

AGENDA

THE ATLANTIC CANADA REGIONAL COUNCIL
OF CARPENTERS, MILLWRIGHTS & ALLIED WORKERS
EMPLOYEE LIFE AND HEALTH TRUST FUND

MEETING OF THE BOARD OF TRUSTEES

DATE: WEDNESDAY, JANUARY 14, 2026

TIME: 8:30 A.M.

PLACE: LOCAL 83
MAIN BOARDROOM
1000 SACKVILLE DR.
LOWER SACKVILLE, NS

Guests:

Mr. Steven Weisman, UBCJA	9:00am
Mr. Michael Sanford, Eckler	9:00am
Messrs. Rick Harnum and David Harnum, BMO (presented Pension as well meeting)	10:30am

1. CALL TO ORDER AND CONFLICT OF INTEREST

2. CONSIDERATION OF & CHANGES/NEW BUSINESS TO ADD TO THE AGENDA

3. RECORD OF TRUSTEE ATTENDANCE

A) Management Trustee Vacancy/Appointment

4. MINUTES FROM PREVIOUS MEETINGS (motion & signatures required)

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B) October 15, 2025 – Regular Meeting (to follow)	

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H)	UBC Unified Benefits Plan – Update <i>Mr. Steve Wesiman, UBCJA</i>	
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10. OTHER NEW BUSINESS**11. NEXT MEETING DATES**

A)	Trustee Meeting Schedule 2026 (discussion)
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12. ADJOURNMENT

ACRC ELHT TRUSTEES		SERVICE PROVIDERS	
UNION	MANAGEMENT	MANION	UBCJA
<input type="checkbox"/> Debbie Romero	<input type="checkbox"/> Ken Dean	<input type="checkbox"/> Mike Neheli	<input type="checkbox"/> Steven Weisman
<input type="checkbox"/> James Dawson	<input type="checkbox"/> Bronwyn Dunphy	<input type="checkbox"/> Ron Smitko	
<input type="checkbox"/> Jeff Richardson	<input type="checkbox"/> Durck DeWinter		
<input type="checkbox"/> Noel Wall	<input type="checkbox"/> Ray Phillippe		
<input type="checkbox"/> Colin Porter	<input type="checkbox"/> George Dalton	<input type="checkbox"/> W.J. (Bill) Luedey	<input type="checkbox"/> Michael Sanford
<input type="checkbox"/> Mike Noseworthy	<input type="checkbox"/> Matthew Mallam	<input type="checkbox"/> Tim Foster	<input type="checkbox"/> Domenic Barbiero
<input type="checkbox"/> Joe Wilson	<input type="checkbox"/> Kyle MacDonald		
<input type="checkbox"/> Jody Sewell			
<input type="checkbox"/> Johnny Peddle			
		LCI	ECKLER

MINUTES OF MEETING
ACRC EMPLOYEE LIFE AND HEALTH TRUST
JUNE 10, 2025, AT 8:30 A.M.
LOCAL 83 BOARDROOM, 1000 SACKVILLE DRIVE, LOWER SACKVILLE, NS

Purpose of Meeting:

- 1.0 CALL TO ORDER AND CONFLICT OF INTEREST**
- 2.0 CONSIDERATION OF & CHANGES/NEW BUSINESS TO ADD TO THE AGENDA**
- 3.0 RECORD OF TRUSTEE ATTENDANCE**
- 4.0 MINUTES FROM PREVIOUS MEETINGS**

- December 9, 2024 – Regular Meeting
- June 19, 2024 – Special Called Meeting

5.0 BUSINESS ARISING FROM PREVIOUS MEETING

- A) Administration Update
- B) Update from Local Manion Administrator (verbal)
- C) Unaudited Financial Statements as at March 31, 2025 (information)
- D) Claims Experience Report as at April 30, 2025
- E) Loss Ratio Report as at April 30, 2025
- F) Ozempic Utilization Update as of April 30, 2025
 - i. Mounjaro Approval and Update (verbal)
- G) Governance Policy Review – Status Update and Discussion on Committees
- H) ELHT Funding Policy (review existing Reserve Policy/Criteria)
- I) ELHT Investment Consultant Consideration (discussion)
- J) International Foundation – 2025 Education Conferences
- K) Updated Waiver of Premium Listing from Medavie
 - i. Medavie Claims Paid Update as of April 30, 2025
- L) Manion Administration Agreement Renewal
 - i. Amendment No. 1 to the Administration Agreement (info)
- M) Prescription Drug Coverage
 - i. Product Listings Agreement (PLA) (Handout)

6.0 DELINQUENCY MATTERS

- A) Delinquency List
- B) Accounts Receivable Report

7.0 SERVICE PROVIDER UPDATE

- A) Membershealth – Update as of May 31, 2025 (information)
 - ii. Eligibility Review for Addiction Services through Membershealth

8.0 INVESTMENT MATTERS

- A) BMO Investment Performance Review as of April 30, 2025 – Addressed at Pension Meeting on June 11, 2025
- B) Co-operators – Addenda Capital Private Wealth Presentation

9.0 ANNUAL ITEMS

- A) Draft Audited Financial Statements as at Dec. 31, 2024
 - i. Report to the Trustees – Communication of Audit Strategy and Results
 - ii. Engagement and Representation Letters (handout; signatures required)
- B) Appointment of Auditor for 2025 Calendar Year (verbal & motion required)

10.0 NEW BUSINESS

- A) Empire Life Stop Loss Policy Renewal – July 1, 2025 to June 30, 2026 (motion required)
- B) AIG Out of Province Insurance Policy Renewal – June 1, 2025 to May 30, 2026 (motion required)
 - i. AIG Policy Amendment Rider No. 4
- C) Zurich AD&D Insurance Policy – July 1, 2025 to July 1, 2026 (motion required)
- D) Industrial Alliance Amendment No. 1 effective January 1, 2025 (motion required)
- E) Rules for Disability Credits/Plan Eligibility
- F) Vivanta 2024 Participation Award Letter (information)
- G) Manion Communiques: (information)
 - i. Dated January 2025 re: Pension & Benefits Statistics 2023 vs. 2025
 - ii. Dated February 2025 re: Canada Health Act – Public Health Clans to Cover Primary Care by Nurse Practitioners and Midwives as of April 2026
 - iii. Dated February 2025 re: Annual Increase to Provincial and Territorial Dental Fee Guides
- H) Manion 2024 Annual Report Card
- I) Manion Q1 2025 Newsletter
- J) myManion Update (verbal)
- K) EmployerConnect Portal for Employers Update (verbal)

11.0 OTHER NEW BUSINESS

12.0 NEXT MEETING DATES

- A) Trustee Meeting Schedule 2025 (discussion)

13.0 ADJOURNMENT

This meeting of the ACRC Employee Life and Health Trustees was held at 1000 Sackville Drive, Lower Sackville, NS at 8:30 a.m. on June 10, 2025. A quorum was present; attendance included the following:

Attendance		Dates of Meetings		
		Dec 9, 2024	June 10, 2025	
Trustees	Debbie Romero (Chair)	Y	Y	
	James Dawson	Y	Y	
	George Dalton	Y	Y	
	Ken Dean	N	Y	
	Jeff Richardson	Y	Y	
	Ray Phillippo	Y	Y	
	Colin Porter	Y	Y	
	Matthew Mallam	Y	N	
	Noel Wall	Y	Y	
	Joe Wilson	Y	Y	
	Jody Sewell	Y	Y	
	Mike Noseworthy	Y	Y	
	Kyle MacDonald	N	N	
	Durck DeWinter	Y	N	
	Bronwyn Dunphy	Y	N	
	Jeremy Tucker	Y		
	John Peddle	Y	Y	

Invited Guests:

Manion Wilkins & Associates: Mike Neheli, Ron Smitko, Felicity Song

Luedey Consultants Inc. W.J. (Bill) Luedey; Tim Foster

Pink Larkin Ron Pink

Co-operators Dan MacDonald; Devon Forshner

Addenda Capital Wealth Glen Brown; Yannick Simoneau

Grant Thornton Chris Trenaman

BMO Rick Harnum; David Harnum

The meeting was chaired by Debbie Romero.

Minutes for the meeting of June 10, 2024, were taken by Tim Foster of Luedey Consultants Inc.

1.0 CALL TO ORDER AND CONFLICT OF INTEREST

The meeting was called to order at 8:30 AM.

Upon review of the agenda, there were no conflicts of interest to declare.

2.0 CONSIDERATION OF AGENDA AND NEW BUSINESS ITEMS TO BE ADDED TO AGENDA

Motion # 1: It was moved by George Dalton that the agenda of the June 10, 2025, ELHT Trustee meeting be approved as circulated.

Seconded: Colin Porter

Vote: Unanimous – Motion Carried

3.0 RECORD OF TRUSTEE ATTENDANCE

The record of Trustee attendance was included for reference. No errors or omissions were noted.

4.0 MINUTES FROM PREVIOUS MEETINGS (MOTION & SIGNATURES REQUIRED)

- December 9, 2024, Minutes of the Regular Meeting

Motion # 2: It was moved by Joe Wilson that the minutes of December 9, 2024, ACRC ELHT Trustee meeting be approved as circulated.

Seconded: George Dalton

Vote: Unanimous – Motion Carried

- January 22, 2025 – Special Called Meeting

Motion # 3: It was moved by Joe Wilson that the minutes of the January 22, 2025 Special Meeting be approved as circulated.

Seconded: George Dalton

Vote: Unanimous – Motion Carried

5.0 BUSINESS ARISING FROM PREVIOUS MEETING

A) Administration Update

Mr. Ron Smitko presented the administration update to May 31, 2025. He discussed highlights of the report.

- There were 4,609 members in benefit as of May 2025. Participation is down from 4,959 in January 2025.
- Mr. Smitko commented that the majority of self-payments are now being received by electronic methods including pre-authorized debit and credit card.
- Members are using online options for claims, including 3,334 claims online and 4,069 photo claims.
- There were 2,848 member logins through the Manion site/portal.

- Following review of the report, Mr. Neheli pointed out that there are approximately 4,600 members in benefit as of May 2025, however, only 3,891 of those members are working and contributing to the plan. There was no further discussion.

B) Update from Local Manion Administrator (verbal)

Mr. Smitko provided an additional update on member interactions with their staff member in the ACRC office. He notes there are numerous calls from members looking to understand the two month offset from the month hours are worked to the premium month these hours pay for. In other words, they thought they would come into benefit sooner. Other common questions are on the topic of declined claims.

A new item was raised for discussion regarding the recent plan design changes implementing the new plan design and new self-pay / hour bank rules earlier in 2025. Some of the Trustees have noticed that Members do not yet fully understand the changes and there are still questions about the communication that was released. This has required clarification and many of the questions come through the council offices, not through Manion.

Service by Manion staff was discussed including concerns related to language barriers and hours of operation. The Trustees would prefer that Manion's hours of operation align with the ACRC's hours of operations, however, this is not the case. Mr. Smitko and Mr. Neheli accepted this feedback and advised they will follow up with their staff on the service issues which were raised.

Action Item: Mr. Smitko, Mr. Neheli to address service issues and hours of operation; follow up with the Chair regarding potential resolution.

C) Unaudited Financial Statements as at March 31, 2025 (information)

Unaudited financial statements as of March 31, 2025, were presented by Mr. Smitko. He noted the net assets available for benefits have increased slightly to \$29.8 million as of March 31, 2025, compared to \$29.6 million the previous year. The members' hour bank balances have also increased slightly to \$10.6 million as of March 31, 2025, compared to \$10.4 million the previous year.

On review of the Silo balances, it was noted that the CB Carpenters silo is showing a deficit position, however this has been addressed with Mr. Joe Wilson and funds have been transferred to the Trust.

The Marine Carpenters silo is a concern presently, with a deficit of (\$30,229) and growing. During discussion on the matter, it was confirmed that the Trustees' intention and expectation is that the Marine Carpenters group must pay their deficit and increase contributions to cover the full cost of the plan. Currently, their costs are approximately \$530 per member per month and their deficit is being funded by the construction locals. A notice will be sent by Manion to the Marine Carpenters group to advise that their contributions will be increasing to \$530 per month if they wish to continue participation in the ACRC ELHT plan.

Motion # 4: *It was moved by Ken Dean that a notice be issued by Manion to the Marine Carpenters on behalf of the Trustees. Such notice to advise that the outstanding silo deficit is to be paid and their required contribution rate will be increasing to \$530 per member per month.*

Seconded: *Joe Wilson*

Vote: *Unanimous – Motion Carried*

Action Item: *Mr. Smitko to arrange for notice to be released to Marine Carpenters confirming new monthly contribution requirement of \$530 per member and requirement for deficit to be paid. Effective date to be confirmed by Manion.*

Mr. Smitko resumed the review of the financials and moved on the income statement. Income was \$5 million for the period ending March 31, 2025, down from \$5.8 million the previous year. This change is mainly due to lower investment gains in the current period. Expenses have increased to \$6.5 million for the period ending March 31, 2025, compared to \$6.3 million the previous period. The change in net assets available for benefits resulted in a loss of \$1.5 million as of March 31, 2025. There was no further discussion on the unaudited financial statements.

Motion # 5: *It was moved by Colin Porter that the unaudited financial statements as of March 31, 2025, be accepted as presented, subject to audit verification.*

Seconded *George Dalton*

Vote *Unanimous – Motion Carried*

D) Claims Experience Report as at April 30, 2025

Mr. Smitko presented the claims experience report to April 30, 2025. He notes the recent plan design changes were implemented as of March 1, 2025, therefore it is too early to try to predict any impact on the claims experience. However, he notes that claims in the most recent two months appear to have levelled off and the trend is estimated around 2%. While this is a positive initial sign, it is difficult to determine yet how much of an impact the changes will have on experience.

On the topic of the plan design changes, it was noted that the new combined massage therapy and chiropractic maximum of \$500 has caused some confusion among members.

E) Loss Ratio Report as at April 30, 2025

The loss ratio report was included for review and acknowledged. There was no further discussion.

F) Ozempic Utilization Update as of April 30, 2025

Ozempic utilization was discussed. Year to date claims for this drug and similar appear to be trending lower than the previous year. Mr. Smitko also pointed out that generic versions are expected to be available in the coming months. This should reduce costs for the drug.

G) Governance Policy Review – Status Update and Discussion on Committees
It was acknowledged that the governance policy review is outstanding and remains an action item to be completed in 2025.

H) ELHT Funding Policy (review existing Reserve Policy/Criteria)
The current funding policy requires review – this was acknowledged and will be part of the governance review.

I) ELHT Investment Consultant Consideration (discussion)
There is currently no investment consultant engaged by the Trustees for the ELHT investments. Mr. Rick Harnum has proposed that he could provide this service and it is also the purpose of inviting the Co-operators to the meeting to present.
Action item: For further review, consider alternatives to appoint investment consultant for the ELHT investments.

J) International Foundation – 2025 Education Conferences
The conference schedule was discussed and noted that the annual Canadian IF conference that had been scheduled in San Diego, CA was cancelled and moved to Vancouver. This change occurred because of low registration for conferences in the U.S. No action required at this time, Trustees planning to attend the conference should request registration through Manion.

K) Updated Waiver of Premium Listing from Medavie
The waiver of premium listing was received from Medavie Blue Cross and provided for the Trustees' review. It was noted this does not include members who are disabled but have not applied for or were declined for waiver of premium.
i. Medavie Claims Paid Update as of April 30, 2025
Enclosed for information, the Medavie Blue Cross premium and claims history is provided for the period January 2025 to April 2025.

L) Manion Administration Agreement Renewal
i. Amendment No. 1 to the Administration Agreement (info)
The Manion Administration was updated and signed effective July 1, 2024. The fees are guaranteed until December 31, 2026. A copy of the updated fee schedule is enclosed for information.

M) Prescription Drug Coverage

i. Product Listings Agreement (PLA) (Handout)

A verbal update was provided by Mr. Smitko on the PLA rebates. He notes that express scripts is providing expanded access to new agreements which should provide additional savings on high cost drugs. Currently, the greatest savings are related to savings for Remicade and Stelara.

6.0 DELINQUENCY MATTERS

A) Delinquency List

The delinquency list was included for review. Mr. Smitko points out that the list has grown since the last review. This list also includes some companies which have merged into other groups. Following discussion, it was agreed that Mr. Smitko will arrange for Manion's team to work with ACRC staff to clean up the delinquency reports.

B) Accounts Receivable Report

The Accounts Receivable Report is included for information. No further discussion.

7.0 SERVICE PROVIDER UPDATE

A) Membershealth – Update as of May 31, 2025 (information)

Mr. Smitko provided an update on the MembersHealth utilization. The report shows that utilization is at 14.1% based on 1,416 total contacts and 4,465 registered members. Further breakdown is provided by province and appointment type.

i. Eligibility Review for Addiction Services through Membershealth

There was further discussion on the topic of the substance use program. There are currently 6 members receiving addiction treatment – these members are being supported with funds from the silos. As a result, the program is only available to members of the Locals which have a silo balance in the ELHT. The current process is to go through the business rep then this is raised to the Business Manager. It was agreed that guidelines are needed for eligibility – Mr. Smitko advised that Manion can help develop these rules.

ACTION ITEM: Mr. Smitko to research proposed wording for SURP eligibility rules.

8.0 INVESTMENT MATTERS

A) BMO Investment Performance Review as of April 30, 2025 – Addressed at Pension Meeting on June 11, 2025

Messrs Rick and David Harnum joined to present the investment update on the BMO investment portfolio. The presentation took place at the June 11, 2025, Pension Trustee meeting.

Mr. Rick Harnum reviewed the investment statements which show there is \$12.1 million in the trust investments as of April 30, 2025. The current value is estimated at \$12.4 million. Since inception with BMO, Mr. Harnum notes the original investment was \$10 million and the Trust has now earned \$2.4 million in returns. Since inception, the average return is 7.55%.

Mr. Harnum discussed ELHT funds held by Manulife. He has proposed that the Trustees transfer the ELHT funds to BMO to be managed his team. Mr. Harnum was thanked for his presentation and advised that the Trustees will be considering options for investment consulting services.

B) Co-operators – Addenda Capital Private Wealth Presentation

Messrs Dan MacDonald, Devon Forshner, Yannick Simoneau and Glen Brown joined the meeting to present to the Trustees. After introducing the team, Mr. Brown explained he is the head of the private wealth division, Addenda Capital. Mr. Simoneau is a portfolio manager with Addenda, Mr. Forshner is a group benefit and retirement consultant with the Co-operators and Mr. MacDonald is a financial planner with Co-operators.

Mr. MacDonald discussed the history with ACRC, noting the group is the longest standing group Home and Auto client of the Co-operators – he thanked the Trustees for this. He advised the Co-operators also offers investment services that could be of interest to the Trustees for their ELHT investments. He explained the local team would consist of himself and Mr. Forshner.

Mr. Glen Brown presented on Addenda's background and strategy. The firm is 97% owned by the Co-operators with the remaining 3% owned by employees. If the Trustees partner with the firm, the relationship would be with the private wealth team.

Mr. Yannick Simoneau presented next on the investment strategy. He provided various examples of portfolios currently being managed by the Addenda team, including examples of a conservative portfolio and a balanced fund portfolio. In total, the organization manages \$41 billion in private wealth. Mr. Simoneau also showed historical performance of their funds versus the benchmarks, noting strong performance in various areas including fixed income and commercial office space. On the topic of real estate, he explained they are not invested in large office spaces in downtown cores, their buildings are on the periphery, less exposed to events such as Covid 19 that have resulted in high vacancy of downtown office buildings.

The fee structure was discussed. They are offering a graded schedule and fees drop as the investment increases. Fees go from 0.9% for the first \$2 million invested and step down to a low of 0.25% on the portion of the investment funds over \$10 million. He notes these fees are “all-in.”

If the Trustees are interested in investing, the Addenda team could provide a customized recommendation for an investment from the ELHT fund.

Mr. MacDonald offered some final comments at the conclusion of the presentation. He explained that Co-operators invests in communities and discussed the investments they have made in the local community and donations made.

Following the departure of the Addenda/Co-operators team, it was discussed that this group presents an alternative to consider for investing the ELHT funds currently held by Manulife.

Action Item: For ongoing consideration to invest ELHT funds, consideration of Addenda Capital / Co-operators.

9.0 ANNUAL ITEMS

A) Draft Audited Financial Statements as at Dec. 31, 2024

i. Report to the Trustees – Communication of Audit Strategy and Results

Mr. Chris Trenaman joined to present the ELHT audit as of December 31, 2024. Beginning with the auditor's report, he confirmed the financial statements are substantially complete, pending review and approval by the Trustees. He also confirmed the T3 return is completed and was filed for the year ended December 31, 2024; there were no taxes owing.

Mr. Trenaman discussed audit risks, including potential for fraud. He confirmed that there were no known instances of fraud discovered during the audit. He also paused to ask the Trustees if there were any known fraudulent activity, to which the Trustees confirmed there were none. This led to a follow up question on the topic of fraudulent claims by members. Mr. Neheli confirmed there was a reported instance of fraudulent claims activity whereby a member submitted fraudulent claims but was caught and is currently in the process of repaying claims. It was acknowledged that this type of fraud is not uncommon with group benefit plans and there are controls in place to catch fraudulent claims submitted by members. Mr. Trenaman noted that internal fraud would be of more significant concern and there were no reported issues.

The financial statements were subsequently reviewed. Beginning with the Balance Sheet, the assets are consistent year over year. The total assets were \$33.9 million as of December 31, 2024, compared to \$34.4 million at December 31, 2023. Investments assets increased during the year however cash held for operations declined.

Mr. Trenaman noted the Mortgage receivable and loan receivable continue to decline as payments are received on schedule.

The Trust ended the year December 31, 2024, with net assets available for benefits of \$31.3 million up from \$30.2 million the previous year.

The hour bank grew from \$10.5 million as of December 31, 2023, to \$11.1 million as of December 31, 2024. The surplus as of December 31, 2024, is \$20.2 million.

Mr. Trenaman moved on the income statement. He notes revenue is up for the year ended December 31, 2024, to \$25.5 million compared to \$25.1 million the previous year. This increase is primarily due to investment earnings, which were \$2.9 million in 2024 compared to \$2.3 million the previous year. Contributions are down slightly to \$19.8 million compared to \$20.6 million the previous year.

Expenses for the year ended December 31, 2024, were \$24.3 million which included \$20.4 million for benefit payments. Benefit payments were \$17.5 million the previous year.

Following conclusion of Mr. Trenaman's presentation, the audited financial statements were approved as presented.

Motion # 6: It was moved by Jody Sewell that the audited ACRC ELHT financial statements as of December 31, 2024, be approved as presented.

Seconded *Ken Dean*

Vote *Unanimous – Motion Carried*

- ii. Engagement and Representation Letters (handout; signatures required)

Mr. Trenaman arranged for signature of the engagement and representation letters. There was no discussion.

- B) Appointment of Auditor for 2025 Calendar Year (verbal & motion required)

Following a brief discussion on the matter, the Trustees approved Doane Grant Thornton as the auditor for the year ending December 31, 2025.

Motion # 7: It was moved by Joe Wilson that Doane Grant Thornton be appointed as the auditor for the ACRC ELHT Fund for the year ending December 31, 2025.

Seconded *Ray Phillippe*

Vote *Unanimous – Motion Carried*

10.0 NEW BUSINESS

- C) Empire Life Stop Loss Policy Renewal – July 1, 2025 to June 30, 2026 (motion required)

The stop loss renewal was presented by Mr. Ron Smitko. This program is arranged through Empire Life and includes the \$50,000 per certificate stop loss insurance. Effective July 1, 2025, the premium is increasing from \$9.34 to \$12.94 per member per month. The plan is projected to pay \$833,195 in premiums for next year at the renewal rate. During the previous claims experience period, there were more than \$800,000 in stop-loss claims insured by Empire Life compared to approximately \$575,000 of paid premium. It was explained therefore that the increase in premium is a result of the claims experience.

AIG requested a 5% increase in the renewal rate.

Motion # 8: *It was moved by Colin Porter that Empire Life Stop-Loss renewal be approved effective July 1, 2025, at a rate of \$12.94 per member per month.*

Seconded *Ken Dean*

Vote *Unanimous – Motion Carried*

D) AIG Out of Province Insurance Policy Renewal – June 1, 2025 to May 30, 2026 (motion required)

AIG requested a 5% increase for the year effective June 1, 2025, resulting in a premium rate increase from \$3.21 per member to \$3.37 per member per month. Following a brief discussion, the renewal was accepted as proposed.

Motion # 9: *It was moved by James Dawson that the AIG renewal for Out of Province Travel Insurance be accepted as proposed at a rate of \$3.37 per member per month, effective June 1, 2025.*

Seconded *George Dalton*

Vote *Unanimous – Motion Carried*

i. AIG Policy Amendment Rider No. 4

The policy amendment rider is included for information purposes and reflects the new premium rate of \$3.37 per member per month.

E) Zurich AD&D Insurance Policy – July 1, 2025 to July 1, 2026 (motion required)

Motion # 10: *It was moved by Colin Porter that Basic AD&D renewal be accepted as proposed by Zurich at a rate of \$0.026 per \$1,000 of coverage, effective July 1, 2025.*

Seconded *Ken Dean*

Vote *Unanimous – Motion Carried*

F) Industrial Alliance Amendment No. 1 effective January 1, 2025 (motion required)

An amendment from Industrial Alliance is enclosed reflecting the renewal rate effective January 1, 2025, to be \$0.97 per \$1,000 of coverage for the critical illness benefit.

Motion # 11: *It was moved by Mike Noseworthy that the January 1, 2025, renewal rate of \$0.97 per \$1,000 of coverage be approved as presented.*

Seconded *George Dalton*

Vote *Unanimous – Motion Carried*

G) Rules for Disability Credits/Plan Eligibility

Self-pay rules for disabled members were discussed. An email dated April 29, 2025, from Ron Smitko was included for reference. Members who are disabled can currently self-pay for 24 months under the current plan rules. Considering the recent self-pay changes to limit self-pay duration to 12 months, further discussion is required to confirm if disabled members will be limited to 12 months. Under the new rules, members receive 6 months of coverage at a subsidized rate then the subsequent 6 month period is full cost. It was acknowledged that terminating disabled members from coverage may cause hardship and those on approved waiver of premium with the life insurance carrier will be permitted to self-pay to the earlier of age 65, retirement or the end of their waiver of premium claim.

Motion # 12: It was moved by James Dawson that disabled members on approved waiver of premium with the life insurance carrier be permitted to self-pay according to the regular self-pay rules for the first 12 months, thereafter, only members on approved waiver of premium will be permitted to continue self-paying at 100% of the cost of benefits, to the earlier of age 65, retirement or the end of their waiver of premium claim, subject to the eligibility requirements of the plan.

Seconded *Ray Phillippe*

Vote *Unanimous – Motion Carried*

Action Item: Manion to arrange for the topic of self-pay for disabled members to be included in the next communication.

H) Vivanta 2024 Participation Award Letter (information)

The participation award from the Atlantic Canada healthcare coalition society from Vivanta was received and was \$79,593 for 2024. The award was acknowledged by the Trustees. No action required.

I) Manion Communiques: (information)

The enclosed communiques were provided for reference and were the subject of a brief discussion. No action required.

i. Dated January 2025 re: Pension & Benefits Statistics 2023 vs. 2025

ii. Dated February 2025 re: Canada Health Act – Public Health Clans to Cover Primary Care by Nurse Practitioners and Midwives as of April 2026

iii. Dated February 2025 re: Annual Increase to Provincial and Territorial Dental Fee Guides

J) Manion 2024 Annual Report Card

Mr. Smitko presented the Manion report card which provides statistics on their claims and administration activity during the 2024 calendar year. He

highlighted upcoming enhancements to the portal which will enhance the member experience. The presentation was provided as a general update for information purposes.

K) Manion Q1 2025 Newsletter

The Q1 2025 newsletter was included for review by the Trustees. No further discussion on the topic.

L) myManion Update (verbal)

Due to time constraints, there was a brief acknowledgement of updates on the myManion portal, no further discussion.

M) EmployerConnect Portal for Employers Update (verbal)

Due to time constraints, there was a brief acknowledgement of updates on the EmployerConnect portal, no further discussion.

N) NEW ITEM – Further discussion took place on the options for moving investment funds. It was agreed that a follow up call should be arranged to discuss options for the ELHT.

Action Item: Call to be scheduled for follow up discussion on ELHT investment alternatives.

11.0 OTHER NEW BUSINESS

A. Mr. Jody Sewell raised a new business matter concerning complaints received from his members. He has heard of members being cut off from self-pay according to the new self-pay rules (i.e., 12 month limit), however, they were self-paying prior to the implementation of the new rules. At previous Trustee meetings it was agreed that members who started self-paying before the March 1, 2025, changes were implemented would be permitted to self-pay for a full 24 month period as per the previous rules. There are three known instances of this occurring where members were advised to retire in order to maintain coverage. This situation was acknowledged as a potential mistake and will be researched to discover any errors and correct them. The December 9, 2024, minutes were reviewed and it was confirmed that members should be grandfathered under the previous self-pay arrangement if they were self-paying before March 2025.

Action Item: Messrs. Neheli and Smitko to research self-pay issue, correct any errors and report back to the Trustees.

B. Mr. Colin Porter raised a question about the plan costs. Currently he is going through collective bargaining and looking for guidance on what the monthly drawdown rate should be to cover the cost of benefits. Based on current costs, and using the current hourly rate, the draw down will be about \$420 per month for active members. The target rate for negotiations should be \$3 per hour. This information will be used for ongoing discussions and negotiations.

12.0 NEXT MEETING DATES

- O) Trustee Meeting Schedule 2025 (discussion)

Potential dates for the next Trustee meeting will be circulated via poll; date to be confirmed for the next meeting.

13.0 ADJOURNMENT

The meeting adjourned at 2:50 P.M.

Motion # 13: It was moved by Colin to adjourn the meeting at TIME

Seconded George Dalton

Vote Unanimous – Motion Carried

- Minutes approved as presented.
- Minutes approved with the following changes:

Trustee

Trustee

Date

Date



MANION

MANION Semi-Annual Reporting Administrative Update

Prepared for the Board of Trustees of the ACRC ELHT Trust Fund

Reporting Period: August 1, 2025 to December 31, 2025

Eligibility Statistics	Coverage Months				
	Aug	Sep	Oct	Nov	Dec
<u>In benefit</u> (coverage month) including self-paying members	4,820	4,782	4,854	4,881	4,853
Active	4,004	3,986	4,068	4,105	4,097
Retired	708	703	707	703	700
Suspended	37	23	12	10	4
Other (includes Survivors)	71	70	67	63	52
Self-Paying (coverage month)					
Active	179	182	174	179	183
Retired	614	613	611	609	609
Suspended	2	2	0	0	0
Other (includes Survivors)	34	33	32	29	22
Working Members (work month)	3,971	3,946	4,067	4,070	4,064
New Members (added during)	114	102	149	86	371
Welfare Plan Enrolment/Change cards processed (during month of)	67	140	162	137	115
Pension Plan Enrolment/Change cards processed (during month of)	34	111	85	64	49

Subsidies Management

Subsidy Type	Description	Members Subsidized
Deceased	Spouses of deceased members.	39
SILO	Cape Breton SILO subsidies	466

Enrolment Data Verifications

Currently in benefit with an invalid address on file (list attached)	395
In Benefit Members, no Life Insurance Beneficiary on file (list attached)	705
Missing Enrolment – but not enrolled (list attached)	165

Self-Payments Processed

Bill Payment Service (Internet)	691
Credit Card	1,289
Pre-Authorized Debit	3,422
Total	5,402

Late Self Pays

Our standard practice is to accept self-payments up to 30 days late without question. Payments made that are more than 30 days late are returned unless they are approved on an exception basis by an authorized Union representative. There are five late self-payments for this reporting period.

