ELIZABETH THE SECOND, by the Grace of God of the United Kingdom, Canada and Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

PROCLAMATION

BUDGET MEASURES ACT, 2006 (NO. 2)

We, by and with the advice of the Executive Council of Ontario, name June 30, 2009 as the day on which sections 1 to 16 of Schedule D to the Budget Measures Act, 2006 (No. 2), c. 33, which enact the Canadian Public Accountability Board Act (Ontario), 2006, come into force.

WITNESS:

THE HONOURABLE DAVID C. ONLEY
LIEUTENANT GOVERNOR OF OUR PROVINCE OF ONTARIO

GIVEN at Toronto, Ontario, on June 17, 2009.

BY COMMAND

TED McMEEKIN
Minister of Government Services

ELIZABETH THE SECOND, by the Grace of God of the United Kingdom, Canada and Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

PROCLAMATION

BUDGET MEASURES AND INTERIM APPROPRIATION ACT, 2007

We, by and with the advice of the Executive Council of Ontario, name,

(a) October 1, 2009 as the day on which sections 1 to 60, 63 to 68 and 70 to 137, subsections 138 (1), (2) and (3), sections 139 to 188 and sections 190 and 191 of Schedule 7 to the Budget Measures and Interim Appropriation Act, 2007, c. 7, which amend the Credit Unions and Caisses Populaires Act, 1994 and make related amendments, come into force; and

(b) October 1, 2010 as the day on which sections 61, 62 and 69 of Schedule 7 come into force.

ELIZABETH DEUX, par la grâce de Dieu, Reine du Royaume-Uni, du Canada et de ses autres royaumes et territoires, Chef du Commonwealth, Défenseur de la Foi.

PROCLAMATION

LOI DE 2007 SUR LES MESURES BUDGÉTAIRES ET L’AFFECTATION ANTICIPÉE DE CRÉDITS

Sur l’avis du Conseil exécutif de l’Ontario, nous désignons ce qui suit :

a) d’une part, le 1er octobre 2009 comme le jour où entrent en vigueur les articles 1 à 60, 63 à 68 et 70 à 137, les paragraphes 138 (1), (2) et (3), les articles 139 à 188 et 190 et 191 de l’annexe 7 de la Loi de 2007 sur les mesures budgétaires et l’affectation anticipée de crédits, chap. 7, qui modifient la Loi de 1994 sur les caisses populaires et les caisses populaires et qui apportent des modifications connexes;

b) d’autre part, le 1er octobre 2010 comme le jour où entrent en vigueur les articles 61, 62 et 69 de l’annexe 7.
PROCLAMATION

EMPLOYMENT STANDARDS AMENDMENT ACT (ORGAN DONOR LEAVE), 2009

We, by and with the advice of the Executive Council of Ontario, name June 26, 2009 as the day on which the Employment Standards Amendment Act (Organ Donor Leave), 2009, c. 16, comes into force.

WITNESS:

THE HONOURABLE
DAVID C. ONLEY
LIEUTENANT GOVERNOR OF OUR PROVINCE OF ONTARIO

GIVEN at Toronto, Ontario, on June 17, 2009.

BY COMMAND

TED McMEEKIN
Minister of Government Services

ELIZABETH THE SECOND, by the Grace of God of the United Kingdom, Canada and Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

PROCLAMATION

RED TAPE REDUCTION ACT, 1999

We, by and with the advice of the Executive Council of Ontario, name October 1, 2010 as the day on which subsection 2 (6) of Schedule I to the Red Tape Reduction Act, 1999, c. 12, which amends the Credit Unions and Caisses Populaires Act, 1994, comes into force.

WITNESS:

THE HONOURABLE
DAVID C. ONLEY
LIEUTENANT GOVERNOR OF OUR PROVINCE OF ONTARIO

GIVEN at Toronto, Ontario, on June 17, 2009.

BY COMMAND

TED McMEEKIN
Minister of Government Services

ELIZABETH THE SECOND, by the Grace of God of the United Kingdom, Canada and Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

PROCLAMATION
PROVIDED THAT:

I. For the transportation of passengers on a one way chartered trip from:

DELETE:

follows:

445 rue des Allegnays, Ste. 201, Beauport, QC G1C 4N4

Autobus Laval Ltee. 45071-C

Commission des transports routiers au 416-326-6732.

Pour obtenir de l’information en français, veuillez communiquer avec la

AUSSI DISPONIBLES EN FRANÇAIS SUR DEMANDE.

LES LIBELLÉS DÉS DEMANDES PUBLIÉES CI-DESSOUS SONT

Means the date received by the Board.

Serving and filing an objection may be effected by hand delivery, mail,

courier or facsimile. Serving means the date received by a party and filing

means the date received by the Board.

Any interested person who has an economic interest in the outcome of

these applications may serve and file an objection within 29 days of this

publication. The objector shall:

1. complete a Notice of Objection Form,
2. serve the applicant with the objection,
3. file a copy of the objection and provide proof of service of the objection on the applicant with the Board,
4. pay the appropriate fee.

Serving and filing an objection may be effected by hand delivery, mail,
courier or facsimile. Serving means the date received by a party and filing means the date received by the Board.

LES LIBELLÉS DÉS DEMANDES PUBLIÉES CI-DESSOUS SONT

AUSSI DISPONIBLES EN FRANÇAIS SUR DEMANDE.

Pour obtenir de l’information en français, veuillez communiquer avec la Commission des transports routiers au 416-326-6732.

Autobus Laval Ltee. 45071-C

445 rue des Allegnays, Ste. 201, Beauport, QC G1C 4N4

Applies for an amendment to extra provincial operating licence X-1820 as follows:

DELETE:

I. For the transportation of passengers on a one way chartered trip from:

(i) Montreal International Airport at Mirabel and the Jean Lesage International Airport at Ste-Foy as authorized by the Province of Quebec from the Ontario/Quebec border crossings to Lester B. Pearson International Airport;

(ii) Lester B. Pearson International Airport to the Ontario/Quebec border crossings for furtherance to Montreal International Airport at Mirabel or the Jean Lesage International Airport at Ste-Foy as authorized by the Province of Quebec.

PROVIDED THAT:

1. all such passengers shall have had a prior movement by air to point of origin and a subsequent movement by air at point of destination;
2. there shall be no additional charter privileges other than the privileges specifically conferred herein;

II. For the transportation of passengers on a chartered trip for:

1. all such passengers shall have had a prior movement by air to point

Continental Europe;
2. this authority shall be restricted to the period between and including May 1st and October 31st in any calendar year.

II. For the transportation of passengers on a chartered trip for:

1. Green Tours Inc.
2. American Incoming Inc.
4. Kurban Tours
5. Global Tourisme International Inc.
6. Capital Tours
7. Tours Chanteclerc Inc.

from:

(i) Montreal International Airport at Mirabel and the Jean-Lesage International Airport at Ste-Foy as authorized by the Province of Quebec from the Ontario/Quebec border crossings to Lester B. Pearson International Airport;

(ii) Lester B. Pearson International Airport to the Ontario/Quebec border crossings for furtherance to Montreal International Airport at Mirabel or the Jean Lesage International Airport at Ste-Foy as authorized by the Province of Quebec.

PROVIDED THAT:

1. all such passengers shall have had a prior movement by air to point of origin and a subsequent movement by air at point of destination;
2. there shall be no additional charter privileges other than the privileges specifically conferred herein;
3. all such chartered trips shall originate in, and be returning to, Continental Europe;
4. this authority shall be restricted to the period between and including May 1st and October 31st in any calendar year.

3. all such chartered trips shall originate in, and be returning to, Continental Europe;
4. this authority shall be restricted to the period between and including May 1st and October 31st in any calendar year.

II. For the transportation of passengers on a chartered trip from:

(i) Pierre Elliot Trudeau International Airport at Dorval or the Jean Lesage International Airport at Quebec City as authorized by the Province of Quebec from the Ontario/Quebec border crossings to Lester B. Pearson International Airport;

(ii) Lester B. Pearson International Airport in Mississauga to the Ontario/Quebec border crossings for furtherance to Pierre Elliot Trudeau International Airport at Dorval or the Jean Lesage International Airport at Quebec City as authorized by the Province of Quebec.

PROVIDED THAT:

1. all such passengers shall have had a prior movement by air to point of origin and a subsequent movement by air at point of destination;
2. there shall be no additional charter privileges other than the privileges specifically conferred herein;

SUBSTITUTE:

I. For the transportation of passengers on a one way chartered trip from:

(i) Pierre Elliot Trudeau International Airport at Dorval or the Jean Lesage International Airport at Quebec City as authorized by the Province of Quebec from the Ontario/Quebec border crossings to Lester B. Pearson International Airport at Dorval or the Jean Lesage International Airport at Quebec City as authorized by the Province of Quebec.

PROVIDED THAT:

1. all such passengers shall have had a prior movement by air to point of origin and a subsequent movement by air at point of destination;
2. there shall be no additional charter privileges other than the privileges specifically conferred herein;

II. For the transportation of passengers on a chartered trip from the Lester B. Pearson International Airport in Mississauga to the Ontario/Quebec border crossings for furtherance to points as authorized by the relevant jurisdiction and for the return of the same passengers on the same chartered trip to point of origin.
III. For the transportation of passengers on a chartered trip from points in the Province of Quebec as authorized by the relevant jurisdiction from the Ontario/Quebec border crossings for furtherance to points in Ontario and for the return of the same passengers on the same chartered trip to point of origin.

PROVIDED THAT:
1. there shall be no pick-up or discharge of passengers except at point of origin;
2. there shall be no additional charter privileges other than the privileges specifically conferred herein.

Calissada Investments Ltd. (o/a GTA Crew Services) 44390-1
16 Arnold Street, Etobicoke, ON M8Z 5A6
Applies for an extra provincial operating licence as follows:
I. For the transportation of passengers on a one way chartered trip from:
   (i) the Lester B. Pearson International Airport (Mississauga) to the Ontario/Quebec border crossings for furtherance to the Pierre-Elliott-Trudeau International Airport (Dorval) as authorized by the Province of Quebec.
   (ii) the Pierre-Elliott-Trudeau International Airport (Dorval) as authorized by the Province of Quebec from the Ontario/Quebec border crossings to the Lester B. Pearson International Airport (Mississauga).

II. For the transportation of passengers on a chartered trip from the Lester B. Pearson International Airport (Mississauga) to the Ontario/Quebec border crossings for furtherance to points in the Province of Quebec as authorized by the relevant jurisdiction and for the return of the same passengers on the same chartered trip to point of origin.

PROVIDED THAT there be no pick up or discharge of passengers except at point of origin.

Government Notices Respecting Corporations
Avis du gouvernement relatifs aux compagnies

Notice of Default in Complying with the Corporations Tax Act
Avis du non-observation de la Loi sur l’imposition des sociétés

The Director has been notified by the Minister of Finance that the following corporations are in default in complying with the Corporations Tax Act.

NOTICE IS HEREBY GIVEN under subsection 241(1) of the Business Corporations Act, that unless the corporations listed hereunder comply with the requirements of the Corporations Tax Act within 90 days of this notice, orders will be made dissolving the defaulting corporations. All enquiries concerning this notice are to be directed to Ministry of Finance, Corporations Tax, 33 King Street West, Oshawa, Ontario L1H 8H6.

Le ministre des Finances a informé le directeur que les sociétés suivantes n’avaient pas respecté la Loi sur l’imposition des sociétés.

AVIS EST DONNÉ PAR LA PRÉSENTE que, conformément au paragraphe 241(1) de la Loi sur les sociétés par actions, si les sociétés citées ci-dessous ne se conforment pas aux prescriptions énoncées par la Loi sur l’imposition des sociétés dans un délai de 90 jours suivant la réception du présent avis, lesdites sociétés se verront dissoutes par décision. Pour tout renseignement relatif au présent avis, veuillez vous adresser à l’Impostion des sociétés, ministère des Finances, 33, rue King ouest, Oshawa ON L1H 8H6.

Name of Corporation: Ontario Corporation Number
Dénomination sociale Numéro de la société

2009-06-27
ABEDNEGO RESEARCH AND DEVELOPMENT CORPORATION 002044112
ABLESCRIPT TRANSCRIPTION INC. 002065322
ARABIAN MUSIC BOX LTD. 001532001
ASSOCIATED MEDIA SERVICES INC. 002029680
BUFF'S BOWLING SUPPLY INC. 001073749
BULL LOVERS INC. 001410303
CAROUSEL MARKETING INC. 001078785
CHATEAU SWEATERS INC. 000330540
CIMERON INVESTMENTS LIMITED 001500545
CRISSA WINDOWS & DOORS LTD. 001485999
CRYSTAL BEACH PARK LIMITED 000676801
D & G FINLAY MANAGEMENT INC. 000874485
D. GRUNDY CONSULTANTS INC. 001341464
DAUGAVA AUTO CENTRE LTD. 001304539
DEALS WAGON INC. 001533190
DECK AND SIDING APPLICATIONS INC. 001303299
DESTINY TEPPAN YAKI LTD. 001533715
DEWATECH INC. 001667611
DHALIWAL FREIGHT INC. 001429166
E-WAY INTERNATIONAL INC. 001494430
EC WEBWORKS INC. 001519288

FELIX D’MELLO
(142-G316)
Board Secretary/Secrétaire de la Commission
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<th>Name of Corporation</th>
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<th>Numéro de la société en Ontario</th>
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<td>GREENWAYS ENVIRO-PARTNERS INC.</td>
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<td>HEARTWOOD CABINETRY INC.</td>
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<td>KMG ENTERTAINMENT INC.</td>
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<td>LANGLOIS CAR RADIO &amp; COMMUNICATIONS LTD</td>
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<td>LIFE SETTLEMENTS PARTNERS INC.</td>
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<td>MAGIC RENOVATIONS LTD.</td>
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<td>MCEWEN RENOVATING &amp; DESIGN INC.</td>
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<td>MEDTRADE INTERNATIONAL INC.</td>
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<td>MINAS CONTRACTOR INC.</td>
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<td>MIRACLE PICTURES INC.</td>
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<td>MON-ARK CORPORATION</td>
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<td>MOONROCK’S HI-FI AUDIO &amp; VIDEO INC.</td>
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<td>SOLID FUTURE INVESTMENTS INC.</td>
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CANCELLATION OF CERTIFICATE OF INCORPORATION (Corporations Tax Act Defaulters)

**Annulation de certificat de constitution (Non-observation de la Loi sur l'imposition des sociétés)**

NOTICE IS HEREBY GIVEN that, under subsection 241(4) of the Business Corporations Act, the Certificate of Incorporation of the corporations named hereunder have been cancelled by an Order for default in complying with the provisions of the Corporations Tax Act, and the said corporations have been dissolved on that date.

AVIS EST DONNÉ PAR LA PRÉSENTE que, conformément au paragraphe 241(4) de la Loi sur les sociétés par actions, le certificat de constitution de la société sous-nommé a été annulée par Ordre pour non-observation des dispositions de la Loi sur l'imposition des sociétés et que la dissolution de la société concernée prend effet à la date susmentionnée.

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<tr>
<th>Name of Corporation</th>
<th>Ontario Corporation Number</th>
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<th>Numéro de la société en Ontario</th>
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KATHERINE M. MURRAY  
Director, Ministry of Government Services  
Directrice, Ministère des Services gouvernementaux

(142-G317)
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| 1782 THE ONTARIO GAZETTE/LA GAZETTE DE L'ONTARIO

Certificate of Dissolution

Certificate de dissolution

NOTICE IS HEREBY GIVEN that a certificate of dissolution under the Business Corporations Act has been endorsed. The effective date of dissolution precedes the corporation listings.

AVIS EST DONNÉ PAR LA PRÉSENTE que, conformément à la Loi sur les sociétés par actions, un certificat de dissolution a été inscrit pour les compagnies suivantes. La date d’entrée en vigueur précède la liste des compagnies visées.

