

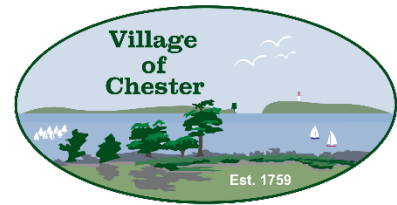
Minutes

Village Commission Monthly Meeting Wednesday, June 17, 2026 – 5:00 pm

In-Person & Virtual

St. Stephen's Community Centre, 54 Regent St, Chester

Video Archive <https://www.youtube.com/@villageofchesterns>



Present: Geraldine Pauley, Chair
Randall O'Malley, Vice-chair
Laura Mulrooney, Commissioner
Tom Mulrooney, Commissioner
Gloria Nauss, Commissioner

Staff: Heather McCallum, Clerk/Treasurer (C/T)
Maxine Veinot, Recording Secretary

Guests: Tom Bremner, Municipality of Chester Councillor, District 3

1.0 Call to Order

Chair Pauley called the June 17, 2026 Regular Monthly Meeting of the Village of Chester Commission to order at 5:00 pm.

Chair Pauley stated the Land Acknowledgement:

As we meet today, we acknowledge that we live in Mi'kma'ki, the traditional and ancestral territory of the Mi'kmaq people. We are all treaty people with a responsibility to each other and to this land.

2.0 Public Forum

- Kristina Nicoll – Central Street: Ms. Nicoll read a statement regarding the upcoming Village Annual Election and asked it be included in the minutes of this meeting (*Schedule 2.0*).

3.0 Approval/Amendment of Agenda

Motion #26-038: Commissioner Nauss moved; Commissioner T. Mulrooney seconded: That the Agenda of the Chester Village Commission's June 17, 2026 Regular Monthly Meeting be approved as presented.

Motion carried unanimously.

4.0 Approval/Amendment of Minutes

4.1 Monthly Commission Meeting: May 20, 2026

Motion #26-039: Vice-chair O'Malley moved; Commissioner L. Mulrooney seconded: That the Minutes of the Chester Village Commission's May 20, 2026 Monthly Meeting be approved as presented.
Motion carried unanimously.

5.0 Business Arising

5.1 2026/27 Mileage Rate (Reimbursement Policy)

Chair Pauley suggested that the mileage rate in the Village policy needs to be reconsidered. The 2026/27 mileage rate set by Province is a decrease – down from 2025/26's \$0.5932/km to a 2026/27 rate of \$0.589/km – set before current events.

The Village rate also affects the firefighters. The Chair recommended the Department of Finance Canada's rate (*Schedule 5.1*). After discussion, a motion was made.

Motion #26-040: Vice-chair O'Malley moved; Commissioner T. Mulrooney seconded: That the Village of Chester Commission approves amending the 2026/27 Reimbursement Policy mileage rate to \$0.73 per kilometer.
Motion carried unanimously.

6.0 Correspondence

6.1 New Planning Advisory Committee: Applications Open

MODC circulated the attached memo (*Schedule 6.1*) to the former members of the Planning Advisory Committee, Village Planning Advisory Committee, and Heritage Advisory Committee, as these three committees are now combined into one.

Vice-Chair O'Malley, who was the Village's rep on the VPAC, noted that the new structure loses the Commission's say. He does not intend to re-apply.

7.0 Reports

7.1 Report from the Chair

Chair Pauley reported that she has spent a lot of time getting the Zoé Vallé Memorial Library ready for re-opening day, including liaising with South Shore Public Libraries. It successfully re-opened on Jun 1st.

The Visitor Information Centre (VIC) is also getting ready for another season.

7.2 Clerk/Treasurer Report

C/T McCallum presented the monthly administration and financial update (*Schedule 7.2*).

The ZVML Trust Investments item was deferred to the Jul 15th Regular Monthly Meeting.

7.3 (a) Chester Fire Services Committee (CFSC) – Nil
(b) MODC Fire Advisory Committee (FAC) – Draft minutes of the May 20, 2026 meeting were included for information (*Schedule 7.3(b)*).

7.4 Lunenburg County Accessibility Advisory Committee (LCAAC)

Draft minutes of the May 6, 2026 meeting were provided for information (*Schedule 7.4*). [www.accessiblelunenburgcounty.ca]

8.0 New Business – Nil

9.0 Commissioner Roundtable – Nil

10.0 In-Camera – Nil

11.0 Resumption of Public Meeting – Nil

12.0 Adjournment

There being no further business, the meeting was adjourned at 5:21 pm.

Next Meeting(s)

- Annual General Meeting: Wed, Jun 17, 2026 – 6:30 pm at St. Stephen's Community Centre, 54 Regent St.
- Monthly: Wed, Jul 15, 2026 - 6:00 pm at 63 Regent St.

Important Dates: Village Election 2026

- Advance Poll: Sat, Jun 20, 2026 from 11am–7pm at Chester United Baptist Church Hall, 84 King St.
- Election Day Poll: Tue, Jun 23, 2026 from 9am–7pm at Chester United Baptist Church Hall, 84 King St.

Commission Chair
Geraldine Pauley

Clerk/Treasurer
Heather McCallum

June 17, 2026.

Good evening. *Commissioner; Chair, Ms. Nancy Hotal
Maxie, Heather.*

Ten days ago there wasn't going to be an election.

The incumbent was expected to be acclaimed.

I filed.

Now there is a vote.

Now there is discussion and conversation about the Village

Commission and its role in our community.

Conversations are happening.

That doesn't happen in a race nobody thinks matters.

Over the past two years I have learned that asking questions is not always welcomed. But I believe asking questions are part of good governance.

I have learned that dissent can be uncomfortable. But healthy institutions should not fear questions from the people they serve.

I have learned that a different voice at the table can be inconvenient. I believe it can also be valuable.

I respect that people have different views. That's why elections matter.

So tonight, I would simply like to thank the Village Commission for allowing the democratic process to unfold and for giving the residents of Chester a choice.

Thank you.

*I ask that my statement be entered
into the written record of this meeting...*

— Association of Nova Scotia Villages —



Government Announces the 2026 Automobile Deduction Limits and Expense Benefit Rates for Businesses

From: Department of Finance Canada

News release

January 14, 2026 – Ottawa, Ontario – Department of Finance Canada

Today, the Department of Finance Canada announced the automobile income tax deduction limits and expense benefit rates that will apply in 2026.

The following changes to limits and rates took effect as of January 1, 2026:

- The ceiling for capital cost allowances (CCA) for Class 10.1 passenger vehicles will increase from \$38,000 to \$39,000, before tax, in respect of vehicles (new and used) acquired on or after January 1, 2026.
- The limit on the deduction of tax-exempt allowances paid by employers to employees who use their personal vehicle for business purposes in the provinces will increase by one cent to **73 cents per kilometre for the first 5,000 kilometres driven**, and to 67 cents for each additional kilometre. For the territories, the limit will also increase by one cent to 77 cents per kilometre for the first 5,000 kilometres driven, and to 71 cents for each additional kilometre.