Certificate #	Employee Name	Status	Received Date
U87051133	CAISSIE, MAXIME M	Active	2025-09-12
U72914590	SCOTT, JAMES	Retired	2025-11-04
U34144452	HICKEY, JOHN	Active	2025-11-25
U52307196	ZWICKER, KEVIN MERRILL	Retired	2025-07-15
U84137335	MUSA, ALFONSO	Active	2025-10-21

Digital First

Direct Deposit Usage Summary

Month	Total Payments Issued	Direct Deposit Payment Issued	% Of Payments that were Direct Deposit
Aug-25	2,351	2,035	87%
Sep-25	2,416	2,125	88%
Oct-25	2,618	2,385	91%
Nov-25	2,834	2,485	88%
Dec-25	2,560	2,279	89%

Claim Submission

Online claims	1,822
Photo claims	2,649

MyManion Statistics

Member Login	Web/Mobile	2,443
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Message Centre Read Rate

Member Termination Notices	35.7%
Dependent Termination Notices	73.7%
Reinstatements or New in Benefit	39.7%
Self-Pay Notices	32.0%

Self Service	
Proof Uploads	289
COB Updates	52
Authorized Contacts	182
Communication Preferences	597

Special Projects

N/A

Currently in benefit, enrolled with missing or bad address:

Certificate #	Employee Name	Last Worked	Address
U41917428	HENDERSON, ROBIN	202009	164 FIRE ROUTE 18 , HAVELOCK, NB, AOL 1Z0
U85889719	VALDEZ-GUTIERREZ, EDGAR C	202511	40 STONE ROAD , RIVERVIEW, NB, E1B 2E2
MACRC00160	TAYLOR, WILSON		GENERAL DELIVERY , BLACK DUCK COVE, NL, A0K 1M0
U10803265	CLARKE, MALCOLM		PO BOX 996 , SPANIARDS BAY, NL, A0A 3X0
U79974933	HICKS, ROGER		PO BOX 33 , DURRELL, NL, A0G 1Y0
MACRC05377	KILEY, KEVIN R		5676 Highway 7 , Head of Chezzetcook, NS, B0J2L0
U60003013	VIDAL, REMY		26-A NEW COVE RD , ST JOHN'S, NL, A1A 2B8
MACRC02360	GILLINGHAM, EUGENE M		160 MOUNTAIN AVENS CRES , FORT MCMURRAY, AB, T9K 0J6
MACRC04251	WHITE, JOHN		PO BOX 646 TWILLINGATE , 00000, NL, A0G 4M0
U53037773	ABBOTT, CHRISTOPHER B		53 WATSON ST , ST JOHNS, NL, A1A 3J7
CACRC00510	HOWSE, ROY		BOX 133 , HILLVIEW, NL, A0E 2E0
U63477920	SHEPPARD, BLAINE E		25 WINDFALL CRESCENT , CONCEPTION BAY SOUTH, NL, A1W 4V3
MACRC05571	GOUDIE, SHELDON		82A PORTUGAL COVE ROAD , ST. JOHN'S, NL, A1B 2M7
U21167991	BOONE, ERIC		144 PRINCE WILLIAM WAY , BARRIE, ON, L4M 0E2
U52565623	DAVIS, LORNE		PO BOX 257 , GLOVERTOWN, NL, A0G 2L0
U73716407	RUBIA, JUSTIN	202402	11A TRANS CANADA HWY , ST. JUDE'S, NL, A8A 3A2
U81275237	JONES, TERRY	201810	40 GARDEN RD. , DEERLAKE, NL, A8A 1K6
U52694918	REGULAR, GARY E		PO BOX 104 , SOUTH DILDO, NL, A0B 1R0
U17859115	HUNTER, FRED		BOX 1955, STATION B , HAPPY VALLEY-GOOSE B, NL, A0P 1E0
U89790488	COOPER, LARRY		P.O. BOX 801 , WABUSH, NL, A0R 1B0
U79788880	HUNT, MICHAEL B		300 AVALON, APT.4 , LABRADOR CITY, NL, A2V 1K6
U82476355	ROSE, CHRISTOPHER A		22 RUTLEDGE CRESCENT , ST. JOHN'S, NL, A1A 3J6
MACRC04684	WOODS, M		PO BOX 173 , CAPE ST RAY, NL, A0N 1E0
U63290003	SMITH, JAMIE C	202511	5 BRAEMONT CRT , MIDDLE SACKVILLE, NS, B4E 3A1
U41155431	STRICKLAND, FABIAN		148 HARMSWORTH DRIVE , GRAND FALLS-WINDSOR, NL, A2A 2Y8
U87984319	RYAN, JOANN M		201 OLD PETTY HR RD , ST. JOHN'S, NL, A1G 1R4
U37237454	HOYLE, GORDON L		2956 CRESSIDA CR , VICTORIA, BC, V9B 5W7
MAC0001200	FRIZZELL, JAMES		PO BOX 43 , SHALLOWAY COVE, NL, A0G 4A0
U88742555	MCLEAN, KELLY M		4016 HARNE LAKE DRIVE , LABRADOR CITY, NL, A2V 2R9
CACRC00320	MACPHERSON, WILLIAM A		1575 POINT EDWARD HWY , EDWARDSVILLE, NS, B2A 4S5
MACRC06958	SAUCIER, DONALD R		2449 AUTUMN HILL CRES , GLOUCESTER, ON, K1B 4M6
U63398301	FRASER, JEFF R		R. R. # 2 , RIVER JOHN, NS, B0K 1N0
U32993710	DART, BRIAN		50 EVERWILLOW PARK SW , CALGARY, AB, T2Y 5C6
U23497540	BARTER, PETE D		RR 1 ANTIGONISH CO , ANTIGONISH, NS, B2G 2K8
MACRC02058	SIMMS, STANLEY ROSS		R.R. #1 , LARRYS RIVER, NS, B0H 1T0
U60433876	PONEE, SID		RR 1 EAST BAY , LOCHLOMOND, NS, B0A 1H0
MACRC02174	TEED, ELEANOR ETTA		RR 3 , TRURO, NS, B2N 5B2
U63701612	PERRY, ROGER A		P.O. BOX 1191 36 HURON RD., APT 1, MITCHELL, ON, N0K 1N0
U70462983	BARKHOUSE, LEONARD		RR 1 , SCOTCH VILLAGE, NS, B0N 2G0
U33686801	RAMSAY, ERIC BLAINE	202405	1-33 GREEN WOOD DRIVE , SUMMERSIDE, PE, C1N 6E4
U88380312	SMITH, GARY S		73 WITHROD DR , HALIFAX, NS, B3N 1B4
U41479165	PETITPAS, CASPER W		#306 9930-100 AVE, FORT SASKATCHEWAN, AB, T8L 4P3
U11352283	STONE, DANNY J		5429 INGLIS ST APT 99 , HALIFAX, NS, B3H 1J6
U34090006	CHISHOLM, DERRICK F		4030 HIGHWAY 7 PORTERS LAKE, PORTERS LAKE, NS, B3E 1E5
U37762135	DOIRON, DANIEL R		17-6970 10TH AVE. , MONTREAL, QC, H2A 3A9
U41869782	MACINTYRE, STEPHEN S		691 GEORGE ST , SYDNEY, NS, B1P 1L2
U83892482	FRY, KEVIN J		48 CRESCENT ST , SYDNEY MINES, NS, B1V 2P3
U67541829	MACINTYRE, IAN M		11A NORTHVIEW , ANTIGONISH, NS, B2G 1C9

U52272299	MACDONALD, BERNARD		58 GLEN ROY ROAD RR 1 , ST ANDREW'S, NS, B0H 1X0
U52581705	BARRY, THOMAS		3002 HIGHWAY 7 , LAKE ECHO, NS, B3E 1A7
U52116953	DIXON, BILLDAVID B		243 GLENWOOD DR , TRURO, NS, B2N 1P8
U42196556	RHYNO, ROSS A		530 THORNE STREET , LWR SACKVILLE, NS, B4E 1P7
U52288381	ANTHONY, MICHAEL WAYNE	202008	10 RILEY LANE , NEWPORT STN, NS, B0N 2T0
MACRC04122	GLOADE, GORDON ANTHONY		PO BOX 913 , TRURO, NS, B2N 5C5
MACRC04677	MUISE, BRIAN B		14 FIRST STREET , LR SACKVILLE, NS, B4E 1S8
U72454179	KUHN, TREVOR D		6265 NORTH STREET , HALIFAX, NS, B3L 1P4
U82463185	BRUNET, PATRICK D		5706 SOUTH STREET APT 3, HALIFAX, NS, B3H 1S4
U22707461	WESTHAVER, EDWARD		144 OLD SAMBRO ROAD , HALIFAX, NS, B3R 1R3
U12901885	MATTHEWS, CHRISTOPHER L		R R # 1 , GRAND ANSE, NS, B0E 1B0
U73045331	MACDOUGALL, JAMES		6 ROODE COURT , DARTMOUTH, NS, B2W 6J9
MACRC05797	JOLLMORE, GERRY T		RR 2 , RIVER JOHN, NS, B0K 1N0
U72827428	POLSTRA, BOB		84 HILLSIDE AVE , LOWER SACKVILLE, NS, B4C 1W7
MACRC05383	MURPHY, KEVIN K		363 YORK ST , GLACE BAY, NS, B1A 2M9
U32786099	INCE, MICHAEL		72 ACADIAN AVE , STELLARTON, NS, B0K 1S0
U57187968	MANTHORNE, MARK D	202503	302 - 1101 COLE HARBOUR RD , DARTMOUTH, NS, B2V 0B7
U73588560	CAMERON, JAMIE J		647 RIVER JOHN RD , TATAMAGOUCHE, NS, B0K 1V0
U32806230	PETTIPAS, LLOYD	202510	RR#2 , LARRY'S RIVER, NS, B0H 1T0
U63602872	SYNARD, CLARENCE C		41 BRADORIAN DR , DARTMOUTH, NS, B2W 6G6
U56800523	ORLIK, JAMES C		495 TRURO HIGHTS APT. # 6, TRURO, NS, B2N 5A9
MACRC06208	BELLEVEAU, COLIN		BOX 4 , BELLIVEAU COVE, NS, B0W 1J0
U89149967	MACLEAN, RONALD G		30 NELSON DR , LWR SACKVILLE, NS, B4C 1Z7
U83503007	MURRAY, DAVID JASON	202511	101 TRANSOM DRIVE , HALIFAX, NS, B3M 4T6
U23507832	SPENCER, ADAM A		47 1/2 WEST VICTORIA , AMHERST, NS, B4H 1C5
U88881684	GABRIEL, STAN	201909	10 EAGLE POINT DRIVE , RINES CREEK, NS, B0N 2H0
U53525682	BRUCE, GEORGE E		22 MARIE STREET APT 11 , NEW GLASGOW, NS, B2H 5H3
U13532275	WEIR, PAUL T		5314 PROSPECT RD APT 1 , KENTVILLE, NS, B4N 4K1
U53533080	FRAIZER, JASON J		GENERAL DELIVERY , LARRY'S RIVER, NS, B0H 1T0
U58344496	DECOSTE, KEITH	202511	PO BOX 28 , MONASTERY, NS, B0H 1W0
U74733352	FARRAR, CHRISTOPHER		6 APPLE ST , DARTMOUTH, NS, B2W 4W2
U59330034	MACDONALD, MIKE R		562 EAST UNIACKE RD SITE 8 BOX 6, MOUNT UNIACKE, NS, B0N 1Z0
U63547714	VANDENHEMEL, JASON		4 CAXTON CLOSE APT 205, HALIFAX, NS, B3M 4K9
U33551573	BOGGS, KEVIN A		34 FREDERICK AVE. APT 204, HALIFAX, NS, B3N 2K6
U57722217	HARTLING, SHANNON J		18 GORDON CRT , LWR SACKVILLE, NS, B4E 1W6
U14529530	MACKENZIE, GEORGE R	202502	11186 South Pugwash , Pugwash, NS, B0K 1M1
U65646334	LANDRY, SYLVAIN		96 CHARTERSVILLE RD. , DIEPPE, NB, E1A 1K1
MACRC07881	BOUTILIER, CALVIN L		RR 2 14 MCCORMICK LANE , EASTERN PASSAGE, NS, B3G 1A3
U51672171	MCONIE, SHAWN		5 HARLETON CRESCENT APT 9, HALIFAX, NS, B3M 3M9
U23716890	WATSON, JASON L		215 MARTIN GLENN WAY N/E , CALGARY, AB, T3J 3L1
U43762239	GARRISON, CRAIG	202510	5163 HWY 10 , NEW GERMANY, NS, B0R 1E0
U51578210	BOUDREAU, PATRICK		RR 2 PORT FELIX , LARRY'S RIVER, NS, B0H 1T0
U77970835	BOWMAN, GERALD (ADAM)	201811	2458 GOTTINGEN STREET, APT. 2 , HALIFAX, NS, B3K 3B9
U65461603	VLADOVIC, EDUARD		15 WILDWOOD BLVD , DARTMOUTH, NS, B2W 2L7
U11849021	CANTON, PAUL K		General Delivery , TULITA, NT, X0E 0K0
U31077658	TORRAVILLE, TODD T		37-10 JOSEPH YOUNG DRIV , DARTMOUTH, NS, B3A 4V7
MACRC05784	PINKSEN, BARRY E		44 DAWSON DR , PASADENA, ON, A0L 1K0
U69345974	PETITE, DWAYNE		35 BELL'S , ST. JOHN'S, NL, A1B 2K8
U40394158	MACNUTT, BRUCE		44 CAMPBELL RD. BOX 3, TATAMAGOUCHE, NS, B0K 1V0
U11780695	MURRAY, JOHN K		RR 3 , MERIGOMISH, NS, B0K 1G0
U11947777	BRADBURY, CAROL ANN	202511	PO BOX 147 , Brigus, NL, A0A 1K0
U73918232	THOMPSON, PAUL G		71 SWANTON ST , DARTMOUTH, NS, B2W 2C7
U52943218	NEIL, STEPHEN	202504	PO BOX 60 232 CONCEPTION BAY HWY, SPANIARDS BAY, NL, A0A 3X0

U57692532	JAMIESON, ANDREW J		152 BRAEMAR DRIVE , SYDNEY, NS, B1R 1V9
U48332893	BUCHANAN, RYAN R		51 EAGLE POINT DRIVE , WINDSOR JUNCTION, NS, B2T 1K1
U38907801	FRASER, MATTHEW W		5238 DUFFUS ST , HALIFAX, NS, B3K 3J6
U68377091	ALCORN, NICHOLAS	201903	59 CRAIGBURN DRIVE , DARTMOUTH, NS, B2X 3E6
U53335739	BARNEY, PIOUS D	202301	5 LEO DR , STEPHENVILLE, NL, A2N 0C5
U82827887	BENNETT, KYLE	202511	UNIT 3 - 5525 ARTILLERY PLACE , HALIFAX, NS, B3J 1J2
U52426060	BLANCHARD, DAVID		3 SARAH CRES , DARTMOUTH, NS, B2W 4Z2
U83763367	BOISVERT, BENOIT	202511	19 TELEX LANE , DIEPPE, NB, E1A 8H5
U27129130	BRENNAN, JUSTIN		16 EXMOUTH ST , ST. JOHN'S, NL, A1B 2E2
U54824096	BUCKLEY, TERENCE P	202510	116 ROBIN HOOD LANE , QUISPAMSIS, NB, E2E 1G1
U31301788	BURNETT, DAVID P	201912	6 Northumberland Ave 2, Saint John, NB, E2J 2L3
U89638097	CARROLL-ROLO, KAITLIN	201802	523 TAMARACK DR. , LABRADOR CITY, NL, A2V 2K2
U17443290	CASEY, DOUGLAS		1537 ST MARGARETS BAY RD , LAKESIDE, NS, B3T 1A9
U89917713	CASHIN, DENNIS J	202303	3C LAHEY ROAD , DARTMOUTH, NS, B3A 3Z8
U83744418	CHRISTIAN, TREVOR D	202511	18 BIRCHWOOD PLACE , SAINT JOHN, NB, E2M 5G5
U84773704	CLARKE, DANIEL M	202302	30 CHAMEAU CRES , DARTMOUTH, NS, B2W 4X4
U28121763	CLARKE, SHELBY	202401	150 SOUTHFORK RD , LEDUC, AB, T9E 1E2
U82357647	COLLICUTT, MATTHEW	202511	72 Highway 14 , Robinson's corner, NS, B0G 1G0
U88133276	COOPER, ANDREW	201811	PO BOX 1074 , Turner Valley, AB, T0L 2A0
U74028409	COOPER, JAMIE	201806	45 EARL CRT , PORTERS LAKE, NS, B3E 1H8 4162 HWY 215 RR#1 NEWPORT , LOWER BURLINGTON, NS, B0N 2R0
U48207065	COX, GARY		
U50771196	CRAWFORD, GEORGE C	202506	317 NORTHFIELD AVE , MINTO, NB, E4B 3T8
U78716041	CRITCH, WALTER	202309	89 Seymours Rd PO BOX 338, Spaniards bay, NL, A0A 3X0
U45595333	CROCKER, NEIL W	202411	13 Pleasant Street , Corner Brook, NL, A2H 5G9
U62839007	EFFORD, CARL		182 HODGEWATERLINE , MAKINSONS, NL, A0A 2X0
U63733614	ELLIS, IAN	201808	80 TERRA NOVA DRIVE , CLARENTEVILLE, NL, A5A 0A9
U69119683	FOLLETT, CHRISTOPHER		128 PARK AVENUE , MOUNT PEARL, NL, A1N 1K2
U77509707	FOUGERE, MICHAEL		1633 ASHDALE RD. , MOUNT UNIACKLE, NS, B0N 1Z0
U42182382	FOWLLOW, EDDIE	202505	P. O. BOX 420 52 BARENEED RD , SPANIARDS BAY, NL, A0A 1X0
U17948296	FURLONG, CHRISTOPHER S	202511	103 QUEENS RIDGE RD , CLARENTEON, NB, E5K 4E9
U16429520	GARDNER, JOEL A	202511	829 SISSON SETTLEMENT RD , BURRTS CORNER, NB, E6L 1Y9
U78338888	HURLEY, PATRICK T.J	202508	155 Cranston Ave , Saint John, NB, E2K 3N3
U27500932	HYNES, RYNE	202511	23A BEAUGART AVE , PARADISE, NL, A1L 4C4
U81891185	LAKE, TYLER		8205 HWY 215 , NEWPORT, NS, B0N 2A0
U67596134	LAMEY, BRANDON		10 JOSEPH YOUNG ST APT 24, DARTMOUTH, NS, B3A 4V7
U80959287	LAROCQUE, TED A	202511	771 BAY ST , SAINT JOHN, NB, E2M 7L6
U27333847	LAVERY, CHARLIE R	202509	6561 LONDON STREET , HALIFAX, NS, B3L 1X7
U85927452	LEARNING, VANCE	201811	49 POTTLE STREET , HAPPY VALLEY-GOOSE BAY, NL, A0P 1E0
U65486784	LESSARD, JOEL		6B LEARNING STREET, PO BOX2280 STN. B, HAPPY VALLEY-GOOSE BAY, NL, A0P 1E0
U50535349	LOSIER, WILFRED		186 PETTINGILL RD. , QUISPAMSIS, NB, E2E 2V6
U26478478	LUNDRIGAN, ALLAN JOSEPH JAMES	201807	PO BOX 71 SITE 18 483 MAIN RD, BURIN, NL, A0E 1E0
U32495512	MACKAY, SHANE N	202511	67 RUSAGONIS ROAD , WAASIS, NB, E3B 8W4
U86622370	MACLEOD, PHILLP	202006	975A WILLOW STREET , TRURO, NS, B2N 6N8
U88044152	MACLEOD, ROBERT K	202511	18 EDGEVIEW CRT , STRATFORD, PE, C1B 0H8
U87900445	MACPHERSON, LEWIS	202110	PO BOX 12 STN MAIN 53 QUEEN STREET, DARTMOUTH, NS, B2Y 3Y2
U80279057	MANNING, DEXTER	202511	6 MARBLE AVENUE , PARADISE, NL, A1L 0T3
U80018903	MARTEL, BRETT A	202511	8304 WEST BAY HWY , SAMPSONVILLE, NS, B0E 3B0
U66537914	MCNEILL, DONALD CLAYTON	202408	2044 GOTTINGEN ST , HALIFAX, NS, B3K 3A9
U28777633	MICHEL, MARY-ADELE		P. O. BOX 221 , NORTH WEST RIVER, NL, A0P 1M0
U86018865	MONK, JASON A	202307	8683 HWY 7 , SMITH SETTLEMENT, NS, B0J 2L0
U66292944	MOULAISSON, JOSEPH A		BOX 758 380 ST GEORGE ST, ANNAPOLIS ROYAL, NS, B0S 1A0

U31842402	Mullen, Daniel	202407	7773 HIGHWAY 101 , PLYMPTON, NS, B0W 2R0
U38091370	MURPHY, LEO	202204	20 LARKINS SQUARE , ST. JOHN'S, NL, A1E 4Z9
U37344299	NEIL, DUSTIN	201907	2452 HWY 14 WINDSOR ROAD , CHESTER, NS, B0J 1J0
U40715002	NUKE, PETER		BOX 202 SHERUMST , SHASHATSHIU, NL, A0D 1M0
U82313833	OSBORNE, BRANDON	202402	606 -135 INNOVATION DR , BEDFORD, NS, B4B 2E7
U82456607	PAUL, KELSEY A	202204	3 - 26 TREATY LANE , ASTON STATION, NS, B0H 1A0
U86074064	PAULS, SEAN	202310	PO BOX 713 27 BIG POND ROAD, SPANIARDS BAY, NL, A0A 3X0
U61782805	PITTMAN, BRANDON		80 HIGHFIELD PARK DRIVE APT 203, DARTMOUTH, NS, B3A 4W2
U82657802	POLEY, MICHAEL J	202504	389 WOOLASTOOK DR , GRAND BAY - WESTFIELD, NB, E5K 1T3
U81475132	PROTEAU, AUSTIN	202511	10 KINGSTON AVENUE , MONCTON, NB, E1E 4P2
U67179304	RALPH, JAMES C	202511	PO BOX 354 , BAY ROBERTS, NL, A0A 1G0
U74245443	REID, STEPHEN		304 GILFORD STREET , SAINT JOHN., NB, E2M 1W3
U29884192	REILLY, BARRY W	202511	304 - 36 BENTLY DRIVE , HALIFAX, NS, B3S 0G7
U17860994	RICH, BENEDICT J		PO BOX 518 , NORTH WEST RIVER, NL, A0P 1M0
U22950410	RICHARD, FRANCOIS	202511	640 WELLINGTON ROAD , BLACKS HARBOUR, NB, E5H 1C8
U40832556	ROBBINS, CHRIS		52 CORIANO CRES. , BORDEN, ON, L0M 1C0
U50503210	ROGERS, TROY	202305	13 CHIPPYS LANE P.O. BOX 68 , APPLETON, NL, A0G 2K0
U37490961	ROWE, ALEX		21 WILCOCKSON CRESCENT , GANDER, NL, A1V 1M4
U81383836	ROY, STEPHANE	202511	4089 CH FREE GRANT , FREE GRANT, NB, E8K 3G8
U88419922	SAKSAQIAK, ANTHONY	201811	6 HARMONY RD , NAIN, NL, A0P 1L0
U16932937	SANGSTER, JOSEPH R		320 PRINCESS MARGARET BLVD. , DARTMOUTH, NS, B3B 1A6
U19570007	SMITH, ERIC		990 PLEASANT STREET , CANNING, NS, B0P 1H0
U58723966	STACEY, JUSTIN	201909	118 UPPER EVENINGS PATH , TORBAY, NL, A1K 1K3
U84976083	STEIBER, LASZLO	201810	132 OLD SAMBRO RD UNIT 138 , HALIFAX, NS, B3R 1R3
U87580889	STUART, COOPER S	202508	190 BAKER ROAD , LAHAVE, NS, B0R 1C0
U85942355	STURGEON, SHANE MILLAR	202112	6 WANDA CRES , ROTHESAY, NB, E2S 1A7
U70263919	SUTTON, FABIAN		44 HILL STREET , TRURO, NS, B2N 5H4
U72472857	TAYLOR, ALEXANDER		6 MOUNTAINEER DRIVE , PARADISE, NL, A1L 0T6
U15286456	TODD, MATTHEW D	202511	21 RAYMOOR DRIVE , DARTMOUTH, NS, B2X 1G6
U23063342	VEZINA, ARTHUR (ARCHIE) PHILIP		375 RED ROCK ROAD , REDROCK, NB, E6B 2C4
U14759745	WAKEHAM, MATTHEW		19 LARCH PLACE , ST. JOHN'S, NL, A1B 1R4
U83639743	WALSH, MITCHELL	201910	2241 APT 43 SPRING GARDEN RD , WESTVILLE, NS, B0K 2A0
U88089698	WARD, VINCENT	201803	108 MARCONI AVENUE , LABRADOR CITY, NL, A2V 2B2
U39135122	WAUGH, FREEMAN M	202511	187 PIKE HILL RD. , TEMPERANCE VALE, NB, E6G 2E6
U88332405	WEISSHUHN, JONATHAN	202511	209 RUE HENRI , MEMRAMCOOK, NB, E4K 2H3
U67284406	WISEMAN, JUSTIN		830 HUDSON DR. , LABRADOR CITY, NL, A2V 1M5
U11340406	WISEMAN, PHILIP		61 RED BRIDGE RD , CONCEPTION BAY SOUTH, NL, A1X 6V3
U85657342	YOUNG, BRIAN	201902	APT 322 - 79 LAKECREST DRIVE , DARTMOUTH, NS, B2X 1V5
U78050755	FINNEY, BRANDON		104 MOODY PARK , ALDER POINT, NS, B1Y 1C2
U52145466	PERRY, TAD		GENERAL DELIVERY , BURLINGTON, NL, A0K 1S0
U48563957	TOOPE, STUART J	202511	710-13221 MACDONALD DRIVE , FORT MCMURRAY, AB, T9H 4H2
U52684057	HACHE, AMEDEE		36 SHERWOOD FOREST DR , MARKHAM, ON, L3P 1P8
U49092416	Conway, Harry Adam		PO Box 68 , Bjorkdale, SK, S0E 0E0
U85779093	JOHNSTON, DARIAS W	202509	43-2 Pownal Street , Charlottetown, PE, C1A 3W1
U86715753	SAUNDERS, GEORGE R	202511	2 HALIBURTON ST , AMHERST, NS, B4N 2N7
U12652141	COLLETT, CHRISTOPHER S	201909	174 WASHBURN ISLAND RD , LITTLE BRITAIN, ON, K0M 2C0
U60385359	KEEPING, CORY J	202007	9-31 SYLVIA AVENUE , HALIFAX, NS, B3R 1J7
U40385037	POWER, EDWIN		41 SHORE RD HERRING , HALIFAX, NS, B3V 1G7
U79492360	EMBERLEY, TERRY		#9 SHEA PLACE P.O. BOX 1193, BAY ROBERTS, NL, A0A 1G0
U83260474	DEMARSH, JOSHUA	202312	691 Caldwell Rd , DARTMOUTH, NS, B2V 1A8
U87523520	BRADLEY, LOGAN C	202511	1366 ROUTE 10 , NOONAN, NB, E3A 7G4

U72352545	DUKE, RAY G		PO BOX 1013 , LAMONT, AB, T0B 2R0
U62183852	GUSHUE, ROBERT J	202004	PO BOX 399 , SPANIARDS BAY, NL, A0A 3X0
U71409582	MACNEIL, BRUNO		PO BOX 6952 , PORT HAWKESBURY, NS, B9A 2W2
U84685970	BREWER, MARK E	202511	1954 ROUTE 104 , ZEALAND, NB, E6L 2J3
U90156349	ANDREASSEN, COLIN LIAM		9070 Ashburn Road , Whitby, ON, L0B 1A0
U88913576	SINGH, AKASHDEEP	202303	106 KEARNEY LAKE ROAD , HALIFAX, NS, B3M2T1
U13936359	MELANSON, DORIAN C.W	202511	121 NOTTINGHAM DR , QUISPAMSIS, NB, E2E 1G4
U61907461	WALTERS, BRENTON L	202202	56 WILLIES LANE RR#2 , HUBBARDS, NS, B0J 1T0
U88181363	ROMANOS, ROMEO J	202310	104 - 237 ROLEIKA DR , DARTMOUTH, NS, B2X 1M9
U88560496	MCGUIRE, JUEL	202206	10 PRESCOTT LANE , KINGSTON, NB, E5N 1B7
U84041622	DILL, ROGER D	202505	95-384 1/2 PORTLAND ST. , DARTMOUTH, NS, B2Y 1K8
U80196238	MOXSOM, JEFFERY E	202507	29 PICTOU ROAD , BIBLE HILL, NS, B2N 2R9
U80220691	KAFFA, CODY S	202504	784 NEW GLASGOW RD - RTE 224 , EBENEZER, PE, C1E 0T1
U83186422	FOWLER, RYAN L.J	202508	518 Queen Street , Federation, NB, E3B 1B9
U20829481	STACEY, ANDREW		541 WINDGATE DR , WINDSOR JCT, NS, B2T 1G4
U89901474	DENNIS, NOEL J	202508	137 74 TH ST , ESKASONI, NS, B1W 1H2
U84099376	LIVELY, BRANDON P	202308	17 IRVING ST , DARTMOUTH, NS, B2W 1K1
U80928262	KEATS, TYEEENA B	202509	27 SUNDERLAND DR , PARADISE, NL, A1L 2K1
U80825968	KEATS, ZATARA A	202509	27 SUNDERLAND DRIVE , PARADISE, NL, A1L 2K1
U87705887	PERRY, ROBERT J	202510	7 - 22 ROXBURY DRIVE , SAINT JOHN, NB, E2H 2A3
U83530079	WRIGHT, TYLER J	202504	78 HARTLEN AVE , HALIFAX, NS, B3R 1R6
U82322642	BOUTILIER, JACOB J.D	202505	1232 BEAVER BANK RD , BEAVER BANK, NS, B4G 1E8
U86970945	ST CROIX, CHRISTOPHER G	202409	3 WEMBLEY CRESCENT , MOUNT PEARL, NL, A1N 4T8
U83109035	TOWNSEND, JOLIEN D	202511	26 BREEZE CIRCLE , HUBBARDS, NS, B0J 1T0
U88405201	HETHRINGTON, COREY J	202405	178 PETTINGILL RD , QUISPAMSIS, NB, E2E 2V6
U80612730	MALLORY, VINCENT H	202304	19 MORRIS DRIVE , DARTMOUTH, NS, B3M 3B6
U86644261	HARTLEN, CLAY A	202306	345 PRINCE ALBERT ROAD , DARTMOUTH, NS, B2Y 1N7
U87673677	MACLEAN, TYLER F	202511	30 PARK STREET , TRENTON, NS, B0K 1K1
U14937675	JORDAN, WILLIE		272 WELCH RD , WOLFVILLE, NS, B4P 2R1
MACRC02080	BURT, J		14-7 AVENUE , WINDSOR, NL, A0H 2H0
U34625858	BEATON, CHRISTOPHER	202002	PO BOX 12 , MABOU, NS, B2G 2L4
U35401739	MARTIN, STEPHEN CURTIS	202511	223 LAKE ROAD , GLACE BAY, NS, B1A 2G8
U85605859	STRONG, SCOTT L	202411	4 JUNIPER STUMP ROAD , MAKINSONS, NL, A0A 2X0
U89183635	BROWN, TAYLOR W	202403	1161 ASHDALE ROAD , MOUNT UNIACKE, NS, B0N 1Z0
U83507206	MUNDEN, NICHOLAS M.W	202404	2-36 Victoria Street , Truro, NS, B2N 1Y6
U84375044	MONK-NORMAN, KALAN M	202310	8683 HIGHWAY 7 , SMITHS SETTLEMENT, NS, B0J 2L0
U83599866	FOOTE, CRAIG		BOX 18, SITE S, RR#1 , CONCEPTION HARBOUR, NL, A1A 5C5
U57067655	GILL, KENNEETH		243 WILLIAMS DR , FORT MCMURRAY, AB, T9H 5H2
U84286884	POLING, LEONARD A	202211	14 SAINT ANNE ST , SAINT JOHN, NB, E2J 2P1
U80830814	TOOGOOD, JACOB C	202407	2 - 1546 MAIN ST , MONCTON, NB, E1E 1G5
U36155197	PUSHIE, GEORGE A		187 OCEANVIEW DR. , BEDFORD, NS, B4A 4G4
U31380265	BRADLEY, MIKE G	202411	RR 5 , MT STEWART, PE, C0A 1T0
U17552026	MACMILLAN, NICHOLAS MICHAEL	202405	15 BEACH ROAD , TARANTUM, PE, C1B 0T4
U57804021	GREEN, DERICK		32 NORMANS LANE , EASTERN PASSAGE, NS, B3G 1G2
U28018386	DAVIDSON, TROY R		149 ROBINSON WEIR RD RR 2, DIGBY, NS, B0V 1A0
U38081103	VANKESTEREN, DANIEL P		1 ESDAILE APT 5, DARTMOUTH, NS, B2Y 3N3
U87924667	BELLAMY, ERIC	202511	9 GLENVIEW COURT , RIVERVIEW, NB, E1B 4X7
U88999492	KOZAK, OLEKSANDR V	202312	144 MILITARY RD , ST. JOHN'S, NL, A1C 2E6
U77079851	BELANGER, JUSTICE MONTANA	202504	12A Oceanview Brea , Bay bulls, NL, A1A 1C0
U88579227	ALVAREZ FRIAS, MARIO WILLYAMS		128 ALVRO LAKE , DARTMOUTH, NS, B3A 3Y9
U89967951	TUCKER, JAMES E	202405	65 GEORGE ST , NEW GLASGOW, NS, B2H 2K2
U89519184	KURENETS, DANYLO	202511	6140 Lady Hammond Rd , HALIFAX, NS, B3K 2R6
U59186698	SAUNDERS, JAMES R	202511	83 GOVONERS LAKE DR , HALIFAX, NS, B3T 1AJ
U19297659	LOPEZ, MARCO		11 PIPER ST , DARTMOUTH, NS, B2W 1Z6

