



# Three Rivers

• WHERE HISTORY IS MADE •

**Financial Plan for the Fiscal Year  
ending March 31, 2026**

**Town of Three Rivers  
Budget  
For the year ended March 31, 2026**

**Budgeted 2026**

**Operating Revenue**

|                                   |                  |
|-----------------------------------|------------------|
| Property Taxes                    | 2,462,877        |
| Grant in Lieu                     | 20,000           |
| Hall Rental Income                | 1,200            |
| Fire Dues                         | 782,855          |
| Operating Transfer (Equalization) | 100,000          |
| Property Tax Credit               | 526,150          |
| Fines                             | 25,000           |
| Income AA Gardens                 | 3,000            |
| Operational Government transfers  | 95,314           |
| Property Tax Offset               | 144,596          |
| Other Revenue                     | 133,527          |
| Planning and Development Revenue  | 100,000          |
| Winterval Revenue                 | 42,000           |
| Interest Revenue                  | 25,000           |
|                                   | <u>4,461,519</u> |

**Total Revenues**

4,461,519

**Protective Services**

|                            |                  |
|----------------------------|------------------|
| Bylaw Enforcement          | 20,000           |
| Emergency Measures         | 10,000           |
| Fire Protection            | 794,855          |
| RCMP Contract              | 113,483          |
| Water Supply and Hydrants  | 65,100           |
| Department Operating Costs | 10,833           |
|                            | <u>1,014,272</u> |

**Maintenance and Infrastructure Services**

|                                       |                  |
|---------------------------------------|------------------|
| Beautification                        | 80,057           |
| Maintenance buildings                 | 70,000           |
| Street lights                         | 108,747          |
| Sidewalk Salt                         | 21,420           |
| Vehicles, equipment and tools         | 115,001          |
| Department Operating Costs            | 39,857           |
| Parks and Facilities Wages & Benefits | 270,067          |
| Public Works Wages & Benefits         | 373,596          |
|                                       | <u>1,078,745</u> |

**Planning Services**

|                            |                |
|----------------------------|----------------|
| Department Operating Costs | 300,547        |
| Legal Fees                 | 30,000         |
|                            | <u>330,547</u> |

**Administrative Services**

|                                    |         |
|------------------------------------|---------|
| Election                           | 30,000  |
| Insurance Municipal Liability      | 45,441  |
| Mayor & Council Expenses           | 20,000  |
| Council and Committee Remuneration | 109,694 |
| IT Equipment and Services          | 49,249  |

|                                  |                  |
|----------------------------------|------------------|
| Professional Services            | 96,900           |
| Legal Fees                       | 108,630          |
| Membership Fees                  | 30,600           |
| Admin Building Expenses          | 157,974          |
| Undeveloped municipal properties | 8,000            |
| Office Expense                   | 56,100           |
| Travel                           | 15,000           |
| Training                         | 30,000           |
| Department operating costs       | 309,121          |
|                                  | <u>1,066,710</u> |

**Financial and Corporate Services**

|                            |               |
|----------------------------|---------------|
| Interest and bank charges  | 3,749         |
| Interest on long term debt | 47,836        |
|                            | <u>51,584</u> |

**Town Owned Facilities**

|  |                |
|--|----------------|
| Facility Operations: Cavendish Farms Wellness Centre | 68,752         |
| Facility Operations: Garden of the Gulf Museum       | 24,036         |
| Facility Operations: Kings Playhouse                 | 78,410         |
| Facility Operations: Three Rivers Sportsplex         | 38,814         |
| Facility Operations: Waterfront Development          | 29,591         |
| Facility Operations: Emergency Funding               | 35,000         |
| Facility Upgrades                                    | 118,004        |
|  | <u>392,607</u> |

