa U.S.A. Inc. including their subsidiaries and/or their affiliated entities.

"Visa Payables Automation" or "VPA" means a module within RBC NextLogic where VPA Users can generate Virtual Card Numbers to pay Suppliers.

"VPA Account" means an account established by the Customer under a Customer Account, tied to a 16-digit number, that enables VPA Users to generate Virtual Card Numbers and to which Debt may be charged. There could be multiple VPA Accounts under the same Customer Account.



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"VPA Account Credit Limit" means the maximum amount of Debt that can remain outstanding and unpaid on a VPA Account.

"VPA Account Holder" means an Authorized Person in whose name the VPA Account is established.

"VPA Administrator" means a Lead Program Administrator who is designated to assist with the management of VPA Account(s) and the generation of Virtual Card Numbers, and whose responsibilities are described in the "Roles, Obligations and Responsibilities of the VPA Administrator(s)" sub-section of these Commercial Card Program Service Materials.

"VPA Secondary Administrator" means an Employee of the Customer who is designated by the VPA Administrator or the Customer to assist with the management of VPA Account(s) and the generation of Virtual Card Numbers, and whose responsibilities are described in the "Roles, Obligations and Responsibilities of the VPA Secondary Administrator(s)" sub-section of these Commercial Card Program Service Materials.

"VPA User" means the VPA Administrator(s) and any VPA Secondary Administrator(s) who have been authorized by the Customer to make Purchases by generating Virtual Card Numbers on behalf of the Customer, in accordance with the Customer's internal policies and the terms of these Commercial Card Program Service Materials.

2. Establishment of the Commercial Card Program

At the request of the Customer and subject to the approval of Royal Bank, the Customer and Royal Bank will establish the Commercial Card Program in accordance with such documentation as may be specified by Royal Bank. The Customer will provide Royal Bank with any credit and financial information about the Customer, including financial statements, which Royal Bank may request from time to time in order to establish and maintain the Commercial Card Program.

Once the Commercial Card Program is established (a) the Customer will create Cardholder Accounts through RBC NextLogic and Royal Bank will issue Physical Cards to Employees of the Customer designated by the Customer; and/or (b) Royal Bank will create VPA Account(s) through RBC NextLogic, which will enable VPA Users to generate Virtual Card Numbers to pay Suppliers. Physical Cards can only be issued to Employees of the Customer. Virtual Card Numbers can only be generated by VPA Users.

Upon commencement of the Commercial Card Program, the Customer may be required to provide Royal Bank with the number of a business account at Royal Bank from which certain costs under these Commercial Card Program Service Materials may be debited.

3. Express Consent

These Commercial Card Program Service Materials apply to each Customer Account and to each Account under such Customer Account.

They also apply (a) when Royal Bank sends a reissued or replacement Physical Card to any Cardholder, including when a Physical Card expires, (b) each time a Virtual Card Number is generated from a VPA Account, (c) if the Customer changes its Commercial Card Product for a different type of Commercial Card Product, or (d) if the Customer adds a new Commercial Card Product to its existing Commercial Card Product(s).

If the Customer has a Commercial Card Product that is discontinued or is no longer offered by Royal Bank for any reason, the Customer agrees that Royal Bank may change the Customer's Commercial Card Product for another type of Commercial Card Product, which will continue to be governed by the terms set out in these Commercial Card Program Service Materials, send replacement Physical Cards to all Cardholders and set-up new VPA Accounts.

For greater certainty, should any of these events occur, the Customer will not have to re-sign these Commercial Card Program Service Materials.

By signing these Commercial Card Program Service Materials, the Customer confirms that the Customer (a) has read these Commercial Card Program Service Materials, (b) agrees to and accept all of their terms, (c) consents to being provided with the Account(s) and the Card(s), and (d) is requesting the benefits and services that are automatically provided with the Commercial Card Product(s), effective as of the date that the Customer signs these Commercial Card Program Service Materials.

It is the Customer's responsibility to ensure that each Authorized Person receives a copy of these Commercial Card Program Service Materials and any replacements of, or amendments to, the Commercial Card Program Service Materials, as well as any notices that affect the use of the Cards or the Account(s). The Customer is also responsible for ensuring that all Cardholders comply with the Cardholder Agreement.

4. General Terms

Different types of Commercial Card Products come with different benefits and services. Some of these benefits and services are provided by third parties. These third parties, and not Royal Bank, are responsible to the Relevant Party for the benefits and services offered or provided by them.

Optional features may be available at an additional cost to the Customer. If the Customer requests any of these optional features, Royal Bank may send the Customer a separate Document outlining any additional terms and conditions for the optional feature(s).

Upon the issuance of a Physical Card, Royal Bank will provide the Cardholder with a Cardholder Agreement outlining the terms and conditions for the use of the Physical Card by the Cardholder, as well as the certificates of insurance applicable to the Commercial Card Product.

Upon the opening of a VPA Account, Royal Bank will provide the VPA Account Holder and VPA Administrator with the certificates of insurance applicable to the Commercial Card Product.

Physical Cards remain the property of Royal Bank and must be returned to Royal Bank upon request.

5. Roles, Obligations and Responsibilities

5.1. Of the Customer

As part of the Commercial Card Program, the Customer's obligations and responsibilities include:

- establishing strategies, goals, policies and procedures for the Commercial Card Program;
- creating and implementing a policy and controls concerning the use of Accounts and Cards, including limiting their use to Eligible Purposes;
- establishing controls to enforce the Customer's rules and policies and inform Cardholders and VPA Users of such controls;
- designating one or more Lead Program Administrator(s), in accordance with policies established by Royal Bank from time to time, whose responsibilities are described in the "Roles, Obligations and Responsibilities of the Lead Program Administrator(s)" sub-section of these Commercial Card Program Service Materials;
- if applicable, designating one or more Secondary Program Administrator(s), in accordance with policies established by Royal Bank from time to time, whose responsibilities are described in the "Roles, Obligations and Responsibilities of the Secondary Program Administrator(s)" sub-section of these Commercial Card Program Service Materials;
- if VPA is enabled, designating one or more of the Lead Program

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Administrator(s) to also be the VPA Administrator(s), in accordance with policies established by Royal Bank from time to time, whose responsibilities are described in the "Roles, Obligations and Responsibilities of the VPA Administrator(s)" sub-section of these Commercial Card Program Service Materials;

- g. if VPA is enabled and if applicable, designating one or more VPA Secondary Administrator(s), in accordance with policies established by Royal Bank from time to time, whose responsibilities are described in the "Roles, Obligations and Responsibilities of the VPA Secondary Administrator(s)" sub-section of these Commercial Card Program Service Materials;
- h. authorizing Royal Bank to rely on all instructions, directions, authorizations and other communications Royal Bank receives from the Authorized Persons, Program Administrators, VPA Users and Users in connection with the Commercial Card Program, whether communicated verbally, through an Electronic Channel or in writing, and remaining liable for all such instructions, directions, authorizations and other communications;
- i. remaining liable for all Debt under the Card Facility Credit Limit, or the Total Credit Limit when applicable, except as otherwise specifically set out in these Commercial Card Program Service Materials;
- j. ensuring payments are made on time on Accounts, in accordance with these Commercial Card Program Service Materials;
- k. auditing its expense management program and procedures for generating Virtual Card Numbers to ensure compliance with the policies and procedures implemented by the Customer in connection with the Commercial Card Program, and ensuring that any audit program includes a process by which the Customer can monitor the instructions provided by the Authorized Person, Program Administrators, VPA Users and Users to Royal Bank; and
- l. making changes to, or terminating, the Commercial Card Program.

5.2. Of the Lead Program Administrator(s)

As part of the Commercial Card Program, the Customer will designate one or more Lead Program Administrator(s). A Lead Program Administrator's responsibilities include:

- a. managing the Commercial Card Program on the Customer's behalf, including helping with the initial onboarding and set-up process for Physical Cards, as well as performing day-to-day and maintenance activities;
- b. acting as the primary contact for Cardholders and Users;
- c. acting as the main administrator in RBC NextLogic, including setting up new Users as well as maintaining User information and keeping it up-to-date;
- d. being responsible for User training in RBC NextLogic;
- e. authorizing Royal Bank to process Cardholder Account requests and issue Physical Cards;
- f. performing various changes to Cardholder Accounts through RBC NextLogic, including changing Cardholder profiles and Cardholder Account Credit Limits;
- g. maintaining Cardholder files;
- h. if applicable, designating one or more Employee(s) of the Customer to be a Secondary Program Administrator, whose responsibilities are described in the "Roles, Obligations and Responsibilities of the Secondary Program Administrator" sub-section of these Commercial Card Program Service Materials;
- i. informing Royal Bank if it becomes aware of a lost, stolen or intercepted Physical Card;
- j. reporting immediately to Royal Bank any fraudulent transaction or suspected fraudulent transaction on an Account or in RBC NextLogic, any unauthorized access or suspected unauthorized access to RBC NextLogic, any unauthorized use or suspected unauthorized use of a User's Security Device, or any other breach of security in connection with an Account, RBC NextLogic or any of the RBC NextLogic Services;
- k. contacting Royal Bank immediately and following the instructions

provided by Royal Bank if an Unauthorized Charge is posted to a Cardholder Account by a Cardholder;

- l. revoking the use of the Physical Card and access to RBC NextLogic when a Cardholder's employment has been terminated or a Cardholder otherwise ceases to be a Cardholder;
- m. tracking and reporting on the Commercial Card Program;
- n. managing Finance Offices;
- o. ensuring that no offensive language or words are permitted to be used or embossed on Physical Cards;
- p. approving the Billing Statements and making payments on behalf of the Customer, as described in the "Responsibility For Making Payments" sub-section of these Commercial Card Program Service Materials; and
- q. arranging for pre-authorized debits on behalf of the Customer, in order for Royal Bank to automatically process payments on the Payment Due Date each month, as described in the "Making Payments" sub-section of these Commercial Card Program Service Materials.

A Lead Program Administrator must be formally identified as a Signing Authority on the Signature Card in order to receive servicing directly from Royal Bank.

5.3. Of the Secondary Program Administrator(s)

As part of the Commercial Card Program, the Customer or a Lead Program Administrator may decide to designate one or more Secondary Program Administrator(s). The responsibilities of the Secondary Program Administrator(s) may vary and depend on the permissions set by the Customer or a Lead Program Administrator, but their primary responsibility is to provide support to the Lead Program Administrator(s) in managing the Commercial Card Program.

Secondary Program Administrator(s) can only receive servicing on RBC NextLogic's navigation and technical support, but cannot make Account changes.

In the event that no Secondary Program Administrator is designated, the Lead Program Administrator(s) is/are responsible for managing the Commercial Card Program alone.

5.4. Of the VPA Administrator(s)

If the Customer has a VPA Account, the Customer will designate one or more of the Lead Program Administrator(s) to also be the VPA Administrator(s). A VPA Administrator's responsibilities include:

- a. managing the usage of Visa Payables Automation on the Customer's behalf, including helping with the initial onboarding and set-up process into VPA, as well as performing day-to-day and VPA activities;
- b. acting as the primary contact for VPA Users;
- c. acting as the main administrator for Visa Payables Automation, including setting up new VPA Users as well as maintaining VPA User and VPA Account Holder information and keeping it up-to-date;
- d. providing all VPA Users with a copy of the certificates of insurance applicable to the Commercial Card Product, including any subsequent updates to such documentation, that the VPA Administrator receives from Royal Bank;
- e. being responsible for VPA User training in the Visa Payables Automation module within RBC NextLogic;
- f. authorizing Royal Bank to process VPA Account requests;
- g. if applicable, designating one or more Employee(s) of the Customer to be a VPA Secondary Administrator(s), whose responsibilities are described in the "Roles, Obligations and Responsibilities of the VPA Secondary Administrator" sub-section of these Commercial Card Program Service Materials;
- h. informing Royal Bank if it becomes aware of a stolen or intercepted



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- i. Virtual Card Number;
- j. reporting immediately to Royal Bank any fraudulent transaction or suspected fraudulent transaction on a VPA Account or in Visa Payables Automation, any unauthorized access or suspected unauthorized access to Visa Payables Automation, any unauthorized use or suspected unauthorized use of a VPA User's Security Device, the Security Questions and Answers or any other breach of security in connection with a VPA Account, Visa Payables Automation, RBC NextLogic, or any of the RBC NextLogic Services;
- k. revoking access to Visa Payables Automation, use of the VPA Account(s) and generation of Virtual Card Numbers when a VPA User's or VPA Account Holder's employment has been terminated or an Employee of the Customer otherwise ceases to be a VPA User or VPA Account Holder;
- l. ensuring that no offensive language or words are permitted to be used in association with the issuance of a Virtual Card Number; and
- m. approving the Billing Statements and making payments on behalf of the Customer, as described in the "Responsibility For Making Payments" sub-section of these Commercial Card Program Service Materials.

A VPA Administrator must be formally identified as a Lead Program Administrator and Signing Authority on the Signature Card in order to receive servicing directly from Royal Bank.

5.5. Of the VPA Secondary Administrator(s)

If applicable, as part of the Commercial Card Program, the VPA Administrator(s) may decide to designate one or more VPA Secondary Administrator(s). The responsibilities of the VPA Secondary Administrator(s) may vary and depend on the permissions set by the Customer or a VPA Administrator, but their primary responsibility is to provide support to the VPA Administrator(s) in managing the usage of Visa Payables Automation.

VPA Secondary Administrator(s) can only receive servicing on Visa Payables Automation navigation and technical support, and cannot make VPA Account changes. In the event that no VPA Secondary Administrator is designated, the VPA Administrator(s) is/are responsible for managing the Visa Payables Automation alone.

6. RBC NextLogic

As part of the Commercial Card Program, Royal Bank offers the Customer, Cardholders and Users access to RBC NextLogic and the RBC NextLogic Services, on the following terms and conditions.

6.1. Customer's Acknowledgement

The Customer acknowledges that:

- a. RBC NextLogic and the RBC NextLogic Services are provided by Visa and the Terms of Use have been established solely by Visa, not Royal Bank;
- b. information collected by Visa in connection with the use of RBC NextLogic and the RBC NextLogic Services will be used in accordance with Visa's privacy policy, accessible from the Terms of Use;
- c. the terms "Services", "Visa Online" and "Visa Commercial Services" used in the Terms of Use have the same meaning as RBC NextLogic and RBC NextLogic Services;
- d. all information and data contained in RBC NextLogic remain the property of Royal Bank;
- e. Royal Bank is not in any way responsible for the availability of such RBC NextLogic Services at any time or their accuracy thereof;
- f. Royal Bank is not in any way responsible for the reliability or accuracy of any tax management tools available through RBC NextLogic and expressly disclaims all warranties in connection with any tax calculation, estimation or information provided by such tax

- management tools. Royal Bank does not provide tax, legal or accounting advice and the Customer should consult its own professional advisors before acting or relying on any tax-related information displayed in RBC NextLogic for tax reporting purposes;
- g. Royal Bank specifically disclaims any implied warranty of merchantability or fitness for a particular purpose of the RBC NextLogic Services;
- h. Royal Bank and Visa have entered into an agreement that allows Users who are also users of RBC Express to access RBC NextLogic directly from RBC Express, using limited information from the User and relying mostly on the credentials provided by Royal Bank to access RBC Express ("Single Sign-On"), as opposed to requiring such Users to re-enter the separate credentials provided by Visa to access RBC NextLogic, provided such Users have successfully logged in to RBC NextLogic separately at least once; and
- i. Royal Bank is not responsible for any data integration (including accuracy of data, security of data and connecting different providers) between Visa and a third party software provider or any other endpoint (including the Customer), where applicable.

6.2. Customer's Obligations

The Customer will:

- a. create and implement a policy and controls concerning the use of RBC NextLogic by the Users in order to:
 - i. ensure each User is properly authorized to use RBC NextLogic and the applicable RBC NextLogic Services on its behalf, and that each User complies with the Commercial Card Program Service Materials and the Terms of Use;
 - ii. ensure all Users maintain the confidentiality of all Security Devices and RBC NextLogic credentials, including their passwords, User names and other identification, such as their Single Sign On credentials and Security Questions and Answers, if applicable;
 - iii. establish a methodology for adding or cancelling Users; and
 - iv. ensure that all Users are familiar with the processes, required file formats and procedures for RBC NextLogic and the RBC NextLogic Services, all as outlined in the applicable RBC NextLogic implementation guides and documentation provided to the Customer;
- b. remain responsible for maintaining the confidentiality of all Security Devices and RBC NextLogic credentials, including passwords, User names and other identification, such as Single Sign-On credentials and Security Questions and Answers, if applicable;
- c. remain responsible for all activities that occur through the use of RBC NextLogic and the RBC NextLogic Services, whether accessed through Single Sign On or not, including fraud, malfeasance, unauthorized transactions, and any actions or omissions of the Customer, the Users, or any other Person;
- d. remain liable, as well as indemnify and hold harmless Royal Bank from and against all Losses, including any losses, claims, damages of any kind (including direct, indirect, special, incidental, consequential or punitive), costs, fees, charges, expenses or other liabilities relating to the use of RBC NextLogic or the RBC NextLogic Services by the Customer, the Users or any other Person, whether accessed through Single Sign On or not, and for all activities performed by each such Person in RBC NextLogic;
- e. pay such fees and charges as may be required to use RBC NextLogic, including any implementation fees, training fees and additional work fees;
- f. select French or English as the language of choice to be used by Users when accessing RBC NextLogic and be responsible for complying with any applicable language laws;
- g. be responsible for loading certain organizational and other Customer specific data into RBC NextLogic and, if applicable, loading Supplier information and Supplier payment details into Visa Payables Automation, in a file format specified by the Terms of Use; and



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- h. use the RBC NextLogic Services solely for its own use and not disclose information derived from the RBC NextLogic Services.

6.3. User's Obligations

Royal Bank, at the request of the Customer, will arrange for the Lead Program Administrator(s) to become a User of RBC NextLogic and the RBC NextLogic Services.

A Lead Program Administrator will arrange for the Secondary Program Administrator(s), if any, as well as Cardholders and any other Person to become a User of RBC NextLogic and have access to the applicable RBC NextLogic Services.

A VPA Administrator will arrange for the VPA Secondary Administrator(s), if any, to become a VPA User of the Visa Payables Automation module within RBC NextLogic and have access to Visa Payables Automation.

Upon first log-in to RBC NextLogic, upon first use of applicable RBC NextLogic Services and from time to time thereafter when prompted by Visa, each User will be asked to read the Terms of Use and agree with them. A User who does not agree with such Terms of Use will not be able to access RBC NextLogic and use the RBC NextLogic Services.

In addition, each User:

- a. is responsible for complying with the Terms of Use, and Royal Bank, the Customer or Visa may immediately revoke the access to RBC NextLogic of any User who does not comply with such Terms of Use;
- b. must be familiar and comply with the processes, required file formats and procedures for RBC NextLogic and the RBC NextLogic Services, all as outlined in the Customer's internal policies;
- c. must maintain the confidentiality of their Security Devices and RBC NextLogic credentials, including their passwords, User names and other identification, such as Single Sign-On credentials, if applicable;
- d. must, if applicable, maintain the confidentiality of the Security Questions and Answers used to generate Virtual Card Numbers from the VPA Account. No one but VPA Users and Suppliers are permitted to know the respective Security Questions and Answers; and
- e. must maintain the confidentiality of any information that is contained in or retrieved from RBC NextLogic, such as, but not limited to, data files, Account Statements and reports.

7. Credit Limits

7.1. Card Facility Credit Limit

The Card Facility Credit Limit represents the amount of maximum credit available for all Customer Accounts and Business Card Product account(s), collectively.

At the time the Commercial Card Program is established, Royal Bank will set the Card Facility Credit Limit, disclosed in the box on the last page of these Commercial Card Program Service Materials.

If the Customer requests and is granted a Temporary Credit Limit Amount, in addition to the Card Facility Credit Limit, that Temporary Credit Limit Amount (and therefore, the Total Credit Limit) will be available for the term established by Royal Bank and disclosed in the box on the last page of these Commercial Card Program Service Materials.

At the end of that period, the Temporary Credit Limit Amount will no longer be available and the Total Credit Limit will revert back to the Card Facility Credit Limit. The Customer must observe the Card Facility Credit Limit, or the Total Credit Limit when applicable, such that the aggregate Debt under all of the Customer Accounts, if more than one, and the Business Card Product account(s), if any, must not exceed the Card Facility Credit Limit, or the Total Credit Limit when applicable. If it does, no additional Cardholder Accounts or VPA Accounts will be established,

no more Physical Cards will be issued under any Customer Account and no Virtual Card Numbers will be generated under any VPA Account until the Debt which exceeds the Card Facility Credit Limit, or the Total Credit Limit when applicable, has been paid.

The Customer may request a change to the Card Facility Credit Limit by contacting Royal Bank. Royal Bank may decrease the Card Facility Credit Limit, or the Total Credit Limit when applicable, at any time, without the Customer's prior consent.

7.2. Customer Account Credit Limit

For each Commercial Card Product selected by the Customer, Royal Bank will set a Customer Account Credit Limit. The Customer Account Credit Limit represents the maximum credit available for all Cardholder Accounts and VPA Accounts under each Customer Account.

The Customer must observe the Customer Account Credit Limit, such that amounts owing on all Cardholder Accounts and VPA Accounts under each Customer Account must not exceed the Customer Account Credit Limit. However, Royal Bank may, from time to time (but is not required to), permit the Debt to exceed the Customer Account Credit Limit. Royal Bank may also, at any time, refuse to permit the Debt owing on a Customer Account to exceed the Customer Account Credit Limit and require the Customer to pay any balances which exceed the Customer Account Credit Limit immediately.

The Customer may request Royal Bank to increase or decrease one or more Customer Account Credit Limit(s) at any time by contacting Royal Bank.

Any increase to one or more Customer Account Credit Limit(s) is possible as long as the sum of all Customer Account Credit Limits and Business Card Product account(s) credit limits remains less than, or equal to, the Card Facility Credit Limit, or the Total Credit Limit when applicable. Royal Bank may increase or decrease any Customer Account Credit Limit at any time, without prior notice to the Customer.

7.3. Cardholder Account Credit Limit and VPA Account Credit Limit

a. Applicable to Cardholder Accounts only

For each Cardholder Account, the Program Administrator will set an individual Cardholder Account Credit Limit, through RBC NextLogic, up to the Customer Account Credit Limit. The Cardholder Account Credit Limit represents the maximum credit available on a Cardholder Account. Royal Bank will indicate to the Relevant Party the Cardholder Account Credit Limit on the Documents accompanying each Physical Card when it is issued, and on each Billing Statement.

The Program Administrator will be responsible for informing Cardholders of their Cardholder Account Credit Limit.

Each Cardholder must observe the Cardholder Account Credit Limit, such that amounts owing on a Cardholder Account must not exceed the Cardholder Account Credit Limit. However, Royal Bank may, from time to time (but is not required to), permit the Debt to exceed the Cardholder Account Credit Limit. Royal Bank may also, at any time, refuse to permit the Debt owing on a Cardholder Account to exceed the Cardholder Account Credit Limit and require the Customer to pay any balances which exceed the Cardholder Account Credit Limit immediately.

When the Debt owing on a Cardholder Account exceeds the Cardholder Account Credit Limit at any time during an Account Statement period, an "Overlimit Fee" is charged on that Cardholder Account, which will appear on the next Billing Statement.



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The Program Administrator may increase or decrease a Cardholder Account Credit Limit at any time, through RBC NextLogic. Any increase to one or more Cardholder Account Credit Limit(s) must remain less than, or equal to, the Customer Account Credit Limit. If the Customer consistently makes late payments or no payments, Royal Bank may reduce the Cardholder Account Credit Limit without prior notice to the Customer.

b. Applicable to VPA Accounts only

For each VPA Account, at VPA Account opening and in consultation with the VPA Administrator, Royal Bank will set a VPA Account Credit Limit up to the Customer Account Credit Limit. The VPA Account Credit Limit represents the maximum credit available on a VPA Account.

Royal Bank will indicate the VPA Account Credit Limit on the Documents provided to the VPA Administrator and/or the VPA Account Holder when the VPA Account is opened and on each Billing Statement.

The VPA Administrator and/or the VPA Account Holder will be responsible for informing VPA Users of the VPA Account Credit Limit.

Each VPA User must observe the VPA Account Credit Limit, such that amounts owing on a VPA Account must not exceed the VPA Account Credit Limit. However, Royal Bank may, from time to time (but is not required to), permit the Debt to exceed the VPA Account Credit Limit. Royal Bank may also, at any time, refuse to permit the Debt owing on a VPA Account to exceed the VPA Account Credit Limit and require the Customer to pay any balances which exceed the VPA Account Credit Limit immediately.

When the Debt owing on a VPA Account exceeds the VPA Account Credit Limit at any time during an Account Statement period, an "Overlimit Fee" is charged on that VPA Account, which will appear on the next Billing Statement.

The VPA Administrator may request Royal Bank to increase or decrease a VPA Account Credit Limit at any time by calling Royal Bank. Any increase to one or more VPA Account Credit Limit(s) must remain less than, or equal to, the Customer Account Credit Limit. If the Customer consistently makes late payments or no payments, Royal Bank may reduce the VPA Account Credit Limit without prior notice to the Customer.

c. Applicable to Cardholder Accounts and VPA Accounts

The total of all Debt outstanding on all Cardholder Accounts and VPA Accounts, collectively, must not exceed the Customer Account Credit Limit. This also means that the Debt charged to any Cardholder Account or any VPA Account directly impacts the credit that remains available for the other Cardholder Accounts and VPA Accounts.

7.4. Finance Office Account Credit Limit

If applicable, the Program Administrator will set the Finance Office Account Credit Limit, through RBC NextLogic, up to the Customer Account Credit Limit. The Finance Office Account Credit Limit represents the maximum credit available for all Cardholder Accounts and VPA Accounts established under such Finance Office Account.

The Customer must observe the Finance Office Account Credit Limit, such that amounts owing on all Cardholder Accounts and VPA Accounts established under a Finance Office Account must not exceed the Finance Office Account Credit Limit. However, Royal Bank may, from time to time (but is not required to), permit the Debt to exceed the Finance Office Account Credit Limit. Royal Bank may also, at any time, refuse to permit the Debt owing on a Finance Office Account to exceed the Finance Office Account Credit Limit and require the Customer to pay any balances which exceed the Finance Office Account Credit Limit immediately.

The Program Administrator may increase or decrease a Finance Office

Account Credit Limit at any time, through RBC NextLogic. Any increase to one or more Finance Office Account Credit Limit(s) must remain less than, or equal to, the Customer Account Credit Limit. If the Customer consistently makes late payments or no payments, Royal Bank may reduce the Finance Office Account Credit Limit without prior notice to the Customer.

7.5. Currency Fluctuation

The Card Facility Credit Limit, or the Total Credit Limit when applicable, is established in Canadian dollars for all Commercial Card Products and Business Card Products, even though some of these products are billed in U.S. dollars.

If, at any time and for any reason, including daily currency fluctuations, the amount of any Account Credit Limit is exceeded when the U.S. dollar amount of Debt under any such Account Credit Limit is converted to the equivalent amount in Canadian dollars, the Customer shall immediately repay such excess to Royal Bank.

8. Program Billing Types

At the time Royal Bank and the Customer establish the Commercial Card Program, the Customer will have to choose between two (2) billing option types for each Customer Account that is opened: corporate billing ("**Corporate Billing**") or individual billing ("**Individual Billing**").

The Customer can also decide to combine Corporate Billing or Individual Billing with Finance Office billing ("**Finance Office Billing**") for a Customer Account, at any time.

These designations provide the means by which Royal Bank will bill the Relevant Party.

Once Corporate Billing or Individual Billing has been selected for a Customer Account, the Customer cannot change the selected choice unless the entire Customer Account is closed and a new one is opened. The Customer can however add Finance Office Billing to, or remove Finance Office Billing from, a Customer Account at any time, without having to close the Customer Account and open a new one.

8.1. Corporate Billing

a. Not Combined with Finance Office Billing

If Corporate Billing has been selected for a Customer Account, Royal Bank will provide (i) the Customer with a single and aggregated monthly Billing Statement for all Cardholder Accounts and VPA Accounts established under that Customer Account, collectively, (ii) each Cardholder who has a Cardholder Account established under that Customer Account with an individual monthly Memo Statement for the Cardholder Account, and (iii) each VPA Account Holder who has a VPA Account established under that Customer Account with an individual monthly Memo Statement for the VPA Account.

The Customer who selects Corporate Billing hereby consents to the receipt of the Billing Statement in this manner and acknowledges that it is its responsibility to retrieve the Billing Statement in RBC NextLogic and verify it on a monthly basis. The Customer must also instruct individual Cardholders and VPA Account Holders to retrieve the Memo Statement and verify it on a monthly basis.

b. Combined with Finance Office Billing

If a combination of Corporate Billing and Finance Office Billing has been selected for a Customer Account, Royal Bank will provide (i) the Customer with a single and aggregated monthly Billing Statement for all Cardholder Accounts and VPA Accounts established under the Finance Office Account, collectively; (ii) the Finance Office with a single and



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aggregated monthly Memo Statement for all Cardholder Accounts and VPA Accounts established under the Finance Office Account, collectively; (iii) each Cardholder who has a Cardholder Account established under the Finance Office Account with an individual monthly Memo Statement for the Cardholder Account; and (iv) each VPA Account Holder who has a VPA Account established under the Finance Office Account with an individual Memo Statement for the VPA Account. For the remaining Cardholder Accounts and VPA Accounts not established under a Finance Office Account, Royal Bank will provide the Account Statements as described in sub-section 8.1(a) above.

The Customer who selects Corporate Billing combined with Finance Office Billing hereby consents to the receipt of the Billing Statement in this manner and acknowledges that it is its responsibility to retrieve the Billing Statement in RBC NextLogic and verify it on a monthly basis. The Customer must also instruct the Finance Office(s), individual Cardholders and VPA Account Holders to retrieve the Memo Statement and verify it on a monthly basis.

8.2. Individual Billing

a. Not Combined with Finance Office Billing

If Individual Billing has been selected for a Customer Account, Royal Bank will provide (i) each Cardholder who has a Cardholder Account established under that Customer Account with an individual monthly Billing Statement for the Cardholder Account, (ii) each VPA Account Holder who has a VPA Account established under that Customer Account with an individual monthly Billing Statement for the VPA Account, and (iii) the Customer with a single and aggregated monthly Memo Statement for all Cardholder Accounts and VPA Accounts established under the Customer Account, collectively.

The Customer who selects Individual Billing hereby consents to the receipt of the Memo Statement in this manner and acknowledges that it is its responsibility to retrieve the Memo Statement in RBC NextLogic and verify it on a monthly basis. The Customer must also instruct individual Cardholders and VPA Account Holders to retrieve the Billing Statement and verify it on a monthly basis.

b. Combined with Finance Office Billing

If a combination of Individual Billing and Finance Office Billing has been selected for a Customer Account, Royal Bank will provide (i) the Finance Office with a single and aggregated monthly Billing Statement for all Cardholder Accounts and VPA Accounts established under the Finance Office Account, collectively; (ii) the Customer with a single and aggregated monthly Memo Statement for all Cardholder Accounts and VPA Accounts established under the Finance Office Account, collectively; (iii) each Cardholder who has a Cardholder Account established under the Finance Office Account with an individual monthly Memo Statement for the Cardholder Account; and (iv) each VPA Account Holder who has a VPA Account established under the Finance Office Account with an individual Memo Statement for the VPA Account. For the remaining Cardholder Accounts and VPA Accounts not established under a Finance Office Account, Royal Bank will provide the Account Statements as described in sub-section 8.2(a) above.

The Customer who selects Individual Billing combined with Finance Office Billing hereby consents to the receipt of the Memo Statement in this manner and acknowledges that it is its responsibility to retrieve the Memo Statement in RBC NextLogic and verify it on a monthly basis. The Customer must also instruct the Finance Office, individual Cardholders and VPA Account Holders to retrieve the Billing Statement and verify it on a monthly basis.

8.3. Account Statements, Verification and Disputes

Each month, Royal Bank will make the Account Statements available

electronically, through RBC NextLogic. The Account Statements will remain available to the Relevant Party in RBC NextLogic for consultation and printing at no charge for twelve (12) months following the Statement Date. They may also be retrieved after twelve (12) months, and/or be provided in paper format upon request of the Relevant Party, for a Fee. Account Statements are also available in other alternative formats for accessibility purposes, upon request of the Relevant Party. Royal Bank will not provide an Account Statement if there has been no activity on the Account during an Account Statement period and no Debt is owing.

If the date on which Royal Bank would ordinarily prepare an Account Statement falls on a date for which Royal Bank does not process statements (for example, weekends and certain holidays), Royal Bank will prepare the Account Statement on the next statement processing day. The Payment Due Date will be adjusted accordingly.

Each month, the Relevant Party will be responsible for ensuring that it has promptly examined the Account Statement and each transaction, Interest Rate, charge and Fee recorded on it. The Relevant Party will notify Royal Bank of any error, omission or objection to an Account Statement, or to an entry or balance recorded on it, within thirty (30) days from the Statement Date indicated on that Account Statement.

If the Relevant Party does not notify Royal Bank as required, Royal Bank is entitled to treat the Account Statement entries and balances as complete, correct and binding on the Customer, and Royal Bank will be released from all claims by the Customer in respect of those Account Statement, entries and balances.

9. Payments

9.1. Responsibility for Making Payments

The Customer will establish a policy and designate Persons who will be responsible for approving the Billing Statements and making the monthly payments on its behalf.

Regardless of whether Corporate Billing, Corporate Billing combined with Finance Office Billing, Individual Billing or Individual Billing combined with Finance Office Billing has been selected for a Customer Account, it is always the Customer's ultimate responsibility to make sure payments are made by the Payment Due Date indicated on each Billing Statement.

9.2. Making Payments

a. Instructions

All payments must be made in accordance with the instructions indicated at www.rbc.com/payments.

For a Customer Account which is in Canadian dollars, regardless of whether Corporate Billing, Corporate Billing combined with Finance Office Billing, Individual Billing or Individual Billing combined with Finance Office Billing has been selected, payments from a Canadian dollar account can be made by mail, at a Royal Bank branch in Canada, at an ATM that processes such payments, through the Royal Bank telephone service or at certain other financial institutions that accept such payments, by registering the Account as a "Bill Payment" for this purpose. Payments can also be made through Royal Bank digital banking services, such as RBC Express.

For a Customer Account which is in U.S. dollars, regardless of whether Corporate Billing, Corporate Billing combined with Finance Office Billing, Individual Billing or Individual Billing combined with Finance Office Billing has been selected, (i) payments from a U.S. dollar account can be made by mail, through the Royal Bank telephone service or through RBC Express, and (ii) payments from a Canadian dollar account can be made by mail or through RBC Express.



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The Customer or the Lead Program Administrator(s) can also ask Royal Bank to process its payments automatically on the Payment Due Date each month as a pre-authorized debit ("PAD") from a deposit account in Canada, in Canadian dollars (in U.S. dollars for the Commercial U.S. Dollar card product), with Royal Bank or another financial institution that the Customer designates for that purpose. The Customer may be required to execute and provide Royal Bank with a pre-authorized debit agreement or other Document requested by Royal Bank for such purpose, in form and substance satisfactory to Royal Bank. The Customer may choose the PAD to either be the Minimum Payment or the New Balance.

If the Customer asks Royal Bank to automatically process payments as a PAD, the Customer will be bound by the terms and conditions set out in Rule H1 of the Rules of Payments Canada, as amended from time to time, as well as these Commercial Card Program Service Materials and the Legal Terms and Conditions. The Customer also agrees to waive any pre-notification requirements that exist where variable payment amounts are being authorized. The Customer may notify Royal Bank at any time if it wishes to revoke its authorization for a PAD and, provided that Royal Bank has received such notice at least five (5) days before the Customer's next scheduled payment, Royal Bank will not process it. A PAD may, under certain circumstances, be disputed for up to ninety (90) days. The Rules are available for your review at www.payments.ca.

If any payment made by the Customer in respect of an Account is not honoured, or if Royal Bank must return it to the Customer because it cannot be processed, a "Dishonoured Payment Fee" will be charged and Customer Account privileges may be revoked or suspended.

The Customer will not deduct or withhold, without the express consent of Royal Bank, any amount indicated as due on any Billing Statement. Acceptance by Royal Bank of late payments, partial payments or any payment marked as being payment in full or as being a settlement of a dispute will not affect any of Royal Bank's rights to payment in full.

The payment terms set forth in these Commercial Card Program Service Materials supersede any agreement with regard to payment terms established between the Customer and the seller, or the Supplier of goods or services, or any payment terms that might be imputed to the Customer under Applicable Law for goods or services purchased using the Card.

b. When to Make a Payment

It is the Customer's responsibility to ensure that a payment on any Account is received by Royal Bank for credit to that Account by the Payment Due Date indicated on each Billing Statement. Even when normal postal service is disrupted for any reason, payments must continue to be made on each Account.

Payments sent to Royal Bank by mail or made through another financial institution's branch, ATM or digital banking services may take several days to reach Royal Bank. A payment is not credited to an Account and does not automatically adjust the available Account Credit Limit until Royal Bank has processed the payment. It may take several days to adjust the available Account Credit Limit depending on how the payment is made.

Except as otherwise set out in these Commercial Card Program Service Materials, the Customer may pay the Debt in respect of any Account in full or in part at any time.

c. Minimum Payment

If Corporate Billing has been selected for a Customer Account, the Customer must, in connection with all Cardholder Accounts and VPA Accounts under that Customer Account, collectively make one Minimum Payment by the Payment Due Date towards the Customer Account, equal to the lesser of (i) \$10.00, plus interest, plus Fees, or (ii) the sum of each

Cardholder Account's and each VPA Account's New Balance, in order to keep the Cardholder Accounts and VPA Accounts (and thereby the Customer Account) up to date. A Customer who selects Corporate Billing may instead choose to make a Minimum Payment towards each individual Cardholder Account and each VPA Account, as described below.

If Individual Billing has been selected for a Customer Account, the Customer must, in connection with each Cardholder Account and each VPA Account under that Customer Account, make the Minimum Payment by the Payment Due Date towards each Cardholder Account and each VPA Account, equal to the lesser of (i) \$10.00, plus interest, plus Fees, or (ii) that Cardholder Account's and VPA Account's New Balance, in order to keep the Cardholder Account and VPA Accounts (and thereby the Customer Account) up to date.

If Corporate Billing combined with Finance Office Billing, or Individual Billing combined with Finance Office Billing has been selected for a Customer Account, the Customer must, in connection with each Finance Office Account under that Customer Account, make one Minimum Payment by the Payment Due Date towards the Finance Office Account, equal to the lesser of (i) \$10.00, plus interest, plus Fees, or (ii) the sum of each Cardholder Account's and VPA Account's New Balance assigned to that Finance Office Account, in order to keep the Cardholder Accounts and VPA Accounts (and thereby the Customer Account) up to date. A Customer who selects Corporate Billing combined with Finance Office Billing, or Individual Billing combined with Finance Office Billing, may instead choose to make a Minimum Payment towards each individual Cardholder Account and each VPA Account, as described above. If Individual Billing combined with Finance Office Billing has been selected for a Customer Account, a payment to the Customer Account will be rejected (i.e. payments must be made to the Finance Office Account, and to individual Cardholder Accounts or VPA Accounts).

Each of these amounts will be indicated on each Billing Statement. Any past due amount will be included in the Minimum Payment amount.

The Customer must also pay any amount that exceeds an Account Credit Limit immediately, even though Royal Bank may not yet have sent a Billing Statement on which that excess appears.