The following limits and rates remained the same as of January 1, 2026:

- Deductible leasing costs will remain at \$1,100 per month, before tax, for new leases entered into on or after January 1, 2026.
- The general prescribed rate used to determine the taxable benefit of employees relating to the personal portion of automobile expenses paid by their employers will remain at 34 cents per kilometre for 2026. For people who are employed principally in selling or leasing automobiles, the rate used to determine the employee's taxable benefit will also remain the same at 31 cents per kilometre for 2026.
- The ceiling for CCA for Class 54 zero-emission passenger vehicles (\$61,000, before tax, in respect of new and used vehicles) will remain the same for 2026.
- The maximum allowable interest deduction will remain the same at \$350 per month for new

automobile loans entered into on or after January 1, 2026.

Contacts

Media may contact:

Media Relations
Department of Finance Canada
mediare@fin.gc.ca
613-369-4000

General enquiries

Phone: 1-833-712-2292
TTY: 613-369-3230
E-mail: financepublic-financepublique@fin.gc.ca

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Date modified: 2026-01-14

Schedule 6.2

From: Garth Sturtevant
To: [REDACTED]

Subject: NEW Planning Advisory Committee - Applications Open

Date: June 9, 2026 11:41:40 AM

Attachments: image001.png
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image177515.png
image818101.png
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image727374.png
PAC Call for Applications.png

Importance: High

Good Morning VPAC/MPAC/HAC members,

As tends to happen, I am a bit later getting back in touch to follow-up on the restructuring of Council's planning committees, than originally hoped. The attached ad has just appeared in this week's newspaper inviting submissions from those interested in serving on the new PAC committee.

I would strongly encourage you to consider submitting your name if you remain interested and have the capacity. You can apply online here: <https://portal.laserfiche.ca/p7156/forms/qVEvj> Submissions of interest are being received until June 30th, when the Clerk will collect all submissions and arrange for the Nominating Committee to review the applications and make a recommendation to Council.

If you have any questions, please let me know.

Best,

Garth



MUNICIPALITY OF CHESTER 2026 CALL FOR APPLICATIONS TO COMMITTEES

Would you like to be involved in shaping aspects of the Municipality by participating on the ground floor? The Municipality needs interested members of the public to participate in various Committees. The current vacancies are listed below. If you are interested - please consider applying. As membership terms are sometimes staggered on many committees, the vacancies are advertised when those members' terms are coming to an end.

Committee	Vacancies	Term	District(s)
Audit Committee	2	2 Years	Any District
Chester Volunteer Fire Service Committee	3	3 Years	Chester Fire District Area
Citizens Landfill Monitoring Committee	3	2 Years	Majority from District 7
Planning Advisory Committee ** New**	7	2 Years	See below**
RCMP Advisory Board	3	2 Years	Any District
Recreation & Parks Committee	2	3 Years	Districts 3 and 7

**** New** Planning Advisory Committee - Seven members from the general public. District representation shall be sought, however, final decisions should reflect the best candidates being selected, regardless of location, as recommended by the Nominating Committee and approved by Council.

Committee **Terms of Reference** as well as the **Online Application Form** are available at: <https://chester.ca/government/committees-and-appointments>.

Application Deadline: Tuesday, June 30, 2026 at 4:00 p.m.

If you require accommodations to apply for any committee, please contact Pamela Myra, Municipal Clerk, at pmyra@chester.ca or (902) 275-4109.

D9625

Garth Sturtevant
Senior Planner



Community Development & Recreation
Municipality of Chester
186 Central Street, Chester, NS, B0J 1J0

Office: 902-275-4135
General Inquiries: 902-275-2599
Web: www.chester.ca

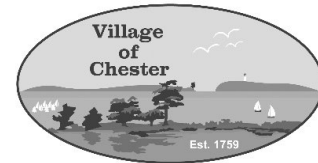


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Schedule 7.2

Village of Chester Commission Clerk/Treasurer Monthly Report June 17, 2026



Scotiabank

- The April and May 2026 bank statements are reconciled. The Village main operations account opened the month of May with \$464,079 and ended with \$427,087.
- Snapshot: Village account balances as of Jun 1st were:

Banking Accounts	
Village Operations account	\$427,093
Investment Accounts	
Village Operating reserve	\$105,215
Village Lido Pool reserve (excluding GRID funding \$242K)	\$212,519
Village Utilities reserve	\$44,699
Village EMC Building reserve	\$29,043

Financial

- The 2025/26 tax revenue reconciliation has arrived from the municipality (*Attach A*). There is an amount to be refunded to the Municipality of \$3,029 that will be deducted from the Village's Q2 tax advance.
- The Village HST Offset application to the Province last month. This is the program that is determined by the amounts submitted and the number of applicants. It is time shifted, so this year's program is for the 2024/25 fiscal year.
- The Federal HST Rebate application for the 2nd half of 2025/26 is pending Sage account adjustments for an accurate calculation.

Capital Grants & Projects

- Unfortunately, the Village was not successful in accessing the Recreation Facility Development Grant for Lido repairs – which is discontinued after this year. I have initiated a conversation with the repairs contractor and consulting engineer to come up with a lesser alternative.

- I met with MODC Public Works staff recently for a preliminary survey of the Public Washroom's long-delayed accessible parking space and path improvement to the entrance door. They confirmed the grade on the existing path is sufficient. The existing landing will remain intact with a new surface, and a wider door installed.

DesignPoint (Bridgewater) has been engaged to do a survey and drawings for permit applications with the Province and Municipality.

- I've spoken again with the GRID program representatives regarding the re-direction of the cancelled Lido project funding to the Library. I've shared not-final drawings, but what they really need are costs.

New drawings came on June 12th for permit applications, and the architect's costing consultant is in progress now, with the Class D estimate expected before the end of the month.

2025/26 Audit

- As you know, the 2025/26 Financial Statements were presented to the Audit Committee on June 10, 2026 and will be presented to the public at this evening's Annual General Meeting.
- Coming out of the audit, there are adjusting entries to be made in the Sage accounting system which will provide the final budget variance numbers for 2025/26. That report is 90% completed, pending the adjustments.

Lido Pool/Washroom

- Lifeguard orientation is on Friday, Jun 26th. Nevaeh is already proving very valuable as the lifeguard supervisor.
- The pool is scheduled to open for the start of swimming lessons on Monday, Jun 29th, but we may be able to open the weekend of Jun 27-28th if staff is available.

ZVML Financial

- We can finally access the Library accounts on ScotiaConnect! To date all invoices for the Library have been paid by the Village, pending access. Staff will now break out the items that require reimbursement for the end of Q1 and prepare a detailed invoice.
- Snapshot: Library account balance as of Jun 1st was:

Banking Accounts	
ZVML Fund account	\$190,309
Investment Accounts	
ZVML CHUMS reserve (pending)	\$0
ZVML Fund reserves (TBD)	

- The 2025 charitable tax return and Jan 1-Mar 31, 2026 Financial Statement being prepared by MODC are pending.
- The letter to Canada Revenue to change the directors of the charity has been drafted but is on hold pending MODC's filing of the 2025 tax return and the results of the 2026 Village Election for the correct names.
- A discussion note on ZVL investment recommendations is included for consideration (*Attach B*).