**Community Services**

|                                    |                |
|------------------------------------|----------------|
| Black Fly Program                  | 40,436         |
| Community Parks                    | 70,706         |
| Promotion and Development          | 20,400         |
| Grants, donations and sponsorships | 51,663         |
| Outdoor Rink                       | 5,610          |
| Libraries                          | 10,710         |
| Public Receptions                  | 89,960         |
| Recreational Facilities            | 33,966         |
| Small Halls                        | 40,000         |
| Department Operating Costs         | 255,399        |
| Winterval Expense                  | 42,000         |
|                                    | <u>660,850</u> |

**Total Expenses** 4,595,315

**Operating Surplus (Deficit)** (133,796)

**Prior Years Projected Cash Surplus** 285,745

**Previous Years HST Adjustment** 556,682

**Capital Activities**

|                         |                  |
|-------------------------|------------------|
| Capital from Operations | - 361,850        |
|                         | <u>- 361,850</u> |

**Financing Activities**

|                     |                  |
|---------------------|------------------|
| Financing Obtained  |                  |
| Principal Repayment | - 183,066        |
|                     | <u>- 183,066</u> |

**Total Cash Flow Surplus (Deficit)** 163,715

Town of Three Rivers  
Five Year Capital Budget starting April 1, 2025

| Year                   | Category of Project  | Description of Project                                | Estimated Cost Project | Funding Sources                              |
|------------------------|----------------------|---|------------------------|--|
| <b>Active/Approved</b> |                      |   |                        |  |
| 2026                   | Tourism/Recreation   | Brudenell Active Transportation Trail                 | 896,000                | Gas Tax, Active Transportation, MCEG, 5% HST |
| 2026                   | Buildings            | Museum Observation Deck (2nd Accessible Entrance)     | 50,000                 | Accessibility Grant - Pending                |
| 2026                   | Georgetown Utility   | Georgetown Utility Generator                          | 120,446                | Gas Tax                                      |
| 2026                   | Mont W&S Utilities   | Brudenell Extension phase 2                           | 2,045,919              | Gas Tax                                      |
| <b>2026</b>            |                      |   |                        |  |
| 2026                   | Beautification       | Street Scapes Upgrade 10 Lights                       | 150,000                | Reserve, TBD                                 |
| 2026                   | Buildings            | Cardigan Fire Hall Expansion                          | 322,000                | TBD  |
| 2026                   | Buildings            | Washrooms Cardigan                                    | 50,000                 | TBD  |
| 2026                   | Recreation           | Outdoor Multi-Sport Facility                          | 500,000                | TBD  |
| 2026                   | Infrastructure       | Sidewalks per Asset Management Plan Queens Road       | 977,500                | Gas Tax, Active Transportation               |
| 2026                   | Recreation           | TCAP Feasibility Study                                | 100,000                | Provincial Funding TBD                       |
| 2026                   | Recreation           | Cardigan Playground                                   | 250,000                | Rural Growth 80% TBD, Operations 20%         |
| 2026                   | Signage              | Digital Sign - Georgetown - Complete Replacement      | 30,000                 | Operations/Financing                         |
| 2026                   | Equipment            | Groomer for Ballfield                                 | 25,000                 | Current Operations/Financing                 |
| 2026                   | Beautification       | Waterfront & Mainstreet Revitalization                | 150,000                | TBD  |