The Customer must keep each Account up-to-date at all times by at least making the Minimum Payment as described herein by the Payment Due Date each month, even if Royal Bank is delayed in or prevented from making available, for any reason, any one or more Billing Statement(s). The Customer must contact one of Royal Bank's branches or its Cards Customer Service, using the contact information indicated on previous Billing Statements, at least once a month during such a delay or interruption to obtain any payment information the Customer does not have and needs to know in order to comply with its obligation to make payments under these Commercial Card Program Service Materials.

d. No Over Payment

The Customer is not permitted to make a payment on an Account exceeding the Account Credit Limit, unless the Debt at the time of the payment is more than the Account Credit Limit.

If the Customer does in fact make a payment of more than the Account Credit Limit, such over payment will not have the effect of increasing the Account Credit Limit and/or providing the Customer with additional credit. Also, interest will not be paid on the positive balance. Any positive balance is not considered a deposit for the purpose of insurance given by the Canada Deposit Insurance Corporation.

e. Payment Allocation

When the Customer makes a payment, Royal Bank will apply the payment amount first to any interest, second to balances that have previously



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been billed, and third to the balance that has been billed on each Cardholder Account or VPA Account for the first time.

If the Customer makes a payment which exceeds the New Balance, Royal Bank will apply any payment in excess of the New Balance to amounts that have not yet appeared on the Billing Statement in the same manner as set out above.

Credits arising from returns or adjustments are generally first applied to transactions of a similar type, second to any interest and Fees, and the remainder to other Debt owing in the same manner as Royal Bank applies payments in excess of the Minimum Payment.

f. Overdue Accounts

If the Minimum Payment as set out on a Billing Statement for an Account is not made, such amount becomes an overdue Debt and such Account becomes an overdue Account ("**Overdue Account**").

If Corporate Billing has been selected for a Customer Account, whether combined with Finance Office Billing or not, and the Overdue Account remains unpaid after thirty-one (31) days, Royal Bank will send the Customer a notice indicating that the Customer Account is an Overdue Account and that no further transactions (other than making a payment) may be made on any Account, and Royal Bank may thereafter decline acceptance of any Cardholder Account or VPA Account under that Customer Account. If the Overdue Account remains unpaid after sixty-one (61) days, Royal Bank will again send the Customer a notice indicating that the Customer Account is an Overdue Account. If the Overdue Account remains unpaid after ninety-one (91) days, Royal Bank will revoke the Customer Account, as well as all Cardholder Accounts and VPA Accounts under the Customer Account, and cancel the Commercial Card Program. Royal Bank may also commence to convert all Debt outstanding on the Customer Account to a demand loan and assign a "special loans" officer to manage the relationship.

If Individual Billing has been selected for a Customer Account, whether combined with Finance Office Billing or not, and the Overdue Account remains unpaid after thirty-one (31) days, Royal Bank will send the Customer a notice indicating that the Cardholder Account or VPA Account is an Overdue Account and that no further transactions (other than making a payment) may be made on that Cardholder Account or VPA Account. If the Overdue Account remains unpaid after sixty-one (61) days, Royal Bank will again send the Customer a notice indicating that the Cardholder Account or VPA Account is an Overdue Account. If the Overdue Account remains unpaid after ninety-one (91) days, Royal Bank will revoke the Cardholder Account or the VPA Account. Royal Bank may also immediately revoke the Customer Account, as well as all Cardholder Accounts and VPA Accounts under the Customer Account, cancel the Commercial Card Program, and commence to convert all Debt outstanding on the Customer Account to a demand loan and assign a "special loans" officer to manage the relationship.

The Customer will pay the Overdue Account(s) and all other amounts due under the Accounts to Royal Bank. Royal Bank will not attempt to collect (i) amounts due on a Cardholder Account from an individual Cardholder, or (ii) amounts due on a VPA Account from a VPA User or the VPA Account Holder in their personal capacity.

g. Pre-Authorized Bill Payments

The Customer is responsible for any pre-authorized bill payments the Relevant Party has authorized merchants to charge to an Account, even after the Customer or Royal Bank closes the Account. If Royal Bank reissues or replaces a Physical Card and the Cardholder had set up recurring payments, the Customer agrees that Royal Bank may provide that merchant with the new Physical Card Information. If the Relevant Party wishes to discontinue any pre-authorized bill payment, the Relevant Party must contact the merchant in writing and then check a subsequent

Billing Statement to ensure that the payments have, in fact, stopped. If the payments have not stopped despite the instructions of the Relevant Party to a merchant, Royal Bank may be able to help the Customer if Royal Bank is given a copy of the written request to the merchant.

As part of its policies and procedures related to the Commercial Card Program, the Customer will ensure that each Cardholder and/or VPA User is required to provide the Program Administrator and/or the VPA Administrator with a current list of pre-authorized bill payment arrangements with each payee that are to be paid using a Cardholder Account and/or a VPA Account. Upon a Cardholder Account's and/or a VPA Account's closure, the Program Administrator and/or the VPA Administrator is responsible for immediately notifying the payee of all such pre-authorized bill payment arrangements that are discontinued.

9.3. Liability for Debt

Except as otherwise specifically set out in these Commercial Card Program Service Materials and as may otherwise be provided under the Liability Waiver Program, the Customer is ultimately liable for all Debt charged to each Cardholder Account and each VPA Account, including Debt resulting from transactions that are not for Eligible Purposes, no matter how it is incurred or who has incurred it, and even when the Customer selects Individual Billing and Royal Bank makes the Billing Statements available to the Cardholders and VPA Account Holders, and the Memo Statements available to the Customer.

10. Collection, Use and Disclosure of Information

This section supplements the terms and conditions pertaining to the collection, use and disclosure of the Customer's information set forth in the Legal Terms and Conditions.

The Customer will, prior to requesting the issuance of a Physical Card for an Employee of the Customer, or prior to the opening of a VPA Account in the name of a VPA Account Holder, obtain the following information with respect to each such Employee of the Customer or VPA Account Holder: the legal first and last names, date of birth, personal home address and personal telephone number. The Customer must keep this information for at least seven (7) years after a Cardholder Account and/or a VPA Account has been closed and must provide it to Royal Bank, upon request, within thirty (30) days.

Royal Bank will, prior to issuing a Physical Card to an Employee of the Customer, or prior to opening a VPA Account in the name of a VPA Account Holder, only obtain and keep the following information with respect to each such Employee of the Customer or VPA Account Holder: the legal first and last names, business address, business email address, business phone number and employee identification number. However, in certain circumstances, Royal Bank may require the Customer to obtain such additional information or documentation as Royal Bank may require to verify the identity of an Employee of the Customer or a VPA Account Holder, at a level sufficient to allow Royal Bank to issue a Physical Card to such Employee of the Customer or open a VPA Account in the name of such VPA Account Holder.

Even though a Physical Card is issued to a Cardholder and a VPA Account is opened in the name of a VPA Account Holder at the Customer's request, Royal Bank's primary business relationship is with the Customer. Royal Bank will not ascertain the personal creditworthiness of any Cardholder or VPA Account Holder by obtaining credit bureau reports on them, either at the time a Cardholder Account or a VPA Account is opened or periodically thereafter. Royal Bank may however make other inquiries or checks about them as required by Applicable Law, such as law related to the prevention of money laundering and funding of terrorism.

Except as otherwise specified in this Agreement, Royal Bank will not communicate with Cardholders or VPA Account Holders directly and will



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not send Cardholders or VPA Account Holders any marketing, promotion or offer. However, for Cardholders or VPA Account Holders who are participants in the RBC Rewards® program, Royal Bank may communicate with these Cardholders or VPA Account Holders if they have provided consent and their email address for that purpose.

The Customer consents to Royal Bank processing and analyzing information about how the Customer uses its Customer Account(s), how Cardholders use their Cardholder Account and how VPA Users use the VPA Account(s) to develop reports that may be made available to the Customer. Royal Bank will remain the owner of such information and reports and retain such information for so long as is appropriate for the purposes of these Commercial Card Program Service Materials, or at a minimum, as required by Applicable Law.

The Customer may request and receive reports from time to time, whether through RBC NextLogic Services or not, or otherwise have access to data and information pertaining to individual transactions and activities of Cardholders, VPA Account Holders and Users. The Customer will, as part of the Commercial Card Program, notify Cardholders, VPA Account Holders and Users, and obtain any required consent from each Cardholder, VPA Account Holder and User, in accordance with Applicable Laws, to the collection, use and disclosure of such data and information, including to RBC NextLogic Services, to Royal Bank, to the Customer and to other third parties.

Royal Bank may provide information related to amounts charged to a Cardholder Account or to a VPA Account to selected merchants and Suppliers used by the Cardholder, VPA Account Holder or VPA User, when requested by such merchants and Suppliers to analyze business trends, Customer needs and generally for marketing purposes. Royal Bank will ensure that the provision of such data will be in a format non-attributable to the Cardholder, VPA Account Holder, VPA Users or the Customer.

11. Fees and Charges

11.1. Interest Rates and Charges

The current Interest Rates are set out on each Billing Statement. They are expressed as annual percentage rates. The standard Interest Rates are indicated in the chart outlined in the "Standard Annual Fees, Grace Periods and Interest Rates" section of these Commercial Card Program Service Materials. The Interest Rates may change from time to time and if they do, Royal Bank will inform the Customer in advance.

If Corporate Billing has been selected for a Customer Account, whether combined with Finance Office Billing or not, the Customer can avoid interest on both Purchases and Fees on a Customer Account or a Finance Office Account by always paying the Customer Account's and/or the Finance Office Account's New Balance in full on or before the Payment Due Date, every month. The New Balance is indicated on each Billing Statement and is made up of the sum of all Purchases, Cash Advances, interest and Fees incurred on all Cardholder Accounts and VPA Accounts under a Customer Account or Finance Office Account, up to the Statement Date.

If Individual Billing has been selected for a Customer Account, whether combined with Finance Office Billing or not, the Customer can avoid interest on both Purchases and Fees on a Cardholder Account, VPA Account or Finance Office Account by always paying the New Balance in full on or before the Payment Due Date, every month. The New Balance is indicated on each Billing Statement and is made up of all Purchases, Cash Advances, interest and Fees incurred on a Cardholder Account or a VPA Account, or the sum of all Purchases, Cash Advances, interest and Fees incurred on all Cardholder Accounts and all VPA Accounts under a Finance Office Account, up to the Statement Date.

If the Customer does not pay an Account's New Balance in full on or before the Payment Due Date, the Customer will lose the interest-free

status for Purchases and Fees. If this happens, the Customer must pay interest on all Purchases and Fees indicated on that month's Billing Statement, as well as interest on all new Purchases and new Fees.

Interest is calculated from the transaction date, until the day Royal Bank posts a payment for the total amount owing. To regain the interest-free status on Purchases and Fees, the Customer must pay the Account's New Balance by the Payment Due Date. Interest on previously billed Purchases and Fees that has accrued since the end of the last Account Statement period to the date the payment in full of the New Balance is received, will appear on the next month's Billing Statement.

Cash Advances never benefit from an interest free Grace Period. This means that interest is charged from the transaction date.

Fees are treated in the same manner as Purchases for the purpose of charging interest. The transaction date for a Fee is the date that the Fee is posted to the Account.

Royal Bank does not charge interest on interest.

Royal Bank calculates interest daily; however it only adds it to the Account monthly. The amount of interest Royal Bank charges on an Account is calculated as follows:

- Royal Bank adds the amount the Customer owes each day, and divides that total by the number of days in the Billing Statement period. This is the average daily balance; and
- Royal Bank multiplies the average daily balance by the applicable daily Interest Rate(s) (obtained by taking the annual Interest Rate(s) and dividing it by the number of days in the year). Royal Bank then multiplies this value by the total number of days in the Billing Statement period to determine the interest Royal Bank charges.

If there is more than one applicable Interest Rate, Royal Bank calculates the amount of interest the Customer owes based on the average daily balances that apply to each Interest Rate.

Each Billing Statement will indicate the Minimum Payment, Payment Due Date, transaction and posting dates, and Interest Rates.

11.2. Currency of Fees

The currency of the Fees listed in these Commercial Card Program Service Materials is as follows:

- Canadian dollars: for the Commercial Avion, Commercial Cash Back and Commercial Visa Cards; and
- U.S. dollars: for the Commercial U.S. Dollar Card.

11.3. Standard Annual Fees, Grace Periods and Interest Rates

The following provides some guidance with respect to standard non-refundable annual fees, Grace Periods and standard Interest Rates for the Commercial Card Products.

The annual fee may be different from that indicated in these Commercial Card Program Service Materials if the terms and conditions for other banking and related services the Customer has with Royal Bank provide otherwise. For each Physical Card, an annual fee is charged on the first day of the month following the Cardholder Account opening (whether or not the Physical Card is activated) and annually thereafter on the first day of that same month.



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11.3.1. Applicable to Physical Cards

Commercial Card Product	Non-Refundable Annual Fees	Grace Period (days)	Interest Rate	
			Purchase Interest Rate	Cash Advance Interest Rate
	For Each Card			
RBC Commercial Avion Visa	\$120	21	19.99%	22.99%
RBC Commercial Cash Back Visa	\$60	21	19.99%	22.99%
RBC Commercial Visa	\$30	21	19.99%	22.99%
RBC Commercial U. S. Dollar Visa	\$60	21	19.99%	22.99%

11.3.2. Applicable to VPA Accounts

Commercial Card Product	Non-Refundable Annual Fees	Grace Period (days)	Interest Rate	
			Purchase Interest Rate	Cash Advance Interest Rate
	For Each Card			
RBC Commercial Avion Visa	\$0	21	19.99%	N/A
RBC Commercial Cash Back Visa	\$0	21	19.99%	N/A
RBC Commercial Visa	\$0	21	19.99%	N/A
RBC Commercial U. S. Dollar Visa	\$0	21	19.99%	N/A

11.4. Other Fees

a. Cash Advance Fee (applicable to Physical Cards only)

For all Commercial Card Products except the Commercial U.S. Dollar Card, when a Cardholder obtains the following types of Cash Advances, a \$3.50 CAD fee for each transaction will be charged to the Cardholder Account, unless otherwise stated:

- a cash withdrawal charged to a Cardholder Account at one of Royal Bank's branches or ATMs, or at any other financial institution's ATM, in Canada; or
- a Quasi-Cash Transaction charged to a Cardholder Account, in Canada.

If the Cash Advance occurs outside Canada, a \$5.00 CAD fee will be charged each time.

For the Commercial U.S. Dollar Card only, if the Cash Advance occurs in the U.S., a \$3.50 USD fee will be charged each time, and if the Cash Advance occurs outside the U.S., a \$5.00 USD fee will be charged each time.

Some factors outside of Royal Bank's control may influence whether the Cash Advance would be treated as a domestic or a foreign transaction. For example, if

a Cash Advance is missing the country code, Royal Bank will assume the Cash Advance is a foreign transaction and a \$5.00 CAD or USD fee, depending on the Commercial Card Product, will be charged each time.

Cash Advance Fees are charged within three (3) business days from when the transaction is posted to the Cardholder Account.

It is not possible to make a Cash Advance using a Virtual Card Number and therefore, no Cash Advance Fee will be charged for Virtual Card Numbers generated from a VPA Account.

b. Overlimit Fee

If the balance on any Cardholder Account exceeds the Cardholder Account Credit Limit or the balance on any VPA Account exceeds the VPA Account Credit Limit at any time during the Account Statement period, a \$29.00 fee will be charged to that Cardholder Account or VPA Account on the Statement Date and on each subsequent Statement Date if the balance remains over the limit. A maximum of one "Overlimit Fee" per Cardholder Account or VPA Account will be charged per Account Statement period.

c. Dishonoured Payment Fee

If a payment to an Account is not processed because a financial institution returns a cheque or refuses a pre-authorized debit, a \$45.00 fee will be charged to the Account where the payment was posted, on the date the payment reversal is posted. This fee is in addition to any other fee charged for insufficient funds in the banking account.

d. Account Statement Paper Copy

For each paper copy of an Account Statement, or for the reprint of an Account Statement, a \$5.00 fee will be charged to the Account within three (3) business days from when the copy was requested. Exceptions may be granted for Account Statements provided in an alternative format for accessibility purposes. For each Account Statement update obtained from a Royal Bank branch in Canada or, if requested by the Customer only, at an ATM that provides Account Statement updates, a \$1.50 fee will be charged to the Account within three (3) business days from each Account Statement update obtained.

e. Transaction Receipt Copy Fee

For a copy of any transaction receipt that relates to a transaction on the current Account Statement, no fee will be charged. Otherwise, a \$2.00 fee for each copy will be charged to the Account each time the situation occurs. Receipt copies are not always available for Purchases made using a Physical Card with a PIN.

The Customer is responsible for paying all Fees. Fees may change from time to time and if they do, Royal Bank will inform the Customer in advance.

11.5. Foreign Currency Conversion

Except for the Commercial U.S. Dollar Card, which is billed in U.S. dollars, all transactions indicated on an Account Statement are billed in Canadian dollars.

The exchange rate indicated on an Account Statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to the Cardholder Account or the VPA Account



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is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at [visa.com/exchange](https://www.visa.com/exchange). If interest is being charged to the Cardholder Account or the VPA Account, it will also be charged on the full value of foreign purchases, as determined by our exchange rate. For Commercial U.S. Dollar Cards, transactions are indicated in U.S. dollars, and the same principles will apply if an amount is charged in a currency other than U.S. dollars. For any questions, please contact Royal Bank.

12. Cardholder Accounts and Use of Physical Cards/VPA Accounts and Use of Virtual Card Numbers

12.1. General

a. Applicable to Cardholder Accounts and Physical Cards

A Physical Card can only be used by the Cardholder in whose name it has been issued and should only be used for an Eligible Purpose, including (i) making Purchases, whether the Cardholder buys in person, over the phone, on the Internet or by mail order; and (ii) making cash withdrawals from the Cardholder Account, which constitute Cash Advances, at one of Royal Bank's branches, at another financial institution or at an ATM.

The Customer may impose restrictions on all aspects of the use of a Physical Card, including usage restriction to selected merchants based on Merchant Category Code Groups and adjustments to a Cardholder Account Credit Limit, so long as such restrictions comply with these Commercial Card Program Service Materials and Applicable Law.

If the Customer wishes to either prevent or restrict usage of Physical Cards to selected merchants based on Merchant Category Codes, the Customer acknowledges that (i) Royal Bank defines the Merchant Category Code Groups at its own discretion; (ii) Royal Bank can only enforce Merchant Category Code restrictions to the extent it receives accurate Merchant Category Code data with the transaction authorization request; and (iii) Royal Bank has no liability for transactions declined or approved contrary to the intent of the Customer.

The Customer is responsible for obtaining such agreements or commitments as it considers appropriate from Cardholders with respect to the use of their Physical Card, including ensuring that the Physical Card is not used to purchase or pay for gambling, online gaming, illicit drug transactions or for any other illegal, improper or unlawful purpose, or if it has expired.

Royal Bank may refuse to authorize any other types of transactions at its discretion.

b. Applicable to VPA Accounts and Virtual Card Numbers

A Virtual Card Number can only be generated by a VPA User and should only be used for making Purchases that are for an Eligible Purpose, whether the VPA User buys over the phone, on the Internet or by mail order.

A Virtual Card Number cannot be used to make cash withdrawals from a VPA Account, which constitute Cash Advances, whether at one of Royal Bank's branches, at another financial institution or at an ATM.

The Customer may impose restrictions on all aspects of the use of Virtual Card Numbers, including with respect to the Supplier to whom a Virtual Card Number may be issued, the transaction amount, and usage restriction to selected Suppliers based on Merchant Category Code Groups, so long as such restrictions comply with these Commercial Card Program Service Materials and Applicable Law.

If the Customer wishes to either prevent or restrict usage of Virtual Card Numbers to selected Suppliers based on Merchant Category Code Groups, the Customer acknowledges that (i) Royal Bank defines the Merchant Category Code Groups at its own discretion; (ii) Royal Bank can only enforce Merchant Category Code restrictions to the extent it receives accurate Merchant Category Code data with the transaction authorization request; and (iii) Royal Bank has no liability for transactions declined or approved contrary to the intent of the Customer.

The Customer is responsible for obtaining such agreements or commitments as it considers appropriate from VPA Users to govern their use of Virtual Card Numbers, including ensuring that the VPA Account and Virtual Card Numbers are not used to purchase or pay for gambling, online gaming, illicit drug transactions or for any other illegal, improper or unlawful purpose, or if it has expired.

Royal Bank may refuse to authorize any other types of transactions at its discretion.

12.2. Debt Incurred Without Using a Physical Card

a. Applicable to the use of Physical Card Information

When a Cardholder incurs Debt without having presented their Physical Card, such as when making a Purchase over the phone, on the Internet or by mail order using their Physical Card Information, the legal effect is the same as if the Cardholder had used the Physical Card and signed a sales draft or receipt or entered their PIN.

b. Applicable to the use of Virtual Card Numbers

Royal Bank will treat a VPA User's input and approval of Supplier payment details in Visa Payables Automation as the VPA User's authorization to generate a Virtual Card Number. When a VPA User incurs Debt by generating a Virtual Card Number to pay a Supplier for a Purchase made over the phone or on the Internet, or when the Supplier enters the Virtual Card Number into its point-of-sale terminal, the legal effect is the same as if the VPA User used a physical (i.e. plastic) credit card and signed a sales draft or entered a PIN.

12.3. Cash Advances (Applicable to Physical Cards only)

Interest is always charged on a Cash Advance, from the day the Cash Advance is made. "Cash Advance Fees" also apply to certain Cash Advances. These fees are set out in the "Other Fees" sub-section of these Commercial Card Program Service Materials. The following types of transactions are treated as Cash Advances:

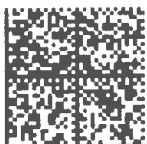
- when a Cardholder makes a cash withdrawal from the Cardholder Account at a Royal Bank branch or ATM, or at any other financial institution's branch or ATM; and
- when a Cardholder makes a Quasi-Cash Transaction from the Cardholder Account.

If the Relevant Party is uncertain as to whether a particular transaction will be treated as a Cash Advance or as a Purchase, the Relevant Party should contact Royal Bank.

12.4. Expiration, Reissuance and Replacement of Physical Cards Expiration of Virtual Card Numbers

a. Applicable to Physical Cards

The Physical Card expires at the end of the month indicated on the Physical Card. Cardholders must not use their Physical Card if it has expired. If anything is charged to a Cardholder Account after the Physical Card has expired, the Customer is still responsible for and must pay the Debt on such Physical Card. A reissued Physical Card will be issued before the expiration date indicated on the Physical Card. Reissued and



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replacement Physical Cards will continue to be sent to a Cardholder at the most current business address Royal Bank has on file for such Cardholder and in this way until the Customer advises Royal Bank to stop, provided the Cardholder Account is active and in good standing.

b. Applicable to Virtual Card Numbers

Each Virtual Card Number that has been generated from a VPA Account expires on the date selected by the VPA User. Once expired, the Virtual Card Number can no longer be used and the VPA User will need to approve the generation of a new Virtual Card Number.

12.5. Account Closure, Card Revocation or Suspension of Use

a. Applicable to Cardholder Accounts and Physical Cards

The Customer may close a Cardholder Account through RBC NextLogic at any time. Except as otherwise set out in these Commercial Card Program Service Materials, the Customer is liable to Royal Bank for all Debt resulting from the use of the Physical Card, until closure of the Cardholder Account.

If the Debt owing on an Account exceeds the Account Credit Limit, Royal Bank may suspend the right to use the Physical Cards, the Cardholder Accounts and all Services Royal Bank provides under these Commercial Card Program Service Materials, until the excess is paid in full.

Royal Bank may revoke or suspend a Cardholder's right to use their Physical Card and the Cardholder Account at any time without prior notice to the Relevant Party. A Cardholder must give up the Physical Card to the Customer or to Royal Bank at the request of either the Customer or Royal Bank.

b. Applicable to VPA Accounts and Virtual Card Numbers

The Customer may close a VPA Account at any time by calling Royal Bank. Except as otherwise set out in these Commercial Card Program Service Materials, the Customer is liable to Royal Bank for all Debt resulting from the generation of Virtual Card Numbers from such VPA Account, until closure of the VPA Account.

If the Debt owing on an Account exceeds the Account Credit Limit, Royal Bank may suspend the right to generate Virtual Card Numbers, and to use the VPA Account(s) and all Services Royal Bank provides under these Commercial Card Program Service Materials, until the excess is paid in full.

Royal Bank may revoke or suspend a VPA User's right to use the VPA Account and to generate Virtual Card Numbers at any time without prior notice to the Relevant Party.

12.6. No use of Cards after termination of the Commercial Card Program Service Materials

Cardholders must not use their Physical Card and VPA Users must not generate Virtual Card Numbers after the termination of these Commercial Card Program Service Materials. If anything is charged to a Cardholder Account or a VPA Account after the termination of these Commercial Card Program Service Materials, the Customer is still responsible for, and must pay the Debt on such Cardholder Account or VPA Account.

12.7. Credit and Refunds

If a store, merchant or Supplier issues a credit or otherwise gives a refund to a Cardholder or a VPA User, Royal Bank will reduce the balance of the Cardholder Account or the VPA Account by the amount of the credit or refund. However, if interest and/or Fees have been charged as a result of the transaction, Royal Bank will not refund the interest and/or the Fees.

12.8. Problems With a Purchase

Royal Bank is not responsible for any problem a Cardholder or a VPA User has with any Purchase. If the Cardholder has a problem with anything purchased using their Physical Card or Physical Card Information, or if a VPA User has a problem with anything purchased with a Virtual Card Number, the Customer must still pay all Debt as required by these Commercial Card Program Service Materials. The Relevant Party must settle the problem or dispute directly with the store, merchant or Supplier.

In some circumstances, Royal Bank may be able to help the Relevant Party resolve disputed transactions. If the Relevant Party wishes to discuss a dispute, it will contact Royal Bank using the contact information indicated on the Account Statement.

Royal Bank is not responsible if, at any time, a merchant or a Supplier does not honor a Physical Card or a Virtual Card Number, or for any other problem or dispute the Relevant Party may have with a merchant or a Supplier.

12.9. Personal Authentication Information for Physical Cards, Security Questions and Answers for Virtual Card Numbers, and Other Security Devices

a. Applicable to Cardholder Accounts and Physical Cards

Royal Bank will provide each Cardholder with the ability to select a PIN for their Physical Card, and include instructions on how to select and change it in the documentation accompanying the Physical Card. Royal Bank will treat the PIN as the Cardholder's authorization whenever it is used with the Physical Card. Any transaction made using the Physical Card with the PIN, including certain types of Cash Advances, will have the same legal effect as if the Cardholder signed a sales draft.

Protecting the security of Cardholder Accounts and Physical Cards is important. Each Cardholder must protect (i) the security of their Cardholder Account by keeping their Physical Card Information confidential and secure at all times, and (ii) the security of their Physical Card by keeping their Personal Authentication Information confidential, secure, and separate from their Physical Card at all times. Cardholders must select Personal Authentication Information which cannot be easily guessed. A combination selected from their name, date of birth, telephone numbers, address or social insurance numbers must not be used for Personal Authentication Information.

No one but the Cardholder is permitted to know or use their Personal Authentication Information, nor any other Security Devices which may be used or required for Internet transactions or other transaction types. Each Cardholder must keep these Security Devices confidential and separate from their Physical Card as well.

In addition to what is set out in these Commercial Card Program Service Materials, Royal Bank may from time to time instruct Cardholders to take additional steps to safeguard their Cardholder Account, Physical Card Information and Personal Authentication Information.

b. Applicable to VPA Accounts and Virtual Card Numbers

Royal Bank will provide each VPA User with the ability to manage Supplier profiles within Visa Payables Automation and to select and manage Security Questions and Answers to enable Suppliers to access and obtain Virtual Card Numbers, after such Virtual Card Numbers have been generated from the VPA Account by the VPA User. The Security Questions and Answers will be known to the VPA User and each respective Supplier.

Royal Bank will treat a VPA User's selection and use of Security Questions and Answers as the VPA User's authorization for a Supplier to



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access and obtain Virtual Card Numbers.

Protecting the security of VPA Accounts is important. Each VPA User must protect the security of the VPA Account by keeping the Security Questions and Answers and Virtual Card Numbers confidential, secure and separate from the VPA Account at all times.

No one but the VPA User and the Supplier are permitted to know the Virtual Card Numbers and respective Security Questions and Answers. No one but the VPA User is permitted to know any other Security Devices. Each VPA User must keep these Security Devices confidential and separate from the VPA Account as well.

In addition to what is set out in these Commercial Card Program Service Materials, Royal Bank may from time to time instruct VPA Users to take additional steps to safeguard the VPA Account and Virtual Card Numbers.

13. Unauthorized Transactions

13.1. Lost, Stolen, Unreceived or Intercepted Cards

a. Applicable to Physical Cards

If (i) a Physical Card is lost, stolen or has never been received by the Cardholder after it has been requested by the Customer or the Cardholder, (ii) the Cardholder suspects that their Physical Card is missing, or (iii) the Cardholder suspects that someone else may know their Personal Authentication Information or other Security Devices, the Cardholder must inform Royal Bank immediately.

If a Program Administrator or the Cardholder suspects that the Physical Card or the Physical Card Information is being used by a Person other than the Cardholder, the Program Administrator or the Cardholder must inform Royal Bank immediately.

Once any of the above events has been reported to Royal Bank, Royal Bank will be able to prevent the use of the Physical Card, Physical Card Information and Personal Authentication Information and the Customer will not be liable for any unauthorized use following the receipt of such report.

Also, if Royal Bank suspects unauthorized or fraudulent use of a Physical Card or the associated Physical Card Information, Royal Bank may block the Physical Card and prevent the use of the associated Physical Card Information without prior notice to the Cardholder.

b. Applicable to Virtual Card Numbers

If (i) a Virtual Card Number is lost, stolen or has never been received by the Supplier after it has been generated by the VPA User, (ii) the VPA User suspects that the Virtual Card Number has been intercepted and/or is being used by a Person other than the Supplier, or (iii) the VPA User suspects that someone else may know the VPA User's Security Questions and Answers (other than the relevant Supplier) or other Security Devices, the VPA User must cancel the Virtual Card Number in Visa Payables Automation immediately, and inform Royal Bank as soon as possible.

Also, if Royal Bank suspects fraudulent use of a VPA Account or the unauthorized generation of Virtual Card Numbers, Royal Bank may cancel or block the Virtual Card Number and prevent its use without prior notice to the VPA User.

Once the Virtual Card Number has been cancelled or blocked, the Customer will not be liable for any unauthorized use following such cancellation or blockage.

13.2. Fraudulent Transactions with a Card

a. Applicable to Physical Cards

For the purposes of this provision, "unauthorized use" of a Physical Card, Physical Card Information and/or Personal Authentication Information means use by a Person, other than the Cardholder, who does not have actual, implied or apparent authority for such use, and which does not benefit the Customer nor the Cardholder.

If a Physical Card, Physical Card Information and/or Personal Authentication Information is used in an unauthorized manner, the Customer will not be liable for those unauthorized charges provided that (i) the Cardholder is able to establish, to the reasonable satisfaction of Royal Bank, that the Cardholder has taken reasonable steps to protect their Physical Card against lost or theft and to safeguard their Physical Card Information and/or Personal Authentication Information in the manner set out in the Agreement, including these Commercial Card Program Service Materials, or as Royal Bank may otherwise advise Cardholders from time to time; and (ii) the Cardholder fully cooperates with Royal Bank's investigation.

However, the Customer will remain fully liable for all Debt incurred in connection with an unauthorized use of the Physical Card or the Physical Card Information if (i) the Cardholder contributed to the unauthorized or fraudulent use of the Physical Card or the Physical Card Information, or otherwise permitted access to the Cardholder Account, (ii) the Cardholder voluntarily disclosed their Personal Authentication Information or other Security Devices, (iii) the Cardholder failed to inform Royal Bank promptly that their Physical Card has been lost, stolen or remained unreceived, that the Cardholder suspected that their Physical Card was missing, or that the Cardholder suspected that someone else may have known their Personal Authentication Information or other Security Devices, (iv) the Program Administrator or the Cardholder failed to inform Royal Bank promptly that they suspected that the Physical Card or the Physical Card Information was being used by a Person other than the Cardholder, or (v) the Cardholder allowed any other Person to use their Physical Card or their Physical Card Information.

b. Applicable to Virtual Card Numbers

For the purposes of this provision, "unauthorized generation or use" of a Virtual Card Number means generation of a Virtual Card Number by a Person, other than the VPA User, or use of a Virtual Card Number by a Person other than the Supplier to whom a Virtual Card Number has been issued, who does not have actual, implied or apparent authority for such generation or use, and which does not benefit the Customer, the VPA User or the Supplier.

If a VPA Account is used in an unauthorized manner, such as if someone generates or uses a Virtual Card Number to make unauthorized Purchases or otherwise obtain the benefits of a Virtual Card Number or the VPA Account, the Customer will not be liable for those unauthorized Purchases provided that (i) the VPA User is able to establish, to the reasonable satisfaction of Royal Bank, that the VPA User has taken reasonable steps to protect the VPA Account and the Virtual Card Number(s) against unauthorized generation or use and to safeguard the Security Questions and Answers and other Security Devices in the manner set out in the Agreement, including these Commercial Card Program Service Materials, or as Royal Bank may otherwise advise VPA Users from time to time; and (ii) the VPA User fully cooperates with Royal Bank's investigation.

However, the Customer will remain fully liable for all Debt incurred in connection with an unauthorized generation or use of a Virtual Card Number if the VPA User (i) contributed to the unauthorized or fraudulent generation or use of the Virtual Card Number, or otherwise permitted access to the VPA Account, (ii) voluntarily disclosed the Security Questions and Answers (other than to the relevant Supplier) or other



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Security Devices, (iii) failed to cancel the Virtual Card Number or to inform Royal Bank promptly after suspecting that the Virtual Card Number has been lost or stolen, or that it remained unreceived by the Supplier, (iv) failed to cancel the Virtual Card Number or to inform Royal Bank promptly after suspecting that the Virtual Card Number has been intercepted and/or was being used by a Person other than the Supplier, or after suspecting that someone else may have known the VPA User's Security Questions and Answers (other than the relevant Supplier) or other Security Devices, or (vi) allowed any other Person to generate or use the Virtual Card Number.

13.3. Unauthorized Charges by Cardholders

The Customer may request Royal Bank to waive, in accordance with the Liability Waiver Program, the Customer's liability for certain Unauthorized Charges posted to a Cardholder Account by a Cardholder, as set out in the Liability Waiver Program Description.

Notwithstanding the foregoing, the Customer understands that if Individual Billing has been selected, any payments made by cheque to a Cardholder Account by a Cardholder, followed by a withdrawal by the Cardholder before such cheque gets refused by the Cardholder's financial institution, are not covered by the Liability Waiver Program.

The Customer will abide by the provisions of the Liability Waiver Program Description, in effect from time to time.

For clarity, the Liability Waiver Program is not available for VPA Accounts and VPA Users.

14. Loyalty Programs

14.1. RBC Rewards Program

If the Commercial Card Product earns RBC Rewards points, which can be redeemed for merchandise, travel and other rewards, the Customer acknowledges that the Relevant Party's participation in the "RBC Rewards program" is subject to the RBC Rewards Terms and Conditions, which are available for review at www.rbc rewards.com. Paper copies are available upon request by contacting Royal Bank using the contact information indicated on the Account Statements.

14.2. RBC Cash Back Program

If the Commercial Card Product earns the Customer a certain percentage of the total amount of eligible net Purchases charged to the Customer Account annually, the Customer acknowledges that the Customer's participation in the "Cash Back program" is subject to the RBC Cash Back Terms and Conditions, which are available for review at <http://www.rbcroyalbank.com/credit-cards/documentation.html>. Paper copies are available upon request by contacting Royal Bank using the contact information indicated on the Account Statements.

15. Amendments

15.1. Amendments to the Commercial Card Program Service Materials by Royal Bank

Royal Bank may amend, supplement, restate, or otherwise change these Commercial Card Program Service Materials at any time. If Royal Bank does make a change that it considers to be a material change, in its absolute discretion, such as changing the Interest Rates or the Fees applicable to the Commercial Card Products, Royal Bank will notify the Customer at least thirty (30) days before the change takes effect, by giving the Customer notice of the change(s) in any one or more of the following way(s): by (a) posting a notice in the "Announcement" section of RBC NextLogic, (b) sending the Customer a notice by mail; (c) adding a message on the Account Statement(s); (d) posting a notice in all of Royal Bank's branches; (e) displaying a notice at Royal Bank's ATMs; or (f)

posting a notice on Royal Bank's website and/or digital channels. If Royal Bank sends the Customer a notice by mail, it will be directed to the Customer's address last appearing on our records and such notice will be deemed sufficient for the Customer, Cardholders and VPA Users.

If any affected Service is used or any Debt remains unpaid after the effective date of a change, it will mean that the Customer is deemed to have agreed and consented to the change. If any change is not acceptable to the Customer, the Customer must immediately stop using the affected Services and contact Royal Bank for assistance.

The Customer agrees to be bound by the latest version of these Commercial Card Program Service Materials made available from time to time on Royal Bank's website, or otherwise provided to the Customer. The Customer agrees to regularly review these, and to review any notice of change outlined above.

15.2. Amendments to the Services by Royal Bank

Royal Bank may add, remove, or change any part or feature of the Commercial Card Products, RBC NextLogic and the RBC NextLogic Services without providing prior notice to the Customer.

15.3. Amendments to the Commercial Card Program

At the time the Commercial Card Program is established or shortly after, the Customer is required to make various decisions and selections with respect to the administration, management and maintenance of the Commercial Card Program. Except as otherwise set out in these Commercial Card Program Service Materials, should the Customer make any change to these initial decisions and selections in the future, or should the Card Facility Credit Limit (or the Total Credit Limit, when applicable) change from time to time, the Customer won't have to re-sign these Commercial Card Program Service Materials. Instead, Royal Bank will send a notice to the Customer confirming such change(s) to the Customer's Accounts.

16. Termination of the Commercial Card Program Service Materials

In addition to any other rights to terminate the Agreement or Services set forth in the Legal Terms and Conditions, Royal Bank or the Customer may terminate the Commercial Card Program and these Commercial Card Program Service Materials, at any time, by giving the other a written notice at least sixty (60) days prior to the effective date of termination, or as otherwise mutually agreed to in writing by the parties. For greater certainty, termination of the Commercial Card Program and these Commercial Card Program Service Materials will result in termination of all related Services, including all Cards and RBC NextLogic Services.

17. Miscellaneous

17.1. Delivery of Documents

Any Document, including any disclosure and Account Statements, may be delivered using one or more means of communication, which may include: (a) delivery in paper form, or (b) delivery in electronic form using any Electronic Channel, including posting on RBC NextLogic or on Royal Bank's website.

17.2. Electronic Documents and Consent

The Customer designates RBC NextLogic as its preferred and designated information system with respect to the Commercial Card Program, and consents to the provision by Royal Bank, and receipt by the Customer, of any Document through that Electronic Channel.

In certain circumstances, Royal Bank may also provide any Document through "Online Banking Message Centre", RBC Express, "Online Banking", facsimile (at the facsimile number provided by the Customer),



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or electronic mail (at the e-mail address provided by the Customer), in addition to providing them through RBC NextLogic.