U84177403	GATES, RICHARD E	202304	24 RYAN GATE , DARTMOUTH, NS, B3B 1B1
U86719798	KJARBO, NATHANIEL D	202401	47 JOSEPH YOUNG ST Unit 220, DARTMOUTH, NS, B3A 4W5
U87464188	SCOTT, TRACE W	202306	13300 HIGHWAY 7 , SHIP HARBOUR, NS, B0J 2L0
U18183702	BROWN, DENNIS A	202510	5 Topsail View Pk , Conception Bay South, NL, A1W 2J1
U83401818	SPELLMAN, OWEN J.N	202509	6 PROGRESS CRT , ROTHESAY, NB, E2E 4X4
MAC0005028	GREEN, SHIRLEY JANE		2030 KINGS ROAD , SYDNEY, NS, B1L 1C4
U86686909	LAVIGNE, JAMES TODD	202511	9 VETERANS DR , FREDERICTON, NB, E3A4C4
U70825230	MANUEL, RYAN		133 BAYERS MILL RD , MUSQUODOBOIT HARBOUR, NS, B0J 2L0
U60003990	GLLINGHAM, FLOYD		26 EARLES LANE , CARBONEAR, NL, A1Y 1C6
U83606826	BRYDEN, SCOTT		921 LINGAN RD. , SYDNEY, NS, B1K 3N7
U61164868	SHEPPARD, JASON		1425 TORBAY RD , TORBAY, NL, A1K 1K2
U84483126	FARRELL, PATRICK V	202411	46 TREE TOP DRIVE , ST. JOHN'S, NL, A1H 1A2
U60004011	GILES, CHAD		4055 TANYA CRES , LABRADOR CITY, NL, A2V 0A6
U51215525	EDWARDS, ADAM E		RR 1 TANGIER , HALIFAX CO, NS, B0J 3H0
U51272292	OLDHAM, JESSE	202309	63 RUFAS AVE , HALIFAX, NS, B3N 2L6
U88337868	JACKSON, ANTONIO B.W	202407	5300 Tobin st 88 states lane, HALIFAX, NS, B3H 4K2
U88311774	POMEROY, JAKEB M	202511	82 HENRY AVE , FALL RIVER, NS, B2T 1L2
U87107286	ASTER, SARAH J.M	202401	308 - 647 BEDFORD HWY , HALIFAX, NS, B3M 0A5
U84119875	VENHER, VLADYSLAV	202401	45 - 1545 OXFORD ST , HALIFAX, NS, B3H 3Z3
U11673844	MARKS, BRIAN	202511	19 KENNEDY DR , DOMINION, NS, B1G 1G9
U82122790	NURSE, HENDERSON SILVESTO	202405	42 CALDER STREET , SHEDIAC, NB, E4P 1K8
U88740421	TIMBO, UMAR	202511	6967 Bayers Rd Unit 702 , Halifax, NS, B3L 4P2
U43825809	TUCKER, IAN	202410	1332 WATT DR SW 49 , EDMONTON, AB, T6X 2N3
U88409079	HABAB, JORY ASAD	202404	166 Bedford Hwy , Halifax, NS, B3M 2J6
U89287839	HEALEY, LIAM K.T	202409	145 Hodgewater Line , Makinsons, NL, A0A 2X0
U82276318	JENKINS, JEFFERY I	202405	42 LILLY DR , JOHNSTONS RIVER, PE, C1B 3A8
U84316883	SHEA, MATT J	202411	553 North River Rd Unit 3 , Charlottetown, PE, C1E 1J7
U87442087	FOST, TERRENCE LORNE	202511	141 MAIN RD , CAVENDISH, NL, A0B 2F0
U82710761	STEVENS, JACOB S	202511	3 - 20 FOLEY CRT , SAINT JOHN, NB, E2J1B9
U80807731	MCDONALD, MATTHEW D	202411	29A HOLBROOK AVE APT A, ST JOHN'S, NL, A1E 2Y2
U84129198	LEBLANC, JOSH C	202511	32 VANESSA CRT , RIVERVIEW, NB, E1B 4W7
U81341989	WHITELY, RICHARD A	202405	12A OAKEN DR , CBC, NL, A1X 0B9
U86569159	COLLEY, KIRTLAND T	202403	72 SPAR CRES , DARTMOUTH, NS, B2W 4A2
U87443799	PISCHINGER, GRANT R	202312	39 WEDGEWOOD AVE , TIMBERLEA, NS, B3T 1E7
U80923288	ROUL, KENNETH W.J	202405	511-1000 MICMAC BLVD , DARTMOUTH, NS, B3A 4M7
U57069976	SHEPPARD, JUSTIN M	202510	153 WEST AVE , GLACE BAY, NS, B1A 5R1
U33228270	ARSENault, MARK	201809	227 GAYTON ROAD , MEMRAMCOOK, NB, E4K 3Y6
U80540750	COLOMBE, DANE	202511	14 Red Maple Drive , Lower South River, NS, B2G 0J5
U42868208	MURPHY, JUSTIN P		26 COMERFORDS RD , CONCEPTION BAY SOUTH, NL, A1X 4B3
U89392002	GELDART, KAMDEN	202508	3-180 BLUE SHANK RD - RTE 107 , SUMMERSIDE, PE, C1N 4J9
U83654749	DOHERTY, CHRISTIAN		8907 HIGHWAY NO. 221 RR #5, CANNING, NS, B0P 1H0
U84852558	DONOVAN, JOHN JAMES THOMAS	202503	24 Northfield Rd , Caledonia, NS, B0T 1B0
U84606182	WEST, TROY ERIC-NATHANIEL	202410	53 Lucien Dr , Dartmouth, NS, B2W 2J1
U23949842	CAUL, CECIL C		4 VAIL PLACE , ST.JOHN'S, NL, A1E 6C4
U54312155	COMEAU, BRYAN C	202510	RR#1 BOX 204 , CHURCH POINT, NS, B0W 1M0
U81865593	ARSENault, JASON R	202411	631 SIXTH STREET SLEMON PARK , SUMMERSIDE, PE, C0B 2A0
U86545794	SPICER, MATTHEW R	202507	2020 North Park , Halifax, NS, B3K 1C6
U34642789	PILSWORTH, DAVID	202511	238 Bedford Hwy APT 519, Halifax, NS, B3M 2K3
U44693927	KAY, ADAM		107 - 94 HIGHFIELD PARK DR , DARTMOUTH, NS, B3A 4V8
U34269540	HOLLETT, RYAN		13 GRANDY CRESENT , MOUNT PEARL, NL, A1N 4X3
U54341102	MACDONALD, LAWRENCE A		990A BAULINE LINE , BAULINE, NL, A1K 1E7
U60004383	COOMBS, TERRANCE FREDERICK		PO BOX 243 RR2, SPANIARDS BAY, NL, A0A 3X0
U60004429	WARFORD, JERRETT		PO BOX 308 , CLARKES BEACH, NL, A0A 1W0

U88568193	ANDRADE, THIAGO CUNHA DE	202406	241 Nadia Dr Apt 401 , Dartmouth, NS, B3A 0B1
U82519154	ABOLARIH, DAMIOLA	202501	217-40 Joseph Young Street , Dartmouth, NS, B3A 4T9
U89928749	MONSON MANGANO, EDEL	202407	47 Holtwood Crt Unit 612 , Dartmouth, NS, B2W 0N8
U89492089	HEYWOOD, SEAN JAMES	202408	2549 Brunswick St , Halifax, NS, B3K 2Z5
	DEMONE, MORGAN DALE ALEXANDER	202509	420 Larry Uteck Blvd , BEDFORD, NS, B3M 0G5
U80031498	MCNEIL, ROBERT JOSEPH	202511	106-38 MASTHEAD CRT , HALIFAX, NS, B3M 0C7
U81878837	MCCARTHY, MARC		58 MILL COVE SHORE RD , HUBBARDS, NS, B0J 1T0
U51334688	MCCARTHY, JOSHUA L	202307	PO BOX 252 , DUNVILLE, NL, A0B 1S0
U86910501	ROSE, JEREMIAH A		9 BROOK ROAD , ENGLISH HARBOUR WEST, NL, A1H 1M0
U81740751	BENOIT, DEAN J	202511	636 TAYLOR'S ROAD , ANTIGONISH, NS, B2G 2L4
U76643035	CANNING, ANTHONY DALE	202412	28 TINGLEY DRIVE , NORTH RIVER, NS, B6L 6V2
U65696440	SCHWARTZ, ROBERT		505 THORN AVE , BEAVER BANK, NS, B4E 1P5
U80824962	HAGOS, MAEBEL KIDANG	202409	200 Willett St APT 72T, HALIFAX, NS, B3M 3C5
U89709559	MATHESON, MARLEE R	202511	50 MOORE ROAD , BLACK RIVER, NB, E2S 2A6
U83830155	NICKERSON, ASHTON D	202511	241 SHERBROOK ST , ST JOHN, NB, E2M 3L1
U87086842	LIASHCHENKO, KYRYLO	202511	28 JAMES ST , PROSPECT BAY, NS, B3T 1Z5
U81664424	VASYLENCHENKO, TETIANA	202511	3400 DUTCH VILLAGE RD , HALIFAX, NS, B3N 2S6
U84862854	SINGH, CHARANJIT	202510	7 - 168 GREAT GEORGE ST , CHARLOTTETOWN, PE, C1A 4K9
U82595594	SAMUEL, CHRISTENSEN J	202408	65 WENTWORTH ROAD , WINDSOR, NS, B0N 2T0
U82450924	SINGH, SANMANJIT	202507	18 REGENT DRIVE , DARTMOUTH, NS, B2Y 3L1
U80065128	SHINU, JACOB C		75 FRESHWATER RD , ST JOHN'S, NL, A1C 2N4
U87978847	WILLIER, LEON J.R		614 GRAHAM AVE APT 205 , FREDERICTON, NB, E3B 4C3
U81180550	OCHIGBO, ABRAHAM A.O	202509	71 LEFURGEY AVE , MONCTON, NB, E1C 7G5
U84483126X	FARRELL, PATRICK		46 TREE TOP DR , ST JOHN'S, NL, A1H 1A2
U84548861	FOSTER, TYSON T.E	202511	1410 HIGHWAY 8 , MILTON, NS, B0T 1P0
U80136651	SPAULDING, GORDON A.B	202502	P.O. BOX 25 , THORBURN, NS, B0K 1W0
U67554438	KITCHEN, DION K	202510	2633 HWY 206 PO BOX 315, ARICHAUT, NS, B0E 1A0
U83090567	SINGH, AMRITPAL	202505	97 FREDERICK AVE , HALIFAX, NS, B3N 2K7
U87722984	FREDERICKS, STEPHEN C	202508	670 10 ST SE , MEDICINE HAT, AB, T1A1R6
U83545300	SINGH, BALKAR	202511	2309 BRUNSWICK ST , HALIFAX, NS, B3K 2Z1
U87589566	SIDHU, RAMANPREET SINGH	202511	90 BELLE VISTA DRIVE , DARTMOUTH, NS, B2W 2X7
U86939402	THERIAULT, MARCO J	202511	1660 ROUTE 105 , FREDERICTON, NB, E1L 1C3
U86486392	RUEST, ALEXI RENAUD		unknown unknown, TORONTO, ON, M9B0A5
U87318932	HATCHARD, BILLIE-RAY F	202412	228 TREMAIN CRESCENT , WINDSOR, NS, B0N 2T0
U83940258	ENGLAND, GATLYN GARRY	202511	2 MAPLE AVENUE , MAKINSONS, NL, A0A 2X0
U59483650	Smith, Wade		7990 Tugwell Rd , Sooke, BC, V9Z 0J8
U81613814	HALL, TREVAIN T	202511	108 Westgrove Pl , Halifax, NS, B3M 3L7
U88774001	WHITE, LAVENIA	202510	P.O. BOX 93 , SANDY COVE, NL, A0K 5C0
U85521875	LEANDRO, THIAGO S	202507	6036 Cunard St , Halifax, NS, B3K 1E4
U89610495	PICCININNI, TREVOR	202511	3 Patrie Lane , Charlottetown, PE, C1E 0M8
U82966925	WILSON, RICHARD		1590 Northwest Rd , Sevogle, NB, E9E 1M4
U85490350	BOUCHER, NICHOLAS YVES	202511	507 Renauds Mills , Renauds Mills, NB, E4V 2X2
U84156994	OWUSU, EDSON J	202511	2-291 Euston St , Charlottetown, PE, C1A 1X1
U80490241	COMEAU, KOLTEN D.J		347 Route 172 , Letang, NB, E5C 1W3
U87985967	MURPHY, DAMIAN P		267 MARINE DRIVE , MARYSTOWN, NL, A0E 2M0
U83422798	MACKENZIE, JASON A	202506	PO BOX 326 , ST-JOSEPH-DU-MOINE, NS, B0E 3A0
U88591002	KUMAR, KARAN	202511	786 Lucasville Rd , Lucasville, NS, B4B 1R7
U55468824	STEWART, NICHOLAS B	202507	28-57 HANSEN ROAD , BRAMPTON, ON, L6V 3C4
U85295904	SULLIVAN, SHELDON L		426 BLACKMARSH RD , ST JOHN'S, NL, A1E 0C5
U83082873	DALEY, LAKE J.L.D	202511	876 GLENCOE RD , VERNON RIVER, PE, C0A 1R0
U88212281	MNOIEVYI, PAVLO		532 QUEEN STREET , CHARLOTTETOWN, PE, C1A 8K9
U80669479	KING, WILLIAM	202511	6 MAPLE CRESCENT , BONSHAW, PE, C0A 1C0
MAC0007009	BENEDICT, VERA		146 KENDALL LANE APT 107, CURRYS CORNER, NS, B0N 2T0

U82441692	JENKINS, DOMONIC	202511	1536 BANNOCKBURN RD , CLYDE RIVER, PE, C0A 1H3
U84370565	Bassett, Mike		Armstrong Suites Suite # 3, Witless Bay, NL, A0A 4K0
U25716633	NOTHER, SCOTT B	202511	678 St. Margaret Saint Road , HALIFAX, NS, B3N 1K7
MACRC01431	DOUGLA S, VICTOR C V		RR 1 , THORBURN, NS, B0K 1W0
U60711279	MACDONALD, JOHN JOS		RR#3 PO Box 6 , MERIGOMISH, NS, BOK 1G0
U41946812	GOUDIE, TERRY W		318 BRIDGE STREET , BURLINGTON, NL, A0K 1S0
U41275736	CRISPO, WILLIAM W		PO BOX 1 , HAVRE BOUCHER, NS, B0H 1P0
U81218486	BURTON, WAYNE J		61 WINSLOW STREET , ST. JOHN'S, NL, A1E 6G6
U81979457	MCFADDEN, THOMAS		4- 43 MACLAUGLIN BOX 2500, BOUCETOUCHÉ, NB, E4S 3P3
U12211994	LANDRY, ARMAND A	202206	12B RUE SAINT-JOSEPH , SHEDIAC, NB, E4P 2R7
MACRC04372	SMITH, CRAIG E		139-120 NONQUON RD , OSHAWA, ON, L1G 7E6
U44831750	MERCER, WADE H		BOX 437, 2-4 RYAN'S RD , SPANIARDS BAY, NL, A0A 3X0
CACRC00110	HEFFERN, WILLIAM G		60 ST 206 A W , BLIND RIVER, ON, P0R 1B0
U73276260	ST. CROIX, DODD T	201908	52 BONAVISTA COURT , MONCTON, NB, E1G 2H4
U52287943	FITZGERALD, KEVIN MICHAEL	202511	96 REDMOND apt:3, MONCTON, NB, E1A 3J7
U43765134	WILCOX, BRAD		2015-25th SIDE ROAD , INNISFIL, ON, L9S 1Z2
U28951218	FOSTER, DALE L	201809	109 SCHOOL AVE , HALIFAX, NS, B3N 2E1
MACRC01161	ROBERTS, RUDY A		PO BOX 332 , TWILLINGATE, NL, A0G 4M0
U38765478	TOWNSEND, CLIFTON B		2349 HILLSIDE RD , MARION BRIDGE, NS, B1K 1C5
U23356666	WHITE, RODNEY A		45 A TIPPING DRIVE , PASADENA, NL, A0L 1K0
U42126194	COLLINS, CLIFFORD SB	202511	P.O. BOX 35 , SPANIARDS BAY, NL, A0A 3X0
CACRC00115	KLEIN, MICHAEL		564 MAIN NEW DUNDEE , NEW DUNDEE, ON, N0B 2E0
U43030375	MACCUISH, KENNETH E	202511	PO BOX 160 , CHIPMAN, AB, T0B 0W0
U11455365	WHEATON, BRIAN A	201911	9 SYENITE RD BOX 8 , CLARENVILLE, NL, A5A 0A6
U32344504	POTTIE, KENNETH		19 CENTRE ST , DARTMOUTH, NS, B2Y 3K7
U31365338	COLLIER, LOUIS		P. O. BOX 572 , ST ALBANS, NL, A0H 2E0
U72041692	MYRA, KENNETH K		540 HEATHER CRES , KINGSTON, NS, B0P 1R0
U42889342	KILLEN, JIM R	202312	206-9 LAWRENCE ST , DARMOUTH, NS, B2Y 3H8
U42129818	JEWERS, PAUL P		117 DUNCAN DR , FORT McMURRAY, AB, T9K 1C1
U21760589	MACLEOD, AUBREY CLINTON JUNIOR	201808	335 MANNHURST RD , MANNHURST, NB, E4Z 5V8
U57022768	CERAT, JOHNNY		16 KING ST. , CHIPMAN, NB, E4A 2H3
U69779599	ROWSELL, ROBERT		41 BURKES ROAD , CORNER BROOK, NL, A2H 4G6

No stated Life Insurance Beneficiary

Certificate #	Employee Name	Class
U61871419	ABBOTT, RANDY	Active Plan - Dental
U32407061	ADAMS, LELAND RALPH	Active Plan - Dental
U11430899	ADAMSON, GREGORY	Active Plan - Dental
U87967523	AGUILAR ASCANIO, ALEXANDER J	Active Plan - Dental
MAC0006784	AHMED, BAHADEEN	Active Plan - Dental
U87247855	AL SAWALHA, MOHAMMAD J.M	Active Plan - Dental
U80486762	ALBERT, CODY T	Active Plan - Dental
U11751447	ALBERT, DANIEL	Active Plan - Dental
U42925830	ALBERT, JEAN-RENO	Active Plan - Dental
U45434776	ALEXANDER, SHANE A	Active Plan - Dental
U62796874	ALLAIN, STEPHANE	Active Plan - Dental
U83001610	ALLEN, JOHN	Active Plan - Dental
U70813075	ANDERSON, ELWARD	Grandfathered - Frozen Millwrights Life
U83356678	ANDRIIEVSKYI, KYRYLO	Active Plan - Dental
U33240286	ANTLE, RICK L.J	Active Plan - Dental - Grandfathered
U83362134	ARNOLDIN, ANDREW	Active Plan - Dental - Grandfathered
U12811829	ARNOLDIN, THOMAS A	Active Plan - Dental - Grandfathered
U55038808	ARSENAULT, MICHAEL J	Active Plan - Dental
U83453916	ARSENEAULT, ANNIE R	Active Plan - Dental
U83521839	ASIMAKOS, AIDAN A	Active Plan - Dental
U81395138	ATTWOOD, JERIMY R	Active Plan - Dental
U53697109	ATWELL, LARRY S	Active Plan - Dental - Grandfathered
U80325169	AUCOIN, LAURENT E	Retired Plan - Dental
U89444652	BABY, BINIL	Active Plan - Dental
U83754823	BAKER, AUSTIN J.S	Active Plan - Dental
U87813319	BARKHOUSE, GREGORY E	Active Plan - Dental
U83120651	BARNETT, MATTHEW J.G	Active Plan - Dental
U86528498	BARRETT, BRANDON D	Active Plan - Dental
U42591675	BARRON, PAUL T	Active Plan - Dental
U89565640	BARRY, ETHAN SHAWN	Active Plan - Dental
U83017207	BECK, SKYLAR	Active Plan - Dental
U87924667	BELLAMY, ERIC	Active Plan - Dental
U16408529	BENEDETTO, MICHAEL J	Active Plan - Dental - Grandfathered
U82196041	BENOIT, ALPHONSUS F	Active Plan - Dental
U87028326	BENOIT, JAMIE	Active Plan - Dental - Grandfathered
U52578810	BENOIT, ROLAND P	Active Plan - Dental
U75476814	BENOIT, RYAN	Active Plan - Dental
U31815476	BENSON, GEOFFREY	Active Plan - Dental
U82183516	BENVIE, ANTHONY J.M	Active Plan - Dental
U37679757	BERNARD, WALLACE J	Active Plan - Dental
U84205972	BESERAT, DANIL	Active Plan - Dental
U89538151	BEVAN, ZACH	Active Plan - Dental
U62927455	BLAKE, ALVIN DEREK	Active Plan - Dental - Grandfathered
U86104301	BLAKELY, AARON	Active Plan - Dental
U89331614	BLUNDON, JUSTIN E.S	Active Plan - Dental
U84655953	BOGDAN, HUNTER J	Active Plan - Dental
U70239154	BOISJOLI, ARTHUR	Active Plan - Dental
U72803973	BONA, BRANDON A	Active Plan - Dental
U86899927	BONIFACE, JEFFREY SCOTT	Active Plan - Dental
U83558812	BONIN, KURTIS	Active Plan - Dental
U84320328	BONIN, MITCHELL A	Active Plan - Dental
U87446980	BORDEN, JAMES	Active Plan - Dental

U48167395	BOUDREAU, EMIL	Active Plan - Dental
U87168569	BOUDREAU, MARIE JOSEE	Active Plan - Dental
U12591193	BOUDREAU, RENE	Active Plan - Dental - Grandfathered
U37616055	BOUTCHER, DAVID	Active Plan - Dental
U81074196	BOUTILIER, DYLAN J	Active Plan - Dental
U82540512	BOWIE, MADDIX R	Active Plan - Dental
U24526796	BOYLES, PHILIP M	Active Plan - Dental
U73849172	BRACE, LEON	Active Plan - Dental
U89538033	BRAKE, SHANE V	Active Plan - Dental
U88696497	BRAKE, TYRONE K	Active Plan - Dental
U32639145	BRAZIL, STEPHEN N	Active Plan - Dental
U52610812	BREMNER, ROBERT E	Active Plan - Dental
U61648159	BRESKI, VINCENT D	Active Plan - Dental
U34896166	BRIDEAU, AARON	Active Plan - Dental
U89659310	BRIDEAU, ANDY	Active Plan - Dental
U60441829	BRIDEAU, AURELIEN	Active Plan - Dental
U82711125	BRIDEAU, MARC P.J	Active Plan - Dental
U88040333	BRIDEAU, MELANIE	Active Plan - Dental
U50102301	BRIDEAU, PATRICK	Active Plan - Dental
U71600538	BRIDEAU, VERN	Active Plan - Dental
U18183702	BROWN, DENNIS A	Active Plan - Dental - Grandfathered
U88368517	BROYDELL, KEEGAN G.H	Active Plan - Dental
U89196566	BUCHANAN, ALEXANDER	Active Plan - Dental - Grandfathered
U85664624	BUCHANAN, JOHN M	Active Plan - Dental - Grandfathered
U86797337	BUDAKER, BENJAMIN H	Active Plan - Dental
U83833288	BUFFET, JOHN W	Active Plan - Dental
U88534035	BULGER, MATHIEU	Active Plan - Dental
U86877011	BURKE, COLTON T	Active Plan - Dental
U88961645	BURNS, KADEN	Active Plan - Dental
U29588848	BUSSEY, RICHARD J	Active Plan - Dental
U82215850	BUTLAND, DYLAN T	Active Plan - Dental
U82562603	BUTLER, ETHAN SHANE	Active Plan - Dental
U53338334	BUTLER, FRANK	Active Plan - No Dental - Closed Group
U19608236	BUTT, STEVEN	Active Plan - Dental - Grandfathered
U79046287	BYERS, DEREK	Active Plan - Dental - Grandfathered
U83993740	BYKANOV, VOLODYMYR	Active Plan - Dental
U27036617	BYRNE, MAURICE	Active Plan - Dental - Grandfathered
U83886528	CAISSIE, ALEXANDRE L	Active Plan - Dental
U89128422	CALLAHAN, JACOB A	Active Plan - Dental
U30159300	CAMERON, DEVIN W	Active Plan - Dental
U13249082	CAMERON, DONALD F	Active Plan - Dental
U34467019	CAMERON, RODNEY BRETT	Active Plan - Dental
U21824436	CAMPBELL, DANIEL K	Active Plan - Dental
U84590413	CAMPBELL, KEAGAN D	Active Plan - Dental
U31926389	CAMPBELL, MICHAEL	Active Plan - Dental
U38659640	CANNING, TYLER	Active Plan - Dental
U80374567	CAREY, TIMOTHY R	Active Plan - Dental
U12729010	CARPENTER, WILLIAM O	Active Plan - Dental
U31633344	CARRIER, GERALD	Active Plan - Dental
U72908939	CARRIGAN, DALE	Active Plan - Dental - Grandfathered
U72360953	CARTER, CHRISTOPHER J	Active Plan - Dental
U83071704	CHAMBERS, WAYNE	Active Plan - Dental - Grandfathered
MAC0004812	CHAMPION, SANDY	Salaried Plan
U80409129	CHANDLER, BRANDON R	Active Plan - Dental
U84019315	CHANDLER, GAVIN J	Active Plan - Dental

U41415322	CHAPMAN, NORMAN SCOTT	Active Plan - Dental
U81945769	CHIASSON, ADAM L	Active Plan - Dental
U38774030	CHIASSON, KEN	Active Plan - Dental
U47921993	CHIASSON, TOM	Active Plan - Dental
U86871148	CHOWN, ANGELA LYNN	Active Plan - Dental
U53055144	CHRISTENSEN, CRAIG	Active Plan - Dental - Grandfathered
U85367167	CHRISTENSEN, ROB	Active Plan - Dental
U83224156	CHRISTIE, THOMAS G	Active Plan - Dental
U41833301	CLARKE, BRADLEY W	Active Plan - Dental
U30872943	CLARKE, GREGORY	Active Plan - Dental
U86331222	CLEGHORN, SHAWN D	Active Plan - Dental
U22729332	CLINE, MICHAEL A	Active Plan - Dental - Grandfathered
U81561390	COLBERT, JOSH	Active Plan - Dental
U82357647	COLLICUTT, MATTHEW	Active Plan - Dental - Grandfathered
U24904548	COLLINS, DENNIS	Active Plan - Dental
U89337868	COLLINS, DILLON JOHN	Active Plan - Dental
U80540750	COLOMBE, DANE	Active Plan - Dental
U54312155	COMEAU, BRYAN C	Active Plan - Dental
U85560669	COMEAU, DANIEL P	Active Plan - Dental
U73212420	COMEAU, PAUL E	Active Plan - Dental
U88901901	COMEAU-FOURNIER, MIGUEL	Active Plan - Dental
MAC0004572	CORMIER, JACQUES	Salaried Plan
U85511500	CORMIER, LUC R	Active Plan - Dental
U61069898	COSMAN, MICHAEL D	Retired Plan - No Dental
U69748169	COSTELLO, WAYNE	Active Plan - Dental - Grandfathered
U53091485	COULTON, JOHN E	Active Plan - Dental - Grandfathered
U88349200	COUPLAND, EVAN R	Active Plan - Dental
U73733637	COURTNEY, SIDNEY	Active Plan - Dental
U47744198	COX, CRAIG	Active Plan - Dental
U87687908	CRAIG, MATTHEW DAVID	Active Plan - Dental
U22242709	CRANE, WALLY R	Active Plan - Dental
U84422594	CREAM, BRIAN	Active Plan - Dental - Grandfathered
U63141315	CREELMAN, SCOTT	Active Plan - Dental
U80493699	CRESINE, ALVIN DOUGLAS	Grandfathered - Frozen Millwrights Life
U87775053	CREVATIN, ALEXANDER P	Active Plan - Dental
U83423083	CREVATIN, PAUL	Active Plan - Dental - Grandfathered
U87853057	CREWS, NOAH A	Active Plan - Dental
U76790276	CRIBB, DARRYL	Active Plan - Dental
U43490624	CRNOGORAC, LJUBO	Active Plan - Dental
U81764726	CROSS, JACOB R.A.	Active Plan - Dental
U77704593	CROUSE, DERRICK A	Active Plan - Dental
U89616026	CROWELL, DEVIN M	Active Plan - Dental - Grandfathered
U61722435	CULBERT, PAUL J	Active Plan - Dental
U26761098	CULLEY, MARC D	Active Plan - Dental - Grandfathered
U33314855	CUMMINGS, DARREN J	Active Plan - Dental
U88760191	CURRIE, AMANDA	Active Plan - Dental
U87703482	CURTIS, ALBERT	Active Plan - Dental - Grandfathered
U83311266	DAIGLE, JASON DYLAN	Active Plan - Dental
U73607376	DAIGLE, MARC	Active Plan - Dental - Grandfathered
U47630548	DALMASO, WESTLEY	Active Plan - Dental
U82281269	DALTON, COLE A	Active Plan - Dental
U62202529	DALY, ROBERT J	Active Plan - Dental
U81999378	DALZIEL, EVAN	Active Plan - Dental
U86549795	DANAHY, MICHAEL J	Active Plan - Dental
U24721105	DAUPHINEE, MICHAEL J	Active Plan - Dental