Name of Corporation: CANADIAN SPICE MARKET INC. 001685923
Name of Corporation: D & B MOTORSPORTS INC. 002125859
Name of Corporation: FORBES ANDERSEN PROFESSIONAL CORPORATION 002014390
Name of Corporation: LIQUOR STORES NO.1 MANAGEMENT 000879505

KATHERINE M. MURRAY
Director, Ministry of Government Services
Directrice, Ministère des Services gouvernementaux

(142-G318)
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<td>1186296 ONTARIO INC.</td>
<td>001186296</td>
</tr>
<tr>
<td>2009-05-29</td>
<td></td>
</tr>
<tr>
<td>BUG BOY PRODUCTIONS INC.</td>
<td>002004082</td>
</tr>
</tbody>
</table>
**Notice of Default in Complying with the Corporations Information Act**

**Avis de non-observation de la Loi sur les renseignements exigés des personnes morales**

**NOTICE IS HEREBY GIVEN** under subsection 241(3) of the Business Corporations Act that unless the corporations listed hereunder comply with the filing requirements under the Corporations Information Act within 90 days of this notice orders dissolving the corporation(s) will be issued. The effective date precedes the corporation listings.

<table>
<thead>
<tr>
<th>Name of Corporation</th>
<th>Ontario Corporation Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>O. FATTAH HOLDINGS INC.</td>
<td>000824133</td>
</tr>
<tr>
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<td>001277499</td>
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<tr>
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<td>691342 ONTARIO LTD.</td>
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<tr>
<td>ATL ENTERPRISE INC.</td>
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</tr>
<tr>
<td>BI-CYBERORBITS INC.</td>
<td>001582300</td>
</tr>
<tr>
<td>CARISI INTERNATIONAL CORPORATION</td>
<td>001462468</td>
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<tr>
<td>CHAREST &amp; HUKUI PHOTO CORPORATION</td>
<td>000884643</td>
</tr>
<tr>
<td>DA-JON HOLDINGS INC.</td>
<td>000634989</td>
</tr>
<tr>
<td>DASHINI PUBLISHING INC.</td>
<td>000805541</td>
</tr>
<tr>
<td>DESCARTES SYSTEMS CONSULTING INC.</td>
<td>001329318</td>
</tr>
<tr>
<td>ITL INVESTIGATION SERVICES LTD.</td>
<td>001395356</td>
</tr>
<tr>
<td>KARTOR CONSULTING INC.</td>
<td>001680267</td>
</tr>
<tr>
<td>LILMOR TRADING LIMITED</td>
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</tr>
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<td>M. L. K. INVESTMENTS LIMITED</td>
<td>000126697</td>
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<td>MASTER COUNTERTOPS INC.</td>
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<td>MCDONELL TRAVEL LTD.</td>
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<td>MID-WAY AIR SERVICES INC.</td>
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<tr>
<td>P.T. LLOYD ASSOCIATES LIMITED</td>
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<td>PARKWAY SHEET METAL (1972) LTD.</td>
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<td>S. HELLKE &amp; COMPANY LIMITED</td>
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</tr>
<tr>
<td>ATLERRA PREFERRED EQUITY REAL ESTATE INC.</td>
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</tr>
<tr>
<td>WESTPORT GLOBAL PROPERTIES INC.</td>
<td>2107948</td>
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<tr>
<td>DELTA LINKS CORP.</td>
<td>2166491</td>
</tr>
<tr>
<td>FIREWIRE UTILITY CONTRACTING INC.</td>
<td>1661944</td>
</tr>
<tr>
<td>HOME AUTOMATIONS DEPOT INC.</td>
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</tr>
<tr>
<td>REDLINE BROKERS INC.</td>
<td>2085735</td>
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<tr>
<td>STEPHEN ORR JEWELLERS LIMITED</td>
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<tr>
<td>PAMOJA CONSULTING CORPORATION</td>
<td>2091587</td>
</tr>
<tr>
<td>TAO WHOLESALING AND LOGISTICS INC.</td>
<td>2090724</td>
</tr>
<tr>
<td>1350364 ONTARIO LIMITED</td>
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<tr>
<td>1580425 ONTARIO LIMITED</td>
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<tr>
<td>1681252 ONTARIO INC.</td>
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<tr>
<td>1533429 ONTARIO LTD.</td>
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<tr>
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<tr>
<td>2052287 ONTARIO CORPORATION</td>
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<td>1437384 ONTARIO LIMITED</td>
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<td>1529364 ONTARIO INC.</td>
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<td>1564825 ONTARIO LTD.</td>
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<td>2144061 ONTARIO INC.</td>
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<td>759745 ONTARIO LIMITED</td>
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<td>997958 ONTARIO INC.</td>
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<td>2009-06-11</td>
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<td>FIREWIRE UTILITY CONTRACTING INC.</td>
<td>1661944</td>
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<td>HOME AUTOMATIONS DEPOT INC.</td>
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<td>TAO WHOLESALING AND LOGISTICS INC.</td>
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<td>1350364 ONTARIO LIMITED</td>
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<td>ADS TRUCK &amp; TRAILER SERVICE LTD.</td>
<td>513444</td>
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<td>ALTERNETWORK INC.</td>
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<td>ARGYLE WOODWORKING INC.</td>
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<td>COURTICE WINEMAKING LTD.</td>
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<td>PARADISE SPRINGS INC.</td>
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<td>ROOT SOURCE INC.</td>
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<td>ROSE HENRY LTD.</td>
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<td>CHEUNG'S JEWELLERY LTD.</td>
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<td>IDEA CANADA LTD.</td>
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<tr>
<td>ISLAND GROVE MARINA LIMITED</td>
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<td>L.L.A. CORPORATION</td>
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<td>MKJ SCIENTIFIC INC.</td>
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<td>SIGNAL TO NOISE SOUND DESIGN INC.</td>
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<td>STRONSO INC.</td>
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<td>1679788 ONTARIO LTD.</td>
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<td>2033646 ONTARIO LIMITED</td>
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<td>2051827 ONTARIO INC.</td>
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<td>503160 ONTARIO LIMITED</td>
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</tbody>
</table>

**KATHERINE M. MURRAY**
Director, Ministry of Government Services
Director, Ministère des Services gouvernementaux
Cancellation of Certificate of Incorporation  
(Business Corporations Act)  
Annulation de certificat de constitution en personne morale  
(Loi sur les sociétés par actions)

NOTICE IS HEREBY GIVEN that by orders under subsection 241(4) of the Business Corporation Act, the certificates of incorporation set out hereunder have been cancelled and corporation(s) have been dissolved. The effective date of cancellation precedes the corporation listing.

AVIS EST DONNÉ PAR LA PRÉSENTE que, conformément au paragraphe 241(4) de la Loi sur les sociétés par actions, les certificats présentés ci-dessous ont été annulés et les sociétés ont été dissoutes. La dénomination sociale des sociétés concernées est précédée de la date de prise d’effet de l’annulation.

Name of Corporation: Ontario Corporation Number
Dénomination sociale Numéro de la société en Ontario

2009-06-15
DYKKY TRANS INC. 1518253
HIPPOCRAT INC. 1714975
QUANTUMAGE INC. 2117654
THE SOMERSET DEVELOPMENT CORPORATION 609188
2157766 ONTARIO LTD. 2157766

2009-06-16
ADANAC SAFETY, FIRST AID & CPR TRAINING CO. LTD. 1395157
ALGONQUIN SCIENTIFIC INC. 1384719
BRAMALEA GYMNASTICS CENTRE INC. 1739845
IGLOO CANADIAN SPIRITS INC. 2095668
KOSAK & FOX INTERNATIONAL INC. 1372604
MOVE CANADA FREIGHTS INC. 1645430
TIME LOGISTICS ONTARIO INC. 1632713
VISH DELIVERY SERVICE INC. 1599177
XLONG MARKETING LTD. 2159102
1075026 ONTARIO INC. 1075026
1488308 ONTARIO LIMITED 1488308
1614907 ONTARIO LIMITED 1614907
1620520 ONTARIO INC. 1620520
1621568 ONTARIO INC. 1621568
1632237 ONTARIO INC. 1632237

Notice of Default in Complying with a Filing Requirement under the Corporations Information Act  
Avis de non-observation de la Loi sur les renseignements exigés des personnes morales

NOTICE IS HEREBY GIVEN under subsection 317(9) of the Corporations Act, that unless the corporations listed hereunder comply with the requirements of the Corporations Information Act within 90 days of this Notice, orders will be made dissolving the defaulting corporations. The effective date precedes the corporation listings.

AVIS EST DONNÉ PAR LA PRÉSENTE que, conformément au paragraphe 317(9) de la Loi sur les personnes morales, si les sociétés mentionnées ci-dessous ne se conforment pas aux exigences requises par la Loi sur les renseignements exigés des personnes morales dans un délai de 90 jours suivant la réception du présent avis, des ordonnances de dissolution seront délivrées contre lesdites sociétés. La date d’entrée en vigueur précède la liste des sociétés visées.

Name of Corporation: Ontario Corporation Number
Dénomination sociale Numéro de la société en Ontario

2009-06-11
STUDENT ANTI-GENOCIDE ORGANIZATION 1776043

2009-06-15
FRANCIS SANDY THEOLOGICAL CENTRE 1011849
KENSINGTON YOUTH THEATRE EMPLOYMENT SKILLS PROGRAM 889763

2009-06-16
PEEL PARTNERS FOR A DRUG FREE COMMUNITY 1576460
SARNIA BALLROOM DANCING CLUB 1760171

Cancellation for Cause  
(Business Corporations Act)  
Annulation à juste titre  
(Loi sur les sociétés par actions)

NOTICE IS HEREBY GIVEN that by orders under section 240 of the Business Corporation Act, the certificates set out hereunder have been cancelled for cause and in the case of certificates of incorporation the corporations have been dissolved. The effective date of cancellation precedes the corporation listing.

AVIS EST DONNÉ PAR LA PRÉSENTE que, par des ordres donnés en vertu de l’article 240 de la Loi sur les sociétés par actions, les certificats indiqués ci-dessous ont été annulés à juste titre et, dans le cas des certificats de constitution, les sociétés ont été dissoutes. La dénomination sociale des sociétés concernées est précédée de la date de prise d’effet de l’annulation.

Name of Corporation: Ontario Corporation Number
Dénomination sociale Numéro de la société en Ontario

2009-06-09
1760735 ONTARIO INC. 1760735

2009-06-15
A.C. MAINTENANCE LIMITED 1610796
ARRISRAFT INTERNATIONAL GPT LIMITED 2058463
AVS CUSTOM WOODWORKING INC. 768093
AZROUTECH INC. 1424475
CIESLOK CAPITAL CORP. 2065555
CLINTON CONTRACTING CORPORATION LIMITED 141618
DOVE CORP. 2018438
GARRISON TRAVEL INC. 580197
JEN-ALL OUTERWEAR SUPPLY LTD. 317783
MCCULLY LIMOUSINE SERVICES LTD. 717217
PARKYXZ INC. 1650154
SKYPARX AIRPORT PARKING LTD. 1614299
TARQUIN GROUP INC. 1626998
TRILANCO 1 LIMITED 1134659
TRILANCO 2 LIMITED 1134660
TRILANCO 3 LIMITED 1134661
TARQUIN GROUP INC. 1626998
2 SICILIAN PIZZAS LTD. 2115971
1547323 ONTARIO INC. 1547323
1576460 ONTARIO INCORPORATED 1576460
1760171 ONTARIO INC. 1760171

2009-06-16
ADEAN'S SAFETY FIRST AID & CPR TRAINING CO. LTD. 1395157
ALGONQUIN SCIENTIFIC INC. 1384719
BRAMALEA GYMNASTICS CENTRE INC. 1739845
IGLOO CANADIAN SPIRITS INC. 2095668
KOSAK FOX INTERNATIONAL INC. 1372604
MOVE CANADA FREIGHTS INC. 1645430
TIME LOGISTICS ONTARIO INC. 1632713
VISH DELIVERY SERVICE INC. 1599177
XLONG MARKETING LTD. 2159102
1075026 ONTARIO INC. 1075026
1488308 ONTARIO LIMITED 1488308
1614907 ONTARIO LIMITED 1614907
1620520 ONTARIO INC. 1620520
1621568 ONTARIO INC. 1621568
1632237 ONTARIO INC. 1632327

Katherine M. Murray  
Director/Directrice

(142-G322)
**Cancellation for Filing Default (Corporations Act)**

**Annulation pour omission de se conformer à une obligation de dépôt (Loi sur les personnes morales)**

NOTICE IS HEREBY GIVEN that orders under Section 317(9) of the Corporations Act have been made cancelling the Letters Patent of the following corporations and declaring them to be dissolved. The date of the order of dissolution precedes the name of the corporation.

AVIS EST DONNÉ PAR LA PRÉSENTE que, les décrets émis en vertu de l’article 317 (9) de la Loi sur les personnes morales ont été émis pour annuler les lettres patentes des personnes morales suivantes et les déclarer dissoutes. La date du décret de la dissolution précède le nom de la personne morale.

<table>
<thead>
<tr>
<th>Name of Corporation</th>
<th>Ontario Corporation Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>BENFICA HOUSE OF TORONTO (CANADA)</td>
<td>336641</td>
</tr>
<tr>
<td>(142-G323)</td>
<td></td>
</tr>
<tr>
<td>Katherine M. Murray</td>
<td>Director/Directrice</td>
</tr>
</tbody>
</table>

**Marriage Act**

**Loi sur le mariage**

CERTIFICATE OF PERMANENT REGISTRATION as a person authorized to solemnize marriage in Ontario have been issued to the following:

**LES CERTIFICATS D’ENREGISTREMENT PERMANENT autorisant à célébrer des mariages en Ontario ont été délivrés aux suivants:**

<table>
<thead>
<tr>
<th>NAME</th>
<th>LOCATION</th>
<th>EFFECTIVE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whitehorn, Murray</td>
<td>Brooklin, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Clarke, Orville Leighton</td>
<td>Markham, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Roya Acosta, Carlos Andres</td>
<td>Scarborough, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Rodrigues, Eric John</td>
<td>Scarborough, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Quinones Sanchez,</td>
<td>Scarborough, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Ricardo Santiago</td>
<td>Scarborough, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Portelli, Francis</td>
<td>Scarborough, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Magyar, Paul</td>
<td>Toronto, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Lim, Thomas</td>
<td>Markham, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Dickson, Steven</td>
<td>Toronto, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Smid, Kenneth Scott</td>
<td>Ottawa, ON</td>
<td>9-Jun-09</td>
</tr>
<tr>
<td>Lesser, Terence</td>
<td>Listowel, ON</td>
<td>9-Jun-09</td>
</tr>
</tbody>
</table>

**CERTIFICATES OF TEMPORARY REGISTRATION as person authorized to solemnize marriage in Ontario have been issued to the following:**

**LES CERTIFICATS D’ENREGISTREMENT TEMPORAIRE autorisant à célébrer des mariages en Ontario ont été délivrés aux suivants:**

<table>
<thead>
<tr>
<th>NAME</th>
<th>LOCATION</th>
<th>EFFECTIVE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maione, Dennis Troy</td>
<td>Winnipeg, MB</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Larrivee, Daniel</td>
<td>Granby, QC</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Hanna, Cheryle Renee-Chapman</td>
<td>Ferndale, MI U.S.A.</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Vistacki, Franjo</td>
<td>Edmonton, AB</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Volski, Aloyzas</td>
<td>Montreal, QC</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Banares, Bernard</td>
<td>Cambridge, ON</td>
<td>8-Jun-09</td>
</tr>
<tr>
<td>Chandra, Jasmine</td>
<td>Upper LochLamond, NB</td>
<td>8-Jun-09</td>
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<tr>
<td>Sanche, Russell John</td>
<td>Calgary, AB</td>
<td>10-Jun-09</td>
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<tr>
<td>Gagnon, Normand</td>
<td>Cowansville, QC</td>
<td>10-Jun-09</td>
</tr>
<tr>
<td>Pierre, Pierre-Andre</td>
<td>Port-au-Prince, Haiti</td>
<td>10-Jun-09</td>
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<tr>
<td>Bakker, Paul</td>
<td>Zeeland, MI , U.S.A.</td>
<td>10-Jun-09</td>
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<tr>
<td>Hildreth, Clarence C</td>
<td>S.Carolina, U.S.A.</td>
<td>10-Jun-09</td>
</tr>
<tr>
<td>Doroshuk, V. Walter</td>
<td>Vernon, B.C.</td>
<td>10-Jun-09</td>
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<tr>
<td>Fenton, G. Douglas</td>
<td>The Bronx, NY U.S.A.</td>
<td>10-Jun-09</td>
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</tbody>
</table>

**CERTIFICATE OF CANCELLATION OF REGISTRATION as a person authorized to solemnize marriage in Ontario have been issued to the following:**

**LES AVIS DE RADIATION de personnes autorisées à célébrer des mariages en Ontario ont été envoyés à:**

<table>
<thead>
<tr>
<th>NAME</th>
<th>LOCATION</th>
<th>EFFECTIVE DATE</th>
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<tbody>
<tr>
<td>Clarke, Orville Leighton</td>
<td>Markham, ON</td>
<td>9-Jun-09</td>
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<tr>
<td>Lee, Nancy</td>
<td>Lindsay, ON</td>
<td>12-Jun-09</td>
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<tr>
<td>Stern, Michael E.</td>
<td>Perth, ON</td>
<td>12-Jun-09</td>
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<tr>
<td>Seeley, Christopher Charles</td>
<td>Napanee, ON</td>
<td>12-Jun-09</td>
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<tr>
<td>Green, Francis H.</td>
<td>Belleville, ON</td>
<td>12-Jun-09</td>
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<tr>
<td>Berger, Mordecai Yosef</td>
<td>Ottawa, ON</td>
<td>12-Jun-09</td>
</tr>
<tr>
<td>Sackovitz, Howard</td>
<td>Toronto, ON</td>
<td>12-Jun-09</td>
</tr>
<tr>
<td>Shulman, Moshe</td>
<td>Toronto, ON</td>
<td>12-Jun-09</td>
</tr>
</tbody>
</table>

**JUDITH M. HARTMAN,**

Deputy Registrar General/Registrenaire adjointe de l’état civil
NOTICE IS HEREBY GIVEN that the following changes of name were
granted during the period from June 8, 2009 to June 14, 2009 under the
authority of the Change of Name Act, R.S.O. 1990, c.C.7 and the following
Regulation RRO 1990, Reg 68. The listing below shows the previous name
followed by the new name.