The Customer recognizes that: (a) the Customer may revoke its consent under this provision at any time, in whole or in part if the option to partially revoke is provided by Royal Bank; (b) the Customer is responsible for informing Royal Bank of any changes to a designated information system where Royal Bank is in a position to accept such instructions at Royal Bank's discretion, and of any changes to the contact information related to any designated information system; (c) any Document will be held in accordance with Royal Bank's enterprise record retention policy, and will be made available to the Customer during the applicable retention period; (d) the Customer is responsible for retaining a copy of each Document; and (e) this consent takes effect immediately. Royal Bank may provide the Customer with any Document in paper form if Royal Bank deems appropriate, or if Royal Bank is unable to provide the Document in electronic form through the Electronic Channels at the above-noted designated information systems. The Customer is responsible for accessing the designated information system on at least a monthly basis, if applicable, in order to check for any notices provided pursuant to this section.

17.3. Transfer of Rights

Royal Bank may, at any time, sell, transfer or assign any or all of Royal Bank's rights under these Commercial Card Program Service Materials. If Royal Bank does so, Royal Bank can share information concerning any Account with prospective purchasers, transferees or assignees. In such case, Royal Bank will ensure that they are bound to respect the Relevant Party's privacy rights in the same way that Royal Bank is.

17.4. Limitations on Liability of Royal Bank

In addition to the limitations set forth in the Legal Terms and Conditions, Royal Bank tries to ensure that the Physical Cards, Physical Card Information and Virtual Card Numbers are accepted when presented. However, Royal Bank is not liable to the Relevant Party for any Losses, including special, indirect or consequential damages, that may result if, for any reason, (a) a Physical Card, Physical Card Information or Virtual Card Number is not accepted, (b) a Cardholder is unable to access the Cardholder Account, (c) a VPA User is unable to access the VPA Account, or (d) the Customer is unable to access the Customer Account or Finance Office Account.

17.5. Complete Agreement and No Waiver

This Agreement constitutes the complete agreement between the

Customer and Royal Bank with respect to the Commercial Card Program, the Account(s), the Card(s), and the related Services.

No failure on the part of the Customer to exercise, and no delay by Royal Bank in exercising, any right under this Agreement will operate as a waiver thereof, nor will any single or partial exercise by Royal Bank of any right under this Agreement preclude any other or further exercise thereof, or the exercise of any other right, by Royal Bank under this Agreement.

17.6. How to Contact Royal Bank

If the Relevant Party needs help or has questions about an Account, RBC NextLogic or the RBC NextLogic Services, the Relevant Party may visit www.rbc.com/corporatecardservices or contact Royal Bank during regular business hours, using the contact information indicated on Account Statements.

17.7. Complaints

If the Customer has a complaint, the Customer may call Royal Bank toll-free at 1-800-769-2511 at any time, contact us at Client Care Centre: Royal Bank Plaza, PO Box 1, Toronto, ON, M5J 2J5, or visit us at any Royal Bank branch during business hours. Royal Bank's complaint resolution process is explained in the brochure "How to Make a Complaint". The Customer may obtain a copy of this brochure at any Royal Bank branches, by calling the toll-free number indicated above, or online at www.rbc.com/customercare.

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if the Customer believes that its complaint relates to a violation of a federal consumer protection law, the Customer may submit its complaint to: Financial Consumer Agency of Canada, Enterprise Building, 6th Floor, 427 Laurier Avenue West, Ottawa, ON K1R 1B9. Telephone: 1-866-461-3222, www.fcac-acfc.gc.ca.

18. Authorization and Execution

If more than one Authorized Person is signing below, each one of them confirms having the power and authority to sign these Commercial Card Program Service Materials on behalf of the Customer and to legally bind the Customer.

If only one Authorized Person is signing below, such Authorized Person confirms having the power and authority to sign these Commercial Card Program Service Materials on behalf of the Customer and to legally bind the Customer, in each case, acting alone.

Client Acknowledgment

By signing these Commercial Card Program Service Materials, the Customer confirms that the Customer (a) has read these Commercial Card Program Service Materials, (b) agrees to and accept all of their terms, (c) consents to being provided with the Account(s) and the Card(s), (d) is requesting the benefits and services that are automatically provided with the Commercial Card Product(s), (e) is bound by these Commercial Card Program Service Materials, and (f) acknowledges the credit limits set out above, as of: **April 8, 2025**.

CORPORATION OF THE TOWN OF KEARNEY

Authorized Person's Signature

Name: **CHERYL PHILIP**

Title: **Signing Officer/Mayor**

Date:

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Authorized Person's Signature

Name: JENNISTINE LEBLOND

Title: **Signing Officer/Treasurer**

Date:

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‡ All other trademarks are the property of their respective owner(s).



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COUNCIL RESOLUTION # 2025 - _____

Date: May 1, 2025

MOVED BY:

- ☐ Beaucage, Keven
- ☐ Pateman, Heather
- ☐ Rickward, Michael – Deputy Mayor
- ☐ Sharer, Jill

SECONDED BY:

- ☐ Beaucage, Keven
- ☐ Pateman, Heather
- ☐ Rickward, Michael – Deputy Mayor
- ☐ Sharer, Jill

WHEREAS Section 270 of the Municipal Act, 2001 requires all municipalities in Ontario to adopt and maintain policies addressing the protection and enhancement of the tree canopy and natural vegetation;

AND WHEREAS small rural municipalities often lack the resources and urban contexts that necessitate such policies, making this requirement impractical and unnecessary for their unique circumstances;

AND WHEREAS local municipalities are best positioned to determine the environmental policies that are most relevant and effective for their communities;

NOW THEREFORE BE IT RESOLVED THAT the Council of the Corporation of the Town of Kearney formally calls on the Province of Ontario to amend Section 270 of the *Municipal Act, 2001* to remove the mandatory requirement for all municipalities to adopt a Tree Canopy Policy;

AND FURTHER THAT this resolution be circulated to the Association of Municipalities of Ontario (AMO), Rural Ontario Municipal Association (ROMA); local MPP and Associate Minister of Municipal Affairs and Housing, Graydon Smith, Minister of Municipal Affairs and Housing, Rob Flack, and all Rural and Northern Municipalities in Ontario for advocacy and support.

CARRIED ☐ _____

DEFEATED ☐ _____

Recorded Vote Requested by: _____

Recorded Vote:

Beaucage, Keven

Pateman, Heather

Philip, Cheryl – Mayor

Rickward, Michael – Deputy Mayor

Sharer, Jill

For

☐

☐

☐

☐

☐

Opposed

☐

☐

☐

☐

☐

THE CORPORATION OF THE TOWN OF KEARNEY

BY-LAW 2025-XX

**Being a By-law to set the 2025 Tax Ratios and 2025 Tax Rates
and to further provide for tax collection
and penalty and interest in default of payment thereof**

WHEREAS Section 312 of the *Municipal Act*, Chapter 25, S.O. 2001, as amended, requires Council to pass a by-law levying a separate tax rate, as specified in the By-law, on the assessment in each property class in the local municipality rateable for local municipality purposes;

NOW THEREFORE the Council of the Corporation of the Town of Kearney hereby enacts as follows;

1. That Appendix "A" is the schedule of Ratios for 2018 and is hereby adopted;
2. That Appendix "B" is the Schedule of Tax Rates for municipal purposes to be applied and is hereby adopted;
3. Tax rates for education purposes will be applied as specified by Provincial
4. That every owner of land shall be taxed accordingly to the Tax Rates on Appendix "A" and such tax shall become due and payable as follows:
First Installment 27-Aug-25
Second Installment 27-Oct-25
and non-payment of the amount in full, on the dates stated in accordance with this section shall constitute default;
5. A percentage charge of 1.25% shall be imposed for non payment of taxes on the first day of default being the 1st day of the month following the due date and every month the default continues;
6. Penalties and interest added on all taxes of the final tax levy in default shall become due and payable and shall be collected forthwith as if the same had originally been imposed and formed part of such unpaid final tax levy;
7. The Treasurer or designate may mail or cause the same to be mailed to the residence or place of business of such person indicated on the last revised assessment roll, a written or printed notice in the approved format specifying the amount of taxes payable.
8. That all monies owed to the Corporation of the Town of Kearney may be added to the tax roll and be collected in a like matter as taxes;
9. That taxes are payable in Canadian funds at the Town of Kearney Municipal Office, 8 Main Street, P.O. Box 38, Kearney, Ont. P0A 1M0 or at any Chartered Bank or Credit Union, or by direct deposit via telephone or internet banking. All payments shall be applied in accordance with Section 347 of the *Municipal Act*, S.O. 2001 c.25, as amended. All taxes shall be deposited to the credit of the Town of Kearney;
10. That this By-law shall come into full force and effect on the final date of passing.

READ A FIRST, SECOND AND THIRD TIME passed, signed and the Corporate Seal attached hereto, this 1st day of May, 2025.

Mayor

Clerk

The Corporation of the Town of Kearney
Appendix "A" to By-law 2025-XX
Schedule of 2025 Tax Rates and Tax Ratios

Class	Code	2025 Municipal Tax Rates	2025 Education Tax Rates	Total Rates	2025 Tax Ratios
Residential /Farm	RT	0.01033339	0.00153000	0.01186339	1.000000
Multi-Residential	MT	0.01033339	0.00153000	0.01186339	1.000000
Commercial Occupied	CT	0.011366729	0.00602794	0.01739467	1.100000
Commercial Occupied	XT	0.011366729	0.00602794	0.01739467	1.100000
Commercial Excess La	CU	0.00795671	0.00602794	0.01398465	0.770000
Commercial Vacant La	CX	0.00795671	0.00602794	0.01398465	0.770000
Industrial Occupied	IT	0.00909855	0.00789639	0.01699494	0.880500
Industrial Excess Land	IU	0.005914057	0.00789639	0.01381045	0.880500
Industrial Vacant Land	IX	0.005914057	0.00789639	0.01381045	0.880500
Farm Lands	FT	0.002583348	0.00038250	0.00296585	0.250000
Managed Forest	TT	0.002583348	0.00038250	0.00296585	0.250000
Aggregate	VT	0.00740354	0.00511000	0.01251354	0.716468
Special Area (lump sum Per Residence or Business	\$13.94				



April 24, 2025

Hon. Doug Ford
Premier of Ontario

Via email: Premier@ontario.ca

At the April 16, 2025 regular meeting of the Council of the Township of Zorra, the following resolution was passed:

WHEREAS the Ontario government has proposed expanding the "strong mayor" powers to 169 additional municipalities under the proposed legislation, which would grant mayors in these municipalities more authority, particularly concerning the control of municipal budgets and planning decisions;

AND WHEREAS this proposal has raised significant concerns regarding the centralization of power, erosion of local democracy, reduced accountability, and the potential for the abuse of power;

AND WHEREAS the proposed expansion of strong mayor powers undermines the collaborative nature of municipal governance, and diminishes the role of elected municipal councillors in representing the diverse interests of the community;

AND WHEREAS concerns have been raised about the negative impacts on public trust, democratic participation, and municipal decision-making processes, if mayors are given the ability to bypass council decisions without adequate consultation or oversight;

NOW THEREFORE BE IT RESOLVED THAT the Council of the Township of Zorra opposes the expansion of Strong Mayor Powers;

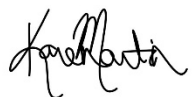
AND THAT the Council formally expresses its opposition to the Ontario government's proposal to expand Strong Mayor Powers to preserve local democracy, transparency, and accountability;

AND THAT the Council encourages advocacy for democratic principles and for municipal governance systems that prioritize collaboration, inclusivity, and democratic engagement;

FURTHER BE IT RESOLVED THAT a copy of this motion be forwarded to the Ontario Premier, the Minister of Municipal Affairs and Housing, all Ontario municipalities, as well as the Association of Municipalities of Ontario (AMO) for further action.

Disposition: Carried

Yours truly,



Karen Martin
Clerk
Township of Zorra

25-009

CC: Hon. Rob Flack, Minister of Municipal Affairs and Housing minister.mah@ontario.ca
All Ontario Municipalities
Association of Municipalities of Ontario (AMO) resolutions@amo.on.ca

LOCAL LABOUR MARKET PLAN 2025

NIPISSING &
PARRY SOUND
DISTRICTS



The Labour Market Group
Guiding partners to workforce solutions.

Ontario 

OVERVIEW

The Labour Market Group (LMG) is pleased to present the 2025 Local Labour Market Plan for the districts of Nipissing and Parry Sound. As always, the purpose of the Local Labour Market Plan (LLMP) is to identify significant labour market issues within the districts and set a strategic direction that addresses critical workforce development challenges and puts forth actions that will help alleviate them.



Our communities continue to see changes and challenges in labour force supply and demand. The change in the amount of international students, housing issues, the looming infiltration of artificial intelligence and the ever-increasing importance of mental health in the workplace have been featured consistently throughout news and media outlets this past year. We are also witnessing the largest generation gap in history. The workplace is now more age-diverse than ever before, with five generations--Traditionalists, Baby Boomers, Generation X, Millennials, and Generation Z--working side-by-side. All industries continue to face similar shortages of employees; affecting business expansion, economic growth and sustainability. In 2025, our local economy will require our community to continue to be innovative, welcoming and flexible to adapt, so we can provide our residents and newcomers with the skills and training needed to meet the regional needs of the future.



As workforce trends continue to evolve, ensuring the growth and sustainability of the current and future workforce is critical. Our population is aging and is therefore exiting the workplace faster than it can be replaced. Not only is this causing great difficulty for employers to find a qualified replacement workforce, demographic changes in the workforce are shifting attitudes towards work in general. Prioritizing the available workforce, including many newcomers, immigrants, and international students, allows our communities to develop the talent we need in our region amongst those that have

already chosen to live and work here. The workplace of yesterday does not fit the workforce of today. Younger generations of workers have different expectations and skills that employers have to embrace in order to sustain their everyday business needs. More than ever, employers must be cognisant of the toll that mental health plays on employees. Workplaces of today must prioritize the nurturing, training and mentorship of an up- and coming workforce and understand how impactful those pieces are to sustaining a qualified workforce for tomorrow.

The outcome of the LLMP and its resulting initiatives is designed to support area residents looking for work, entering or re-entering the job market, help employees remain employed and assist employers access the workers they need to be competitive. Technology, artificial intelligence and automation are influencing local economies at a rapid pace. Keeping abreast of broader global trends can ensure our local businesses are prepared for the workplace of tomorrow. Continued consultations with key partners will ensure we remain committed to working together to build a strong, resilient and skilled workforce that is prepared for tomorrow's economy.



INTRODUCTION

The Labour Market Group (LMG) is a non-profit organization that serves our community's efforts to address workforce challenges and opportunities through research, data and collaboration. For the past 28 years, we have been building on decades of learning about labour market issues and taking action to develop workforce related solutions in collaboration with our numerous partners.

As the Workforce Planning Board for the Nipissing and Parry Sound districts, LMG aspires to assist with the improvement of labour market conditions in local communities through enhanced collection and dissemination of local labour market information and community engagement to drive regional approaches in the planning projects and partnerships that support workforce development throughout the region.

Quality labour market Information and understanding employment related challenges is critical to helping governments, businesses, community organizations, and individuals respond to the changes throughout Nipissing and Parry Sound.



The 2025 LLMP provides an overview of current labour market conditions in the **Nipissing** and **Parry Sound** districts. This year's report includes several key pieces;

1. Update of Labour Market Indicators
 2. Canadian Business Counts
 3. Jobs Report data
 4. Employment Ontario Client data
 5. Apprenticeship and Skilled Trades
 6. Labour Market Action Plan
-

Each piece offers a unique snapshot of the local labour market and together provides great insight into the challenges faced by employers and job seekers in our region. This report builds on data explored in last year's report and the result is improved action strategies to address these complex issues.

In this report, labour market information from data sources such as Statistics Canada and other valid research reports are highlighted. This data is supplemented by research that LMG conducts along with input from extensive consultation from employers and key community partners.





1

Update of Labour Market Indicators

This section reviews various labour market indicators, including unemployment rates, participation rates, job vacancy rates, employment income data and migration data, to provide insight into the current state of the labour market in Nipissing and Parry Sound.

Unemployment Rates

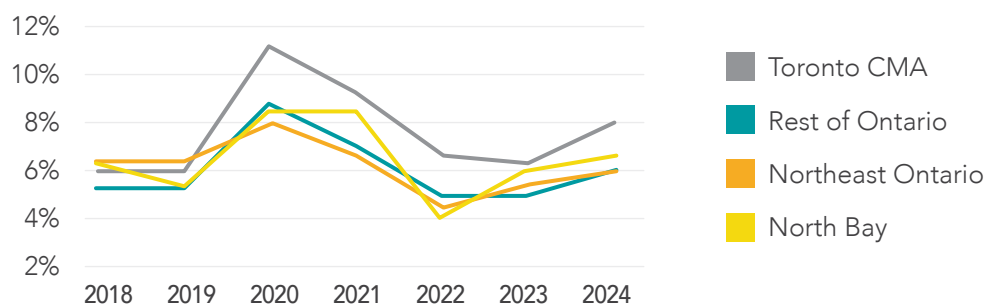
As has been regularly documented in past Local Labour Market Plan reports, COVID caused a large increase in the unemployment rates across Ontario. Table 1 compares unemployment rates by year, for two years before COVID (2018 and 2019), when COVID hit in 2020 and its aftermath in 2021, and the trajectory since then, up until 2024. Chart 1 illustrates the comparison (Ontario is excluded, so as not to clutter up the chart). These rates are reported for Ontario, for the Toronto Census Metropolitan Area (CMA),¹ for the Rest of Ontario (Ontario figures minus the Toronto CMA), for Northeast Ontario and for North Bay.²

TABLE 1: Annual unemployment rates, Ontario, Toronto CMA, Rest of Ontario, Northeast Ontario and North Bay, 2018-2024

	2018	2019	2020	2021	2022	2023	2024
Ontario	5.6%	5.6%	9.8%	8.1%	5.6%	5.7%	7.0%
Toronto CMA	6.0%	5.9%	11.0%	9.3%	6.4%	6.3%	8.0%
Rest of Ontario	5.3%	5.2%	8.7%	7.2%	4.9%	5.1%	6.1%
Northeast Ontario	6.4%	6.3%	8.0%	6.9%	4.5%	5.5%	5.9%
North Bay	6.3%	5.5%	8.5%	8.4%	4.2%	5.9%	6.7%

Statistics Canada, tables 14-10-0385-01, 14-10-0391-01 and 14-10-0327-01

CHART 1: Annual unemployment rates, Toronto CMA, Rest of Ontario, Northeast Ontario and North Bay, 2018-2024



Statistics Canada, tables 14-10-0327-01, 14-10-0385-01, 14-10-0391-01 and 14-10-0393-01

Overall, the path of each unemployment rate followed much the same trajectory: a significant increase in the year when COVID hit (2020), a decline over the next two years, and then increasing through 2023 and 2024.

If one were to display only the Ontario data, one would miss the fact that COVID had a more significant impact on the Greater Toronto Area than any other areas. In 2020, the annual unemployment rate in the Toronto CMA reached 11.0%, more than two percentage points higher than the 8.7% in the Rest

of Ontario. Although the unemployment rate had been slightly higher in Northeast Ontario before COVID, it did not rise as high during COVID as it had elsewhere, and it decreased in the same manner afterwards, and generally followed the same trajectory as the Rest of Ontario, as did the figures for North Bay. The main difference in the North Bay numbers is that the unemployment rate hardly declined in 2021, but then had a considerable drop in 2022. In 2023 and 2024, the rates rose again, like the rest of Northeast Ontario.

¹ The Toronto CMA encompasses the City of Toronto, York Region, Peel Region, all of Halton Region except Burlington, a portion of Durham Region (Pickering, Ajax and Uxbridge), together with New Tecumseth and Bradford West Gwillimbury (Simcoe County) and Mono (Dufferin County). The Toronto CMA accounts for almost half (47%) of Ontario’s labour force.

² Northeast Ontario includes the following census divisions: Nipissing; Manitoulin; Sudbury; Greater Sudbury; Timiskaming; Cochrane; and Algoma. It does not include Parry Sound.

Three-month Moving Average Unemployment Rate – Northeast Ontario

For smaller population areas, Statistics Canada provides data that represents a three-month moving average. The Labour Force Survey relies on a sample and Statistics Canada makes the data more robust by averaging the results across three months. With a three-month moving average, the reported figure for May is the average of the data for March, April and May.



TABLE 2: Unemployment rate, three-month moving average, Northeast Ontario and Rest of Ontario, January 2023 to December 2024

JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
2023 NORTHEAST ONTARIO											
4.7%	5.4%	5.8%	5.3%	5.1%	4.6%	5.0%	5.3%	5.6%	5.7%	5.4%	5.9%
2023 REST OF ONTARIO											
4.5%	4.8%	5.1%	4.9%	4.9%	4.8%	5.1%	5.5%	5.6%	5.5%	5.1%	5.1%
2024 NORTHEAST ONTARIO											
6.3%	6.7%	6.6%	5.9%	5.7%	5.4%	5.9%	6.2%	6.2%	6.1%	5.5%	5.5%
2024 REST OF ONTARIO											
5.3%	5.6%	6.0%	6.0%	5.9%	5.9%	6.3%	6.6%	6.5%	6.1%	5.8%	5.9%

Statistics Canada, Table 14-10-0378-01 and Table 14-10-0387-01

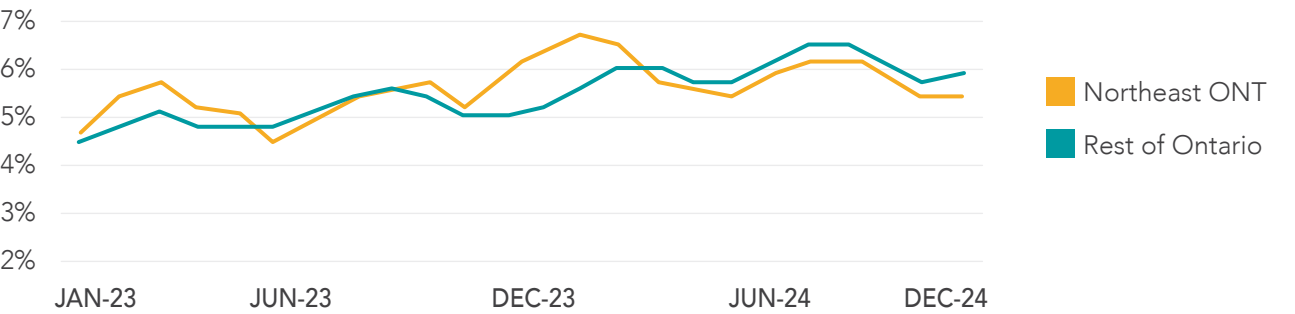
A three-month moving average will therefore have a time delay in terms of the impact of changes in any given month and it will also dampen the impact of any given month because that month's numbers are averaged with two other months. These are caveats to keep in mind when reviewing the following data, which relies on three-month moving averages.

In the case of Nipissing and Parry Sound, the North Bay data was only available for the annual figures, as the sample size becomes too small to report a monthly figure for North Bay, even with a three-month moving average. Therefore, for this section the data to be reported will be for Rest of Ontario and Northeast Ontario, both expressed as three-month moving averages. The monthly data for 2023 and 2024 is provided in Table 2 and this data is illustrated in Chart 2.

The main story to be drawn from 24 months of data is that unemployment rates have been slowly rising over this period, except that in Northeast Ontario it has stayed steady through 2024.



CHART 2: Unemployment rate, three-month moving average, Northeast Ontario and Rest of Ontario, January 2023 to December 2024



Statistics Canada, Table 14-10-0380-01 and Table 14-10-0387-01

Participation Rates

The participation rate measures the proportion of the resident population aged 15 years or older who are in the labour force, meaning that they are either employed or actively looking for work. Table 3 provides the annual participation rates for Ontario, for the Toronto CMA, for the Rest of Ontario, for Northeast Ontario and for North Bay. Chart 3 illustrates the comparison (Ontario is excluded, so as not to clutter up the chart).

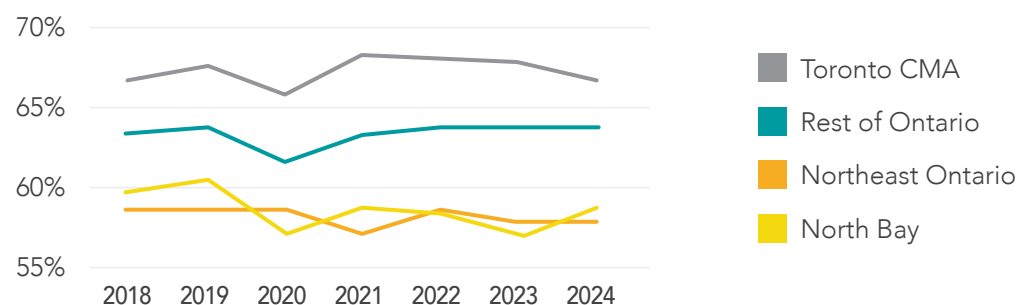
TABLE 3: : Annual participation rates, Ontario, Toronto CMA, Rest of Ontario, Northeast Ontario and North Bay, 2018-2024

	2018	2019	2020	2021	2022	2023	2024
Ontario	64.9%	65.3%	63.7%	65.2%	65.4%	65.5%	65.0%
Toronto CMA	66.4%	67.1%	65.9%	67.4%	67.3%	67.3%	66.5%
Rest of Ontario	63.7%	63.8%	62.0%	63.4%	63.9%	64.0%	63.8%
Northeast Ontario	58.4%	58.5%	58.1%	57.2%	58.5%	57.7%	57.5%
North Bay	59.5%	59.7%	57.4%	58.4%	58.2%	56.8%	58.2%

Statistics Canada, tables 14-10-0385-01, 14-10-0391-01 and 14-10-0327-01

It is often the case that when the unemployment rate goes up, the participation rate goes down, as individuals find it harder to find work and some drop out of the labour force. This was the case for all four areas profiled, as the participation rate dropped in 2020, corresponding with the increase in unemployment that year. The participation rates for Ontario, the Toronto CMA and the Rest of Ontario rebounded and in 2024 were at the same level they had been in 2018. In Northeast Ontario and North Bay, the participation rates struggled to recover and in 2024 were slightly lower than they had been in 2018.

CHART 3: Annual participation rates, Ontario, Toronto CMA, Rest of Ontario, Northeast Ontario and North Bay, 2018-2024



Statistics Canada, tables 14-10-0385-01, 14-10-0391-01 and 14-10-0327-01

Three-month Moving Average Participation Rate – Northeast Ontario and North Bay

Table 4 provides the three-month moving average participation rates for Northeast Ontario and the Rest of Ontario, and Chart 4 illustrates these figures. As in the case of the unemployment three-month moving average data, the data for North Bay is not available because of its smaller sample size.

The three-month moving average participation rate for the Rest of Ontario has stayed relatively steady over the 24-month period, increasing in

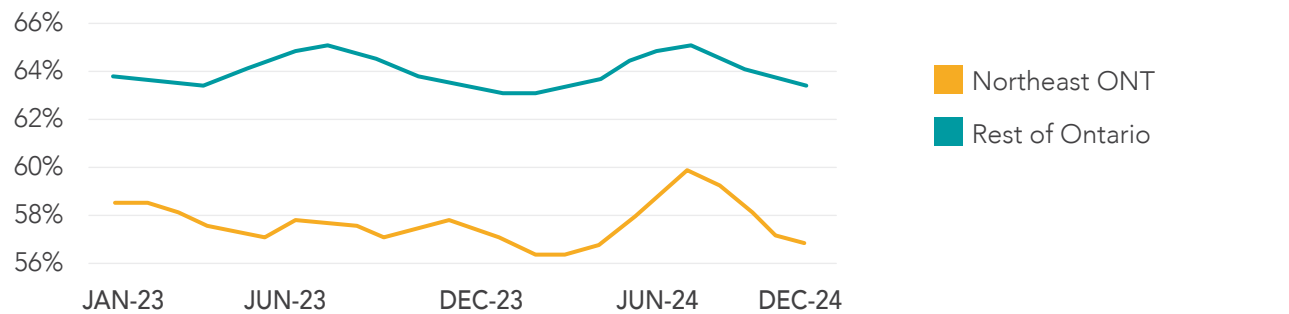
the summer as students join the workforce and dropping in the winter. The participation rate in December 2024 was only half a percentage point below what it had been in January 2023. The three-month moving average participation rate in Northeast Ontario has been slowly declining; even though there was a robust uptick in the summer of 2024, it was followed by a sharp decline. In December 2024, three-month moving average participation rate in Northeast Ontario was more than one and a half percentage points lower than what it had been in January 2023.

TABLE 4: Participation rate, three-month moving average, Northeast Ontario and Rest of Ontario, January 2023 to December 2024

JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
2023 NORTHEAST ONTARIO											
58.5%	58.4%	58.1%	57.6%	57.3%	57.2%	57.8%	57.7%	57.6%	57.2%	57.5%	57.8%
2023 REST OF ONTARIO											
63.8%	63.7%	63.5%	63.4%	63.8%	64.3%	64.7%	64.9%	64.6%	64.3%	63.9%	63.7%
2024 NORTHEAST ONTARIO											
57.4%	56.8%	56.4%	56.3%	56.7%	57.7%	58.8%	59.7%	59.2%	58.3%	57.1%	56.8%
2024 REST OF ONTARIO											
63.4%	63.1%	63.1%	63.3%	63.7%	64.3%	64.8%	64.9%	64.5%	64.0%	63.7%	63.3%

Statistics Canada, Table 14-10-0378-01 and Table 14-10-0387-01; LMG custom data

CHART 4: Participation rate, three-month moving average, Northeast Ontario and Rest of Ontario, January 2023 to December 2024



Statistics Canada, Table 14-10-0378-01 and Table 14-10-0387-01; LMG custom data



TABLE 5: Job vacancy rates, Toronto Region, Rest of Ontario and Northeast Ontario, Q1 2019 to Q3 2024

	Q1	Q2	Q3	Q4
2019				
Toronto Region	3.1%	3.2%	3.0%	3.0%
Rest of Ontario	3.4%	3.1%	3.0%	2.9%
Northeast Ontario	3.5%	3.5%	3.0%	3.0%
2020				
Toronto Region	2.9%	—	—	3.3%
Rest of Ontario	3.3%	—	—	3.7%
Northeast Ontario	3.4%	—	—	4.0%
2021				
Toronto Region	3.3%	4.0%	5.0%	5.1%
Rest of Ontario	3.8%	4.3%	5.3%	5.5%
Northeast Ontario	3.9%	4.2%	5.0%	5.6%
2022				
Toronto Region	5.2%	5.4%	5.0%	4.4%
Rest of Ontario	5.5%	5.8%	5.5%	5.0%
Northeast Ontario	5.8%	6.1%	5.9%	5.1%
2023				
Toronto Region	3.9%	3.8%	3.4%	3.0%
Rest of Ontario	4.8%	4.3%	3.8%	3.7%
Northeast Ontario	5.2%	4.9%	4.4%	4.3%
2024				
Toronto Region	3.0%	2.8%	2.6%	
Rest of Ontario	3.5%	3.0%	2.7%	
Northeast Ontario	3.9%	3.5%	3.2%	

Job Vacancy Rates

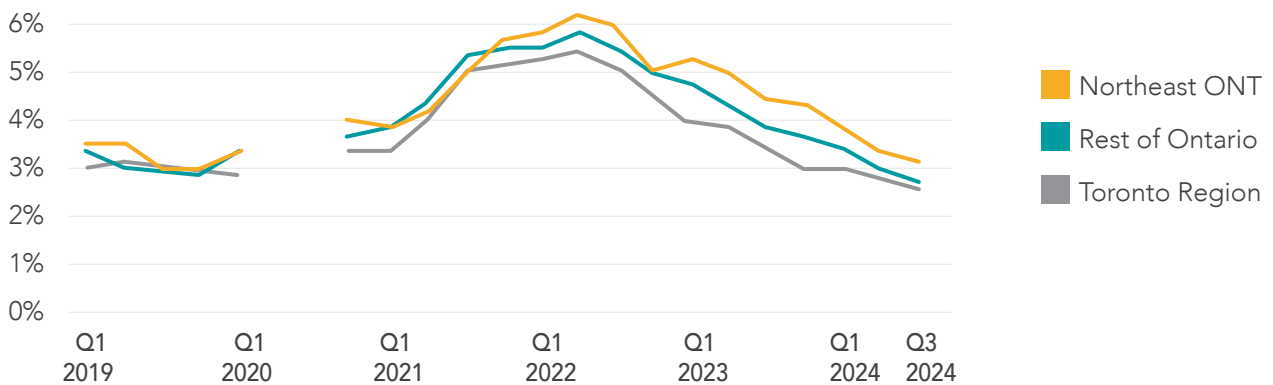
The job vacancy rate is calculated by adding up all job vacancies reported by employers and divided by the total number of filled jobs plus the total number of vacant jobs.

Table 5 provides the job vacancy rate by quarter, starting in Quarter One 2019, to establish the trend before COVID, until Quarter 3 2024, the last quarter for which there is data. During Quarters 2 and 3 of 2020, Statistics Canada did not administer the Job Vacancy and Wage Survey, as the pandemic lockdowns across the country essentially shut down a major portion of the labour market. The job vacancy rates are provided for the Toronto Economic Region,³ the Rest of Ontario (Ontario minus the Toronto Economic Region) and Northeast Ontario. Chart 5 illustrates the data.

³ The job vacancy rate is reported by economic region, not census metropolitan areas. There are only minor geographic differences between the Toronto CMA and the Toronto Economic Region.



CHART 5: Job vacancy rates, Toronto Region, Rest of Ontario and Northeast Ontario, Q1 2019 to Q3 2024



Statistics Canada, Table 14-10-0057-01

Before COVID, the job vacancy rate fluctuated between a relatively narrow band throughout 2019 and Q1 2020 for all three areas. Right after COVID, the job vacancy rate increased considerably, more so in Northeast Ontario, slightly lower in the Rest of Ontario, and lower still in the Toronto Region. There followed a slow and steady decline, until by Q3 2024, the job vacancy rate was lower in all three areas than the average for the five quarters in each area before COVID.

Another insight into the recent dynamics in the local labour market is provided by examining trends in job vacancy rates by occupations. Chart 6 shows the number of job vacancies in the Northeast Economic Region for the following three occupational categories:

- Health occupations
- Sales and service occupations
- Trades, transport and equipment operators and related occupations

The number of job vacancies in each of these categories varies considerably. In order to illustrate the trends over time and compare them, the number of job vacancies in Q1 2019 in each occupation is given a value of 100, and each subsequent quarter is expressed in relation to that Q1 2019 figure. Thus, a value of 105 means that the number of job vacancies in that quarter was 5% higher than the number for Q1 2019.

For each of these three occupations, apart from a large increase in job vacancies among Trades, Transport and Equipment Operators and Related Occupations in Q2 2019, the level of job vacancies stayed stable during the five quarters

before COVID. After COVID, the job vacancy levels rose sharply, doubling in most instances either in 2021 or early 2022.

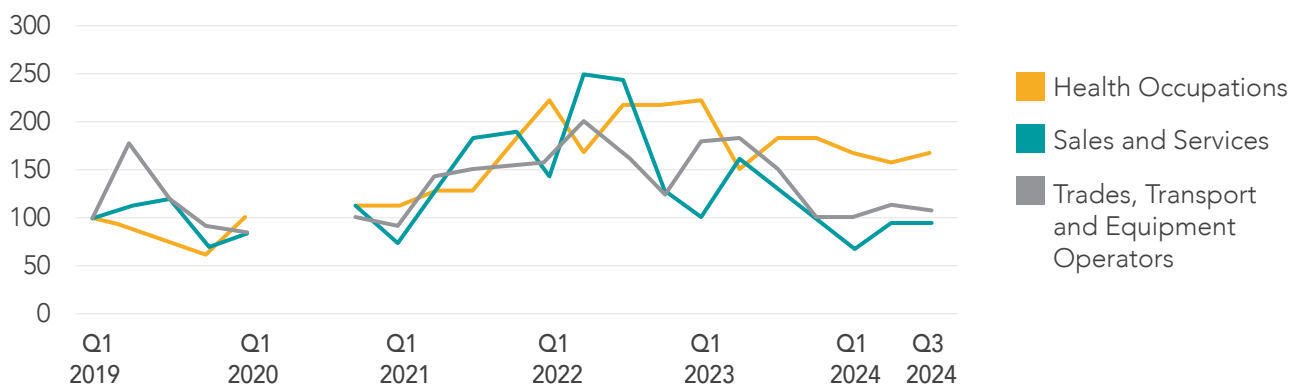
By Q2 and Q3 2022, the job vacancies for Sales and Service Occupations reached almost two and a half times what they had been in Q1 2019. But then, job vacancies in this occupation dropped off considerably, by Q4 2023 falling below what they had been in Q1 2019, and staying below that level through to Q3 2024.

Health Occupations, meanwhile, continued to experience higher levels of job vacancies, staying above one and half times the level in Q1 2019.

Trades, Transport and Equipment Operators and Related Occupations fell in between these other two occupations, tapering off in late 2023 and 2024, but continuing to have slightly higher job vacancy levels compared to Q1 2019.



CHART 6: Ratio of job vacancies for select occupations, Northeast Economic Region, Q1 2019 to Q3 2024 (Q1 2019 = 100)



Statistics Canada, Table 14-10-0444-01

The Job Vacancy and Wage Survey also collects data on the hourly wage being offered and provides an average offered hourly wage for each quarter. During this period, the rate of inflation increased, especially in 2022. For this reason, the data is presented in two formats: the actual average hourly wage (that is, the wage as reported for each quarter) and the constant average hourly wage (the wage re-calculated in terms of Quarter 3 2024 dollars, that is, a constant wage).

TABLE 6: Actual and Constant (Q3 2024) hourly wage, Toronto Economic Region and Rest of Ontario, Q1 2019 and Q1 2024

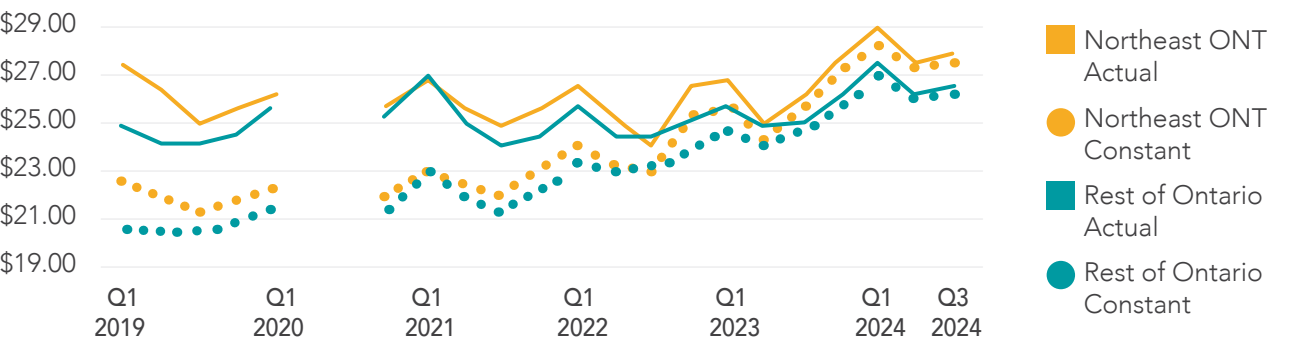
	Q1 2019	Q1 2024	% change
TORONTO REGION			
Actual	\$24.25	\$29.90	23.3%
Constant	\$29.15	\$30.41	4.3%
REST OF ONTARIO			
Actual	\$20.79	\$27.06	30.2%
Constant	\$24.99	\$27.52	10.1%
NORTHEAST ONTARIO			
Actual	\$22.75	\$28.35	24.6%
Constant	\$27.35	\$28.83	5.4%

To illustrate the stark difference, Table 6 shows the actual and constant offered hourly wage for each of the Toronto Economic Region, the Rest of Ontario and the Northeast Economic Region, for Q1 2019 and Q1 2024.

