



Agenda
The Township of Cavan Monaghan
Special Council Meeting

Thursday, April 11, 2019

6:00 p.m.

Council Chambers

Members of the gallery are asked to please turn off all electronic devices during the Council Meeting. Any special needs requirements pertaining to accessibility may be directed to the Clerk's Office prior to the meeting.

1. **Open Session**
2. **Call to Order**
3. **Approval of the Agenda**
4. **Disclosure of Pecuniary Interest and the General Nature Thereof**
5. **Closed Session**
6. **Water/Wastewater Rate Review Public Meeting Presentation - Gary Scandlan and Daryl Abbs, Watson & Associates Economists Ltd.**
7. **Resolution to open the Public Meeting**
8. **General Business**
9. **Confirming By-law**
 - 9.1 **By-law No. 2019-28 being a by-law to confirm the proceedings of the Special Meeting held April 11, 2019**
10. **Adjournment**



Township of Cavan Monaghan

Water/Wastewater Rate Review
Public Meeting Presentation

April 11, 2019 21

Notation



- This presentation is the same presentation that was presented to Council on March 18, 2019 with two slight modifications, i.e.:
 - Details of Millbrook Wastewater Treatment Plant options considered by Council in 2011
 - Sample water and wastewater bill
- As noted on the next page, the March 18, 2019 presentation was the same as the 2018 Council presentation with added information for their consideration

Purpose



- This presentation provides the July 3, 2018 presentation to Council along with supplementary slides – any supplementary information is highlighted in RED
- Council has requested staff to review potential options for varying rate increases
- This presentation provides various scenarios for the Township's water and wastewater rates from 2018-2025
- The current rate study was completed in 2015

2015 Rate Study



Water Rates

- Base Charges and Volume Rates increasing at 20% per year from 2016 to 2020 and 0% per year from 2021 to 2025

Wastewater Rates

- Base Charges and Volume Rates increasing at 15% per year from 2016 to 2020 and 0% per year from 2021 to 2025

Growth

- Additional 47 users by 2017
- Additional 581 users by 2025

Capital Needs

- Water: \$6.87 million (2015-2017) and \$1.71 million (2018-2025)
- Wastewater: \$21.90 million (2015-2017) and \$3.41 million (2018-2025)

Water Capital System Needs 2015 – 2025

(\$8.6 million - Inflated)



Description	Total 2015-2025	Years Undertaken
Capital Expenditures		
Water Distribution System (4830)		
Water Main System	1,492,000	2016 - 2024
OCWA Provision for Capital	250,000	2015
Hydrants Provision	218,900	2015 - 2024
King Street Watermain Replacement	300,000	2015
Centennial Lane Reconstruction	200,000	2015
Water Main Valves (Budgeted 15,000 in operating in 2015)	150,000	2016 - 2024
Water Curbstops (Budgeted 15,000 in operating in 2015)	150,000	2016 - 2024
Diesel Generator	66,000	2020
Pioneer Pump	10,000	2020
Remote Meter Read System	51,000	2016
Water Treatment (4831)		
VFD Pump	20,000	2015
Well Inspections	23,000	2018
Buildings		
Water Treatment Plant - Interior Components	53,000	2016 - 2020
Studies:		
Preservicing Studies - from Fraserville Study	474,000	2016
Growth Related:		
Stand by Generator and Electrical Connection at Pump House in Millbrook	82,000	2016
Water Service Extension to Municipal Buildings	41,000	2016
New Water Standpipe	2,955,000	2016
King Street Watermain	1,336,000	2016, 2017
Scada System Upgrades	112,000	2016
RVA Engineering	592,000	2016
Total Capital Expenditures	8,575,900	
Projects receiving BCF		

Wastewater Capital System Needs 2015–2025

(\$25.3 million - Inflated)



Description	Total 2015-2025	Years Undertaken
Capital Expenditures		
WWW Administration (4800)	-	
Remote Meter Read System	51,000	2015, 2016
Wastewater Collection System(4811)		
Sewer System	1,989,000	2016 - 2024
Sewer Relining - 1/2 of sewer system	995,000	2016 - 2024
Centennial Lane Reconstruction	300,000	2015
Growth Related:		
Sewer Service Extension to Municipal Buildings	61,000	2016
Rehabilitation of Millbrook Collection System	1,592,000	2016 - 2020
WWTP Expansion and Pumping Station	16,381,382	2015, 2016
Sanitary Sewer Extension on Tupper Street	408,000	2016
Sanitary Sewer on Towerhill Development	1,632,000	2016
Scada System Upgrades	116,000	2016 - 2020
RVA Engineering Services	1,790,000	2016
Total Capital Expenditures	25,315,382	
Projects receiving BCF		