| 2026                   | Mont W&S Utilities   | Sewer Utility Storage Building                        | 300,000                | Financing, Gas Tax, TBD                      |
| 2026                   | Buildings            | Vendor Shops - Montague Waterfront                    | 24,000                 | TBD  |
| 2026                   | Infrastructure       | Main Street Sidewalks Sections Replacements           | 1,000,000              | TBD - It's possible to do this in sections.  |
| 2026                   | Tourism/Recreation   | Access to Sackville Street from Station Street        | 160,000                | Operations                                   |
| 2026                   | Equipment            | 1/2 Ton Utility Truck - Hybrid Plug In (Georgetown)   | 90,000                 | Operations/Financing                         |
| 2026                   | Equipment            | 1/2 Ton Maintenance Truck - Hybrid Plug In (Montague) | 90,000                 | Operations/Financing                         |
| 2026                   | Art Work             | New Art Piece   | 20,000                 | Operations                                   |
| 2026                   | Equipment            | Water Arm for Georgetown - Holder                     | 22,000                 | Operations                                   |
| 2026                   | Land                 | Land Acquisition                                      | TBD                    | TBD  |
| 2026                   | Sustainability       | Fast Car Charger - Wellness Centre                    | 290,000                | Provincial Funding                           |
| 2026                   | Sustainability       | Three Rivers Sportsplex Solar                         | 200,000                | Provincial Funding Pending                   |
| <b>2027</b>            |                      |   |                        |  |
| 2027                   | Mont W&S Utilities   | 2 Lift Stations in Montague - Adaptation              | 2,000,000              | 80% Chip Funding TBD, 20% Operations         |
| 2027                   | Buildings            | Maintenance Building Expansion                        | 330,000                | Sourcing Funding                             |
| 2027                   | Infrastructure       | Sidewalks Expansion John Beer Drive                   | 1,000,000              | TBD  |
| 2027                   | Infrastructure       | Cardigan Trail  | 1,000,000              | TBD  |
| <b>2028</b>            |                      |   |                        |  |
| 2028                   | Georgetown Fire Dept | Replacement Fire Truck - Georgetown Fire Department   | TBD                    | Funds from G. Fire Hall and Reserve          |
| 2028                   | Infrastructure       | Sidewalks MacDonald Ave                               | 1,000,000              | TBD  |
| <b>2029</b>            |                      |   |                        |  |
| 2029                   | Sustainability       | Renewable Energy                                      | TBD                    | TBD  |
| 2029                   | Tourism/Recreation   | Cardigan Wharf Upgrades                               | 562,760                | Gas Tax, TBD                                 |
| 2029                   | Recreation           | Dog Park  | TBD                    | TBD  |
| <b>2030</b>            |                      |   |                        |  |
| 2030                   | Transportation       | Electric Car  | 50,000                 | Financing, Rebates                           |
| 2030                   |                      | Cardigan - Continue Boardwalk                         | TBD                    | TBD  |
| 2030                   |                      | Outdoor Pool  | TBD                    | TBD  |
| 2030                   |                      | Outdoor Rink  | TBD                    | TBD  |
| 2030                   |                      | Signage   | TBD                    | TB   |
|                        |                      | TOTAL   | 13,805,626             |  |
|                        |                      | TOTAL   | 13,805,626             |  |