U32511590	DAVIDSON, THOMAS J	Active Plan - Dental
U27961914	DAWSON, PETER R.J	Active Plan - Office Staff - No CI - Grandfathered
U70728947	DECOSTE, JASON	Active Plan - Dental
U58344496	DECOSTE, KEITH	Active Plan - Dental
U84929527	DEDAM, CRAIG P	Active Plan - Dental
U54661211	DEERING, CHRISTIAN	Active Plan - Dental - Grandfathered
U30331165	DICKINSON, JASON C	Active Plan - Dental
U82050026	DIGNARD, HERMIL	Active Plan - Dental
U73417132	DOBBIN, CRAIG	Active Plan - Dental - Grandfathered
U12418598	DOIRON, DARREN J	Active Plan - Dental - Grandfathered
U72085273	DOIRON, YVON J	Active Plan - Dental
U88120217	DONOVAN, CHRIS S	Active Plan - Dental
U23503329	DONOVAN, WILLIAM	Active Plan - Dental
U18747355	DORCAS, ADAM	Active Plan - Dental - Grandfathered
U89951721	DOW, ADAM B	Active Plan - Dental
U83903544	DRAKE, AARON R	Active Plan - Dental
U80237089	DREWNAK, RICHARD	Active Plan - Dental
U76591781	DUFFY, MORGAN	Active Plan - Dental
U47291462	DUNLOP, ROBERT	Active Plan - Dental - Closed Group
U54843645	DUNN, JAMIE J	Active Plan - Dental
U87004528	DUNPHY, LARRY B	Active Plan - Dental
U82744931	DUPUIS, DAVID	Active Plan - Dental
U84499430	DUTHIE, DEVON J	Active Plan - Dental
U87892915	DYMENT, JOSHUA J	Active Plan - Dental
U89688786	EASTWOOD, TRISTAN	Active Plan - Dental
U50609186	ELLIOTT, TRISTAN	Active Plan - Dental
U37938622	ELLSWORTH, JARRELL	Active Plan - Dental
U87857146	ENGLAND, TRYSTEN B.M	Active Plan - Dental
U80452597	ENMAN, NATHAN	Active Plan - Dental
U88412833	ENNIS, GREG	Active Plan - Dental
U89180186	EVERARD, ALEX J.J	Active Plan - Dental
U23342197	FAGAN, RYAN M	Active Plan - Dental - Grandfathered
U31789858	FAHEY, PAUL	Active Plan - Dental
U40939845	FAHEY, RYNE E	Active Plan - Dental
U18410591	FALLON, KENNETH C	Active Plan - Dental
U72451285	FARRELL, MICHAEL	Active Plan - Dental
U80743446	FAWCETT, JOSEPH D	Active Plan - Dental
U83074634	FERGUSON, NATHAN C	Active Plan - Dental
U81933598	FITZGERALD, RICHARD	Active Plan - Dental
U89525594	FLIGHT, DAWSON D	Active Plan - Dental
U22481888	FLYNN, NICOLE M	Active Plan - Dental
U27077303	FOGARTY, KYRAN D	Active Plan - Dental
U67991826	FOLEY, JORDAN	Active Plan - Dental
U25353515	FOLEY, SABRINA E	Active Plan - Dental
U26217136	FOLLETT, CARL FRANCIS	Active Plan - Dental
U82438152	FORD, CLARENCE J	Active Plan - Dental
U49476671	FORGERON, DARREN	Active Plan - Dental - Grandfathered
U33059161	FORREST, THOMAS	Active Plan - Dental - Grandfathered
U31421965	FORTIN, WAYNE	Active Plan - Dental
U84794449	FORTUNE, DERECK	Active Plan - Dental
U22969958	FORTUNE, MICHAEL	Active Plan - Dental - Grandfathered
U74280038	FOSTER, ANTHONY S	Active Plan - Dental
U82437046	FOURNIER, KEITH	Active Plan - Dental
U81838729	FOWLER, PAUL	Active Plan - Dental - Grandfathered
U17900805	FRANCIS, PHILLIP A	Active Plan - Dental

U15053944	FRANCIS, STEPHEN A	Active Plan - Dental
U41981988	FRASER, JERRY	Active Plan - Dental - Grandfathered
U25057573	FRAUGHTON, FREDERICK	Active Plan - Dental
U22478280	FRIZZELL, STEVE W	Active Plan - Dental
U46613014	FURLOTTE, GARY B	Active Plan - Dental
U73006093	GALE, ALVIS	Active Plan - Dental - Grandfathered
U24362902	GALLANT, ELMER L	Active Plan - Dental
U88257346	GALLANT, JOEY	Active Plan - Dental - Grandfathered
U88646877	GALLANT, PATRICK	Active Plan - Dental
U81413071	GALLANT, ROGER	Active Plan - Dental
U13497379	GALLIEN, JUSTIN	Active Plan - Dental - Grandfathered
U70161989	GALWAY, PAUL A	Active Plan - Dental
U83701787	GANONG, CATHLEEN M	Active Plan - Dental
U80745849	GARNETT, COLBY ADAM	Active Plan - Dental
U82810489	GAUDET, JONATHAN D	Active Plan - Dental
U88062934	GIDDINGS, NOAH	Active Plan - Dental
U85471057	GILLAM, JASON	Active Plan - Dental
U29130896	GILLESPIE, JAMIE D	Active Plan - Dental
U43579233	GILROY, RAYMOND L	Active Plan - Dental
U81674554	GIONET, EULIDE	Active Plan - Dental
U89935224	GORDON, BRADLEY	Active Plan - Dental
U62170826	GORMAN, KEVIN WILLIAM	Active Plan - Dental
U13104007	GOULD, BENJAMIN	Active Plan - Dental - Grandfathered
U87864197	GOUTHRO, BRIAN J	Active Plan - Dental
U87615136	GOUTHRO, QUINN DAWSON	Active Plan - Dental
U85073848	GRANT, REILLY S	Active Plan - Dental
U57930694	GRAVELINE, DONALD	Retired Plan - No Dental
U28017511	GRAY, ROBERT M	Active Plan - Dental
U26676832	GREELEY, JAMIE	Active Plan - Dental - Grandfathered
U53649187	GREEN, JONATHAN J	Active Plan - Dental
U86883579	GRIFFIN, ADAM	Active Plan - Dental
U82951811	GRIFFIN, BRUCE D	Active Plan - Dental
U83374204	GRIFFIN, NATHAN A	Active Plan - Dental
U18900384	GUNN, AARON	Active Plan - Dental - Grandfathered
U88808212	GUPTA, MADHAV	Active Plan - Dental
U63714506	HACHE, ERIC R	Active Plan - Dental
U13760313	HACHE, YVES J	Active Plan - Dental
U40984745	HACHEY, KEVEN C	Active Plan - Dental
U88513210	HACHEY, KORY J	Active Plan - Dental
U86357860	HACHIM, SAAD	Active Plan - Dental
U83217663	HAIDYCHUK, ANDRII	Active Plan - Dental
U82056928	HALLEY, ANDREW	Active Plan - Dental
U25945104	HALLIHAN, HUBERT O	Active Plan - Dental
MAC0004465	HAMEL, TIM	Salaried Plan
U43628603	HAMM, BRIAN	Active Plan - Dental - Grandfathered
U80685196	HAMM, MASON B.V	Active Plan - Dental
U23513621	HANIFEN, ROBERT	Active Plan - Dental
U83511168	HANLON, JAMES R	Active Plan - Dental
U86730818	HANNAH, JORDAN M	Active Plan - Dental
U62967571	HANNAM, ALLAN	Active Plan - Dental
U84448160	HANRAHAN, BENJAMIN	Active Plan - Dental
U20258316	HANSON, MICHAEL B	Active Plan - Dental
U13439187	HARDIMAN, TREVOR R	Active Plan - Dental
U83062677	HARDING, MASON D	Active Plan - Dental
U88258705	HARLOW, AMANDA J	Active Plan - Dental

U86676510	HARRIS, WILLIAM	Active Plan - No Dental
U32528958	HARRISON, MITCHELL	Active Plan - Dental - Grandfathered
U73169849	HARTERY, JONATHAN	Active Plan - Dental
U88796484	HAWCO, KENNETH G	Active Plan - Dental
U85725853	HAWS, CLARA P	Active Plan - Dental
U87333012	HAYSE, COLTON J	Active Plan - Dental
U13141498	HAYSE, KELLY	Active Plan - Dental
U86514604	HEARD, BRADLEY	Active Plan - Dental
U83821638	HEARN, MICHAEL J	Active Plan - Dental
U85610398	HEBERT, DALLAS M	Active Plan - Dental
U47716699	HEBERT, PIERRE	Active Plan - Dental
U52497439	HENDERSON, TROY	Active Plan - Dental
U67028873	HICKEY, ADAM J	Active Plan - Dental
U56321433	HICKEY, JAKE	Active Plan - Dental
U27165037	HICKMAN, CYNTHIA J	Active Plan - Dental
U82319467	HICKS, JEFFREY	Active Plan - Dental
U40828215	HILL, DARNELL	Active Plan - Dental
U84578012	HOGARTH, HUDSON E	Active Plan - Dental
U40805771	HOLLEY, DEAN J	Active Plan - Dental
U41505955	HOLLOWAY, MICHAEL J	Active Plan - Dental
U85582836	HORNE, BEAU B	Active Plan - Dental
U82199944	HORNE, MARY S	Active Plan - Dental
U86586763	HOSKINS, CALVIN S	Active Plan - Dental - Grandfathered
U81348505	HOODE, JONATHAN	Active Plan - Dental
U86749627	HOULIHAN, CHRISTOPHER JAMES	Active Plan - Dental - Grandfathered
U85657056	HOUNSELL, BRANDON C	Active Plan - Dental
U19073691	HOUNSELL, JUSTIN	Active Plan - Dental
U26688411	HOWLETT, ANDREW G	Active Plan - Dental
U74783596	HOWLEY, DENNIS	Active Plan - Dental - Grandfathered
U62727522	HOWSE, SHANNON N	Active Plan - Dental
U39009436	HOYT, JESSIE C	Active Plan - Dental
U11490979	HUCKINS, PHIL S	Active Plan - Office Staff - No CI
U70147651	HUESER, SKYLER G	Active Plan - Dental
U80679144	HUGHES, FINN ST CROIX	Active Plan - Dental
U80757332	HUMBY, DEON O	Active Plan - Dental - Grandfathered
U83556836	HUMPHREY-VAUGHAN, REESE L	Active Plan - Dental
U80868140	HUNT, LAIKYN DAVID	Active Plan - Dental
U86359146	HUNT, RICHARD P.A	Active Plan - Dental
U87681701	HUTCHINGS, PAUL W.E	Active Plan - Dental
U82351312	HYNES, LOUIS J.R	Active Plan - Dental
U88989785	HYNES, MARK N	Active Plan - Dental
U27500932	HYNES, RYNE	Active Plan - Dental
U80356064	INMAN, DAVID M	Active Plan - Dental
U66272385	JACKSON, ANDREW	Active Plan - Dental
U29173466	JACKSON, CARL J	Active Plan - Dental
U86569323	JANES, ABIGAIL	Active Plan - Dental
U55007102	JARDINE, TODD A	Active Plan - Dental
U73771566	JAZIC, DENNIS	Active Plan - Dental
U88709278	JEROME, CAMERON D	Active Plan - Dental
U87640655	JOHNSON, COLE A	Active Plan - Dental
U84958656	JOHNSON, DYLAN ALEXANDER	Active Plan - Dental
U86873698	JOHNSON, JOSH M	Active Plan - Dental
U30645485	JOHNSTON, SHANE	Active Plan - Dental
U85037146	JOHNSTONE, ALEXANDER J	Active Plan - Dental
U82234807	JONES, CHASKA W	Active Plan - Dental

U82632665	JONES, CHRISTOPHER M	Active Plan - Dental
U23636965	KAYE, TREVOR	Active Plan - Dental - Grandfathered
U28493133	KEEPING, EVAN	Active Plan - Dental
U51870957	KELEHER, JAMES M	Active Plan - Dental - Grandfathered
U54651221	KELLY, BRADLEY	Active Plan - Dental - Grandfathered
U88384069	KENDELL, JESSE D	Active Plan - Dental
U63432892	KENNIE, LISA	Active Plan - Dental - Grandfathered
U87112250	KING, JOEL E.D	Active Plan - Dental
U42321508	KIPPERS, DENNIS	Active Plan - Dental
U67554438	KITCHEN, DION K	Active Plan - Dental
U82625867	KOLESZAR, KEAGAN A	Active Plan - Dental
U81026033	KORZH, OLEKSII	Active Plan - Dental
U83362781	KOSTIUK, VIKTOR P	Active Plan - Dental
U80820799	KUMAR, ADITYA K	Active Plan - Dental
U13182624	LACHMANN, THOMAS J	Active Plan - Dental
U81444901	LANE, SHANE K	Active Plan - Dental
U81716647	LANTEIGNE, JEREMY A	Active Plan - Dental
U89665613	LAROCQUE, REMI	Active Plan - Dental
U87226250	LARUSIC, ETHAN G	Active Plan - Dental
U52577367	LAWRENCE, GREG	Active Plan - Dental
U21462625	LEBLANC, FRANCOIS	Active Plan - Dental - Grandfathered
U62079323	LEBOUTHILLIER, ROSALIE	Retired Plan - Dental - Retirees who RTW
U81853544	LEDREW, LORI	Active Plan - Office Staff - with CI
U55937616	LEMIEUX, ANTHONY SHAWN	Active Plan - Dental
U71576940	LENENTINE, CHRIS	Active Plan - Dental - Grandfathered
U70365991	LEONARD, MATTHEW	Active Plan - Dental
U87219332	LEVY, JAKE AARON	Active Plan - Dental
U16012555	LEWIS, JASON M	Active Plan - Dental
U83711794	LOCKE, AARON W	Active Plan - Dental
U86939183	LOGAN, JASON	Active Plan - Dental
U42254774	LONG, CORY	Active Plan - Dental - Grandfathered
U75984709	LONGVA, BJORN E	Active Plan - Dental
U13788113	LOWNEY, JEREMIAH	Active Plan - Dental - Grandfathered
U89577091	LUNDRIGAN, DARREN M	Active Plan - Dental
U89207880	LYNDS, LAWRENCE	Active Plan - Dental
U19251345	MAAS, JOSEPH	Active Plan - Dental
U68524467	MACAULAY, NEIL P	Active Plan - Dental
U83078941	MACDERMID, TODD	Active Plan - Dental
U85468655	MACDONALD, BRIAN G	Active Plan - Dental
U48127302	MACDONALD, BRIAN L	Active Plan - Dental
U86862970	MACDONALD, DEVIN	Active Plan - Dental
U19669325	MACDONALD, JAMES	Active Plan - Dental
U80802874	MACDONALD, LANDON A	Active Plan - Dental
U56933008	MACDONALD, MICHAEL L	Active Plan - Dental
U85693134	MACDOUGALL, MICHAEL C	Active Plan - Dental
U73341711	MACEACHERN, IAN M	Active Plan - Dental
U54551909	MACGILLIVRAY, PATRICK	Active Plan - Dental
U49324792	MACINNIS, BERNIE	Active Plan - Dental
U80794589	MACINTYRE, NATE D	Active Plan - Dental
U61571869	MACINTYRE, STEPHEN JOEY	Active Plan - Dental
U20418737	MACISAAC, CORY W	Active Plan - Dental - Grandfathered
U32463667	MACISAAC, JOSEPH (JOE) R	Retired Plan - Dental - Grandfathered
U72474603	MACKAY, ROBERT L	Active Plan - Dental
U32495512	MACKAY, SHANE N	Active Plan - Dental - Grandfathered
U88225206	MACKEY, CYRIL P	Active Plan - Dental

U60848663	MACKIMMIE, SHAWN	Active Plan - Dental
U88528720	MACKINNON, COADY	Active Plan - Dental
U29942111	MACKINNON, NEIL B	Active Plan - Dental - Grandfathered
U19055731	MACKINNON, STEPHEN G	Active Plan - Dental - Grandfathered
U36328785	MACLAGGAN, SAMUEL W	Active Plan - Dental
U87673677	MACLEAN, TYLER F	Active Plan - Dental
U61331240	MACLELLAN, JOHN D	Active Plan - Dental
U89413849	MACLEOD, BALAAM I.A	Active Plan - Dental
U86850294	MACLEOD, BRANDON	Active Plan - Dental
U56572348	MACLEOD, MICHAEL	Active Plan - Dental
U84128653	MACMILLAN, OWEN W	Active Plan - Dental
U84974369	MACNEIL, DYLAN	Active Plan - Dental
U83929022	MACNEIL, JAMIE	Active Plan - Dental
U83260500	MACPHAIL, KEVIN	Active Plan - Dental
U85966847	MACPHAIL, THOMAS J	Active Plan - Dental
U23719784	MACPHEE, JEREMY	Active Plan - Dental
U23416168	MACPHERSON, BRENT W	Active Plan - Dental - Grandfathered
U66576413	MACPHERSON, CONNOR D	Active Plan - Dental - Grandfathered
U24391577	MACSWEYN, BRANDON M	Active Plan - Dental
U52228581	MACUMBER, MATTHEW	Active Plan - Dental
U88642471	MAHENDRA, MOHIT	Active Plan - Dental
U86683892	MAHER, JOSEPH	Active Plan - Dental
U81756541	MAILLET, CAROLINE	Active Plan - Dental
U34059607	MALCOLM, ZACHARY J	Active Plan - Dental - Grandfathered
U47682375	MALLET, JEAN-SEBASTIEN	Active Plan - Dental
U88728940	MARCH, MATTHEW J	Active Plan - Dental
U79346135	MARSH, ARTHUR S	Retired Plan - Dental
U82355569	MARSH, NATASHA L	Active Plan - Dental
U80401852	MARSHALL, BRADLEY J	Active Plan - Dental
U22735121	MARTELL, CHARLES MIKE	Active Plan - Dental
U63260178	MARTELL, GERALD J	Active Plan - Dental
U88086138	MARTIN, ALAC B.E	Active Plan - Dental
U34058159	MARTIN, DAVID J	Active Plan - Dental
U86499209	MARTIN, KEITH C	Active Plan - Dental
U85352170	MARTINEZ, MICHEL	Active Plan - Dental
U86361312	MATHERS, BRIAN	Grandfathered - Frozen Millwrights Life
U89761162	MATTIX, BRANDON D	Active Plan - Dental
U84873711	MAXWELL, TERRANCE C	Active Plan - Dental
U81671771	MCCARTHY, CRAIG	Active Plan - Dental - Grandfathered
U63605767	MCCARTHY, GLENN J	Active Plan - Dental - Grandfathered
U87176625	MCCARTY, JEFF W	Active Plan - Dental
U82188242	MCCRAY, DOUGLAS	Active Plan - Dental
U89934056	MCGEE, SHANE P	Active Plan - Dental
U83461075	MCGIVERY, PATRICK D	Active Plan - Dental
U86942328	MCKENZIE, WILLIAM D	Active Plan - Dental
U32617566	MCLAUGHLIN, GAETAN	Active Plan - Dental
U43329191	MCLAUGHLIN, JONATHAN	Active Plan - Dental
U86383427	MCLELLAN, SONNY GERALD	Active Plan - Dental
MAC0006167	MCLOON, CURTIS	Salaried Plan
U89827575	MCMULLEN, JACK W	Active Plan - Dental
U82702798	MCNEIL, PETER J	Active Plan - Dental - Grandfathered
U42992286	MCNEIL, TROY P	Active Plan - Dental - Grandfathered
MACRC05809	MCQUAID, PATRICK	Salaried Plan
U60961023	MCQUINN, DONALD V	Retired Plan - No Dental
U84768604	MELANSON, ADAM J	Active Plan - Dental

U86105008	MELANSON, COLTON J	Active Plan - Dental
U13936359	MELANSON, DORIAN C.W	Active Plan - Dental
U11754045	MELANSON, JEREMY M.J	Active Plan - Dental
U84204306	MELANSON, NOAH A	Active Plan - Dental
U83024156	MELVIN, BRAEDON	Active Plan - Dental - Grandfathered
U87694469	MERCER, LYNDON	Active Plan - Dental
U60417361	MERCIER, BERTRAND F	Active Plan - Dental - Grandfathered
U84771332	MERSEREAU, BRODEY T	Active Plan - Dental
U86374009	MILBURY, DANA G	Active Plan - Dental
U89687937	MILLER, JONATHAN S	Active Plan - Dental
U37291160	MILLER, JORDAN D	Active Plan - Dental
U26634262	MINER, KEVIN S	Active Plan - Dental
U85945689	MIZERO, ALAIN JULES	Active Plan - Dental
U44738518	MOORE, BRADLEY C	Active Plan - Dental
U62547269	MOORE, JOHNATHAN M	Active Plan - Dental
U63939208	MOORE, ROBERT	Active Plan - Dental - Grandfathered
U88645167	MOOREHEAD, ISAAC J	Active Plan - Dental
U83537904	MORGAN, RODNEY	Active Plan - Dental
U81809111	MORTIMER, JANICE L	Active Plan - Dental
U13504615	MOSSMAN, SCOTT D	Active Plan - Dental - Grandfathered
U68412701	MOUNTAIN, CHRIS	Active Plan - Dental - Grandfathered
U87755013	MULLIN, COLE A	Active Plan - Dental
U72198647	MULLIN, TIMOTHY LEE	Retired Plan - Dental - Grandfathered
U83495771	MULROONEY, TROY P	Active Plan - Dental - Grandfathered
U65648794	MUNDLE, THOMAS B	Active Plan - Dental
U87324418	MURNAGHAN, JACOB D	Active Plan - Dental
U83153076	MURPHY, DARREN	Active Plan - Dental
U27543940	MURPHY, ROBERT	Active Plan - Dental
U83503007	MURRAY, DAVID JASON	Active Plan - Dental
U45717829	MURRINS, MATTHEW C	Active Plan - Dental
U41466278	MUSGRAVE, JORDAN ROCKWELL	Active Plan - Dental
U63735061	MYERS, JONATHAN W	Active Plan - Dental - Grandfathered
U42971592	NASON, CURTIS	Active Plan - Dental
U85754560	NAVARAUSKAS, TOMAS	Active Plan - Dental
U80667012	NEWHOOK, TYLER E	Active Plan - Dental
U86939462	NICHOLSON, ROWAN P	Active Plan - Dental
U43845062	NICKERSON, LEE	Active Plan - Dental - Grandfathered
U65548904	NIEDERHAUSER, SVEN	Active Plan - Dental - Grandfathered
U85834246	NORMAND, CHRISTOPHER GRAHAM	Active Plan - Dental
U87218082	NORTHRUP, ZACHERY B.W	Active Plan - Dental
U82245944	O'TOOLE, DANIEL	Active Plan - Dental
U88952718	OATES, MASON W	Active Plan - Dental
U63759666	OLIVER, RAYMOND G	Active Plan - Dental - Grandfathered
U62266671	ORMROD, RALPH	Active Plan - Dental
U89794474	OSBORNE, COCO	Active Plan - Dental
U31083748	OTT, KYLE E	Active Plan - Dental
U23587595	PALMER, MARC	Active Plan - Dental - Grandfathered
U33935394	PAQUETTE, ANDRE	Active Plan - Dental
U82649292	PARKER, MELANIE L	Active Plan - Office Staff - No CI
U48606095	PARKS, LUKE D	Active Plan - Dental
U22568036	PARSONS, WADE	Active Plan - Dental
U82570663	PATRIQUIN, CODY C	Active Plan - Dental
U84732697	PAUL, SCOTT	Active Plan - Dental
U71166200	PEARSON, GREGORY	Active Plan - Dental - Grandfathered
U24046697	PEDDLE, KEVIN J	Active Plan - Dental

U69320495	PELLETIER, DANIEL R	Active Plan - Dental - Grandfathered
U39965449	PENNELL, JASON	Active Plan - Dental
U66422655	PENNELL, RYAN	Active Plan - Dental - Grandfathered
U79132870	PEORI, BRYAN A	Active Plan - Dental
U69998948	PERLEY, RANDALL W	Active Plan - Dental
U24749775	PERRY, MATTHEW ALEXANDER	Active Plan - Dental
U87705887	PERRY, ROBERT J	Active Plan - Dental
U29950519	PETERSON, JAMIE L	Active Plan - Dental
U85640482	PETERSON, JARRED G	Active Plan - Dental
U82067491	PETITPAS, LEO R	Active Plan - Dental
U89610495	PICCININNI, TREVOR	Active Plan - Dental
U83124594	PICKARD, KEEGAN A	Active Plan - Dental
U80669177	PINET, RENE-YVES	Active Plan - Dental
U57339983	PITRE, JOSEPH	Active Plan - Dental
U12540375	POIRIER, GERALD M	Active Plan - Dental
U87665126	POIRIER, MARIO	Active Plan - Dental
U85048043	POLLETT, TRISTAN H.E	Active Plan - Dental
U10374564	POLLEY, STEPHEN	Active Plan - Dental
U60433876	PONEE, SID	Grandfathered - Frozen Millwrights Life
U89385971	POPE, DONNA L	Active Plan - Dental
U85491992	POULETTE, BRENDON J	Active Plan - Dental
U83094679	POULETTE, HOWARD S	Active Plan - Dental
U33819261	POWER, ALICE	Active Plan - Dental
U52916905	POWER, MICHAEL	Active Plan - Dental
U47501691	POWER, MIKE B	Active Plan - Dental
U41545907	POWER, PATRICK	Active Plan - Dental
U85595759	PRESCOTT, MASON R	Active Plan - Dental
U42661468	PRETTY, NEIL A	Active Plan - Dental
U88790172	PROBERT, DYLAN J	Active Plan - Dental
U81209208	PROTEAU, NORMAN J	Active Plan - Dental
U89009491	PURCELL, NATHAN	Active Plan - Dental
U30542841	PYE, RICHARD	Active Plan - Dental - Grandfathered
U88178033	PYE, ROBERT G	Active Plan - Dental
U51165145	RAHN, DANA R	Active Plan - Dental
U32239976	RAMSAY, CHARLES	Active Plan - Dental - Grandfathered
U51823468	RANKIN, BERNIE J	Active Plan - Dental
U80086129	REGIMBALD, PETER	Active Plan - Dental
U70026467	REICKER, JUSTIN R	Active Plan - Dental - Grandfathered
U86270902	REID, JACOB J	Active Plan - Dental
U41972591	RENDELL, ALBERT WILLIAM	Active Plan - Dental - Grandfathered
U81016465	RESHETNIAK, SERHII	Active Plan - Dental
U84890166	REYNOLDS, SPENCER	Active Plan - Dental
U63623135	RICE, RYAN	Active Plan - Dental
U24179760	RICHARD, BRIAN J	Active Plan - Dental
U84194901	RICHARD, ISAAC J	Active Plan - Dental
U88170152	RICHARDSON, ROBERT J	Active Plan - Dental
U38464046	RICHE, SPENCER	Active Plan - Dental - Grandfathered
U71597364	RIDEOUT, DOUGLAS S	Retired Plan - No Dental
U71627757	RIDEOUT, FREDRICK H	Retired Plan - No Dental
U89373445	RITIK, RITIK	Active Plan - Dental
U25741815	RIZZO, JAYME JOSEPH	Active Plan - Dental
U12553401	ROACH, JOE WILLIAM	Active Plan - Dental
U80290450	ROBERTS, DEREK CARL	Active Plan - Dental
U74601896	ROBICHAUD, LEONARD	Active Plan - Dental
U11190987	ROBICHAUD, NORBERT	Retired Plan - Dental

U82452615	ROCHE, HANNAH	Active Plan - Dental
U89418109	RODENHISER, WILLIAM A.P	Active Plan - Dental
U31258207	ROMARD, STEVE C	Active Plan - Dental
U43788159	ROSNOK, ANDRE	Active Plan - Dental
U30441916	ROSS, DOUGLAS HUBERT	Grandfathered - Frozen Millwrights Life
U85430333	ROSS, MORGAN G	Active Plan - Dental
U89997342	ROSSIGNOL, JODY LEE	Active Plan - Dental
U62154612	ROWE, JOHN J	Retired Plan - Dental
U33313247	ROWE, JOHN W	Active Plan - Dental - Grandfathered
U31704144	ROWSELL, ALPHONSUS	Active Plan - Dental
U12453214	ROY, DANIEL J	Active Plan - Dental
U10302746	ROY, MARTIAL	Active Plan - Dental
U12762459	RUMBOLT, ANTHONY	Active Plan - Dental
U73051121	RYAN, DARRYL	Active Plan - Dental
U18108718	RYAN, JUSTIN L	Active Plan - Dental
U82538929	RYAN, VINCENT	Active Plan - Dental
U46569292	SADOWAY, STEVEN	Active Plan - Dental
U88170736	SAKHNISHYN, YURII	Active Plan - Dental
U13723532	SALONEN, SEAN	Active Plan - Dental
U81595644	SANTOS, EMILIANO A	Active Plan - Dental
U85039687	SARTY, STEVEN	Active Plan - Dental
U87397765	SAUNDERS, TONY G	Active Plan - Dental
U84456715	SAVOIE, JASON	Active Plan - Dental
U20805887	SAVOIE, JORDAN D	Active Plan - Dental
U86034336	SAVOIE, PHILIAS ROGER	Active Plan - Dental
U54191108	SAVOIE, RICHARD	Active Plan - Dental - Grandfathered
U85535081	SCOTT, RONALD A.W	Active Plan - Dental
U88561541	SCOTT, SOREN C	Active Plan - Dental
U52385515	SCOTT, STEVEN J	Active Plan - Dental
U86999851	SEARLE, RAYMOND R	Active Plan - Dental
U84664453	SELLICK, WAYNE O	Disabled Plan - Grandfathered - SP @ \$120
U33184113	SHARPE, PHILLIP	Active Plan - Dental
U22557905	SHEPARD, JOHN	Active Plan - Dental
U54731145	SHEPPARD, DENNIS C	Active Plan - Dental
U85359293	SHIPLEY, PATRICK C	Active Plan - Dental
U89121890	SHORT, DEREK	Active Plan - Dental
U87912729	SIEDOV, DMYTRO	Active Plan - Dental
U80540174	SILVER, FRANK SINCLAIR	Grandfathered - Frozen Millwrights Life
U10396567	SIM, FREDERICK J	Grandfathered - Frozen Millwrights Life
U83170658	SINGH, GURINDER	Active Plan - Dental
U87847034	SINGH, GURINDER	Active Plan - Dental
U83194463	SINGH, GURINDER	Active Plan - Dental
U87842047	SINGH, GURSIMRAN	Active Plan - Dental
U89972971	SINGH, JASPREET S	Active Plan - Dental
U83332343	SINGH, SIMRANJEET	Active Plan - Dental
U85073670	SINGH, VARINDER S	Active Plan - Dental
U88628584	SINGLETON, MATTHEW D.E	Active Plan - Dental
U88471563	SKANES, TYLER S	Active Plan - Dental
U80654677	SKOKE, ANDREW	Active Plan - Dental
U20600734	SLADE, COREY B	Active Plan - Dental
U54109298	SLADE, JORDAN D	Active Plan - Dental
U86475653	SLADE, MARK	Active Plan - Dental - Grandfathered
U86457296	SLASTNIKOV, ROMAN	Active Plan - Dental
U63633427	SMITH, ADAM	Active Plan - Dental
U78606437	SMITH, CHRIS D	Active Plan - Dental