Millbrook Wastewater Treatment Plant



- In 2011, Council was aware of the Ministry of the Environment's direction to improve effluent discharge quality for the existing wastewater treatment plant
- Council considered 2 options:
 1. Expand the plant to accommodate growth and address existing issues
 2. Improve the plant only to address existing issues
- The following cost comparison was presented to Council:

Millbrook Wastewater Treatment Plant



Option 1: Expand the plant to accommodate growth and address existing issues

Gross Cost:	\$17.5 M
Grants:	\$11.655 M
Net Cost:	\$5.845 M

Growth – \$3.51 M (D.C.)

Non-growth – \$2.34 M (Rates)

Estimated 46% impact on rates

Option 2: Improve the plant only to address existing issues

Gross Cost:	\$5.40 M
Grants:	\$0 M
Net Cost:	\$5.40 M

Growth – \$1.08 M (D.C.)

Non-growth – \$4.32 M (Rates)

Estimated 85% impact on rates

2018 Rate Study Update Analysis



- This analysis provides an update to the 2015 Rate Study with the following assumptions:
 - Updated for 2018 capital and operating budget
 - Revised user growth forecast (lower)
 - Reduced capital needs
- Three Scenarios are presented for Council's consideration:
 - 1) Remain status quo – continue with rate increases as per 2015 rate study
 - 2) Increase rates at inflation over forecast period (2%)
 - 3) Freeze rates for two years, then increase to ensure sufficient funds are available to the Township
- Note that the Township plans to conduct a full updated rate study analysis in 2020



Growth in Users to-date and Updated Forecast

- To-date, there has been slower growth than anticipated in the 2015 Rate Study
- 2018 Update provides a revised, lower, user growth forecast
- This resulted in lower collections than anticipated

<i>Water Customer Forecast</i>	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2015 Rate Study	604	614	651	714	783	851	918	985	1052	1119	1186
2018 Rate Study Update	604	605	613	614	676	751	776	801	826	851	876
<i>Difference</i>		-9	-38	-100	-107	-100	-142	-184	-226	-268	-310
<i>Actuals</i>											

<i>Wastewater Customer Forecast</i>	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2015 Rate Study	591	600	637	700	769	837	904	971	1038	1105	1172
2018 Rate Study Update	591	594	600	602	664	739	764	789	814	839	864
<i>Difference</i>		-6	-37	-98	-105	-98	-140	-182	-224	-266	-308
<i>Actuals</i>											

Revised Capital Needs Forecast



- Adjustments to the capital forecast have been made upon discussions with staff, to provide for this analysis

Capital Program Differences (2018-2025)	Water	Wastewater	Total
<i>2015 Rate Study</i>			
Growth-related	-	\$1,045,000	\$1,045,000
Lifecycle Replacement	\$1,710,100	\$2,366,000	\$4,076,100
Total	\$1,710,100	\$3,411,000	\$5,121,100
<i>Current Analysis</i>			
Growth-related	-	\$631,000	\$631,000
Lifecycle Replacement	\$1,206,000	\$1,453,000	\$2,659,000
Total	\$1,206,000	\$2,084,000	\$3,290,000
<i>Difference: Growth-related</i>	\$0	-\$414,000	-\$414,000
<i>Difference: Lifecycle</i>	-\$504,100	-\$913,000	-\$1,417,100
<i>Difference: Total</i>	-\$504,100	-\$1,327,000	-\$1,831,100

Note: the Township has implemented a sewer re-lining program which has reduced the cost of sewer replacement by approximately 80% by 2022, which will improve the useful lives of sewer assets by 40 to 50 years.



Future Lifecycle Replacement Costs

- Consideration should be given to future anticipated replacement costs
- The rate increases provided in the 2015 rate study were provided to smooth out increases over time to address lifecycle replacement costs anticipated outside of the forecast period
- Should rates increase at a slower pace, the gap in the reserves and the capital needs may be financed with debt
- As the Township has debentured for water and wastewater works in Millbrook already and may require debenture financing to address future capital works. The Township's ability to finance additional capital may be limited as a result.