The trend in actual and constant dollars for each of Northeast Ontario and the Rest of Ontario are illustrated in Chart 7.

The actual wage was certainly increasing, but the purchasing power of that wage is more properly measured by the constant dollar value, because as the price of goods and services increased, what one could purchase with that increased wage was restricted by the fact that everything was increasing in price. From that perspective, the average offered wage in constant dollars increased only slightly over that five-year period compared to the actual dollar increase. When looking at the percentage change between Q1 2019 and Q1 2024 (shown in the last column of Table 6), in the Northeast Ontario Economic Region the change in actual dollars between those two quarters was 24.6%, whereas in constant dollars it was only 5.4%.

CHART 7: Average offered hourly wage, actual and constant (Q3 2024) dollars, Northeast Economic Region and Rest of Ontario, Q1 2019 to Q3 2024



Statistics Canada, Table 14-10-0057-01

Tax Filer Data

Tax filer data is derived from T1 income tax returns, where income tax forms filled out in the spring provide data on employment income in the previous calendar year. The tax filer data represents over 70% of the total population aged 15 years and older.

Table 7 shows the total number of tax filers with reported employment income⁴ for 2017 to 2022 (the most recent year for which there is data).

TABLE 7: Total number of tax filers with employment income, Nipissing, Parry Sound and Northeast Ontario, 2017-2021

	2017	2018	2019	2020	2021	2022
Nipissing	38,520	39,200	38,530	38,550	39,210	40,340
Parry Sound	19,740	19,950	19,560	19,460	19,800	20,630
Northeast ONT	265,100	268,870	262,540	260,940	263,010	271,950

Statistics Canada, Income and Financial Data of Individuals, Preliminary T1 Family File, 2017-2022

The number of tax filers have gone up and down over the last six years, increasing in 2018, decreasing in 2019, increasing very slightly in Nipissing but decreasing in Parry Sound and Northeast Ontario in 2020, and increasing yet again in 2021. But in 2022, there were large increases in all three areas: 2.9% in Nipissing, 4.2% in Parry Sound and 3.4% in Northeast Ontario.

Tables 8 and 9 provide the data for median employment income,⁵ for each of males and females, for Nipissing, Parry Sound, Northeast Ontario, Toronto CMA and the Rest of Ontario. The figures are expressed in constant 2022 dollars, to remove the effect of inflation. The general trend was for incomes to stay in a relatively narrow range between 2017 and 2020, with only Parry Sound males

TABLE 8: Median employment income, males, Nipissing, Parry Sound, Northeast Ontario, Toronto CMA and Rest of Ontario, 2017-2022 (2022 dollars)

	2017	2018	2019	2020	2021	2022
Nipissing	\$44,277	\$44,799	\$44,547	\$45,198	\$47,163	\$45,490
Parry Sound	\$39,602	\$40,992	\$41,055	\$41,775	\$44,888	\$43,030
NE ONT	\$48,256	\$49,252	\$48,984	\$49,536	\$51,691	\$49,610
Toronto CMA	\$51,771	\$52,209	\$51,875	\$52,815	\$54,607	\$52,550
Rest of ONT	\$51,072	\$51,663	\$51,275	\$51,510	\$53,428	\$52,046

Statistics Canada, Income and Financial Data of Individuals, Preliminary T1 Family File, 2017-2022

showing consistent growth in their median employment income. In 2021, there was a slight increase in the median employment income figure; this is likely due to the fact that during this COVID period, individuals in lower-paid occupations, such as customer-facing roles, were not working (and more likely receiving the COVID Canada Emergency Response Benefit – CERB), while workers in higher-paid occupations were able to continue working remotely. In 2022, the median employment income dropped in all areas, in part because lower-paid workers returned to work, but also because inflation actually reduced the real income of individuals.

TABLE 9: Median employment income, females, Nipissing, Parry Sound, Northeast Ontario, Toronto CMA and Rest of Ontario, 2017-2022 (2022 dollars)

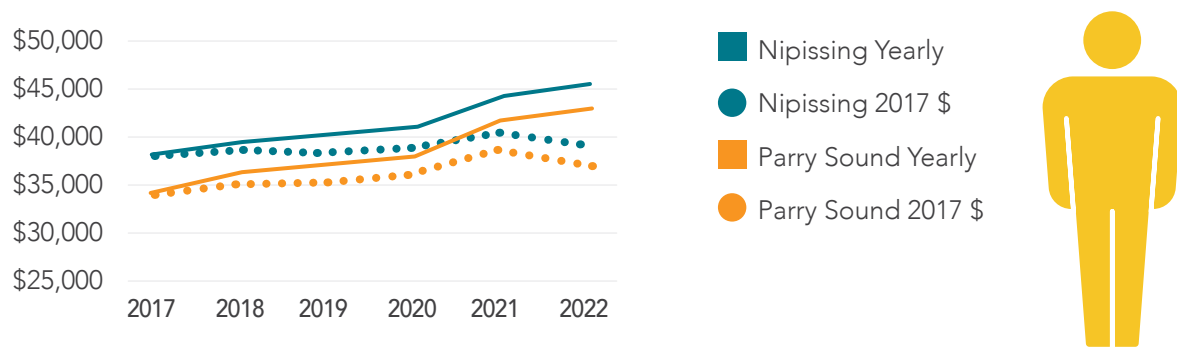
	2017	2018	2019	2020	2021	2022
Nipissing	\$34,800	\$35,191	\$35,395	\$35,891	\$37,594	\$36,930
Parry Sound	\$31,540	\$32,268	\$32,126	\$33,076	\$34,774	\$34,050
NE ONT	\$34,881	\$35,848	\$36,329	\$37,028	\$38,694	\$37,570
Toronto CMA	\$39,452	\$40,244	\$40,032	\$39,490	\$42,453	\$41,500
Rest of ONT	\$36,817	\$37,922	\$38,028	\$37,791	\$39,768	\$39,160

Statistics Canada, Income and Financial Data of Individuals, Preliminary T1 Family File, 2017-2022

4 Includes wages, salaries, commissions, tips and gratuities.
5 Median employment income represents the wage of that individual whose earnings are at the mid-point of the wages of all individuals; 50% of the warn earners earn less than that amount and 50% of the wage earners earn more than that amount.

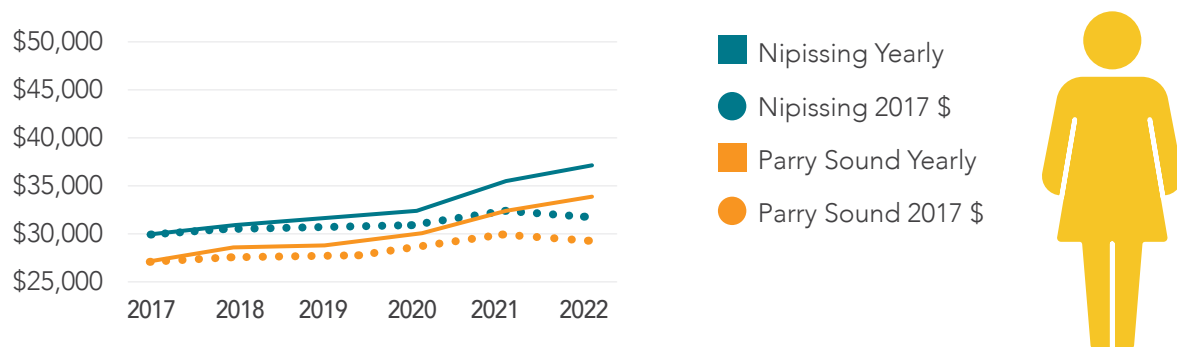


CHART 8: Median employment income, males, Nipissing and Parry Sound, 2017-2022 (2017 dollars)



Statistics Canada, Income and Financial Data of Individuals, Preliminary T1 Family File, 2017-2022

CHART 9: Median employment income, females, Nipissing and Parry Sound, 2017-2022 (2017 dollars)



Statistics Canada, Income and Financial Data of Individuals, Preliminary T1 Family File, 2017-2022



To visualize the impact that inflation has had on incomes, Charts 8 and 9 show the trajectory of median employment income for males and females in Nipissing and Parry Sound, highlighting two different measures. In both charts, the teal lines represent the incomes for Nipissing residents and the orange lines show the incomes for Parry Sound residents. The solid lines show the median employment income as expressed in current dollars, that is, for each year, that is the dollar amount for that year, the figure that one would see on one's pay stub or that one would report for tax purposes. The dotted lines show the figures adjusted for inflation, that is, in constant dollars using 2017 as the baseline. Each other year is expressed in the value of 2017 dollars (this is unlike the data presented in Tables 7 and 8, where the constant dollar reference is 2022 dollars).

Some Observations:

- The current dollar value for median employment income increased between 2017 and 2020, then jumped considerably in 2021 and by a slightly lesser extent in 2022; the rate of increase was slightly greater for Parry Sound residents than Nipissing residents
- However, the data adjusted for inflation shows a different story; in general, median employment income for Nipissing residents stayed relatively flat between 2017 and 2020, increased in 2021, then dropped in 2022; comparing constant dollar incomes between 2017 and 2022, overall, median employment income for Nipissing males increased by 3% and for Nipissing females by 6%
- Median employment income for Parry Sound residents, even after adjusting for inflation, increased more; even after declining in 2022, it was still 9% higher for Parry Sound males compared to 2017 and 8% higher for females
- The gap between the current value and the constant value increased each year and especially increased in 2022 in both Nipissing and Parry Sound, for males and females
- Essentially, the story can be expressed as follows: what workers “saw” was their pay cheque increasing (the solid line – current dollars), but the increase was not as great in constant dollars (the dotted line – constant dollars), except in 2021; but then what workers “felt” was that their pay cheque in constant dollars decreased in 2022



Migration Data

The migration data is derived from a dataset compiled by Statistics Canada using a comparison of addresses from individual income tax returns for two consecutive years. The data in this report covers the tax years from 2016-2017 to 2021-2022.

Tables 10 and 11 show the net migration figures by age group for each year between 2016/17 and 2021/22, as well as the net total for the five years, for each of Nipissing and Parry Sound. Net is the difference between the number of individuals migrating into an area minus the number of individuals migrating out of an area. A positive net figure means more individuals migrated in than migrated out.

TABLE 10: Net Migration by Age Groups, Nipissing, 2016-17 to 2021-22

	AGE					TOTAL
	0-17	18-24	25-44	45-64	65+	
2016-17	51	34	47	164	19	315
2017-18	22	90	12	172	-1	295
2018-19	183	95	175	179	-3	629
2019-20	132	127	274	232	39	804
2020-21	282	98	255	293	92	1,020
2021-22	263	214	527	500	115	1,619
2016-17 to 2021-22	933	658	1,290	1,540	261	4,682

TABLE 11: Net Migration by Age Groups, Parry Sound, 2016-17 to 2021-22

	AGE					TOTAL
	0-17	18-24	25-44	45-64	65+	
2016-17	89	-54	50	422	-127	380
2017-18	128	-72	151	378	5	590
2018-19	29	-1	68	354	-142	308
2019-20	113	-31	120	428	-80	550
2020-21	104	-4	128	461	-7	682
2021-22	164	-25	200	792	31	1,162
2016-17 to 2021-22	627	-187	717	2,835	-320	3,672

Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2021/22



Nipissing has had net migration in all age categories and in each year (except for two small negative numbers among those aged 65 years and older in 2017-18 and 2018-19). The trend line in total net migration has been generally upward each year. For most of these years, there were growing numbers in all age categories, and in 2021-22, there were two prominent age categories, those aged 25 to 44 and 45 to 64 years old, each accounting for around one-third of all net migrants. (Table 10 shows the numbers for Nipissing and Chart 10 illustrates the trends.)

Parry Sound has also had a generally upward trend in its net migration numbers, although in two age categories it has a net loss of residents, among those aged 18-24 years old and those

aged 65 years and older. By far, the biggest category of net migrants is those aged 45-64 years old.

Between 2016-17 and 2017-18, Parry Sound had slightly more net migrants than Nipissing, but in the three years following, Nipissing has had considerably more net migrants. In 2021-22, there was a very large increase in the net in-migration of those aged 45 to 64 years old, around 70% higher than the previous year, which itself was the highest figure over those previous five years. (Table 11 shows the numbers for Parry Sound and Chart 11 illustrates the trends.)

CHART 10: Net Migration by Age Groups, Nipissing, 2016-17 to 2021-22

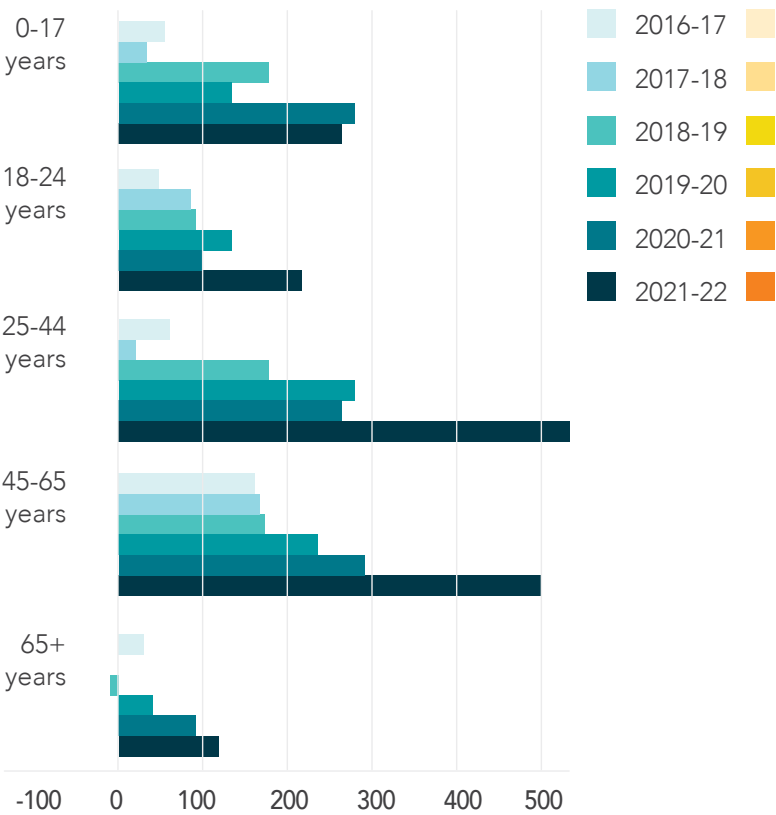
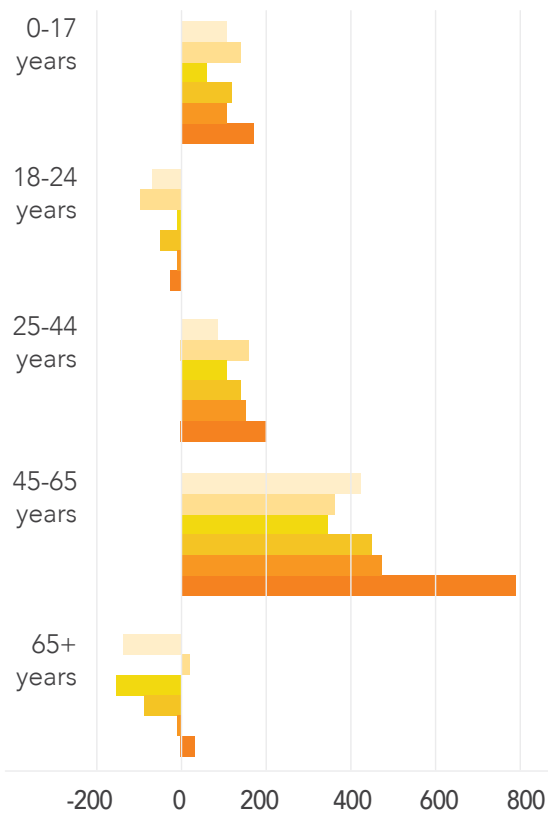


CHART 11: Net Migration by Age Groups, Parry Sound, 2016-17 to 2021-22



Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2021/22

Profiling the data by where migrants were coming from and going to provides a further insight into migration patterns. The next set of tables and charts show that data, categorized as follows:

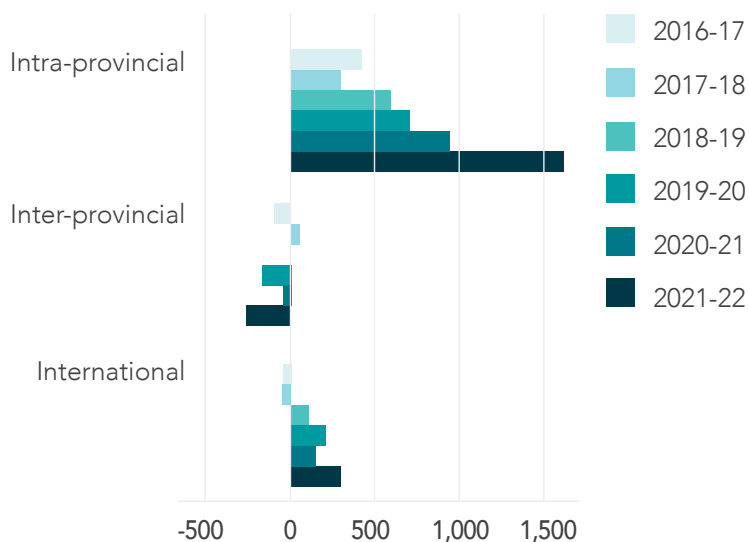
- Intra-provincial: movement to and from Ontario
- Interprovincial: movement to and from Canada, excluding Ontario
- International: movement to and from outside Canada

TABLE 12: Net Migration by Source and Destination, Nipissing, 2016-2022

	INTRA-PROVINCIAL		INTERPROVINCIAL		INTERNATIONAL		TOTAL	
	Males	Females	Males	Females	Males	Females	Males	Females
2016-17	215	216	-57	-32	4	-31	162	153
2017-18	210	89	21	3	-11	-17	220	75
2018-19	281	283	-11	7	39	30	309	320
2019-20	382	346	-49	-63	86	102	419	385
2020-21	504	459	-5	-46	59	49	558	462
2021-22	785	803	-88	-132	130	121	827	792
2016-17 to 2021-22	2,377	2,196	-189	-263	307	254	2,495	2,187

Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2020/22

CHART 12: Net Migration by Source and Destination, Nipissing, 2016-2022



In the case of Nipissing, the pattern is as follows: a very significant net number of residents arrive in Nipissing from other parts of Ontario, and that number has been increasing, and rose considerably in 2021-22; there is a small net migration out of Nipissing to other provinces, which also increased in 2021-22, and there is a small but slightly increasing number of net migrants from international sources. Table 12 provides the numbers and Chart 12 illustrates the trends.

Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2020/22

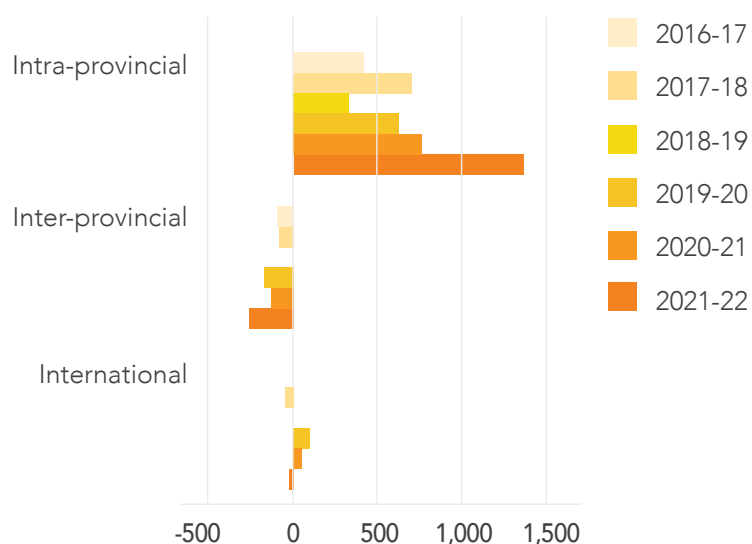


TABLE 13: Net Migration by Source and Destination, Parry Sound, 2016-2022

	INTRA-PROVINCIAL		INTERPROVINCIAL		INTERNATIONAL		TOTAL	
	Males	Females	Males	Females	Males	Females	Males	Females
2016-17	280	133	-14	-22	0	3	266	114
2017-18	341	303	-19	-11	-5	-19	317	273
2018-19	183	120	2	2	-2	3	183	125
2019-20	313	261	-27	-33	16	20	302	248
2020-21	325	381	-21	-29	17	9	321	361
2021-22	737	620	-81	-100	-8	-6	648	514
2016-17 to 2021-22	2,179	1,818	-160	-193	18	10	2,037	1,635

Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2020/22

CHART 13: Net Migration by Source and Destination, Parry Sound, 2016-2022



The pattern in Parry Sound is somewhat similar: migrants from the rest of Ontario represent almost all of the net total migrants to Parry Sound, that number stayed steady for most of these years, but had a large increase in 2021-22; there is a small net migration out of Parry Sound to other provinces, which also increased slightly in 2021-22; and there is a very small net migration from international sources. Table 13 provides the numbers and Chart 13 illustrates the trends.

Statistics Canada, Tax filer (T1FF) – Migration Estimates, 2016/17 to 2020/22



2

Canadian Business Counts

This section reviews various labour market indicators, such as unemployment rates, participation rates, job vacancy rates and other variables.

Introduction

A regular part of our annual review of labour market indicators includes profiling Statistics Canada's Canadian Business Counts, which reflects the number of business establishments in a community. We also profile how these numbers have changed, by size of establishment and by industry. As a general rule, Statistics Canada recommends against using its semi-annual count of businesses as a longitudinal barometer of whether the number of businesses is growing or shrinking in a given community, and they particularly cautioned against using this data to measure the impact that COVID had on the number of businesses. We note this caution but continue to use comparisons as an additional piece of evidence that contributes to our understanding of local business and employment patterns.

We are also including data from another Statistics Canada program, the [Experimental Estimates for Business Openings and Closures](#), as this provides another perspective regarding how businesses (and, by inference, employment) were affected during and after the pandemic.



This data is particularly relevant to the circumstances of the pandemic because a business closure can be temporary or permanent (as opposed to an exit). The experience of the pandemic included many businesses which closed for a limited period of time, but then re-opened.

The limitation of the data is that it is not available for smaller geographies, but rather only for provinces and census metropolitan areas. Even for smaller census metropolitan areas, the data is not available for all industries, because the data groups become quite small and cannot be released due to confidentiality requirements.



Experimental Estimates for Business Openings and Closures

These estimates are derived from the Business Register which Statistics Canada maintains and are supplemented by payroll deduction files from the Canada Revenue Agency. This data provides the following information:

- **Business openings:** An establishment that had no employee in the previous month but has an employee in the current month.
- **Business closures:** An establishment that had an employee in the previous month but has no employee in the current month.
- **Active businesses:** An establishment that has an employee in the current month.
- **Continuing businesses:** An establishment that had an employee in the previous month and has an employee in the current month.



Active Businesses

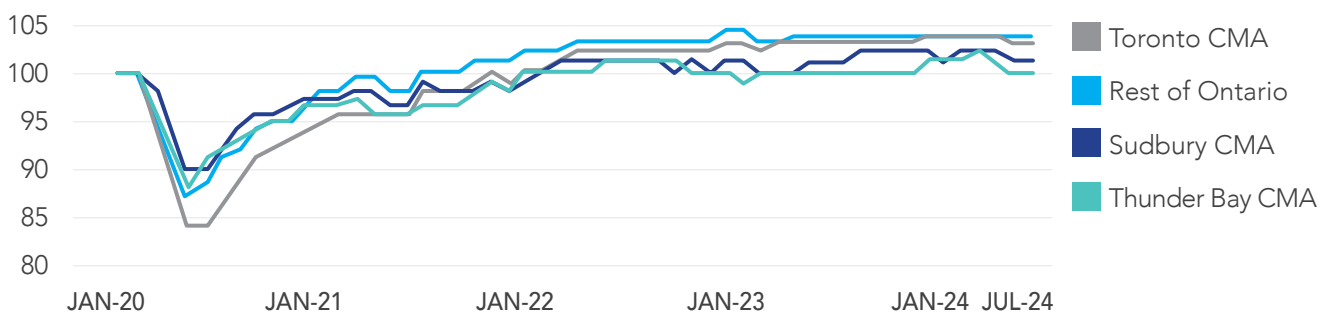
The first chart profiles active businesses in the Rest of Ontario (that is, excluding the Toronto Census Metropolitan Area or CMA), the Toronto CMA, and the two Northern Ontario CMAs profiled in this data: the Greater Sudbury CMA and the Thunder Bay CMA. Monthly data is provided from January 2020, to show the number just before COVID hit (March 2020), up to the most recent available figures (July 2024). All data in the chart is expressed in relation to the number of businesses active in January

2020; that figure is given a value of 100 and all subsequent months are a ratio of that 100. A value of 95 means that the number of businesses is 5% lower than the number present in January 2020.

All four areas followed a roughly similar trend as COVID struck, when the number of active businesses dropped precipitously, more so for the Toronto CMA (down to 84 in May 2020, that is, down 16%) and somewhat less so for Sudbury CMA (down to 90 in May 2020, a decline of 10%). The recovery was in full swing by the fall of 2020, but that recovery slowed down sooner for both the Sudbury CMA and the Thunder Bay CMA. By October 2021, the Rest of Ontario returned to the level of active businesses that had been present in January 2020; the Toronto CMA returned to that level by January 2022, and Sudbury CMA and Thunder Bay CMA reached their January 2020 levels by February 2022.

Since then, each area reached a slightly higher plateau through 2023 and 2024, but in June 2024, there was a slight drop everywhere. In August 2024, the number of active businesses was 3% higher in the Rest of Ontario compared to the January 2020 figures, in the Toronto CMA it was 3% higher, in the Sudbury CMA it was 1% higher, while in the Thunder Bay CMA it was at the same level as it had been in January 2020.

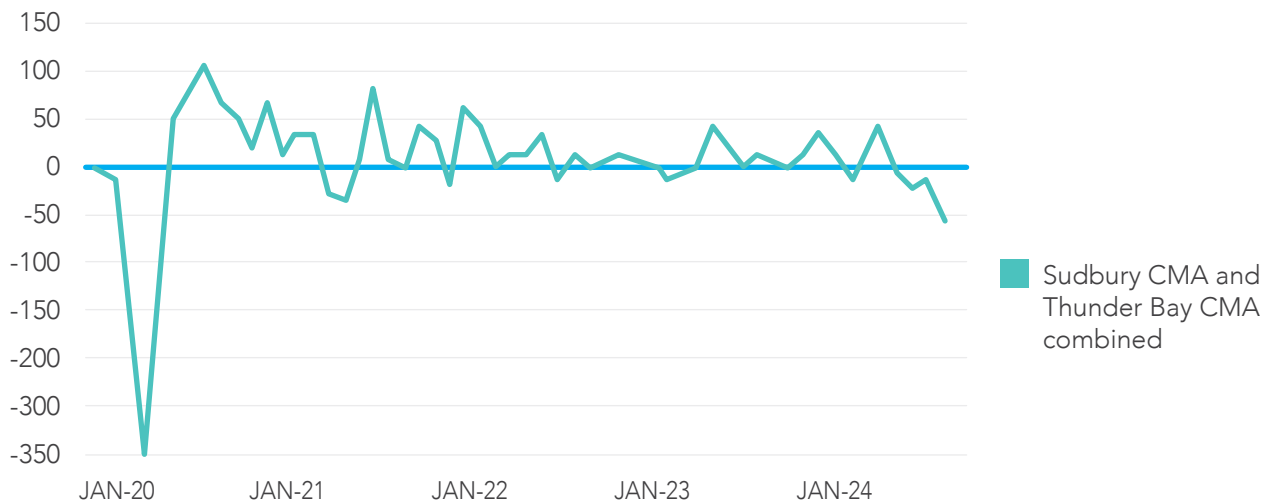
CHART 1: Active businesses, Rest of Ontario, Toronto CMA, Sudbury CMA and Thunder Bay CMA, January 2020 to August 2024 (January 2020 = 100)



Statistics Canada, Table 33-10-0270-01



CHART 2: Net difference between business openings and business closures, Sudbury CMA and Thunder Bay CMA combined, January 2020 to August 2024



Statistics Canada, Table 33-10-0270-01

Another way to look at these numbers is to focus on the difference between the number of business openings and the number of business closures per month. Chart 2 tracks this number for the two Northern CMAs, from January 2020 to August 2024. A positive number means there were more openings than closures and a negative number means there were more closures than openings.

The immediate net loss between business openings and closures was considerable at the onset of COVID: minus 149 in March 2020, minus 342 in April and minus 182 in May. The number started rebounding already in June 2020, but those initial losses were only made up by May 2022. However, right afterwards, there were further declines, and the longer-term trend line in the net figure in Chart 2 shows a continuing net decline. In May, June, July and August 2024, there was a combined net loss of 144 firms, half of which occurred in August alone. This raises questions regarding the direction of the Northern Ontario economy.



Industries

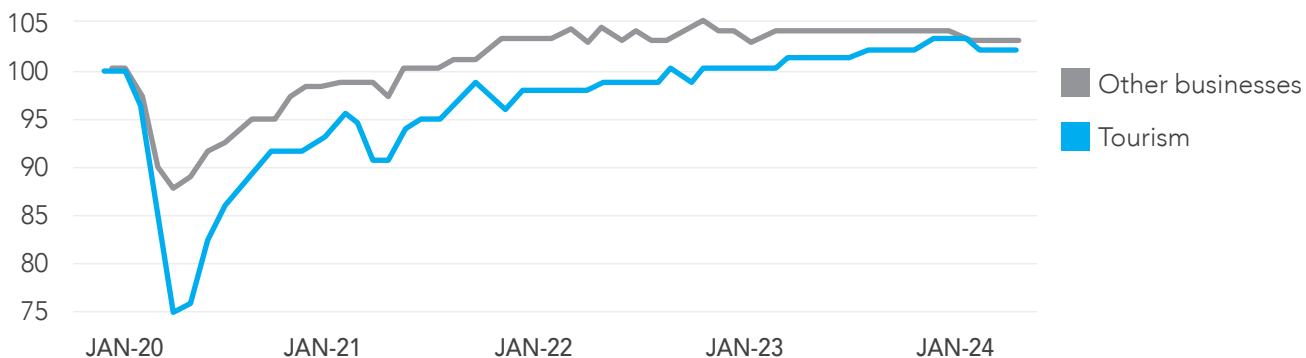
It is well-established that the tourism sector was particularly hard hit by the COVID lockdowns. These sectors include tourism transportation, travel services, recreation and entertainment, accommodation, and food and beverage services. The active business data is only available for larger geographies, so to illustrate the impact of COVID and the trajectory of the subsequent recovery, Chart 3 illustrates the trends for the Rest of Ontario, profiling the tourism sector and all other business sector industries (excluding tourism industries, as well as excluding industries in educational services and health care and social assistance).

By May 2020, soon after COVID struck, the number of tourism sector businesses had declined by 25%, whereas the drop among

all other business sector industries was half as severe (12%). While both sectors rebounded relatively quickly, the recovery for business sector industries was more robust, returning by October 2021 to the number of businesses which had been present in January 2020. The tourism recovery took much longer and was more likely to suffer greater setbacks with subsequent lockdowns, such that this sector only returned in February 2023 to its January 2020 level of establishments. Through 2023 and early 2024, the number of business sector establishments reached a plateau, whereas the number of tourism establishments continued to grow slowly. In the four months of May, June, July and August 2024, both sectors experienced slight declines in their numbers, such that by August 2024 the level of business sector establishments was around 3% higher than it had been in January 2020, while the tourism establishment number was around 2% higher.

Thus, while the tourism sector did suffer much more than other industries on account of COVID, and their recovery has taken a longer time, some four years after COVID there has finally been a convergence in the business growth trends across the tourism sector and all other business service sectors.

CHART 3: Active businesses, tourism industries and all other business sector industries, Rest of Ontario, January 2020 to August 2024 (January 2020 = 100)



Statistics Canada, Table 33-10-0270-01



Employment Size of Establishment

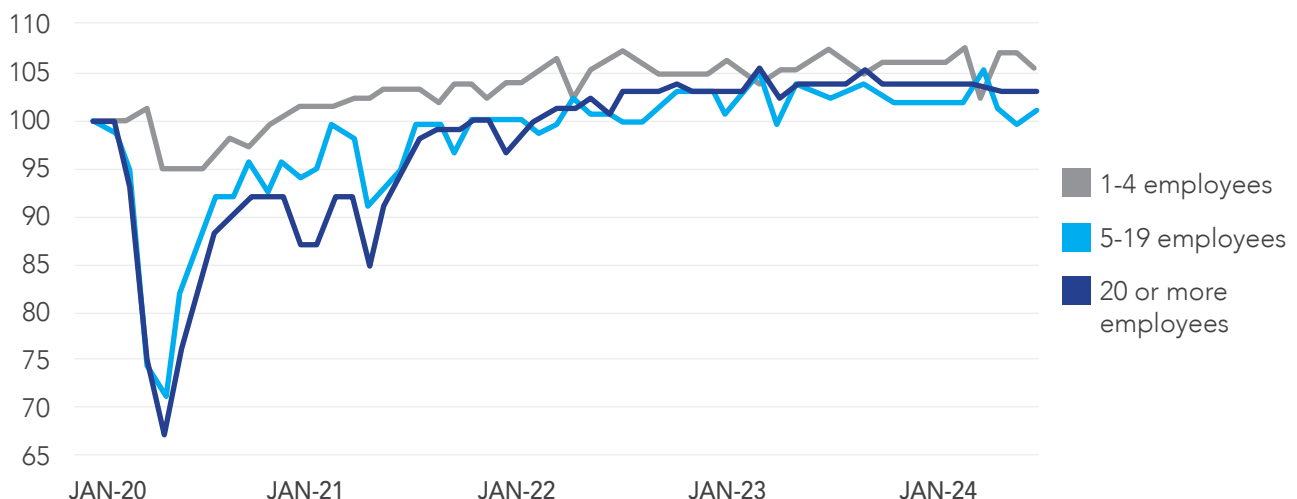
The changes in the number of establishments can also be examined by the employment size of the establishment. Chart 4 shows the results for the Rest of Ontario for all businesses, profiling three categories of employee size:

- **1-4 employees**
- **5-19 employees**
- **20 or more employees**

The greatest proportional decline as a result of COVID was among establishments with 20 or more employees (in May 2020, a 33% drop from January), followed closely by firms with 1 to 19 employees (29% drop), whereas firms with 1 to 4 employees declined much less (minus 5%), no doubt because as firms laid off workers but continued operating, they shifted from a larger employee size category to a smaller one. Over time, these two larger sized categories recovered and then increased further in number, but declined in June and July 2024, so that by August 2024 the number of firms with 20 or more employees was 3% higher than what it had been in January 2020, and the number of firms with 1 to 19 employees was 1% higher. The number of firms with 1 to 4 employees steadily increased over this period, such that the number in August 2024 was 6% higher than what it had been in January 2020.

The trajectory in the change in the number of firms in the tourism sector during this period was quite different.

CHART 4: Active businesses by number of employees, Rest of Ontario, January 2020 to August 2024 (January 2020 = 100)



Statistics Canada, Table 33-10-0722-01

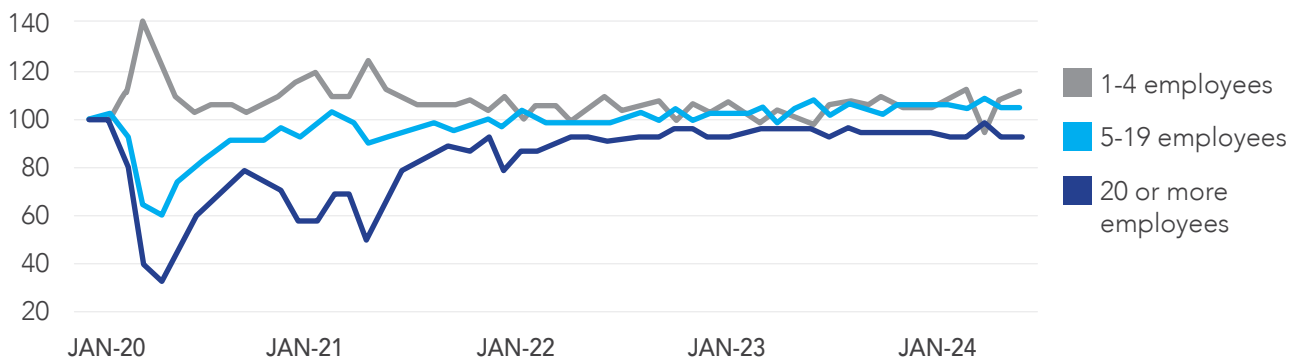


Chart 5 shows these results for the Rest of Ontario. There was an extremely large decline because of COVID among tourism firms with 20 or more employees, dropping 68% by May 2020 from the January 2020 level. The decline among firms with 5 to 19 employees was also considerable, at 38%, whereas the number of firms with 1 to 4 employees increased by 22%, which meant these larger firms shrank in size to much smaller operations. While all category sizes recovered, the recovery for firms with 20 or more employees was sluggish and even by

August 2024, their number was 8% below what it had been in January 2020, while firms with 5 to 19 employees grew by 5% and those with 1 to 4 employees grew by 11%. Thus, not only were the largest tourism establishments most affected in terms of their number, but one can also conclude that the impacts on employment were considerable.

The rest of this report relies on the familiar Canadian Business Count data which we have focused on for the past several years.

CHART 5: Active businesses in the tourism sector by number of employees, Rest of Ontario, January 2020 to August 2024 (January 2020 = 100)



Statistics Canada, Table 33-10-0722-01

Number of Businesses, by Size of Establishment and by Industry

Tables 1 and 2 provide the summary data for all businesses located in the Districts of Nipissing and Parry Sound for June 2024. The table provides two different counts:

- 1) Classified businesses: The major part of the table provides the data for all businesses for which the industry classification is known and shows the breakdown by number of employees as well;
- 2) All businesses, classified and unclassified: The last three rows of the table present the distribution of all businesses (classified and unclassified) by number of employees; roughly 8-9% of the total counts in each of Nipissing and Parry Sound represent businesses that are unclassified, lower than the provincial average of 10%. This means that for these businesses, Statistics Canada was unable to identify which industries these businesses belonged to.

Explanation for specific columns in the tables:

- The second-to-last column in each table shows the percentage distribution of all classified businesses by industry.
- The last column shows the ranking of the total number of classified businesses by industry, from the largest (1) to the fewest (20) number of businesses. The five industries with the most classified businesses have their ranking numbers bolded.
- The highlighted cells identify the three industries with the largest number of firms for each employee-size category (each column).
- Where under the percentage distribution a cell shows 0%, it does not mean there are no firms in that category, only that the number of firms, when expressed as a percentage of the total, is below 0.5% of the total and has been rounded down to 0%. Also, where the total is slightly less or more than 100%, this is due to rounding of the component percentages.