Village Election

- A revising period for amendments to the List of Electors opened on June 1st and can only be done by the Returning Officer. Villages are not *required* under the Municipal Elections Act to do a revision period like municipalities are, but it improves voting access. Changes can also be made on the day at the polls with sufficient proof of eligibility.
- At the nomination deadline of 5:00 pm on Wed Jun 10, 2026, I (as Returning Officer) received two nomination forms for one vacancy. The appropriate ballots and other paperwork to be printed and poll staff are in progress.
- As of the proxy voting application deadline of Thu Jun 11, 2026 by 5:00 pm, I received three applications. Proxy voters have been provided with the proxy approval forms to show at the polling station. They must vote only on ordinary Election Day.
- Election schedule:
 - Advance Poll is Sat Jun 20, 2026 from 11:00 am – 7:00 pm
 - Election Day is Tue Jun 23, 2026 from 9:00 am – 7:00 pm
 - Location: Chester United Baptist Church, 84 King Street

Report completed by:
Heather McCallum, Village Clerk/Treasurer



Attach A

**The Municipality of Chester
Administration/Finance
Department**

151 King St, PO Box 369
Chester, NS B0J 1J0

administration@chester.ca
Phone: (902) 275-3554
Fax: (902) 275-4771
www.chester.ca

 /ChesterMunicipality
 @chestermun

April 23, 2026

Heather McCallum, Clerk/Treasurer
Chester Village Commission
PO Box 620
27 Pleasant Street
Chester, NS B0J 1J0

Dear Ms. McCallum:

Please review the table below. In 2025/26 the Municipality collected less than we advanced your department and accordingly you owe the Municipality \$3,029.30, which will be deducted off your second advance in 2026/27.

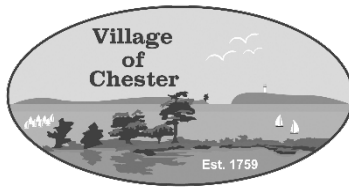
Taxes Collected-Residential	\$389,805.31
Taxes Collected-Commercial	28,969.82
Federal GIL	160.84
Provincial GIL	344.99
NS Power GIL	272.57
Total	419,553.53
Less: Taxes previously advanced	419,784.00
Less: VOC Exemptions	2,798.83
Final Amount Due to MOC	\$3,029.30

If you have any questions, please contact me.

Yours truly,

Christine Collicutt
Manager of Finance

NOVA SCOTIA'S TREASURE



Village of Chester Commission
Discussion Note
Jun 17, 2026

RE: ZVL Trust Investments

Issue Summary

All of the funds for the Zoé Vallé Library (ZVL) registered charity are sitting in a single regular bank account. Some of this money is recommended to be invested, as per the Village's proposal and plan to protect the funds.

*Note that the charity's funds are not actually a "trust" or "endowment" in the formal sense, but are referred to as such only in the vernacular sense and pretty much interchangeably. We will stick with "trust" for consistency.

Background

The ZVL, as a charity, has different financial reporting requirements than a public sector entity. The ZVL's funds and books are completely separate from the Village's, similar to the Chester Fire Services Committee's funds and books.

The Village's annual budget lays out carefully which expenses are to be paid from which source in accordance with the terms of the Warranty Deed. The Village has assumed a large portion of the operational expenses that no longer need to come from the Trust but some operational and capital expenses still will, as in the past.

The Village Commission has planned since the proposal stage to invest a portion of the charity's funds to better protect the capital and provide greater returns to help sustain the charity financially.

Investment Types

The Village's practice for its own investments is cashable GICs in a registered bank, as required by legislation and the Village's Reserve Funds & Investment Policy. The charity is not bound by this, so alternatives have been considered.

Community Foundation of Nova Scotia (CFNS)

CFNS is a charitable organization that pools and manages flow-through, medium term, and endowment funds for charities and non-profit organizations. There is an [information document attached](#) for full detail.

Three Fund types at CFNS.



SHORT TERM

- SPEND AND CONTRIBUTE AS DESIRED
- COST RECOVERY FEE: 1.25% ANNUALLY OR \$350
- NOT INVESTED



MEDIUM TERM

- SPEND AND CONTRIBUTE AS DESIRED
- INVESTED SHORT-TERM
- COST RECOVERY FEE: 2% ANNUAL APPLIED QUARTERLY
- POOLED WITH CFNS ENDOWED ASSETS



LONG TERM

- INVESTED PERMANENTLY
- COST RECOVERY FEE: 2% ANNUAL APPLIED QUARTERLY
- POOLED WITH CFNS ENDOWED ASSETS
- 5% ANNUAL DISBURSEMENT MADE FROM INVESTMENT RETURNS

Comments on each Fund type:

- A **flow-through** fund holds money short-term only and 0% interest is generated. Some organizations use this for fundraising as CFNS handles all the tax receipting, etc., but I don't see a use for this in our case, and the bank account provides 2.5% interest.
- A **medium-term** fund money can be liquidated if needed with an approximately one-month turnaround. This has generated a 7-10% annual rate of return, so *is* of interest for longer term investment similar to a public sector entity reserve fund.

Donors can donate directly through a link, and this fund can also handle donations of any kind, including stock or other assets, and manage tax receipting directly. Reporting can be any frequency we require. There is a minimum \$10K investment.

Very convenient for regular donors – for example, there is one on the current Canada Helps page who donates \$20/month like clockwork.

- An **endowment** fund is means the principal cannot be touched at all; *only* an annual disbursement of 5% from the investment interest can be accessed. This would require a far larger principal amount (in the \$millions) to make operating this way feasible. An important future goal.

CFNS requires a minimum \$10K investment and, like the medium-term, can handle donations of any kind and manage tax receipting.

A true endowment fund is particularly appealing to donors who wish to make legacy donations.

Advantages to working with CFNS include better returns through being pooled with other organizations' assets, keeping the money in the community, ethical investments, and keeping the principal invested at arm's length.

Recommendation

In consultation with the CFNS's CEO Daniel Holland and with Katie Macdonald, a financial expert on the board of Our Health Centre (who has worked extensively with the Community Foundation of Alberta), I suggest a combination approach between Scotiabank and the Community Foundation.

ACCOUNT	SOURCE & USE	INITIAL INVESTMENT
Operations Expenses (per 2026/27 Budget)	Source: Scotiabank Main Business Banking account (existing, currently holds all funds) - Would hold the funds for budgeted operations expenses and capital expenses ready for payment + 5-10% contingency - Pays the bills via cheque or EFT	\$20,710 Operations \$15,200 Capital completed \$1,796 Contingency 5%
Capital Expenses (per 2026/27 Budget)	Source: Scotiabank Investment account (new) - Cashable GICs, annual term - Holds the funds for budgeted capital expenses + 5-10% contingency - Funds transferred to the Main account as needed for bill payments	\$TBD Accessibility 50% \$TBD Contingency
Donations 1	Source: Scotiabank Savings account (new) - To allow staff to deposit cheque or cash donations, as well as allow e-transfers - Donations should be kept separate from the operating account for Canada Revenue reporting - Donations would then be transferred to reserve	\$0

CHUMS Fund	Source: Scotiabank Investment account (existing, currently \$0 balance) - 20% in cashable GICs for book purchases - 80% in non-cashable GICs - The above is a starter split suggestion; a strategy for annual disbursement should be developed	\$5,000 (rounded up from \$4,713)
ZVL Reserve Fund Donations 2	Source: CFNS Medium-Term Fund (new) - The bulk of the existing ZVL money! - Donations can be made directly to this fund via an online link - This would be the main donation link promoted, deleting the Canada Helps page to avoid confusion	\$Remainder
ZVL Succession Fund Donations 3	Source: CFNS Endowment Fund - Katie strongly recommends opening one with the minimum \$10K investment for long-term planning. This could be now or next fiscal. - A seed, with something to work towards.	\$10,000

Mr. Holland has offered to meet with the Commission so that you can ask further questions about CFNS. Staff favour this taking place and could schedule during the next Monthly Commission meeting or a special meeting.