**Montague Sewage and Water Collection and Treatment Corporation**  
**Budget**

For the Year ended March 31, 2026

|   | <b>Budgeted 2026</b> |
|---|----------------------|
| <b>REVENUE</b>                            |                      |
| Unmetered Water Residential Revenue       | 153,000.00           |
| Unmetered Water Commercial Revenue        | 13,000.00            |
| Metered Water Revenue                     | 122,000.00           |
| Fire Protection Revenue                   | 62,000.00            |
| Water Delayed Payment Charge              | 6,000.00             |
| Sewer Flat Rate Residential Revenue       | 280,000.00           |
| Sewer Flat Rate Commercial Revenue        | 35,800.00            |
| Sewer Metered Revenue                     | 234,000.00           |
| Sewer - Brudenell Extension Revenue       | 31,128.56            |
| Water - Brudenell Extension Revenue       | 16,784.91            |
| Sewer Other Revenues                      | 200.00               |
| Water - Other Revenue                     | 700.00               |
| Municipal Capital Expenditure Grant       | 16,000.00            |
| Sewer Operational Fees                    | 16,000.00            |
| Sewer Delayed Payment Charge              | 7,000.00             |
| <b>Total Revenue</b>                      | <u>993,613.47</u>    |
| <b>TOTAL REVENUE</b>                      | <u>993,613.47</u>    |
| <b>EXPENSE</b>                            |                      |
| <b>Operating Expenses - Water</b>         |                      |
| Water - Operational Electricity           | 45,000.00            |
| Water - Operational Wages                 | 80,000.00            |
| Water - Operational Training & Dev        | 3,000.00             |
| Water - Operational Repairs & Maintenance | 45,000.00            |
| Water - Operational Vehicle Expense       | 4,000.00             |
| Water - Operational Water Testing         | 5,000.00             |
| <b>Water - Total Operating Expenses</b>   | <u>182,000.00</u>    |
| <b>Water - Administrative Expenses</b>    |                      |
| Water - Administration dues and fee       | 640.00               |
| Water -Contractual Expenses - Audit       | 3,200.00             |
| Water - Admin Fee                         | 12,000.00            |
| Water - Insurance                         | 12,000.00            |
| Water - Professional Services             | 1,000.00             |
| Water - Property Tax                      | 700.00               |
| Water - Contractual expense - legal       | 1,000.00             |
| Water - Miscellaneous Expense             | 1,000.00             |
| Water - Administrative Salaries           | 57,000.00            |
| Water - Admin Office Expense              | 3,500.00             |
| Water - Interest & Bank Charges           | 2,000.00             |
| Water - Regulatory Commission Expense     | 5,500.00             |
| Water- Interest on Long term Debt         | 16,084.60            |
| Water - Administration - Telephone        | 1,450.00             |
| <b>Total Administrative Exp - Water</b>   | <u>117,074.60</u>    |
| <b>Operating Expenses - Sewer</b>         |                      |
| Sewer - Operational Power/Electric        | 60,950.00            |
| Sewer - Operational Wages                 | 148,000.00           |
| Sewer - Operational Training & Dev        | 5,000.00             |

|   |                   |
|---|-------------------|
| Sewer - Operational Testing               | 7,500.00          |
| Sewer - Operational Repairs & Maintenance | 150,000.00        |
| Sewer - Operational Vehicle Expense       | 3,200.00          |
| Sewer - Operational Sludge Trucking       | 8,000.00          |
| Sewer - Operation Rental                  | 1,000.00          |
| <b>Total Operating Expenses - Sewer</b>   | <u>383,650.00</u> |

**Administrative Expenses - Sewer**

|  |                   |
|--|-------------------|
| Sewer - Contractual Expense - Audit        | 3,200.00          |
| Sewer - Admin Fee                          | 12,000.00         |
| Sewer - Insurance                          | 15,000.00         |
| Sewer - Professional Services              | 2,500.00          |
| Sewer - Property Tax                       | 2,500.00          |
| Sewer - Contractual Expense - Legal        | 7,500.00          |
| Sewer - Miscellaneous Expenses             | 1,000.00          |
| Sewer - Administration Salaries            | 56,000.00         |
| Sewer - Administration Office Suppl        | 5,500.00          |
| Sewer - Administration Membership D        | 640.00            |
| Sewer - Interest & Bank Charges            | 2,000.00          |
| Sewer - Regulatory Commission Fees         | 5,500.00          |
| Sewer - Administration Telephone           | 3,500.00          |
| Sewer - Interest on Long Term Debt         | 31,864.06         |
| <b>Total Administrative Expenses - Sew</b> | <u>148,704.06</u> |

|                      |                   |
|----------------------|-------------------|
| <b>TOTAL EXPENSE</b> | <u>831,428.66</u> |
|----------------------|-------------------|

|                                    |                   |
|------------------------------------|-------------------|
| <b>Operating Surplus (Deficit)</b> | <u>162,184.81</u> |
|------------------------------------|-------------------|

|   |            |
|---|------------|
| Add: Prior Years Projected Cash Surplus (Deficit) | 230,000.00 |
|---|------------|