Water

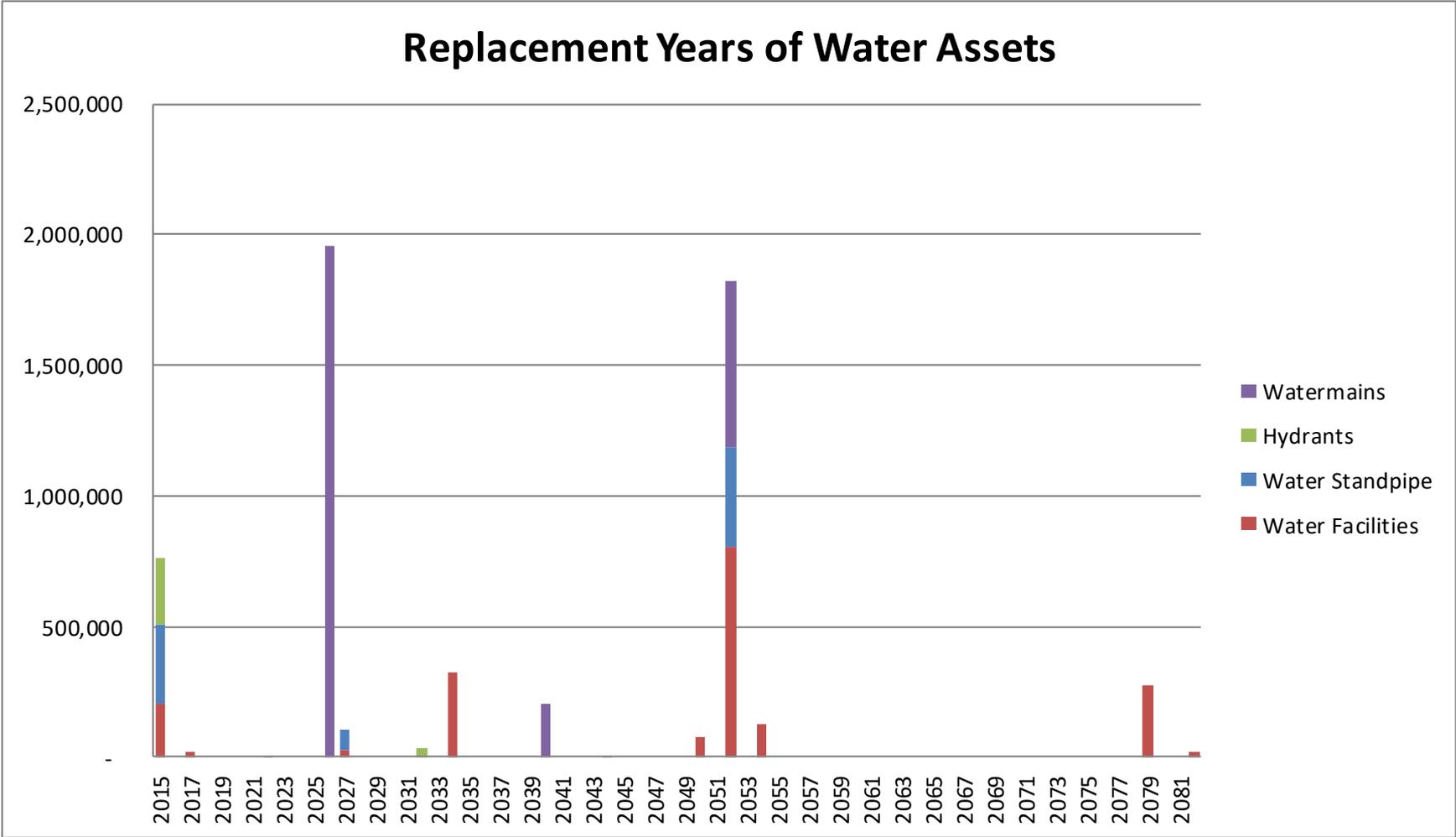
- \$2 million in 2026

Wastewater

- \$400,000 in 2029 and \$1.8 million in 2034

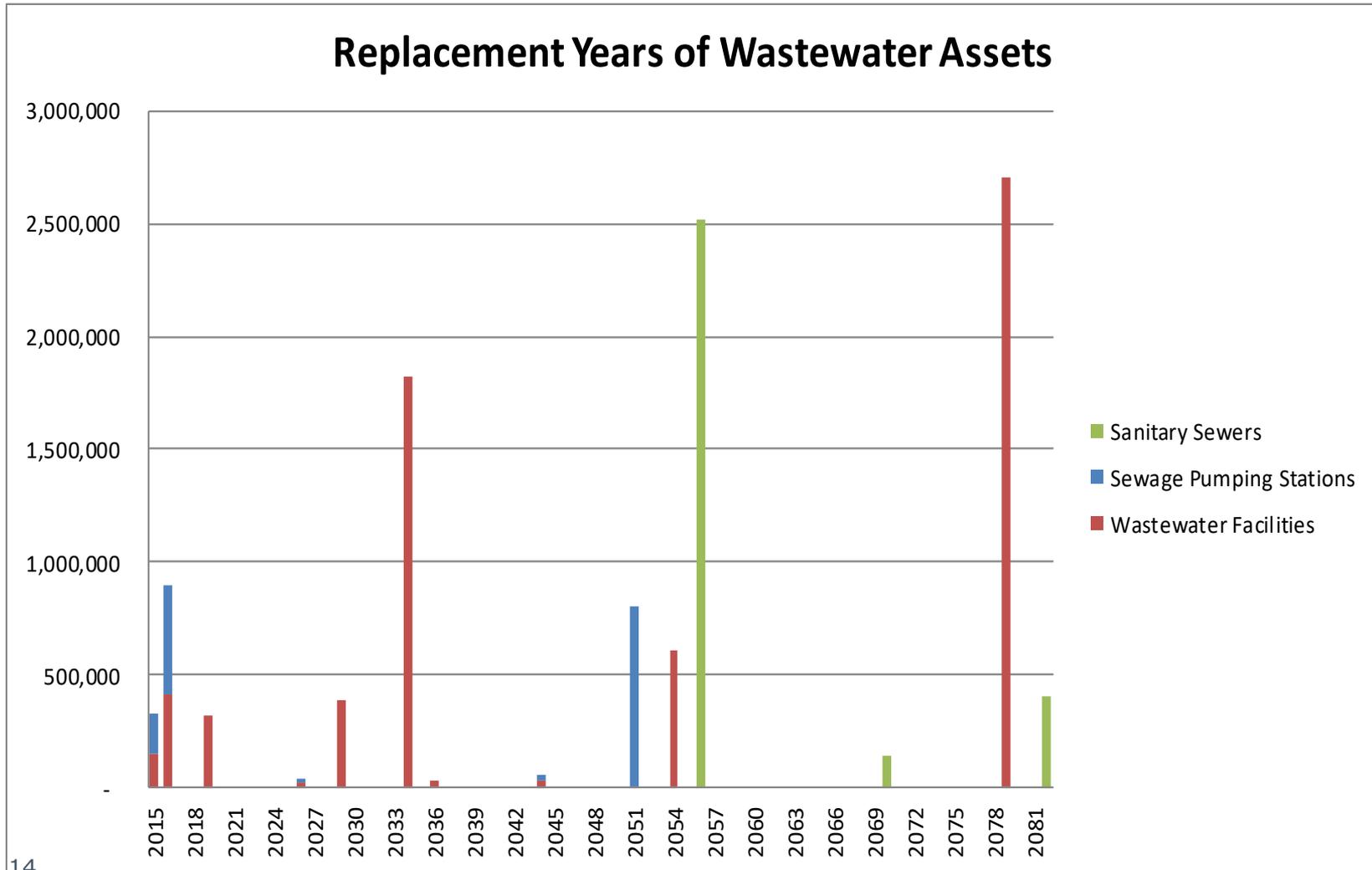
Future Lifecycle Replacement Costs - Water

As provided in the 2015 Rate Study



Future Lifecycle Replacement Costs - Wastewater

As provided in the 2015 Rate Study



Scenario 1 – Status Quo



- Rate increases as provided in the 2015 rate study

Combined Bill*	2018	2019	2020	2021	2022	2023	2024	2025
Water	\$638	\$766	\$919	\$919	\$919	\$919	\$919	\$919
Wastewater	\$1,056	\$1,214	\$1,396	\$1,396	\$1,396	\$1,396	\$1,396	\$1,396
Total	\$1,694	\$1,980	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315
% Increase		17%	17%	0%	0%	0%	0%	0%