Thank you.



PARTNERING FOR IMPACT CFNS & CHARITIES

//02

PARTNERING WITH CFNS



“

To address needs we
cannot yet see and help
people we will never meet.

”

Community Foundations

1914, Cleveland, Ohio: Fredrick Goff noted large amounts of money were being left through bequests in wills to charitable causes that either no longer existed or no longer reflected evolving values and community needs.

Community Foundations: Goff envisioned a novel approach to philanthropy - one that would create enduring, flexible charitable endowments, capable of responding to the ever-changing needs of the community. Adopted in Canada by the Alloway Family in 1921 in Winnipeg with gift of \$100,000.

Canadian Network of 200+ Community Foundation: uniquely positioned to understand both local needs and local solutions on the issues that matter most to communities.



We empower Nova Scotians
invest in their vision of
community impact.



WE ARE A CHARITY TOO. LET'S WORK TOGETHER.

CFNS is a registered charitable foundation that advances philanthropy, providing philanthropic services for families, communities, and charities.

Unlike financial institutions, our fees for service are reinvested in the community. These fees, as well as direct donations to our charity, fund our mission to build resilient communities across the province.

We want to take the infrastructure we have in place to support Donor Advised Funds, and use it to benefit your charity, alleviating administrative burden and allowing you to focus more on your mission.

With 18 years of experience advancing philanthropy in Nova Scotia, and leaning on a century of work in Canada, the Community Foundation has been honoured to facilitate grants to hundreds of charities across the province, and to steward Funds for more than 30 registered charities.

Benefits of a Community Foundation:

A trusted and local partner for charitable giving. Focus on your community impact without the hassle of administrative duties.

The Community Foundation is working to empower a stronger and more sustainable charitable sector, and we're committed to supporting you with tools to help grow your impact in our communities.

Reduced Administrative Burden

The Community Foundation receives and issues tax receipts for thousands of donations each year and can help reduce the administrative burden on your team.

Full Transparency

In addition to quarterly financial statements, you will have access to a private online Fund Portal that chronicles donations, grants, and other fund activities (coming in 2027).

Experts on Unique Donations

We are experts on accepting unique types of donations — from Gifts of Securities to USD— and are able to provide backend support to process these gifts.

Investment Expertise

Pooled with more than \$43M in assets, your Fund benefits as part of our professionally-managed and diversified investment portfolio.

Customized Solutions

Our team is here to set you up for success and can help build a personalized online donor page for your Fund and develop a customized donation receipt.

Trusted Third-Party

With strong governance and a clear fiduciary responsibility to protect donor intent, we serve as a trusted third party, giving donors confidence when making major gifts to your organization.

Cost Savings

Benefit from our economies of scale, low fees, and organizational expertise that saves your organization time and money that can be refocused on your community impact.

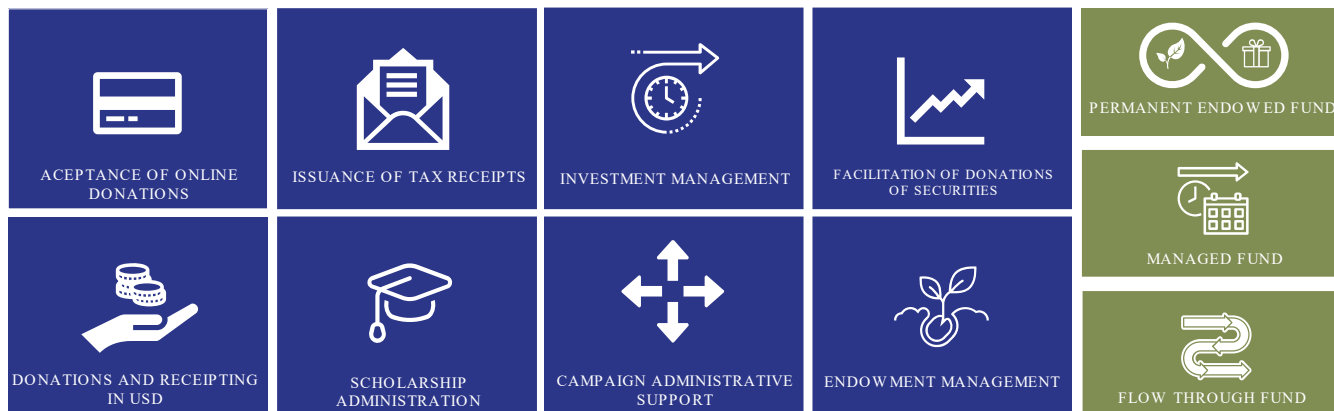
Community Network

The Community Foundation engages with over 300 charities each year and works to build bridges in the sector through a network of local charitable leaders.

What services do we provide to charities?

Gain a charitable partner to support your donors' giving while you retain complete control of your relationships.

We provide many services to charities, depending on your needs. These include the professional management of endowment, medium-term investments, and flow through funds designated for charitable purposes.



Three Fund types at CFNS.



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- 5% ANNUAL DISBURSEMENT MADE FROM INVESTMENT RETURNS

*Additional fees may apply for services such as grant administration, merchant fees for payment processing, etc.

*Fee structures are reviewed annually by the CFNS Board of Directors.

FLOW THROUGH FUNDS



- Non-permanent, non-endowed Fund designed to distribute all of its capital to one or more specified charitable organizations within a fixed time period.
- Donors receive an immediate tax receipt for their contributions to the Flow Through Fund, in accordance with regulations provided by the Canada Revenue Agency (CRA).
- Subject to administrative fees as established by the community foundation's Board. The income net of these fees accrues to the Fund.
- CFNS manages the administrative aspects of the Fund, allowing you to focus on your work.



Mariners Centre Expansion

The Mariners Centre in Yarmouth set up a Flow Through Fund with the Community Foundation of Nova Scotia to raise a portion of their \$40 million new campus-style community hub for sport, health and wellness, entertainment and events. Partnering with CFNS allowed them to begin taking donations while launching the project, alleviating the administrative burden of campaign while they focused on fundraising and impact.

MANAGED FUNDS



- A Managed Fund invests your charity's donations and/or operational reserve to generate revenue for charitable purposes. i.e. A future unexpected capital project.
- Supports growth and helps with unexpected expenses.
- By partnering with CFNS, your charity receives access to professionally managed investment portfolios.
- CFNS manages the administrative and investment aspects of the Fund, allowing you to focus on your impact.



Halifax Refugee Clinic

The Halifax Refugee Clinic provides no-cost legal and settlement services to refugee claimants in Nova Scotia who are unable to afford the services of private legal counsel.

The Halifax Refugee Clinic Foundation has both a managed fund and a permanent endowment fund established with CFNS, which ensure an ongoing source of support for the clinic. The foundation supports refugees through the award-winning, life-changing- and life-saving work carried out by the team of staff, volunteers, and pro bono lawyers of the Halifax Refugee Clinic.