TABLE 1: Number of businesses by employee size range, June 2024

INDUSTRY SECTOR (2-DIGIT NAICS)	NUMBER OF EMPLOYEES								%	RANK
	0	1-4	5-9	10-19	20-49	50-99	100+	TOTAL		
11 - Agriculture	165	24	6	2	4	0	0	201	3%	11
21 - Mining	16	5	2	2	3	2	5	35	1%	18
22 - Utilities	24	1	1	0	0	2	0	28	0%	19
23 - Construction	369	188	80	31	25	5	5	703	10%	2
31-33 - Manufacturing	57	27	25	27	18	10	2	166	2%	12
41 - Wholesale Trade	56	28	30	21	9	1	0	145	2%	13
44-45 - Retail Trade	199	112	118	101	50	21	6	607	9%	4
48-49 - Transportation & Warehousing	156	44	12	9	9	7	6	243	4%	9
51 - Information & Cultural	47	20	16	4	2	2	0	91	1%	15
52 - Finance & Insurance	218	29	19	21	12	4	0	303	4%	8
53 - Real Estate, Rental & Leasing	1621	108	25	9	4	1	0	1768	26%	1
54 - Professional, Scientific & Technical Services	335	103	30	31	9	7	2	517	8%	6
55 - Management of Companies	39	1	2	3	0	1	1	47	1%	17
56 - Administrative Support	132	56	20	14	8	4	0	234	3%	10
61 - Educational Services	46	10	7	6	4	2	6	81	1%	16
62 - Health Care & Social Assistance	349	156	67	40	25	12	11	660	10%	3
71 - Arts, Entertainment & Recreation	73	13	4	10	6	2	1	109	2%	14
72 - Accommodation & Food Services	118	60	54	41	43	15	2	333	5%	7
81 - Other Services	334	139	45	22	5	2	0	547	8%	5
91 - Public Administration	0	3	1	5	4	5	8	26	0%	20
CLASSIFIED BUSINESSES	4354	1127	564	399	240	105	55	6844		
% of All Classified & Unclassified Businesses	65%	16%	8%	6%	3%	1%	1%	100		
Cumulative %	65%	81%	89%	95%	98%	99%	100			
Ontario % of Classified & Unclassified Businesses	73%	16%	5%	3%	2%	1%	1%			

Statistics Canada, Canadian Business Counts, June 2024

 RANK 1
26%

 RANK 2
10%

 RANK 3
10%


TABLE 2: Parry Sound number of businesses by employee size range, June 2024

INDUSTRY SECTOR (2-DIGIT NAICS)	NUMBER OF EMPLOYEES								%	RANK
	0	1-4	5-9	10-19	20-49	50-99	100+	TOTAL		
11 - Agriculture	128	24	5	2	0	0	0	159	3%	11
21 - Mining	7	2	0	4	1	0	0	14	0%	19
22 - Utilities	9	0	1	1	0	0	0	11	0%	20
23 - Construction	492	270	100	30	9	2	0	903	20%	1
31-33 - Manufacturing	72	23	17	9	6	5	2	134	3%	12
41 - Wholesale Trade	51	12	9	6	3	0	0	81	2%	14
44-45 - Retail Trade	143	72	50	34	25	6	4	334	7%	5
48-49 - Transportation & Warehousing	129	35	16	6	3	1	0	190	4%	9
51 - Information & Cultural	27	12	6	1	0	0	0	46	1%	15
52 - Finance & Insurance	145	17	4	8	3	1	0	178	4%	10
53 - Real Estate, Rental & Leasing	821	48	3	2	0	0	0	874	19%	2
54 - Professional, Scientific & Technical Services	271	74	17	9	1	1	0	373	8%	3
55 - Management of Companies	30	1	0	0	0	0	0	31	1%	17
56 - Administrative Support	140	40	12	13	0	1	0	206	5%	8
61 - Educational Services	20	1	5	3	1	1	0	31	1%	17
62 - Health Care & Social Assistance	147	66	14	14	13	1	8	263	6%	7
71 - Arts, Entertainment & Recreation	58	22	13	10	4	0	0	107	2%	13
72 - Accommodation & Food Services	147	44	27	22	20	5	1	266	6%	6
81 - Other Services	246	92	19	5	6	1	0	369	8%	4
91 - Public Administration	1	2	1	7	17	8	3	39	1%	16
CLASSIFIED BUSINESSES	3084	857	319	186	112	33	18	4609		
% of All Classified & Unclassified Businesses	69%	18%	7%	4%	2%	1%	0%	100		
Cumulative %	69%	86%	93%	97%	99%	100	100			
Ontario % of Classified & Unclassified Businesses	73%	16%	5%	3%	2%	1%	1%			

Statistics Canada, Canadian Business Counts, June 2024

RANK 1
20%



RANK 2
19%



RANK 3
8%



Some Observations:

- **Number of small firms:** Businesses are by far made up of small establishments. 65% of the classified and unclassified firms in Nipissing have no employees,¹ and another 16% have 1-4 employees; in Parry Sound, no employee firms account for 69%, and 1-4 employees another 18%; in both instances, the percentages of firms with 4 employees or less is lower than the figures for Ontario (last line of the table: 73% for no employees and 16% for 1-4 employees), especially in the case of Nipissing; on the other hand, looking at firms with 5 to 49 employees, in Nipissing they make up 17% of all firms, and in Parry Sound 13% compared to 10% for Ontario;
- **Highest number of firms by industry:** The second to last column provides the percentage distribution of all firms by industry. The three industries with the largest number of firms in Nipissing are Real Estate & Rental and Leasing, accounting for 25.8% of all firms (last three years: 26.2%; 26.3%; 25.3%); the second largest, Construction, represents 10.3% of all firms (last three years: 10.0%; 10.2%; 10.0%); and third, Health Care & Social Assistance, representing 9.6% of all firms (last three years: 9.4%; 8.8%; 9.3%); in Parry Sound, the largest are Construction at 19.6% (last three years: 19.4%; 19.5%; 19.5%); Real Estate and Rental & Leasing at 19.0% (last three years: 19.1%; 19.0%; 17.7%); and then Professional, Scientific & Technical Services at 8.1% (last three years: 7.6; 7.5%; 6.9%); by way of context, the five largest industries by number of firms in Ontario are: Real Estate & Rental and Leasing (24.1%); Professional, Scientific & Technical Services (13.7%); Construction (9.3%); Transportation & Warehousing (8.1%); and Health Care & Social Assistance (7.4%); the real lesson is that the proportions locally do not change much at all year-to-year, only by a fraction of 1%, although it is noteworthy that in June 2024, in Nipissing, Health Care & Social Assistance moved from the 4th largest industry by number of employers to 3rd, as did Professional, Scientific & Technical Services in Parry Sound;
- **Highest number of firms by size and industry:** The three largest industries by each employee size category have also been highlighted. The table demonstrates how the very large number of firms in the no employee size category drives the total numbers (in Nipissing, this means Real Estate & Rental and Leasing; Construction; and Health Care & Social Assistance; in Parry Sound, this means Construction; Real Estate & Rental and Leasing; and Professional, Scientific & Technical Services). In the mid-size ranges, firms in Retail Trade and Accommodation & Food Services come to the



fore (and in Nipissing, Health Care & Social Assistance). Among the largest firms (100 or more employees), in Nipissing they are found in: Health Care & Social Assistance; Public Administration; Retail Trade; and Transportation & Warehousing; in Parry Sound, these are found in Health Care & Social Assistance; Retail Trade; and Public Administration.

The growth in two sectors, resulting in Health Care & Social Assistance in Nipissing moving from 4th largest to 3rd largest number of employers, and the same for Professional, Scientific & Technical Services in Parry Sound, is examined in greater detail in the next two tables.

Table 3 shows the change in the number of firms, with zero employees and with employees, in Health Care & Social Assistance in Nipissing between June 2021 and June 2024, by detailed subsectors.

Table 4 shows the change in the number of firms, with zero employees and with employees, in Professional, Scientific & Technical Services in Parry Sound between June 2021 and June 2024, by detailed subsectors.



¹This actually undercounts the number of self-employed individuals. The Statistics Canada's Canadian Business Count database does not include unincorporated businesses that are owner-operated (have no payroll employees) and that earn less than \$30,000 in a given year.

Table 3 Observations:

- A few sectors had declines among firms with employees, but growth in the zero employee category.
 - Offices of physicians
 - Other ambulatory health care services
- One sector had large declines in the zero employee category but even larger growth in the with employee category.
 - Child day-care services
- There were far more increases among firms with zero employees (60) than among firms with employees (16).
- Several sectors saw considerable growth, though primarily among those with zero employees.
 - Offices of dentists
 - Offices of other health practitioners (also notable growth among firms with employees)
 - Out-patient care centres

TABLE 3: Change in the number of firms, with zero employees and with employees, in Health Care & Social Assistance in Nipissing, June 2021 to June 2024

	Zero employees	With employees
6211 - Offices of physicians	14	-5
6212 - Offices of dentists	16	1
6213 - Offices of other health practitioners	18	6
6214 - Out-patient care centres	10	1
6215 - Medical and diagnostic laboratories	2	-1
6216 - Home health care services	4	2
6219 - Other ambulatory health care services	5	-1
6221 - General medical and surgical hospitals	0	1
6222 - Psychiatric and substance use hospitals	0	-1
6223 - Specialty hospitals (except psychiatric and substance use)	0	0
6231 - Nursing care facilities	-1	0
6232 - Residential facilities for persons with an intellectual or developmental disability, a mental health or substance use condition	1	-1
6233 - Community care facilities for the elderly	-1	-1
6239 - Other residential care facilities	1	-1
6241 - Individual and family services	-2	4
6242 - Community food and housing, and emergency and other relief services	1	1
6243 - Vocational rehabilitation services	-1	1
6244 - Child day-care services	-7	10
TOTAL	60	16

Canadian Business Counts, June 2021 and June 2024

TABLE 4: Change in the number of firms, with zero employees and with employees, in Professional, Scientific & Technical Services in Parry Sound, June 2021 to June 2024

	Zero employees	With employees
5411 - Legal services	6	-2
5412 - Accounting, tax preparation, bookkeeping and payroll services	-1	4
5413 - Architectural, engineering and related services	6	0
5414 - Specialized design services	-2	2
5415 - Computer systems design and related services	8	11
5416 - Management, scientific and technical consulting services	43	2
5417 - Scientific research and development services	0	0
5418 - Advertising, public relations, and related services	8	2
5419 - Other professional, scientific and technical services	9	-3
TOTAL	77	16

Canadian Business Counts, June 2021 and June 2024

Table 4 Observations:

- As in Nipissing, there were many more increases among firms with zero employees (77) than among firms with employees (16)
- Management, scientific and technical consulting services had by far the largest increase in the total number of firms, although almost all these firms had zero employees
- Computer systems design and related services had the second largest increase and, significantly, a large increase among firms with employees; it is quite possible that more jobs were added in this subsector than among Management, scientific and technical consulting services
- The second largest increase among firms with employees was among Accounting, tax preparation, bookkeeping and payroll services

At the large end of the employee size spectrum, Nipissing has 23 firms with 200 or more employees, whereas Parry Sound has three:

- Nipissing firms with over 500 employees: two firms in other support activities for mining;

one short-haul freight rail transportation; four establishments in elementary and secondary schools (includes school boards); one community college; one university; one general hospital; one local public administration establishment;

- Nipissing firms with 200-499 employees: one firm in contract drilling (except oil and gas); one in broad-woven fabric mills; one department store; one in home auto supplies retailer; one in non-scheduled chartered air transportation; one in interurban and rural bus transportation; ; one other support for road transportation; one community health centre; one general hospital; one community care facility for the elderly; one provincial police service; one First Nations public administration establishment
- Parry Sound firms with 500 or more employees: one specialty hospital
- Parry Sound firms with 200-499 employees: one forging establishment; one community care facility for the elderly



Change in the Number of Firms by Industry, June 2023 to June 2024

Changes in the number of employers are experienced differently across the various industries. Tables 5 and 6 highlight the changes in the number of firms by industry and by employee size between June 2023 and June 2024 for Nipissing and Parry Sound. The table also lists the total number of firms in each industry in June 2024, to provide a context. The colour-coding of the tables (green where there is an increase, orange where there is a decrease) helps to illustrate any pattern.

A comparison between this year's net changes by employee size and those of the previous four years is included at the bottom of each table, to illustrate overall changes in the number of businesses over this time period. It should be noted that Statistics Canada discourages comparisons of this sort, on the grounds that their data collection and classification methods change. At the very least, these comparisons can provide the foundation for further inquiry, tested by local knowledge about changes in industries.

NIPISSING

The first thing to note are the last two rows in Table 5 – there was a net decline in the number of firms between June 2019 and June 2020, led by declines among firms with zero employees and 1 to 19 employees, although there was a healthy increase among firms with 20 to 99 employees. Between June 2020 and June 2021, the impact of COVID emerged, with notable losses among firms with more than 20 employees, as well as firms with zero employees. But over the last three years, there have been across-the-board increases in all employee size categories – this is a very positive indicator regarding the growth of the Nipissing economy.

This pattern did not apply to all industries; in particular, Retail Trade had larger declines and likely a drop in employment, while several other industries likely stayed stagnant. But several industries experienced healthy growth: Mining & Oil and Gas Extraction; Construction; Professional, Scientific & Technical Services; Administrative & Support Services; and Accommodation & Food Services. There was also some growth among Agriculture, Forestry, Fishing & Farming; Information & Cultural Industries; and Other Services.

PARRY SOUND

The pattern in Parry Sound was roughly similar (Table 6): between June 2020 and June 2021, there were large decreases across all employee size categories. In the following three years, there was generally growth in all categories, except among firms with 1 to 19 employees between June 2023 and June 2024. But apart from that category, all other employee size categories regained the losses they experienced in June 2021 and grew beyond those losses.

Yet examining the results by industry shows that that only one sector, Retail Trade, had a net increase of firms in the category of 100 or more employees. Sectors which had a clear net increase in the number of firms were Mining & Oil and Gas Extraction; Retail Trade; and Administrative & Support Services.

Sectors where there were likely declines in employment were Agriculture, Forestry, Fishing & Farming; Manufacturing; Wholesale Trade; Arts, Entertainment & Recreation; and possibly Accommodation & Food Services.

TABLE 5: Change in the number of employers, by industry and by firm size, June 2023 to June 2024

NIPISSING	FIRM SIZE (NUMBER OF EMPLOYEES)					TOTAL # OF FIRMS JUNE 24
	0	1-19	20-99	100+	TOTAL	
Agriculture, Forestry, Fishing & Farming	↑34	↑1	0	0	↑35	201
Mining & Oil and Gas Extraction	↑2	↑2	↑1	↑2	↑7	35
Utilities	↑3	0	0	0	↑3	28
Construction	↑39	↑16	↓3	↑1	↑53	703
Manufacturing	↓8	↑13	0	0	↑5	166
Wholesale Trade	↓10	0	↑2	0	↓8	145
Retail Trade	0	↓17	↑6	↓3	↓14	607
Transportation & Warehousing	↑11	↓3	↓4	↑2	↑6	243
Information & Cultural Industries	↑12	↑2	0	0	↑14	91
Finance & Insurance	↓13	0	0	0	↓13	303
Real Estate, Rental & Leasing	↑65	0	↓1	0	↑64	1768
Professional, Scientific & Technical Services	↑11	↑12	↑1	0	↑24	517
Management of Companies & Enterprises	↑1	↑1	0	↑1	↑3	47
Administrative & Support	↑13	↑4	↑4	0	↑21	234
Educational Services	↑5	↓1	↑1	0	↑5	81
Health Care & Social Assistance	↑45	↑9	↓3	↓1	↑50	660
Arts, Entertainment & Recreation	↑22	↓6	↑1	0	↑17	109
Accommodation & Food Services	↑10	↑19	↑3	0	↑32	333
Other Services	↑22	↑2	0	0	↑24	547
Public Administration	0	0	↑1	0	↑1	26
NET TOTAL CHANGES, 2023-24	↑264	↑54	↑9	↑2	↑329	
NET TOTAL CHANGES, 2022-23	↑183	↑17	↑5	↑5	↑210	
NET TOTAL CHANGES, 2021-22	↑8	↑13	↑37	↑2	↑60	
NET TOTAL CHANGES, 2020-21	↓37	↑8	↓44	↓5	↓78	
NET TOTAL CHANGES, 2019-20	↓87	↓23	↑22	0	↓88	

Statistics Canada, Canadian Business Counts, June 2023 and June 2024

TABLE 6: Change in the number of employers, by industry and by firm size, June 2023 to June 2024

PARRY SOUND INDUSTRY	FIRM SIZE (NUMBER OF EMPLOYEES)					TOTAL # OF FIRMS JUNE 24
	0	1-19	20-99	100+	TOTAL	
Agriculture, forestry, fishing and farming	↓14	↓2	0	0	↓16	159
Mining and oil and gas extraction	↑5	0	↑1	0	↑6	14
Utilities	↓5	↑1	0	0	↓4	11
Construction	↑18	↑4	↓1	0	↑21	903
Manufacturing	↓4	↓4	↑1	0	↓7	134
Wholesale trade	↑7	↓6	0	0	↑1	81
Retail trade	↑8	↑1	0	↑2	↑11	334
Transportation and warehousing	↓2	↑5	↓1	0	↑2	190
Information and cultural industries	↑6	↓2	0	0	↑4	46
Finance and insurance	0	0	0	0	0	178
Real estate and rental and leasing	↑12	↓3	0	0	↑9	874
Professional, scientific and technical services	↑26	↓2	↑2	0	↑26	373
Management of companies and enterprises	↓3	0	0	0	↓3	31
Administrative and support	↑21	↑1	0	0	↑22	206
Educational services	0	↓1	0	0	↓1	31
Health care and social assistance	↑1	↑1	↓1	0	↑1	263
Arts, entertainment and recreation	↓6	↓2	↓1	0	↓9	107
Accommodation and food services	↑9	↓16	↑4	0	↓3	266
Other services	↑12	↓1	↑1	0	↑12	369
Public administration	↓1	↓3	↑2	0	↓2	39
NET TOTAL CHANGES, 2023-24	↑90	↓29	↑7	↑2	↑70	
NET TOTAL CHANGES, 2022-23	↑333	↑52	↑8	↑2	↑395	
NET TOTAL CHANGES, 2021-22	↑65	↑46	↑17	↑2	↑130	
NET TOTAL CHANGES, 2020-21	↓83	↓107	↓25	↓4	↓219	
NET TOTAL CHANGES, 2019-20	↓77	↑16	↑4	0	↓57	

Statistics Canada, Canadian Business Counts, June 2023 and June 2024



Time Series from June 2019 to June 2024

Changes which occur from year to year can sometimes be the consequence of a change in how a firm is classified or a small increase or decrease in employment resulting in a shift from one employee size category to another, the kind of measurement error which Statistics Canada is worried about when making comparisons in the number of firms between one year and the next.

What can be more revealing is the longer pattern of changes among larger aggregates of firms. The following charts track these changes for all firms with employees, comparing the following clusters of industries between June 2019 and June 2024:

- Core Service Sector (Retail Trade; Arts, Entertainment & Recreation; and Accommodation & Food Services)
- All Other Industries

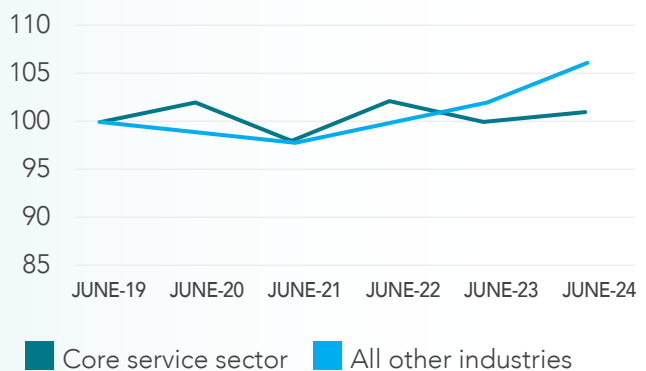
This core set of service sector industries has been selected because they were significantly affected by the COVID lockdowns and experienced not only temporary shutdowns but also longer-term decline in the total number of establishments. The zero-employee category of firms has been excluded because their numbers

are greatly distorted by a large proportion of solo operators, such as landlords of rental units, individual professional consultants, solo construction contractors and tradespersons, and self-employed truck drivers.

The number of firms present in each category in June 2019 is assigned a value of 100 and for each subsequent year the number of firms is expressed in relation to that value of 100. For example, if the value is 105, it means that the number of firms rose by 5%. In this way, one can compare the proportional change when the actual number of firms in each category is vastly different.

In Nipissing, both categories of industries experienced the same decline because of COVID, a decline of 2% in the number of establishments, comparing June 2019 and June 2021. Even though the number of Core Service Sectors establishments climbed in 2022, that recovery stalled and by June 2024, the number of establishments was only 1% higher than it had been in 2019. On the other hand, the number of establishments among All Other Industries steadily increased after 2021, such that by 2024, the level was 6% higher than what it had been in June 2019.

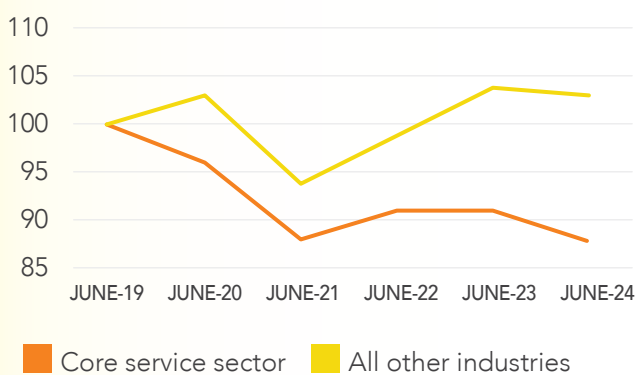
CHART 6: Ratio of number of firms with employees, Core Service Sector and All Other Industries, Nipissing, June 2019 to June 2024 (June 2019 = 100)



The pattern in Parry Sound was slightly different. For one, both sectors were far more affected by COVID: in June 2021, the number of Core Service Sectors establishments was 12% lower than what it had been in June 2019, while the figure for All Other Industries had dropped by 6%. Among the Core Service Sectors, the recovery was tepid, shallow and short-lived, and by June 2024, the number of establishments was back to where it had been in June 2021. Among All Other Industries, the recovery was far more robust, and by June 2024 the number of these establishments were 3% higher than what they had been in June 2019.

In short, the impact of COVID on the number of establishments in Nipissing was relatively mild, although growth among Core Service Sectors was stunted; in Parry Sound, COVID had far more of an impact, and the Core Service Sectors have not recovered.

CHART 7: Ratio of number of firms with employees, Core Service Sector and All Other Industries, Parry Sound, June 2019 to June 2024 (June 2019 = 100)





Jobs Report Data

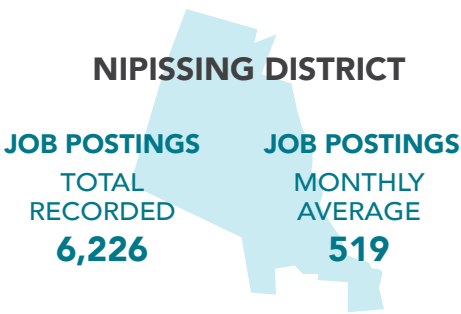
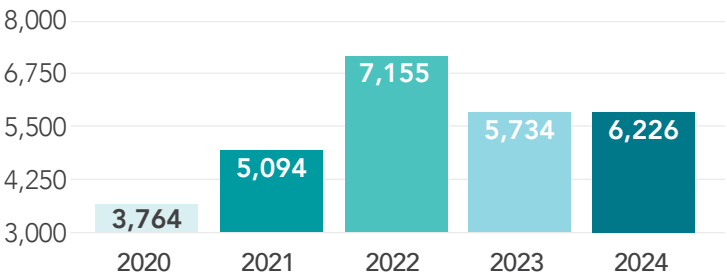
This section of the report highlights and analyzes the job postings as they appear on LMG's [readysethired.ca](https://www.readysethired.ca) portal. This online job portal provides and collects real-time job postings within the districts of Nipissing and Parry Sound. These postings are updated daily and a report is produced monthly. The portal provides job seekers with a one-stop shop for local current employment opportunities, while also providing valuable information about occupations and industries that are posting jobs more often.



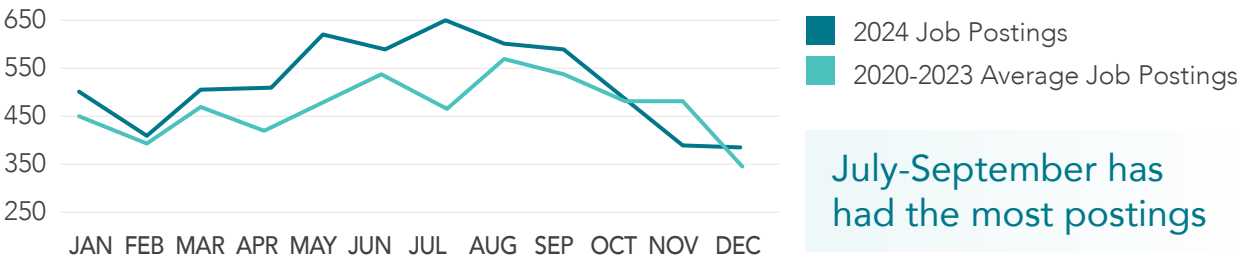
Total Job Postings

There were 6,226 job postings recorded within Nipissing District throughout 2024, an average of 519 postings each month. This figure is higher than the 2023 total (+492, +8.58%) and the previous 4-year average (+631, +11.29%). Although there is no consistent month-over-month trend annually, over the past four years, the highest month for job postings overall is August, at 2821, while the lowest month is December, at 1752. Over the past 4 years, trends indicate that the 3rd quarter of the year (July-September) has had the most postings, with 7894, and the lowest number of postings occurred in the fourth quarter (October-December) at the end of the year at 6478.

Annual job postings over past 5 years



Monthly job postings in 2023 compared to previous 4-year average

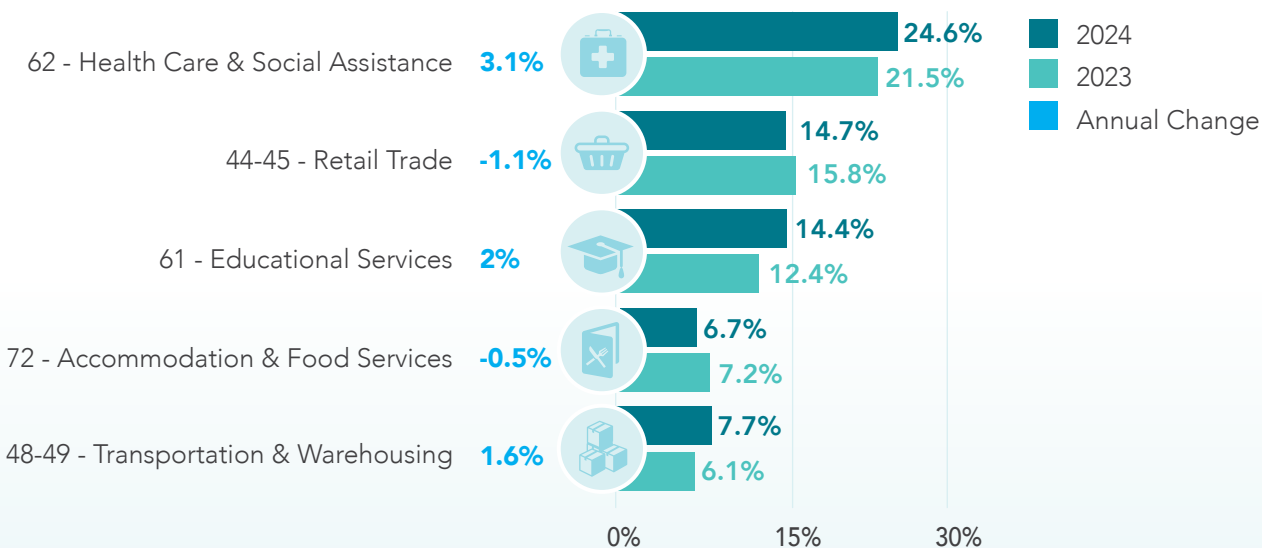


July-September has had the most postings

Job Postings by Industry Classification

The Health Care and Social Assistance (NAICS-62) industry made up almost one-quarter (24.6%) job postings in 2024, and saw the largest annual increase (+3.1%). Retail Trade (NAICS-44-45) and Educational Services (NAICS-61) rounded out the top three with 14.7% and 14.4% of the job postings respectively, cumulating to a little over half of total jobs. Retail Trade services saw the largest decrease, of the top 5 industries, but it was only a drop of -1.1%, compared to the 2023 figure of 15.8%.

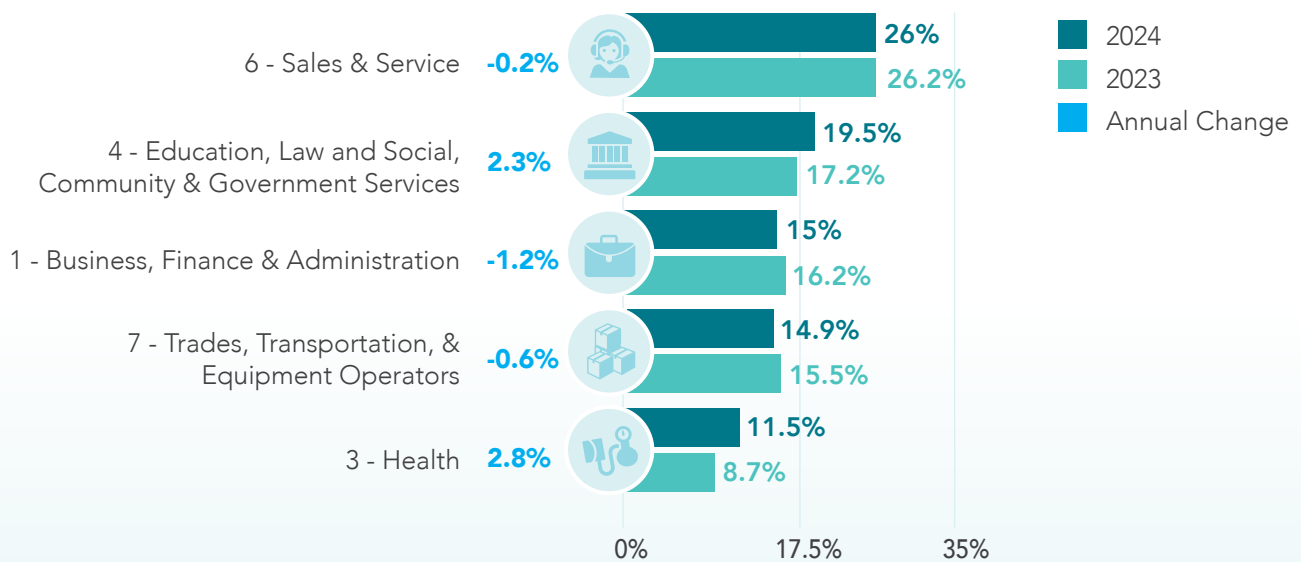
Representation of job postings in 2024 by major industry classification (NAICS)



Job Postings by Occupation Classification

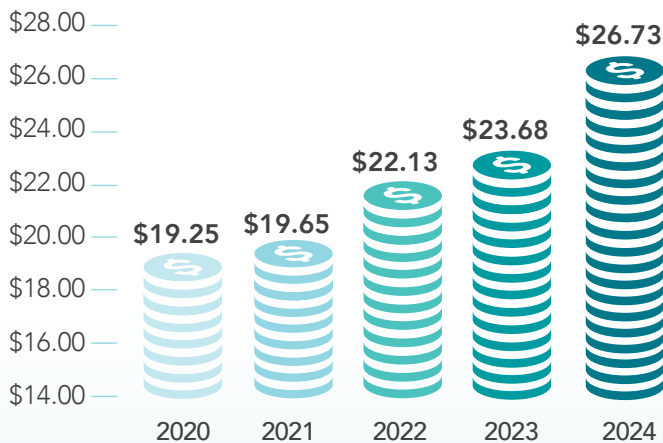
Sales and Service (NOC-6) based occupations accounted for the largest number of job postings amongst all occupational classifications with slightly greater than one-quarter (26%) of all job postings in 2024. The top three occupational classifications also included Education, Law and Social, Community and Government Services (NOC-4) and Business, Finance and Administration (NOC-1) based occupations with 19.5% and 15.0% of the overall share respectively. The top three were identical to 2023 and made up 60.4% of the total share. The notable increase of +2.8% from the 2023 figure was for Health occupations and the most significant decrease was for Business, Finance and Administration based occupations, a minor drop of -1.2%.

Representation of job postings in 2024 by major occupation classification (NOCS)



Hourly Wages

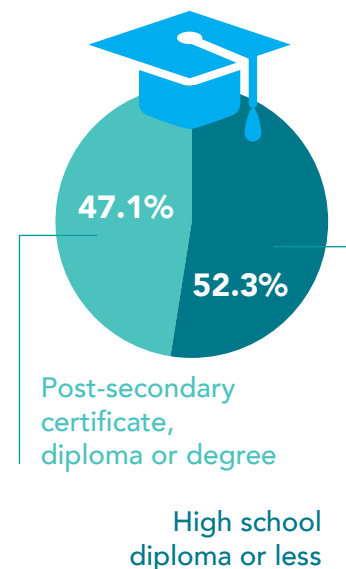
Average hourly wage offered per year



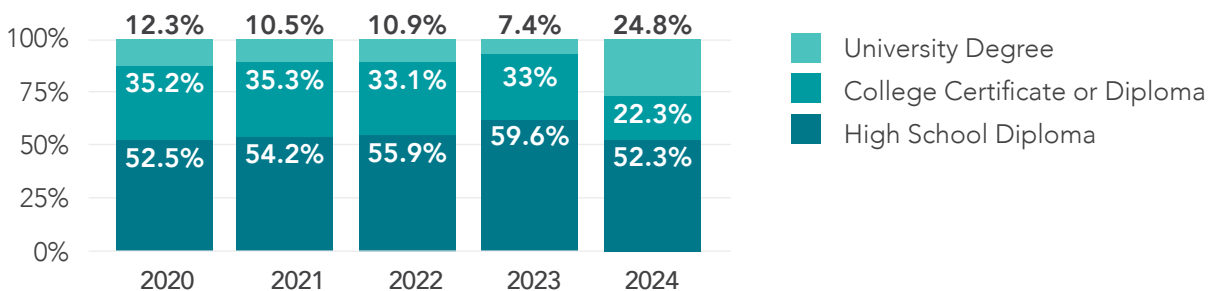
The average hourly wage listed on job postings in 2024 was \$26.73/hour. This is a notable increase (+\$3.05/hr, +12.87%) from the 2023 figure of \$23.68/hr. The increase can be primarily attributed to the raise in the provincial minimum wage from \$16.55/hr to \$17.2/hr which took place in October of 2024.

Educational Requirements

In 2024 slightly more than half (52.3%) of the job postings were available for those with a high school diploma or less as opposed to those requiring some form of post-secondary certificate, diploma or degree (47.1%). While this is a significant drop from the 2023 (-7.3%), the 2024 figure is closer to the 2020-2022 numbers. More curiously, the demand for University Degrees saw a very significant increase from previous years (2020-2023) with 24.8% of jobs requiring one, interesting to note that, similar to Parry Sound, the month of June recorded the most jobs requiring one, indicating at a possible seasonal correlation.



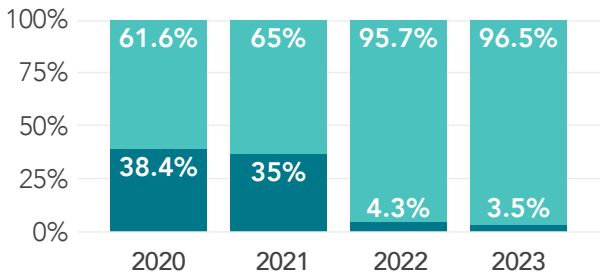
Minimum educational requirements



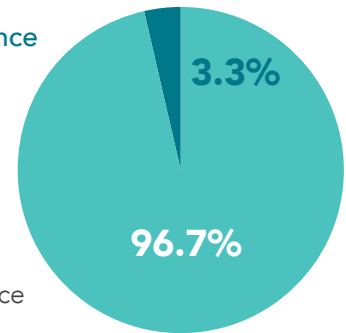
Experience Level Requirements

We continue to see the prevalence of required experience in most job postings. This applies to all industry sectors and across most occupations. Most job postings list a preference for workplace experience rather than as an asset. These trends have been fairly consistent for the past several years.

Experience requirements 2020-23



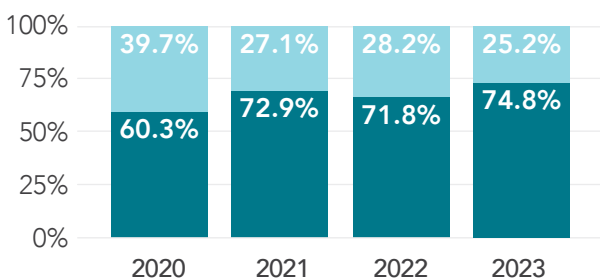
2024 Experience requirements



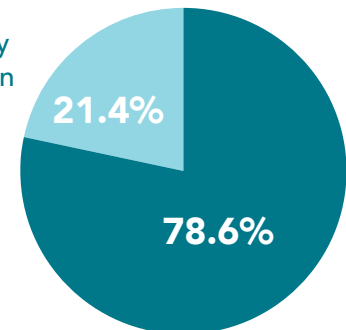
Hours of Employment Offered

For the fourth consecutive year, Job postings offering full-time equivalent (35+) employment accounted for more than 70% of the postings. This continued trend suggests that more employers are moving towards offering more hours to their prospective employees and that there are plenty of opportunities for full-time employment throughout the region.

Hourly classification breakdown 2020-23



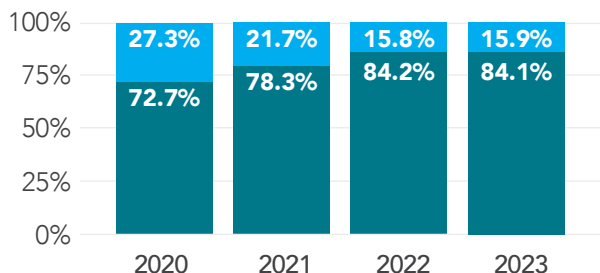
2024 Hourly classification breakdown



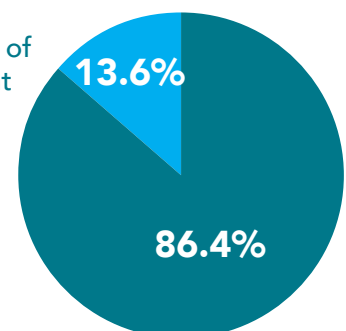
Terms of Employment Offered

The representation of permanent employment opportunities in 2024 (86.4%) remained virtually unchanged from the previous year. This indicates that there are significant permanent positions available throughout the region in a variety of industries.

Terms of employment breakdown 2020-23



2024 Terms of employment breakdown

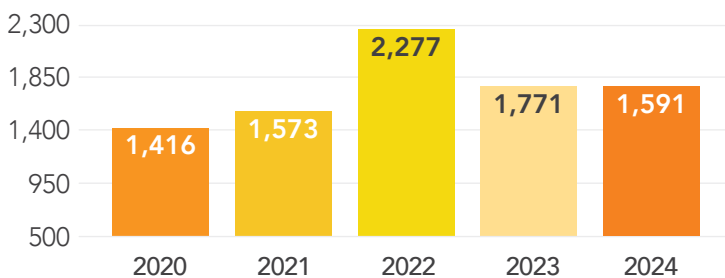


Parry Sound District Data

Total Job Postings

There were a total of 1,591 job postings recorded within Parry Sound District throughout 2024 which works out to an average of 133 postings each month. This figure was lower than the 2023 total (-180, -10.6%) of 1,771 postings but in-line (+12, +0.67%) with the previous 4-year average of 1,759. Although there is no consistent month-over-month trend annually, over the past four years, the highest month for job postings overall is August, at 869, while the lowest month is December, at 406. Over the past 4 years, trends indicate that the 2nd quarter of the year (April - June) has had the most postings, with 2420, and the lowest number of postings occurred in the fourth quarter (October-December) at the end of the year at 1720.