AVIS EST PAR LA PRÉSENTE donné que les changements de noms
mentionnés ci-après ont été accordés au cours de la période du 8 juin 2009
dauf 14 juin 2009, en vertu de la Loi sur le changement de nom,

PREVIOUS NAME
ABOUBAKAR, ABDOU-MANDIJDJOU.
ABRAMENKO, ALEKSANDRIS JEVGENIEVICH.
ABU-EL-HOR, SAMEER.
AHRENSBACK, ROBERT ANDREW.
AKANO, JENIFFER.ADEKEMI ANDREW.
AMANI, HOUMAN ANDRIANO, SAMANTHA ISABELLA.
ANDRIANO, MICHAEL.FRANCESCO CALVI, MICHAEL.FRANCESCO.
ANDRIANO, SAMANTHA.. CALVI, SAMANTHA.ISABELLA.
ARANY , JAN.. CARVILLE, JOE.FRANCESCO.
ATIF, IQRA. COOPER, ANGELA.
ATARI, MOHAMMED.ADEL.. COOPER, ANGELA.
BA VI, SUMAN.SUZYO. CORNER, SARAH.
BARRERA, SAFIA-DINE. Coutu, FRANCESCA.
BAVI, SUMAN. COUTO, FRANCESCA.
BRIND’AMOUR, LAURA. COUTO, FRANCESCA.
BROWN, GREGORY.. MARSHALL, SHARON.LOUISE.
BURGESS, KAY.MICHAEL.. MARTIN, ROGER.
BURRELL, JON.IVAN.. MARIN AFFONSO, ROGER.
BURRELL, JON.IVAN.. MARIN, ROGER.
BURSIL, KIM.. MARIN, ROGER.
BURTON, REED.. MARIN, ROGER.
BURTON, SLAVIC.. MARIN, ROGER.
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BURTON, SLAVIC.. MARIN, ROGER.
BUTCHER, CALI.MARIE.. MAILLOUX, LEONCE.JOSEPH.
CALVIA, JON.IVAN.. MAILLOUX, LEONCE.JOSEPH.
CALVIN, JENNIFER.. MAILLOUX, LEONCE.JOSEPH.
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The Declaration Order for mine hazard rehabilitation activities was approved on the 27th day of June 2007, by Order in Council No. 1689/07. Condition 21 of this Order provides that the Declaration Order shall expire on June 27, 2010 or such later date as is determined by the Minister of the Environment, or determined through a new Class Environmental Assessment that includes activities carried out by the Ministry of Northern Development and Mines related to rehabilitation measures on mine hazards within Ontario.

TAKENOTE that the above Declaration Order has been extended to provide time for the Ministry of Northern Development and Mines to obtain long-term approval under the Environmental Assessment Act for its mine hazard rehabilitation activities.

As the Ministry of Northern Development and Mines has been advised that no further extensions to this Declaration Order will be considered, Condition 21, in effect, now reads:

21. “This Order shall expire on December 31, 2012 or upon approval of a Class Environmental Assessment for activities including those subject to this Declaration Order, whichever is earlier.”
As no further extension to the Declaration Order will be considered, this Declaration Order is amended by deleting Condition 22.

Dated the 4th day of June, 2009 at TORONTO.

John Gerretsen
Minister of the Environment
135 St. Clair Avenue West
12th Floor
Toronto ON M4V 1P5

NOTICE OF EXTENSION OF
MINISTRY OF NORTHERN DEVELOPMENT AND MINES
DECLARATION ORDER MNDM-3 (O. REG. 1266/03)
FOR DISPOSITION OF CERTAIN OR ALL RIGHTS TO CROWN RESOURCES

Re: Disposition of Certain or all Rights to Crown Resources

Proponent: Ministry of Northern Development and Mines

The Declaration Order for the disposition of certain or all rights to Crown resources was approved on the 11th day of June 2003, by Order in Council No. 1266/03. Condition 17 of this approval provides that the Declaration Order shall expire on June 11, 2004 or may be extended to such later date as is determined by the Minister of the Environment and published in the Ontario Gazette.

TAKE NOTICE that the above Declaration Order has been extended to provide time for the Ministry of Northern Development and Mines to obtain long-term approval under the Environmental Assessment Act for the disposition of certain or all rights to Crown resources. The Declaration Order will now expire on December 31, 2012, subject to the conditions below.

As the Ministry of Northern Development and Mines has not yet finalized a Memorandum of Understanding with the Ministry of Culture, Condition 14, in effect, now reads:

14. “By December 31, 2009, the Ministry of Northern Development and Mines shall develop, with the Ministry of Culture, a Memorandum of Understanding to address the mitigation of impacts to cultural heritage resources.”

As the Ministry of Northern Development and Mines has been advised that no further extensions to this Declaration Order will be considered, Condition 17, in effect, now reads:

17. “This Order shall expire on December 31, 2012 or upon approval of a Class Environmental Assessment for activities including those subject to this Declaration Order, whichever is earlier.”

As the Ministry of Northern Development and Mines is continuing to work towards the development of a Class Environmental Assessment, Condition 18, in effect, now reads:

18. “Within 90 days of completion of the Mining Act modernization process, the Ministry of Northern Development and Mines shall submit a revised Strategy for Environmental Assessment Coverage (Strategy) that includes all of the Ministry of Northern Development and Mines’ activities that are subject to the Environmental Assessment Act. For the purposes of this Condition, the Mining Act modernization process is complete on the date on which there exists sufficient information to determine the Ministry of Northern Development and Mines’ Environmental Assessment Act coverage requirements.

The revised Strategy shall include a timetable that is acceptable to the Director of the Environmental Assessment and Approvals Branch and shall outline key deliverables and associated timelines to permit a Class Environmental Assessment for the Ministry of Northern Development and Mines’ activities which are subject to the Environmental Assessment Act to be approved prior to the expiry of this Declaration Order as outlined in Condition 17.

The Ministry of Northern Development and Mines shall report every six months to the Director of the Environmental Assessment and Approvals Branch, in writing, on its progress with respect to implementation of the revised Strategy, commencing six months from the date upon which the revised Strategy is submitted to the Director of the Environmental Assessment and Approvals Branch for approval. The Ministry of Northern Development and Mines shall continue to submit the reports every six months until it has submitted its final Class Environmental Assessment for approval.

Where the Ministry of Northern Development and Mines has not fulfilled a deliverable outlined in its revised Strategy by the date specified in the timeline, the Ministry of Northern Development and Mines shall notify the Director of the Environmental Assessment and Approvals Branch immediately, providing rationale for the delay and outlining the steps to be taken to permit the Class EA to be approved prior to expiry of this Declaration Order.”

Dated the 4th day of June, 2009 at TORONTO.

John Gerretsen
Minister of the Environment
135 St. Clair Avenue West
12th Floor
Toronto ON M4V 1P5

(142-G327A)
ONTARIO ENERGY BOARD
Amendments to the Distribution System Code

1. Section 6.5.3 of the Distribution System Code is amended by deleting the reference to “January 31, 2009” and replacing it with a reference to “June 30, 2014”.

2. Section 6.5.4 of the Distribution System Code is amended by deleting the reference to “January 31, 2009” and replacing it with a reference to “June 30, 2014”.

3. Section 6.5.4.1 of the Distribution System Code is amended as follows:
   i. by deleting the reference to “December 31, 2007” and replacing it with a reference to “November 30, 2010”; and
   ii. by adding the word “updated” immediately before the word “implementation” in each of the first and second sentences.

4. The Distribution System Code is amended by adding the following immediately after section 6.5.4.1:

6.5.4.2 A geographic distributor shall file an annual status report with the Board by November 30 of each year, starting in 2011 and ending in 2013, that summarizes the geographic distributor’s progress in relation to its updated implementation plan. The annual status report shall also include a summary of the geographic distributor’s load transfer arrangements that have been eliminated within the year, the method of elimination, and the date they were eliminated.

(142-G328)

ONTARIO ENERGY BOARD
Amendments to the Distribution System Code
Customer Reclassification

Note: The text of the proposed amendments is set out in italics below, for ease of identification only.

1. Section 1.7 of the Distribution System Code is amended by adding the following immediately after the last paragraph of that section:

Section 2.5.6 comes into force on January 1, 2010.

2. Section 2 of the Distribution System Code is amended by adding the following immediately after section 2.4.36:

2.5 Frequency and Notice of Customer Reclassification and Notice of kVA Billing

2.5.1 A distributor shall, at least once in each calendar year, review each non-residential customer’s rate classification to determine whether, based on the rate classification requirements set out in the distributor’s rate order, the customer should be assigned to a different rate class. Subject to section 2.5.3, other than at the request of the non-residential customer a distributor may not change a non-residential customer’s rate classification more than once in any calendar year.

2.5.2 A distributor shall review a non-residential customer’s rate classification upon being requested to do so by the customer to determine whether, based on the rate classification requirements set out in the distributor’s rate order, the customer should be assigned to a different rate class. Subject to section 2.5.4, a distributor is not required to respond to more than one such customer request in any calendar year.

2.5.3 A distributor may review a non-residential customer’s rate classification at any time if the customer’s demand falls outside the upper or lower limits applicable to the customer’s current rate classification for a period of five consecutive months.

2.5.4 A distributor shall review a non-residential customer’s rate classification upon being requested to do so by the customer at any time if the customer’s demand falls outside the upper or lower limits applicable to the customer’s current rate classification for a period of five consecutive months.

2.5.5 Where a distributor assigns a non-residential customer to a different rate class as a result of a review initiated by the distributor, the distributor shall give the customer written notice of the reclassification no less than one billing cycle before the reclassification takes effect for billing purposes.

2.5.6 A distributor that charges a non-residential customer on the basis of 90% of the kVA reading of the customer’s meter rather than on the basis of the kW reading of the customer’s meter shall include on all bills issued to that customer a message to the effect that billing is based on 90% of the kVA reading.

ONTARIO ENERGY BOARD
Amendments to the Distribution System Code
Management of Customer Non-payment Risk

Note: The text of the proposed amendments is set out in italics below, for ease of identification only.

Section 2.4 of the Distribution System Code is amended by adding the following immediately after section 2.4.31:

2.4.32 Despite any other provision of this Code and despite the billing cycle that would otherwise be applicable based on the distributor’s normal practice as documented in its Conditions of Service, in managing customer non-payment risk a distributor may:
(a) bill a customer on a bi-weekly basis, if the value of that customer’s electricity bill over 12 consecutive months falls between 51% and 100% of the distributor’s approved distribution revenue requirement over that 12-month period; or

(b) bill a customer on a weekly basis, if the value of that customer’s electricity bill over 12 consecutive months exceeds 100% of the distributor’s approved distribution revenue requirement over that 12-month period.

For the purposes of determining whether this section applies in relation to a customer, a distributor may consider the value of the customer’s electricity bill in the 12-month period preceding the coming into force of this section.

2.4.33 A distributor shall not bill a customer in accordance with section 2.4.32 unless the distributor has given the customer at least 42 days notice before issuance of the first bi-weekly or weekly bill, as the case may be.

2.4.34 Where a distributor is billing a customer in accordance with section 2.4.32 or section 2.4.36, the distributor shall resume billing the customer in accordance with the billing cycle that would otherwise be applicable based on the distributor’s normal practice as documented in its Conditions of Service if the value of that customer’s annual electricity bill over 12 consecutive months falls below 51% of the distributor’s distribution revenue over that 12-month period.

2.4.35 Where a distributor is billing a customer in accordance with section 2.4.32(b), the distributor shall bill the customer as follows if the value of that customer’s annual electricity bill over 12 consecutive months falls between 51% and 100% of the distributor’s distribution revenue over that 12-month period:

(a) in accordance with the billing cycle that would otherwise be applicable based on the distributor’s normal practice as documented in its Conditions of Service; or

(b) in accordance with section 2.4.32(a) or section 2.4.36.

2.4.36 Despite any other provision of this Code, a distributor that intends to bill or is billing a customer in accordance with section 2.4.32 may, in lieu of such billing, negotiate alternative arrangements with the customer, including in relation to a lesser frequency of billing or in relation to the giving or retention of security deposits.
Our Values

Organizations reflect the shared values of their members. FSCO is committed to the values set out below.

Professionalism  Strive to achieve the highest standards of behaviour, competence and integrity in our work.

Fairness  Strive to deal with stakeholders in an even-handed manner and demonstrate fairness in the workplace.

Equity  Strive to balance the interests of the public, including consumers and regulated stakeholders.

Accountability  Ensure that the policies and objectives of the provincial government are upheld.

Excellence  Strive to do the best in everything FSCO does.

Respect  Value and treat individuals with respect and dignity in everything FSCO does.

Teamwork  Work together as a team in serving consumers, the government and stakeholders.

Environmental Scan

Each year FSCO identifies current and future strategic priorities that will guide its activities toward the achievement of its objectives. For this process to be effective, external factors affecting the financial services industry must be considered. FSCO takes into account the following challenges:

Uncertain Market Conditions

The global economy is currently in a period of unprecedented volatility. Systemic issues arising in the economy have had a negative effect on the financial services sector, including insurance, pension plans and lending institutions. The complexity of the economy is impacted by the increasingly interrelated and interdependent nature of the various financial sectors. This means that poor economic conditions in one sector can adversely affect other sectors on a global scale.

The Ontario economy faces an increasingly challenging and uncertain global economic environment. The cyclical nature of the financial markets together with the unpredictability imposed by current market conditions have made it difficult to predict changes and shifts in the sectors regulated by FSCO. It is critical that we, as the regulator, remain flexible in our ability to respond to the financial environment.

Consumer confidence is an important benchmark in determining the health of an economy. Public confidence in the marketplace falls when markets are uncertain. In this unpredictable market, consumers have experienced some unanticipated risks, which have resulted in a decline in consumer confidence and risk tolerance. Consequently, consumers and stakeholders may express reduced confidence in the ability of governments and regulators to safeguard the financial system.

Regulators must ensure that adequate protections are maintained and consumers are made aware of the risks the current market might pose. Consumers need to play an active part in learning about their rights and responsibilities for their financial decisions.

Regulatory Approach

FSCO recognizes its role within the financial services industry in these unprecedented times. The regulated sectors look to FSCO for appropriate and efficient regulatory responses to the realities of the current environment and to develop risk-based strategies to address these conditions.

In these challenging times, it is essential that all regulators have a firm grasp of market realities and be vigilant in discharging their responsibilities. Also, we expect the financial institutions we regulate to do their part to maintain high standards of diligence in their oversight roles.

FSCO is taking into account other variables that impact on its responsibilities as a regulator. They include:

- Focusing compliance and enforcement activities on those risks that are most directly related to the current economic and financial services climate.

- Emphasizing governance as a major component of risk analysis and assessments.

- Ensuring that financial services providers have adopted practices, policies, procedures and systems based on recognized financial sector governance standards.

- Identifying and addressing risks to regulatory objectives in the area of market conduct by using proven tools to assess market conduct of financial services providers.