ENDOWMENT FUNDS



- An endowment is a Fund where donations are pooled and permanently invested to generate revenue for charitable purposes.
- Stable, long-term source of funding.
- Supports operational costs, and helps with unexpected expenses.
- By partnering with CFNS, your charity receives access to professionally managed investment portfolios.
- CFNS manages the administrative and investment aspects of the Fund, allowing you to focus on your impact.



Marigold Cultural Centre

The Marigold Community Arts Foundation was established as an endowment fund at the Community Foundation of Nova Scotia to ensure an ongoing source of support for artistic expression created and curated through the work of the Cobequid Arts Council. The goal of this Fund is to provide grants and bursaries for the citizens of the Town of Truro, Colchester County, and the Province of Nova Scotia who are interested in the arts in a variety of capacities.

A donor who had supported their efforts wanted to make an endowment donation. At the time, Marigold Culture Centre didn't have an endowment and didn't want to add the burden to their Board of Directors, so they opened a Fund with CFNS.

HONOURING IMPACT: A CHARITY'S LEGACY

When charities reach the end of their lifecycle, they may choose to leave a lasting legacy by transferring their remaining assets to the Community Foundation of Nova Scotia, where funds are professionally managed and invested for long-term community benefit. These organizations can continue to shape impact, allowing former board members or representatives to stay involved in recommending grants and guiding priorities. This model ensures that even after a charity dissolves, its purpose lives on, with the Community Foundation handling administration, compliance, and investment management so community leaders can focus on impact.

OLD LADIES HOME SOCIETY

Founded in 1890 in Yarmouth, Sunset Terrace, originally known as the Old Ladies Home, was created by local women to provide safe, affordable housing for older adults of limited means and operated for 130 years through grassroots fundraising and community support. When the facility closed in 2020 as residents' needs evolved, the Old Ladies Home Society ensured its mission would continue by establishing an endowment with the Community Foundation of Nova Scotia. Today, that fund generates more than \$60,000 annually in grants, supporting vulnerable people in the Yarmouth area and carrying forward a legacy of local care and generosity.



Old Ladies Home Society Fund
Founded in 1890

INVESTMENTS

- As of July 2025, CFNS assets are invested with Fiera Capital in the Ethical Balanced Fund. Fiera Capital was selected for their strong institutional track record, values-aligned approach to investing, and consideration of the current global economic landscape.
- Fiera Capital is a leading independent investment firm with deep expertise in managing assets for foundations, endowments, and institutional clients. They are recognized by Benefits Canada as the 2nd largest manager of nonprofit assets in Canada, managing \$9 billion over 300 relationships.

Performance of Fiera's Ethical Balanced Fund, as of December 31, 2025:

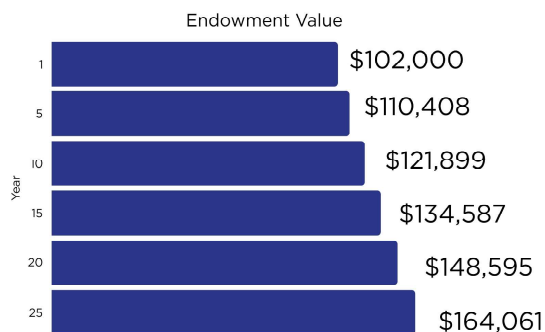


**Until June 2025, CFNS investments were managed by Jarislowsky Fraser's Global Balanced Fund. Their performance to December 2025 is as follows: 1-Year Annualized Return: 6.91% | Five-Year Annualized Return: 6.55% | Ten-Year Annualized Return: 6.10%

Reinvest *In your Charity*

25-year Endowment Growth Estimate

- \$100,000 Endowment
- Assuming 8% Annual Return
- 5% Annual Disbursement Quota
- 2% Annual CFNS Admin & Investment Management Fee



Projection Results

Total Contributions	\$100,000
Total Disbursements to your Charity	\$128,121
Endowment Value at 25 Years	\$164,061

These projections are estimates based on historical performance and assumed rates of return. Actual results may vary and are subject to change due to market conditions and other factors.

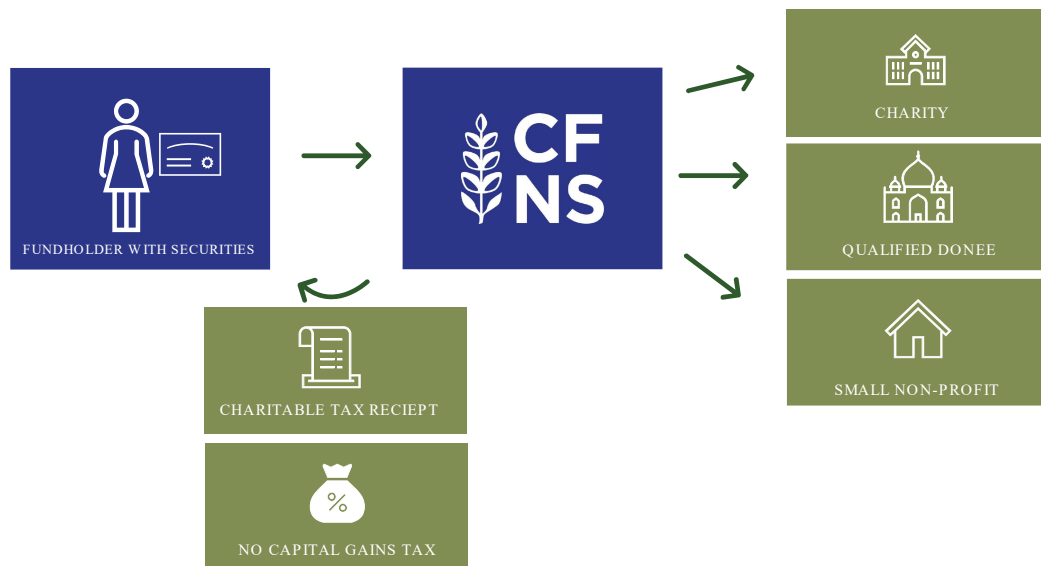
We accept complex gifts on your behalf.

GIFTS OF SECURITIES

In 2025 CFNS worked with a Fundholder who wanted to provide operational support to many charities and non-profits.

Working with CFNS, they were able to receive a tax receipt for their donations to both charities *and* non-profits.

They were also able to give in a tax-efficient way by donating securities, which many organizations are not equipped to accept. CFNS accepts this gift and makes a donation directly to the Fundholder's chosen beneficiaries.



CFNS Philanthropic Services

In addition to our services for charities, we provide support for individuals, families, businesses, groups, and communities. Here are just a few:

Anonymity

Many of our Fundholders prefer to stay anonymous in their giving. We facilitate donations and/or run granting programs on their behalf.

Giving Complex Gifts

Some of our Fundholders prefer the tax-advantage of donating securities. However, the causes closest to their hearts may not be equipped to accept these gifts. We accept gifts of securities, issue a charitable tax receipt to the donor, and forward their donation to the charity in cash.

Acceptance of Donations in USD

There are many residents of the United States who call Nova Scotia home, or their home-away-from-home. We help them to make gifts to Nova Scotia charities while receiving a tax receipt via a 501(c)3 affiliate charity.

Investment Expertise

Pooled with more than \$43M in assets, your Fund benefits as part of our professionally-managed and diversified investment portfolio.