U80660390	SMITH, PETER C	Active Plan - Dental
U74493598	SNOOK, ROCKWELL LG	Active Plan - Dental
U85117626	SONIER, BENOIT	Active Plan - Dental
U41942470	SONIER, FRANCOIS F	Active Plan - Dental
U66786783	SONIER, THIERRY	Active Plan - Dental
U82330723	SOOKRAM, DILLON	Active Plan - Dental
U88680207	SOPER, THEODORE	Active Plan - Dental
U23676203	ST LAURENT, SCOTT	Active Plan - Dental
U84218390	ST. CROIX, MITCHELL G	Active Plan - Dental
U89007605	STAPLETON, EVAN G	Active Plan - Dental
U73052568	STEEVE, DONALD F	Active Plan - Dental
U44453144	STEEVES, CORY	Active Plan - Dental
U89806615	STEVENS, KALEB R	Active Plan - Dental
U88453287	STEWART, TY	Active Plan - Dental
U32800572	STEWART, WALTER J	Active Plan - Dental
U81455571	STOCKLEY-DEARMAN, CURTIS O	Active Plan - Dental
U50238098	STREET, JOSHUA J	Active Plan - Dental
U10548308	STRICKLAND, BRADLEY K	Active Plan - Dental - Grandfathered
U52645548	STROWBRIDGE, ALTON D	Active Plan - Dental
U82182518	STRUTHERS, JARRAD A	Active Plan - Dental
U81696391	STUBBARD, CHELSEA	Active Plan - Dental
U80040954	STYMIEST, COLEMAN	Active Plan - Dental
U82327252	SUKHANOV, OLEH V	Active Plan - Dental
U86371368	SULLIVAN, DEVON M	Active Plan - Dental
U30239797	SULLIVAN, JACOB	Active Plan - Dental
U72958170	SULLIVAN, RODNEY	Active Plan - Dental
U63103224	SWAN, JOHN	Active Plan - Dental
U88780485	TAPIA MOCTEZUMA, LUIS D	Active Plan - Dental
U83678676	TARDIF, JOSEPH D	Active Plan - Dental
U86456996	TAVERNER, RYAN	Active Plan - Dental
U87882407	TAYLOR, MITCHELL T	Active Plan - Dental - Closed Group
U46253384	TERRY, BRADLEY J	Active Plan - Dental
U80037552	TERRY, WILLIAM	Active Plan - Dental
U51369584	THERIAULT, MARC	Active Plan - Dental
U43526968	THIBODEAU, MARC	Active Plan - Dental
U83762010	THOMAS, TROY T	Active Plan - Dental
U23625386	THOMPSON, DAVID	Active Plan - Dental - Grandfathered
U85219390	THORNDYKE, CHRISTOPHER M	Active Plan - Dental
U83783609	THORNE, ZACHARY	Active Plan - Dental
U88971608	TIBBO, JOSHUA	Active Plan - Dental
U83464623	TIPPING, COLTON C	Active Plan - Dental
U81268824	TITUS, DYLAN IVAN	Active Plan - Dental
U83097756	TOBIAS, KHOURI K	Active Plan - Dental
U89239503	TOBIN, AIDEN J.R	Active Plan - Dental
U89635506	TOBIN, BRIAN M	Active Plan - Dental
U83109035	TOWNSEND, JOLIEN D	Active Plan - Dental
U88927862	TRACEY, STEFAN FRANCIS	Active Plan - Dental
U86361352	TREMBLAY, CURTIS	Active Plan - Dental
U81210451	TRICKEY, MARCUS ELLIOTT	Active Plan - Dental
U89844422	TUGWELL, BRIAN R	Active Plan - Dental - Grandfathered
U85902215	UNDERHILL, CHARLES J	Active Plan - Dental
U12376185	UNDERHILL, JEFFREY A	Active Plan - Dental - Grandfathered
U62294331	UNDERHILL, THOMAS W	Active Plan - Dental
U20836875	URQUHART, LAWRENCE	Retired Plan - No Dental
U89157216	USHER, SCOTT C	Active Plan - Dental

U43779610	VAIL, JOEL	Active Plan - Dental - Grandfathered
U83268520	VAN DOORN, ANOUK	Active Plan - No Dental - Closed Group
U86301961	VANDENBERGHE, TRAVIS J	Active Plan - Dental
U88673098	VICAIRE, ANDY J	Active Plan - Dental
U87924564	VILLANUEVA COCA, BRYAN	Active Plan - Dental
U31477696	VIOLETTE, KENNY	Active Plan - Dental
U26225679	WADE, ANDREW	Active Plan - Dental
U89774762	WADE, STEVEN J	Active Plan - Dental
U24501755	WAKEHAM, DYLAN R	Active Plan - Dental - Grandfathered
U89144161	WALSH, KAEGAN	Active Plan - Dental
U84488985	WALSH, MICHAEL W	Active Plan - Dental
U83592192	WALSH, SHAWN E	Active Plan - Dental
U82599716	WALTON, GRAHAM	Active Plan - Dental - Grandfathered
U50246506	WARD, TYLER	Active Plan - Dental - Grandfathered
U88141438	WARD, WENDELL C	Active Plan - Dental
U81505463	WARREN, ETHAN	Active Plan - Dental
U38015948	WATKINS, ANDY	Active Plan - Dental
U88444717	WEATHERBEE, JASON	Active Plan - Dental
U85311953	WEBSTER, JEREMY	Active Plan - Dental
U11424810	WEBSTER, TRAVIS S	Active Plan - Dental
U62468492	WEEKS, RICHARD R	Active Plan - Dental
U85191863	WEEKS, TYLER	Active Plan - Dental
U49493762	WELFORD, ALLEN	Active Plan - Dental
U21916653	WELLS, CHAD	Active Plan - Dental - Grandfathered
U44057311	WELLS, JONATHAN	Active Plan - Dental - Grandfathered
U80834392	WELSH, JOSHUA C	Active Plan - Dental
U87889064	WHEELER, GORDON SCOTT	Active Plan - Dental
U19960489	WHELAN, AIDEN	Active Plan - Dental - Grandfathered
U26416796	WHITE, ADAM	Active Plan - Dental - Grandfathered
U11901302	WHITE, FERDINAND R	Active Plan - Dental
U18967991	WHITE, JAMES	Active Plan - Dental - Grandfathered
U84563047	WHITE, MATTHEW	Active Plan - Dental
U87752814	WHITE, MICHAEL D	Active Plan - Dental
U13272239	WHITTY, KEITH M	Active Plan - Dental - Grandfathered
U83993745	WIGHT, DARREN M	Active Plan - Dental
U81743192	WILLIAMS, CLARENCE G	Active Plan - Dental
U29161888	WILLIAMS, JARED	Active Plan - Dental
U80281578	WILLIAMS, RYON T	Active Plan - Dental
U87871085	WILSON, AIDEN	Active Plan - Dental
U53544658	WILSON, JAMIE	Active Plan - Dental - Grandfathered
U80949797	WILSON, RILEY M	Active Plan - Dental
U29998441	WITHERS, DANIEL R	Active Plan - Dental - Grandfathered
U12817346	WITHERS, FREDERICK	Active Plan - Dental - Grandfathered
U83451453	WOLFE, KURTIS	Active Plan - Dental
U83058518	WOOD, RODNEY	Active Plan - Dental
U88525714	WOODMAN, JASON B	Active Plan - Dental
U87723153	YHARD, KYLE B	Active Plan - Dental
U83013979	YOUNG, JOHNATHAN R.J.	Active Plan - Dental

Enrolment not received (and working during reporting period)

Certificate #	Employee Name	Last Work Period	Last Employer
U52703763	ABBOTT, TODD R	202511	GIP INDUSTRIAL CONTRACTORS LTD.
MAC0006795	ADAMS, RILEY	202509	T.A.Z MULTIWORKS INC
MAC0006839	ADEY, JAMES	202508	BIRD HEAVY CIVIL LTD
U83774521	ALLEN, SAMUEL F	202510	SPRINGHILL CONSTRUCTION LIMITED
U84466029	ALMON, ALAN M	202509	AVENUE ABLE CONCRETE SOLUTIONS INC
U83498994	ARSENAULT, DENIS	202511	LANCOR CONCRETE CONTRACTORS LTD
U86876335	ATIBY, PACIFIQUE	202511	ALUMA SAFWAY
U87979292	BABINEAU, JOSHUA R	202511	LAFFORD FORMWORK
MAC0007030	BEERS, NICHOLAS	202508	ACADIA FORMWORK
U80803081	BELANGER, MICHAEL B	202510	KAMCO CONSTRUCTION
U81261852	BELAVIC, JAKOV	202511	DUNBAR CONSTRUCTION LTD
U81618617	BENOIT, EVENS	202511	KAMCO CONSTRUCTION
U89820585	BENOIT, SAMUEL J	202511	ARSENAULT BROS. CONSTRUCTION LTD
U82103252	BOIKO, VALENTYN	202511	HARBOUR FOUNDATIONS LTD
U86263685	BOND, ZAVIER ADAM	202511	BRILUN CONSTRUCTION LIMITED
MAC0007081	BOWERS, JACOB	202511	WILLIAMS MURPHY & MCLEOD
U81069097	BRADLEY, LANCE	202511	FITZGERALD AND SNOW (2010) LTD
U83661969	BRAR, DILVIR SINGH	202511	ARSENAULT BROS. CONSTRUCTION LTD
MAC0006863	BRIDEAU, BERTIN	202511	ACADIA FORMWORK
U38690280	BRIDEAU, RANDY	202511	POMERLEAU INC
MAC0006867	BUDDEN, MARGARET	202506	RAW STEEL FABRICATION LTD
U84579105	CANN, AIDAN S	202511	LINDSAY RESOURCES LTD
U81650946	CARR, DENNIS I	202511	ATK DEVELOPMENTS INC
MAC0006686	CARROLL, JOSEPH J	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U87578639	CHAISSON, MAURICE W	202510	SOUBLIERE INTERIORS LTD
U88862399	CHISHOLM, NOAH B	202511	LINDSAY RESOURCES LTD
U81070871	CISSE, MORLAYE	202511	ACADIA FORMWORK
MAC0006845	CLARKE, HOWARD	202511	OCL CONSTRUCTION LTD
U83737966	CLOUT, JORDAN	202511	LORNEVILLE MECHANICAL CONTRACTORS LTD
U86743633	COLES, MARION ANN	202508	GISBORNE INDUSTRIAL CONSTRUCTION
U88180510	COOK, PHOENIX	202508	LINDSAY RESOURCES LTD
U84885840	COOPER, CARSON W	202511	ARNOLDIN FORM WORK LTD
U88444187	CRANE, JONATHAN	202509	SOUBLIERE INTERIORS LTD
U81293885	CULLEN, NEIL M	202511	T.A.Z MULTIWORKS INC
U82124067	DALTON, ALEXANDER E	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U88699010	DALTON, KALEM G	202509	CARPENTERS LOCAL 1999
U12447127	DAVIS, WINSTON B	202511	MACGREGOR'S CUSTOM MACHINING LIMITED
U32737306	DOIRON, JAMES F	202511	ARSENAULT BROS. CONSTRUCTION LTD
U82259945	DONOVAN, KYLE M	202511	ACADIAN CONSTRUCTION (1991) LTD
MAC0007091	DUCEY, ASHLEY	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
MAC0007176	DUFOUR, PHILIPPE	202511	KAMCO CONSTRUCTION
U45355862	DUPERE, THOMAS	202511	KAMCO CONSTRUCTION
U82935051	EARLE, NICHOLAS C	202510	OPCC
U83940258	ENGLAND, GATLYN GARRY	202511	ALUMA SAFWAY
MAC0006857	FAWCETT, DOMINIC	202506	SKYWAY CANADA LIMITED - NB BRANCH
U89412794	FIGG, JOSEPH	202511	ELITE BUILDING GROUP INC
MAC0007142	FOLLETT, JAMES	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U83621670	FORD, JAMES	202511	MACLEAN CONSTRUCTION LTD
U84876814	FOWLER, BARRY R	202506	T.A.Z MULTIWORKS INC
U65040571	FRENCH, MITCHELL	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U52891111	GAUDET, ROGER J	202511	COMMERCIAL MASONRY LTD
U88752436	GAULTON, SHELDON W	202508	GISBORNE INDUSTRIAL CONSTRUCTION

MAC0007079	HAMILTON, ROGER	202508	ABLE BRIDGE CONSTRUCTION INC
U21539792	HAYWARD, FERGUS	202511	GIP INDUSTRIAL CONTRACTORS LTD.
MAC0006794	HAYWARD, RACHEL	202508	T.A.Z MULTIWORKS INC
MAC0007028	HAZIRI, MUHAMED	202509	T.A.Z MULTIWORKS INC
U39439156	HEBERT, MAURICE	202511	POMERLEAU INC
MAC0006607	HEBERT, MICHAEL	202511	LANCOR CONCRETE CONTRACTORS LTD
U24964483	HODDER, LOUIS J	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U82323330	HOWSE, GUY JOHN	202511	MOSS DEVELOPMENT CORP
MAC0006657	HUGHES, DOMINICK	202507	ARSENAULT BROS. CONSTRUCTION LTD
U83104272	HUNT, ANDREW M	202511	OLYMPIC CONSTRUCTION LIMITED
U89202547	JANES, TYRONE G	202506	T.A.Z MULTIWORKS INC
U86372760	JONES, WILLIAM GEORGE	202511	ACADIA FORMWORK
	KABUSIMBI, WILONDJA (WILLY)	202511	ALUMA SAFWAY
MAC0007139	KALSI, HARWINDER SINGH	202511	ARSENAULT BROS. CONSTRUCTION LTD
U82819372	KELLOWAY, CHRISTOPHER B	202511	COMMERCIAL MASONRY LTD
U53896612	KING, TODD P	202511	LINDSAY RESOURCES LTD
U84011737	LAFLEUR, WESLEY P	202511	COMMERCIAL MASONRY LTD
U83006508	LANE, JOEL N.M	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U85469092	LANGILLE, MATTHEW M	202508	IFORM STRUCTURES INC
MAC0007029	LEGERE, NICOLAS	202511	ACADIA FORMWORK
U81382985	LEGGE, CODY	202509	MACLEAN CONSTRUCTION LTD
U87735373	LETHBRIDGE, BRANDON C	202510	THE TPH GROUP INC
MAC0007179	LEVESQUE, MARTIN	202511	KAMCO CONSTRUCTION
U33741382	LOSIER, DONALD	202510	ALUMA SAFWAY
U83405711	LYONNAIS, JEAN-PIERRE	202510	20-20 FORMING
MAC0006929	MACARTHUR, CONAL	202509	FITZGERALD AND SNOW (2010) LTD
U18782527	MACCUISH, JOHN J	202508	SCAFFOLD E & D LIMITED
		202512	EML SOLUTIONS DRAFTING & CONSTRUCTION SERVICE
U13070418	MACDONALD, RONALD G	202511	LANCOR CONCRETE CONTRACTORS LTD
U85748349	MACFARLANE, NOAH T	202506	BML ROOFING LTD
U83422798	MACKENZIE, JASON A	202511	STRESCON LIMITED
U79013270	MALLAIS, DENIS	202510	ALUMA SAFWAY
U81115682	MALLET, BOBBY	202510	LANCOR CONCRETE CONTRACTORS LTD
MAC0007183	MARQUIS, GILLES	202510	KAMCO CONSTRUCTION
MAC0007182	MARQUIS, YAN	202510	KAMCO CONSTRUCTION
MAC0007146	MARTELL, JOSHUA	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U89214767	MARTIN, BRENT D	202511	SOUBLIERE INTERIORS LTD
U80417775	MASALES, JEFF	202509	LANCOR CONCRETE CONTRACTORS LTD
U84844802	MATTHEWS, MASON L	202509	SOUBLIERE INTERIORS LTD
U88514237	MCCOMB, MITCHELL	202511	LANCOR CONCRETE CONTRACTORS LTD
MAC0006656	MCKENNA, BRODIE	202510	ARSENAULT BROS. CONSTRUCTION LTD
U86728326	MELANSON, JEAN-PAUL	202511	THERMO DESIGN INSULATION LTD
MAC0006687	MERCER, MELVIN J	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U89539517	MILLER, JACOB H	202511	MARQUE CONSTRUCTION LTD
U82068699	MILLER-LEDDEN, TYSON J.M	202511	ALUMA SAFWAY
MAC0007173	MORENCY, CHAD	202511	POMERLEAU INC
MAC0007087	MORRELL, STEVEN	202511	SPRINGHILL CONSTRUCTION LIMITED
U88350329	MORTON, JACK M	202511	COMMERCIAL MASONRY LTD
U88992016	MORYKOT, CARTER	202511	JONELJIM CONCRETE CONST. LTD
U83238950	MOSCHUK, MARK A.W	202509	DUNBAR CONSTRUCTION LTD
MAC0007151	MOSS, TIM V	202511	COMMERCIAL MASONRY LTD
MAC0007143	MURPHY, DAMIAN	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U83393098	MYERS, HAYDEN	202509	FITZGERALD AND SNOW (2010) LTD
U45872878	McNeil, Joseph	202511	HARBOUR SCAFFOLD INC

U83439154	NASON, MATTHEW J	202511	ATK DEVELOPMENTS INC
MAC0006625	NICHOLSON, BRYSON	202508	ARSENAULT BROS. CONSTRUCTION LTD
MAC0007080	NITZ, STEVE	202509	ATHLETICA SPORT SYSTEMS
U84378934	NOWLAN, MICHEL	202506	ALUMA SAFWAY
MAC0006785	ODEA, EDWARD	202511	BIRD HEAVY CIVIL LTD
MAC0006809	OLIVEIRA, DANIEL	202506	REDDICK BROTHERS MASONRY LTD
U81366762	OSBORNE, DEVIN M	202510	SOUBLIERE INTERIORS LTD
U80980897	PALLOT, DAN	202511	SUNNY CORNER ENTERPRISES INC
U86529102	PARKER, DAWSON J	202511	LINDSAY RESOURCES LTD
MAC0007144	PARSONS, TODD	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
MAC0006890	PARTRIDGE, CHRISTOPHER	202511	ACADIA FORMWORK
U84584051	PELLETIER-LAFRESNAGE, HUGO	202511	KAMCO CONSTRUCTION
MAC0006427	PETALLANA, JULIETO	202511	OMEGA FORMWORK INC
U60161828	PHILLIPS, TOBY K	202511	IRON MAPLE CONSTRUCTORS
U72967732	PIKE, JAMIE	202510	LORNEVILLE MECHANICAL CONTRACTORS LTD
MAC0006757	PINSENT, ROBERT J	202510	GISBORNE INDUSTRIAL CONSTRUCTION
MAC0006891	PITRE, GILLES	202511	ACADIA FORMWORK
MAC0007137	POIRIER-METHOT, MATTHEW	202511	SYNERGY FORMWORK
MAC0007154	PORTER, MASON	202509	ACADIA FORMWORK
MAC0007147	POWER, MASON	202511	DRIVER'S INDUSTRIAL INSTALLATIONS LTD
U86229401	PROSPER, CHAD A.W	202511	SCAFFOLD E & D LIMITED
MAC0007184	RAJORIJA, ADITYA	202511	ACADIA FORMWORK
U86952466	REBOLLEDO, JOE	202508	IRON MAPLE CONSTRUCTORS
MAC0006565	RESHETNIAK, HANNA	202506	ACRC STAFF- VARIOUS LOCALS
U87918450	RIABI, NOUR S	202511	SOUBLIERE INTERIORS LTD
U85362542	RICHARD, GILBERT J	202511	IRON MAPLE CONSTRUCTORS
U85787654	ROBERE, PATRIK R	202509	T.A.Z MULTIWORKS INC
U85798693	ROSS, DENNIS ALEXANDER	202508	D.J. MACLEAN & SONS COMMERCIAL CONTRACTING LIMITED
U85585599	ROUSSEL, JACQUES	202510	ATHLETICA SPORT SYSTEMS
U80877824	RUSSELL, ETHAN W	202511	BLACK & MCDONALD - ATLANTIC REGION
U82367366	SAIN, ARKESHWAR	202511	LINDSAY RESOURCES LTD
U88713823	SAMAMA, MATHIEU	202509	CAPE BRETON WEST CONSTRUCTION
U88995953	SAVOIE, PAUL J	202511	FITZGERALD AND SNOW (2010) LTD
U83494419	SEHATNIA, ARASH	202509	IFORM STRUCTURES INC
U85276161	SESCHILLIE, JORDAN R	202511	ARSENAULT BROS. CONSTRUCTION LTD
MAC0007027	SEYMORE, CODY	202509	T.A.Z MULTIWORKS INC
U84472019	SHIHAN, MOHANAD	202511	PROSPECT BUILDING CONTRACTORS LTD
U44733005	SIMMONS, CHRISTOPHER R	202508	ANDRITZ HYDRO CANADA INC
MAC0007152	SINGH, GOVIND	202511	ACADIA FORMWORK
MAC0007153	SINGH, HARPEJ	202511	ACADIA FORMWORK
MAC0007169	SINGH, JARMAN	202511	ALUMA SAFWAY
MAC0006684	SMITH, ALEXANDER	202508	CAPITAL INTERIORS SYSTEMS LTD
MAC0006864	ST-COEUR, MATHIEU	202511	ACADIA FORMWORK
U55468824	STEWART, NICHOLAS B	202507	MACLEAN CONSTRUCTION LTD
U86832150	STURGEON, MALCOLM C	202511	LANCOR CONCRETE CONTRACTORS LTD
U88506197	SULLIVAN, COLBY M	202506	T.A.Z MULTIWORKS INC
U11610277	SYLVAIN, JEROME J.S	202511	HUMACO ACOUSTIQUE INC
U30474636	THOMAS, PAUL	202511	ARSENAULT BROS. CONSTRUCTION LTD
U80490144	TIMMONS, DAVID	202508	D.J. MACLEAN & SONS COMMERCIAL CONTRACTING LIMITED
MAC0007165	TOOPE, DANIEL	202511	OLYMPIC CONSTRUCTION LIMITED
U48563957	TOOPE, STUART J	202511	GIP INDUSTRIAL CONTRACTORS LTD.
U18876649	TRAN, HOANG	202510	FITZGERALD AND SNOW (2010) LTD
U84236082	UPWARDS, CADEN	202510	ROTHLOCHSTON LTD

U85889719	VALDEZ-GUTIERREZ, EDGAR C	202511	LANCOR CONCRETE CONTRACTORS LTD
MAC0007118	VERMA, CHETAN	202511	STRESCON LIMITED
U83923929	VIENNEAU, EDDY J	202511	SERVICES RCSCC INC
MAC0007158	WANNIARACHCHI, PRIYANCHA	202511	ACADIA FORMWORK
U86303302	WAY, JESSE D.B	202506	SOUBLIERE INTERIORS LTD
MAC0007101	ZEA, JAUN CARLOS	202510	ARNOLDIN FORM WORK LTD

2025 SUMMARY

			EMAILS	PHONE	WALKINS						
JANUARY		<table border="1"> <tr><td>146</td><td>emails</td></tr> <tr><td>82</td><td>phone</td></tr> <tr><td>9</td><td>walk ins</td></tr> </table>	146	emails	82	phone	9	walk ins	146	82	9
146	emails										
82	phone										
9	walk ins										
FEBRUARY		<table border="1"> <tr><td>163</td><td>emails</td></tr> <tr><td>93</td><td>phone</td></tr> <tr><td>13</td><td>walk ins</td></tr> </table>	163	emails	93	phone	13	walk ins	163	93	13
163	emails										
93	phone										
13	walk ins										
MARCH		<table border="1"> <tr><td>301</td><td>emails</td></tr> <tr><td>111</td><td>phone</td></tr> <tr><td>21</td><td>walk ins</td></tr> </table>	301	emails	111	phone	21	walk ins	301	111	21
301	emails										
111	phone										
21	walk ins										
APRIL		<table border="1"> <tr><td>181</td><td>emails</td></tr> <tr><td>117</td><td>phone</td></tr> <tr><td>37</td><td>walk ins</td></tr> </table>	181	emails	117	phone	37	walk ins	181	117	37
181	emails										
117	phone										
37	walk ins										
MAY		<table border="1"> <tr><td>225</td><td>emails</td></tr> <tr><td>100</td><td>phone</td></tr> <tr><td>63</td><td>walk ins</td></tr> </table>	225	emails	100	phone	63	walk ins	225	100	63
225	emails										
100	phone										
63	walk ins										
JUNE		<table border="1"> <tr><td>144</td><td>emails</td></tr> <tr><td>79</td><td>phone</td></tr> <tr><td>62</td><td>walk ins</td></tr> </table>	144	emails	79	phone	62	walk ins	144	79	62
144	emails										
79	phone										
62	walk ins										
JULY		<table border="1"> <tr><td>163</td><td>emails</td></tr> <tr><td>66</td><td>phone</td></tr> <tr><td>53</td><td>walk ins</td></tr> </table>	163	emails	66	phone	53	walk ins	163	66	53
163	emails										
66	phone										
53	walk ins										
AUGUST		<table border="1"> <tr><td>99</td><td>emails</td></tr> <tr><td>53</td><td>phone</td></tr> <tr><td>62</td><td>walk ins</td></tr> </table>	99	emails	53	phone	62	walk ins	99	53	62
99	emails										
53	phone										
62	walk ins										
SEPTEMBER		<table border="1"> <tr><td>218</td><td>emails</td></tr> <tr><td>71</td><td>phone</td></tr> <tr><td>31</td><td>walk ins</td></tr> </table>	218	emails	71	phone	31	walk ins	218	71	31
218	emails										
71	phone										
31	walk ins										
OCTOBER		<table border="1"> <tr><td>299</td><td>emails</td></tr> <tr><td>104</td><td>phone</td></tr> <tr><td>17</td><td>walk ins</td></tr> </table>	299	emails	104	phone	17	walk ins	299	104	17
299	emails										
104	phone										
17	walk ins										
NOVEMBER		<table border="1"> <tr><td>235</td><td>emails</td></tr> <tr><td>91</td><td>phone</td></tr> </table>	235	emails	91	phone	235	91			
235	emails										
91	phone										

	18	walk ins		18
DECEMBER	167	emails	closed Dec 24-30	167
	72	phone	closed Dec 24-30	72
	4	walk ins	closed Dec 24-30	4
			TOTALS	2341
				1039
				390

PLEASE NOTE: Approx. 80% of the Walk In totals are from work history requests within local 83

Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers
Employee Life and Health Trust
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2025
(UNAUDITED)

	2025	2024
	\$	\$
ASSETS		
Investments	26,317,408	23,411,700
Cash	2,327,775	4,813,618
Contributions Receivable	5,107,465	6,283,089
Accounts Receivable	12,241	9,027
Prepaid	2,048	37,792
Mortgages Receivable	128,284	149,848
Loan Receivable	1,579,847	1,624,497
	35,475,068	36,329,572
LIABILITIES		
Accounts Payable	615,849	537,396
Claims Payable	655,336	544,738
Insurance Premiums Payable	434,520	419,298
Due to ACRC Union	284,199	343,787
Due to Pension Fund	3,383,589	4,880,103
	5,373,492	6,725,322
Net Assets Available for Benefits	30,101,576	29,604,250
Obligation For Member Benefits	10,638,167	10,926,426
Surplus/Silo	19,463,409	18,677,823
<i>Silo Balances</i>		
<i>NB Carpenters</i>	<i>Div 1 - L1386</i>	<i>3,208,794</i>
<i>NB Millwrights</i>	<i>Div 2 - L2262</i>	<i>3,556,740</i>
<i>CB Carpenters</i>	<i>Div 3 - L1588</i>	<i>(89,642)</i>
<i>NFLD</i>	<i>Div 4 & 5 - L1009 & 579 & 585</i>	<i>4,511,210</i>
<i>NS Carpenters</i>	<i>Div 6 - L83</i>	<i>-</i>
<i>NS Millwrights</i>	<i>Div 7 - L1178</i>	<i>243,228</i>
<i>PEI</i>	<i>Div 8 - L1338</i>	<i>1,060,408</i>
<i>NB Marine Carpenters</i>	<i>Div 9</i>	<i>(37,486)</i>
Total Silo Balance - all divisions	12,453,252	11,156,964
<i>ACRC Silo before adjustment</i>	<i>6,534,807</i>	<i>7,988,591</i>
	18,988,058	19,145,554
<i>ACRC Silo Adjustment</i>		
<i>Change in Hour Bank</i>	<i>475,351</i>	<i>(467,731)</i>
Total Silo Balance - ACRC	7,010,158	7,520,860
Total Surplus/Silo	19,463,409	18,677,823

Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers
Employee Life and Health Trust
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE PERIOD ENDED JUNE 30, 2025
(UNAUDITED)

	2025	2024
	\$	\$
INCREASE IN NET ASSETS		
Contributions		
Required	8,969,026	9,332,506
Voluntary	1,225,104	1,074,072
Changes in Fair Value of Investment	1,102,736	1,175,414
Investment Income	81,613	201,587
Other Income	-	2,786
	11,378,479	11,786,365
Expenses		
Cost of benefits		
Benefit Payments	10,142,156	10,361,088
Claims Processing Fees	750,854	455,835
Insurance Premiums	1,225,801	1,238,356
	12,118,811	12,055,279
Administrative Expenses		
Administration	287,841	133,277
Administration - Union Supplemental	52,853	45,911
Audit	(24,437)	(20,777)
Bank Charge	13,401	11,934
Consulting	3,278	16,592
Educational Conferences	2,372	12,635
Investment Management Fees	64,166	58,035
Legal	756	5,739
Printing	9,644	-
Postage and Misc.	25,282	25,031
Trustee Insurance	14,570	20,445
Trustee Meeting	45,157	4,176
	494,883	312,998
	12,613,694	12,368,276
Increase in Net Assets Available for Benefits	(1,235,215)	(581,911)
Net Assets Available for Benefits, Beginning of Year	31,336,791	30,186,161
Net Assets Available for Benefits, End of Period	30,101,576	29,604,250

**Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers
Employee Life and Health Trust**
STATEMENT OF CHANGES IN OBLIGATION FOR MEMBER BENEFITS
FOR THE PERIOD ENDED JUNE 30, 2025
(UNAUDITED)

	2025	2024
	\$	\$
Hour Bank		
Obligation for hour bank, beginning of year	11,113,518	10,458,695
Change in hour bank	(475,351)	467,731
	<hr/> <u>10,638,167</u>	<hr/> <u>10,926,426</u>
Obligation for Member Benefits, End of Period	<u>10,638,167</u>	<u>10,926,426</u>

ATLANTIC CANADA REGIONAL COUNCIL OF CARPENTERS, MILLWRIGHTS AND ALLIED WORKERS
EMPLOYEE LIFE AND HEALTH TRUST
STATEMENT OF CHANGES IN SILO
(UNAUDITED)
JUNE 30, 2025

	All Silos	Division 1 NB Carpenters Local 1386	Division 2 NB Millwrights Local 2262	Division 3 CB Carpenters Local 1588	Division 4 & 5 NFLD Local 1009/579/585	Division 6 NS Carpenters Local 83	Division 7 NS Millwrights Local 1178	Division 8 PEI Carpenters Local 1338	Division 9 Marine Carp	ACRC
Opening Balance as at Jan 1, 2025	20,223,274	3,072,129	3,408,044	(15,659)	4,376,313	-	233,629	1,018,561	(27,055)	8,157,312
Revenue										
Administrative Expenses										
Contributions - Employer	8,909,747	-	-	-	-	-	-	-	-	8,909,747
Contributions - Employee	69,711	-	-	-	-	-	-	-	-	69,711
Contributions - Self Pays	1,225,104	-	-	-	-	-	-	-	-	1,225,104
Subsidized H&W Contributions	(10,431)	-	-	(73,983)	-	-	-	-	(10,431)	73,983
Contributions	10,194,131	-	-	(73,983)	-	-	-	-	(10,431)	10,278,545
Change in Fair Value of Investment	1,102,736	134,390	148,817	-	189,880	-	10,192	44,433	-	575,025
Mortgage Interest	8,544	-	8,544	-	-	-	-	-	-	-
Loan Interest	10,657	10,657	-	-	-	-	-	-	-	-
Bank Interest	62,412	-	-	-	-	-	-	-	-	62,412
Investment Income	81,613	10,657	8,544	-	-	-	-	-	-	62,412
Total Revenue	11,378,479	145,047	157,361	(73,983)	189,880	-	10,192	44,433	(10,431)	10,915,982
Expenses										
Claims Paid	9,925,469	-	-	-	-	-	-	-	-	9,925,469
Premium Tax	172,195	-	-	-	-	-	-	-	-	172,195
Silo Expenses	44,493	575	-	-	43,918	-	-	-	-	-
Benefit Payments	10,142,156	575	-	-	43,918	-	-	-	-	10,097,663
Claims Processing Fee	750,854	-	-	-	-	-	-	-	-	750,854
Medavie Blue Cross Premium	534,924	-	-	-	-	-	-	-	-	534,924
OOC Premium	82,175	-	-	-	-	-	-	-	-	82,175
MembersHealth (EAP) Premium	243,721	-	-	-	-	-	-	-	-	243,721
Inkblot (Mental Health) Premium	217	-	-	-	-	-	-	-	-	217
AD&D Premium	48,516	-	-	-	-	-	-	-	-	48,516
Critical Illness Premium	7,995	-	-	-	-	-	-	-	-	7,995
Stop Loss Premium	308,253	-	-	-	-	-	-	-	-	308,253
Insurance Premium	1,225,801	-	-	-	-	-	-	-	-	1,225,801
Cost of Benefit	12,118,811	575	-	-	43,918	-	-	-	-	12,074,319
Administration Fees	287,841	-	-	-	-	-	-	-	-	287,841
Administration Fees - Union Supplemental	52,853	-	-	-	-	-	-	-	-	52,853
Bank Charge	13,401	-	-	-	-	-	-	-	-	13,401
Consulting	3,278	-	-	-	-	-	-	-	-	3,278
Educational Conferences	2,372	-	-	-	-	-	-	-	-	2,372
Investment Management Fees	64,166	7,806	8,665	-	11,066	-	593	2,585	-	33,451
Legal	756	-	-	-	-	-	-	-	-	756
Printing	9,644	-	-	-	-	-	-	-	-	9,644
Postage and Misc.	25,282	-	-	-	-	-	-	-	-	25,282
Trustee Insurance	14,570	-	-	-	-	-	-	-	-	14,570
Trustee Meeting	45,157	-	-	-	-	-	-	-	-	45,157
Administrative Expenses	494,883	7,806	8,665	-	11,066	-	593	2,585	-	464,169
Total Expenses	12,613,694	8,381	8,665	-	54,983	-	593	2,585	-	12,538,487
Net Income	(1,235,215)	136,665	148,696	(73,983)	134,897	-	9,599	41,847	(10,431)	(1,622,505)
Silo, end of period before change in obligation	18,988,059	3,208,794	3,556,740	(89,642)	4,511,210	-	243,228	1,060,408	(37,486)	6,534,807
<i>Changes in obligation for member benefits</i>										
Hour bank Change	475,351	-	-	-	-	-	-	-	-	475,351
Per claims experience by client report										
Silo, end of period	19,463,409	3,208,794	3,556,740	(89,642)	4,511,210	-	243,228	1,060,408	(37,486)	7,010,158