- Adopting refined methods for the regulation of insurance, pension plans, credit unions/caisses populaires and mortgage brokerages based on the risk-based approach to regulation.

- Improving the clarity of regulator’s roles in similar federally and provincially regulated activities.

While continuing to maintain our core business activities, FSCO has directed some of its resources to address the current economy. For example, solvency monitoring of regulated financial institutions and pension plans has been increased. In addition, the market practices of insurance companies are being monitored to ensure that companies maintain consumer protection standards.

We recognize our responsibility and commitment to our stakeholders to exercise care and to be accountable for the use of resources entrusted to us. While this plan outlines the priorities and initiatives of FSCO over the next year, current economic conditions may cause us to re-visit our planned activities.
**FSCO’s Strategic Priorities**

FSCO is guided by its newly established strategic priorities. As each is important, FSCO’s strategic priorities are not ranked in any particular order:

- Conduct FSCO’s activities in accordance with risk-based principles.
- Continuous improvement in the delivery of our services.
- Foster a coordinated national approach to regulatory issues.

FSCO believes these strategic priorities and their associated initiatives, which are outlined on the following pages, will have a positive impact on consumers, pension plan beneficiaries and industry stakeholders.

A large portion of FSCO’s core activities are not specifically outlined in the Statement of Priorities. These include vital services and protections for Ontario residents. This statement focuses on new activities or changes to existing activities.

At its inception, FSCO adopted a culture of transparency, partnership and dialogue. FSCO continues to benefit from strong collaboration with all of its stakeholders.

As expressed in our strategic priorities, FSCO is committed to maintaining its well-established culture of risk-based regulation. Ensuring legislative and regulatory compliance in the sectors we regulate is important. As a result, our systems and resources are directed toward areas that pose the greatest risk. FSCO also expects the financial services industry to have in place effective industry responses to problems as they arise in these challenging times.

FSCO recognizes that our regulated sectors have had to streamline their businesses and curtail their expenditures. FSCO is guided by established funding principles that strive to provide value-for-money to its stakeholders and ensure that efficient and quality services are delivered.

Recently, the government announced measures to restrain spending on public salaries and to freeze the current size of the Ontario Public Service. The government has also implemented restraints on travel, print advertising and the use of IT consultants. FSCO is committed to managing its budget and expenditures in a prudent manner, and has also adopted these expenditure restraint measures.

These are unprecedented times; nevertheless, there is strong leadership and commitment from provincial governments as well as regulators to work together through these challenges. As a financial services regulator, FSCO will continue its vigilance to ensure that consumers, pension plan beneficiaries and other stakeholders continue to be treated fairly in accordance with the law and their contracts.

**FSCO in Profile**

FSCO is a regulatory agency established under the Financial Services Commission of Ontario Act, 1997.

Section 11 of the FSCO Act requires FSCO to deliver to the Minister of Finance and publish in The Ontario Gazette (by June 30th of each year), “a statement setting out the proposed priorities of the Commission for the fiscal year in connection with the administration of this Act and all other Acts that confer powers on or assign duties to the Commission or the Superintendent; and a summary of the reasons for adoption of the priorities.”

FSCO is comprised of three parts: the five-member Commission; the Superintendent of Financial Services and staff; and the Financial Services Tribunal. FSCO regulates insurance, pension plans, loan and trust companies, credit unions and caisses populaires, mortgage entities and co-operative corporations in Ontario.

As of March 31, 2009, FSCO regulated or registered 382 insurance companies, 7,908 pension plans, 200 credit unions and caisses populaires, 56 loan and trust companies, 1,335 mortgage brokerages, 2,282 mortgage brokers, 8,103 mortgage agents, 1,602 co-operative corporations, as well as approximately 41,500 insurance agents, 4,079 corporate insurance agencies and 1,361 insurance adjusters.

**Our Strategic Priorities and Activities**

The following section lists FSCO’s three strategic priorities and their associated activities.

FSCO identified the activities to be included in this statement as they meet the challenges currently facing the financial services sector and, in our view, address the financial realities of the current economy.

- Conduct FSCO’s activities in accordance with risk-based principles
  - Upgrade the licensing and compliance information systems to better identify companies and intermediaries that pose a risk of loss to the consumers and businesses using the companies’ and intermediaries’ financial services.
  - Enhance the functionality of the current pension database to provide expanded pension plan information and introduce electronic filing for selected applications and filings.
  - Continue to work on the enhancement of auto insurance regulatory data.
  - Undertake a study of closed bodily injury claims, in partnership with automobile insurers, to provide a more detailed analysis of the types of injuries, costs and other factors contributing to automobile insurance claims in Ontario.
  - Establish a protocol for the processing and payment of Statutory Accident Benefits Schedule (SABS) claims by the Motor Vehicle Accident Claims Fund (MVACF) and subsequent recovery of MVACF costs from the auto insurance industry in the event of an insolvent insurer.
  - Closely monitor the implementation of the International Financial Reporting Standards. Also, work with stakeholders to ensure they are aware of the accounting changes and of their obligations.
Work with the Ministry of Finance and FSCO stakeholders to:

- Implement changes to the current automobile insurance system arising from the Superintendent’s Five-Year Review based on direction from the Minister of Finance.
- Implement the Joint Forum framework on harmonized point of sale disclosure for Individual Variable Insurance Contracts (IVICs, also known as segregated funds) and mutual funds to ensure consumers are provided with easily understandable information on the risks and benefits of these investment products at the time of purchase.

**Continuous improvement in the delivery of our services**

- Identify opportunities to enhance tracking of pension inquiries and complaints to ensure pension plan beneficiaries receive timely and accurate responses to inquiries and/or complaints.
- Improve front-line regulatory services by streamlining the application process for Defined Benefit pension plans.
- Identify opportunities to enhance stakeholder engagement in the pension policy development process.
- Work with automobile insurance stakeholders to make the rate filing approval process more efficient, effective and transparent.

Work with the Ministry of Finance and FSCO stakeholders to:

- Provide support in the development of legislative changes resulting from the government’s announcements on solvency funding relief for Ontario pension plans and other initiatives involving pension plans.
- Provide input into the development of any legislation and/or regulations that may be adopted as a result of recommendations from the Ontario Expert Commission on Pensions (OECP) report.
- Implement any regulatory changes following the proclamation of amendments to the Credit Unions and Caisses Populaires Act, 1994. This work will be carried out in cooperation with the Deposit Insurance Corporation of Ontario (DICO).
- Identify opportunities to streamline the regulatory regime under which co-operatives currently operate through the co-operative sector liaison committee.

**Foster a coordinated approach to regulatory issues**

FSCO supports the development of harmonized regulatory solutions through participation in the Joint Forum of Financial Market Regulators (Joint Forum), the Canadian Association of Pension Supervisory Authorities (CAPSA), the Canadian Council of Insurance Regulators (CCIR), the Canadian Insurance Services Regulatory Organizations (CISRO), the General Insurance Statistical Agency (GISA) and the Canadian Automobile Insurance Rate Regulators (CARR).

FSCO is participating with these national organizations as a member of, or in some cases as lead of, committees and project teams that are mandated to undertake the following initiatives. This list represents key projects, particularly those that deal with the current financial environment.

**Joint Forum**

- Examine the responsibilities of investment product manufacturers, intermediaries and consumers in ensuring that consumers are offered suitable products and are able to make informed decisions.
- Develop and disseminate a publication that will provide information on the various compensation funds for the purchase of financial products and services.
- Coordinate regulatory efforts on consumer information and education, including exchanging information on best practices in delivering information and partnering with other organizations.
- Develop mechanisms to exchange information, with other regulators and Joint Forum stakeholders, on risks to consumers within the financial system.
- Develop mechanisms to allow for more effective sharing of information on regulatory enforcement issues and actions across sectors and jurisdictions.

**CCIR**

- Encourage the insurance industry to develop and implement sound governance practices, standards and guidelines within their organizations.
- Complete the national expansion of a complaint data reporting system based on the system developed for the Autorité des marchés financiers (AMF) and FSCO to support a risk-based approach to regulation.

**CAPSA**

- Finalize a proposed new agreement to establish clear rules for the administration and regulation of multi-jurisdictional pension plans.
- Examine issues related to the application of the “prudent person” rule, giving consideration to both the assets and liabilities of pension plans to enhance protection for pension plan beneficiaries.

**Report Back on Key Initiatives from 2008**

FSCO’s Statement of Priorities includes a report on the progress of key initiatives identified in the previous year’s statement and their intended benefits to stakeholders and the regulatory system. FSCO revised its priorities for this year’s statement. This section of the report reflects previous priorities:
I. Promote a coordinated national approach to regulatory issues.

II. Enhance the risk-based approach to regulation.

III. Review and recommend amendments to the regulatory framework to keep pace with changes in the marketplace.

IV. Improve delivery of services.

Many of FSCO’s initiatives are complex, span several years and involve various partners, such as industry associations, national organizations of regulators, and the federal and provincial governments. Where work continues on these initiatives, FSCO is only reporting back on milestones that have been achieved from the 2008 Statement of Priorities.

I. Promote a coordinated national approach to regulatory issues

FSCO continued to work with other Canadian regulators in coordinating regulation of the financial services industry at the national level through the following activities:

Joint Forum

- Released a framework for point of sale disclosure for mutual funds and Individual Variable Insurance Contracts (IVICs). The Joint Forum will continue to monitor developments as the CCIR and the Canadian Securities Administrators (CSA) implement the framework. Full implementation of the framework will result in consumers receiving easily understandable information, at the time of purchase, on the risks and benefits of purchasing mutual funds and IVICs.

- Coordinated regulatory efforts on consumer information and education by meeting with representatives from the pension, insurance and securities sectors in fall 2008. In addition, the Joint Forum jointly sponsored a financial literacy conference with the Financial Consumer Agency of Canada and Social and Enterprise Development Innovations.

- Conducted a review of the guidelines for Capital Accumulation Plans (CAPs) released by the Joint Forum in 2004, in an effort to measure the success of their implementation. Surveys of CAP sponsors, service providers and members have been completed and a final report with the results of the review will be presented to the Joint Forum at its spring 2009 meeting.

CCIR

- Released a paper that made recommendations on issues surrounding the incidental selling of insurance. CCIR designated a Standards of Practice Committee as a venue for providing feedback on the paper, addressing issues raised therein, and monitoring progress.

CAPSA

- Initiated a consultation with pension stakeholders across Canada on a proposed new agreement to establish clear rules for the administration and regulation of multi-jurisdictional pension plans

- Established a Prudent Investment and Funding Committee to examine issues related to the application of the “prudent person” rule, giving consideration to both the assets and liabilities of pension plans, to enhance protection for pension plan beneficiaries. This committee will also develop a common approach to pension plan funding policies, recognizing the link to fund governance to enhance the supervision and protection of pension plan assets.

II. Enhance the risk-based approach to regulation

- Created a plan for the development and roll-out of a national complaint data reporting system based on the system developed for the AMF and FSCO. This will help ensure the consistency and accuracy of complaint data and allow regulators to extract both specific and aggregate data from the system.

- As a member of GISA, FSCO worked on a questionnaire to assess the risk of non-compliance with requirements for the submission of auto insurance statistical data. The findings and best practices for submission of quality statistical data identified from responses to the questionnaire were presented to the insurance industry in January 2009.

- Implemented the Contribution Monitoring Program that monitors the remittance of contributions to defined benefit pension plans to improve protection for pension plan beneficiaries.

- Worked on a project that aims to identify new sources of information, evaluate the financial strength of pension plan sponsors and assess the feasibility of incorporating such information in the risk review process.

- Consulted with stakeholders to identify and explore options for streamlining the processing of defined contribution pension plan transactions.

- Reviewed data currently requested in pension plan regulatory filings to ensure that appropriate data is being requested. In addition, opportunities for electronic filings by pension plans were examined in order to modernize the filing process.

III. Review and recommend amendments to the regulatory framework to keep pace with changes in the marketplace

- As a member of GISA, FSCO participated in meetings on regulatory data needs and reviewed a draft report on statistical plan data.

- Submitted a report to the Minister of Finance on a five-year review of the automobile insurance system. FSCO had invited stakeholders to provide feedback to the Superintendent on Ontario’s automobile insurance system.

Worked with the Ministry of Finance and FSCO stakeholders to:

- Provide assistance and support as needed to the OECP in its examination of legislation governing the funding of defined benefit pension plans, the rules related to pension deficits and surpluses and other issues related to the security, viability and sustainability of the pension system in Ontario.
• Review the adequacy of statutory accident benefits.

• Implement regulations, educational standards and licensing requirements under the Mortgage Brokerages, Lenders and Administrators Act, 2006. The legislation came into full effect on July 1, 2008.

IV. Improve delivery of services

• Conducted a range of outreach activities across the province that provided information to consumers and other stakeholders about FSCO’s dispute resolution services.

• Developed and distributed material for consumers to raise public awareness of the consumer protection measures contained in the new Mortgage Brokerages, Lenders and Administrators Act, 2006.

The Financial Services Tribunal

The Financial Services Tribunal is an independent, adjudicative body composed of nine to 15 members (14 members as of April 1, 2009), including the chair and two vice-chairs of the commission.

The Tribunal has exclusive jurisdiction to exercise the powers conferred under the FSCO Act and other acts that confer powers on or assign duties to the Tribunal. It also has exclusive jurisdiction to determine all questions of fact or law that arise in any proceeding before it.

As well, the Tribunal has authority to make rules for the practice and procedure to be observed in a proceeding before it, and to order a party to a proceeding before it to pay the costs of another party or the Tribunal’s costs of the proceeding.

For the year ahead, the Tribunal has identified the following priorities:

• Continue to ensure that appropriate expertise is available and allocated to staff panels appointed to hear Tribunal matters, including the retention of qualified experts and the provision of supplementary training.

• Expand dialogue with members of the legal profession who may deal with the Tribunal primarily through consultation with the Tribunal’s recently reconstituted legal advisory committee.

• Identify and update Tribunal practices and procedures to facilitate the Tribunal’s processes or which may require revision to reflect legislative or regulatory changes or recent case law relevant to adjudicative tribunals.

Conclusion

This statement details FSCO’s proposed initiatives and projects for 2009 and provides a report back on key initiatives from 2008. Throughout the development of these priorities, we recognize our responsibility and commitment to our stakeholders to exercise care and to be accountable for the use of resources entrusted to us.

FSCO continues to benefit from strong partnerships with stakeholders to achieve its objectives. We look forward to working with our many partners in the upcoming fiscal year to achieve our objectives and meet the challenges of our current financial environment.
La CSFO doit démontrer que nous gérons avec prudence les fonds qui nous sont alloués. Conformément aux principes de financement de la CSFO, nous avons adopté les mesures de compression des dépenses établies par le gouvernement provincial.

L’Ontario continue de moderniser ses activités de réglementation opérationnelles et financières afin de préserver un climat commercial sain dans la situation financière actuelle.

Mandat, vision et valeurs de la CSFO

Au cours de l’exercice écoulé, la CSFO a réalisé un examen complet des énoncés de son mandat et de sa vision dans le cadre de son processus de planification. À la suite de cet examen, le personnel de la CSFO a élaboré un nouveau mandat et une nouvelle vision, tout en établissant trois nouvelles priorités stratégiques. Le mandat a été révisé de manière à suivre la formulation de la Loi sur la CSFO. La Commission demeure déterminée à protéger les consommateurs et à appuyer une industrie des services financiers viable et concurrentielle. Au début de 2009, la CSFO a rencontré les intervenants de l’ensemble des secteurs réglementés relevant de sa compétence dans le cadre de son processus annuel de planification. Ces réunions ont aidé à orienter nos initiatives et nos projets pour l’exercice à venir.

Notre mandat

Fournir des services de réglementation afin de protéger l’intérêt public et d’accroître la confiance du public dans les secteurs réglementés.

Notre vision

Être une autorité de réglementation moderne et équitable qui travaille avec les intervenants pour soutenir un solide secteur des services financiers.

Nos valeurs

Tout organisme est l’expression des valeurs communes de ses membres. La CSFO s’est engagée à l’égard des valeurs énoncées ci-après.

Professionnalisme
Dans l’exercice de nos fonctions, nous nous efforçons d’atteindre les normes de conduite, de compétences et d’intégrité les plus élevées.

Impartialité
Nous nous efforçons de traiter nos intervenants de façon équitable et nous faisons preuve d’impartialité dans notre milieu de travail.