Customized Solutions

Our team is here to set you up for success and can help build a personalized online donor page for your Fund and develop a customized donation receipt.

Trusted Third-Party

With strong governance and a clear fiduciary responsibility to protect donor intent, we serve as a trusted third party, giving donors confidence when making major gifts to your organization..

Gifts to ENQDs

This means that under certain conditions our donors can make donations to eligible non-profit organizations, not registered charities, and still receive a charitable tax receipt.

Community Network

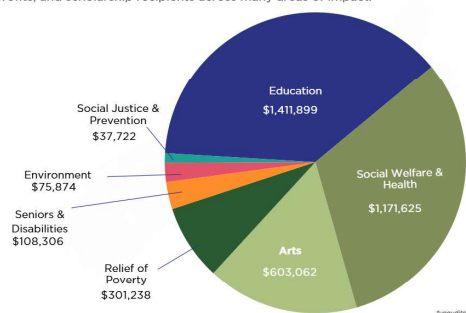
The Community Foundation engages with over 300 charities each year and works to build bridges in the sector through a network of local charitable leaders.

Collective Impact

With the services we provide to charities and others, here is the impact in Nova Scotia in 2025:

2025 Granting *by area of impact*

In 2025, **\$3.89 million** was granted from CFNS Fundholders to charities, non-profits, and scholarship recipients across many areas of impact.

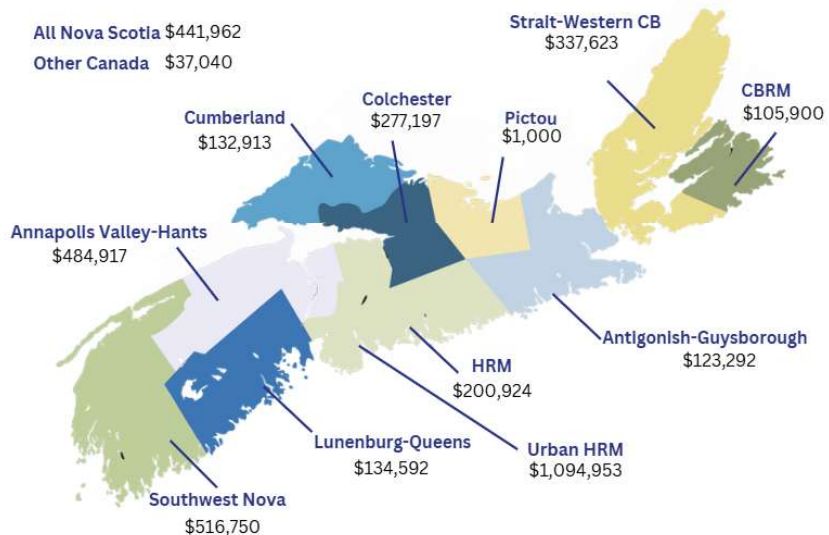


2025 Granting

by region

In 2025, Nova Scotia organizations and scholarship recipients received a combined total of **416 grants** through the Community Foundation of Nova Scotia.

All Nova Scotia \$441,962
Other Canada \$37,040



2025 Growth

& financial highlights



\$43.0M



Total Assets

\$20.0M

Total Granted To Date

\$3.89M

Granted in 2025

416

Grants Facilitated
by CFNS in 2025

181

Funds Disbursing
Grants in 2025

21

New Funds in
2025

Growth of our Charity

More and more Nova Scotians are choosing to work with the Community Foundation of Nova Scotia to support their generosity. Since 2008, we have grown our assets to more than \$43 million, with significant growth in recent years. This has resulted in more than \$20 million granted to communities, and significant predictable income for charities who have formed endowments with us, allowing them to make bold choices with predictable revenue.



Who Can Create a Foundation at CFNS?

For Individuals or Families:	For Community Groups:	For Charitable Organizations
Establish a Fund at CFNS.	Establish a Fund and raise funds to impact their community.	Establish a Fund for diversified revenue and long-term gifting options for donors.
Contributions made directly to a Fund by individual donors are eligible to receive a charitable tax receipt from CFNS.		
Grants are disbursed from the fund to any organization(s)* which activities align with the stated purpose of the Fund on advice or designation of the fundholder(s).	Grants are disbursed from the fund to any organization(s)* which activities align with the stated purpose of the Fund on advice or designation of the Community Board Representatives.	Donors contribute to the Fund or to the organization in support of the Fund. An annual disbursement (grant) is made to the charity, as the designated beneficiary.

*CFNS can grant to organizations which are considered qualified-donees and non-qualified donees in certain circumstances.
A minimum of \$25,000 is needed to open a Fund.



GOVERNANCE & OVERSIGHT.

The Community Foundation of Nova Scotia is governed by a diverse, volunteer Board of Directors made up of community leaders and business professionals from across the province.

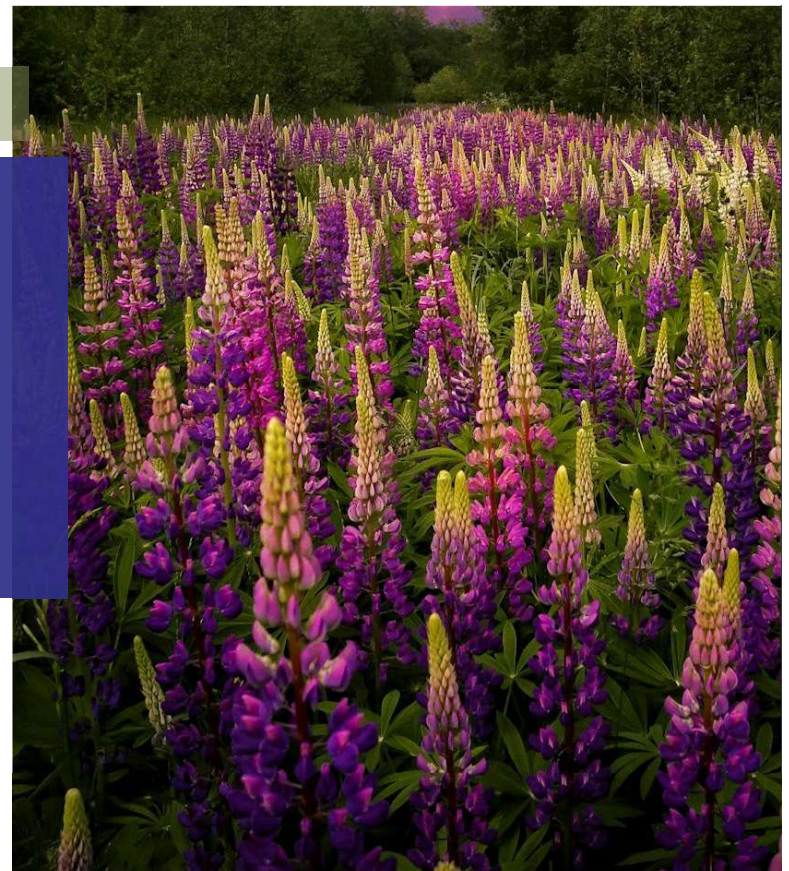
These community champions bring a wealth of skills and expertise including an investment committee made up of five experienced investment professionals.

COMMUNITY FOUNDATIONS IN CANADA.