ATLANTIC CANADA REGIONAL COUNCIL OF CARPENTERS, MILLWRIGHTS AND ALLIED WORKERS
EMPLOYEE LIFE AND HEALTH TRUST
TARGET RESERVE CALCULATION
JUNE 30, 2025

	2023	2024	JUNE 30, 2025	YTD
	2 Years Ago	1 Year Ago		Estimated for full year
Total ELHT Cost of Benefit	21,352,763	23,334,529	24,237,623	
Average Cost of Benefit			22,974,972	

Silo Reserves

NB Carpenters	<i>Div 1 - L1386</i>	3,208,794
NB Millwrights	<i>Div 2 - L2262</i>	3,556,740
CB Carpenters	<i>Div 3 - L1588</i>	(89,642)
NFLD	<i>Div 4 & 5 - L1009 & 579 & 585</i>	4,511,210
NS Carpenters	<i>Div 6 - L83</i>	-
NS Millwrights	<i>Div 7 - L1178</i>	243,228
PEI	<i>Div 8 - L1338</i>	1,060,408
NB Marine Carpenters	<i>Div 9</i>	(37,486)
Total Silo Balance - all divisions		<u>12,453,252</u>

Target Reserve Amount	<i>50% of Average Annual Cost of Benefits</i>	11,487,486
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Total Accumulated Reserves	19,463,409
Less: SAE Reserve	(500,000)
Less: HSA Reserve	-
Less: Silo Reserves	(12,453,252)
ACRC Current Reserve	<u>6,510,157</u>

Current Reserve as % of Target Reserve Amount (Acceptable Ratio Range 50% - 150%)	56.67%
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MEMORANDUM

To: Mike Neheli, Ron Smitko
From: Liana Pan
Date: June 30, 2025

**Subject: Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers Employee Life and Health Trust
Notes to Unaudited Financial Statements Ended June 30, 2025**

1	Investment	<u>2025</u>	<u>2024</u>
	Manulife	13,754,429	11,964,964
	BMO Nesbitt Burns	12,562,978	11,446,736
		<u>\$ 26,317,408</u>	<u>\$ 23,411,700</u>
2	Accounts Receivable	<u>2024</u>	<u>2023</u>
	Overpayments (To be recovered)	12,241	8,884
	Accrued GST/HST Rebate (To be reversed)	-	143
		<u>\$ 12,241</u>	<u>\$ 9,027</u>
3	Prepaid	<u>2025</u>	<u>2024</u>
	Overpayment to Grant Thornton (Applied in July 2024)	-	32,646
	Refunds Held at IF* (from Canceled Conference Attendance)	-	3,747
	Per Diems Held by Trustee* (from Canceled Conference Attendance)	2,048	1,400
		<u>\$ 2,048</u>	<u>\$ 37,792</u>
*Intended for future conference use.			
4	Mortgages Receivable		
	Mortgages receivable from 651663 N.B. Inc. payable in combined monthly instalments of \$2,528 including interest at 6.1%, due July 2030, secured by first collateral mortgage on property at 300 Grandview Avenue, Saint John, NB.		
5	Loan Receivable		
	Loan receivable from Local 1386 New Brunswick Carpenters Union, payable in combined monthly instalments of \$10,118, including interest at 2.0%, due December 2039.		
6	Accounts Payable		
	Please refer to the attached Accounts Payable schedule for details.		
7	Insurance Premiums Payable		
	Please refer to the attached Insurance Premium Payable schedule for details.		
8	Due to ACRC Union		
	This represents the association fund and ancillary funds received for the prior month and accrued for the current month to be disbursed to ACRC Local Union.		
9	Due to Pension Fund	<u>2025</u>	<u>2024</u>
	Association Fund and Ancillary Fund contributions received in ELHT:		
	May Work Month (Disbursed in July)	153,957	181,454
	June Work Month Accrual	130,242	162,333
		<u>\$ 284,199</u>	<u>\$ 343,787</u>
10	Silo Balances		
	Silo CB Carpenters Div 3 - L1588 is funded with \$56,628 in July 2025 and \$114,667 in July 2024.		

11 Contributions		2025	2024
<i>Contributions - Employer</i>			
Reverse Prior Year Contribution Accrual	(190,479)	(300,993)	
Contributions*	9,131,505	9,638,584	
Marine Carpenters	10,431	9,156	
<i>Contributions - Employee</i>			
Employee	16,380	16,120	
LTD	48,318	46,717	
Critical Illness	5,013	4,940	
<i>Subsidized Contributions</i>			
NFLD Div 4 & 5 - Subsidized rate difference for Drivers' Industrial	-	(22,577)	
Marine Carpenters	(10,431)	(9,156)	
Reciprocal Transfers	(41,710)	(50,285)	
Total per Financial Statement	\$ 8,969,026	\$ 9,332,506	
*The decrease in employers' contributions is mainly due to a reduction of 185,252 reported hours under the NL West White Rose Project collective agreement, resulting in a \$463,107 decrease in contributions.			
12 Changes in Fair Value of Investment		2025	2024
Manulife Realized Gain/Loss	6,023	3,918	
Unrealized Gain/Loss	747,166	570,128	
BMO Interests & Dividends	107,119	111,142	
Realized Gain/Loss	(2,241)	(2,185)	
Unrealized Gain/Loss	244,668	492,410	
Total	\$ 1,102,736	\$ 1,175,414	
13 Investment Income		2025	2024
Interest Income - Mortgage	8,544	9,817	
Interest Income - Loan	10,657	16,503	
Bank Interest	62,412	175,267	
Total	\$ 81,613	\$ 201,587	
14 Other Income			
The account balance in 2024 related to subrogation claim recovery cheques received.			
15 Claims Processing Fees		2025	2024
Fees charged on admin invoices*	856,054	455,835	
Adjustment to \$150K monthly fee cap**	(105,200)	-	
	750,854	455,835	
*2024 balance included January, February and June fees only. Billing was paused from March to May 2024 upon reaching the \$1.5M cap and resumed in June 2024.			
** The admin fee cap was amended to \$150K pre-tax per month effective June 2024.			
16 Insurance Premiums		2025	2024
Medavie Blue Cross	534,924	579,897	
AD&D	48,516	50,916	
OOC	82,175	84,545	
EAP	243,721	249,127	
Stop Loss*	308,253	233,569	
Critical Illness	7,995	14,508	
Mental Health**	217	25,793	
Total	\$ 1,225,801	\$ 1,238,356	

*Stop Loss premium rate increased from \$9.34 to \$12.94 effective with May 2025 processing month (coverage month July 2025).

**The mental health premium insurance was terminated effective March 1, 2025. The recorded premium expenses relate only to arrears processed in January 2025.

17 Administration

		<u>2025</u>	<u>2024</u>
Manion			
Basic admin fees*		313,735	164,719
Reciprocal admin*		1,014	430
Adjustment to admin fee cap**		(38,103)	(33,643)
T4A's Slips***		9,133	-
Medical expense statements		2,062	1,771
		<u>\$ 287,841</u>	<u>\$ 133,277</u>

*2024 balance included fees for three months only: January, February and June. Billing was paused from March to May 2024 upon reaching the \$1.5M cap and resumed in June 2024.

** The admin fee cap was amended to \$150K pre-tax per month effective June 2024.

*** In 2024, this fee was incorporated in the adjustment to admin fee cap.

18 Administration - Union Supplemental

The increase is due to higher payments to CITF auditors.

19 Audit

		<u>2025</u>	<u>2024</u>
Doane Grant Thornton	Prior Year's Accrual	(47,000)	(54,000)
	Actual Payment - Progress Billing 1	22,563	33,224
		<u>\$ (24,437)</u>	<u>\$ (20,777)</u>

The remaining amount for 2024 audit (\$27,337) was processed in July 2025, and the final billing for 2023 audit (\$13,789) was received and paid in July 2024

20 Consulting

		<u>2025</u>	<u>2024</u>
Luedey Consultants	January	3,278	-
	April	-	16,592
		<u>\$ 3,278</u>	<u>\$ 16,592</u>

21 Educational Conferences

		<u>2025</u>	<u>2024</u>
IF Membership Renewal		1,140	988
<u>Registration, Airfare, Hotel, Per Diems :</u>			
Health & Wellness Conference		-	4,168
ATMS/FTMS*		1,232	1,095
Institute for Apprenticeship, Training and Education Program		-	1,375
Canadian Investment Institute		-	5,008
		<u>\$ 2,372</u>	<u>\$ 12,635</u>

*The \$1,095 ATMS expense in 2024 was related an invoice received late for a 2023 program.

Number of Trustees and Location:

Health & Wellness Conference		1	
ATMS/FTMS		1	Victoria, BC
	Montreal, QC	1	Waikoloa Village, HI
Institute for Apprenticeship, Training and Education Program		1	Virtual
Canadian Investment Institute		2	Vancouver, BC

The variance between the two years relates to timing of invoices received & paid from the trust fund.

22 Investment Management Fees

		<u>2025</u>	<u>2024</u>
Manulife		18,289	16,480
BMO Nesbitt Burns		45,877	41,555
		<u>\$ 64,166</u>	<u>\$ 58,035</u>

23 Legal

		<u>2025</u>	<u>2024</u>
	Pink Larkin	Legal Services 756 \$ 756	5,739 \$ 5,739

24 Printing

		<u>2025</u>	<u>2024</u>
	Charges on Admin Fee Invoices	282	-
	Data Communication	Newsletters 9,362 \$ 9,362	-

25 Postage and Misc.

		<u>2025</u>	<u>2024</u>
	<i>Postage:</i>		
	Charged on Admin Invoices	9,129	7,443
	Canada Post	6,767	-
	PBS Mailing	7,688	7,416
	<i>Bad Debts</i>	1,253	8,991 *
	<i>Misc:</i>		
	Dr. Fisher Dental Consulting	445	1,171
	ON RST paid	-	14
	Minor Reporting Differences	-	(3)
		<u>\$ 25,282</u>	<u>\$ 25,031</u>

*\$7,238 bad debt was reclassified at the end of year 2024 and reversed on ESR report in April 2025 processing month.

26 Trustee Insurance

		<u>2025</u>	<u>2024</u>
	HUB Insurance		
	Protection & Commercial general liability & Crime*	12,551	16,734
	Cyber Security**	1,403	3,211
	Chubb Insurance		
	Trustee Travel	615	500
		<u>\$ 14,570</u>	<u>\$ 20,445</u>

* The insurance expense is allocated 75 ELHT/25 NCC L1999. The allocation was made in September 2024, while in 2025 it was applied at the time of payment.

** Cyber security insurance was allocated 75 ELHT/25 NCC L1999 in 2024, and 37.5 ELHT/37.5 Pension/25 NCC L1999 in 2025.

27 Trustee Meeting

		<u>2025</u>	<u>2024</u>
	Charges on Admin Fee Invoices	January - June 5,607	3,425
	ACRC Local Union	Meeting Reimbursements* 38,616	-
	Trustees	Expense reimbursements 934	751
		<u>\$ 45,157</u>	<u>\$ 4,176</u>

* \$29,702 relates to reimbursements for the March, September, and December 2024 trustee meetings, which were not billed until June 2025. \$8,917 relates to the reimbursement for June 2025 meeting.

If you have any questions or concerns regarding the above explanations, please let me know.

Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers
Employee Life and Health Trust
Accounts Payable
JUNE 30, 2025

		<u>2025</u>	<u>2024</u>
GL# 92005	Accounts Payable	587,456	454,151
GL# 92120	Reciprocal Payable	16,532	18,716
GL# 92101	STD Withholding Tax Payable	-	1,240
	Premium Tax Payable	1,045	63,099
GL# 92187	Unclaimed Cheques	10,816	190
		<hr/> \$ 615,849	<hr/> \$ 537,396

Accounts Payable

Manion Admin Fees			
	May*	174,412	-
	June	182,954	228,183
*Billing was paused from March to May 2024 upon reaching the \$1.5M cap and resumed in June 2024.			
Drug Card Difference		604	319
Drug Card Payable Accrual		166,989	102,959
Deposit Error - Plan # 161		10,665	12,688
Deposit Error - Plan # 126		3,130	-
Other Expenses			
	Benefit Statements Estimate	48,700	110,000
	Total Accounts Payable	<hr/> 587,456	<hr/> 454,151

Reciprocal Payable

Duplicate Payments for September 2023	(591)	4,857
October 2023 - Balance	2,746	2,746
April - Balance	-	4,786
May - Balance	3,023	3,254
June	11,354	3,073
Total Reciprocal Payable	<hr/> 16,532	<hr/> 18,716

STD Withholding Tax Payable

March 2024 (Cleared in March 2025)	-	1,240
STD Withholding Tax Payable	<hr/> -	<hr/> 1,240

Premium Tax Payable

GL# 92108	Premium Tax Payable - NL	686	63,150
GL# 92106	Premium Tax Payable - ON	306	(51)
GL# 92107	Premium Tax Payable - QC	52	-
Total Premium Tax Payable		<hr/> 1,045	<hr/> 63,099

Unclaimed Cheques

Unclaimed Cheques - 160	10,816	190
Total Unclaimed Cheques	<hr/> 10,816	<hr/> 190



Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers
Employee Life and Health Trust
Insurance Premium Payable
JUNE 30, 2025

		<u>2025</u>	<u>2024</u>
Total Insurance Premium Payable		\$ 434,520	\$ 419,298
GL# 92010	Life Premium Accrual - Medavie Blue Cross		
	May	89,102	96,663
	June	89,777	99,512
		<u>178,878</u>	<u>196,175</u>
GL# 92013	OOC Premium Accrual - AIG		
	May	14,783	14,130
	June	14,205	14,565
		<u>28,988</u>	<u>28,695</u>
GL# 92014	MFAP Premium Accrual - Members Health		
	May	40,805	41,730
	June	40,896	42,909
		<u>81,701</u>	<u>84,639</u>
GL# 92015	Stop Loss Premium Accrual - Empire		
	May	63,005	39,016
	June	63,379	40,085
		<u>126,384</u>	<u>79,102</u>
GL# 92019	Critical Illness Premium Accrual - IA		
	May	819	2,262
	June	1,404	2,379
		<u>2,223</u>	<u>4,641</u>
GL# 92020	AD&D Premium Accrual - Zurich		
	May	8,156	8,521
	June	8,190	8,789
		<u>16,346</u>	<u>17,311</u>
GL# 92021	Mental Health Premium Accrual - Inkblot*		
	May	-	4,309
	June	-	4,427
		<u>-</u>	<u>8,735</u>

*The mental health premium insurance is terminated as of March 1, 2025.

Experience 2025	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	2025
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Health

Health Claims	390,156	355,550	377,394	342,726	346,968	310,246	314,800	268,619	284,317	327,977	332,189	341,925	\$3,992,867.58
Drug Claims	938,394	891,534	967,920	813,783	891,632	893,196	922,092	847,579	891,872	879,121	808,255	912,144	\$10,657,522.66

Weekly Indemnity

Weekly Indemnity Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
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Dental

Dental Claims	449,606	408,475	415,541	364,856	403,560	366,603	350,873	320,540	324,346	374,002	339,457	332,715	\$4,450,573.27
# of Members	4,895	4,867	4,769	4,637	4,635	4,668	4,758	4,747	4,824	4,842	4,885	4,882	4,784

Paramedical Practitioners

Paramedical Total

	2017	2018	2019	2020	2021	2022	2023	2024	2025
Annual Paid	\$ 1,030,359	\$ 1,115,056	\$ 1,163,770	\$ 988,284	\$ 1,113,518	\$ 1,193,736	\$ 1,739,081	\$ 2,192,722	\$ 2,105,527
Avg Monthly Paid	\$ 85,863	\$ 92,921	\$ 96,981	\$ 82,357	\$ 92,793	\$ 99,478	\$ 144,923	\$ 182,727	\$ 175,461
% over previous year*	8.1%	8.2%	4.4%	-15.1%	12.7%	7.2%	45.7%	26.1%	-4.0%
\$ change over previous year*	\$ 76,793	\$ 84,697	\$ 48,714	(175,486)	125,233	80,218	545,345	453,641	(87,195)

*annualized in most recent period

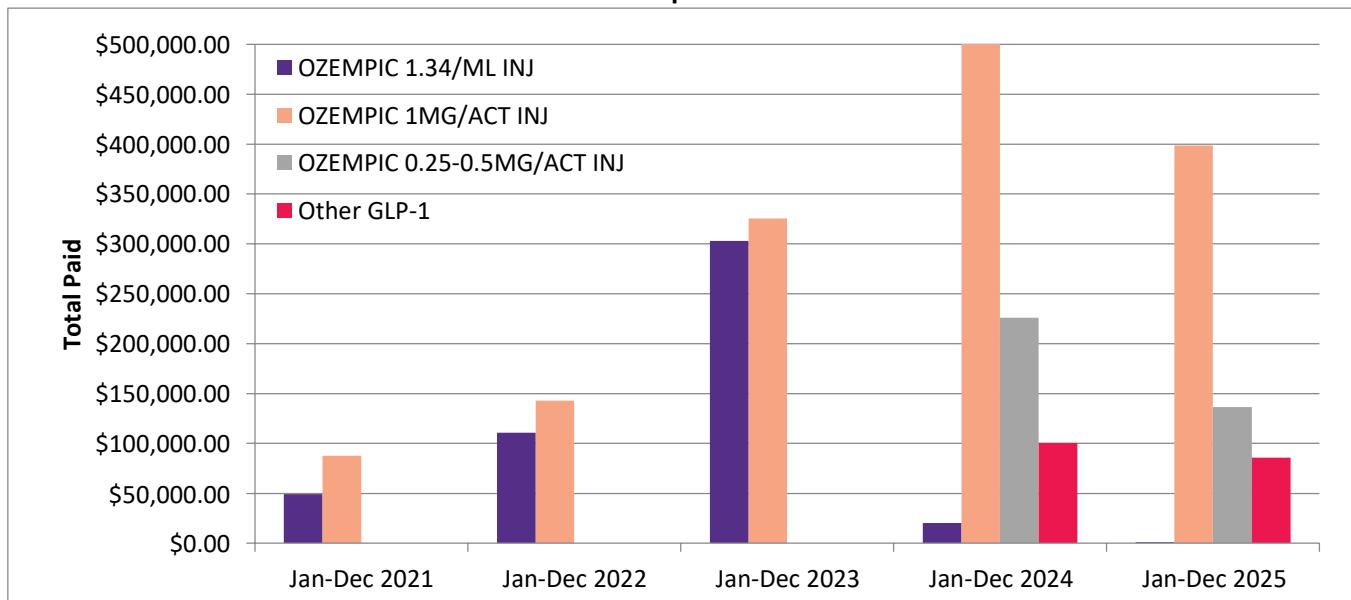
	2017		2018		2019		2020		2021		2022		2023		2024		2025	
	Paid Amount	% of Total																
Massage Therapy	\$ 353,039	34.3%	\$ 419,583	37.6%	\$ 460,432	39.6%	\$ 382,523	38.7%	\$ 448,142	40.2%	\$ 463,863	38.9%	\$ 725,454	41.7%	\$ 956,183	43.6%	\$ 808,800	38.4%
Physiotherapy	\$ 260,553	25.3%	\$ 257,517	23.1%	\$ 241,438	20.7%	\$ 199,061	20.1%	\$ 202,417	18.2%	\$ 222,036	18.6%	\$ 289,576	16.7%	\$ 356,841	16.3%	\$ 373,720	17.7%
Chiropractor	\$ 194,483	18.9%	\$ 195,412	17.5%	\$ 221,257	19.0%	\$ 186,914	18.9%	\$ 208,617	18.7%	\$ 203,388	17.0%	\$ 288,620	16.6%	\$ 346,406	15.8%	\$ 285,919	13.6%
Psychologist	\$ 75,069	7.3%	\$ 71,382	6.4%	\$ 73,633	6.3%	\$ 76,341	7.7%	\$ 108,180	9.7%	\$ 118,041	9.9%	\$ 201,229	11.6%	\$ 271,482	12.4%	\$ 305,712	14.5%
Acupuncturist	\$ 38,020	3.7%	\$ 42,746	3.8%	\$ 29,279	2.5%	\$ 28,536	2.9%	\$ 29,483	2.6%	\$ 37,033	3.1%	\$ 48,156	2.8%	\$ 58,079	2.6%	\$ 71,614	3.4%
Naturopath	\$ 44,116	4.3%	\$ 54,151	4.9%	\$ 50,829	4.4%	\$ 44,376	4.5%	\$ 40,434	3.6%	\$ 58,183	4.9%	\$ 72,631	4.2%	\$ 75,120	3.4%	\$ 109,952	5.2%
Osteopath	\$ 19,980	1.9%	\$ 22,372	2.0%	\$ 26,699	2.3%	\$ 20,530	2.1%	\$ 26,879	2.4%	\$ 25,316	2.1%	\$ 31,516	1.8%	\$ 34,028	1.6%	\$ 40,129	1.9%
Speech Therapist	\$ 11,671	1.1%	\$ 12,012	1.1%	\$ 20,324	1.7%	\$ 13,848	1.4%	\$ 12,247	1.1%	\$ 11,628	1.0%	\$ 12,218	0.7%	\$ 13,655	0.6%	\$ 16,861	0.8%
Podiatrist/Chiropodist	\$ 13,417	1.3%	\$ 14,990	1.3%	\$ 15,822	1.4%	\$ 12,558	1.3%	\$ 12,134	1.1%	\$ 17,825	1.5%	\$ 24,240	1.4%	\$ 24,557	1.1%	\$ 26,388	1.3%
Social Worker	\$ 18,966	1.8%	\$ 20,126	1.8%	\$ 19,319	1.7%	\$ 16,628	1.7%	\$ 20,637	1.9%	\$ 34,288	2.9%	\$ 42,785	2.5%	\$ 51,956	2.4%	\$ 64,523	3.1%
Nutrition/Dietician	\$ 1,045	0.1%	\$ 4,765	0.4%	\$ 4,739	0.4%	\$ 6,971	0.7%	\$ 4,349	0.4%	\$ 2,135	0.2%	\$ 2,655	0.2%	\$ 4,414	0.2%	\$ 1,910	0.1%
Total Paramedical	\$ 1,030,359	100.0%	\$ 1,115,056	100.0%	\$ 1,163,770	100.0%	\$ 988,284	100.0%	\$ 1,113,518	100.0%	\$ 1,193,736	100.0%	\$ 1,739,081	100.0%	\$ 2,192,722	100.0%	\$ 2,105,527	100.0%
Orthotic claims					\$ 118,201	4.1%	\$ 102,076	4.1%	\$ 97,782	3.8%	\$ 87,381	3.2%	\$ 96,375	2.8%	\$ 100,529	2.5%	\$ 89,062	2.2%
CPAP					\$ 287,131	9.9%	\$ 224,675	9.0%	\$ 229,632	8.8%	\$ 205,843	7.6%	\$ 259,316	7.5%	\$ 276,150	6.8%	\$ 312,362	7.8%
Hearing Aids					\$ 234,045	8.1%	\$ 166,079	6.6%	\$ 166,359	6.4%	\$ 153,240	5.7%	\$ 165,912	4.8%	\$ 225,585	5.6%	\$ 159,440	4.0%
Vision Claims					\$ 841,816	29.0%	\$ 641,134	25.6%	\$ 675,800	25.9%	\$ 724,445	26.9%	\$ 892,888	25.8%	\$ 858,190	21.3%	\$ 822,188	20.6%
Other Add'l Heath claims					\$ 257,747	8.9%	\$ 379,644	15.2%	\$ 323,131	12.4%	\$ 331,637	12.3%	\$ 304,581	8.8%	\$ 378,567	9.4%	\$ 504,288	12.6%
Total Paid					\$ 2,902,710	59.9%	\$ 2,501,892	60.5%	\$ 2,606,221	57.3%	\$ 2,696,281	55.7%	\$ 3,458,153	49.7%	\$ 4,031,744	45.6%	\$ 3,992,868	47.3%

ACRC Monthly Claims Paid

	Drugs	Healthcare	Dentalcare	Weekly Income	Total Claims
Total for 2015	\$ 5,546,395	\$ 2,111,821	\$ 3,122,618		\$ 10,780,834
% of Claims	51%	20%	29%		100%
Total for 2016	\$ 5,696,040	\$ 2,553,187	\$ 3,248,269		\$ 11,497,496
% of Claims	50%	22%	28%		100%
Total for 2017	\$ 5,825,029	\$ 2,658,735	\$ 3,259,477		\$ 11,743,241
% of Claims	50%	23%	28%		100%
Total for 2018	\$ 5,746,653	\$ 2,679,213	\$ 3,091,122		\$ 11,516,988
% of Claims	50%	23%	27%		100%
Total for 2019	\$ 5,915,412	\$ 2,902,710	\$ 3,433,699	\$ 122,833	\$ 12,374,655
% of Claims	48%	23%	28%	1%	100%
Total for 2020	\$ 6,578,663	\$ 2,501,892	\$ 2,567,864	\$ 93,939	\$ 11,742,358
% of Claims	56%	21%	22%	1%	100%
Total for 2021	\$ 7,187,908	\$ 2,606,221	\$ 3,099,113	\$ 72,397	\$ 12,965,639
% of Claims	55%	20%	24%	1%	100%
Total for 2022	\$ 7,806,153	\$ 2,696,281	\$ 3,446,927	\$ 71,905	\$ 14,021,266
% of Claims	56%	19%	25%	1%	100%
Total for 2023	\$ 9,025,872	\$ 3,458,153	\$ 4,292,816	\$ 104,410	\$ 16,881,251
% of Claims	53%	20%	25%	1%	100%
Total for 2024	\$ 11,348,492	\$ 4,031,744	\$ 4,555,774	\$ 14,393	\$ 19,950,403
% of Claims	57%	20%	23%	0%	100%
Total for 2025	\$ 10,657,523	\$ 3,992,868	\$ 4,450,573	\$ -	\$ 19,100,964
% of Claims	56%	21%	23%	0%	100%

Avg # of Insured Members per Month	Avg Claims per Member per Month	Claims Paid		
			% increase over previous year	
4008	\$ 224.15	14%		
4362	\$ 219.65	-2%		
4423	\$ 221.25	1%		
4305	\$ 222.96	1%		
4516	\$ 228.36	2%		
4140	\$ 236.36	4%		
3870	\$ 279.19	18%		
4267	\$ 273.83	-2%		
4766	\$ 295.17	8%		
4837	\$ 343.68	16%		
4784	\$ 332.72	-3%		

ACRC Ozempic Utilization



*Other GLP-1 includes Mounjaro, Rybelsus, Saxenda, Trulicity, Victoza, and Wegovy

Nicole Rotondo

From: Bettina Quistgaard <bquistgaard@pinklarkin.com>
Sent: November 28, 2025 4:40 PM
To: Mike Neheli <mneheli@manionwilkins.com>
Cc: Alissa Whalen <awhalen@pinklarkin.com>; Annalise Benoit <abenoit@pinklarkin.com>; Nicole Rotondo <nrotondo@manionwilkins.com>; Joanne Jett Gana <joanne.gana@manionwilkins.com>; Ron Smitko <rsmitko@manionwilkins.com>
Subject: RE: Fraud Options

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Mike,

I provided Ron with my comments on the Pension Plan consulting services agreement. I've been through the ELHT agreement and my comments are similar. I'm working on a "track changes" document and will get this to you tomorrow.

With respect to Mr. Harnett, the next steps would be as follows:

To enforce the contract for the debt owing, a legal action must be commenced by the Trustees against Mr. Harnett for breach of contract. As discussed, the limitation period runs from two years from the events giving rise to the claim, namely Mr. Harnett's default.

An action can be brought in the Newfoundland and Labrador Supreme Court (General Division) by way of a statement of claim. Mr. Harnett would have to be personally served with the statement of claim. Generally, a process server is engaged to effect personal service. I don't know what the current charge for this service is in NL. Under the Rules of Court, Mr. Harnett would then have ten days from service to file a defence. Plaintiffs often agree on request to extend the time to file a defence. If no defence is filed, the Trustees can enter default judgment against Mr. Harnett. In certain circumstances, the Court can set aside such a judgment. If Mr. Harnett filed a defence, the matter would have to go through the Court processes, including documentary and oral discoveries and a trial. Alternatively, the Trustees could apply for a summary trial on affidavit evidence, which may involve less time and expense.

An alternative route in this case is via Small Claims Court, which provides a less formal and complicated procedure. Breach of contract claims under \$25,000 can be filed in the Small Claims Court. Interest and costs are not included in the \$25,000 cap. There is a \$100 fee to file a claim. Mr. Harnett would then have 10 days to file a reply. There are no discovery procedures in the Small Claims Court. The Small Claims Court holds a settlement conference. If there is no settlement, then there is a trial. Litigants may represent themselves.

In either case, if the Trustees are successful and get a judgment in their favour, that doesn't mean Mr. Harnett will repay the monies. It may be necessary to register the Court order and take enforcement proceedings, such as a garnishment order through the Sheriff's Office.

When we spoke about this, I thought that notice might be necessary to trigger an obligation on Mr. Harnett's part to repay the amount owing in full. However, on further review of the case law I do not believe this is the case. The amount owing is a present debt payable on demand, without further notice (as distinct from a future debt repayable by installments, such as a loan, which generally requires a demand before one can bring an action to

recover the whole debt). That said, notice never goes amiss. If notice isn't given and Mr. Harnett raises it in defence, then it is another issue to address and argue about.

If you have any questions about these steps or the draft agreements, I would be pleased to discuss.