Équité
Nous nous efforçons de souperer équitablement les intérêts du public, y compris des consommateurs et des intervenants réglementés.

Responsabilisation
Nous veillons au respect des politiques et des objectifs du gouvernement provincial.

Excellence
Nous agissons du mieux que nous pouvons dans tout ce que nous faisons.

Respect
Nous apprécions et traitons chaque personne avec respect et dignité dans toutes nos activités.

Travail d’équipe
Nous collaborons dans un esprit d’équipe en vue de servir les consommateurs, le gouvernement et nos intervenants.

Analyse de la conjoncture

Chaque année, la CSFO établit des priorités stratégiques actuelles et futures visant à orienter ses activités conformément à ses objectifs. Pour être efficace, ce processus doit tenir compte des facteurs extérieurs qui modèlent l’industrie des services financiers. La CSFO tient compte des défis suivants:

Incertitude sur les marchés

L’économie mondiale traverse une période d’instabilité sans précédent. Les problèmes systémiques qui touchent l’économie ont un effet néfaste sur le secteur des services financiers, y compris les assurances, les régimes de retraite et les établissements de crédit. La complexité de l’économie est accentuée par la nature de plus en plus interrélée et interdépendante des divers secteurs financiers. Cela signifie qu’une mauvaise situation économique dans un secteur peut être néfaste pour d’autres secteurs à l’échelle mondiale.

L’économie ontarienne est confrontée à une conjoncture économique mondiale de plus en plus difficile et incertaine. La nature cyclique des marchés financiers alliée à l’imprévisibilité découlant de la conjoncture actuelle fait qu’il est difficile de prévoir l’évolution et les changements dans les secteurs réglementés par la CSFO. Il est essentiel que, à titre d’autorité de réglementation, nous conservions de la souplesse dans notre capacité à réagir à l’environnement financier.

La confiance des consommateurs est un repère important pour déterminer la santé d’une économie. Le public perd confiance en les marchés lorsque ces derniers sont incertains. Dans ce marché imprévisible, les consommateurs ont été confrontés à des risques imprévus, ce qui a mené à une diminution de la confiance des consommateurs et de la tolérance au risque. En conséquence, les consommateurs et les intervenants peuvent exprimer une baisse de confiance en la capacité des gouvernements et des autorités de réglementation à protéger le système financier.

Les autorités de réglementation doivent veiller à ce que des protections suffisantes soient maintenues et à ce que les consommateurs soient informés des risques pouvant être liés au marché actuel. Les consommateurs doivent jouer un rôle actif dans l’apprentissage de leurs droits et responsabilités à l’égard de leurs propres décisions financières.

Approche réglementaire

La CSFO est consciente de son rôle au sein de l’industrie des services financiers en cette époque sans précédent. Les secteurs réglementés s’attendent à ce que la CSFO apporte des réponses réglementaires efficaces et adaptées aux réalités de la conjoncture, et élabore des stratégies pertinentes fondées sur le risque.
En ces temps difficiles, il est essentiel que toutes les autorités de réglementation comprennent bien les réalités du marché et s’acquittent avec vigilance de leurs responsabilités. De plus, nous nous attendons à ce que les institutions financières que nous réglementons fassent leur part pour présérer des normes élevées de diligence dans leurs rôles de supervision.

La CSFO tient compte d’autres variables influant sur ses responsabilités en tant qu’autorité de réglementation. Ces responsabilités sont notamment:

- Centrer les activités de conformité et d’application de la loi sur les risques les plus directement liés au contexte actuel de l’économie et des services financiers.
- Souligner le rôle prépondérant de la gouvernance dans les analyses et les évaluations des risques.
- Veiller à ce que les fournisseurs de services financiers aient en place des pratiques, des politiques, des procédures et des systèmes fondés sur des normes de gouvernance reconnues dans le secteur financier.
- Repérer les risques touchant les objectifs de la réglementation dans le domaine des pratiques de l’industrie et y répondre, en utilisant des instruments éprouvés pour évaluer les pratiques des fournisseurs de services financiers.
- Adopter des méthodes affinées pour la réglementation du secteur des assurances, des régimes de retraite, des credit unions et des caisses populaires ainsi que des maisons de courtage d’hypothèques en se fondant sur l’approche axée sur le risque en matière de réglementation.
- Améliorer la clarté des rôles de l’autorité de réglementation dans les activités similaires assujetties à la réglementation fédérale et provinciale.

Tout en continuant d’exécuter ses principales activités, la CSFO a affecté certaines de ses ressources en fonction de la conjoncture économique actuelle. Par exemple, elle a renforcé la surveillance de la solvabilité des institutions financières et des régimes de retraite réglementés. De plus, les pratiques des compagnies d’assurance sont surveillées pour garantir que ces compagnies continuent d’appliquer les normes en matière de protection des consommateurs.

Nous reconnaissons notre responsabilité et notre engagement pris envers les intervenants de faire preuve de prudence et d’être redevables dans l’emploi des ressources qui nous sont confiées. Ce plan décrit les priorités et les initiatives fixées pour la CSFO au cours de l’exercice à venir, mais la conjoncture économique pourrait nous inciter à revoir les activités prévues.

**Priorités stratégiques de la CSFO**

La CSFO est orientée par ses nouvelles priorités stratégiques. Celles-ci sont présentées ci-dessous, sans ordre particulier, car chacune a son importance:

- Exécuter les activités de la CSFO conformément à des principes fondés sur le risque.
- Améliorer continuellement la prestation de nos services.
- Favoriser une approche nationale coordonnée en matière de réglementation.

La CSFO estime que ces priorités stratégiques et les initiatives décrites ci-après qui y sont associées seront bénéfiques pour les consommateurs, les bénéficiaires de régimes de retraite et les intervenants de l’industrie.

L’Énoncé des priorités ne décrit pas une grande partie des principales activités de la CSFO, y compris des mesures de protection et des services essentiels pour les résidents de l’Ontario. Il est axé sur les nouvelles activités ou les changements à apporter aux activités existantes.

Dès sa création, la CSFO a instauré une culture de la transparence, du partenariat et du dialogue. Elle continue de bénéficier d’une étroite coopération avec tous les intervenants.

Comme l’indiquent nos priorités stratégiques, la CSFO s’est engagée à préserver sa culture bien établie de réglementation axée sur le risque. Il est également important de veiller à la conformité avec la législation et la réglementation dans les secteurs que nous réglementons. En conséquence, nos systèmes et nos ressources sont affectés aux secteurs qui posent le plus grand risque. La CSFO s’attend aussi à ce que l’industrie des services financiers ait en place des réponses efficaces aux problèmes qui surgissent en ces temps difficiles.

La CSFO reconnaît que nos secteurs réglementés ont dû rationaliser leurs activités et réduire leurs dépenses. Elle est orientée par les principes de financement établis qui visent à optimiser les ressources du point de vue des intervenants et à veiller à la prestation de services efficients et de qualité.

Le gouvernement a récemment annoncé des mesures visant à réduire les dépenses liées aux salaires des fonctionnaires et à gérer la taille actuelle de la fonction publique de l’Ontario. Il a également imposé des restrictions en matière de voyages, de publicité imprimée et de recours aux consultants en technologie de l’information. La CSFO, déterminée à faire preuve de prudence dans la gestion de son budget et de ses dépenses, a aussi adopté ces mesures de réduction des dépenses.

Nous traversons une période sans précédent, mais on constate un leadership et un engagement marqués des administrators provinciales et des autorités de réglementation à travailler ensemble face à ces défis. À titre d’autorité de réglementation des services financiers, la CSFO maintiendra sa vigilance pour faire en sorte que les consommateurs, les bénéficiaires des régimes de retraite et d’autres intervenants continuent d’être traités équitablement, conformément à la loi et aux contrats qui les lient.

**Un aperçu de la CSFO**

La CSFO est un organisme de réglementation institué par la *Loi de 1997 sur la Commission des services financiers de l’Ontario*. En vertu de l’article 11 de la Loi sur la CSFO, la CSFO doit remettre au ministre des Finances et faire publier dans la Gazette de l’Ontario, au plus tard le 30 juin de chaque année, « une déclaration énonçant les priorités que la Commission se propose de suivre pendant l’exercice pour l’application de la présente loi et de toutes les autres lois qui confèrent des pouvoirs ou attribuent des fonctions à la Commission ou au surintendant, ainsi qu’un résumé des raisons pour lesquelles elle a adopté les priorités ». 

THE ONTARIO GAZETTE/LA GAZETTE DE L’ONTARIO 1799
Trois entités composent la CSFO : la Commission, constituée de cinq personnes, le surintendant des services financiers et son équipe et le Tribunal des services financiers. La CSFO réglemente les assurances, les régimes de retraite, les sociétés de prêt et de fiducie, les credit unions et caisses populaires, les entités du secteur des prêts hypothécaires et les sociétés coopératives de l'Ontario.

Depuis le 31 mars 2009, la CSFO a réglementé ou a enregistré 382 compagnies d’assurance, 7 908 régimes de retraite, 200 crédit unions et caisses populaires, 56 sociétés de prêt et de fiducie, 1 335 courtiers en prêts hypothécaires, 2 282 courtiers d'hypothèque, 8 103 agents d'hypothèque, 1 602 coopératives et environ 41 500 agents d’assurance, 4 079 agences d’assurance constituées en personne morale et 1 361 experts d’assurance.

Nos priorités stratégiques et les activités s’y rattachant

La présente section énonce les trois priorités stratégiques de la CSFO et les activités qui s’y rattachent.

La CSFO a choisi les activités à inclure à cet énoncé du fait qu’elles répondent aux défis auxquels est actuellement confronté le secteur des services financiers et, à notre point de vue, qu’elles correspondent aux réalités financières de l’économie actuelle.

➢ Exécuter les activités de la CSFO conformément à des principes fondés sur le risque
  • Mettre à niveau les systèmes d’information utilisés pour la délivrance de permis et la surveillance de la conformité afin de mieux détecter les sociétés et les intermédiaires qui posent un risque de perte aux consommateurs et aux entreprises qui se servent des services financiers des sociétés et des intermédiaires.
  • Améliorer la fonctionnalité de la base de données actuelle sur les régimes de retraite de manière à fournir une information plus vaste sur ces régimes et à permettre le dépôt électronique pour certaines demandes et certains documents exigés.
  • Continuer de s’attacher à améliorer les données réglementaires concernant l’assurance-automobile.
  • Entreprendre en partenariat avec les assureurs automobile une étude des demandes classées de règlement pour lésions corporelles afin de fournir une analyse plus détaillée des genres de lésions, des coûts et d’autres facteurs qui contribuent aux demandes de règlement en Ontario.
  • Établir un protocole pour le traitement et le paiement des demandes d’indemnités d'accident légales par le Fonds d'indemnisation des victimes d'accidents de véhicules automobiles (FIVAVA) et le recouvrement ultérieur des coûts du Fonds auprès de l’industrie de l’assurance-automobile en cas d’insolvabilité de l’assureur.
  • Surveiller de près la mise en œuvre des Normes internationales d'information financière. Travailler par ailleurs avec les intervenants pour être sûr qu’ils connaissent les modifications comptables et leurs obligations.

Travailler de concert avec le ministère des Finances et les intervenants de la CSFO aux fins suivantes:
  • Exécuter les changements au système d’assurance-automobile actuel provenant de l’examen quinquennal du surintendant, selon les instructions du ministre de Finances.
  • Mettre en œuvre le cadre établi par le Forum conjoint en vue de l’harmonisation de la divulgation aux points de vente pour les contrats individuels à capital variable (les CICV, également connus sous le nom de fonds distincts) et les fonds communs de placement, de manière à ce que les consommateurs reçoivent au moment de l'achat de l'information facilement compréhensible sur les risques et les avantages de ces produits d'investissement.

➢ Améliorer continuellement la prestation de nos services
  • Définir les possibilités d’améliorer le suivi des demandes de renseignements et des plaintes relatives aux pensions pour veiller à ce que les bénéficiaires des régimes de retraite reçoivent des réponses opportunes et exactes à ces demandes ou à ces plaintes.
  • Améliorer les services réglementaires de première ligne en rationalisant le processus de demande applicable aux régimes de retraite à prestations déterminées.
  • Définir les possibilités d’amélioration de la participation des intervenants au processus d’élaboration des politiques relatives aux régimes de retraite.
  • Travailler avec les intervenants du secteur de l’assurance-automobile pour accroître l’efficience, l’efficacité et la transparence du processus d’approbation des tarifs déposés.

Travailler de concert avec le ministère des Finances et les intervenants de la CSFO aux fins suivantes:
  • Soutenir l’élaboration des modifications législatives découlant des annonces du gouvernement concernant l’allègement de l’insolvabilité des régimes de retraite de l’Ontario et d’autres initiatives touchant les régimes de retraite.
  • Contribuer à l’élaboration de tout texte législatif ou réglementaire qui pourrait être adopté pour donner suite aux recommandations du rapport de la Commission ontarienne d'experts en régimes de retraite.
  • Mettre en œuvre toutes les modifications réglementaires qui pourraient suivre la proclamation des modifications à la Loi de 1994 sur les caisses populaires et les credit unions. Ce travail sera exécuté en collaboration avec la Société ontarienne d'assurance-dépôts (SOAD).
  • Définir les possibilités de rationaliser le régime réglementaire auquel sont actuellement assujetties les coopératives par l’entremise du comité de liaison du secteur coopératif.

➢ Favoriser une approche nationale coordonnée en matière de réglementation

La CSFO, favorable à l’élaboration de solutions de réglementation harmonisées, participe au Forum conjoint des autorités de réglementation du marché financier (Forum conjoint), à l'Association canadienne des organismes de contrôle des régimes de retraite (ACOR), au Conseil canadien des responsables de la
réglementation d'assurance (CCRRA), aux Organisations d'encadrement des services d'assurance du Canada (OESAC), à l'Agence statistique d'assurance générale (ASAG) et à l’organisme Canadian Automobile Insurance Rate Regulators (CARR).

La CSFO collabore avec ces organismes nationaux à titre de membre ou, dans certains cas, de responsable de comités et d’équipes de projets mandatés pour entreprendre les initiatives décrites ci-après. Cette liste indique les principaux projets, en particulier ceux se rapportant au contexte financier actuel.

**Forum conjoint**

- Examinant les responsabilités des concepteurs de produits de placement, des intermédiaires et des consommateurs afin de s’assurer que des produits convenables sont offerts au consommateur et que celui-ci est en mesure de prendre des décisions éclairées.
- Rédiger et diffuser une publication qui fournira des renseignements sur les divers fonds d’indemnisation couvrant l’achat de produits et de services financiers.
- Coordonner les efforts de réglementation en matière d'information et d'éducation du consommateur, y compris l'échange d'information sur les pratiques exemplaires de communication et les partenariats avec d'autres organismes.
- Élaborer des mécanismes d'échange d'information, avec d'autres organismes de réglementation et intervenants du Forum conjoint, sur les risques que court le consommateur au sein du système financier.
- Élaborer des mécanismes permettant un échange d'information plus efficace sur les questions et les mesures d’application de la réglementation entre les secteurs et les territoires de compétence.

**CCRRA**

- Encourager l’industrie des assurances à élaborer et mettre en œuvre des pratiques, des normes et des lignes directrices saines en matière de gouvernance au sein de leurs organisations.
- Achever l’élargissement à l’échelle nationale d’un système de communication des données sur les plaintes fondé sur le système élaboré par l’Autorité des marchés financiers (AMF) et la CSFO, ce qui permettra de soutenir une approche axée sur le risque en matière de réglementation.

**ACOR**

- Parachever un nouveau projet d’entente visant à établir des règles claires pour l’administration et la réglementation des régimes de retraite à lois d’application multiples.
- Examiner les questions liées à l’application de la règle de la « personne prudente », en tenant compte de l’actif et du passif des régimes de retraite afin d’améliorer la protection des bénéficiaires de ces régimes.

**Rapport sur les initiatives principales de 2008**

L’Énoncé des priorités de la CSFO inclut un rapport sur les initiatives principales annoncées dans l’Énoncé de l’exercice précédent et sur leurs avantages escomptés pour les intervenants et le système de réglementation. La CSFO a révisé ses priorités pour l’Énoncé de cette année. Cette section du rapport reflète les priorités antérieures :

I. Promouvoir une approche nationale coordonnée en matière de réglementation.
II. Améliorer l’approche axée sur le risque en matière de réglementation.
III. Étudier et recommanedner des modifications au cadre réglementaire de façon à suivre le rythme de l’évolution des marchés.
IV. Améliorer la prestation des services.