*Based on assumed volume of 150 cu.m. per year

Reserve Funds Closing Balance	2018	2019	2020	2021	2022	2023	2024	2025
Water General	\$362,544	\$487,792	\$752,734	\$1,107,552	\$1,484,744	\$1,870,657	\$2,290,365	\$2,732,245
Water DC	-\$538,976	-\$592,372	-\$646,680	-\$651,166	-\$652,881	-\$653,402	-\$652,674	-\$650,647
Total	-\$176,432	-\$104,580	\$106,053	\$456,386	\$831,862	\$1,217,255	\$1,637,690	\$2,081,598
Wastewater General	\$828,124	\$593,149	\$504,546	\$627,739	\$984,402	\$1,365,706	\$1,770,343	\$2,200,280
Wastewater DC	\$498,487	\$298,135	\$93,176	\$75,067	\$64,346	\$56,746	\$52,406	\$51,459
Total	\$1,326,611	\$891,284	\$597,723	\$702,806	\$1,048,748	\$1,422,453	\$1,822,750	\$2,251,740

Scenario 2 – Inflation



- Rate increases of 2% annually

Combined Bill*	2018	2019	2020	2021	2022	2023	2024	2025
Water	\$638	\$650	\$664	\$677	\$691	\$706	\$720	\$734
Wastewater	\$1,056	\$1,077	\$1,099	\$1,121	\$1,143	\$1,166	\$1,189	\$1,212
Total	\$1,694	\$1,727	\$1,763	\$1,798	\$1,835	\$1,871	\$1,909	\$1,946
% Increase		2%	2%	2%	2%	2%	2%	2%

*Based on assumed volume of 150 cu.m. per year

Reserve Funds Closing Balance	2018	2019	2020	2021	2022	2023	2024	2025
Water General	\$362,544	\$399,862	\$449,894	\$591,018	\$756,582	\$933,818	\$1,148,718	\$1,390,606
Water DC	-\$538,976	-\$592,372	-\$646,680	-\$651,166	-\$652,881	-\$653,402	-\$652,674	-\$650,647
Total	-\$176,432	-\$192,510	-\$196,786	-\$60,148	\$103,701	\$280,417	\$496,043	\$739,959
Wastewater General	\$828,124	\$490,063	\$158,749	\$45,315	\$172,911	\$334,235	\$529,568	\$762,523
Wastewater DC	\$498,487	\$298,135	\$93,176	\$75,067	\$64,346	\$56,746	\$52,406	\$51,459
Total	\$1,326,611	\$788,198	\$251,925	\$120,382	\$237,257	\$390,982	\$581,974	\$813,983



Scenario 3 – Freeze for Two Years

- Rate increases of 0% for 2019 and 2020, 20% for water and 7% for wastewater in 2021, then 2% thereafter

Combined Bill*	2018	2019	2020	2021	2022	2023	2024	2025
Water	\$638	\$638	\$638	\$766	\$781	\$796	\$811	\$827
Wastewater	\$1,056	\$1,056	\$1,056	\$1,130	\$1,153	\$1,175	\$1,198	\$1,222
Total	\$1,694	\$1,694	\$1,694	\$1,896	\$1,933	\$1,971	\$2,010	\$2,049
% Increase		0%	0%	12%	2%	2%	2%	2%

*Based on assumed volume of 150 cu.m. per year

Reserve Funds Closing Balance	2018	2019	2020	2021	2022	2023	2024	2025
Water General	\$362,544	\$390,745	\$419,144	\$635,490	\$880,896	\$1,142,756	\$1,447,230	\$1,783,817
Water DC	-\$538,976	-\$592,372	-\$646,680	-\$651,166	-\$652,881	-\$653,402	-\$652,674	-\$650,647
Total	-\$176,432	-\$201,628	-\$227,536	-\$15,675	\$228,015	\$489,354	\$794,555	\$1,133,170
Wastewater General	\$828,124	\$473,934	\$107,347	\$508	\$135,164	\$304,032	\$507,411	\$748,933
Wastewater DC	\$498,487	\$298,135	\$93,176	\$75,067	\$64,346	\$56,746	\$52,406	\$51,459
Total	\$1,326,611	\$772,070	\$200,523	\$75,574	\$199,510	\$360,779	\$559,818	\$800,393