Regards and have a great weekend,

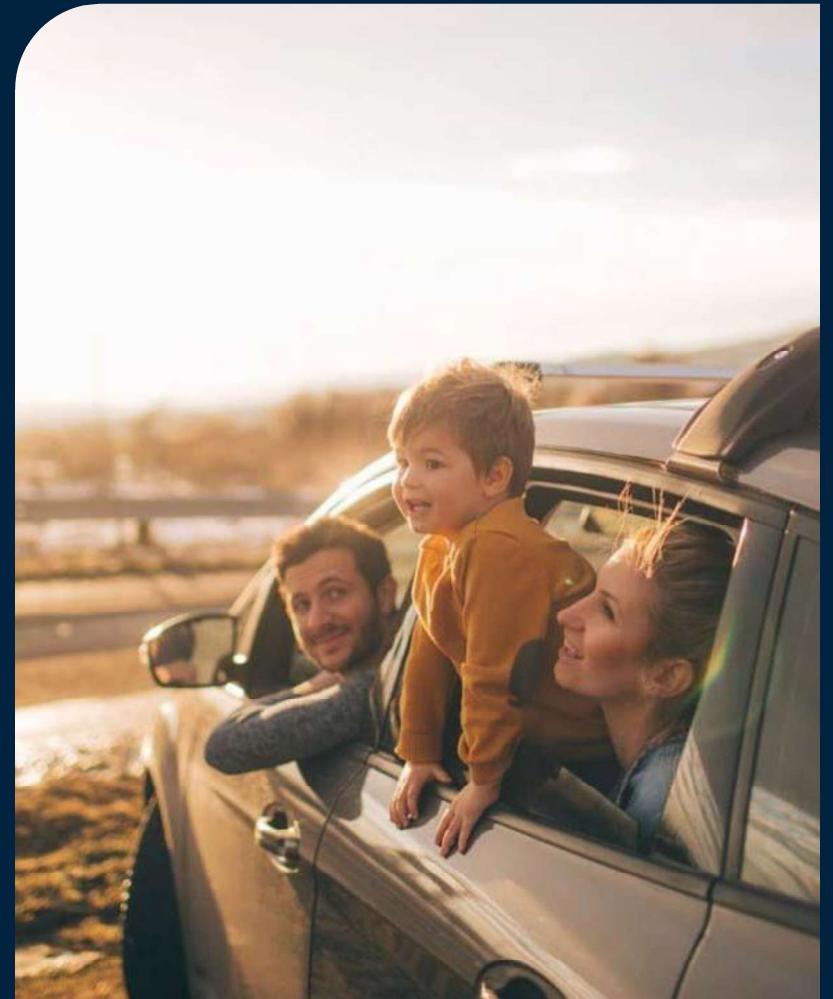
Bettina

ACRC, HEALTH & WELFARE FUND

INVESTMENT PROPOSAL



December 2025



Executive Summary

Proposed Portfolio – Asset Class

Asset Class	Allocation (%)	Comment
Fixed Income	43.5	
Money Market	16.0	Provides liquidity and capital preservation
Fixed Income	27.5	Mix of core Canadian bonds and diversified global opportunities
Equity	56.5	
Canadian Equity	18.0	Combination of value and quantitative growth strategies
U.S. Equity	20.0	Passive exposure to the U.S. market
Global Equity	18.5	Blend of quantitative and opportunistic value approaches

Executive Summary

Proposed Portfolio – Investment Funds

Investment Funds	Fund Code	Allocation (%)	Comment
Income Funds			
Money Market	070	16.0	Safe, liquid, short-term investment
Bond	020	20.0	Core Canadian bonds for stability and income.
Global Fixed Income (PIMCO)	893	7.5	Renowned fixed income fund manager Diversified global opportunities for enhanced yield.
Canadian Equity			
Canadian Equity Value (PH&N)	633	9.0	Similar investment style to Beutel Goodman. Better track record
Canadian Equity Q Growth (CC&L)	899	9.0	CC&L's investment approach added by a disciplined and technology-driven systematic process
U.S. Equity			
U.S. Equity Index (BlackRock)	760	20.0	Passive exposure to the U.S. broad market
Global Equity			
Global Equity Q (CC&L)	674	9.0	Quantitative process applied to a core style. Excellent risk-return profile
Global Equity Opportunistic Value (Wellington)	358	9.5	Value style focus on opportunistic stock selection. Good capital protection

Executive Summary

Proposed Portfolio – Quantitative Analysis

Performance & Risk Insights

- Historical analysis shows strong resilience and competitive returns
 - Annualized return of **12.9%**
- Evolution simulation results to annualized returns between **5.7%** and **12.0%**
- Cost efficiency relative to expected performance
 - Portfolio Management Fee of **0.73%**

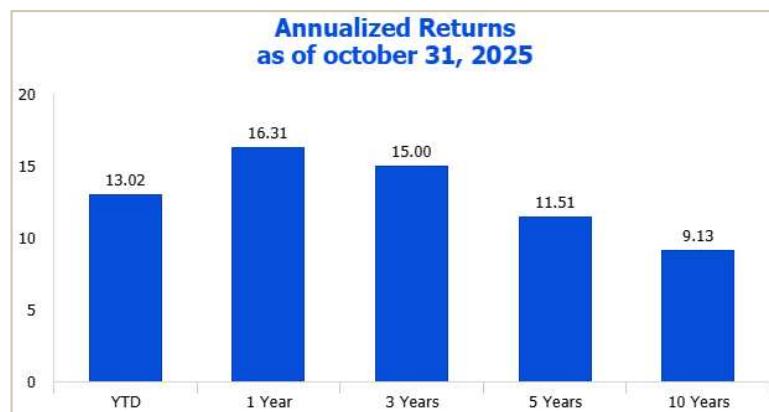
Benefits

- Enhanced diversification across geographies and asset classes.
- Improved risk-adjusted return potential.
- Alignment with best-in-class managers and strategies.



Appendix Proposed Portfolio Analysis

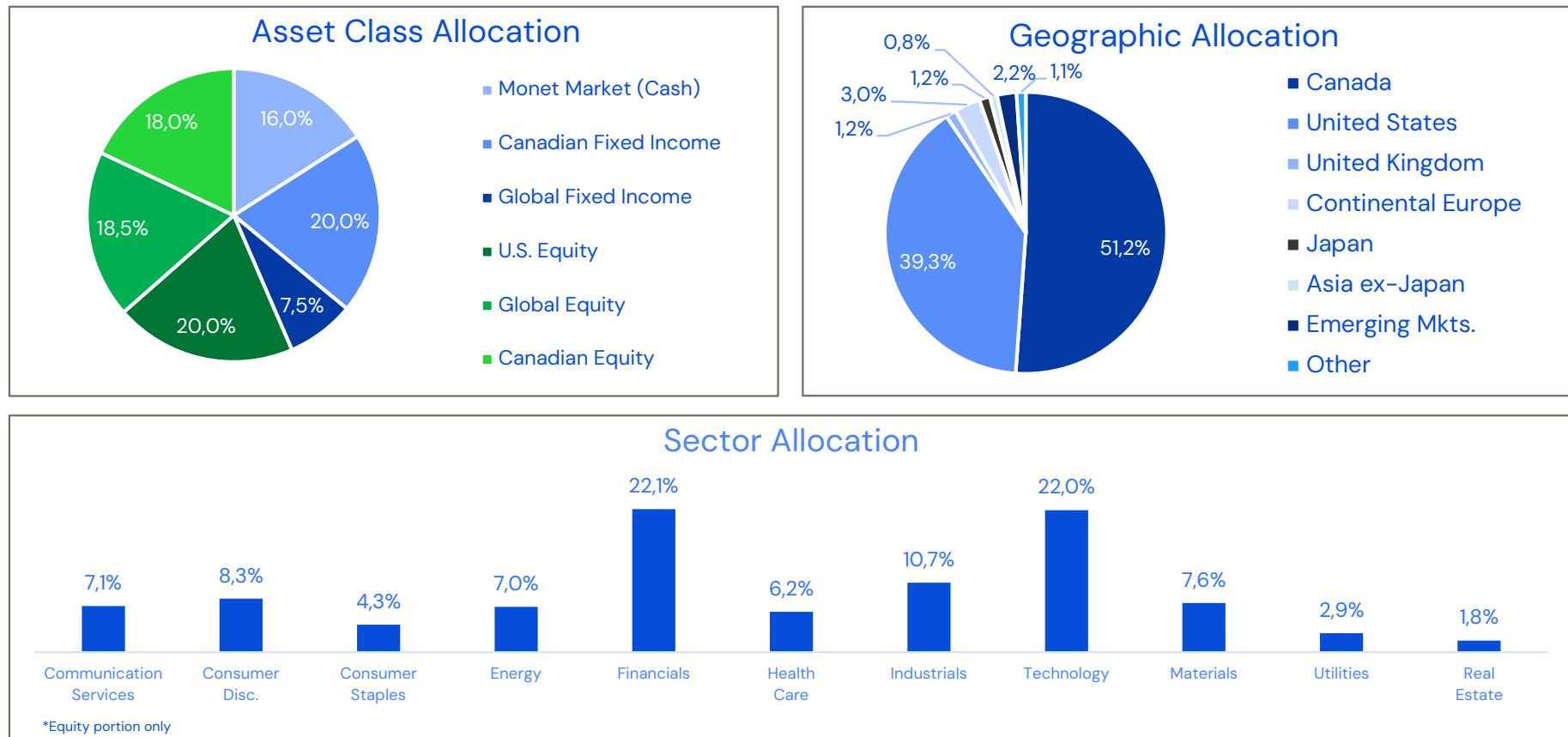
Portfolio Performance



Underlying Funds Performance

Investment Funds	Fund Code	Allocation (%)	IMF (Fees)	Performance as of October 31, 2025 (%)																
				YTD			3 months			1 year			3 years			5 years				
				Fund	Index	V.A.	Fund	Index	V.A.	Fund	Index	V.A.	Fund	Index	V.A.	Fund	Index	V.A.		
Income Funds																				
Money Market	070	16.0	0.54	2.7	2.5	0.2	0.7	0.7	0.0	3.3	3.1	0.2	4.4	4.3	0.1	2.9	2.8	0.1		
Bond	020	20.0	0.69	3.8	3.7	0.1	3.0	3.0	0.0	4.9	4.7	0.2	5.8	5.2	0.5	0.6	0.1	0.5		
Global Fixed Income (PIMCO)	893	7.5	0.72	8.9	5.3	3.6	3.7	2.5	1.3	9.6	4.4	5.2	8.7	4.4	4.3	4.7	-1.0	5.7		
Canadian Equity Funds																				
Canadian Equity Value (PH&N)	633	9.0	0.79	23.7	25.1	-1.4	27.2	28.7	-1.5	19.1	19.5	-0.4	20.0	17.6	2.4	23.7	25.1	-1.4		
Canadian Equity Q Growth (CC&L)	899	9.0	0.89	28.8	25.1	3.7	13.5	11.7	1.8	32.2	28.7	3.4	21.5	19.5	1.9	19.0	17.6	1.4		
Foreign Equity Funds																				
Global Equity Q (CC&L)	674	9.0	1.04	22.7	18.0	4.8	10.4	10.0	0.4	29.3	23.3	6.0	26.9	22.7	4.2	19.8	15.8	4.0		
Global Equity Opportunistic Value (Wellington)	358	9.5	0.99	16.9	18.0	-1.1	10.1	10.0	0.1	19.9	23.3	-3.4	18.6	22.7	-4.1	16.2	15.8	0.5		
Foreign Equity Funds																				
U.S. Equity Index (BlackRock)	760	20.0	0.55	14.4	14.5	-0.1	9.7	9.7	0.0	22.0	22.1	-0.1	23.7	23.8	-0.1	18.7	18.8	-0.1		
Proposed Portfolio				100.0	0.73															

Portfolio Structure

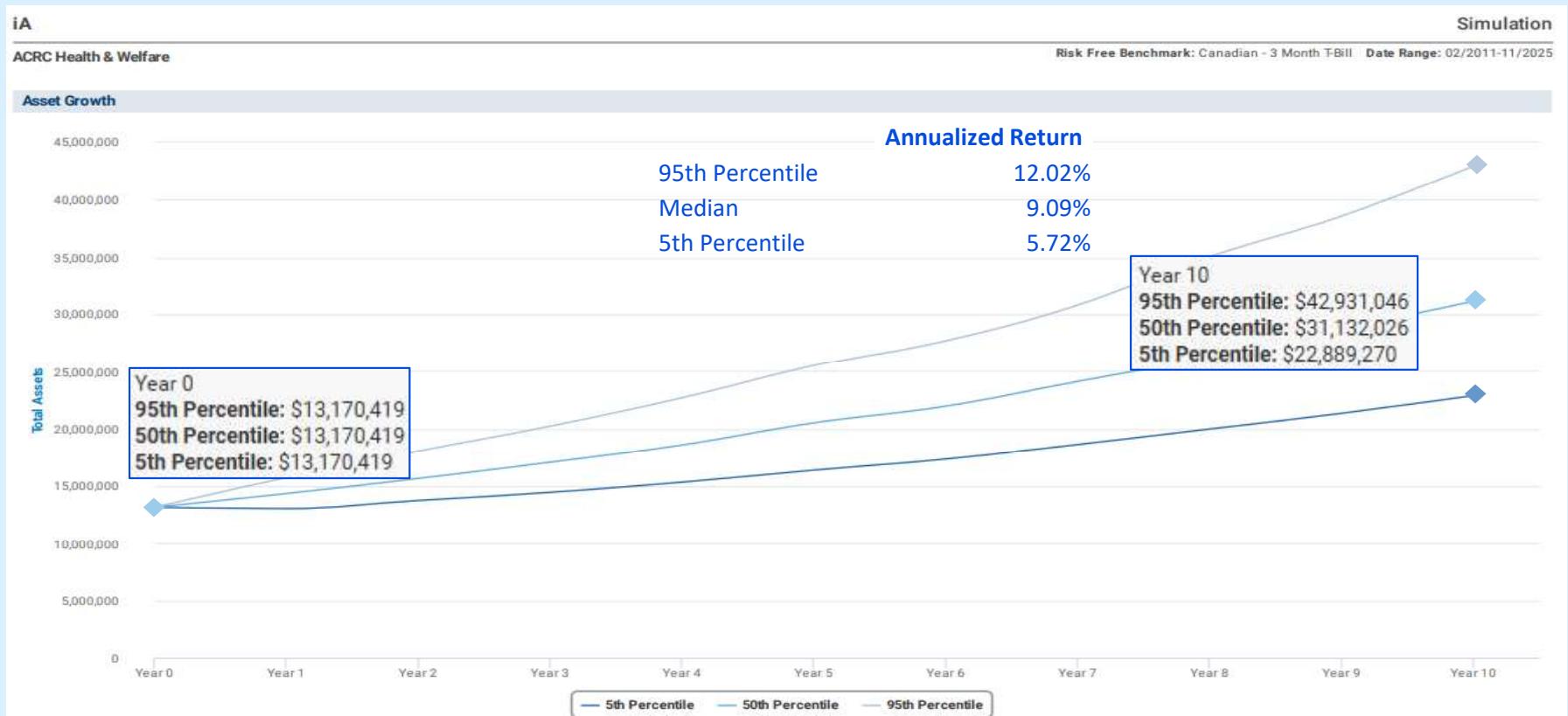


Historical Simulation – since inception (August 2022)



The chart above illustrates the performance of the proposed portfolio by iA, assuming an investment of \$10 million had been made in August 2022. 10

Evolution Simulation – Expected Returns



Use Monte Carlo simulations to estimate the expected returns of the portfolio. The percentiles illustrate the dispersion of results across 1,000 simulations. These simulations do not, under any circumstances, constitute a guarantee of returns.

11



iA Financial Group

A trusted partner in constant evolution

CREATING VALUE
FOR YOU

January 14, 2026

*The Board of Trustees
 The Atlantic Canada Regional Council of Carpenters,
 Millwrights & Allied Workers Regional Pension Trust*

Dear Trustees:

RE: INTERNATIONAL FOUNDATION OF EMPLOYEE BENEFIT PLANS CANADIAN CONFERENCES – 2026

Conference	Dates	Hotel	Hotel Reservation Deadline	Registration Fee
Canadian H&W	Feb 23 – 25, 2026	Royal at Atlantis, Nassau Bahamas	Jan 19, 2026	\$2,125
FTMS	May 4-5, 2026	Marriott Downton, Toronto, ON	April 6, 2026	\$2,075
ATMS A&B	May 4-5, 2026	Marriott Downton, Toronto, ON	April 6, 2026	\$2,075
MTMS A&B	May 6-7, 2026	Marriott Downton, Toronto, ON	April 6, 2026	\$2,175
Legal & Legislative	July 15-16, 2026	Double Tree by Hilton, Montreal, QC	June 15, 2026	\$1,625
59th Annual Canadian	Aug 30 -Sept 2, 2026	Multiple – choose from list below	July 20, 2026	\$2,225
MTMS A&B	August 28-29, 2026	Multiple – choose from list below	July 20, 2026	\$2,175
ATMS A&B	August 28-29, 2026	Multiple – choose from list below	July 20, 2026	\$2,075
MTMS Advanced Leadership	Aug 30, 2026	Multiple – choose from list below	July 20, 2026	\$1,090
ATMS A&B	Nov 7-8, 2026	Royal at Atlantis, Nassau Bahamas	Oct 6, 2026	\$2,075
Canadian Investment	Nov 9 – 11, 2026	Royal at Atlantis, Nassau Bahamas	Oct 6, 2026	\$2,125

Hotel Accommodations

Hotel accommodations will be made at the Conference Hotel at the time of Registration.

For multiple hotels, please ensure you list your preferred Hotel.

1	Cambridge Suites Hotel Halifax	Room Rates: C\$289 s/d
2	Courtyard by Marriott Halifax Downtown	Room rates: C\$329 s/d
3	Four Points by Sheraton Halifax	Room rates: C\$309 s/d
4	Halifax Marriott Harbourfront	Room rates: C\$369 s/d
5	Hampton Inn by Hilton Halifax Downtown	Room rates: C\$259 s/d
6	Homewood Suites by Hilton Halifax- Downtown	Room rates: C\$279 s/d
7	Moxy Halifax Downtown	Room rates: C\$269 s/d
8	Residence Inn by Marriott Halifax Downtown	Room rates: C\$289 s/d
9	The Hollis Halifax - a DoubleTree Suites by Hilton Hotel	Room rates: C\$289 s/d
10	The Prince George Hotel	Room rates: C\$319 s/d
11	The Westin Nova Scotian	Room rates: C\$319-\$349 s/d
★	Halifax Convention Center	All hotels are within walking distance of the convention centre.



Yours truly,

Nisa

Nisa Ali

Client Experience & Development

Nicole Rotondo

From: nrotondo@manionwilkins.com

Dear Team,

Thank you to everyone who participated in the recent in-person discussions at Manion's office on their role as TPA and their contribution collections, monitoring and reporting for the ACRC Trust Funds. (In attendance: **ACRC**: Viola, Elijah, Emily; **Manion**: Paul, Anny, Ron, Mike). Below is a summary of key points and agreed actions:

Meeting Summary

The purpose of the meeting was to review results from internal audits conducted independently by Manion and ACRC on the five largest ARs owing to the plans and to review any opportunities for change/improvement in the monthly remittance processing and reporting to the ACRC, Local Unions and Board of Trustees. It was unanimously confirmed that hours were keyed accurately; however, variances were due to:

- Rate discrepancies
- Employer reporting issues, including unusable formats and inconsistent submissions that hinder effective management

Key Discussion Points

- **Governance Requirements:** Trustees face increasing pressure to demonstrate compliance and oversight on ARs. Boards must show enforcement of AR and delinquency management.
- **Central Repository:** Agreement to establish a centralized repository to house all CBA's, rate changes and develop an annual rate chart for review and sign-off.
- **Current Gaps:**
 - Frequent rate changes with limited visibility or notice to the Administrator
 - Certain employers exhibit inconsistent reporting and responsiveness
 - Notes on AR listings lack clarity
 - Reporting to Trustees

Working Group Updates

Aluma

- **Issue:** Association fees incorrectly applied to agreements without such fees, resulting in over-disbursement.
- **Action:** Apply manual adjustments to future disbursements with clear explanations; notify the association and recover from future payments.
- **Update:** the GPMA/NMA Collective Agreement has been created and in use effective October 2025 work month to reflect the correct ELHT rate without the \$0.12 associate fund. There was 0 AR for all reports processed for October work month. Once the total adjustment amount has been calculated after reviewing all remittance reports, we will process the adjustments manually in instalments. **Reprocessing has commenced and scheduled to be completed by end of period 12.**

Arsenault

- **Issue:** Missing cheque from 2023 caused a large AR.
- **Action:** Manion to email employer regarding cheque #5310 (\$103,671.33 for Nov 2023). Recommend write-off if no response.
- **Update:** Employer acknowledged error; cheque received and processed Dec 2025, resolving most of the issues previously reported. Account is now in order.

Driver Industrial

Issue: The Long Harbour remittances for May and June 2023 were processed under the Bull Arm collective agreement that a special cap to welfare at \$337 maximum welfare contribution rule which was not applied. As a result the AR was overstated:

- **June 2023:** AR incurred = **\$30,967.87**
- **May 2023:** AR incurred = **\$16,252.25**
- **Action:** We will reverse and reprocess the remittances, which will reduce the AR from **\$67,347.22** to **\$20,127.10**.
- **Update:** Reprocessing has commenced and scheduled to be completed by end of period 12.

Gisborne

- **Issue:** Employer pays pension on hours worked, not earned; we key hours earned. Employer cites grandfathering arrangement and refuses to pay on earned hours. Processed pension contributions for one member that should not have processed due to unclear note on remittance report from Jan 2025 to Aug 2025.
- **Action:** Escalate to Deb for review; create special agreement and reprocess hours to clear AR.
- **Update:** Pension contributions for the member have been reversed and \$18,678.90 have been credited to the account.

Lorneville

- **Issue:** Pension not paid for five members (\$36,000 for Local 579); discrepancies on OT/DT keying; one keying error for Local 1009 (\$9,000).
- **Action:** Correct member-related and keying errors.
- **Update:** Pension is reversed for five members from Local 579, credited \$36,186.56 in the account. Keying error is corrected for 1009, \$9,000 is credited to the account. OT/DT keying is corrected. There are some more months from 2023 need to be reviewed for the remaining AR of \$27,000.

602950 NB LTD

- **Issue:** Pension was not being paid for from April to July 2024 work month; Rates are incorrect – employer has been underpaying for work months prior to and including April 2024; Resulting in AR of \$73,499.32
- **Action:** Manion to email employer with AR breakdown and summary; Recommend write-off if no response since employer has been inactive since Aug. 2024.

Soubliere

- **Issue:** Local 83 was paying the wrong welfare rate prior to and including November 2024 work month; Local 1386 is paying the wrong overall rate since July 2025 work month and there's an underpayment from July 2024; Resulting in AR of \$13,837.89. Employer is also one month behind in payment, therefore delinquent for November 2025.
- **Action:** Manion to email employer with AR breakdown due to wrong contribution rate.

Other Dormant Accounts For Write off

Employers no longer operating under ACRC with total AR of \$11,359 should be written off.

- **Action:** Deb to approve write-off and account closure for the list below

Employer Name	Opening Balance
HCS HUB CITY SERVICE LTD	\$13,547.04
ATLANTIC CREATIVE CONSTRUCTION GROUP INC	\$1,248.61
JOHNBO INVESTMENTS INC	\$520.28
DIAMOND EDGE	\$110.00
IAN BORDEN CONSTRUCTION	(\$410.00)
PEARO BROTHERS WOODWORKING LTD	(\$475.62)
CARBON HOLDINGS INC	(\$653.90)
MATRIX SERVICE CORP	(\$737.40)
LESLIE & BENN CONTRACTING LTD	(\$789.40)
AMPED CONSTRUCTION INC	(\$999.83)

Recommendations & Next Steps

To strengthen AR management, the following actions were agreed:

1. Manion to set up a CAS repository to track CBA's and rate changes proactively.
2. Develop an annual rate review chart and obtain sign-off from locals.
3. Provide monthly reports on dormant/delinquent employers alongside AR listings for timely write-offs.
4. Complete five additional account reconciliations and maintain regular communication with ACRC on receivables.
5. Enhance note-taking categories for clarity.
6. Greater insight and utilization of MPACS by ACRC and training
7. Agreed upon reporting for Trustee meetings.

Decisions Required

- Approval for Manion to write off and close accounts older than two years after confirming status with ACRC along with the list of dormant accounts listed above above.
- Approval for Gisborne to pay as per grandfathering agreement.

Thank you for your collaboration and commitment to improving AR management.

Please confirm approvals or share any additional feedback.

Best regards,

Shirley Tran, CEBS Compliant  , CAPM  , PMP 
Director, Group Benefit Services

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: 2486483 ONTARIO LIMITED - 1689483

aka TDT CONSTRUCTION & FIXTURE INSTALLATIONS

a/k/a TDT CONSTRUCTION & FIXTURE
INSTALLATIONS
23 ROBINGLADE AVE.
SEGRAVE, ON
L0C 1G0

ANDREA CLARKE
tel. 1-289-685-0117
email. tdtcon@hotmail.com

Payment Last Received: \$1,797.28

Last Deposit Date: 16 Jul 2025

Total Payable: \$1,477.01

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1048976	CB Commercial Carpenters Journeyman	Jun 2025 Jul 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report	\$1,477.01	May 2025	

Employer: 602950 N.B. LTD - 1700505

aka MRM

7 FOSTER THURSTON DRIVE
SAINT JOHN, NB
E2K 5J4

tel. (506) 672-3389
email. scott@mrmssafety.ca

Payment Last Received: \$15,108.00

Last Deposit Date: 27 Aug 2024

Total Payable: \$73,499.32

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1013716	NB Maritime Rescue	Nov 2024 Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$27,039.20	Jul 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ABLE BRIDGE CONSTRUCTION INC - 1701682

502 - 84 CHAIN LAKE DRIVE
HALIFAX, NS
B3S 1A2

LAILA MATTOS
tel. 902-468-6234
email. lailam@ablebridgeconstruction.ca

Payment Last Received: \$30,279.34

Last Deposit Date: 19 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1050576	NS Industrial Carpenter Journeyman or Foreman	Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	Insuff funds - no payment No Report No Report No Report No Report No Report	\$0.00		

Employer: ACADIA FORMWORK - 1701302

22 BROOKLYN ST
MONCTON, NB
E1A 7E8

LIONEL BENIOT
tel. 506-726-7813
email. lionel@acadiaformwork.ca

Payment Last Received: \$50,090.73

Last Deposit Date: 17 Dec 2025

Credit Balance: (\$2,096.70)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments	
1386	1031916	NB Commercial Saint John Carpenters	Oct 2024 Nov 2024 Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$9,248.50	Jul 2024		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ACADIA FORMWORK - 1701302

22 BROOKLYN ST
MONCTON, NB
E1A 7E8

LIONEL BENIOT
tel. 506-726-7813
email. lionel@acadiaformwork.ca

Payment Last Received: \$50,090.73

Last Deposit Date: 17 Dec 2025

Credit Balance: (\$2,096.70)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1030496	NB Industrial Saint John Carpenters	Sep 2024 Oct 2024 Nov 2024 Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	(\$12,696.21)	Jul 2024	

Employer: ACADIAN CONSTRUCTION (1991) LTD - 1699963

671 MALENFANT BLVD.
SUITE 1
DIEPPE, NB
E1A 5T8

JEREMY MAUFFAIT
tel. 506-857-1909

Payment Last Received: \$36,934.46

Last Deposit Date: 9 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1028477	NB Commercial Independent Carpenters	Jun 2025	No Report	\$475.58	Apr 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ACAPULCO POOLS LIMITED - 00A355

aka GALL CONSTRUCTION LTD

1550 VICTORIA ST. N
KITCHENER, ON
N2B 3E2

JEAN GARDINER
tel. 519-743-6357
email. Jean@acapulcopools.com

Payment Last Received: \$1,175.68

Last Deposit Date: 17 Dec 2025

Total Payable: \$360.65

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1035116	NL CLRA Commercial Carpenters	Jan 2025 Feb 2025 Mar 2025 Apr 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$883.55	Nov 2024	
1338	1029836	PEI Carpenters	Jan 2025 Feb 2025 Apr 2025 Jun 2025 Aug 2025 Nov 2025	No Report No Report No Report No Report No Report No Report	\$1,546.74	Jun 2024	
1386	1031417	NB Commercial Moncton Carpenters	Jan 2025 Feb 2025	No Report No Report	\$1,197.40	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ALUMA SAFWAY - 00A559

aka BRAND SAFWAY INDUSTRIAL

503 69 AVENUE NW
EDMONTON, AB
T6P 0C2

VIVIAN ESKANDER
tel. 905-660-8193
email. veskander@brandsafway.com

Payment Last Received: \$823,264.35

Last Deposit Date: 12 Dec 2025

Total Payable: \$159,448.04

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	10212NSCI J	NS Industrial Carpenter Journeyman or Foreman	Dec 2024 Jan 2025 Feb 2025 Mar 2025	No Report No Report No Report No Report	\$20,987.61	Oct 2025	
0579	1017700	Local 579 Yard Welfare only agreement	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$152.75	May 2025	
1386	1033196	NB Industrial Moncton Carpenters	Nov 2024 Dec 2024 Jan 2025 Feb 2025	No Report No Report No Report No Report	\$5,294.96	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: AMEIL CONSTRUCTORS LIMITED - 00A581

1 RETINERY ROAD
PO BOX 78
COME BY CHANCE, NL
A0B 1N0

tel. (709) 463-1608

Payment Last Received: \$7,423.50

Last Deposit Date: 11 Dec 2025

Total Payable: \$478.40

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	1052716	NL Millwrights Admin	Oct 2025 Nov 2025	No Report No Report	\$1,368.78	Sep 2025	

Employer: ANDRITZ HYDRO CANADA INC - 1699277

6100 AUTOROUTE TRANSCANADIENNE
POINTE CLAIRE, QC
H9R 1B9

JUAN RUEDA RAMIREZ
tel. (514) 428-6845
email. Juan.ruedaramirez@andritz.com

Payment Last Received: \$16,710.37

Last Deposit Date: 9 Dec 2025

Credit Balance: (\$10,392.88)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0585	1010836	NL Millwrights Admin	May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	Insuff funds - no payment No Report No Report No Report No Report Insuff funds - under payment Insuff funds - under payment	(\$29,456.48)	Jan 2025	
2262	50279NBM	NB Millwrights Main (Construction Rates) M	Jan 2025 Mar 2025 Apr 2025 May 2025 Jun 2025	Insuff funds - under payment No Report No Report No Report No Report	\$17,264.40	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ARBUCK CONSTRUCTION LIMITED - 1700968

1894 HILLSIDE ROAD
MARION BRIDGE, NS
B1K 3N6

Payment Last Received: \$428.85

Last Deposit Date: 16 Jan 2024

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1035056	CB Commercial Carpenters Journeyman	May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report	\$162.80	Nov 2024	

Employer: ARSENAULT BROS. CONSTRUCTION LTD - 00B1192

75 W.B. MACPHAIL DRIVE
CORNWALL, PE
C0A 1H5

Carl Arsenault
tel. (902) 888-2689-(902) 892-7882
email. carl@arsenaultbros.com

Payment Last Received: \$470,322.67

Last Deposit Date: 19 Dec 2025

Credit Balance: (\$7,841.46)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1030536	Local 1338 Salaried Welfare only	Jan 2025	No Report	\$14,625.00	Oct 2025	
1386	1028619	NB Commercial Saint John Carpenters	Sep 2025	No Report	\$2,071.46	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ARTHUR SIVRET & FILS LTEE - 00B1195

229 ROUTE 365
TILLEY ROAD, NB
E8M 1N5

SERGE ARSENAULT
tel. 506-358-2924
email. adm@asivret.ca

Payment Last Received: \$33,338.49

Last Deposit Date: 29 Dec 2025

Total Payable: \$21,688.64

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	30560NBC M	NB Commercial Moncton Carpenters	Jun 2025	No Report	\$1,180.80	Oct 2025	
	1034876	NB Industrial Moncton Carpenters	Jan 2025	No Report	\$492.14	Nov 2024	

Employer: ATHLETICA SPORT SYSTEMS - 05064

aka SPORT SYSTEMS UNLIMITED CORP.