La plupart des initiatives de la CSFO sont complexes, s’étendent sur plusieurs années et mettent à contribution plusieurs partenaires, comme les associations de l’industrie, les organismes nationaux d’autorités de réglementation ainsi que les administrations fédérale et provinciales. Lorsque le travail lié à ces initiatives se poursuit, la CSFO ne rend compte que des jalons atteints depuis l’Énoncé des priorités 2008.

**Forum conjoint**

- A publié un cadre sur la divulgue aux points de vente pour les fonds communs de placement et les contrats individuels à capital variable (CICV). Le Forum conjoint continuera de suivre la situation pendant la mise en œuvre du cadre par le Conseil canadien des responsables de la réglementation d’assurance (CCRRA) et les Autorités canadiennes en valeurs mobilières (ACVM). La mise en œuvre intégrale du cadre permettra aux consommateurs de recevoir au moment de l’achat de l’information facilement compréhensible sur les risques et les avantages de l’achat de fonds communs de placement et de CICV.
- A effectué un examen des lignes directrices relatives aux régimes de capitalisation (plans d'accumulation de capital) publiées par le Forum conjoint en 2004, en vue d’évaluer leur mise en œuvre. Des sondages ont été réalisés auprès de répondants, de fournisseurs de services et de participants aux régimes de capitalisation, et un rapport final présentant les résultats de cet examen sera présenté au Forum conjoint à sa réunion du printemps 2009.
IV. Améliorer la prestation des services

La CSFO a collaboré avec le ministère des Finances et des intervenants de la Commission à l'exécution des activités suivantes:

- A élaboré et diffusé du matériel pour mieux sensibiliser le public aux mesures de protection des consommateurs contenues dans la Loi de 2006 sur les maisons de courtage d'hypothèques, les prêteurs hypothécaires et les administrateurs d'hypothèques. La Loi est entrée en vigueur le 1er juillet 2008.

Le Tribunal des services financiers

Le Tribunal des services financiers est un organisme d'arbitrage indépendant composé de neuf à quinze membres. Au 1er avril 2009, il comptait quatorze membres, y compris le président et les deux vice-présidents de la Commission.

Le Tribunal détient la compétence exclusive d’exercer les pouvoirs que lui confère la Loi de la CSFO, ainsi que les pouvoirs et les fonctions que lui confèrent d’autres lois. Il a également la compétence exclusive de régler toutes les questions de droit ou de fait soulevées au cours des instances dont il est saisi.
De plus, le Tribunal a le pouvoir d’établir les règles de pratique et de procédure à respecter au cours des instances dont il est saisi et d’ordonner à une partie de rembourser les dépens engagés par une autre partie ou par le Tribunal au cours de ces instances.

Le Tribunal a établi les priorités suivantes pour le prochain exercice:

- Continuer de veiller à ce que les comités formés pour entendre les questions portées devant le Tribunal disposent de l'expertise nécessaire, notamment par le recrutement d'experts qualifiés et la prestation de formation complémentaire.

- Élargir le dialogue avec des membres de la profession juridique qui peuvent avoir des rapports avec le Tribunal, principalement par des consultations avec le comité consultatif juridique du Tribunal qui a été réformé récemment.

- Définir et mettre à jour les pratiques et la procédure du Tribunal qui permettront de simplifier les processus du Tribunal ou qui pourraient nécessiter une révision en fonction des modifications apportées à la législation et aux règlements ou de la jurisprudence récente applicable par les tribunaux d’arbitrage.

Conclusion

Le présent énoncé décrit en détail les activités et projets proposés de la CSFO pour 2009 tout en rendant compte des principales initiatives de 2008. Par la formulation de ces priorités, nous reconnaissons notre responsabilité et notre engagement pris envers les intervenants de faire preuve de prudence et d’être redevables dans l’emploi des ressources qui nous sont confiées.

La CSFO continue de s’appuyer sur de solides partenariats avec les intervenants pour réaliser ses objectifs. Nous nous réjouissons à la perspective de travailler au cours de l’exercice à venir avec nos nombreux partenaires afin d’atteindre nos objectifs et de relever les défis que pose le contexte financier actuel.

Bob Christie
directeur général,
Commission des services financiers de l’Ontario, et
surintendant des services financiers

John Solursh
président,
Commission des services financiers de l’Ontario, et
président, Tribunal des services financiers

Applications to Provincial Parliament — Private Bills
Demandes au Parlement provincial — Projets de loi d'intérêt privé

PUBLIC NOTICE

The rules of procedure and the fees and costs related to applications for Private Bills are set out in the Standing Orders of the Legislative Assembly. Copies of the Standing Orders, and the guide “Procedures for Applying for Private Legislation”, may be obtained from the Legislative Assembly’s Internet site at http://www.ontla.on.ca or from:

Committees Branch
Room 1405, Whitney Block, Queen’s Park
Toronto, Ontario M7A 1A2
Telephone: 416/325-3500 (Collect calls will be accepted)

Applicants should note that consideration of applications for Private Bills that are received after the first day of September in any calendar year may be postponed until the first regular Session in the next following calendar year.

DEBORAH DELLER,
Clerk of the Legislative Assembly.

Dated this 9th day of June, 2009

N. Mair.
President

Revival of Deepa Gas Limited

NOTICE IS HEREBY GIVEN that on behalf of Ashok Kumar, application will be made to the Legislative Assembly of the Province of Ontario for an Act to revive Deepa Gas Limited.

The application will be considered by the Standing Committee on Regulations and Private Bills. Any person who has an interest in the application and who wishes to make submissions, for or against the application, to the Standing Committee on Regulations and Private Bills should notify, in writing, the Clerk of the Legislative Assembly, Legislative Building, Queen’s Park, Toronto, Ontario, M7A 1A2.

Dated at the City of Hamilton this 20th day of June, 2009.

TERRY L. WINCHIE, Q.C.
Solicitor for the Applicant
Winchie Law Office
15 Bold Street
Hamilton, ON L8P 1T3
Tel: (905) 525-8911
Fax: (905) 529-3663

Applications to Provincial Parliament

Brismair Property Management Inc

NOTICE IS HEREBY GIVEN: that on behalf of 2718506 Brismair Property management Inc. (an Ontario Corporation), an application will be made to the Legislative Assembly of the Province of Ontario, for an Act to revive the said Corporation.

The application will be considered by the Standing Committee on Regulations and Private Bills. Any person who has an interest in the application and who wishes to make submissions, for or against the application, to the Standing Committee on Regulations and Private Bills should notify, in writing, the Clerk of the Legislative Assembly, Legislative Building, Queen’s Park, Toronto, Ontario, M7A 1A2.

Dated this 9th day of June, 2009

N. Mair.
President

Corporation Notices

AVIS RELATIFS AUX COMPAGNIES

NCR EMPLOYEES’ CREDIT UNION LIMITED

NOTICE IS HEREBY GIVEN that the voluntary winding up of the affairs has been conducted in accordance with the requirements of sections 298 and 299 of the Credit Unions and Caisses Populaires Act 1994 and the conditions contained in the articles and by-laws of the credit union. Subject to Section 299, Subsection (3) NCR Employees Credit Union Limited is dissolved 3 months after this notice is filed.
Dated the 15th day of June 2009

Sheila Martin, in its capacity as liquidator of NCR

HALLWAY PUBLIC CONSULTANTS LTD.
ONTARIO CORPORATION NO. 1164823


This notice is filed under subsection 193(4) of the Business Corporations Act. The Special Resolution requiring the Corporation to be wound up voluntarily was passed/consented to by the shareholder of the Corporation on May 8, 2009.

DATED the 8th day of May, 2009.

Philip Paroian
Liquidator

Notice of Change of Constitution of Partnership

Pursuant to section 36(2) of the Partnerships Act, Ontario, notice is hereby given that the constitution of the partnership between Krohn Technical Services Inc., Robert Waybrant, Young Ho Cho, Cindy Dennis and Brian Yu carrying on business at Petrolia, Ontario as Petrolia Rehabilitation Centre, has been changed such that Robert Waybrant is no longer a partner of the partnership, as of the 15th day of June, 2009.

Krohn Technical Services Inc.
Robert Waybrant
Young Ho Cho
Cindy Dennis
Brian Yu

Sheriff’s Sale of Lands
Ventes de terrains par le shérif

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at Orangeville, Ontario, Court file Number 85/08, to me directed, against the real and personal property of Oladele S. Bello also known as Oladele Bello, Defendant, at the suit of Citi Cards Canada Inc., Plaintiff, I have seized and taken in execution all the right, title, interest and equity of redemption of Oladele S. Bello also known as Oladele Bello in and to:

23 Alaskan Summit Court, Brampton ON L6R 1P1

All of which said right, title, interest and equity of redemption of Oladele S. Bello also known as Oladele Bello, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater Payable at time of sale by successful bidder To be applied to purchase price Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.
Montreal, Plaintiff, I have seized and taken in execution all the right, title, and personal property of Delcastillo and Helga Lilian Del Castillo, Hector 08-395-SR, to me directed, against the real and personal property of Ontario Superior Court of Justice at Brampton Court, Court file Number CV-142-P188, BRAMPTON ON L6W 4T6

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at Brampton Court, Court file Number CV-08-395-SR, to me directed, against the real and personal property of Hector Del Castillo also known as Hector D. Delcastillo and Helga Lillian Del Castillo. Defendant, at the suit of Bank of Montreal, Plaintiff, I have seized and taken in execution all the right, title, interest and equity of redemption of Hector Del Castillo also known as Hector D. Delcastillo, in and to:

1347 Martley Drive, Mississauga ON L5H 1P1

All of which said right, title, interest and equity of redemption of Hector Del Castillo also known as Hector D. Delcastillo, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

This sale is subject to cancellation by the Sheriff without further notice up to the time of sale.

Date: June 27, 2009
NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at Brampton Court, Court file Number CV-08-087585-SR, to me directed, against the real and personal property of Charles Gwira, Defendant, at the suit of The Toronto-Dominion Bank, Plaintiff, I have seized and taken in execution all the right, title, interest and equity of redemption of Charles Gwira in and to:

62 Dunvegan Crescent, Brampton ON L7A 2Y2

All of which said right, title, interest and equity of redemption of Charles Gwira, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

Date: June 27, 2009
NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at New Market, Ontario, Court file Number CV-08-087585-SR, to me directed, against the real and personal property of Charles Gwira, Defendant, at the suit of The Toronto-Dominion Bank, Plaintiff, I have seized and taken in execution all the right, title, interest and equity of redemption of Amma Gwira in and to:

62 Dunvegan Crescent, Brampton ON L7A 2Y2

All of which said right, title, interest and equity of redemption of Charles Gwira, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

Date: June 27, 2009
NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6
THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
Brampton ON L6W 4T6
(142-P191)

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Superior Court of Justice at Milton Court, Court file Number 1738-08, to me directed, against the real and personal property of Pierre Albert Lamontagne carrying on business as P.A.L., Defendant, at the suit of Halton Autolease Inc., Plaintiff, I have seized and taken in execution all the right, title, interest in and to:

38 Beech Street, Brampton ON L6V 1V1

All of which said right, title, interest and equity of redemption of Pierre Albert Lamontagne defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
Brampton ON L6W 4T6
(142-P193)

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at London, Court file Number 584575R, to me directed, against the real and personal property of Daniel Sewell, Defendant, at the suit of Sivanathan Selvanayagam, aka Siva Selvan, Plaintiff, I have seized and taken in execution all the right, title, interest and equity of redemption of Daniel Sewell in and to:

47 Valonia Drive, Brampton ON L6V 4K1

All of which said right, title, interest and equity of redemption of Daniel Sewell, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario

1775 Blythe Road, Mississauga ON L5H 2C3

All of which said right, title, interest and equity of redemption of Sivanathan Selvanayagam, aka Siva Selvan, defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario

7755 Hurontario Street, Suite 100
Brampton ON L6W 4T6

All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.
MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater Payable at time of sale by successful bidder To be applied to purchase price Non-refundable Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE. Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price. Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

(142-P196)

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at Brampton Small Claims Court, Court file Number SC-03-010645-00, to me directed, against the real and personal property of Fillippo Tomasino, Guiseppa Tomasino, in and to:

860 Cardington Street, Mississauga ON

All of which said right, title, interest and equity of redemption of Fillippo Tomasino, Guiseppa Tomasino defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:
Deposit 10% of bid price or $1,000.00, whichever is greater Payable at time of sale by successful bidder To be applied to purchase price Non-refundable Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE. Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price. Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR CHATTELS, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

(142-P196)

UNDER AND BY VIRTUE OF a Writ of Seizure and Sale issued out of the Ontario Superior Court of Justice at Brampton Small Claims Court, Court file Number SC-03-010645-00, to me directed, against the real and personal property of Fillippo Tomasino, Guiseppa Tomasino, in and to:

860 Cardington Street, Mississauga ON

All of which said right, title, interest and equity of redemption of Fillippo Tomasino, Guiseppa Tomasino defendant in the said lands and tenements described above, I shall offer for sale by Public Auction subject to the conditions set out below at, 7755 Hurontario Street, in Brampton ON, on:

MONDAY, July 27, 2009 at 10:00 a.m.

CONDITIONS:
The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).
TERMS: Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR Chattels, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

SALE OF LANDS FOR TAX ARREARS

SALE OF LAND BY PUBLIC TENDER

THE CORPORATION OF THE TOWN OF KINGSVILLE

Take Notice that tenders are invited for the purchase of the land described below and will be received until 3:00 p.m. local time on 8 July 2009, at the Municipal Office, 2021 Division Road North, Kingsville, Ontario N9Y 2Y9.

The tenders will then be opened in public on the same day at 3:00 p.m. at the Municipal Office, 2021 Division Road North Kingsville, Ontario.

Property Description:
Roll No. 37 11 280 000 00750 0000, Chelsea Cres E/S, PIN 75185-0096(LT) RESERVED PL 1051 GOSFIELD SOUTH S/T GS15125, R421403, R971448, R1406413, R1473050, R1516692; KINGSVILLE, File No. 07-23 Minimum Tender Amount: $ 41,845.67

Tenders must be submitted in the prescribed form and must be accompanied by a deposit in the form of a money order or of a bank draft or cheque certified by a bank or trust corporation payable to the municipality (or board) and representing at least 20 per cent of the tender amount.

Except as follows, the municipality makes no representation regarding the title to or any other matter relating to the land to be sold. Responsibility for ascertaining these matters rests with the potential purchasers.

This sale is governed by the Municipal Act, 2001 and the Municipal Tax Sales Rules made under that Act. The successful purchaser will be required to pay the amount tendered plus accumulated taxes and the relevant land transfer tax.

The municipality has no obligation to provide vacant possession to the successful purchaser.

Note: G.S.T. may be payable by successful purchaser.

For further information regarding this sale and a copy of the prescribed form of tender visit www.kingsville.ca or contact:

Ms. Angela Lonsbery
Supervisor of Revenue
The Corporation of the Town of
Kingsville
2021 Division Road North
Kingsville, Ontario N9Y 2Y9
519-733-2305 Ext 233

SALE OF LAND BY PUBLIC TENDER

THE CORPORATION OF THE MUNICIPALITY OF CENTRAL ELGIN

TERMS: Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR Chattels, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.

Date: June 27, 2009

NOUR BOUDARGA
Sheriff, Regional Municipality of Peel
7755 Hurontario Street, Suite 100
BRAMPTON ON L6W 4T6

SALE OF LANDS FOR TAX ARREARS

SALE OF LAND BY PUBLIC TENDER

THE CORPORATION OF THE TOWN OF KINGSVILLE

Take Notice that tenders are invited for the purchase of the land described below and will be received until 3:00 p.m. local time on 8 July 2009, at the Municipal Office, 2021 Division Road North, Kingsville, Ontario N9Y 2Y9.

The tenders will then be opened in public on the same day at 3:00 p.m. at the Municipal Office, 2021 Division Road North Kingsville, Ontario.

Property Description:
Roll No. 37 11 280 000 00750 0000, Chelsea Cres E/S, PIN 75185-0096(LT) RESERVED PL 1051 GOSFIELD SOUTH S/T GS15125, R421403, R971448, R1406413, R1473050, R1516692; KINGSVILLE, File No. 07-23 Minimum Tender Amount: $ 41,845.67

Tenders must be submitted in the prescribed form and must be accompanied by a deposit in the form of a money order or of a bank draft or cheque certified by a bank or trust corporation payable to the municipality (or board) and representing at least 20 per cent of the tender amount.