The Community Foundation of Nova Scotia is 18 years old in a movement of more than 200 Community Foundations in Canada that have been growing impact for over a century.

THANK YOU

Daniel Holland, CEO
Community Foundation of Nova Scotia
902-490-9916
daniel.holland@cfns.ca
www.cfns.ca



Schedule 7.3(b)

**MUNICIPALITY OF THE DISTRICT OF CHESTER
FIRE ADVISORY COMMITTEE MEETING (Policy 112)**

Wednesday, May 20, 2026 – 7:00 p.m. – 8:30 p.m.

Forest Heights Community School, Chester Basin

Meeting Minutes

“We respectfully acknowledge that we live and work in Mi’kma’ki as a steward of the ancestral territory of the Mi’kmaq people. We are all treaty people.”

Committee Members:

Len Stevens, Chester Basin Commission (Chair)

Scott Rafuse, Martins River Fire Department

Clary Coolen, Hubbards Fire Department

Mitchell Kaizer, Hubbards Fire Department

Rob Williams, Chester Basin Fire Department

Chris Turpin, Blandford Fire Department

Lyle Russell, New Ross Fire Department

Dale Broome, New Ross Commission

David Bartol, Blandford Fire Commission

Jeff Young, Western Shore Fire Department

Nick Hirtle, Chester Fire Department

Norrm Countway, Chester Fire Services Committee

Sheena Clooney, Hubbards Commission

Stephen Bond, Chester Basin Fire Department

Councillors:

Councillor Tom Bremner

Councillor Clarissa Coolen

Municipal Staff:

Erin Lowe, Deputy CAO

Emily Lennox, Executive Secretary

Bruce Blackwood, Fire Services/Safety Coordinator

Regrets:

Chuck Bennett, Blandford Fire Commission

Colin Macdonald, Chester Fire Services Committee

1. **Meeting Called to Order:** The meeting was called to order by the Chairperson, Len Stevens at 6:58 p.m.

2. **Land Acknowledgement:** The Land Acknowledgement was read.

3. **Review and approval of Agenda/Order of Business:**

**MOTION TO APPROVE THE AGENDA AND ORDER OF BUSINESS AS PRESENTED
MOVED BY CLARY COOLEN, SECONDED BY CHRIS TURPIN. ALL THOSE IN
FAVOUR. MOTION CARRIED.**

4. **Introductions:** A round table introduction took place.

5. **Approval of previous meeting minutes:**

**MOTION TO APPROVE THE MINUTES FROM THE PREVIOUS MEETING AS
CIRCULATED. MOVED BY SCOTT RAFUSE. SECONDED BY ROBERT WILLIAMS.
ALL THOSE IN FAVOUR. MOTION CARRIED.**

6. **Matters Arising:**

Sub-Committee Report Updates:

- **Dry Hydrants/Water Supply – Further deferred from previous meeting.**
- **Training/Retention – Continue discussion on Deferred Report Re: Sub-Committee**
- **Apparatus/equipment – Nothing to report.**

The Chairperson noted that these three subcommittees were identified as priorities by the Fire Advisory Committee (FAC). The Dry Hydrant Subcommittee submitted a report in March requesting input from each department so they could approach Council regarding MOC involvement in proposed hydrant programs. No responses from the members have been received since that time, and the Chairperson expressed concern regarding the direction of the subcommittee, noting that considerable work has been completed but the groups are currently unable to move forward. Residents are also becoming increasingly concerned regarding drought conditions and the lack of accessible water sources within the Municipality.

Discussion continued regarding the reasons for the delay, including the Swift Water Training Project, Level 1 Certification Training requirements, and ongoing provincial Fire Services Modernization discussions. It was noted that there are only so many volunteers and hours in the day available to manage the number of initiatives currently underway.

Deputy Chief Stephen Bond advised that the Municipal Training Committee (separate from the FAC subcommittee structure) does meet somewhat regularly, though formal updates have not historically been scheduled at the FAC level. He advised that the group would be open to providing regular updates moving forward.

The Chairperson concluded the discussion by noting that Council is monitoring the work of this FAC, as a Committee of Council, closely and emphasized the importance of providing updates and recommendations whenever possible. It was also acknowledged that provincial involvement and potential changes have created hesitation, particularly regarding the identification of priorities.

7. New Business:

7.1 Water Rescue Update:

CBVFD Deputy Chief, Stephen Bond provided a written report advising of the status of this program. It is attached to the minutes for reference.

A discussion continued and noted that the Terms and Conditions of the grant show an end date of January 31st with a final report to be expected in March. It was asked if the funds must be drawn before the end date to which staff advised that typically it is before, but extensions have been issued.

The discussion then focused on the reimbursement model that would be used and it was agreed that a better process could be decided upon. It was noted that accounting needs to be kept informed on their end. The committee discussed imposing a threshold, i.e. maximum charge of roughly \$1000 could be issued concerning minor maintenance and once this threshold is reached any expense would then come back to the FAC subcommittee for discussion and approval. The goal is transparency and efficiency. It was suggested that guidelines be written in a 'GOG' *Guidelines of Governance* format for the process with the understanding that everyone must agree in principle before this could happen.

Staff advised that governance and operational process needs to be established and in place. Whether that be through the subcommittee becoming a corporate body or a memorandum of understanding being in place would ultimately be decided upon by Council. Council will need to approve and direct staff before these options could be further explored. Options would also be subject to legal review. If the FAC endorses this idea of putting the capital funding and maintenance within Municipal

hands for management purposes financially, with the understanding that the decision on the governance piece would be additional, the motion could be passed tonight.

Regional Water Rescue Team Motion:

WITH REFERENCE THE RESPF CAPITAL GRANT (\$200,000) AND THE MOC FUNDING (\$57, 000), THE MOC WILL ADMINISTER PROCUREMENT AND FUNDS DISPURSEMENT AND RETAIN OWNERSHIP OF THE CAPITAL ASSETS. WITH REFERENCE TO THE ANNUAL OPERATING COSTS (INITIAL YEAR OF \$40,000) AS FUNDED BY THE COMMISSIONS THE MOC WILL ADMINISTER FUNDS DISPURSEMENT. STEPHEN BOND AND THE FIRE SERVICES COORDINATOR WILL WORK WITH THE MOC, FIRE DEPARTMENTS, AND COMMISSIONS TO SET UP THE ADMINISTRATIVE MDEL AND CONTROLS. MOVED BY ROBERT WILLIAMS. SECONDED BY NICK HIRTLE. ALL IN FAVOUR. MOTION CARRIED.

Questions were asked surrounding the definition of water rescue and the boundaries with Coast Guards. Stephen advised that Water Rescue would be small boats, rescuer suits, ropes, trailers etc. The conversation developed to note the importance of defining who the service is for from a victim perspective to which Stephen advised it would be inland, lake, river, iceways, swimmers and recreational activities. Ocean rescues would stay with the Coast Guard.

Level 1 Training Program:

The Chairperson advised that a motion was brought forward to the FAC by the Chiefs.

CBVFD, Deputy Chief Stephen Bond provided a written report addressing everything that has taken place to date Re: Level 1 Training Program Plan – Attached to the minutes for reference.

MOTION FOR THE LEVEL 1 TRAINING PROGRAM TO PROCEED IMMEDIATELY AS PER ATTACHED MEMO MOVED BY ROBERT WILLIAMS, SECONDED BY CLARY COOLEN. ALL IN FAVOUR. MOTION CARRIED.