Annual job postings over past 5 years

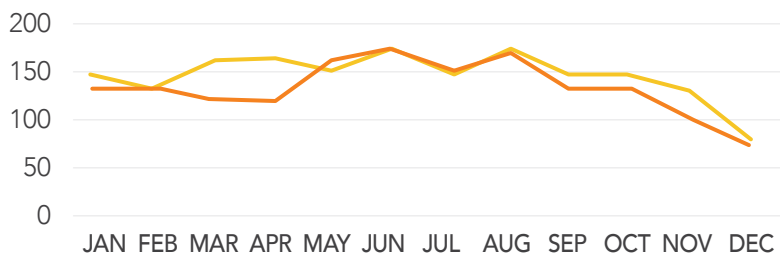


PARRY SOUND DISTRICT

JOB POSTINGS
TOTAL
RECORDED
1,591

JOB POSTINGS
MONTHLY
AVERAGE
133

Monthly job postings in 2024 compared to previous 4-year average

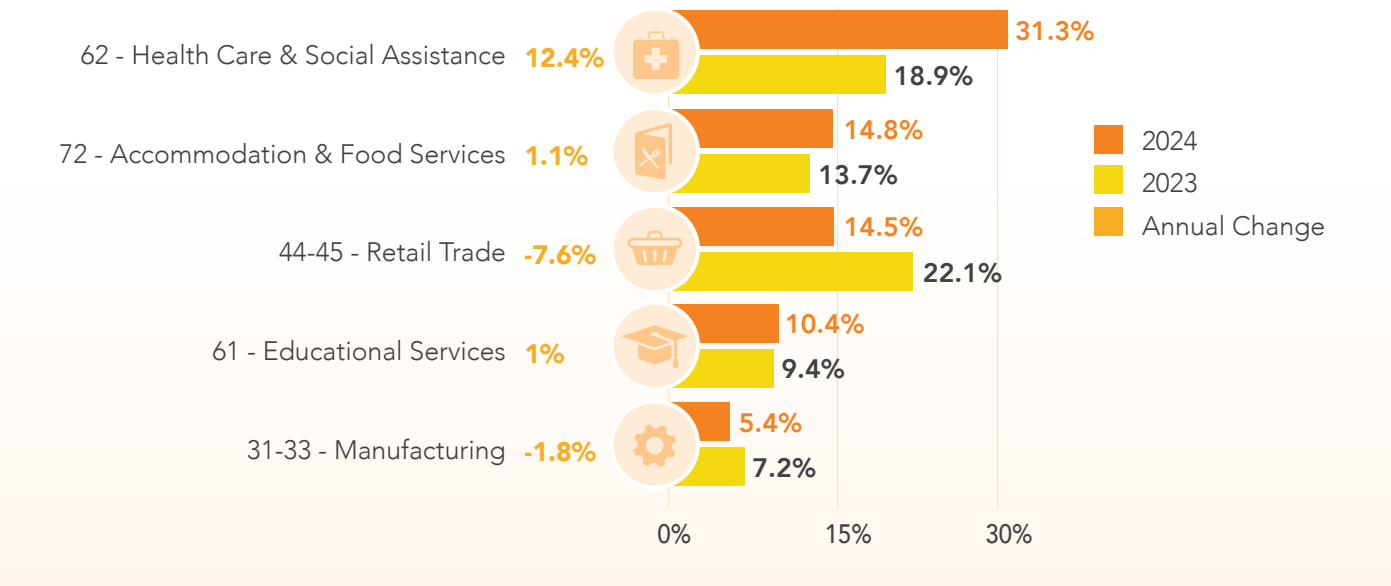


April - June has had
the most postings

Job Postings by Industry Classification

The Health Care and Social Assistance (NAICS-62) industry made up almost a third (31.3%) of job postings in 2024 with Accommodation and Food Services (NAICS-72) and Retail Trade (NAICS-44-45) rounding out the top three with 14.8% and 14.5% of the job postings respectively, and making up 60.6% of all job postings. There was a significant increase; +12.4%, in job posting share for the Health Care and Social Assistance industry when compared to 2023, likely a rebound from last year where it saw the biggest decrease. On the other hand, Retail Trade which was the biggest contributor last year, saw the largest decrease; -7.6%.

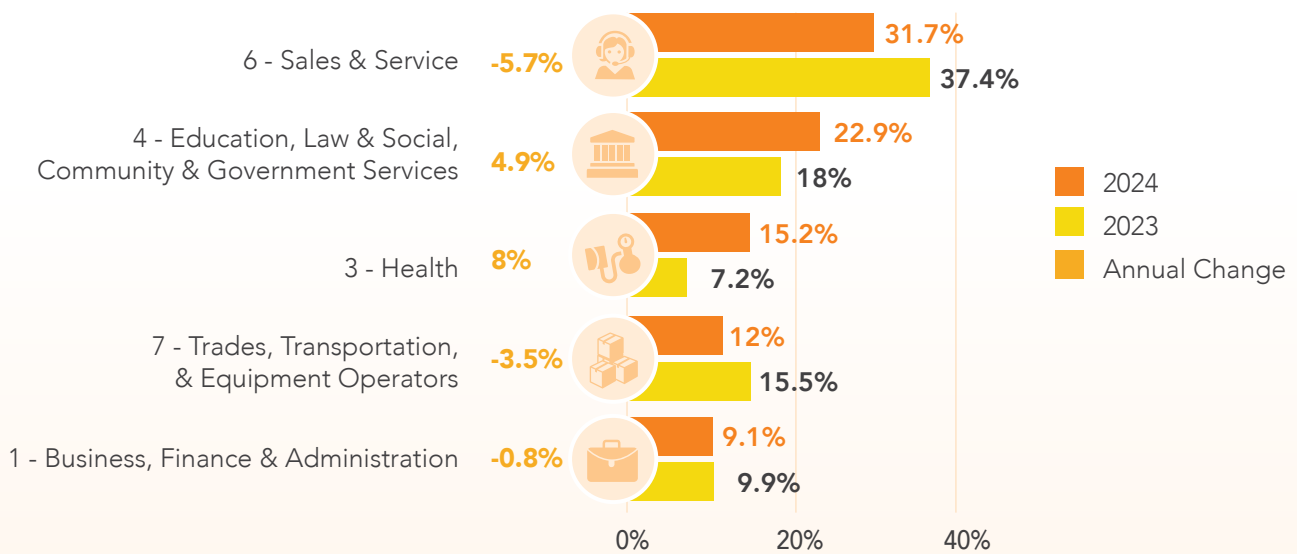
Representation of job postings in 2024 by major industry classification (NAICS)



Job Postings by Occupation Classification

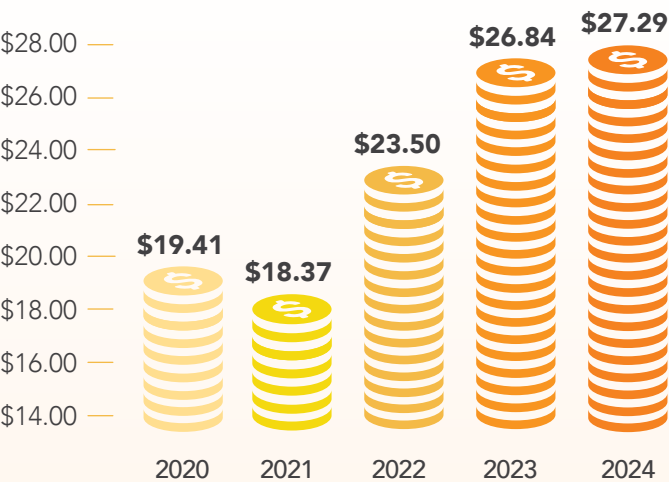
As in previous years, Sales and Service (NOC-6) based occupations accounted for the largest number of job postings amongst all occupational classifications almost one-third (31.7%) of all job postings in 2024; however, it also saw the largest annual decrease; -5.7%, from the 2023 figure of 37.4%. The top three occupational classifications also included Education, Law and Social, Community and Government Services (NOC-4) and Health (NOC-3) based occupations with 22.9.0% and 15.2% of the overall share respectively, making up two-third (69.9%) of the overall postings. Health based occupations saw the most notable increase of +8.0% from the previous year; correlating with the NAICS findings.

Representation of job postings in 2024 by major occupation classification (NOCS)



Hourly Wages

Average hourly wage offered per year



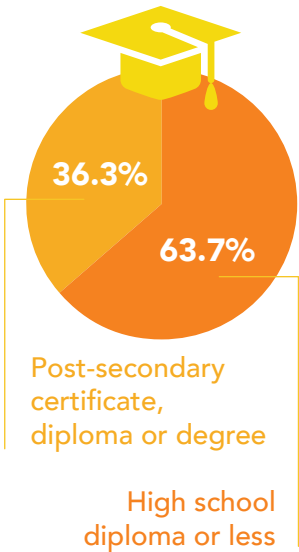


**AVERAGE
HOURLY WAGE**
\$27.29
(2024 Average)

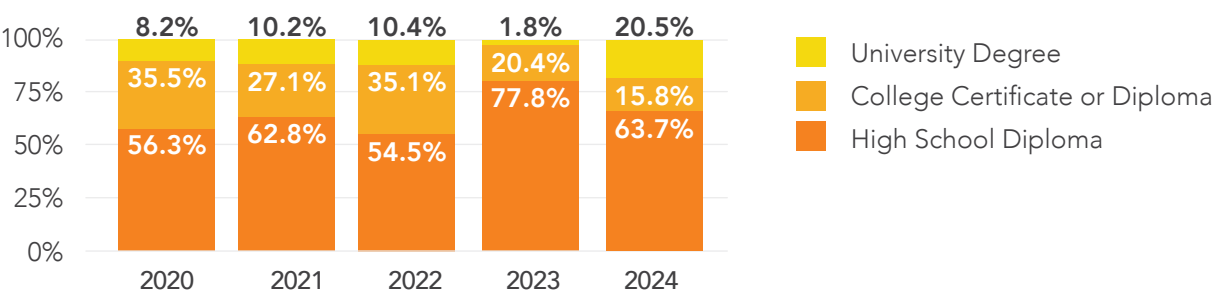
The average hourly wage listed on job postings in 2024 was \$27.29/hour. This is a minor increase (+\$0.45/hr / +1.69%) from the 2023 figure of \$26.84/hr and can likely be attributed to the increase in the provincial minimum wage from \$16.55/hr to \$17.20 starting from October. This does carry forward the positive trend over the past years, however, the increase has slowed down.

Educational Requirements

In 2024, 63.74% of job postings were available for those with a high school diploma or less as opposed to those requiring some form of post-secondary certificate, diploma or degree (36.26%). This figure represents a large decrease; from the previous year but is closer to 2022 and 2023 figures therefore, likely a more accurate representation of expectations. The demand for University Degrees saw a very significant increase from previous years with 20.5% of jobs requiring one, interesting to note that the month of June recorded almost half of such jobs.



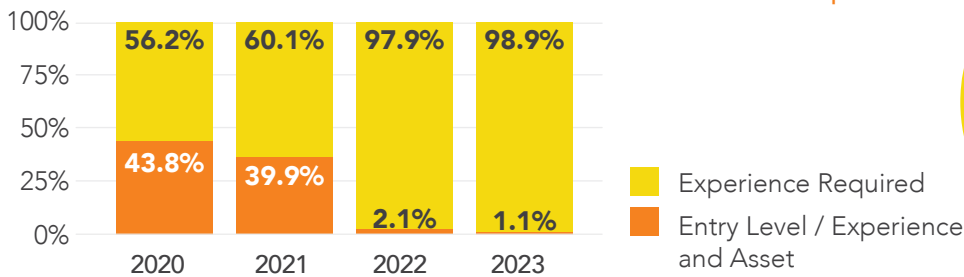
Minimum educational requirements



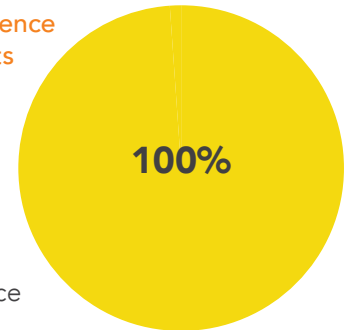
Experience Level Requirements

We continue to see the prevalence of required experience in most job postings. This applies to all industry sectors and across most occupations. Most job postings list a preference for workplace experience rather than as an asset. These trends have been fairly consistent for the past several years.

Experience requirements 2020-23



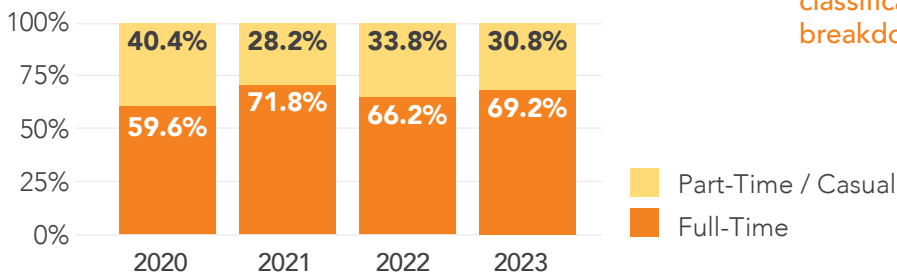
2024 Experience requirements



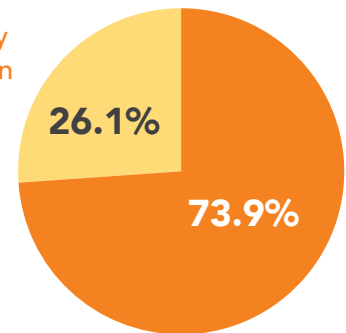
Hours of Employment Offered

Job postings classified as Full-Time made up more than two-thirds (73.9%) of all postings throughout 2024. This represents a slight increase; +4.7%, from the 2023 figure.

Hourly classification breakdown 2020-23



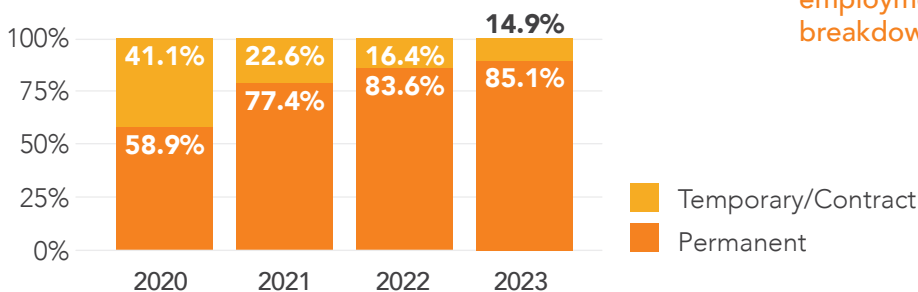
2024 Hourly classification breakdown



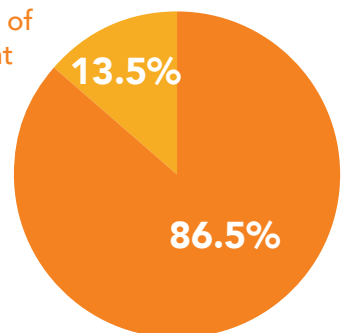
Terms of Employment Offered

2024 Saw the continuation in the increasing trend of job postings offering permanent employment opportunities which started in 2020 and has reached 86.5% in 2024.

Terms of employment breakdown 2020-23



2024 Terms of employment breakdown





4

Employment Ontario Client Data

This section reviews data which has been provided by the Ontario Ministry of Labour, Immigration, Training and Skills Development to workforce planning boards and literacy and basic skills regional networks.

Analysis of EO Program Related Data (2023-2024)

This data was specially compiled by the Ministry and has program statistics related to Apprenticeship, Canada Ontario Job Grant, Employment Service, Literacy and Basic Skills, Ontario Employment Assistance Program, Better Jobs Ontario and Youth Job Connection (including summer program) for the 2022-23 fiscal year.

Background to the data analysis

The data released offers broad, demographic descriptions of the clients of these services and some information about outcomes. There are three sets of data:

- **Data at the Local Board level** (in the case of the Labour Market Group – LMG, the geography covers the Districts of Parry Sound and Nipissing)
- **Data at the regional level** (in this case, the Northern Region, which consists of six workforce planning boards, covering Parry Sound, Nipissing, Timiskaming, Cochrane, Manitoulin, Greater Sudbury, Sudbury, Algoma, Thunder Bay, Kenora and Rainy River); and
- **Data at the provincial level.**

In all instances, some attempt is made to provide a context for interpreting the data. In some cases, this involves comparing the client numbers to the total number of unemployed, in other instances, this may involve comparing this recent year of data to the previous year's release.

The following analysis looks at the six program categories (Employment Services, Literacy and Basic Skills, Better Jobs Ontario, Canada Ontario Job Grant, Apprenticeship, and Youth Job Connection). The number of data sub-categories for each of these programs varies considerably.

EO Transformation

In the last few years, there have been two factors which have affected the EO client numbers:

- 1) The COVID pandemic and the accompanying lockdowns had a very disruptive impact on the lives of all of Ontarians and it also caused EO client numbers to drop across all programs and all geographies;
- 2) The EO transformation and the on-going implementation of Integrated Employment Services (IES) across all areas has meant that an analysis of employment services means most often referring to two sets of data: Employment Service numbers (which include legacy clients where IES has just begun) and IES data for areas where it has begun operating (for 2023-24, Toronto and the Northern census divisions still only have Employment Services clients, while census divisions which are in Muskoka-Kawartha, Hamilton-Niagara and Peel only have IES data; all the rest have a mix of the two data sets).



Under the old Employment Services (ES), there were two categories of clients, Unassisted and Assisted, and their numbers were reported separately. Under IES, there are three categories of clients (Streams A, B and C), but their data is combined. Table 1 shows the number of clients served under these different client categories and, as a reference point, the total number of unemployed individuals during the same period (April to March of each fiscal year).

TABLE 1: Client numbers for employment services, Ontario, 2018-19 to 2023-24

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Unassisted	516,469	537,403	411,557	386,909	434,020	358,909
Assisted	189,591	183,826	117,296	99,810	104,045	94,667
SSM				30,658	32,296	84,317
Total unemployed	440,200	450,500	819,500	598,900	439,800	508,100

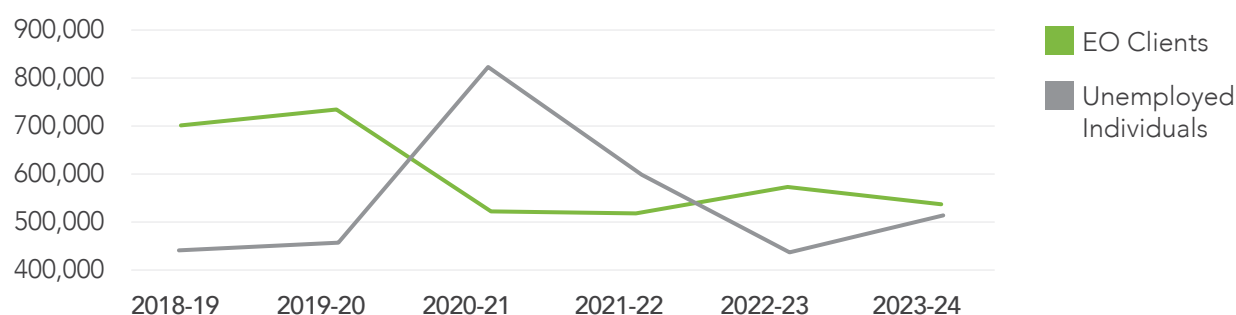
Chart 1 illustrates the total number of employment services clients (ES and IES) in Ontario and compares them to the total number of unemployed in the province, covering the same time period.

Several things to note about Chart 1: firstly, the number of EO clients is often higher than the unemployed. The Unemployed figure is actually the monthly average over the 12-month span; however, the unemployed persons in a month are not the same unemployed persons in the next month, some do stay unemployed, but others find a job but are replaced by others who become unemployed. There are not annual statistics of how many distinct individuals might be unemployed in a year, but that number will be larger than the number of individuals seeking employment services in that period.

However, in 2020-21, the number of unemployed increased substantially because of COVID, while the number of EO clients dropped, primarily because there was so much less hiring during the lockdown period, and many relied on COVID relief funds.

After COVID, the number of unemployed returned to the level that was present before COVID. But the total number of EO clients has stayed lower – in 2023-24, the number of clients was 25% less than what it had been in 2019-20.

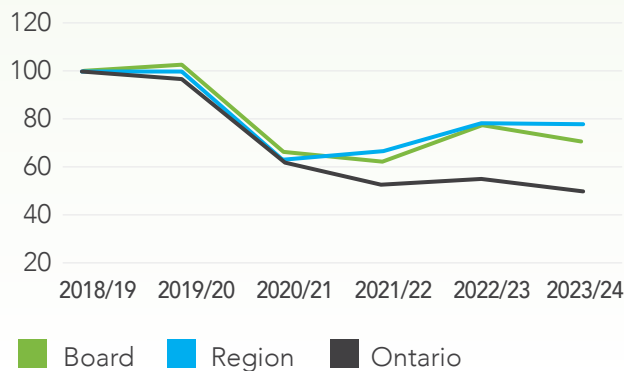
CHART 1: Number of clients under all employment services programs and number of unemployed, Ontario, 2018-2019 to 2023-24



The trends in terms of EO client numbers for the Labour Market Group area (Nipissing and Parry Sound) and the Northern Region are presented in Chart 2, focusing only on Assisted clients. As noted earlier, all Northern Ontario census divisions in 2023-24 were still entirely under the old Employment Services system, and so one is comparing apples to apples. The Ontario figures, by showing Assisted client numbers, are impacted by the fact that clients in many areas are served under the IES system.

In order to compare figures of different magnitudes, the number of Employment Service Assisted clients in 2018-2019 is given a value of 100 for each area, and the figure for each subsequent year is expressed in relation to that 100. For example, a value of 105 means that this figure was 5% higher than the value in 2018-2019.

CHART 2: Ratio of Employment Service Assisted clients, Board, Region and Ontario, 2018-19 to 2023-24 (2018-19 = 100)



In all areas, the number of clients declined in 2020-21 from the 2018/19 level, by between 34% to 38% in all three areas (LMG – 34%; Northern Region – 37%; and Ontario – 38%). In Ontario, these figures continued to drop, more so as clients moved into the IES system.

In the LMG area and Northern Ontario, where IES still had not been introduced, the client numbers climbed back, but in 2022-23 only reaching around 78% to 79% of what they had been in 2018/19, then falling again in 2023-24, when the proportion were: LMG – 71% and Northern Region – 78%. The Ontario figures, because of the on-going switch to the IES system, had 50% of the number of Assisted Clients that had been present in 2018-19.





Finally, another important impact of the EO transformation has been the change in the composition of clients by source of income. With EO absorbing the employment services functions that had been delivered by Ontario Works and the Ontario Disability Support Program to their clients, there has been a greater expectation placed on the IES system to serve these clients. Table 2 shows the percentage distribution of clients by source of income by

ES and IES providers during the period of the transition. The ES clients are Assisted clients, while the IES clients are all clients.

By far, the biggest change has been in the proportion of employment services clients who are OW recipients, on average more than doubling. On the other hand, the proportion of ODSP recipients only increased slightly, more so in 2021-22, but by 2023-24, the difference between ES and IES had narrowed.

In 2021-22, there was a much higher proportion of EI claimants, especially among ES providers, but that was a consequence of COVID, as there were far more individuals who were laid off who qualified for EI. Those numbers returned to their historic levels in 2022-23 and 2023-24.

For source of income categories such as Employed or Other, there is hardly much change at all. Thus, the main difference between ES clients and IES clients is that a portion of the No Source of Income clients who had received employment services have now been replaced by a larger proportion of OW recipients.

The rest of this report will examine client demographics by the various programs at the board, region and provincial levels, as has been done in previous years.

TABLE 2: Distribution of employment services clients by select source of income categories, ES and IES, Ontario, 2021-22 to 2023-24

	2021-22		2022-23		2023-24	
	ES	IES	ES	IES	ES	IES
Ontario Works	12%	36%	14%	28%	18%	33%
ODSP	4%	8%	5%	8%	5%	7%
No source of income	42%	25%	51%	38%	50%	35%
EI	21%	12%	9%	5%	7%	7%
Employed	9%	8%	10%	11%	9%	9%
Other	10%	8%	9%	8%	8%	7%



Employment Services

ES clients

Table 3 shows the data for Unassisted EO clients. In terms of clients served, the numbers for both the Board and the Northern Region have increased considerably over the last two years, especially this current year; in the Board area, the increase was 10% between 2021/22 and 2022/23 and by 38% between 2022/23 and 2023/24.

Before IES was introduced, one could calculate the percentage share of Unassisted clients to the provincial total and compare it to the share of all residents in the Board and Region levels of the total provincial population. In all years, the Board and Northern Region always had an equal or slightly higher share of Unassisted clients compared to their share of the provincial population.

Now, that calculation does not provide any insight, as the Ontario client figures are lower because of more clients being served under IES, so as the provincial number drops the local share of that client number is going to increase.

TABLE 3: ES Unassisted R&I Clients, Number and Percent of all R&I Clients

	BOARD	REGION	ONTARIO
2023-24 UNASSISTED R&I CLIENTS			
Number	8,650	50,637	358,909
As % of Ontario	2.4%	14.1%	——
2022-23 UNASSISTED R&I CLIENTS			
Number	6,256	38,822	434,020
As % of Ontario	1.4%	8.9%	——
2021-22 UNASSISTED R&I CLIENTS			
Number	5,682	34,475	386,909
As % of Ontario	1.5%	8.9%	——
CLIENT SHARE IN PREVIOUS YEARS			
2020-2021	1.0%	6.4%	——
2019-2020	0.9%	7.4%	——
2018-2019	0.9%	7.2%	——
2021 TOTAL POPULATION			
% of Ontario	0.9%	5.6%	100%

Population figures from StatCan 2021 Census.



Table 4 illustrates the data for Assisted clients and organizes the comparisons in the same way as Table 3. While there had been an increase in Assisted clients between 2021/22 and 2022/23 for the Board and the Northern Region, there was a decline between 2022/23 and 2023/24, by 9% in the Board area and by 1% at the regional level.

In pre-IES years, the share of Assisted clients in the Board area was higher than its share of the provincial population and was increasing; at the Northern Region level, the share of Assisted clients has consistently been higher than its share of the provincial population.

TABLE 4: ES Assisted Clients, Number and Percent of all Assisted Clients

	BOARD	REGION	ONTARIO
2023-24 ASSISTED CLIENTS			
Number	2,369	12,321	94,667
As % of Ontario	2.5%	13.0%	100%
2022-23 ASSISTED CLIENTS			
Number	2,616	12,427	104,045
As % of Ontario	2.4%	11.9%	100%
2021-22 ASSISTED CLIENTS			
Number	2,088	10,594	99,810
As % of Ontario	2.1%	10.6%	100%
CLIENT SHARE IN PREVIOUS YEARS			
2020-2021	1.9%	8.4%	——
2019-2020	1.9%	8.6%	——
2018-2019	1.7%	8.3%	——
2021 TOTAL POPULATION			
% of Ontario	0.9%	5.6%	100%

Population figures from StatCan 2021 Census.

Outcomes at Exit

There have been some slight changes in the broad outcomes for Assisted Clients between this year and last year, the most notable being large declines at the Board and Ontario levels in Employed outcomes: locally, there was a decline of four percentage points and provincially of six percentage points (Table 14). There was also a slight increase locally of two percentage points in the proportion of Unknown outcomes.

TABLE 14: Percentage figures for ES Assisted client outcomes at exit, Board, Region and Ontario

	2023-24 ES CLIENTS			2022-23 ES CLIENTS		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
Employed	70%	70%	62%	74%	71%	68%
Education/Training	10%	11%	14%	9%	11%	13%
Other	4%	4%	5%	4%	4%	4%
Unemployed	5%	6%	9%	5%	5%	6%
Unknown	11%	9%	11%	9%	9%	8%

"Other" outcomes at exit include "Independent," "Unable to work" and "Volunteer."



Detailed Employment and Training Outcomes

The Outcomes listed in Table 14 are further detailed by sub-category in Table 15.

In 2020-21, the sub-categories which experienced larger declines were Employed – Other (finding work that was in an area of training or choice, in a more suitable job, or in a professional occupation or trade) and

Employed Part-Time. In 2021-22, the increases were among Employed Full-Time at all three levels, and among Employed – Other only at the Board level. In 2022-23, that higher level of at the Board level of Employed – Other (which is a more desirable outcome) continued, although it dropped slightly; at the Region and provincial levels, it also dropped slightly, but it already was much lower than the level experienced at the Board level. In 2023-24, the larger decline was among Employed Full-Time, and a slight increase in Employed Part-Time. The Employed – Other category stayed steady at the local level, but declined at the regional and provincial levels.

TABLE 15: ES Assisted client employment outcomes, Board, Region and Ontario

	2023-24 ES CLIENTS			2022-23 ES CLIENTS		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
Employed Full-Time	28%	39%	36%	32%	41%	40%
Employed Part-Time	12%	12%	12%	10%	11%	11%
Employed Apprentice	1%	1%	0%	1%	1%	1%
Employed – Other*	27%	13%	9%	27%	14%	12%
Employed and in education	1%	1%	1%	1%	1%	1%
Employed and in training	0%	1%	1%	1%	1%	1%
Self-Employed	3%	2%	2%	3%	2%	2%
In Education	5%	5%	5%	4%	4%	4%
In Training	5%	7%	9%	5%	8%	9%
Independent	1%	1%	2%	—	1%	2%
Volunteer	0%	0%	0%	—	—	0%
Unable to Work	3%	3%	3%	3%	3%	3%
Unemployed	5%	6%	9%	5%	5%	6%
Unknown	11%	9%	11%	9%	9%	8%

*Includes employed in area of training/choice, more suitable job, and professional occupation/trade

- Denotes that the figure was suppressed for being less than 10.

Literacy and Basic Skills

Table 21 presents the overall client numbers for Literacy and Basic Skills and makes some comparisons to figures from previous years. In 2020-21, the number of in-person learners declined in all three areas, almost entirely because of a decline in the number of new in-person learners. In 2021-22, this number declined a little further at the Board level but rebounded somewhat at the Region and provincial levels. The number of new in-person learners did increase across all three areas. In 2022-23, there were large increases at all three levels in the number of new learners. In 2023-24, those large increases continued in all three areas. Over the last two years, the number of new learners has grown by 90% at the Board level, 63% at the Northern region level, and 37% provincially.

The Board's share of all In-Person Learners in the province has increased 10.1%, which is close to the level it was in 2018-19 and 2019-20 (2.0%). This proportion is considerably higher than the local area's share of the provincial population (0.9%). The Region's share has jumped to 17.1%, also much higher than the Region's share of the provincial population (5.6%).

TABLE 21: Number of Literacy and Basic Skills Learners

	BOARD	REGION	ONTARIO
Number of In-Person Learners (New In-Person + Carry-Over In-Person) (2023-24)	28%	39%	36%
Number of In-Person Learners (New In-Person + Carry-Over In-Person) (2022-23)	12%	12%	12%
Number of In-Person Learners (New In-Person + Carry-Over In-Person) (2021-22)	1%	1%	0%
Number of In-Person Learners (New In-Person + Carry-Over In-Person) (2020-21)	27%	13%	9%
Number of In-Person Learners (New) (2023-24)	1%	1%	1%
Number of In-Person Learners (New) (2022-23)	0%	1%	1%
Number of In-Person Learners (New) (2021-22)	3%	2%	2%
Number of In-Person Learners (New) (2020-21)	5%	5%	5%
2023-24 In-Person Learners as % of Province (New In-Person + Carry-Over In-Person)	5%	7%	9%
2022-23 In-Person Learners as % of Province (New In-Person + Carry-Over In-Person)	1%	1%	2%
2021-22 In-Person Learners as % of Province (New In-Person + Carry-Over In-Person)	0%	0%	0%
2020-21 In-Person Learners as % of Province (New In-Person + Carry-Over In-Person)	3%	3%	3%

Table 24 shows the distribution of clients by their age. While there have been very limited changes in the distribution of clients by age at the Region and provincial levels over the last three years, at the local level the share represented by clients aged 45-64 years old has been increasing, from 19% to 23% to 26%. The share of those aged 65 years and older had increased from 8% to 16% but declined this year to 11%. Nevertheless, the largest age group remains those aged 25-44 years old across all three levels.

TABLE 24: Literacy and Basic Skills clients by age, 2023-24 and 2022-23

2023-24	NUMBER OF LBS CLIENTS			% BY AGE		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
15-24 years old	207	1,625	11,299	26%	23%	23%
25-44 years old	301	3,194	22,856	37%	45%	47%
45-64 years old	213	1,666	11,306	26%	23%	23%
65 years and older	88	696	2,765	11%	10%	6%
TOTAL	809	7,181	48,226	100%	101%	99%
2022-23	15-24 years old			21%	22%	24%
	25-44 years old			40%	45%	48%
	45-64 years old			23%	22%	23%
	65 years and older			16%	11%	6%



The distribution by education attainment levels of clients is listed in Table 27. There is a fair degree of similarity in the educational levels of attainment across the three levels. Both the Board and the Region levels have a higher proportion of clients with less than a Grade 12 education, but all three levels have a high proportion of clients with a high school diploma or less. These proportions have not changed much over the last two years.

TABLE 27: Literacy and Basic Skills clients by educational attainment, 2023-24

	BOARD	REGION	ONTARIO
Less than Grade 9	7%	7%	7%
Less than Grade 12	37%	30%	23%
Completion of Secondary	23%	28%	27%
Certificate of Apprenticeship	0%	1%	1%
Certificate/Diploma	15%	17%	18%
Applied/Associate/Bachelor	10%	8%	11%
Postgraduate	4%	3%	4%
Other (Some Apprenticeship/College/University)	3%	5%	8%
Unknown	0%	1%	1%

There has been a relatively high level of consistency in the Learner's Goal Paths at the regional and provincial levels over the last several years. At the local level, the proportion of those seeking employment has not only been consistently higher than elsewhere, but it increased further in 2023-24 (Table 29). There are far fewer learners locally choosing post-secondary as a goal path. These patterns have been present for the last several years.

TABLE 29: Literacy and Basic Skills clients: Learner's Goal Path, 2023-24 and 2022-23

	2023-24			2022-23		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
Apprenticeship	5%	5%	8%	6%	5%	8%
Employment	57%	36%	36%	47%	34%	32%
Independence	12%	22%	13%	17%	24%	13%
Postsecondary	7%	26%	31%	10%	26%	35%
Secondary School Credit	20%	12%	12%	21%	11%	12%



By far, the largest proportion of clients at the time of intake, across all three levels, are those who are unemployed, at 57% to 59% across all three areas (Table 30). The major change at the Board level has been an increase in the proportion of those employed full-time, although this figure is still considerably lower than that for the region and the province. As well, the Board area has a larger percentage of learners who are part-time students.

TABLE 30: Literacy and Basic Skills clients: Labour force attachment, 2023-24 and 2022-23

	2023-24			2022-23		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
Employed Full Time	12%	21%	20%	—	20%	22%
Employed Part Time	14%	12%	14%	15%	13%	15%
Full Time Student	4%	3%	2%	—	3%	3%
Part Time Student	12%	2%	1%	16%	2%	1%
Self Employed	2%	2%	3%	—	2%	2%
Under Employed	—	1%	1%	—	1%	1%
Unemployed	57%	59%	58%	70%	59%	56%

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.

Better Jobs Ontario

The Board area enlisted 26 individuals into the Better Jobs Ontario program last year (Table 35). In 2015-16 and 2016-17, the number was around 100, then hovered between 50 and 60 for five years until dropping to 35 in 2022-23, and now to 26. There has been a similar pattern at the Regional level, while the provincial figures have not dropped as much and even increased from last year. As a result, the Board share of all Better Jobs Ontario clients, which had stayed close to 1.5% for several years, has now dropped to 0.8%, closer to the Board area's share of the provincial population. The Regional share of Better Jobs Ontario clients has also dropped, but as a percentage is still higher than the Region's share of the provincial population.

The low number of Better Jobs Ontario clients at the Board level means that as the client data gets dissected for analysis, there will be far more results where the data is suppressed. By looking at the reported data, one can sometimes "fill in the blanks" for the missing data by inference. The same analysis will nevertheless be carried out because it also provides the figures for the Region and provincial levels.

Better Jobs Ontario clients tend to be younger adults (25-44 years old), followed by older adults (45-64 years old) (Table 36). At the local level, this was reversed, although it had been the pattern the previous year. A small number (under 10) were either 15-24 years old or 65 years or older.



TABLE 35: Better Jobs Ontario client numbers

	BOARD	REGION	ONTARIO
Number of clients, 2023-24	26	244	3,401
Number of clients, 2022-23	35	276	3,064
Number of clients, 2021-22	53	360	3,777
Number of clients, 2020-21	47	371	3,110
2023-24 Better Jobs Ontario clients as % of Province	0.8%	7.2%	
2022-23 Better Jobs Ontario clients as % of Province	1.1%	9.0%	
2021-22 Better Jobs Ontario clients as % of Province	1.4%	9.5%	
2020-21 Better Jobs Ontario clients as % of Province	1.5%	11.9%	
2019-20 Better Jobs Ontario clients as % of Province	1.5%	13.9%	

TABLE 36: Better Jobs Ontario clients by age, 2023-24 and 2022-23

2023-24	NUMBER OF 2nd CAREER CLIENTS			% BY AGE		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
15-24 years old	—	24	256	—	10%	8%
25-44 years old	11	141	1,922	42%	58%	57%
45-64 years old	12	75	1,192	46%	31%	35%
65 years and older	—	4	31	—	2%	1%
TOTAL	26	244	3,401	88%	101%	101%
2022-23	15-24 years old			—	11%	6%
	25-44 years old			46%	57%	59%
	45-64 years old			43%	30%	35%
	65 years and older			—	—	1%



Canada Ontario Job Grant (COJG) – Employer

The employers that made use of the COJG are mostly smaller firms with less than 50 employees (Table 52).

This year, at the local level, 81% of the firms had less than 50 employees, while at the Region level that figure was 76%, and for the province it was 73%.

The number of employers dropped significantly because of COVID (2020-21); it had rebounded in 2021-22 and 2022-23, but in 2023-24 the number of employers dropped in all three areas.

TABLE 52: Canada Ontario Job Grant – Employers, 2023-2024

	BOARD	REGION	ONTARIO
# of employers, 2023-24	21	194	2,347
# of employers, 2022-23	30	218	2,468
# of employers, 2021-22	30	198	2,837
# of employers, 2020-21	17	186	2,456
# of employers, 2019-20	19	312	3,952
Percent in Under 25 Stream	100%	100%	100%
Percent in Over 25 Stream	0%	0%	0%
SIZE (PERCENT)			
<50	81%	76%	73%
50-150	—	20%	19%
151-300	—	—	4%
301-500	0%	—	2%
501-1,500	0%	—	2%
1,501-10,000	0%	0%	1%
>10,001	0%	0%	—

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.



In terms of the training provided, by far most of the training is provided by private trainers at the regional and provincial levels (Table 53). This had been the case at the Board level last year, but this year most of the training was provided by private career colleges, which stand in second place as providers at the regional and provincial levels.

TABLE 53: Canada Ontario Job Grant – Training provider type, 2023-2024

	BOARD	REGION	ONTARIO
Private Trainer	—	56%	59%
Product Vendor	0%	—	3%
Public College	—	12%	7%
Registered Private Career College	52%	28%	26%
School Board	0%	0%	0%
Union Based Training Centre	0%	0%	—
University	0%	—	4%
Unknown	0%	—	1%

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.