Except as follows, the municipality makes no representation regarding the title to or any other matter relating to the land to be sold. Responsibility for ascertaining these matters rests with the potential purchasers.

This sale is governed by the Municipal Act, 2001 and the Municipal Tax Sales Rules made under that Act. The successful purchaser will be required to pay the amount tendered plus accumulated taxes and the relevant land transfer tax.

The municipality has no obligation to provide vacant possession to the successful purchaser.

Note: G.S.T. may be payable by successful purchaser.

For further information regarding this sale and a copy of the prescribed form of tender visit www.kingsville.ca or contact:

Ms. Angela Lonsbery
Supervisor of Revenue
The Corporation of the Town of
Kingsville
2021 Division Road North
Kingsville, Ontario N9Y 2Y9
519-733-2305 Ext 233

SALE OF LAND BY PUBLIC TENDER

THE CORPORATION OF THE MUNICIPALITY OF CENTRAL ELGIN

TERMS: Deposit 10% of bid price or $1,000.00, whichever is greater
Payable at time of sale by successful bidder
To be applied to purchase price
Non-refundable
Ten business days from date of sale to arrange financing and pay balance in full at SHERIFF/ENFORCEMENT OFFICE at 7755 Hurontario Street, Brampton Ontario
All payments in cash or by certified cheque made payable to the MINISTER OF FINANCE.
Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

NO EMPLOYEE OF THE MINISTRY OF THE ATTORNEY GENERAL MAY PURCHASE ANY GOODS OR Chattels, LANDS OR TENEMENTS EXPOSED FOR SALE BY A SHERIFF UNDER LEGAL PROCESS, EITHER DIRECTLY OR INDIRECTLY.
TAKE NOTICE that tenders are invited for the purchase of the land(s) described below and will be received until 3:00 p.m. local time on Monday, July 20th, 2009, at the Municipal Office, 450 Sunset Drive, St. Thomas, ON N5R 5V1.

The tenders will then be opened in public on the same day as soon as possible after 3:00 p.m., local time at the Municipal Office, 450 Sunset Drive, St. Thomas, ON N5R 5V1.

**Description of Lands:**

- **PIN 35256-0241**
  - Part Lot 3, Concession 1, Yarmouth, Municipality of Central Elgin, County of Elgin
  - Property known as 123 Brayside Street, Port Stanley, ON N5L 1A2
  - Minimum Tender Amount: $7,904.15

- **PIN 35273-0179**
  - Part Lot 19, Concession 11, Yarmouth, Municipality of Central Elgin, County of Elgin
  - Property known as 11538 Belmont Road, Belmont, ON N0L 1B0
  - Minimum Tender Amount: $47,928.53

- **PIN 35245-0280**
  - Part Lot 4, Concession 5, Yarmouth, Municipality of Central Elgin, County of Elgin
  - Property known as 6888 Sunset Road, St. Thomas, ON
  - Minimum Tender Amount: $9,605.54

- **PIN 35251-0151**
  - Part Lots 34 and 35, Plan 223, Port Stanley, Municipality of Central Elgin, County of Elgin
  - Property known as 415 Tower Heights, Port Stanley, ON N5L 1G2
  - Minimum Tender Amount: $31,819.88

Tenders must be submitted in the prescribed form and must be accompanied by a deposit in the form of a money order or of a bank draft or cheque certified by a bank or trust corporation payable to the municipality and representing at least 20 per cent of the tender amount.

Except as follows, the municipality makes no representation regarding the title to or any other matters relating to the land to be sold. Responsibility for ascertaining these matters rests with the potential purchasers.

This sale is governed by the Municipal Act, 2001 and the Municipal Tax Sales Rules made under that Act. The successful purchaser will be required to pay the amount tendered plus accumulated taxes and the relevant land transfer tax.

The municipality has no obligation to provide vacant possession to the successful purchaser.

For further information regarding this sale and a copy of the prescribed form of tender contact:

Brenda Crawford, Director of Finance/Treasurer
The Corporation of the Township of North Dumfries
1171 Greenfield Road
R.R. #4
Cambridge, Ontario N1R 5S5

(142-P201)

**MUNICIPAL ACT, 2001**

**SALE OF LAND BY PUBLIC TENDER**

**THE CORPORATION OF THE TOWNSHIP OF NORTH DUMFRIES**

TAKE NOTICE that tenders are invited for the purchase of the land(s) described below and will be received until 3:00 p.m. local time on July 22, 2009 at the Office of the Treasurer of The Corporation of the Township of North Dumfries.

The tenders will then be opened in public on the same day at 3:00 p.m. local time in the Council Chambers of the Township of North Dumfries, 1171 Greenfield Road, R. R. No. 4, Cambridge, Ontario N1R 5S5.

**Description of Lands:** Lot 2, Plan 1453 North Dumfries s/t Right in WS676135; s/t WS673836; s/t Execution 02-00688, if enforceable; s/t Execution 97-02247, if enforceable; North Dumfries (PIN: 03847-0100 (LT)). Assessment Roll No. 3001 020 006 16847 0000.

**Minimum Tender Amount:** $94,938.55

Tenders must be submitted in the prescribed form and must be accompanied by a deposit in the form of a money order or of a bank draft or cheque certified by a bank or trust corporation payable to the municipality and representing at least 20 per cent of the tender amount.

Except as follows, the municipality makes no representation regarding the title to or any other matters relating to the land to be sold. Responsibility for ascertaining these matters rests with the potential purchasers.

This sale is governed by the Municipal Act, 2001 and the Municipal Tax Sales Rules made under that Act. The successful purchaser will be required to pay the amount tendered plus accumulated taxes and the relevant land transfer tax.

The municipality has no obligation to provide vacant possession to the successful purchaser.

For further information regarding this sale and a copy of the prescribed form of tender contact:

Sharon Larmour, Treasurer
The Corporation of the Municipality of Central Elgin
450 Sunset Drive
St. Thomas, ON N5R 5V1
(519) 631-4860

(142-P200)
TAX RATES

1. (1) For the purposes of subsection 4 (1) of the Act, for land in a locality, the tax rate for the property classes set out in Column 1 of Table 1 is the rate set out opposite the property class in Column 2.

(2) For the purposes of subsection 4 (1) of the Act, for land not in a locality, the tax rate for the property classes set out in Column 1 of Table 2 is the rate set out opposite the property class in Column 2.

Tax rate, railway companies and power utilities

2. (1) The tax rate imposed on land described in paragraph 1 of subsection 5 (2) of the Act is $0.09 per acre.

(2) The tax rate imposed on land described in paragraph 2 of subsection 5 (2) of the Act is $2.05 per acre.

Prescribed power utilities

3. (1) A designated electricity utility, as defined in subsection 19.0.1 (5) of the Assessment Act, is prescribed as a power utility for the purposes of paragraph 2 of subsection 5 (2) of the Provincial Land Tax Act, 2006.

(2) The following corporations are prescribed as power utilities for the purposes of paragraph 2 of subsection 5 (2) of the Act:

   4. Inco Limited.
   5. NAV Canada.

Minimum annual tax

4. For the purposes of subsection 5 (3) of the Act, the minimum annual tax payable under the Act in respect of any land is $6.

Commencement

5. This Regulation comes into force on the day it is filed.

TABLE 1
TAX RATES FOR LAND IN A LOCALITY

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<tr>
<th>Property Class</th>
<th>Rate</th>
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<tbody>
<tr>
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<tr>
<td>Multi-residential Property Class</td>
<td>0.00169776</td>
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<tr>
<td>Farm Property Class</td>
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## TABLE 1
TAX RATES FOR LAND IN A LOCALITY

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<tr>
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## TABLE 2
TAX RATES FOR LAND NOT IN A LOCALITY

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Made by:

DWIGHT DOUGLAS DUNCAN  
Minister of Finance

Date made: June 9, 2009.

ONTARIO REGULATION 225/09  
made under the  
LOCAL ROADS BOARDS ACT  
Made: June 9, 2009  
Filed: June 10, 2009  
Published on e-Laws: June 11, 2009  
Printed in The Ontario Gazette: June 27, 2009

### TAX RATIOS

**Definitions**

1. In this Regulation,  
   “commercial property class” means the commercial property class prescribed under the Assessment Act;  
   “farm property class” means the farm property class prescribed under the Assessment Act;  
   “industrial property class” means the industrial property class prescribed under the Assessment Act;  
   “managed forest property class” means the managed forest property class prescribed under the Assessment Act;  
   “multi residential property class” means the multi residential property class prescribed under the Assessment Act;  
   “pipe line property class” means the pipe line property class prescribed under the Assessment Act.

**Tax ratios**

2. For the purposes of subsection 21 (8) of the Act, the tax ratios for a board of a local roads area set out in Table 1 are the following ratios for the following classes of property:

   1. For the commercial property class, the tax ratio is the ratio in the column entitled “Commercial Property Class” in the Table set out opposite the name of the local roads area.
2. For the farm property class, the tax ratio is the ratio in the column entitled “Farm Property Class” in the Table set out opposite the name of the local roads area.

3. For the industrial property class, the tax ratio is the ratio in the column entitled “Industrial Property Class” in the Table set out opposite the name of the local roads area.

4. For the managed forest property class, the tax ratio is the ratio in the column entitled “Managed Forest Property Class” in the Table set out opposite the name of the local roads area.

5. For the multi residential property class, the tax ratio is the ratio in the column entitled “Multi Residential Property Class” in the Table set out opposite the name of the local roads area.

6. For the pipe line property class, the tax ratio is the ratio in the column entitled “Pipe Line Property Class” in the Table set out opposite the name of the local roads area.

Commencement

3. This Regulation comes into force on the day it is filed.

TABLE 1
TAX RATIOS

<table>
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<tr>
<th>Local Roads Area</th>
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<th>Commercial Property Class</th>
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Made by:  

Dwight Douglas Duncan  
Minister of Finance

Date made: June 9, 2009.
ONTARIO REGULATION 226/09
made under the
NORTHERN SERVICES BOARDS ACT

Made: June 9, 2009
Filed: June 10, 2009
Published on e-Laws: June 11, 2009
Printed in The Ontario Gazette: June 27, 2009

RATE RATIOS

Definitions

1. In this Regulation,
   “commercial property class” means the commercial property class prescribed under the Assessment Act;
   “farm property class” means the farm property class prescribed under the Assessment Act;
   “industrial property class” means the industrial property class prescribed under the Assessment Act;
   “managed forest property class” means the managed forest property class prescribed under the Assessment Act;
   “pipe line property class” means the pipe line property class prescribed under the Assessment Act.

Rate ratios

2. For the purposes of subsection 23.1 (8) of the Act, the rate ratios for a Board set out in Table 1 are the following ratios
   for the following classes of property:

   1. For the commercial property class, the rate ratio is the ratio in the column entitled “Commercial Property Class” in the
      Table set out opposite the name of the Board.
   2. For the farm property class, the rate ratio is the ratio in the column entitled “Farm Property Class” in the Table set out
      opposite the name of the Board.
   3. For the industrial property class, the rate ratio is the ratio in the column entitled “Industrial Property Class” in the
      Table set out opposite the name of the Board.
   4. For the managed forest property class, the rate ratio is the ratio in the column entitled “Managed Forest Property
      Class” in the Table set out opposite the name of the Board.
   5. For the pipe line property class, the rate ratio is the ratio in the column entitled “Pipe Line Property Class” in the Table
      set out opposite the name of the Board.

Commencement

3. This Regulation comes into force on the day it is filed.

TABLE 1
RATE RATIOS

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Made by: DWIGHT DOUGLAS DUNCAN
Minister of Finance

Date made: June 9, 2009.
ONTARIO REGULATION 227/09
made under the
EDUCATION ACT
Made: June 9, 2009
Filed: June 10, 2009
Published on e-Laws: June 11, 2009
Printed in The Ontario Gazette: June 27, 2009

Amending O. Reg. 3/02
(Tax Relief in Unorganized Territory for 2001 and Subsequent Years)
Note: Ontario Regulation 3/02 has previously been amended. For the legislative history of the Regulation, see the Table of Consolidated Regulations – Detailed Legislative History at www.e-Laws.gov.on.ca.

1. Subsection 24 (1) of Ontario Regulation 3/02 is amended by striking out “the levying board” and substituting “the Minister of Finance”.

2. This Regulation comes into force on the day it is filed.

Made by:

DWIGHT DOUGLAS DUNCAN
Minister of Finance

Date made: June 9, 2009.

26/09

ONTARIO REGULATION 228/09
made under the
PROVINCIAL LAND TAX ACT
Made: June 9, 2009
Filed: June 10, 2009
Published on e-Laws: June 11, 2009
Printed in The Ontario Gazette: June 27, 2009

REVOKING VARIOUS REGULATIONS
Note: Ontario Regulation 439/98 has previously been amended. For the legislative history of the Regulation, see the Table of Consolidated Regulations – Detailed Legislative History at www.e-Laws.gov.on.ca.
Note: Ontario Regulations 493/98 and 295/00 have not previously been amended.

1. The following Regulations are revoked:
   1. Ontario Regulation 439/98.
   2. Ontario Regulation 493/98.
   3. Ontario Regulation 295/00.

2. This Regulation is deemed to have come into force on January 1, 2009.

Made by:

DWIGHT DOUGLAS DUNCAN
Minister of Finance

Date made: June 9, 2009.

26/09
ONTARIO REGULATION 229/09

made under the

PROVINCIAL LAND TAX ACT, 2006

Made: June 9, 2009
Filed: June 10, 2009
Published on e-Laws: June 11, 2009
Printed in The Ontario Gazette: June 27, 2009

GENERAL

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PART I
TAX COLLECTION MATTERS

Tax bills

1. (1) For the purposes of subsection 6 (1) of the Act, for the 2009 taxation year, the Minister shall send one tax bill.

(2) For the purposes of subsection 6 (1) of the Act, for the 2010 and subsequent taxation years, the Minister shall send two tax bills for each taxation year.

(3) For the 2010 and subsequent taxation years,

(a) the tax payable for the period specified in the first tax bill is the sum of,

   (i) 50 per cent of the total taxes levied, if any, under the Act for the previous taxation year,
   (ii) 50 per cent of the total taxes levied, if any, under the Education Act for the previous taxation year,
   (iii) 50 per cent of the total taxes levied, if any, under the Local Roads Boards Act for the previous taxation year,
   (iv) 50 percent of the total taxes levied, if any, under Part I of the Northern Services Boards Act for the previous taxation year, and
   (v) any other amount payable or collectible under the Act on the property, including unpaid property taxes, interest and penalties; and

(b) the tax payable for the period specified in the second tax bill is the sum of,

   (i) the total amount of property tax levied for the taxation year less the amount specified in the first tax bill for the year, and
(ii) any other amount payable or collectible under the Act on the property, including unpaid property taxes, interest and penalties.

(4) The amount of each tax bill is payable in two instalments. Each instalment is to be as close as practicable to 50 per cent of the amount of the tax bill.

(5) Despite subsections (2) to (4), if the total amount of property taxes payable for the previous taxation year did not exceed $100, the Minister shall send only one tax bill for the current taxation year for the full amount of property tax for the year.

Delivery of tax bill

2. (1) The Minister shall send a tax bill to the assessed owner’s last known address or, if the assessed owner has requested the Minister in writing to send the bill to another address, to that other address.

(2) A direction given under subsection (1) continues until it is revoked in writing by the assessed owner.

(3) Immediately after sending a tax bill, the Minister shall create a record of the date on which the tax bill was sent, and, in the absence of evidence to the contrary, the record is proof that the tax bill was sent on that date.

Errors

3. No defect, error or omission in the form or substance of a tax bill invalidates any proceedings for the recovery of the property taxes and other amounts specified in the tax bill.

Interest on unpaid tax

4. (1) For the purposes of subsection 7 (3) of the Act, if any property tax for a taxation year remains unpaid at the end of the year, interest in respect of the unpaid amount is payable on the first day of each month, commencing January 1 of the following year, until the property tax is paid.

(2) The amount of interest payable under subsection (1) on the first day of a month is determined by multiplying the amount of the property tax remaining unpaid at the end of the previous month by 1¼ per cent.

Penalty on unpaid tax

5. (1) For the purposes of subsection 7 (4) of the Act, the amount of the penalty in respect of an instalment of property tax that was not paid on or before the day it was due is calculated as follows:

1. Multiply 1¼ per cent by the amount of the instalment that is on account of property tax and that was not paid on or before the day specified in the tax bill as the day it was due.