Summary of Annual Water and Wastewater Bills by Scenario



Scenario	Service	2018	2019	2020	2021	2022	2023	2024	2025
Scenario 1	Water	\$ 638	\$ 766	\$ 919	\$ 919	\$ 919	\$ 919	\$ 919	\$ 919
Scenario 1	Wastewater	\$ 1,056	\$ 1,214	\$ 1,396	\$ 1,396	\$ 1,396	\$ 1,396	\$ 1,396	\$ 1,396
Scenario 1	Total	\$ 1,694	\$ 1,980	\$ 2,315					
Scenario 2	Water	\$ 638	\$ 650	\$ 664	\$ 677	\$ 691	\$ 706	\$ 720	\$ 734
Scenario 2	Wastewater	\$ 1,056	\$ 1,077	\$ 1,099	\$ 1,121	\$ 1,143	\$ 1,166	\$ 1,189	\$ 1,212
Scenario 2	Total	\$ 1,694	\$ 1,727	\$ 1,763	\$ 1,798	\$ 1,835	\$ 1,871	\$ 1,909	\$ 1,946
Scenario 3	Water	\$ 638	\$ 638	\$ 638	\$ 766	\$ 781	\$ 796	\$ 811	\$ 827
Scenario 3	Wastewater	\$ 1,056	\$ 1,056	\$ 1,056	\$ 1,130	\$ 1,153	\$ 1,175	\$ 1,198	\$ 1,222
Scenario 3	Total	\$ 1,694	\$ 1,694	\$ 1,694	\$ 1,896	\$ 1,933	\$ 1,971	\$ 2,010	\$ 2,049

Based on volume of 150 cubic metre per user



Summary of Results

Scenario 1

- Continues to provide the highest billing impact
- Was intended to address a more robust capital program, however, reduced growth has provided less revenue to meet capital demands
- Provides sufficient revenues to finance the Lifecycle replacement costs for water in 2026

Scenario 2 & 3

- Provide a lower overall billing impact over the period
- Scenario 3 provides for lower billings in the early years but higher in the later years
- Scenario 2 provides the least amount of revenues to finance the Lifecycle replacement costs for water in 2026; some debt may be required
- Scenario 3 provides the least amount of revenues to finance the Lifecycle replacement costs for water in 2026 but some debt may be required

How Do Cavan Monaghan's Rate and Taxes Compare with Others



Water

Municipality	Annual Water Bill
Trent Lakes (Buckhorn Lake Estates)	1,150
Kawartha Lakes	757
Alnwick/Haldimand	716
Asphodel-Norwood (Trentview System)	702
Selwyn (Lakefield)*	701
Havelock Village	696
Cavan Monaghan	650
Trent Hills	498
Otonabee-South Monaghan (Burnham Meadows)	464
City of Peterborough	464
Asphodel-Norwood (Norwood System)	463
Port Hope	415
Scugog (Durham Region)	391
Clarington (Durham Region)	391
Cobourg	348

*Based on a 3/4" meter and 150 cu.m. annual volume

How Do Cavan Monaghan's Rate and Taxes Compare with Others



Wastewater

Municipality	Annual Wastewater Bill
Cavan Monaghan	1,078
Otonabee-South Monaghan (Burnham Meadows)	936
Trent Hills	857
Havelock Village	708
Selwyn (Lakefield)*	686
Asphodel-Norwood (Norwood System)	565
Kawartha Lakes	551
Port Hope	527
City of Peterborough	464
Cobourg	395
Scugog (Durham Region)	356
Clarington (Durham Region)	356
Trent Lakes (Buckhorn Lake Estates)	-
Alnwick/Haldimand	-
Asphodel-Norwood (Trentview System)	-

*Based on a 3/4" meter and 150 cu.m. annual volume

How Do Cavan Monaghan's Rate and Taxes Compare with Others



Property Taxes

Municipality	Annual Tax Bill
Port Hope (Urban)	4,793
Cobourg	4,459
Trent Hills	4,294
Peterborough	4,280
Clarington (Durham Region)	3,668
Asphodel-Norwood (Norwood System)	3,594
Asphodel-Norwood (Trentview System)	3,594
Kawartha Lakes	3,557
Alnwick/Haldiman (2017 rates)	3,538
Cavan Monaghan - Cavan	3,504
Cavan Monaghan - Millbrook	3,500
Cavan Monaghan - North Monaghan	3,500
Scugog (Durham Region)	3,364
Havelock Village	3,329
Otonabee-South Monaghan (Burnham Meadows)	3,150
Havelock Township	2,849
Selwyn (Lakefield)*	2,823
Trent Lakes	2,636
North Kawartha	2,600
Douro-Dummer	2,543