**Less: Capital Purchases**

|                           |   |           |
|---------------------------|---|-----------|
| Truck                     | - | 90,000.00 |
| Storage Building Drawings | - | 70,000.00 |

**Less: Financing Activities**

|                                     |   |            |
|-------------------------------------|---|------------|
| Sewer - Principal on Long term Debt | - | 108,513.69 |
| Water - Principal on Long term Debt | - | 80,946.63  |
| Potential New Loan                  | - | 22,702.90  |

|                                    |                  |
|------------------------------------|------------------|
| <b>Cash Flow Surplus (Deficit)</b> | <u>20,021.59</u> |
|------------------------------------|------------------|

**Georgetown Sewer Corporation  
Budget  
for year ending March 31, 2026**

|  | Budgeted 2026     |
|--|-------------------|
| <b>Revenue</b>                               |                   |
| Sewer Charges                                | 118,500.00        |
| Revenue from Finance PEI                     | 4,500.00          |
| Other Capital Funding                        | 104,736.00        |
| Delayed Payment                              | 3,000.00          |
| Municipal Capital Expend Grant               | 10,473.60         |
| Total Sales                                  | <u>241,209.60</u> |
| <b>TOTAL REVENUE</b>                         | <u>241,209.60</u> |
| <b>Expense</b>                               |                   |
| Sewer - Insurance                            | 4,200.00          |
| Sewer - Administration                       | 20,196.00         |
| Sewer - Property Taxes                       | 600.00            |
| Sewer - Legal Fees                           | 2,000.00          |
| Sewer - Audit                                | 4,000.00          |
| Sewer - Operational Repairs & Maint          | 70,000.00         |
| Sewer - Maintenance Flushing                 | 9,000.00          |
| Sewer - Miscellaneous Expense                | 2,200.00          |
| Sewer - Operational Power/Electric           | 11,500.00         |
| Sewer - Regulatory Assessment                | 1,950.00          |
| Sewer - Office                               | 3,800.00          |
| Sewer - Operational Contract                 | 16,000.00         |
| Sewer - Bank Charges                         | 1,500.00          |
| Total Operation Expenses                     | <u>146,946.00</u> |
| <b>TOTAL EXPENSE</b>                         | <u>146,946.00</u> |
| Operating Surplus (Deficit)                  | <u>94,263.60</u>  |
| Add:   |                   |
| Prior Years Projected Cash Surplus (Deficit) | 40,000.00         |
| Less:  |                   |
| Capital Purchases                            | - 115,209.60      |
| <b>Cash Flow Surplus (Deficit)</b>           | <u>19,054.00</u>  |

**Cavendish Farms Wellness Centre 2024  
Budget  
for the year ending March 31, 2026**

|                                    | <b>Budgeted 2026</b> |
|------------------------------------|----------------------|
| <b><u>Revenue</u></b>              |                      |
| <b>Operating Revenue</b>           |                      |
| Library Rental                     | 7,116                |
| Ice Rental                         | 255,354              |
| Room Rentals                       | 12,000               |
| Canteen Rental                     | 20,000               |
| Rink Signs                         | 12,500               |
|                                    | <hr/>                |
|                                    | <b>306,970</b>       |
| <b>Other Revenue</b>               |                      |
| Solar Panel Revenue                | 40,000               |
| EDA Grants                         | 85,000               |
| Government Grants                  | 8,500                |
| Town of Three Rivers Grants        | 38,600               |
|                                    | <hr/>                |
|                                    | <b>172,100</b>       |
|                                    | <hr/>                |
| <b>Total Revenues</b>              | <b>479,070</b>       |
| <b><u>Expense</u></b>              |                      |
| <b>Payroll Expense</b>             |                      |
| Wages & Salaries                   | 215,000              |
| EI Expense                         | 4,500                |
| CPP Expense                        | 11,500               |
| WCB Expense                        | 750                  |
| Benefit Expense                    | 4,940                |
|                                    | <hr/>                |
|                                    | <b>236,690</b>       |
| <b>General &amp; Admin Expense</b> |                      |
| Accounting & Legal                 | 2,000                |
| Advertising & Promotions           | 500                  |
| Business Fees & Licenses           | 700                  |
| Courier & Postage                  | 300                  |
| Interest & Bank Charges            | 1,100                |
| Office Supplies                    | 4,500                |
| Cleaning Supplies                  | 9,800                |
| Outside Services                   | 3,000                |
| Snow Removal                       | 12,000               |
| Repair & Maintenance               | 65,000               |
| Phone & Internet                   | 4,575                |
| Training                           | 6,500                |
| Travel & Entertainment             | 764                  |
| Utilities (Lights)                 | 80,000               |
| Utilities (Heat)                   | 50,000               |
|                                    | <hr/>                |
|                                    | <b>240,739</b>       |
|                                    | <hr/>                |
| <b>Total Expenses</b>              | <b>477,429</b>       |
|                                    | <hr/>                |
| <b>Operating Surplus (Deficit)</b> | <b>1,641</b>         |