The outcomes at exit details show extremely positive assessments by employers, with at least 95% indicating an increase in trainee productivity and at least 98% affirming that the training met their workforce needs.

TABLE 54: Outcome at exit detail, 2023-2024

	BOARD	REGION	ONTARIO
Increase in trainee productivity	100%	100%	95%
Training met workforce needs	100%	100%	98%

Canada Ontario Job Grant – Participant

The number of COJG participants has not recovered from the drop experienced when COVID struck (2020-21); in truth, participant numbers had already been falling before COVID (Table 55). The 2023-24 number of participants at all three levels are less than half what they were in 2018-19; indeed, at the Board level, they are barely one quarter. The local share of COJG participants across the province (0.3%) is below what it has typically been and is lower than the Board area's share of the provincial population, while at the Region level it has generally stayed within the same percentage range.

TABLE 55: Number of COJG participants, 2023-2024

	BOARD	REGION	ONTARIO
Number, 2023-24	28	444	8,706
Number, 2022-23	49	553	8,951
Number, 2021-22	89	516	10,767
Number, 2020-21	57	622	10,350
Number, 2019-20	32	827	14,073
Number, 2018-19	106	1,269	19,742
As % of Ontario, 2023-24	0.3%	5.1%	
As % of Ontario, 2022-23	0.8%	6.2%	
As % of Ontario, 2021-22	0.8%	4.8%	
As % of Ontario, 2020-21	0.6%	6.0%	
As % of Ontario, 2019-20	0.2%	5.9%	
As % of Ontario, 2018-19	0.5%	6.4%	
2016 TOTAL ONTARIO POPULATION			
As % of Ontario, 2018-19	0.9%	5.6%	

As Table 56 shows, most of the clients (55% to 64%) are younger adults (25-44 years old). The second largest age group at the Region and provincial levels is older adults (45-64 years old), whereas there is not enough data at the Board level.

TABLE 56: Distribution by age of COJG participants, 2023-2024

	BOARD	REGION	ONTARIO
15-24 years	—	18%	12%
25-44 years	64%	55%	58%
45-64 years	—	26%	29%
over 65 years	0%	—	1%
Unknown	0%	0%	—

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.



Youth Job Connection (YJC)

The following tables show the number of Youth Job Connection participants, and their breakdown by age and gender.

The number of participants increased at the Board and regional levels in 2023-24, but declined provincially. As with most programs, client numbers dropped during COVID and have not returned to pre-COVID levels.

The numbers for 2023-24 make up the following percentage of the numbers in 2018-19: at the Board level – 91%; at the regional level – 92%; provincially – 49%.

The figures for the Youth Job Connection Summer program are included as well: at the local and Region levels, the numbers increased last year and have returned to the levels present in 2018-19. Provincially, the numbers have dropped significantly, all of which accounts for the growing percentage share of YJC Summer clients at the Board and regional levels.

TABLE 62: Number of YJC participants, 2023-2024

	BOARD	REGION	ONTARIO
YJC PARTICIPANTS			
Number, 2023-24	256	1,159	5,936
Number, 2022-23	205	1,027	7,247
Number, 2021-22	184	867	7,097
Number, 2020-21	119	634	7,428
Number, 2019-20	266	1,249	12,063
Number, 2018-19	282	1,264	12,024
As % of Ontario, 2023-24	4.3%	19.5%	
As % of Ontario, 2022-23	2.8%	14.2%	
As % of Ontario, 2021-22	2.6%	12.2%	
As % of Ontario, 2020-21	1.6%	8.5%	
As % of Ontario, 2019-20	2.2%	10.4%	
As % of Ontario, 2018-19	2.3%	10.5%	
YJC SUMMER PARTICIPANTS			
Number, 2023-24	118	586	2,985
Number, 2022-23	109	576	3,934
Number, 2021-22	99	497	4,010
Number, 2020-21	84	495	4,815
Number, 2019-20	117	590	5,738
As % of Ontario, 2023-24	4.0%	19.6%	
As % of Ontario, 2022-23	2.8%	14.6%	
As % of Ontario, 2021-22	2.5%	12.4%	
As % of Ontario: 2020-21	2.2%	10.3%	
As % of Ontario: 2019-20	2.0%	10.3%	
EO ASSISTED CLIENTS			
As % of Ontario	2.5%	13.0%	
2016 TOTAL ONTARIO POPULATION			
As % of Ontario	0.9%	5.6%	



5

Apprenticeship and Skilled Trades

The number of new apprentice registrations for the last ten years are listed in Table 43. COVID clearly had an impact on the number of new registrations across all three areas in 2020-21. These numbers recovered somewhat in 2021-22, and in 2022-23 they recovered some more. In 2023-24, there was a decline in the number of new registrations at the Board and provincial levels, although the figure did increase at the Regional level. Compared to the 2019-20, the number of new registrations is slightly lower this year in all three areas, which already was lower than 2018-19.



TABLE 43: Number of new apprenticeship registrations, 2018-19 to 2023-24

	BOARD	REGION	ONTARIO
NUMBER OF NEW REGISTRATIONS			
2023-2024	217	2,041	26,296
2022-2023	235	1,970	27,178
2021-2022	209	1,708	22,056
2020-2021	143	1,264	16,730
2019-2020	236	2,065	26,771
2018-2019	243	2,104	27,821

Table 44 shows several other figures in terms of their share of all provincial numbers for each category and how that share has compared over time. In 2023-24, new registrations at the local and Region levels were roughly in line with historic values, with the local area accounting for 0.8% of the provincial totals (equal to the local area representing 0.9% of the provincial population), just slightly down, and the Northern Region accounting for 7.8% of provincial new registrations, when the Northern Region represents 5.6% of the provincial population.

TABLE 44: New registrations and active apprenticeships

	BOARD	REGION	ONTARIO
NUMBER OF NEW REGISTRATIONS			
2023-2024	217	2,041	26,296
As % of Ontario: 2023-24	0.8%	7.8%	
As % of Ontario: 2022-23	0.9%	7.2%	
As % of Ontario: 2021-22	0.9%	7.7%	
As % of Ontario: 2020-21	0.9%	7.6%	
As % of Ontario: 2019-20	0.9%	7.7%	

Table 44
continues
on next
page

The proportion of all active apprenticeships at the local and Region levels have also been fairly consistent in terms of each area's share of the provincial numbers. The number of active apprentices has been climbing over the years: compared to 2018-19, the number of active apprentices at the Board in 2022-23 was 19% higher, at the Region level it was 39%, and at the provincial level it was 34% higher. In terms of Number of CofAs issued, at the local level over the last five years the number has stayed within the same range (between 64 and 70); at the Region the number has fluctuated within a broader range; whereas at the provincial level, it has continued to grow since 2021-22.

	BOARD	REGION	ONTARIO
NUMBER OF ACTIVE APPRENTICES			
2023-2024	737	7,302	95,343
2022-2023	694	6,736	89,482
2021-2022	668	6,298	84,937
2020-2021	635	5,819	78,733
2019-2020	614	5,462	73,924
As % of Ontario: 2023-24	0.8%	7.7%	
As % of Ontario: 2022-23	0.8%	7.5%	
As % of Ontario: 2021-22	0.8%	7.4%	
As % of Ontario: 2020-21	0.8%	7.4%	
As % of Ontario: 2019-20	0.8%	7.4%	
NUMBER OF COFAS ISSUED			
2023-2024	68	621	9,837
2022-2023	66	583	9,564
2021-2022	65	629	8,120
2020-2021	64	420	5,877
2019-2020	67	680	8,892
2018-2019	70	750	9,878
As % of Ontario: 2023-24	0.7%	6.3%	
As % of Ontario: 2022-23	0.7%	6.1%	
As % of Ontario: 2021-22	0.8%	7.7%	
As % of Ontario: 2020-21	1.1%	7.1%	
As % of Ontario: 2019-20	0.8%	7.6%	
As % of Ontario: 2018-19	0.7%	7.6%	



The following tables show more detailed demographic data for the Apprenticeship program. More than 95% of participants are youth (15-24 years old) or young adults (25-44 years old), across all three levels (Table 45). More than half are youth (15-24 years old) and that proportion inched up slightly from last year.

TABLE 45: Distribution by age of apprenticeship, 2023-24 and 2022-23

	2023-24			2022-23		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
15-24 years	58%	56%	51%	49%	54%	50%
25-44 years	38%	41%	45%	46%	43%	46%
45-64 years	—	3%	4%	—	3%	4%
over 65 years	0%	—	0%	0%	0%	0%

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.



The distribution by gender (Table 46) is very heavily male skewed. Across the local, regional, and provincial levels, around three-quarters or more of apprentices have been male. At the local level, the proportion of females has been slightly higher than the corresponding figures for the Region and provincial levels and it increased over the previous year.

TABLE 46: Distribution by gender of apprenticeship, 2023-24 and 2022-23

	2023-24			2022-23		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
Females	26%	14%	14%	17%	13%	13%
Males	74%	84%	85%	82%	85%	86%
Other/not disclosed/trans	—	2%	1%	—	—	1%

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.

The distribution of clients by education at intake (Table 47) is mostly dominated by clients who have a high school diploma and almost all the rest have no high school diploma. There has been minimal variation in these percentages from year to year, no doubt because so many apprentices are youth.

TABLE 47: Distribution by education at intake of apprenticeship, 2023-24 and 2022-23

	2023-24			2022-23		
	BOARD	REGION	ONTARIO	BOARD	REGION	ONTARIO
No certificate	21%	16%	16%	12%	12%	13%
High school	78%	81%	83%	88%	87%	87%
Apprenticeship	0%	0%	0%	0%	0%	0%
College	0%	—	0%	—	—	0%
University	0%	—	—	0%	0%	—
Other	—	—	0%	—	—	0%

No entry (-) means the figure was smaller than 10 and to ensure confidentiality, the figure was suppressed.
Totals do not always add up to 100% because some entries are suppressed for being less than ten



Table 49 lists the top ten trades for new registrations for the local area, the region and the province. The local area only had six trades among new registrations that had 10 or more registrations, while there were 19 trades which had their numbers suppressed (under 10). All six of these trades are common to the top ten registrations for the Region and the province.

One piece of data which is not part of the EO client data are statistics that has been provided by Skilled Trades Ontario (STO), which keeps a registry of active tradespersons, together with a range of demographic information. The top ten trades by number of active tradespersons¹ in Nipissing and Parry Sound are listed in Table 50 and Table 51, together with their distribution by age and compared to the age distribution for

each trade for Ontario. (For Parry Sound, there are actually 11 trades listed, as there are two trades tied for tenth position.)

Almost all of the tradespersons in the top ten registration list for Parry Sound have a higher proportion of those aged 55 years and older than that recorded for Ontario, the only exception being Powerline Technician, which has very few tradespersons over 55 years old. This is in contrast to Nipissing, where there are only five trades where the share of those 55 years and older is either equal to or greater than the percentage for Ontario.

One trade in Nipissing, Truck and Coach Technician, has 50% of its registrants aged 55 years and older, a proportion equal to the Ontario average. In Parry Sound, there are two such trades: Truck and Coach Technician, where 60% of registrants are 55 years and older, and Automotive Service Technician (50%, higher than the provincial average of 37%). There is a high probability that these trades will experience greater shortages of tradespersons as their large proportion of older workers retires.

TABLE 49: Top 10 trades for new registrations, 2023-2024

RANK	BOARD		REGION		ONTARIO	
	TRADE	NUMBER	TRADE	NUMBER	TRADE	NUMBER
1	Automotive Service Technician	40	Electrician - Construction and Maintenance	310	Electrician - Construction and Maintenance	5,153
2	Electrician - Construction and Maintenance	35	Automotive Service Technician	204	Automotive Service Technician	2,767
3	Truck and Coach Technician	21	General Carpenter	195	General Carpenter	2,098
4	Hairstylist	20	Heavy Duty Equipment Technician	179	Industrial Mechanic Millwright	1,932
5	General Carpenter	18	Truck and Coach Technician	164	Plumber	1,857
6	Plumber	14	Industrial Mechanic Millwright	141	Truck and Coach Technician	1,483
7	—	—	Powerline Technician	104	Hairstylist	1,138
8	—	—	Plumber	99	Refrigeration and Air Conditioning Systems Mechanic	790
9	—	—	Hairstylist	78	Sheet Metal Worker	695
10	—	—	Welder	72	Child Development Practitioner	580



TABLE 50: Top ten trades by active tradespersons in Nipissing, and distribution by age for Nipissing and Ontario, September 2024

TRADE	NIPISSING				ONTARIO		
	TOTAL	AGE			AGE		
		15-24	25-54	55+	15-24	25-54	55+
Automotive Service Technician	430	8%	50%	43%	11%	53%	37%
Electrician — Construction and Maintenance	418	12%	63%	25%	11%	59%	29%
Truck and Coach Technician	335	9%	41%	50%	7%	43%	50%
Hairstylist	257	6%	56%	39%	6%	57%	37%
Plumber	136	10%	65%	25%	13%	64%	23%
General Carpenter	90	23%	74%	2%	29%	69%	2%
Powerline Technician	67	31%	66%	3%	21%	75%	4%
Sheet Metal Worker	52	12%	60%	29%	10%	64%	26%
Industrial Mechanic Millwright	47	21%	72%	6%	15%	78%	7%
Child Development Practitioner	47	19%	77%	4%	11%	79%	10%

TABLE 51: Top ten trades by active tradespersons in Parry Sound, and distribution by age for Parry Sound and Ontario, September 2024

TRADE	PARRY SOUND				ONTARIO		
	TOTAL	AGE			AGE		
		15-24	25-54	55+	15-24	25-54	55+
Automotive Service Technician	363	7%	43%	50%	11%	53%	37%
Electrician — Construction and Maintenance	322	14%	51%	35%	11%	59%	29%
Truck and Coach Technician	261	5%	36%	60%	7%	43%	50%
Hairstylist	127	4%	58%	39%	6%	57%	37%
General Carpenter	106	26%	71%	4%	29%	69%	2%
Plumber	101	12%	44%	45%	13%	64%	23%
Refrigeration and Air Conditioning Systems Mechanic	44	2%	57%	41%	7%	59%	35%
Sheet Metal Worker	38	11%	55%	34%	10%	64%	26%
Auto Body and Collision Damage Repairer	32	3%	50%	47%	8%	48%	44%
Hoisting Engineer — Mobile Crane Operator 1	29	3%	59%	38%	4%	62%	33%
Powerline Technician	29	24%	72%	3%	21%	75%	4%

In Nipissing, there are two trades where at least one-third (33%) of the registrants are 55 years and older:

- Automotive Service Technician (43%)
- Hairstylist (39%)

In Parry Sound, there are seven trades where at least one-third (33%) of the registrants are 55 years and older:

- Electrician – Construction and Maintenance
- Hairstylist
- Plumber
- Refrigeration and Air Conditioning Systems Mechanic
- Sheet Metal Worker
- Auto Body and Collision Damage Repairer
- Hoisting Engineer — Mobile Crane Operator 1

On the other hand, the following trades are composed of at least 10% of registrants who are 15 to 24 years old (which suggests strong attraction for youth):

- Electrician – Construction and Maintenance (Nipissing: 12%; Parry Sound: 14%)
- Plumber (Nipissing: 10%; Parry Sound: 12%)
- General Carpenter (Nipissing: 23%; Parry Sound: 26%)
- Powerline Technician (Nipissing: 31%; Parry Sound: 24%)
- Sheet Metal Worker (Nipissing: 12%; Parry Sound: 11%)
- Industrial Mechanic Millwright (Nipissing: 21%)
- Child Development Practitioner (Nipissing: 19%)



¹An active tradesperson, according to STO, is a person who holds one of the following documents that are active: a Registered Training Agreement (issued to Apprentices), a Provisional Certificate of Qualification (issued to completed Apprentices), all Compulsory Certificates of Qualification (issued to individuals who pass the certifying exam, for trades with a certifying exam) or all issued Non-Compulsory Certificates of Qualification.



Labour Market Action Plan

THEME ONE: Local Businesses need assistance accessing available programs, incentives and professionals.

Goal: To increase small business capacity during continued labour market challenges, emphasis should be placed on increasing awareness and uptake on the programs and services that are available to assist their business and increased hiring needs.



Why is this a priority for the community?

With the plethora of funding programs available to small businesses, the process of researching, application and implementation can be lengthy

and burdensome. There continues to be a lack of awareness and understanding on the part of the employer to participate and engage in these types of programs and advises. Ultimately, these actions can affect the long- term sustainability of their workforce.

How it aligns with the evidence: Employers continue to struggle to find and maintain individuals in a variety of occupational classifications and industry sectors.

Next Steps: Develop regional committees made up of the identified partners to begin to move projects forward.

REQUIRED ACTION	EXPECTED OUTCOMES	TIMELINE
President’s Series Luncheon’s	<p>Invite local Presidents of various agencies and businesses to speak candidly on their corporation’s best practices and how they have navigated change, overcame diversity, and continue to plan and pivot for success during the current economic climate.</p> <p>This sector-specific approach will focus on key and specific issues and challenges facing new and emerging industries.</p> <p>UPDATE: Several breakfast sessions were held over the course of the fiscal that featured key community leaders. Due to their success, more sessions will be held throughout 2025-2026.</p>	 COMPLETE
Employer Education and Awareness	<p>With the increase of International students and newcomers to our community through the Rural Northern Immigration Pilot Project (RNIP), many programs and services have been developed for employers.</p> <p>Workshops, webinars and luncheons will be offered throughout the region to showcase how and where to seek services as it pertains to providing inclusive and welcoming workplaces.</p> <p>UPDATE: Several sessions were offered throughout the year with many employers participating.</p>	 COMPLETE
Mentorship series	<p>Small businesses make up the majority of employers in our region and oftentimes struggle to reach the ‘next level’ of operations within years 2-5 of starting up. Host a series of mentorship sessions that feature specific aspects of business such as: the hiring of employees, moving from a home-based business to having a storefront, as well as entering into the realm of imports or exports.</p>	MEDIUM TERM

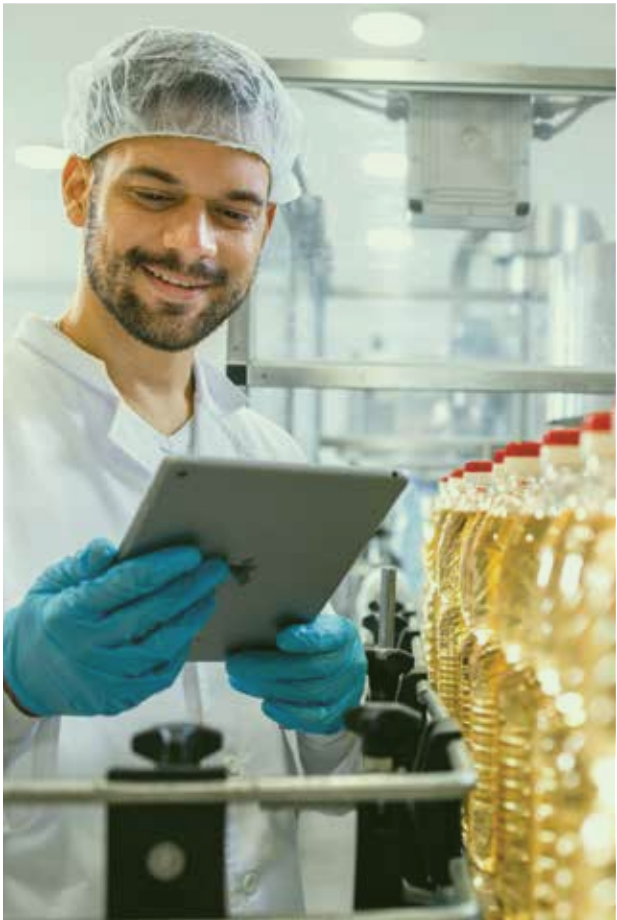
THEME TWO: Supply and Demand


Goal: The labourmarket has changed drastically over the last few years and employers continue to experience labour shortages. Through various initiatives, the goal is to promote the availability of employment opportunities in the region.

Why is this important to the community?
If members of the community are aware of the workforce opportunities available, there will be more opportunities to remain in, and attract new individuals to fill local jobs.

How it aligns with the evidence: Employers large and small are feeling the effects of an aging workforce. Many jobs are available, but there are simply not enough people to fill them.

Next Steps: Continue to work with employers and Employment Ontario agencies to ensure local jobs are filled and sustained.



REQUIRED ACTION	EXPECTED OUTCOMES	TIMELINE
Continue to expand the Ready Set Hired platform	Work with partners in the region and across the province to enhance and update the Ready Set Hired suite of tools. Provide a platform where job seekers can have their skills matched to the jobs offered in the portal. UPDATE: A series of 'how to' videos were developed to showcase the suite of tools offered on the platform.	 COMPLETE
Student engagement sessions	Work in partnership with school boards to develop informal consultations with youth at the high school level. With so many options for life after graduation, determining how students are making decisions for their future career paths remains unclear.	SHORT TERM
Sector-specific job fairs	Host a series of sector-specific online job fairs to ensure that in-demand sectors can have a platform to interact with potential candidates. Host a different session each day that will highlight both employers within various sectors as well as provide opportunities for job seekers who are looking at specific occupational options.	SHORT TERM

THEME THREE: Awareness of local labour market information

Goal: To inform job seekers, partners and agencies of the realities of the local labour market.

Why is this a priority for the community?
Making decisions based on evidence driven research is critical to helping governments, businesses, communities respond to change, and can ensure labour market targets and decisions are based on the realities of our local community.

How it aligns with the evidence: Understanding labour patterns and trends and using LMI as a decision-making tool is essential to not only guide the career paths of those looking to

gain entrance into the labour market, but will showcase the needs and challenges facing various industry sectors.

Next Steps: Develop regional committees made up of the identified partners to begin to move projects forward.



REQUIRED ACTION	EXPECTED OUTCOMES	TIMELINE
Enhance the existing Jobs Report by researching other existing models currently in existence	<p>Research other on-line job counting products and compare and contrast the pros and cons. Analyzing the results will provide insights on how the local product can be enhanced and expanded to meet local needs.</p> <p>UPDATE: Various new reporting mechanisms have been researched and explored. The job portal Ready Set Hired will begin to undergo many upgrades over the next fiscal year in order to be a more effective labour market tool for our region.</p>	ON GOING
Develop a social media series that highlights key pieces of labour market information ongoing throughout the year.	<p>A new social media presence will be implemented this fiscal. By providing short, digestible LMI that is available via social media feed, it is hoped that further awareness and availability of labour market information will be more informative for users. Hosting a segment on local television will also continue to highlight local LMI.</p> <p>UPDATE: LMG is currently working with a social media developer to create content and suitable reels for social media users.</p>	ON GOING
Industry sector-specific publications	<p>Develop sector-specific publications for job seekers and the general public to increase awareness of local occupational opportunities and in-demand sectors. This could assist job seekers and help them make informed career decisions at the local level.</p>	MEDIUM TERM



The Labour Market Group
Guiding partners to workforce solutions.



www.thelabourmarketgroup.ca

THE CORPORATION OF THE TOWN OF KEARNEY

By-law No. 2025-28

**Being a By-law to provide for the
Adoption of the 2025 Budget**

WHEREAS the *Municipal Act* Chapter 25 S.O. 2001 Section 290 provides that for each year, a local municipality shall, in the year or the immediately preceding year, prepare and adopt a budget including estimates of all sums required during the year for the purposes of the municipality, including

- (a) amounts sufficient to pay all debts of the municipality falling due within the year;
- (b) amounts required to be raised for sinking funds or retirement funds; and
- (c) amounts required for any board, commission or other body;

NOW THEREFORE the Council of the Corporation of the Town of Kearney hereby enacts as follows:

- 1. That Appendix ‘A’ being the Operating Budget and Capital Budget attached hereto be hereby adopted as the Budget for 2025;
- 2. That this 2025 Budget may be amended from time to time by a Resolution of Council with appropriate Notice having been given;
- 3. That this By-law shall come into full force and effect on the date of final passing.

READ A FIRST AND SECOND AND THIRD TIME, passed, signed and the Corporate Seal attached hereto, this 1st day of May, 2025.

THE CORPORATION OF THE
TOWN OF KEARNEY

Mayor

Clerk

The Corporation of the Town of Kearney

Budget 2025

See attached

	A	B	P	Q	R	S	U
1	TOWN OF KEARNEY						
2	2025 Draft Operating Budget						
3	17-Apr-25						
4							
5	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs. 2024 Projected	Comments
6							
7		REVENUES					
8		Net Taxation Revenue					
9	020-001	Tax Levy - Set-up Taxes (includes payments in lieu of taxes 020-003)	4,571,044	4,570,717	4,781,986	210,942	last year the levy increase was \$340628. This final draft increases the levy by 2.11% or \$199,906 over projected 2024 including supp/omits
10	020-001	Tax Levy - Set-up Taxes- area rating	2,663	2,663	2,663	-	
12	020-002	Supplementary Taxes	130,296	15,000	12,000	(118,296)	based on MPAC forecasting
13	032-060	Property Tax Write-offs	(9,660)	(12,500)	(10,000)	(340)	
14	020-201	Education Levy - English Public	(592,682)	(578,208)	(588,352)	4,330	
15	020-202	Education Levy - French Public	(2,949)	(2,889)	(2,852)	97	According to OPTA
16	020-203	Education Levy - English Separate	(36,550)	(34,395)	(35,675)	875	
17	020-204	Education Levy - French Separate	(7,451)	(7,316)	(7,287)	164	
18		Sub-total	4,054,711	3,953,072	4,152,483	97,772	
19							
20		Operating Grants					
21	021-001	Mun Support - OMPF	720,600	720,600	800,300	79,700	Per notification. One time increase for 2025
26	021-023	OPP Detachment Revenue	1,181	1,460	1,583	402	3-year average
28	021-421	Provincial Offences Act Revenue	4,567	5,170	4,057	(510)	3-year average
29	021-422	CSPY-prisoner transportation	1,071	1,071	1,071	-	Estimate
30	021-423	OCLIF (Cannabis) funding	541	500	500	(41)	Use for by-law cannabis patrols.
35	021-502	Aggregate Resources Trust	2,656	224	2,959	303	3-year average
37	New	Fire Protection Grant			8,164		One time Grant 2025
38	New	Emergency Preparedness Grant			41,272		One time Grant 2025
39	021-601	Recycling/Hazardous Waste Grants	83,285	83,688	67,084	(16,201)	Transition date in October, not a full year.
40	021-711	Elderly Persons Operating Grant	13,375	13,375	-	(13,375)	Applied for
41	021-712	Elderly Persons Special Grant	8,290	8,738	-	(8,290)	Applied for
43	021-714	Senior's Active Living Fair Grant	2,500	2,500	2,500	-	revenue=expense
46	021-901	NOHFC - Intern	4,038	4,038		(4,038)	no intern for 2025
49		Sub-total	842,105	841,364	929,490	87,385	
50		User Fees					
51	022-321	Tax Certificates	1,500	2,260	1,750	250	3-year average
52	022-322	Fax & Photocopy Revenue	78	290	314	236	3-year average
53	022-324	Tax Sale Fees & Proceeds	-		7,500	7,500	Budget depends on number of tax sales expected to be completed in 2025.
54	022-401	Fire Department Miscellaneous Revenue	8,594	6,000	6,000	(2,594)	E.g., burning/false alarm fines, MTO response revenue.
55	022-441	Bldg Dept - Zoning Compliance	1,200	2,290	1,200	-	trending down using 2024 actuals
56	022-442	Bldg Dept - Abandoned Permits	-	5,040	4,000	4,000	3-year average
57	022-443	Bldg Dept -Special Inspections	-	470	-	-	3-year average
58	022-444	Bldg Dept - Misc Revenues	474	-	-	(474)	
59	022-491	911 Civic Number Signs	575	1,080	575	-	trending down using 2024 actuals
61	022-601	Transfer Station Tipping Fees/Other (scrap metal) Revenue	47,202	30,420	40,000	(7,202)	trending up with additional payment methods - using 2024 actuals
63	022-811	Kearney Dog Sled Races Revenue	28,942	28,942	25,000	(3,942)	revenue=expense - not reconciled for 2025
64	022-812	Regatta/Fireworks Revenue	29,694	23,000	33,249	3,555	revenue=expense. Balance with reserves
65	022-813	Recreation Programs	14,214	9,000	17,000	2,786	Fitness classes,kids dance, no revenue for baseball as region is still sorting things out
67	022-821	KCC Revenue	952	4,000	1,000	48	KCC committee revenue re fundraising.
68	022-841	Art Show Revenue	1,768	8,100	8,100	6,332	Revenue=Expenses
69	022-901	Planning Revenue	10,310	12,000	10,000	(310)	3-year average
70	027-001	By-Law Enforcement Revenue (fines)	5,135	4,000	4,000	(1,135)	
71		Sub-total	152,932	136,892	159,688	6,756	
72		Licenses/Permits					
73	023-001	Lottery License Revenue	2,952	1,130	1,130	(1,822)	3-year average
74	023-002	Trailer Permits Revenue	3,500	3,130	3,130	(370)	3-year average
75	023-003	Marriage Licence Revenue	500	130	130	(370)	Based on 2024 actual revenue.
76	023-004	Encroachment Revenue	-	200	200	200	Based on 2024 actual revenue.
77	023-401	Fire Permits and Inspection Revenue	7,898	6,960	6,960	(938)	Based on 2024 actual revenue.
78	023-441	Building Permits Revenue	63,159	190,310	60,000	(3,159)	conservative budget, treasury department will be working permits collections bu 2025
79	023-461	Dog Tag Revenue	457	250	400	(57)	Based on 2024 actual revenue.
80	023-501	Entrance Permit Revenue	2,450	3,770	3,370	920	3-year average
81		Sub-total	80,916		75,320	(5,596)	
82		Rental Income					
83	024-821	Community Hall - Gym Rentals	1,382	5,000	1,500	118	Based on 2024 actual rentals.
84	024-822	Seniors Lounge	271	1,000	1,000	729	Based on 2024 actual lounge
86		Sub-total	1,653		2,500	847	Based on 2024 actual total.
87		Donations					
89	025-501	Scarborough School Board Donation	11,935	11,935	12,293	358	estimate increase of 3%
90		Sub-total	11,935		12,293	358	
91		Interest					
92	026-001	Bank Interest	153,762	163,000	120,000	(33,762)	Cannot estimate at present. Will be based on current KCU interest rate (3.45%) and opening KCU balance (3,000,000), adjusted for expected change re use of opening surplus (360000) and net change in reserves (not currently completed).
93	026-002	Interest On Taxes	49,122	58,500	35,000	(14,122)	conservative budget, treasury department will be working on collections in 2025
94		Sub-total	202,884		155,000	(47,884)	

	A	B	P	Q	R	S	U
	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs. 2024 Projected	Comments
95		Sales and Miscellaneous Revenue				-	
98	027-811	Centennial Committee Revenue	20	100	100	80	Based on 2024 budget.
99	028-001	Miscellaneous revenue	9,141	2,500	7,500	(1,641)	Debit card charges, NSF fees, sale of shore road allowance. Shore road allowance sales are not budgeted nor is the equivalent transfer to the recreation and culture reserve.
100		Sub-total	9,161		7,600	(1,561)	
101						-	
102		TOTAL REVENUES	5,356,296		5,494,374	138,078	
103						-	
104		EXPENDITURES				-	
105		GENERAL GOVERNMENT				-	
106		Council Expenditures				-	
107	030-001	Council - Honorariums	55,500	55,500	55,500	-	Current council at current rates. Excludes portion of honorarium to be donated to KWEF.
108	030-010	Council EHT & CPP	2,955	1,320	2,955	0	Based on 2024 actual cpp.
109	030-020	Council - Sundry Expenses	1,375	4,000	4,000	2,625	GoTo meetings, misc purchases, staff appreciation lunch.
110	030-035	Council - Insurance	1,135	1,135	1,135	0	Per final insurance distribution.
111	030-040	Council - Training, Dues & Mileage Expense	7,006	7,500	7,500	494	DPSMA, AMO, FONDM
112	030-050	Council - Donations	6,915	6,115	3,000	(3,915)	Council discussion needed.
113		Sub-total	74,886		74,090	(796)	
114		Election Costs				-	
115	031-020	Election Expenses	2,455	2,450	2,455	(0)	DataFix/Voterview annual cost (resolution 8-23) plus Cda Post bulk return mail fee.
116		Sub-total	2,455		2,455	(0)	
117		Administration wages and benefits				-	
118	032-001	Administration wages and benefits	459,930	556,000	580,884	120,954	2024 staffing compliment plus full-time treasurer commencing Jan 14th, 2025. Note wages across all departments are higher in 2025 because there are 26 payperiods plus 11 days and projected increases for union negotiations. Less 2023 credit from WSIB
120	032-701	Unfunded sick leave liability	(12,721)			12,721	Decrease (increase) in estimated liability is included in actual wages and benefits. Funded in future years so no need to budget.
121	032-056	Human resources consultant	-	20,982	-	-	
122	032-002	Years of Service Awards-all departments	750	750	1,000	250	For Staff in Years 2024 and 2025
124		Sub-total	447,959		581,884	133,925	
125		General Government Operating Expenses				-	
126	032-020	Office Postage, Supplies and Sundries	9,338	12,800	11,000	1,662	Moving paper out of Computer Expense
127	032-022	Taxation Expenses - (Paper, postage, etc) - per above				-	
128	032-023	Computer and Equipment Maintenance	40,525	45,000	38,000	(2,525)	Account includes internet (Bell and Starlink), Munisoft/Paymate/Office, Global Terminal, website contract, photocopier supplies/contract and computer/telephone maintenance and repairs. Add Bank Reconciliation, Multi Cashier Receipting, Security, Accounts payable multi batch and EFT modules for Munisoft (\$2480)
129	032-025	CGIS Expenses	12,943	13,275	9,200	(3,743)	Existing CGIS layers plus CPI increase in fall
130	032-026	Advertising	1,123	2,500	1,500	377	
131	032-027	Association Dues	4,495	5,040	4,307	(188)	AMCTO, MFOA, AMO, FCM, LAS.
132	032-030	Telephone	3,544	4,225	4,668	1,124	Bell, Fibernetics, cells
133	032-031	Hydro	9,553	7,485	10,031	477	Inflationary increase over 2024.
134	032-035	Insurance - Administration	62,677	62,677	61,898	(779)	As per final distribution
135	032-036	Insurance - Deductible	-	15,000	-	-	If deductible is needed, it will come from working funds reserve.
136	032-040	Training & Professional Development	6,220	10,000	12,500	6,280	Includes treasury and administration professional development. Increase to cover mandatory Munisoft training on new modules
137	032-050	Property Assessment	56,845	56,845	58,350	1,505	Per levy notification.
138	032-051	Contracted Services -Legal/Title Searches	115,372	50,000	75,000	(40,372)	Estimated based on historical data. Any overages can be paid for through working reserves
139	032-052	MFIPPA/IPC Legal Expense	-			-	Based on 2024 actual expense.
140	032-057	CUPE Negotiation Costs - Legal/Other	31,907	50,000	45,000	13,093	CUPE negotiation expenses to finish up negotiations to April 30th 2025 and start negotiating again in 2025.
141	032-058	UFCW Negotiation Costs - Legal/Other	189	1,500	10,000	9,811	UFCW negotiations will start in 2025
142	032-053	Auditor	28,519	22,769	24,000	(4,519)	Estimate - going out to tender for 2025 audit services
143	032-054	Contracted Accounting	40,544	35,100	15,000	(25,544)	Beginning of year for overlap with new treasurer
147	032-065	Bank Charges & Interest	2,856	2,570	2,700	(156)	Bank charges and late payment fees: 2-year average.
148	032-100	Mileage Expenses	44	100	100	56	Primarily re bank deposits.
149	032-802	Land Exchange	-			-	N/A in 2024
150		Sub-total	426,695		383,253	(43,441)	
151		SUB-TOTAL GENERAL GOVERNMENT	951,995		1,041,682	89,688	
152		PROTECTION				-	
153		Policing				-	
154	042-020	Policing	302,160	302,160	315,477	13,317	Per levy notification.
155	New	Police Services Board Expenses	-		1,000	1,000	as per PSB
156		Sub-total	302,160		316,477	14,317	
157		Fire and First Response				-	
158	040-001	Fire wages and benefits	121,462	117,800	127,987	6,525	Less 2023 credit from WSIB
159	040-002	Regional Fire Prevention Department			-	-	
160	040-005	Deputy Chief			-	-	
161	040-003	Volunteer Compensation and Training	69,188	108,000	87,192	18,004	Timesheet-based honorariums (77,192) and training (10,000) including NFPA courses and training material.
162	040-005	Deputy Chief	-		-	-	Based on 2024 actual chief
163	040-010	Volunteer WSIB, EHT	5,444	6,930	6,829	1,385	Based on 13 volunteers and existing coverage.