*Based on an average assessment of \$300,000

Adjustments to Attain 25% Water Bill Reduction



Water

Capital Budget Forecast

Description	Forecast						
	2019	2020	2021	2022	2023	2024	2025
Total Capital Expenditures	149,000	191,000	123,000	124,000	139,000	129,000	131,000
Capital Financing							
Water Reserve	149,000	191,000	123,000	124,000	139,000	129,000	131,000

Water Reserves/ Reserve Fund

Description	2019	2020	2021	2022	2023	2024	2025
Opening Balance	252,580	288,300	336,942	478,449	644,837	823,081	1,039,690
Transfer from Operating	179,067	233,035	255,126	277,744	301,105	325,223	349,914
Transfer to Capital	149,000	191,000	123,000	124,000	139,000	129,000	131,000
Transfer to Operating	-	-	-	-	-	-	-
Closing Balance	282,647	330,336	469,068	632,193	806,942	1,019,303	1,258,604
Interest	5,653	6,607	9,381	12,644	16,139	20,386	25,172

Operating Budget Forecast

Description	2019	2020	2021	2022	2023	2024	2025
Expenditures							
Operating Costs		-	-	-	-	-	-
System Operating	351,800	359,700	367,800	376,300	384,900	393,600	402,600
Capital-Related							
Debt Repayment	100,829	100,829	100,829	100,829	100,829	100,829	100,829
Transfer to Capital Reserve	179,067	233,035	255,126	277,744	301,105	325,223	349,914
Sub Total Capital Related	279,896	333,865	355,955	378,573	401,934	426,052	450,743
Total Operating Expenditures	631,696	693,565	723,755	754,873	786,834	819,652	853,343
Revenues							
Operating Revenue (not including Billings)	138,517	140,217	141,917	143,717	145,517	147,317	149,117
Water Billing Recovery Requirement	493,180	553,348	581,838	611,156	641,317	672,335	704,227

Annual Water Bill:

With Reserve Transfer	\$650	\$664	\$677	\$691	\$706	\$720	\$734
Water Bill at 75% of Present Bill	\$487	\$498	\$508	\$519	\$529	\$540	\$551
Reduction in Transfer to Reserve	157,924	173,391	180,939	188,718	196,708	204,913	213,336
Net Available For Capital Program	21,143	59,644	74,187	89,026	104,396	120,310	136,578

Adjustments to Attain 25% Wastewater Bill Reduction



Wastewater

Wastewater Service							
Description	Forecast						
	2019	2020	2021	2022	2023	2024	2025
Total Capital Expenditures	460,000	513,000	266,000	54,000	55,000	57,000	57,000
Capital Financing							
Development Charges Reserve Fund	52,020	53,040	-	-	-	-	-
Wastewater Reserve	407,980	459,960	266,000	54,000	55,000	57,000	57,000
Total Capital Financing	460,000	513,000	266,000	54,000	55,000	57,000	57,000

Wastewater Reserves/ Reserve Fund							
Description	2019	2020	2021	2022	2023	2024	2025
Opening Balance	844,687	499,864	161,923	46,221	176,369	340,920	540,159
Transfer from Operating	53,356	118,845	149,392	180,690	212,866	245,648	279,364
Transfer to Capital	407,980	459,960	266,000	54,000	55,000	57,000	57,000
Transfer to Operating	-	-	-	-	-	-	-
Closing Balance	490,063	158,749	45,315	172,911	334,235	529,568	762,523
Interest	9,801	3,175	906	3,458	6,685	10,591	15,250

Operating Budget Forecast							
Description	2019	2020	2021	2022	2023	2024	2025
Expenditures							
System Operating	651,100	668,100	685,800	704,100	723,000	742,700	763,000
Capital-Related							
Annual Debt Payments	405,273	405,273	405,273	405,273	405,273	405,273	405,273
Transfer to Capital Reserve	53,356	118,845	149,392	180,690	212,866	245,648	279,364
Sub Total Capital Related	458,629	524,117	554,665	585,963	618,139	650,921	684,637
Total Expenditures	1,109,729	1,192,217	1,240,465	1,290,063	1,341,139	1,393,621	1,447,637
Revenues							
Operating Revenue (not including Billings)	300,002	302,402	304,802	307,202	309,702	312,202	314,802
Wastewater Billing Recovery Requirement	809,727	889,816	935,663	982,861	1,031,437	1,081,419	1,132,835