2. Determine the amount of the instalment that is on account of property tax that continues to remain unpaid at the end of each month that is in the year to which the instalment of property tax applies.

3. Multiply each monthly amount determined under paragraph 2 by 1¼ per cent.

4. Add the amounts calculated under paragraph 3.

5. Add the amounts calculated under paragraphs 1 and 4 to determine the amount of the penalty with respect to the unpaid instalment of property tax.

(2) If only one tax bill is sent to an assessed owner for a taxation year pursuant to subsection 1 (5), subsection (1) applies, with necessary modifications, if the property tax is not paid on or before the day specified in the tax bill.

Costs relating to forfeiture

6. For the purposes of subsection 7 (5) of the Act, if the Minister takes any steps under section 15 of this Regulation relating to the forfeiture of land for unpaid property taxes, the prescribed amount relating to the costs of forfeiture is $250.

Order of application of amounts collected

7. Amounts collected on account of property taxes and other amounts that are payable under another Act but collected under the Provincial Land Tax Act, 2006 shall be applied as follows:

1. Firstly, to penalties and interest payable in respect of property taxes, in the order in which the penalties and interest became payable.

2. Secondly, to property taxes, in the order in which the property taxes became due and payable or, if all the types of property tax became due and payable at the same time, in the following order:

   i. Taxes imposed under the Local Roads Board Act.

   ii. Taxes, fees, charges and any other amounts imposed under the Northern Services Boards Act.

   iii. Taxes imposed under the Education Act.
iv. Taxes, fees, charges and any other amounts imposed under any other Act except the *Provincial Land Tax Act*, 2006.


**Application for apportionment of tax**

8. An application referred to in section 11 of the Act for an apportionment must be made in a form approved by the Minister on or before February 28 of the year following the taxation year in respect of which the application is made.

**PART II  
REBATES, DEFERRALS, REFUNDS, ETC.**

**Application for cancellation, etc., of tax**

9. (1) An application referred to in section 8 of the Act for a rebate, deferral, refund or cancellation of property tax levied on land must be made in a form approved by the Minister on or before February 28 of the year following the taxation year in respect of which the application is made.

(2) The applicant may appeal the decision of the Minister to the Board within 90 days after the date of the Minister’s notice of decision by filing a notice of appeal with the registrar of the board.

(3) The written notice of the Minister’s decision under subsection 8 (3) of the Act must specify the time period in which the applicant may appeal the Minister’s decision.

(4) If the Minister fails to make a decision by September 30 of the year following the year to which the application relates, the applicant may appeal to the Board by October 21 of that year by filing a notice of appeal with the registrar of the board.

**TAX DEFERRAL FOR LOW-INCOME SENIORS OR DISABLED PERSONS**

10. (1) In this section,

“spouse” means a person,

(a) to whom the person is married, or

(b) with whom the person is living outside marriage in a conjugal relationship, if the two persons,

(i) have cohabited for at least one year,

(ii) are together the parents of a child, or

(iii) have together entered into a cohabitation agreement under section 53 of the *Family Law Act*;

“tax increase” means, in respect of a taxation year, the amount by which, because of a general reassessment, the amount of taxes imposed under the Act or the *Provincial Land Tax Act* and under Part IX of the *Education Act* on the property for a taxation year exceeds the amount of taxes imposed under those Acts for the previous year.

(2) The assessed owner of land in the residential property class is entitled to a deferral of tax for a taxation year ending after December 31, 2008 if,

(a) the tax increase for the taxation year is at least $50;

(b) the assessed owner or the assessed owner’s spouse occupies the property as their principal residence on January 1 of the taxation year;

(c) the assessed owner or the assessed owner’s spouse is, at any time during the taxation year,

(i) a person who is 65 years of age or older and who receives a supplement under Part II of the *Old Age Security Act* (Canada), or

(ii) a person who receives income support under the *Ontario Disability Support Program Act, 1997*;

(d) the assessed owner or the assessed owner’s spouse was assessed as the owner of the property on the assessment roll for the previous year; and

(e) an application for the deferral, together with sufficient documentation to establish entitlement to the deferral, is filed with the Minister in accordance with subsection 9 (1).

(3) The amount of the tax deferral is the amount of the tax increase for the taxation year.

(4) Despite subsection (3), the amount of the tax deferral for a taxation year shall not exceed the amount by which 75 per cent of the assessed value of the property exceeds the total amount of taxes deferred in previous years under this section or under Ontario Regulation 3/02 (Tax Relief in Unorganized Territory for 2001 and Subsequent Years) made under the *Education Act.*
(5) All amounts deferred under this section and under Ontario Regulation 3/02 become due,
(a) upon the death of the assessed owner, except as otherwise provided in subsection (6);
(b) upon the transfer of the property; or
(c) on February 28 of the year following the first year for which the assessed owner is not entitled to a deferral of taxes, subject to subsections (7) and (8).

(6) If the assessed owner dies but the assessed owner’s spouse is still alive, the amounts that are deferred are not due as long as,
(a) the spouse is alive;
(b) the property is the spouse’s principal residence; and
(c) the property is not transferred, other than to the spouse.

(7) If the assessed owner’s spouse dies and, but for the spouse’s death, the assessed owner would be entitled to a deferral of taxes if an application was made in accordance with clause (2) (e), the amounts that are deferred are not due as long as,
(a) the assessed owner is alive;
(b) the property is the assessed owner’s principal residence; and
(c) the property is not transferred.

(8) If the assessed owner would have been entitled to a deferral of taxes in the taxation year if an application had been made in accordance with clause (2) (e), but an application was not made, the amounts already deferred are not due if the owner gives to the Minister by February 28 of the year following the taxation year:
1. A written application to continue the deferral of the amounts already deferred.
2. Sufficient documentation to establish entitlement to a deferral of taxes for the taxation year.

(9) Section 12 of the Act applies, with necessary modifications, with respect to the collection of taxes deferred under this section.

Rebate to eligible charity

11. (1) In this section, “eligible charity” means a registered charity as defined in subsection 248 (1) of the Income Tax Act (Canada) that has a valid registration number issued by the Canada Revenue Agency.

(2) An eligible charity is entitled to a rebate of taxes imposed under the Act and Part IX of the Education Act for the 2009 and subsequent taxation years on property the charity occupies if,
(a) the property is in the commercial property class or the industrial property class; and
(b) an application for the rebate, together with sufficient documentation to establish entitlement to the rebate is filed with the Minister in accordance with subsection 9 (1).

(3) The amount of the rebate to which an eligible charity is entitled for a year under this section is 40 per cent of the taxes paid by the eligible charity for the year under the Act and under Part IX of the Education Act on the property it occupies.

(4) The following rules apply with respect to a rebate under this section:
1. The Minister shall pay one-half of the rebate for a taxation year to the eligible charity within 60 days after receipt of the charity’s application for the rebate and shall pay the balance of the rebate within 120 days after receipt of the application.
2. The rebate shall be divided between the taxes paid under the Act and the taxes paid under Part IX of the Education Act in the same proportion as the taxes imposed are divided between the Act and Part IX of the Education Act.

Rebate on vacant land

12. (1) A building or structure on property that is classified in one of the commercial classes or industrial classes is eligible property for the purposes of section 13 for a period of time if,
(a) the period of time is at least 90 consecutive days; and
(b) no portion of the building or structure was used at any time in the period of time.
(2) A portion of a building on property that is classified in one of the commercial classes is eligible property for the purposes of section 13 for a period of time if the period of time is at least 90 consecutive days and throughout the period of time,

(a) the portion of the building was not used and was clearly delineated or separated by physical barriers from the portion of the building that was used; and

(b) the portion of the building,
   (i) was capable of being leased for immediate occupation,
   (ii) was capable of being leased but not for immediate occupation because it was in need of or undergoing repairs or renovations or was under construction, or
   (iii) was unfit for occupation.

(3) A portion of a building on property that is classified in one of the industrial classes is eligible property for the purposes of section 13 for a period of time if,

(a) the period of time is at least 90 consecutive days; and

(b) throughout the period of time, the portion of the building was not used and was clearly delineated or separated by physical barriers from the portion of the building that was used.

(4) The following rules apply for the purposes of subsections (1), (2) and (3):

1. A reference to a period of at least 90 consecutive days shall be read as a reference to a period of at least 89 consecutive days if the period includes all of February.

2. The following, in the absence of other activity, does not constitute the use of a building or structure or a portion of a building:
   i. Construction, repairs or renovations of the building, structure or portion of the building.
   ii. The heating, cooling, lighting or cleaning of the building, structure or portion of the building.
   iii. The presence of fixtures.

(5) Despite subsections (1), (2) and (3), a building, structure or portion of a building is not eligible property for the purposes of section 13 for a period of time if,

(a) it is used for commercial or industrial activity on a seasonal basis;

(b) it is leased to a tenant who is in possession of the leasehold interest throughout the period of time; or

(c) it is included in a subclass for vacant land under subsection 8 (1) of the Assessment Act throughout the period of time.

(6) Despite subsections (1) and (2), a building or structure or portion of a building is not eligible property for the purposes of section 13 if it is in the resort condominium property class.

(7) If a portion of property is classified on the assessment roll in any of the commercial classes and another portion of the property is classified in any of the industrial classes, the portion classified in the commercial classes shall be deemed to be one property and the portion classified in the industrial classes shall be deemed to be another property for the purposes of section 13.

Amount of rebate

13. (1) In this section, “base property” means, in respect of an eligible property for a taxation year, the real property whose assessment on the roll returned under the Assessment Act for taxation in the taxation year includes the eligible property, excluding any portion of the real property,

(a) that is exempt from taxes under the Act or the Education Act,

(b) that is not included in the same class of real property for the taxation year under the Assessment Act as the eligible property, or

(c) that is included in a subclass for excess land under subsection 8 (1) of the Assessment Act.

(2) Upon application in accordance with subsection 9 (1) and section 15, the assessed owner of eligible property is entitled to a rebate under this section for a taxation year in the following amount:

1. If the property is in any of the commercial classes, the rebate is equal to 30 per cent of the taxes applicable to the eligible property for the taxation year.
2. If the property is in any of the industrial classes, 35 per cent of the taxes applicable to the eligible property for the taxation year.

(3) The amount of taxes for a taxation year that is applicable to an eligible property is determined as follows:
1. Take the value of the eligible property for the taxation year as determined by the assessment corporation.
2. Determine the percentage that the value of the eligible property is of the assessed value of the base property for the taxation year.
3. Multiply the percentage determined under paragraph 2 by the sum of,
   i. the taxes imposed under the Act for the base property for the taxation year, and
   ii. the taxes imposed under Part IX of the Education Act for the base property for the taxation year.
4. Determine the percentage that the number of days in the taxation year that the property was an eligible property is of the total number of days in the year.
5. Multiply the percentage determined under paragraph 4 by the product determined under paragraph 3.

(4) Despite subsection (3), if the period of at least 90 consecutive days during which the property or portion of the property was an eligible property commences after October 3 in the previous taxation year, the amount of taxes applicable to the eligible property for the taxation year is determined for the purposes of subsection (3) by adding the following amounts:
1. The amount of taxes that would be determined under subsection (3) for the previous taxation year if the only period in that year during which the property or portion of the property was an eligible property was the period after October 3 during which the building or structure or the portion of the building was an eligible property.
2. The amount of taxes that would be determined under subsection (3) for the taxation year in respect of the period in the year during which the building or structure or the portion of the building was an eligible property.

Recalculation of rebate

14. (1) The Minister shall recalculate the amount of a rebate payable under section 13 in respect of an eligible property if the taxes are reduced under section 8 of the Act or if the assessment for the property changes as a result of,
   (a) a settlement under section 39.1 of the Assessment Act;
   (b) an appeal under section 40 of the Assessment Act; or
   (c) an application under section 46 of the Assessment Act.

(2) If the Minister pays or credits to an assessed owner a rebate in an amount that is greater than the amount determined under a recalculation under subsection (1), the Minister may recover the excess amount as if it were tax collectible under the Act.

Deadline extension

15. If the assessment corporation assesses a property during a taxation year under section 33 of the Assessment Act in respect of either of the two previous taxation years, the deadline for making an application under section 13 of this Regulation for that previous taxation year is extended to the day that is 90 days after the day the assessment is mailed to the assessed owner under section 35 of that Act.

Commencement

16. This Regulation comes into force on the day it is filed.

Made by:

Dwight Douglas Duncan
Minister of Finance

Date made: June 9, 2009.

26/09
ONTARIO REGULATION 230/09

made under the

ONTARIO PLANNING AND DEVELOPMENT ACT, 1994

Made: June 11, 2009
Filed: June 11, 2009
Published on e-Laws: June 12, 2009
Printed in The Ontario Gazette: June 27, 2009

Amending O. Reg. 482/73
(County of Halton (now The Regional Municipality of Halton), City of Burlington)

Note: Ontario Regulation 482/73 has previously been amended. Those amendments are listed in the Table of Unconsolidated and Unrevoked Regulations at www.e-Laws.gov.on.ca.

1. Subparagraph 1 iv of subsection 2 (2) of Ontario Regulation 482/73 is amended by adding the following sub-subparagraph:

P. That parcel of land in the City of Burlington (formerly in the Township of East Flamborough) in The Regional Municipality of Halton located in Lot 13 in Concession 1 and being Lots 93, 94, 95, 96, 97 and 98 on Registered Plan 648, registered in the Land Registry Office for the Registry Division of Halton (No. 20), save and except:

1. Part 1 on Reference Plan 20R-7806, and
2. Those parts of lots 93, 94, and 95 on Registered Plan 648 described as:
   Commencing at the northwest angle of Lot Number 93;
   Thence southwesterly along the division line between Lots numbers 92 and 93, Plan 648, 25 feet;
   Thence southeasterly 115 feet 8 inches more or less;
   Thence north 28 degrees, 51 minutes and 30 seconds east, 25.32 feet to the northeasterly angle of Lot Number 95;
   Thence northwesterly 119.78 feet more or less to the place of beginning,
and identified as Property Identifier Number 07189-0014(LT).

2. This Regulation comes into force on the day it is filed.

Made by:

JIM WATSON
Regional Director
Municipal Services Office – Central
Ministry of Municipal Affairs and Housing

Date made: June 11, 2009.

26/09
ONTARIO REGULATION 231/09
made under the
ONTARIO PLANNING AND DEVELOPMENT ACT, 1994
Made: June 11, 2009
Filed: June 12, 2009
Published on e-Laws: June 15, 2009
Printed in The Ontario Gazette: June 27, 2009

Amending O. Reg. 481/73
(County of Halton (now part of the regional municipalities of Halton and Peel), Town of Oakville (now part of the towns of Halton Hills, Milton, Oakville and the City of Mississauga))

Note: Ontario Regulation 481/73 has previously been amended. Those amendments are listed in the Table of Unconsolidated and Unrevoked Regulations at www.e-Laws.gov.on.ca.

1. Subparagraph 1 iv of subsection 2 (2) of Ontario Regulation 481/73 is amended by adding the following sub-subparagraph:

5. Those lands being part of Lot 12, in Concession II (Trafalgar), North of Dundas Street identified as Property Identifier Number 24930-0064 (LT), registered in the Land Registry Office for the Land Titles Division of Halton (No. 20) and further described as follows:

Commencing at an iron pipe planted in the southeasterly limit of said Lot Number 12, being the northwesterly limit of the road allowance between Concessions 1 and 2, distant 223.05 feet measured south 38 degrees west therealong from the most easterly angle of said Lot 12;

Thence south 38 degrees west continuing along said southeasterly limit of Lot 12, 430 feet to an iron pipe planted;

Thence north 44 degrees 47 minutes 30 seconds west 743.40 feet along a post and wire fence to an iron pipe planted;

Thence north 37 degrees 20 minutes east along a post and wire fence 430.65 feet to an iron post planted;

Thence south 44 degrees 47 minutes 30 seconds east 748.40 feet to the place of beginning, containing by admeasurement 7.305 acres being the same more or less.

2. This Regulation comes into force on the day it is filed.

Made by:

JIM WATSON
Regional Director
Municipal Services Office – Central
Ministry of Municipal Affairs and Housing

Date made: June 11, 2009.

26/09

NOTE: Consolidated regulations and various legislative tables pertaining to regulations can be found on the e-Laws website (www.e-Laws.gov.on.ca).

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