Funding:

It was agreed that Western Shore would need further consultation on volunteer workload before committing but the most efficient streamlined process moving forward would be to have expenses associated with the training program submitted to them for tracking and reconciliation at month end in August as a one-time transaction. It was also noted that the grant application wording showed 50% of costs coming (matching expenses) from the various Departments. but the final Terms and Conditions do not stipulate this. Further discussion with DEM will clarify.

Paul Maynard offered to write a letter on behalf of the committee if there are any issue with the 50% matching question. Indicate that any costs would need to be used for training purposes and any costs that exceed the grant value would need to be covered by the training group. Discussion then shifted to future planning, and it was noted that training is likely something that will require each department to budget for moving forward.

The MBU (Mobile Burn Unit) will be available to the training team from August 8th – 16th.

It was also made clear that if there is anything that needed to be brought back to Council, the Municipal Training Subcommittee was to do that.

The Chairperson reminded everyone that anything that the Subcommittees want to be shared with Council must first be submitted to the Fire Advisory Committee for recommendation to Council.

7.2 Discussion and decision on dates and locations of future meetings:

The next regular FAC meeting was agreed to be held on July 15th at the Chester Basin Hall as they have space, Wi-Fi, projectors and means to accommodate required needs, if required.

8. Roundtable:

Councillor Bremner reminded committee member of the importance of raising hands to vote on motions, as a non-vote is considered a vote against in the Roberts Rules of Order. The Chairperson agreed to be more mindful moving forward when calculating votes.

9. Adjournment:

The meeting was adjourned at 8:14 p.m.

Minutes of the Meeting of Lunenburg County Accessibility Advisory Committee (LCAAC)

Held in-person at MODL Municipal Services Building and online via Teams.

May 5, 2026, from 7-8:30pm

Members Present:

Amy Chrysler, Louise Hopper, Lora Church, Teresa Alexander-Arab, Natasha Strickland, Councillor Gale Fullerton (TOL), Councillor Morgen Reinhardt (MODL), Councillor Abdella Assaff (MOC)

Staff Present:

Tammie Bezanson, Ellen Johnson, Sana Karami

Guests Present:

Laura Bain, CNIB

Regrets:

Village of Chester Commission Chair Geraldine Pauley, Deputy Mayor Jennifer McDonald (TOB),

1. Meeting Called to Order:

The Meeting was called to order, and the land acknowledgement was read by Chairperson, Lora Church at 7:00 p.m.

2. Acknowledgements and Protocols:

2.1 The Chairperson read reminder of accessibility as a human right.

2.2 The Chairperson also reminded participants to please raise their hand (virtually or physically) and wait to be called on to speak and to also state their name before speaking.

3 Approval of Agenda:

3.1 MOTION TO APPROVE the agenda as circulated with the order of events amended, SO MOVED by Morgan Reinhardt, SECONDED by Amy Chrysler. ALL IN FAVOUR. MOTION CARRIED.

4. Approval of Minutes:

4.1 MOTION TO APPROVE PREVIOUS MEETING MINUTES AS CIRCULATED, MOVED BY Louise Hopper, SECONDED BY Penny Carver. ALL IN FAVOUR. MOTION CARRIED.

5. Introductions:

A round table of introductions took place.

6. Accessibility Coordinator's Update:

Ellen advised that the Access Awareness Week proclamation and flag raising requests have been submitted to Municipal Units for approval.

The province has finished the public consultation part of the public transportation development process. The standards will follow the same process as the Built Environment Accessibility Standard Regulations that are already in place. Feedback is currently being reviewed by the standard development committees. The next stage will be to go to the Accessibility Advisory Board at the provincial level. Once they accept and pass the standards it will move onto the Province, where it will be converted from recommendations to law.

7. Presentations: Laura Bain- CNIB Accessibility & Sight Loss

A slide deck was shared and made available upon request and can be referenced for information on the presentation.

A discussion followed concerning pedestrian infrastructure and challenges associated with Municipal Transportation.

8. Matters Arising:

Presentations to Councils – Lora and Ellen met about presenting to Councils. A slide deck is in the works and once completed and dates are confirmed Ellen will share with everyone. They noted that it would be helpful for folks who are interested in attending in person as it is very impactful.

Pannel Update: Will take place at MODL June 2nd at 1:30 p.m. The flag raising will be at 1:00 p.m. The theme this year is Access Awareness: Disability Justice: Stronger Together, First Voice Leading Change for Action. Speaker recommendations are welcome to be sent directly to Ellen. She has approached four people but more are welcome. Disability Justice has a broad scope of intersectionality, the more different the perspectives the better. It was asked if Speakers could be from outside of the Municipality or Region and Ellen advised that is the decision of the committee. After further discussion the Committee agreed it may

be more impactful if they are connected to our area in some way. Ellen also noted she plans on contacting Autism NS for recommendations for someone with First Voice experience but a speaker in this area has not been identified yet. Lora noted there is a Chapter of Peoples First in Lunenburg County so she will make contact for anyone interested in participating. Ellen will wait to hear back. Ellen noted that there will be prepared questions but also have a facilitator to help navigate the conversations. The discussion continued around set up and insuring mics are used and livestream options.

In June Leslie Taylor will be sharing information about the Nova Scotia Community Transportation Network, Specifically the status of transportation in Lunenburg County.

9. New Business:

Nothing to Note.

10. Round Table:

Tammie Bezanson noted that an option for the June meeting is meeting at the new Chester Municipal Public Works Building. They need input on Accessibility and have all the technology required to proceed as normal. The committee agreed with this change in location for the June meeting.

Louise Hopper noted that Beyond Band-Aids have some upcoming workshops. May 28th will be a community conversation for folks to discuss issues in their community that matter most i.e. housing, basic income, uranium etc. Welcome to all!

Gale Fullerton noted the accessibility updates for the recreation facility in Lunenburg begin next week. The timeline is undetermined but there is currently alternate access, and the community center is being utilized.

Morgan Reinhardt shared that MODL approved the installation of a new accessible waterless double vault toilet and a double-change room to be installed at Mush a Mush lake because of the accessibility audit that took place. The timeline is undetermined, but Morgan will share more information as it becomes available.

A question was asked about Miller Point Peace Park and accessibility upgrades. Morgan advised she can get information from staff but noted the kayak launch was installed and pathway upgrades are taking place. A follow up question about Saw Pit Wharf park. Morgan noted that the wharf replacement is being done in phase one and likely all that will be done this year. Ellen will reach out to Trudy for additional information on Phase Two and any additional information available on Miller Point Peace Park to be shared at the next meeting.

Ellen noted Kim and Jillian were in to present a few meetings ago. She reminded everyone of their employment event that is taking place and noted that they have decided to offer it

as a two-hour pilot for employers to learn about workplace accessibility and neurodiversity. It will be held on June 10th from 2:30 -4:30 p.m. Ellen will be participating and can be contacted for additional information for anyone interested.

11. Date of Next Meeting:

A discussion took place about skipping the July meeting for a summer break or reconvening in September. The option would be July 8th or early September. The committee came to agreement to wait until September unless anything urgent arises Lora will call a special meeting.

12. Meeting was adjourned as all items on agenda were completed.