**Cardigan Volunteer Fire Department**  
**Budget**  
For the Year ending March 31, 2026

| <b>Fiscal year</b>                 | <b>Budget 2026</b>      |
|------------------------------------|-------------------------|
| <b>Revenue</b>                     |                         |
| Three Rivers Fire Dues             | 222,855.18              |
| Uninc. Fire Dues                   | 7,908.00                |
| <b>Total Revenues</b>              | <hr/> <b>230,763.18</b> |
| <b>Expenses</b>                    |                         |
| Phone/Internet                     | 2,617.20                |
| Electricity                        | 3,600.00                |
| Fuel                               | 4,800.00                |
| Radios                             | 3,360.00                |
| Truck Payment                      | 51,192.60               |
| Truck Payment #2                   | 53,904.60               |
| Bank fees                          | 108.00                  |
| Snow Removal                       | 1,200.00                |
| Training                           | 10,008.00               |
| PEIFFA dues                        | 1,200.00                |
| Insurance                          | 9,000.00                |
| FF Insurance                       | 9,936.00                |
| Truck Maintenance                  | 9,600.00                |
| Equipment upgrades                 | 36,000.00               |
| Office supplies                    | 1,200.00                |
| FF uniform/oop/dinner              | 12,600.00               |
| <b>Total Expenses</b>              | <hr/> <b>210,326.40</b> |
| <b>Operating Surplus (Deficit)</b> | <hr/> <b>20,436.78</b>  |

**Georgetown Volunteer Fire Department  
Budget  
For the year ended March 31, 2026**

**Budgeted 2026**

**Revenues**

Fire Dues 105,640.50

**Expenses**

Insurance Equipment/Members 11,660.00  
Property Tax 1,060.00  
Maintenance of Equipment 8,162.00  
Communication 6,996.00  
Fire Department Travel 932.80  
Medical Training 2,120.00  
Fire Department Training 2,120.00  
Supplies & Equipment 20,978.00  
Vehicle Operation 3,710.00  
Honorarium Chief's 2,968.00  
Paid on Call Members (Honorariums) 7,420.00  
Advertising 1,060.00  
Association Dues 1,060.00  
Turnout Gear Replacement 5,830.00  
Social Functions/Christmas 3,180.00  
Utilities Oil/Electricity 3,180.00  
Janitorial Services 1,272.00  
Bookkeeping 1,272.00  
Snow Removal 2,000.00  
Minor Building Repairs 1,060.00  
Office Supplies/Bank Fees 1,590.00  
Fire Department Apparel 3,180.00