	A	B	P	Q	R	S	U
S	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs. 2024 Projected	Comments
164	040-020	Administrative Expenses	8,319	7,800	7,800	(519)	Office supplies, internet, photocopier, association dues, personal medicals, mileage.
165	040-021	Fire Dept - Fire Board			-	-	
166	040-022	Public Education/Prevention	6,290	3,000	7,000	710	adding for Community Safety Days
167	040-023	Repeater Tower & Dispatch Services	5,884	7,500	7,500	1,616	Spectrum re Pevensey repeater tower&internet, Parry Sound dispatch services and Fluent MS Who's Responding
168	040-025	Equipment Maintenance	10,092	8,000	8,000	(2,092)	Radio license, maintenance of bunker suits and other equipment.
169	040-026	Small Equipment Purchases	11,168	10,529	10,000	(1,168)	similar budget to last year
170	New	Fire Protection Grant Expenses			8,164	8,164	match grant approval
171	New	Emergency Preparedness Grant Expenses			41,272	41,272	match grant approval
172	040-030	Telephone	1,363	450	1,600	237	Add cell phone
173	040-031	Hydro/Heat	7,878	8,600	9,000	1,122	Electricity, furnace fuel and generator propane.
174	040-032	Building Expenses	14,196	15,000	19,592	5,396	Building, furnace, water system, generator maintenance. \$3500 increase over last year for lights in meeting room, cameras and pest control. Additional repairs to water system
175	040-035	Fire Dept - Firefighters and General Insurance	43,979	43,979	45,295	1,316	Per final insurance distribution.
176	040-040	Fire and First Response Training			-	-	
177	040-041	Joint Training Officer	16,682	17,182	16,682	(0)	Kearney share of joint training officer. As per invoice.
178	040-042	Uniforms	3,489	6,000	6,000	2,511	
179	040-060	MNR Fire Agreement	7,828	7,875	8,190	362	Fire protection Crown land agreement in place for 2022-2027 Annual increase - CPI, capped at 4%.
180	041-021	First Response - Medical Supplies	1,958	2,500	2,500	542	Masks, gloves and other medical supplies.
181	040-100	Vehicle Expenses	38,961	22,000	28,000	(10,961)	Vehicle operation and maintenance expenses. Aware of additional repair needed from first draft
182		Sub-total	374,180		448,602	74,422	
189		Building, By-Law & Animal Control				-	
190	044-001	Building Dpt wages and benefits	168,129	149,900	168,449	320	Existing compliment plus Administrative Support 1/day per week. Less 2023 credit from WSIB
192	044-002	Building Dpt wages and benefits administration allocation				-	Based on 2024 actual allocation.
194	044-020	Building Department Office Expenses	21,662	4,300	12,500	(9,162)	Pay out Cloud Permit Agreement in 2024 (\$12,000), increase for CGIS CBO module (\$2824), request for a drafting table (\$2500)
195	044-027	Building Department - Memberships	521	577	1,200	679	Additional memberships for support staff
196	044-040	Building Department - Training and miscellaneous costs	5,394	7,000	12,500	7,106	Increase for support staff training
200	044-058	Building Department Legal Expenses	13,876	15,000	10,000	(3,876)	Regular legal inquires, \$15K normally budgeted for insurance deductible will be taken from Working Funds Reserve if needed.
201	044-100	Building Department - Mileage/vehicle expenses	7,960	4,900	8,000	40	Includes operating costs of Town vehicle (license, insurance, fuel, maintenance)
203	045-020	By-Law - Mileage/Expenses	60,432	61,500	78,500	18,068	As per agreement with Armour services: wages, mileage, training/other shared costs.
204	045-021	By-Law Property Cleanup/Impound/Legal	2,468	-	2,000	(468)	Based on 2024 actual legal.
207	046-020	Animal Control	90	1,000	3,500	3,410	Vet unit (90) and donation to Almaguin Pet Rescue
208		Sub-total	280,531		296,649	16,118	
209		Emergency Measurers				-	
210	049-020	Emergency Measurers Expenses	1,069	2,850	2,500	1,432	OPP PSAP annual billing. 911 numbering. 2024 includes 1,500 re training.
211	NEW	CEMC/Emergency Plan Expenses			3,700	3,700	CEMC expenses for emergency plan review and annual exercise. Added cost for emergency communication system
212		Sub-total			6,200		
213		SUB-TOTAL PROTECTION	956,871		1,067,928	111,057	
214		TRANSPORTATION				-	
215		PW - Overhead				-	
216	059-001	PW - Wages & Benefits holding account	523,359	601,300	599,408	76,049	Existing staff compliment. Were some vacancies in 2024.Less 2023 credit from WSIB
218	050-020	Garage - Bldg & Equipment Supplies and R&M	44,827	50,000	49,000	4,173	Includes recurring charges: internet, pest control and misc. supplies. Heat lines on roof, lighting. Further repairs needed for moisture getting in building. Increase for cameras
219	050-030	PW - Telephone, Radio & Internet	6,198	5,600	6,200	2	Radio air time, phone and cell. Assumes savings re new phone system effective April 1
220	050-031	Garage - Hydro/Heat	14,955	13,780	15,700	745	Electricity and furnace fuel.
221	050-035	PW - Insurance	44,105	44,105	45,372	1,267	Per final insurance distribution.
222	050-040	PW - Employee Expenses & Training	12,483	12,000	12,000	(483)	Clothing allowance (450/employee net of HST rebate) and training
224		Sub-total	645,928		727,680	81,752	
225		Public Works Equipment				-	
226	050-100	Public Works - All Vehicles Diesel Fuel	62,749	85,000	70,000	7,251	
228	050-110	2024 Dodge Ram 1500 - fuel, license and repairs	4,990	2,000	5,945	955	New vehicle purchased Feb 2024.
229	050-111	Dodge 2500 - license and repairs	3,035	500	3,000	(35)	New vehicle purchased Feb 2024.
233	050-121	License and Repairs - 2016 Freightliner	11,021	5,000	7,500	(3,521)	
234	050-122	License and Repairs - 2019 Ford 550	10,378	3,500	7,500	(2,878)	
235	050-123	License and Repairs - 2020 Freightliner	12,031	14,000	8,500	(3,531)	
236	050-124	License and Repairs - 2024 Freightliner	12,085	3,000	10,000	(2,085)	
237	050-125	Repairs - Sanding Unit for 1 Ton	1,516	1,000	1,000	(516)	maintenance
239	050-135	Repairs - Caterpillar Excavator	3,381	5,000	5,000	1,619	
241	050-145	Propane/Repairs - Equipment Steamer		500	500	500	Propane only.
242	050-155	Repairs - Grader	67,547	25,000	87,000	19,453	includes the major repair that was started in 2024 plus regular maintenance, needs two tires (\$3600 est.)
244	050-160	Repairs - 2020 CAT Backhoe	22,242	5,000	8,000	(14,242)	Needs new tires (\$5500 est.)
246	050-166	Repairs - Sweeper	4,962	3,000	4,000	(962)	
247	050-170	Repairs - Public Works Trailer	1,418	1,000	1,500	82	Based on 2024 actual.

	A	B	P	Q	R	S	U
5	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs. 2024 Projected	Comments
248		Sub-total	229,073	156,165	219,445	(9,628)	
249		Roadways Maintenance				-	
251	051-020	Paved Rd - Cold Patch/Patching	8,376	24,000	9,500	1,124	Includes regular patching. Crack sealing budgeted for 2024 was not complete because no contractors were interested.
253	051-022	Paved Rd - Line Painting	7,811	13,500	15,000	7,189	Annual maintenance: stop blocks and parking lots.
254	051-023	Stormwater System Maintenance	-	20,000	-	-	Budgeted to flush system in 2024, could not find a contractor to flush and camera for condition of system.
255	052-020	Unpaved Rd - Gravel and gravel pits	4,100	13,500	13,000	8,900	Use of gravel inventory. A gravel (4.83/tonne); granite (22.86/tonne), including license and annual royalty based on quantity of gravel removed from pit.
256	052-021	Unpaved Rd - Dust Control	40,871	40,000	42,460	1,589	Liquid and bagged.
258	052-023	Unpaved Rd - Armour Mtce Agreement	3,358	3,358	3,600	242	Armour maintenance agreement.
259	053-020	Bridges & Culverts - Bridge Maintenance/Inspections	7,948	8,345	-	(7,948)	No OSIM report for 2025
260	053-021	Bridges & Culverts - Culverts	1,793	1,000	4,000	2,207	Culverts used for routine maintenance.
262	054-020	Roadside - Mowing/Brushing	6,106	8,000	8,000	1,894	In-house brushing and roadside mowing including equipment rental.
263	054-021	Roadside - Signs	4,965	1,500	2,500	(2,465)	
264	054-022	Roadside - Beaver Trapping	2,800	1,200	1,500	(1,300)	
265	054-023	Roadside - Guardrails	-	750	2,000	2,000	Based on 2024 actual guardrails.
266	055-020	Winter Ctrl - Sand & Salt	26,634	64,000	60,000	33,366	
268	055-021	Winter Ctrl - Contracted Services	5,225	5,225	5,400	175	Per resolution 10(c)(iii)/04/02/2022 re Fowler's maintenance contract for 21/22 to 24/25 winter seasons. Seasonal cost per resolution split between related years.
269	056-020	Street Lights - Energy & Repairs	6,806	5,230	6,500	(306)	No repairs in 2023. Budget includes 2,000 repair contingency.
270		Sub-total	126,793		173,460	46,667	
271		SUB-TOTAL TRANSPORTATION	1,001,793		1,120,585	118,792	
272		ENVIRONMENT			-	-	
274	060-001	Transfer Station Wages and Benefits	81,759	77,800	87,851	6,092	Less 2023 credit from WSIB
277	060-021	Joint Waste Management	95,940	95,940	105,605	9,665	JWMC budget provided
278	060-022	BFI - Recycling Pick-up	116,418	124,730	87,314	(29,105)	Cost to transition (Oct)
279	060-023	BFI shingles/metal	3,090	6,030	5,778	2,688	3 year average
280	060-024	Transfer Station - Operating Expenses	19,846	16,000	10,500	(9,346)	employee clothing allowance, portable toilets, miscellaneous maintenance at sites. Food cyclor bins not included increase for cameras
282	060-026	Hazardous Waste Days	13,209	11,130	13,869	660	Inflated 2024 cost.
283	060-031	Transfer Station - Hydro and Phones	4,800	3,000	5,040	240	
284	060-035	Transfer Station - Insurance	488	488		(488)	Per final insurance distribution.
286	060-061	Transfer Station Vehicle - License and Repairs	4,667	7,500	5,000	333	2014 Ford F150 Truck only
287	060-100	Landfill Closure and Post-Closure (net of amt to be recovered)	552	14,100	42,000	41,448	Estimate - working on getting quotes for 2025. Increase due to two new Monitoring wells needed.
288	060-702	2B recovered - landfill closure			-	-	Based on 2024 actual closure.
289		SUB-TOTAL ENVIRONMENT	354,517		362,956	8,439	
290		HEALTH SERVICES				-	
291	070-020	North Bay/Parry Sound Health Unit	28,376	28,376	29,794	1,418	As per notification - 3% increase
293	070-021	Ambulance	134,092	134,092	139,095	5,003	As per notification
294	070-022	V of BF - Almaguin Highlands Health Centre/Ontario Telemedicine Network Contribution, physiotherapist contribution and AHHC operating contribution	8,007	6,007	6,007	(2,000)	AHHC contribution
297		SUB-TOTAL HEALTH SERVICES	170,475		174,896	4,421	
298		SOCIAL AND FAMILY SERVICES				-	
299	071-022	Eastholme - Levy	139,276	139,276	142,834	3,558	As Per notification - 2.5% increase
300	071-025	DSSAB	177,021	177,021	184,611	7,590	As per Notification - 3.95% levy increase
301	071-033	Seniors Room - One Time Grant Expenses	8,290	8,738		(8,290)	Waiting for approval Expenses= grant
302	071-032	Seniors Grant - Kearney expenses	2,615	2,000	2,000	(615)	
303	071-034	Seniors Room - Active Living Fair Expense	2,494	2,500	2,500	6	Expenses = related grant. Unspent funds must be refunded.
304		SUB-TOTAL SOCIAL & FAMILY SERVICES	329,696		331,945	2,249	
305		RECREATION & CULTURE				-	
306		Parks				-	
307	080-001	Parks - Grass Cutting wages and benefits	7,265	7,800		(7,265)	
308	080-020	Parks - Parks & Trails maintenance supplies	6,410	6,000	7,500	1,090	Student advertising, lawnmower gas&repairs, portable toilets, Main St. flowers.
309	080-024	Boat Ramps and Docks maintenance	-	1,500	1,500	1,500	
310	080-025	Parks - Town Dock Hydro	347	350	365	18	Based on 2024 actual hydro.
311	080-027	Ralph Bice Committee expenditures	1,000	1,000	1,000	-	Use of funds for 2024 bursaries. \$1,000/year until funds depleted per Res. 324-23. Offset = transfer from Ralph Bice reserve.
312	080-090	Parks - Lions Park / Rink net of revenue including reserve transfer	13,787	4,100	4,100	(9,687)	Hydro, portable toilets, alarm monitoring.
313	080-035	Parks/Recreation Insurance	17,588	17,589	17,637	49	Per final insurance distribution.
314	080-100	Parks Vehicle - operating expenses	3,703	5,000	4,200	497	Original Parks vehicle until mid-February and 2021 Dodge.
315		Sub-total	50,101		36,302	(13,800)	
316		Recreation Programs				-	
318	081-020	Recreation - Program Expenses	12,903	13,000	17,000	4,097	Fitness instructors for exercise and recreation programming.
319	081-021	Recreation - Swim Program Expenses	275	2,700	2,500	2,225	Includes contracted swimming instructor.
320	081-035	Recreation - Events/Mun Liability Insurance	810	810	810	-	Per final insurance distribution.
321	081-050	KCC Committee	96	4,000	1,000	904	= revenue account 022-821.
323	081-051	Recreation Special Events	3,974	4,000	10,000	6,026	music in mirror bay; movie night, support for Christmas event, Easter and Canada Day.
324	081-501	Dog Sled Races Expenses	28,395	28,942	25,000	(3,395)	Expenditures = revenue account 022-811. Any difference to/from reserve.
325	081-502	Regatta/Fireworks Expenses	31,324	23,000	33,249	1,925	Council approved
326		Sub-total	77,777		89,559	11,782	

	A	B	P	Q	R	S	U
	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs. 2024 Projected	Comments
327		Community Centre				-	
328	082-001	KCC - Salaries and Benefits	100,368	124,500	207,914	107,546	Includes 2 FT Facilities positions and 1 FT Recreation and Economic Development coordinator in May plus one summer student Less 2023 credit from WSIB
330	082-020	KCC - Supplies and Maintenance Expenses	15,839	17,000	24,500	8,661	R&M, supplies, security, fire protection and employee telephone. Increase for cameras
331	082-021	KCC - Water Operations & Maintenance	1,894	1,500	2,000	106	Water testing, water system supplies
333	082-031	KCC - Hydro/Heat	21,766	18,000	22,854	1,088	Electricity and furnace fuel
334	082-035	KCC - Insurance	9,974	9,974	11,518	1,544	Per final insurance distribution
335	082-040	KCC - Employee Expenses and Training	664	1,000	2,000	1,336	Training and related travel expenses, clothing allowance.
336		Sub-total	150,507		270,786	120,279	
337		Library				-	
338	083-020	Library Levy	46,015	46,345	48,240	2,225	EST. Library Board discussing after March 17th Council Budget Meeting
339	083-021	Library Operating Expenses	2,992	2,110	3,000	8	Expenses paid by Town for utilities
340		Sub-total	49,007		51,240	2,233	
341		Cultural Services				-	
342	084-020	Art Show Expenses	989	8,100	8,100	7,111	Event is generally revenue-neutral. Expenses budgeted to = revenue.
343		Sub-total	989		8,100	7,111	
344		SUB-TOTAL RECREATION & CULTURE	328,381		455,986	127,605	
345		PLANNING AND DEVELOPMENT				-	
347	090-020	Planning expenses	3,806	15,000	6,000	2,194	Contracted planner assistance.
348	090-021	Strategic Plan / Official Plan / Zoning Review	14,908	75,000		(14,908)	Budgeted as an exceptional item in 2025 (see capital section).
354	091-020	Economic Development miscellaneous expenses	1,130	1,400	5,000	3,870	Budget includes TODS cost, Almaguin Highlands Community Guide.
355		SUB-TOTAL PLANNING & DEVELOPMENT	19,936		11,000	(8,936)	
356						-	
357		Total Expenses	4,113,665		4,566,980	453,315	
358						-	
359		TRANSFERS FROM (TO) RESERVES RE OPERATING ACTIVITIES				-	
360	029-001	From (To) Working Fund Reserve	2,000	2,000	-	(2,000)	
361	029-001	From Environmental Committee Reserve			-	-	
362	029-001				-	-	
363	029-001	From Regatta Reserve			-	-	
364	029-001 (031-900)	From (To) Election Reserve	(4,075)	(4,075)	(4,075)	-	2022 election costs = 18,890. Transfer 1/4 anticipated 2024 election cost, less annual Datafix/Voterview charge to reserve in non-election years
365	029-001 (031-901)	From (To) CUPE Reserve	9,975	9,975	-	(9,975)	Use of balance for 2024 CUPE negotiations.
366	029-001 (031-902)	From (To) UFCW Reserve	(2,500)	(2,500)	-	2,500	Transfer to reserve in non-negotiation years.
368	029-001 (031-904)	From (To) Sick Leave Reserve	6,864	6,864	12,721	5,857	Adjust reserve balance to equal 2024 liability.
370	029-001	From Ralph Bice Wilderness Centre Reserve	462	462	1,000	538	Use of funds for 2024 bursaries. \$1,000/year until funds depleted per Res. 324-23.
371	029-001 (081-900)	From (To) Dog Sled Reserve	(1,623)	(1,623)	17,500	19,123	Net Dog Sled Expense (Revenue). 2025 Not reconciled yet
373	029-001 (081-903)	From (To) Regatta Reserve	2,430	2,430		(2,430)	net Regatta expense (revenue).
374	029-001	From (To) KCC Reserve	(856)	(856)		856	
376	029-001 (032-900)	From (To) To Recreation and Culture Reserve	(3,546)	(3,546)	-	3,546	All proceeds from shore road allowance sales are transferred to reserve earmarked for recreation and culture purposes. Neither sales nor reserve transfer budgeted, as no net impact on budget and proceeds vary wildly from year to year.
377		SUB-TOTAL FROM (TO) RESERVES RE OPERATING ACTIVITIES	9,132		27,146	18,014	
378						-	
379		Total Revenues	5,356,296		5,494,374	138,078	
380		Less Total Expenses	(4,113,665)		(4,566,980)	(453,315)	
381		Add Net from (to) Reserves re Operating Activities	9,132		27,146	18,014	
382		Net Operating Income	1,251,763		954,540	(297,222)	To be used for Capital
383						-	
384						-	
385		CAPITAL TRANSACTIONS AND EXTRAORDINARY ITEMS- SOURCES OF FUNDING				-	
386		Grants, Deferred Revenue and Miscellaneous Capital Revenue				-	
387	028-003	Asset sale proceeds/insurance proceeds	70,314	45,250	-		
388	028-002	Sale of surplus lands		230,000	100,000		Council to decide what parcels and the process to sell
399	021-005	NORDS Funding	371,022		113,733		Last year of Nords (2025-26). Being used for resurfacing of Hwy 518/Chetwynd
401	021-504	OCIF - Formula-based funding	273,107		269,307		Use of available funding being used for resurfacing of Hwy 518/Chetwynd
405	021-002	Gas Tax Deferred Revenue	99,000		93,017		Use of available funding being used to surface Island Lake, Ostick, Clam Lake, Echo Ridge Roads
408		Sub-total	909,778		576,057		
409		Transfers from Reserves for Capital Purposes				-	
410	029-001	Capital			343,607		as per capital budget
426						-	
428		Sub-total	495,363		343,607		
429		Total sources of funding - capital transactions	1,405,141		919,664		

	A	B	P	Q	R	S	U
5	Account #	Description	2024 Projected	2024 Budget	2025 Draft Budget	Budget Increase (Decrease) vs 2024 Projected	Comments
430							
431		USES OF FUNDING					
432		Net Long-term Debt Repayments					
435	040-723	Principal - 2007 E-One Pumper/Tanker Loan	9,302		10,244		Per loan schedule.
436	040-724	Interest - 2007 E-One Pumper/Tanker Loan	3,892		2,950		Per loan schedule.
445	050-728	Principal - West Bay Road Bridge	14,407		-		Per loan schedule. Loan fully repaid in '24.
446	050-729	Interest - West Bay Road Bridge	550		-		Per loan schedule. Loan fully repaid in '24.
449		Sub-total	28,151		13,194		
450		Capital Expenditures and Extraordinary Items					
451		Capital - Fire			50,064		See Itemized list of capital items for details.
452		Capital - Roads	48,045		891,502		
460		Capital - Public Works/Transfer Station			66,000		
461		Capital - KCC/Recreation			165,000		
462	090-021	Strategic Plan /Official Plan / Zoning Review			100,000		OP and ZBL review. Public engagement sessions for strategic plan combined with OP and ZBL. Balance of Project not spent in 2024
492		Sub-total	3,523,591		1,272,566		
493		Transfers to Reserves for Capital Purposes/Extraordinary Items					
499	040-901	To Fire/ First Response Reserve			339,303		
501	050-900	To Bridges & Culverts Reserve	240,000		200,000		
502	050-900	To Reserve - Public Works Equipment	167,819		300,000		
504	070-900	To Reserve - Muskoka Hospital	108,750		108,750		Per May 29/23 budget meeting: accept proposed commitment of \$1,305,000 anticipated in 12 years for the hospital construction. Annual reserve contribution for each of the next 12 years @ 108,750.
505	081-902	To Regatta Band Shelter Reserve (re Trillium Requirement)	800		800		800/yr for 13 years (2015-2027)
509		Sub-total	701,992		948,853		
510							
511		Net Long-term Debt, Capital and Reserve Expenditures	(2,848,593)		(1,314,949)		
512							
513		Overall Budget					
514							
515	029-002	Prior Year Surplus (Deficit)	642,811		360,408		
516		Net Operating Income	1,251,763		954,540		
518		Net Capital and Reserve Expenditures	(2,848,593)		(1,314,949)		
519							
520		Net Income (Deficit) (must = 0 for balanced budget)	(954,020)		(0)		

TOWN OF KEARNEY
2025 FINAL 5 year Capital Budget

Account #	Description	2025	2026	2027	2028	2029
Capital Costs						
<u>Fire Department</u>						
	Ambulance 317 (First Response Vehicle)		120,000			
	310 Truck (2030)					
	laptop	7,000				
	Media System upgrade	2,000				
	Replacement Pumper/Tanker 314					
	New Fire Hall construction (7200 sqft)				3,000,000	750,000
	Radios	8,984				
	Bunker gear	18,000		9,000	18,000	
	Cylinders for SCBA	8,680	8,680	8,680	8,680	8,680
	Defibrillators	5,400		2,700		
<u>Parks and Recreation</u>						
	Lions Park					
	Mirror Bay Gazebo		6,000			
	Zero-turn mower	7,500				
	Resurface Ball Diamond - Limestone etc (call Carr Aggregates)		15,000			
	Downtown Beautification	5,000	5,000	5,000	5,000	5,000
	Docking systems at mirror bay		50,000		70,000	
	Sand Lake Boat Ramp	120,000				
	McManus Beach (swim line)	5,000				
	Ball Diamond Storage or Old Community centre			380,000		
	Replace 20X30 Tent (Regatta Request)	7,500				
	Sound System (Regatta request)	10,000				
	Addition of another Prep Sink and drawers (KCCC Request)	10,000				
<u>Public Works Equipment/Building</u>						
	Tandem Plow Truck	-	390,000			390,000
	Grader	-				489,000
	Carbon Monoxide Detector and Exhaust Fan (PW Garage)	20,000				
<u>Transfer Station</u>						
	Garbage Compactor	40,000				
	Back up Generator	6,000				
<u>Bridges and Culverts</u>						
<u>Roads</u>						
	Asphalt Resurfacing - S18 East/Chetwynd Road	660,072				
	Surface Treatment - Island Lake Road	111,400				
	Surface Treatment - Ostick Road	24,280				
	Surface Treatment - Clam Lake Road	46,060				
	Surface Treatement - Echo Ridge	49,690				
	Surface Treatment - decided by need and AMP		115,000	120,000		
	Gravel Application - various roads - have inventory for next 5 years					
	New Sidewalks, municipal building to bridge, corner to beach, end to Lions park		280,000			
Total Capital Costs		1,172,566	989,680	525,380	3,101,680	1,642,680
Contribution to Reserves for Future						
Fire Department		339,303	576,924	696,349	936,349	750,000
PW Equipment		300,000	250,000	250,000	250,000	250,000
Bridges and Culverts		200,000	200,000	200,000	200,000	200,000
Capital Purchases					28,330	385,613
Total Contribution to Reserves		839,303	1,026,924	1,146,349	1,414,679	1,585,613
Revenues						
<u>Reserves</u>						
Fire Equipment		50,064	128,680	20,380	3,026,680	375,680
Roads Equipment			390,000	-		879,000
Capital Purchases		293,543		138,832	75,000	
<u>Grants</u>						
CCBF (aka Gas Tax)		93,017	63,797	66,349	66,349	66,349
OCIF		269,307	230,000	230,000	120,000	230,000
NORDS		113,733	-	-		-
Transfer from Operating Budget		1,192,205	1,204,127	1,216,168	1,228,330	1,240,613
Total Revenues		2,011,870	2,016,604	1,671,729	4,516,359	2,791,642
Capital Costs plus Contribution to Reserves minus Revenues		(0)	(0)	(0)	(0)	436,651
Long Term Loan needed		-	-	-	-	436,651
Balanced to zero		(0)	(0)	(0)	(0)	(0)

THE CORPORATION OF THE TOWN OF KEARNEY

By-law No. 2025-29

**Being a By-law to set the 2025 Tax Ratios and 2025 Tax Rates
and to Further Provide for Tax Collection
and Penalty and Interest in Default of Payment Thereof**

WHEREAS Section 312 of the Municipal Act, Chapter 25, S.O. 2001, as amended, requires Council to pass a by-law levying a separate tax rate, as specified in the By-law, on the assessment in each property class in the local municipality rateable for local municipality purposes;

NOW THEREFORE the Council of the Corporation of the Town of Kearney hereby enacts as follows;

1. That Appendix "A" is the schedule of Ratios for 2018 and is hereby adopted;
2. That Appendix "B" is the Schedule of Tax Rates for municipal purposes to be applied and is hereby adopted;
3. Tax rates for education purposes will be applied as specified by Provincial Regulation;
4. That every owner of land shall be taxed accordingly to the Tax Rates on Appendix "A" and such tax shall become due and payable as follows:
First Installment 27-Aug-25
Second Installment 27-Oct-25
and non-payment of the amount in full, on the dates stated in accordance with this section shall constitute default;
5. A percentage charge of 1.25% shall be imposed for non payment of taxes on the first day of default being the 1st day of the month following the due date and every month the default continues;
6. Penalties and interest added on all taxes of the final tax levy in default shall become due and payable and shall be collected forthwith as if the same had originally been imposed and formed part of such unpaid final tax levy;
7. The Treasurer or designate may mail or cause the same to be mailed to the residence or place of business of such person indicated on the last revised assessment roll, a written or printed notice in the approved format specifying the amount of taxes payable.
8. That all monies owed to the Corporation of the Town of Kearney may be added to the tax roll and be collected in a like matter as taxes;
9. That taxes are payable in Canadian funds at the Town of Kearney Municipal Office, 8 Main Street, P.O. Box 38, Kearney, Ont. P0A 1M0 or at any Chartered Bank or Credit Union, or by direct deposit via telephone or internet banking. All payments shall be applied in accordance with Section 347 of the Municipal Act, S.O. 2001 c.25, as amended. All taxes shall be deposited to the credit of the Town of Kearney;
10. That this By-law shall come into full force and effect on the final date of passing.

READ A FIRST, SECOND AND THIRD TIME, passed, signed and the Corporate Seal attached hereto, this 1st day of May, 2025.

**THE CORPORATION OF THE
TOWN OF KEARNEY**

Mayor

Clerk

The Corporation of the Town of Kearney					
Appendix "A" to By-law 2025-29					
Schedule of 2025 Tax Rates and Tax Ratios					
Class	Code	2025 Municipal Tax Rates	2025 Education Tax Rates	Total Rates	2025 Tax Ratios
Residential /Farm	RT	0.01033339	0.00153000	0.01186339	1.000000
Multi-Residential	MT	0.01033339	0.00153000	0.01186339	1.000000
Commercial Occupied	CT	0.011366729	0.00602794	0.01739467	1.100000
Commercial Occupied - New Construction	XT	0.011366729	0.00602794	0.01739467	1.100000
Commercial Excess Land	CU	0.00795671	0.00602794	0.01398465	0.770000
Commercial Vacant Land	CX	0.00795671	0.00602794	0.01398465	0.770000
Industrial Occupied	IT	0.00909855	0.00789639	0.01699494	0.880500
Industrial Excess Land	IU	0.005914057	0.00789639	0.01381045	0.880500
Industrial Vacant Land	IX	0.005914057	0.00789639	0.01381045	0.880500
Farm Lands	FT	0.002583348	0.00038250	0.00296585	0.250000
Managed Forest	TT	0.002583348	0.00038250	0.00296585	0.250000
Aggregate	VT	0.00740354	0.00511000	0.01251354	0.716468
Special Area (lump sum): Per Residence or Business	\$13.94				

THE CORPORATION OF THE TOWN OF KEARNEY

By-law No. 2025-XX

Being A By-law to Amend By-law 2023-37 to change the position title from Clerk-Administrator to Chief Administrative Officer (CAO)/Clerk for the Corporation of the Town of Kearney to provide clarity of the dual role in this position

WHEREAS Sections 228(1) and 229(1) of the Municipal Act 2001, S.O. 2001, c.25, as amended, have been exercised by Council through By-law 2023-37 to appoint a Clerk and a Chief Administrative Officer (CAO) for the Corporation of the Town of Kearney;

AND WHEREAS these two positions are embodied in one role for the Corporation of the Town of Kearney to meet the current needs of the Town;

NOW THEREFORE the Council of the Corporation of the Town of Kearney enacts as follows:

1. THAT By-law 2023-37 be amended to remove any reference to the title of Clerk-Administrator for the Corporation of the Town of Kearney;
2. THAT any reference to Clerk – Administrator within By-law 2023-37 be changed to Chief Administrative Officer (CAO)/Clerk for the Corporation of the Town of Kearney;
3. THAT the current incumbent shall assume the title of Chief Administrative Officer (CAO)/Clerk upon passage of this By-law;
4. THAT the only amendment to the position description for the Clerk – Administrator dated March 2023 be the position title change to CAO/Clerk, with the job functions remaining unchanged;
5. THAT the Chief Administrative Officer (CAO)/Clerk shall continue to take direction from, and report directly to Council;
6. THAT this By-law shall come into force and take effect on May 1, 2025.

READ A FIRST, SECOND AND THIRD TIME, passed, signed and the Corporate Seal attached hereto, this 1st day of May, 2025.

**THE CORPORATION OF THE
TOWN OF KEARNEY**

Mayor

Clerk

THE CORPORATION OF THE TOWN OF KEARNEY

By-Law No. 2025- 31

***Being a By-Law to adopt a
Council-Staff Relations Policy***

WHEREAS Bill 68, known as the Modernizing Ontario's Municipal legislation Act, 2017 amends several Acts including the Municipal Act, 2001; and,

WHEREAS as a result of the passing of the Modernizing Ontario's Municipal Legislation Act, 2017, Section 270 (1) of the Municipal Act, 2001, requires municipalities to adopt and maintain a policy with respect to the relationship between members of council and the officers and employees of the municipality; and,

WHEREAS Council of the Corporation of the Town of Kearney deems it expedient to adopt the aforementioned policy;

NOW THEREFORE the Council of the Corporation of the Town of Kearney enacts as follows:

1. That The Corporation of the Town of Kearney adopts the Council-Staff Relations Policy, substantially in the form of Schedule "A", attached hereto and forming part of this by-law.
2. All previous By-laws and resolutions and parts of by-laws and resolutions inconsistent with the provisions of this by-law are hereby repealed.
3. This by-law shall come into force and take effect on the date of its final passing.

READ A FIRST, SECOND TIME AND THIRD TIME, passed and signed and the Corporate Seal attached hereto, this the 1st day of May, 2025.

THE CORPORATION OF THE
TOWN OF KEARNEY

Cheryl Philip, Mayor

Nicole Gourlay, Clerk Administrator

Schedule “A” By-law 2025-31

Staff Council Relations Policy

1.0 PURPOSE

The purpose of this policy is to ensure that the relationship between members of Council and the Officers and Employees of the Town of Kearney is co-operative, supportive, and positive with a clear understanding of the respective roles and responsibilities. Section 270 (1) of the *Municipal Act, 2001*, as amended, requires that the municipality adopt and maintain a policy with respect to the relationship between members of Council and the Officers and Employees of the Corporation.

2.0 SCOPE

This policy applies to all Staff and members of Council of the Town of Kearney in their interactions with Staff, volunteers, consultants and contractors that work on behalf of the Corporation.

3.0 CONTENT

3.1 Joint Role of Council and Staff

The role of Council is to govern and provide direction as a whole. The role of Staff is to provide professional advice, implement Council's decisions and manage public service delivery. Although the roles of Council and Staff are distinct, they are interdependent, each one requiring the other to fulfill the Municipality's mandate and purpose.

Both Council and Staff are expected to:

- Demonstrate a commitment to accountability and transparency among Council and Staff and with the general public;
- Demonstrate leadership by making sound decisions based on knowledge areas of expertise and sound judgment;
- Maintain confidentiality in all matters where information is protected under law and/or during the course of business as prescribed in the *Municipal Act* and the *Municipal Freedom of Information and Protection of Privacy Act (MFIPPA)*;
- Enhance public understanding of the political process by providing information about decision making processes;
- Uphold the decisions of Council, regardless of personal opinion or belief, and commit to the implementation of those decisions;
- Refrain from publicly criticizing members of Council or Staff; and
- Seek to achieve a team approach in an environment of mutual respect and trust, with acceptance of the different roles in achieving Council's objectives.

3.2 Respectful Reporting Relationship

The formal relationship between Staff and members of Council is one of mutual respect ensuring that all members of Staff and Council are treated equally. There is a municipal governing authority in place whereas:

- Council's only Staff member is the CAO and all other Staff report directly to the CAO or a Department Manager.
- Council members are to direct concerns to the Mayor and/or Chief Administrative Officer (CAO) for their consideration.
- Staff are to direct concerns to the CAO or their respective Manager.
- Routine questions from a member of Council or access to information that is readily available to a member of the public can be provided by Staff the same way we serve all citizens.

3.3 Respect for Time

Priorities and timelines must be respected by all members of Council and Staff. It is expected that all participants will be well prepared for meetings and will prioritize appropriately, according to direction given by management or Council.

3.4 Role of Council

Section 224 of the *Municipal Act, 2001* defines the role of Council:

“It is the role of Council,

- a) to represent the public and to consider the well-being and interests of the municipality;
- b) to develop and evaluate the policies and programs of the municipality;
- c) to determine which services the municipality provides;
- d) to ensure that administrative policies, practices and procedures and controllership policies, practices and procedures are in place to implement the decisions of Council;
- d.1) to ensure the accountability and transparency of the operations of the municipality, including the activities of the senior management of the municipality;
- e) to maintain the financial integrity of the municipality; and
- f) to carry out the duties of Council under this or any other Act.”

Section 225 of the *Municipal Act, 2001* defines the role of the Mayor:

“It is the role of the head of Council,

- a) to act as chief executive officer of the municipality;
- b) to preside over Council meetings so that its business can be carried out efficiently and effectively;
- c) to provide leadership to the Council;
- c.1) without limiting clause (c), to provide information and recommendations to the Council with respect to the role of Council described in clauses 224 (d) and (d.1);
- d) to represent the municipality at official functions; and
- e) to carry out the duties of the head of Council under this or any other Act.”

Section 226.1 of the *Municipal Act, 2001* defines the role of the head of Council as chief executive officer:

“As chief executive officer of a municipality, the head of Council shall:

- a) uphold and promote the purposes of the municipality;
- b) promote public involvement in the municipality’s activities;
- c) act as the representative of the municipality both within and outside the municipality, and promote the municipality locally, nationally and internationally; and
- d) participate in and foster activities that enhance the economic, social and environmental well-being of the municipality and its residents.”

In carrying out these defined roles, members of Council shall:

- Govern the management of the organization through the CAO;
- Respond to concerns from the public in accordance with the municipality’s applicable policies;
- Acknowledge that members of Council do not have an administrative or managerial role in the day to day business of the organization;
- Adhere to the code of conduct for members of Council and the oath of office sworn at the inaugural meeting of each term of Council;
- Acknowledge that only Council as a whole, through resolution or by-law, has the capacity to direct Staff members to carry out specific tasks or functions;
- Acknowledge that the Mayor, an individual member of Council or informal groups of members of Council cannot make decisions on behalf of Council unless authorized by Council or statute;
- Acknowledge that members of Council on municipal boards and committees cannot direct Staff to carry out specific tasks or functions unless authorized by Council as a whole or by statute;
- Refrain from directing or requesting Staff to undertake an action, prepare a report for Council or committee, expend funds or commit resources beyond the normal course of public service delivery levels acknowledging that Staff shall only act upon direction received from the whole of Council or the CAO;
- Refrain from requesting that Staff act against municipal policies, by-laws or other legislation;
- Refrain from suggesting to Staff what their recommendation should be in a report to Council;
- Refrain from using their position to improperly influence Staff in their duties or functions to gain an advantage for themselves or others;
- Refrain from publicly criticizing individual members of Staff in a way that could cause harm to their reputation, professional competence and credibility;
- Request the CAO’s input prior to making important policy decisions;
- Direct concerns regarding departmental activities to the Mayor and/or CAO;
- Discuss issues with the CAO who will then advise Staff of questions that may arise prior to committee or Council meetings whenever possible; and

- Refrain from behaviour that could constitute an act of disorder or misbehaviour; is an abuse of power or otherwise amounts to discrimination, intimidation, harassment, verbal abuse, or the adverse treatment of others; or prejudices the provision of a service or services to the community.

3.5 Role of Staff

Section 227 of the *Municipal Act, 2001* defines the role of Staff:

“It is the role of the Officers and Employees of the municipality,

- a) to implement Council’s decisions and establish administrative practices and procedures to carry out Council’s decisions;
- b) to undertake research and provide advice to Council on the policies and programs of the municipality; and
- c) to carry out other duties required under this or any Act and other duties assigned by the municipality.”

In carrying out these defined roles, Staff shall:

- Provide timely reports to Council outlining factors that will assist in their decision-making process and provide information based upon professional expertise and good judgement, and free from undue influence from any individual member or members of Council;
- Research policy issues as required;
- Carry out, to the best of their ability, implementation of Council approved policies, programs, and decisions;
- Manage and identify the means for achieving corporate goals and outcomes;
- Provide appropriate follow-up to Council inquiries and keep members of Council up-to-date and informed, as appropriate;
- Respond to inquiries from Council members in accordance with the municipality’s applicable policies;
- Recognize that Council is the elected voice of the citizens of the municipality and respect the decisions of Council;
- Treat all members of Council equally;
- Refrain from behaviour that could constitute an act of disorder or misbehaviour; is an abuse of power or otherwise amounts to discrimination, intimidation, harassment, verbal abuse, or the adverse treatment of others; or prejudices the provision of a service or services to the community.

3.6 Expectations of Information Flow Outside of Regular Business Hours

It will not be expected that responses will be sent or actions taken by Staff outside of regular administrative business hours with the exception of emergencies.

3.7 Individual Customer, Ratepayer, and Employee Information

Members of Council are not provided access to information that is protected under MFIPPA or other relevant privacy legislation. Freedom of Information (FOI) and MFIPPA requests can be made by any member of the public, including Council and Staff members.

3.8 Dispute Resolution

If a member of Council encounters an issue related to this policy, they should discuss their concerns with the Mayor and/or CAO. If a Staff member encounters an issue related to this policy, they should discuss their concerns with the CAO.

3.9 COMMUNICATION OF POLICY

This policy will be provided to each member of Council and Staff by email and will be posted on the municipal website.

4.0 CONNECTIONS TO OTHER POLICIES, BY-LAWS OR LEGISLATION

Council Code of Conduct

Municipal Act

5.0 REVIEW

This Council-Staff Relations Policy will be reviewed minimally once per term of Council or as requested by the CAO, Council or as directed by legislation.

THE CORPORATION OF THE TOWN OF KEARNEY

By-Law No. 2025- 32

Being a By-law to authorize the signing of an agreement
between

The Corporation of the Town of Kearney

and

ROYAL BANK OF CANADA

WHEREAS Section 5 (3) of the *Municipal Act, S.O. 2001, c.25*, as amended, requires a municipal Council to exercise its powers by By-law unless specifically authorized to do otherwise;

AND WHEREAS Section 8 of the *Municipal Act, S.O. 2001, c.25*, as amended, authorizes broad authority on the municipality to enable the municipality to govern its affairs as it considers appropriate and to enhance the municipality’s ability to respond to municipal issues;

AND WHEREAS Section 9 of the *Municipal Act, S.O. 2001, c.25*, as amended, provides that “a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act”;

AND WHEREAS the Corporation of the Town of Kearney deems it expedient to enter into an agreement with ROYAL BANK OF CANADA for the provision of banking services;

NOW THEREFORE the Council of The Corporation of the Town of Kearney enacts as follows:

- 1. That the Corporation of the Town of Kearney enter into a services agreement substantially in the format attached hereto as “this Agreement”.
- 2. That the Mayor and the Clerk be authorized to execute all documentation necessary to fulfill the agreement.
- 3. That this By-law come into effect May 1, 2025.

READ A FIRST, SECOND AND THIRD TIME, passed, signed and the Corporate Seal attached hereto, this 1st day of May, 2025.

THE CORPORATION OF THE
TOWN OF KEARNEY

Mayor

Clerk