Annual Wastewater Bill:							
With Reserve Transfer	\$1,077	\$1,099	\$1,121	\$1,143	\$1,166	\$1,189	\$1,212
Water Bill at 75% of Present Bill	\$808	\$824	\$841	\$858	\$874	\$892	\$909
Reduction in Transfer to Reserve	53,356	118,845	149,392	180,690	212,866	245,648	279,364
Additional Funding Needed to Reduce Bill	224,076	179,210	160,725	141,826	122,419	102,757	82,545

Note: the Additional Funding requirement could be met by eliminating the capital program and using wastewater reserve to fund reduction

Options For Targeting a 25% Water/Wastewater Bill Reduction



Options:

1. Reduce our annual transfer to the Water Reserve by \$158,000 and Wastewater Reserve by \$53,400 – Also need to transfer \$224,100 from Wastewater Reserve to Operating – Also cancel most water capital and all Wastewater capital? (Public Works to Advise impact of how much for how long a period)
2. Keep Capital Program for Water/Wastewater and Borrow from Asset Replacement Reserve (Loan) – Need to consider timing of payback
3. Supplement Water and Wastewater rates by raising revenue through Taxes? (Council to consider issues in raising taxes outside of Millbrook Ward)
4. Transfer other “non-tax” revenues (eg. OLG funds) to reduce WWW rates

Sample
Water and
Wastewater
Bill based
on Annual
Usage of
150 cubic
metres

- note that
the bill is for
two months
usage

WATER & SEWER BILLING



Customer Number
000000000
WATER & SEWER RECEIVABLE

Invoice Number: 123456
Billing Date: FEB 25, 2019
Due Date: MAR 30, 2019
Amount Due: 286.67
Amount Enclosed \$ _____

CAVAN MONAGHAN
988 COUNTY ROAD 10
MILLBROOK ONTARIO L0A 1G0

Please detach and return this portion with your payment.

Invoice	Description	Amount
123456	Route #1 - February 2019 Billing	
Service Address:	123 SAMPLE STREET	
Meter:	12345678	
	<u>Reading</u>	
Current:	70,291.0 FEB 25, 2019	Actual
Prior:	70,044.0 DEC 27, 2018	X Multiplier 0.1000
Consumption:	24.7 Cubic Metres	Billing Days: 60
	Sewer Charges	60.16
	24.70 Cubic Metres at 2.44 =	60.16
	Sewer Fixed Charge 15 Mm Meter	118.56
	Water Charges	43.89
	24.70 Cubic Metres at 1.78 =	43.89
	15 mm Meter Fixed Charge	64.06
	Billing Amount	286.67

Account
0000000000
CAVAN MONAGHAN
123 SAMPLE STREET
MILLBROOK ONTARIO L0A 1G0

New Charges	286.67
Balance Due	286.67
Due Date	MAR 30, 2019
After Due Date	315.34

A finance charge of 10.00% is added to balances not paid before due date.

Township Of Cavan Monaghan
Telephone - (705) 932-2929

The Township of Cavan Monaghan

By-law No. 2019-28

Being a by-law to confirm the proceedings of the special meeting of the Council of the Township of Cavan Monaghan held on the 11th day of April, 2019

Whereas the Municipal Act, 2001, S.O., 2001, c.25, S.5, S. 8 and S. 11 authorizes Council to pass by-laws;

Now Therefore the Council of the Township of Cavan Monaghan hereby enacts as follows:

1. That the actions of the Council at its special meeting held on the 11th day of April, 2019 in respect to each recommendation and action by the Council at its said meetings except where prior approval of the Ontario Municipal Board or other statutory authority is required are hereby adopted ratified and confirmed.
2. That the Mayor and Clerk of the Township of Cavan Monaghan are hereby authorized and directed to do all things necessary to give effect to the said actions or obtain approvals where required, and to execute all documents as may be necessary in that behalf and the Clerk is hereby authorized and directed to affix the Corporate Seal to all such documents.

Read a first, second and third time and passed this 11th day of April, 2019.

Scott McFadden
Mayor

Elana Arthurs
Clerk