92,810.80

**Operating Surplus (Deficit)**

12,829.70

| <b>BUDGET YEAR TAX RATES</b>                     |        | <b>Commercial</b> | <b>Non- Commercial</b> |
|--|--------|-------------------|------------------------|
| Montague   | 341500 | 1.060             | 0.600                  |
| Montague (Non-resident)                          | 341500 | 2.040             | 1.120                  |
| Valleyfield                                      | 341501 | 0.655             | 0.265                  |
| Valleyfield (Non-resident)                       | 341501 | 1.230             | 0.450                  |
| Valleyfield BIA                                  | 341502 | 0.875             | 0.265                  |
| Valleyfield BIA (non-resident)                   | 341502 | 1.670             | 0.450                  |
| Valleyfield BIA (Serviced)                       | 341503 | 1.025             | 0.265                  |
| Valleyfield BIA (Serviced) - Non Resident        | 341503 | 1.970             | 0.450                  |
| Lower Montague                                   | 341504 | 0.630             | 0.240                  |
| Lower Montague (Non-resident)                    | 341504 | 1.180             | 0.400                  |
| Lower Montague BIA (Non-serviced)                | 341505 | 0.850             | 0.240                  |
| Lower Montague BIA (Non-serviced) - Non-resident | 341505 | 1.620             | 0.400                  |
| Lower Montague BIA (Serviced)                    | 341506 | 1.000             | 0.240                  |
| Lower Montague BIA (Serviced) Non Resident       | 341506 | 1.920             | 0.400                  |
| Brudenell  | 341507 | 0.655             | 0.265                  |
| Brudenell (non resident)                         | 341507 | 1.230             | 0.450                  |
| Brudenell BIA (Non-serviced)                     | 341508 | 0.875             | 0.265                  |
| Brudenell BIA (Non-serviced) - Non-resident      | 341508 | 1.670             | 0.450                  |
| Brudenell (BIA)                                  | 341509 | 1.025             | 0.265                  |
| Brudenell (BIA) - non-resident                   | 341509 | 1.970             | 0.450                  |
| Montague FD                                      | 341513 | 0.388             | 0.180                  |
| Montague FD - non-resident)                      | 341513 | 0.696             | 0.280                  |
| Montague FD BIA (Non-serviced)                   | 341514 | 0.758             | 0.180                  |
| Montague FD BIA (Non-serviced) - Non resident    | 341514 | 1.436             | 0.280                  |
| Montague FD BIA (Serviced)                       | 341515 | 0.908             | 0.180                  |
| Montague FD BIA (Serviced) non-resident          | 341515 | 1.736             | 0.280                  |
|  |        |                   |                        |
| <b>Cardigan District</b>                         |        |                   |                        |
| Cardigan   | 341511 | 0.700             | 0.440                  |
| Cardigan Non-resident                            | 341511 | 1.250             | 0.730                  |
| Lorne Valley                                     | 341512 | 0.700             | 0.310                  |
| Lorne Valley (non-resident)                      | 341512 | 1.250             | 0.470                  |
| Cardigan FD                                      | 341516 | 0.458             | 0.250                  |
| Cardigan FD (non-resident)                       | 341516 | 0.766             | 0.350                  |
| Cardigan FD BIA (Non-serviced)                   | 341517 | 0.828             | 0.250                  |
| Cardigan FD BIA (Non-serviced) - Non-resident    | 341517 | 1.506             | 0.350                  |
| Cardigan FD BIA (Serviced)                       | 341518 | 0.978             | 0.250                  |
| Cardigan FD BIA (Serviced) - Non-resident        | 341518 | 1.806             | 0.350                  |
|  |        |                   |                        |
| <b>Georgetown District</b>                       |        |                   |                        |
| Georgetown                                       | 341510 | 1.050             | 0.590                  |
| Georgetown - Non-resident                        | 341510 | 2.000             | 1.080                  |
| Georgetown FD                                    | 341519 | 0.408             | 0.200                  |
| Georgetown FD (non-resident)                     | 341519 | 0.716             | 0.300                  |