554 PARKSIDE DRIVE
WATERLOO, ON
N2L 5Z4

TINA SCHIECKOFF
tel. 1(519) 747-1856/877-778-5911
email. tschieckoff@athletica.com

Payment Last Received: \$464.95

Last Deposit Date: 18 Dec 2025

Credit Balance: (\$3,736.76)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1003256	PEI Carpenters	May 2025	No Report	\$3,032.00	Jul 2024	
1386	1046076	NB Commercial Independent Carpenters	May 2025	No Report	\$2,718.03	Oct 2025	
1588	1031456	CB Commercial Carpenters Journeyman	May 2025	No Report	\$443.79	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ATK DEVELOPMENTS INC - 1701661

1416 ROUTE 690
CLARKS CORNER, NB
E4B 1S5

ADAM KENNEDY
tel. 5064612264
email. ADAM@ATKCONSTRUCTION.COM

Payment Last Received: \$2,106.00

Last Deposit Date: 15 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1049796	NB Commercial Independent Carpenters	Jul 2025	No Report	\$1,204.00	Oct 2025	

Employer: ATLANTIC AUTOMATION LIMITED - 00A890

197 LITTLE HARBOUR RD
LOWER L'ARDOISE, NS
B0E 1W0

Sampson Lauren
tel. (902) 625-1608
email. Lauren.Sampson@atlautomation.ca

Payment Last Received: \$6,006.40

Last Deposit Date: 15 Dec 2025

Credit Balance: (\$3,606.03)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1178	50097NSC BADM	NS CB Millwrights Admin Plan	Mar 2025 Apr 2025	No Report No Report	\$3,544.10	Oct 2025	
1588	1021636	CB Industrial Carpenters Journeyman	Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Nov 2025	No Report No Report No Report No Report No Report No Report	\$414.00	Sep 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: ATLANTIC CREATIVE CONSTRUCTION GROUP INC - 1700619

199 CARD BEACH ROAD
CENTRE BURLINGTON, NS
B0N 2A0

SARAH SEGUIN
tel. 902-790-9119
email. sarah@accginc.ca

Payment Last Received: \$63.50

Last Deposit Date: 19 Aug 2025

Total Payable: \$1,248.61

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1046096	NS Carpenters Admin	Jun 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	Insuff funds - under payment No Report No Report No Report No Report	\$66.30	Jul 2025	

Employer: ATLANTIC ROSE HOME - 1701417

196 PELTOMA SETTLEMENT RD
UPPER TRACY, NB
E5L 1J7

CYLOS COMEAU
tel. 902-770-0041
email. comeaucylos@gmail.com

Payment Last Received:

Last Deposit Date:

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1034017	NB Residential Saint John Carpenters	Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$0.00		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: AUCOIN RENOVATIONS LIMITED - 1700019

P.O. BOX 10
SYDNEY, NS
B1P 6G9

BARB MCDONALD
tel. 902-562-0421
email. aucoinrenos2@gmail.com

Payment Last Received: \$9,306.55

Last Deposit Date: 11 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	50502CBCJ	CB Commercial Carpenters Journeyman	Nov 2025	No Report	\$9,306.65	Oct 2025	

Employer: B&L ELITE MILLWORK - 1700010

458 KELTIC DRIVE
SYDNEY, NS
B1L 1B8

BRUCE POLLETT
tel. 9025392369
email. blelitemillwork@ns.aliantzinc.ca

Payment Last Received: \$2,000.00

Last Deposit Date: 16 Dec 2025

Credit Balance: (\$7,100.00)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1027438	CB Residential Journeyman	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$2,100.00	Aug 2025	

Employer: BABCOCK & WILCOX POWER GENERATION GROUP CANADA - 1680056

75 SAVAGE DRIVE
CAMBRIDGE, ON
N1T 1S5

PETRA VANGALEN
tel. 519-620-5238
email. phvngalen@babcock.com

Payment Last Received: \$1,471.13

Last Deposit Date: 12 Dec 2025

Total Payable: \$1,113.79

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
2262	50008NBM M	NB Millwrights Main (Construction Rates)	Sep 2024	No Report	\$5,406.54	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: BEECHILL RESOURCES INC - 1700853

223 BEECHILL ROAD
VERNON BRIDGE, PE
C0A 2E0

DEBRA CURRAN
tel. 403-554-0219
email. Beechill.resources23@outlook.com

Payment Last Received: \$2,019.12

Last Deposit Date: 23 Oct 2025

Credit Balance: (\$626.42)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1018417	PEI Carpenters	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$2,019.12	Aug 2025	

Employer: CANADIAN PROCESS SERVICES INC - 06305

aka CPSI

P.O. BOX 487
STN. C
ST. JOHN'S, NL
A1C 5K4

BEV COLBERT
tel. 1(709) 368-4182
email. bcolbert@gjcahill.com

Payment Last Received: \$5,791.44

Last Deposit Date: 21 Oct 2025

Total Payable: \$2,271.44

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	998256	NL CLRA Industrial Carpenters	Jan 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Nov 2025	No Report No Report No Report No Report No Report No Report	\$9,723.76	May 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: CAPE BRETON WEST CONSTRUCTION - 1700437

PO BOX 904
INVERNESS, NS
B0E 1N0

TYLER ELLISON
email. accounting@cbwconst.com

Payment Last Received: \$3,367.68

Last Deposit Date: 2 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1049957	CB Commercial Carpenters Journeyman	Oct 2025 Nov 2025	Insuff funds - no payment Insuff funds - under payment	\$3,367.68	Sep 2025	

Employer: CARABIN WOOD WORKS LTD - 1700259

2189 POINT EDWARD HWY
POINT EDWARD, NS
B2A 4R3

tel. 902-371-4144

Payment Last Received: \$6,512.85

Last Deposit Date: 20 Feb 2025

Total Payable: \$3,379.59

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	999776	CB Residential Journeyman	Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$6,512.85	Jan 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: CARBON HOLDINGS INC - 1701226

aka DAVISON MANAGEMENT

185 CENTREVILLE ST
RESERVE MINES, NS
B1E 1A6

CHRIS DAVISON
tel. 782-503-1903
email. chris@davisonmgmt.com

Payment Last Received: \$1,611.50

Last Deposit Date: 9 Jun 2025

Credit Balance: (\$653.90)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1030037	CB Residential Journeyman	Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$1,538.26	Dec 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: CENTURY EXTERIORS INC - 1700779

NATASHA LODER
tel. 506-324-9890 x 203
email. joni.mean@centuryinc.ca

Payment Last Received: \$52,690.70

Last Deposit Date: 12 Apr 2024

Total Payable: \$19,716.64

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1016256	NB Commercial Independent Carpenters	Mar 2024 Apr 2024 May 2024 Jun 2024 Jul 2024 Aug 2024 Sep 2024 Oct 2024 Nov 2024 Dec 2024 Jan 2025	Insuff funds - under payment No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$13,364.66	Feb 2024	

Employer: CHARLAMARA HOLDINGS INC - 1701708

PO BOX 520
CHETICAMP, NS
B0E 1H0

ANDRE BOUGEOIS
tel. 782-236-9950

Payment Last Received: \$8,250.75

Last Deposit Date: 26 Nov 2025

Total Payable: \$2,131.75

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1052136	CB Commercial Carpenters Journeyman	Jun 2025 Nov 2025	No Report Insuff funds - no payment	\$3,495.66	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: CREATIVE SAFETY SOLUTIONS - 1701540

aka 752906 N.B LTD DBA

40 ASHBURN LAKE ROAD
SAINT JOHN, NB
E2J 5E2

REGGIE VERNER
tel. 506-644-2085
email. regv@creatives2.com

Payment Last Received: \$591.30

Last Deposit Date: 21 Nov 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1047056	NB Creative Safety Non-NMA	Jan 2025	No Report	\$591.30	Oct 2025	

Employer: CROSBIE SALAMIS LIMITED - 1701195

PO BOX 398
ST JOHN'S, NL
A1C 5J9

LISA TUCKER
tel. 709-743-6664
email. ltucker@crosbiegroup.com

Payment Last Received: \$3,763.20

Last Deposit Date: 19 Dec 2025

Credit Balance: (\$9,104.40)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1028716	NL CLRA Industrial Carpenters	Dec 2024 Jan 2025 Apr 2025 May 2025 Aug 2025 Sep 2025 Oct 2025	No Report No Report No Report No Report No Report No Report No Report	\$6,860.00	Jul 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: D.J. MACLEAN & SONS COMMERCIAL CONTRACTING LIMITED - 1699989

3124 EAST LAKE AINSLIE
ROUTE 395
INVERNESS, NS
B0E 3M0

Payment Last Received: \$15,527.45

Last Deposit Date: 23 Sep 2025

Credit Balance: (\$2,640.47)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	40808CBCJ	CB Commercial Carpenters Journeyman	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$13,285.34	Aug 2025	

Employer: DOM-CAN CONSTRUCTION LTD - 1700015

1153 LINGAN ROAD RR #1
SYDNEY, NS
B1N 6K8

ANDY CANDELORA
tel. 902-562-1076

Payment Last Received: \$1,462.40

Last Deposit Date: 21 Apr 2025

Total Payable: \$664.46

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1048037	CB Commercial Carpenters Journeyman	May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report	\$1,481.60	Mar 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: DOUGHERTY STEEL STUD & DRYWALL LTD - 1700118

3 PRESTIGE DRIVE
LINCOLN, NB
E3B 7G9

tel. 506-292-2551

Payment Last Received: \$640.00

Last Deposit Date: 25 Nov 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	50388NBID	NB Independent Drywall	Mar 2025 Nov 2025	No Report No Report	\$640.00	Oct 2025	

Employer: DRIVER'S INDUSTRIAL INSTALLATIONS LTD - 1699152

PO BOX 5996
ST JOHN'S, NL
A1C 5X4

LORI RALPH
tel. (587)773-9598

Payment Last Received: \$365,345.00

Last Deposit Date: 22 Dec 2025

Total Payable: \$67,347.22

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0585	50024DFBV	NL DFB Voisey's Bay B	Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report	\$1,097.25	Jun 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: EAGLE I CONSTRUCTION INC - 00B1267

1015 BLOOR ST. WEST
TORONTO, ON
M6H 3S4

CLAUDIA MEDEIROS
tel. 416-535-8846
email. claudia@businesstax.com

Payment Last Received: \$1,382.52

Last Deposit Date: 20 Dec 2023

Total Payable: \$184.32

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1016156	CB Commercial Carpenters Journeyman	Apr 2025	No Report	\$1,392.96	Nov 2023	

Employer: EASTCOAST MAINTENANCE SERVICES LTD - 00B1668

PO BOX 4034
MOUNT PEARL, NL
A1N 0A1

JASON POWER
tel. (709) 466-1111
email. J.PowerECMS@gmail.com

Payment Last Received: \$520.47

Last Deposit Date: 9 Dec 2025

Total Payable: \$2,450.27

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	1013356	NL Millwrights Admin	Dec 2024 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report	\$1,190.36	Aug 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: EASTERN MACHINING & WELDING INC - 1700925

aka EAST COAST TECHNICAL SERVICES

9 CORWIN AVENUE
CLARENVILLE, NL
A5A 0L8

SUE ANNE RIDEOUT
tel. 709-466-5777
email. sueanne@easternmachining.ca

Payment Last Received: \$3,490.30

Last Deposit Date: 23 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	1025036	NL Millwrights Admin	Nov 2025	No Report	\$3,490.30	Oct 2025	

Employer: ELEVATED SOLUTIONS - 1701471

80 BEACONSFIELD WAY
MIDDLE SACKVILLE, NS
B4E 0G1

EVAN HUBLEY
tel. 902-817-7187
email. evan_hubley@hotmail.com

Payment Last Received: \$202.90

Last Deposit Date: 22 Aug 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1035356	NS Carpenters Admin	Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report	\$202.90	Jul 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: FINAL TOUCH DRYWALL & RENOVATIONS - 1701709

1591 WARREN GROVE ROAD
CORNWALL, PE
C0A 1H5

MITCHELL CLARK
tel. 902-218-4522
email. finaltouchpei@gmail.com

Payment Last Received: \$1,376.00

Last Deposit Date: 16 Sep 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1052196	PEI Carpenters	Nov 2025	No Report	\$1,376.00	Aug 2025	

Employer: GE RENEWABLE ENERGY CANADA INC - 00388

aka Formerly Alstom Canada Inc

5005 BOUL. LAPINIÈRE
SUITE 600
BROSSARD, QU
J4Z 0N5

EDWIN RAMOS
tel. 450-405-3923
email. edwin.ramos@ge.com

Payment Last Received: \$21,503.19

Last Deposit Date: 15 Dec 2025

Total Payable: \$5,753.11

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1034136	CB Industrial Carpenters Journeyman	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$1,417.95	Oct 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: GETSCO TECHNICAL SERVICES INC - 02213

6618 68 AVE NW
EDMONTON, AB
T6B 3M3

Kaleparchuk Cherie
tel. 587-337-3953
email. Cherie.kaleparchuk@apmdelivers.com

Payment Last Received: \$34,677.77

Last Deposit Date: 13 Jan 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	50030NLM	NL Millwrights Admin ADM	Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$34,677.80	Dec 2024	

Employer: GIP INDUSTRIAL CONTRACTORS LTD. - 00B1241

aka PENNECON INDUSTRIAL LIMITED/PENNECON ENERGY INDUSTRIAL SERVICES

650 WATER STREET
P.O.BOX 1083 STATION A
ST. JOHN'S, NL
AIC 5M5

DEANNE GUEST
tel. 709-778-4148
email. andrea.kavanagh@penneccon.com

Payment Last Received: \$66,004.84

Last Deposit Date: 19 Dec 2025

Credit Balance: (\$587,602.38)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	50311NLC	NL CLRA Industrial Carpenters C	Mar 2025 Apr 2025 May 2025 Jul 2025 Sep 2025 Oct 2025	No Report No Report No Report No Report No Report Insuff funds - under payment	\$2,094.09	Aug 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: GIP INDUSTRIAL CONTRACTORS LTD. - 00B1241

aka PENNECON INDUSTRIAL LIMITED/PENNECON ENERGY INDUSTRIAL SERVICES

650 WATER STREET
P.O.BOX 1083 STATION A
ST. JOHN'S, NL
A1C 5M5

DEANNE GUEST
tel. 709-778-4148
email. andrea.kavanagh@pennecon.com

Payment Last Received: \$66,004.84

Last Deposit Date: 19 Dec 2025

Credit Balance: (\$587,602.38)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	50311NLM	NL Millwrights Admin ADM	Mar 2025 Apr 2025 May 2025 Jul 2025	No Report No Report No Report No Report	\$25,694.03	Oct 2025	

Employer: HARBOURSIDE INDUSTRIAL GROUP - 1701376

200-219 WAVERLEY RD
DARTMOUTH, NS
B2X 2C3

SUSAN CHING
tel. 902-370-3277
email. sching@harboursideengineering.ca

Payment Last Received: \$54,843.38

Last Deposit Date: 19 Nov 2025

Credit Balance: (\$5,801.03)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	1053056	NL Millwrights Admin	Nov 2025	No Report	\$47,730.40	Oct 2025	
1178	1032316	NS Millwrights Admin Plan	Nov 2025	No Report	\$4,676.65	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: HCS HUB CITY SERVICE LTD - 1701357

JENNIE JOHNSON
tel. 506-380-6195
email. invoices.hcs@gmail.com

Payment Last Received:

Last Deposit Date:

Total Payable: \$13,547.04

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1033256	NB Commercial Moncton Carpenters	Jul 2024 Aug 2024 Sep 2024 Oct 2024 Nov 2024 Dec 2024 Feb 2025 Mar 2025 Apr 2025	Insuff funds - no payment Insuff funds - no payment Insuff funds - no payment Insuff funds - no payment Insuff funds - no payment No Report No Report No Report No Report	\$13,547.04	Jan 2025	

Employer: HOLYHEART CONSTRUCTION INC - 1701227

980 MAIN ST RTS 27
CLYDE RIVER, PE
C0A 1H3

SUKHDEEP SINGH
tel. 604-374-3522
email. holyheartconstruction5@gmail.com

Payment Last Received: \$2,276.10

Last Deposit Date: 9 Dec 2025

Credit Balance: (\$4,471.66)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1030076	PEI Carpenters	Apr 2025 Sep 2025 Oct 2025	No Report No Report No Report	\$2,278.40	Aug 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: HORTON & BOYD CONSTRUCTION - 1700409

73 ROLLING HILLS DRIVE
WAVERLEY, NS
B2R 1B6

MARK JOBB
email. mark.jobb@1stchoicebookping.hush.com

Payment Last Received: \$3,430.00

Last Deposit Date: 27 Nov 2025

Total Payable: \$4,103.17

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1031156	NS ISM Commercial Carpenter Journeyman	Jan 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$216.80	Sep 2025	

Employer: IFORM STRUCTURES INC - 1700491

aka IFORM WORKS INC

230 LUCASVILLE ROAD
MIDDLE SACKVILLE, NS
B4B 1S1

LINDA SCHMITT
tel. 902-292-8979
email. accounting@iform.works

Payment Last Received: \$8,233.98

Last Deposit Date: 25 Nov 2025

Total Payable: \$21,114.48

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1007176	NS Carpenters Admin	Nov 2025	No Report	\$8,233.98	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: INDUSTRIAL SCAFFOLDING INC - 1700065

PO BOX 604 STN. MAIN
PORTUGAL COVE-ST PHILIPS, NL
A1M 3R6

SHERRY COFFEY
tel. 709-769-7607
email. admin@isiscaffol.com

Payment Last Received: \$11,404.80

Last Deposit Date: 12 Dec 2025

Total Payable: \$2,330.87

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	50281NLIC	NL CLRA Commercial Carpenters	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	Insuff funds - no payment Insuff funds - no payment No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$10,627.20	Nov 2024	

Employer: INNU KUSPU - 1701068

91 CH DU FORT
VAL-DES-MONTS, QC
J8N 4H4

LYSANDRE WODICKA
tel. 819-360-7940 or 613-212-0060
email. office@innukuspu.ca

Payment Last Received: \$9,094.40

Last Deposit Date: 17 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1053296	NS Commercial Carpenter Journeyman or Foreman	Nov 2025	Insuff funds - under payment	\$5,908.63	Oct 2025	
	1053297	NS Industrial Carpenter Journeyman or Foreman	Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report	\$0.00		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: INNU KUSPU - 1701068

91 CH DU FORT
VAL-DES-MONTS, QC
J8N 4H4

LYSANDRE WODICKA
tel. 819-360-7940 or 613-212-0060
email. office@innukuspu.ca

Payment Last Received: \$9,094.40

Last Deposit Date: 17 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1051976	NL CLRA Industrial Carpenters	Sep 2025 Oct 2025 Nov 2025	Insuff funds - no payment Insuff funds - under payment Insuff funds - under payment	\$24,441.20	Aug 2025	
1386	1053756	NB Commercial Moncton Interior System Mechanic	Jul 2025 Aug 2025 Sep 2025 Nov 2025	No Report No Report No Report No Report	\$1,655.72	Oct 2025	
	1053759	NB Commercial Saint John Carpenters	Jul 2025 Aug 2025 Sep 2025 Oct 2025	No Report No Report No Report Insuff funds - under payment	\$0.00		
	1053757	NB Industrial Moncton Carpenters	Jul 2025 Aug 2025 Sep 2025 Nov 2025	No Report No Report No Report No Report	\$951.06	Oct 2025	
	1053760	NB Industrial Saint John Carpenters	Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report	\$0.00		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: JONELJIM CONCRETE CONST. LTD - 00A939

90 RIVERVIEW DRIVE
PO BOX 26 STN
SYDNEY, NS
B1P 6G9

JIM KEHOE
tel. 902-567-2400
email. Payroll@joneljim.ca

Payment Last Received: \$40,960.70

Last Deposit Date: 17 Dec 2025

Total Payable: \$1,908.21

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1030676	CB Industrial Carpenters Journeyman	Feb 2025 Mar 2025	No Report No Report	\$931.50	Oct 2025	

Employer: JULMAC CONTRACTING LTD - 1700361

25 TURTLE LAKE DRIVE
ACTON, ON
L7J 2W7

JACKIE BISSON
email. payroll@landformcivil.ca

Payment Last Received: \$1,234.50

Last Deposit Date: 15 Dec 2023

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1003356	NB Industrial Moncton Carpenters	Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$1,234.50	Nov 2023	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: KOBALT CONTRACTING & DEVELOPMENT LTD - 1700007

4 AINSLIE COURT
RIVER RYAN, NS
B1H 5S8

KEN MACLEAN
tel. 902-862-0071 - 902-862-3206
email. ken@kobaltcontracting.ca

Payment Last Received: \$3,025.16

Last Deposit Date: 7 Apr 2025

Total Payable: \$1,776.32

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1047817	CB Commercial Carpenters Journeyman	May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report	\$722.28	Mar 2025	

Employer: LANCOR CONCRETE CONTRACTORS LTD - 00B1346

1-123 SCOUDOUC INDUSTRIAL DRIVE
SCOUDOUC, NB
E4P 0H7

JOANNE ARSENAULT
tel. (506)857-8368
email. joannearsenault@lancor.ca

Payment Last Received: \$103,709.90

Last Deposit Date: 23 Dec 2025

Total Payable: \$127.42

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1029197	PEI Carpenters	Dec 2024	No Report	\$16,126.84	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: LINDSAY RESOURCES LTD - 1699948

105-134 EILEEN STUBBS AVENUE
DARTMOUTH, NS
B3B 0A9

ASHLEE PUBLICOVER
tel. 902-468-5000
email.
ASHLEE.PUBLICOVER@LINDSAYCONSTRUCTION.CA

Payment Last Received: \$337,354.92

Last Deposit Date: 12 Dec 2025

Credit Balance: (\$38,423.60)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	16950CBCJ	CB Commercial Carpenters Journeyman	Jul 2025	No Report	\$32,939.39	Oct 2025	

Employer: LMN HOLDINGS LIMITED - 1700689

PO BOX 17133 STN
KELLIGREWS CBS, NL
A1X 3H1

NORA MCEVOY
tel. 709-834-3612
email. LMNHOLDINGSLIMITED@GMAIL.COM

Payment Last Received: \$7,218.43

Last Deposit Date: 6 Nov 2025

Total Payable: \$239.99

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1013336	NL CLRA Commercial Carpenters	Oct 2025 Nov 2025	No Report No Report	\$3,425.40	Sep 2025	

Employer: LORNEVILLE MECHANICAL CONTRACTORS LTD - 00B273

75 STINSON DRIVE
SAINT JOHN, NB
E2M 7E3

KRISTA HAPPENNEY
tel. 506-635-8090

Payment Last Received: \$65,905.17

Last Deposit Date: 17 Dec 2025

Total Payable: \$27,052.40

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1011576	NL CLRA Industrial Carpenters	Jan 2025	No Report	\$1,624.35	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: LOUCO CONTRACTING INC - 00B274

334 EUSTACHE COMEAU ROAD
SAULNIERVILLE, NS
B0W 2Z0

Cindy Melanson
tel. (902) 769-5025
email. loucocontracting@gmail.com

Payment Last Received: \$538.80

Last Deposit Date: 14 Aug 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1034099	NS Carpenters Admin	Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report	\$538.80	Jul 2025	

Employer: MACFARLANE GILLIS CONTRACTING LTD - 1701691

78 STRATHLORNE-SCOTSVILLE ROAD
INVERNESS, NS
B0E 1N0

Payment Last Received: \$1,328.26

Last Deposit Date: 19 Nov 2025

Total Payable: \$365.75

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1051176	CB Commercial Carpenters Journeyman	Nov 2025	No Report	\$531.36	Oct 2025	

Employer: MACGREGOR'S CUSTOM MACHINING LIMITED - 00A953

140 COALBURN-MACLELLAN'S BROOK
RD
RR4
NEW GLASGOW, NS
B2H 5C7

JANE MACKENZIE
tel. 902-922-2029
email. jane.mackenzie@macgregors.ca

Payment Last Received: \$33,905.18

Last Deposit Date: 22 Dec 2025

Credit Balance: (\$2,852.47)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
2262	1004616	NB Millwrights Main (Construction Rates)	Jan 2025	No Report	\$1,273.20	Jun 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MAJHAIL CONSTRUCTION LIMITED - 1701223

7 - 168 GREAT GEORGE ST
CHARLOTTETOWN, PE
C1A 4K9

CHARANJIT SINGH
tel. 778-834-1509
email. charansingh9914@gmail.com

Payment Last Received: \$3,713.00

Last Deposit Date: 9 Dec 2025

Total Payable: \$112.42

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1029856	PEI Carpenters	Nov 2025	No Report	\$3,298.40	Oct 2025	

Employer: MANDRAKE CARPENTRY - 1701726

31 JESSIE STREET
CORNWALL, PE
C0A 1H5

Payment Last Received: \$2,064.00

Last Deposit Date: 23 Sep 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	1052876	PEI Carpenters	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$2,064.00	Aug 2025	

Employer: MARQUIS MASONRY LTD - 1701654

5858 ROUTE 105
LOWER BRIGHTON, NB
E7P 1A3

PASCAL MARQUIS
tel. 5063230749
email. MARQUIS.MASONRY@YAHOO.COM

Payment Last Received: \$4,698.61

Last Deposit Date: 5 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1049696	NB Commercial Independent Carpenters	Nov 2025	Insuff funds - under payment	\$4,698.61	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MARSHALL INDUSTRIES LIMITED - 06420

P.O. BOX 315
LABRADOR CITY, NL
A2V 2K6

JILLIAN MYERS
tel. 709-944-5515
email. myers@marshallind.ca

Payment Last Received: \$13,990.46

Last Deposit Date: 5 Dec 2025

Total Payable: \$10,320.08

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1009	50049NLMJ	NL Millwrights Journeyman Marshall Industries	Jan 2025 Feb 2025	No Report No Report	\$18,520.15	Oct 2025	

Employer: MATRIX SERVICE CORP - 1700073

aka MATRIX NORTH AMERICAN CONSTRUCTION LTD

PO BOX 2796
SARNIA, ON
N7T 7W1

STEPHANIE ROBERTS
tel. 918-359-8224
email. mnaccanpayroll@matrixservicecompany.com

Payment Last Received: \$1,391.28

Last Deposit Date: 6 Feb 2025

Credit Balance: (\$737.40)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1034957	NB Industrial Saint John Carpenters	Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$1,336.44	Jan 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MCNALLY CONSTRUCTION INC - 1699950

1855 BARTON ST E
HAMILTON, ON
L8H 2YZ

tel. 905-549-6561
email. julia.sieniakowski@mcnallycorp.com

Payment Last Received: \$4,932.41

Last Deposit Date: 11 Dec 2025

Total Payable: \$325.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1034197	NS Commercial Carpenter Journeyman or Foreman	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$1,253.97	Nov 2024	
	1029376	NS Industrial Carpenter Journeyman or Foreman	Dec 2024 Jan 2025 Feb 2025 Mar 2025	No Report No Report No Report No Report	\$2,504.31	Oct 2025	
1588	1023416	CB Commercial Carpenters Journeyman	Jan 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$7,769.14	Mar 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MCNALLY CONSTRUCTION INC - 1699950

1855 BARTON ST E
HAMILTON, ON
L8H 2YZ

tel. 905-549-6561
email. julia.sieniatkowski@mcnallycorp.com

Payment Last Received: \$4,932.41

Last Deposit Date: 11 Dec 2025

Total Payable: \$325.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1034317	CB Industrial Carpenters Journeyman	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$2,117.00	Nov 2024	

Employer: METAL STRUT SOLUTIONS INC - 1699215

8 ELLIOT ST.
STOUFFVILLE, ON
L4A 3H1

LYNN MAZZEI
tel. 416-356-3095; 647-523-4563
email. lmazzei@nrdcpa.ca

Payment Last Received: \$40.00

Last Deposit Date: 14 Feb 2024

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1027836	CB Commercial Carpenters Journeyman	Jun 2025	No Report	\$0.00		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MFA CONSTRUCTION INC - 1700080

555 RUE ALFREDA
TRACADIE-SHEILA, NB
E1X 1B4

NADINE BENOIT
tel. 506-395-5503
email. mfaconstnb@gmail.com

Payment Last Received: \$1,560.87

Last Deposit Date: 6 Nov 2025

Total Payable: \$728.38

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	50287NBC M	NB Commercial Moncton Carpenters	Oct 2025 Nov 2025	Insuff funds - under payment Insuff funds - no payment	\$1,560.88	Sep 2025	

Employer: MIKE MACDONALD INSTALLATIONS - 1700012

aka MIKE MACDONALD

41 WESDALE DRIVE
HOWIE CENTER, NS
B1L 1G6

tel. 902-371-3925

Payment Last Received: \$1,050.00

Last Deposit Date: 12 Jun 2025

Total Payable: \$152.80

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1022616	CB Residential Journeyman	Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report	\$1,050.00	May 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MIRA BAY GENERAL CONTRACTING & CONSTRUCTION SERVICES LTD - 1701083

FRED WHITE
tel. 902-574-2444

Payment Last Received: \$1,111.20

Last Deposit Date: 3 Apr 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1025656	CB Commercial Carpenters Journeyman	Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$1,111.20	Mar 2025	

Employer: MP&CO INC. - 1689491

128 POLO CRESCENT
WOODBRIDGE, ON
L4L 8W7

Michael Panigas
tel. 416-737-8454 / 416-554-9232 /
email. psurray@mp-co.ca

Payment Last Received: \$4,909.31

Last Deposit Date: 17 Sep 2025

Total Payable: \$203.85

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1049337	NB Commercial Independent Carpenters	May 2025	No Report	\$4,909.31	Aug 2025	
1588	1035777	CB Commercial Carpenters Journeyman	Nov 2024 Dec 2024 Apr 2025	No Report Insuff funds - under payment No Report	\$745.38	Oct 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: MQM QUALITY MANUFACTURING LTD - 00B1911

2676 RUE COMMERCE
TRACADIE- SHEILA, NB
E1X 1G5

SOLANGE THERIAULT
tel. 506-395-7777
email. mqmquality@mqm.ca

Payment Last Received: \$1,921.80

Last Deposit Date: 10 Nov 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
2262	19031NBM M	NB Millwrights Main (Construction Rates)	Jun 2025 Nov 2025	No Report No Report	\$1,925.62	Oct 2025	

Employer: OCL CONSTRUCTION LTD - 1700059

190 MAJOR'S PATH
ST. JOHN'S, NL
A1A 5A1

tel. 709-576-4335
email. info@oclt.ca

Payment Last Received: \$16,067.41

Last Deposit Date: 11 Dec 2025

Credit Balance: (\$5,374.08)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1023056	NL CLRA Industrial Carpenters	Apr 2025 Jun 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report	\$445.90	Jul 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: PARTNERS CONSTRUCTION LIMITED - 00A977

427 OLD HALIBURTON ROAD
PO BOX 719
PICTOU, NS
B0K 1H0

Judy Henderson
tel. 902-485-4576
email. judyhenderson@hotmail.com

Payment Last Received: \$4,787.25

Last Deposit Date: 18 Sep 2025

Credit Balance: (\$800.50)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1178	1032916	NS Millwrights Admin Plan	Oct 2025 Nov 2025	No Report No Report	\$416.00	Sep 2025	

Employer: PCL CONSTRUCTORS CANADA INC - 00B345

111 ILSLEY AVENUE, SUITE 300
DARTMOUTH, NS
B3B 1S8

KASSANDRA LEGERE
tel. 902-461-3536
email. kmugai@pcl.com

Payment Last Received: \$8,127.89

Last Deposit Date: 24 Dec 2025

Credit Balance: (\$1,185.06)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1047096	NS ISM Commercial Carpenter Journeyman	May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report	\$925.02	Apr 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: PENINSULA DRYWALL INC - 1700712

13 ROUTE 850
KINGSTON, NB
E5N 1V8

JENNIFER DANN
email. PENINSULADRYWALL@OUTLOOK.COM

Payment Last Received: \$1,154.64

Last Deposit Date: 17 Dec 2025

Credit Balance: (\$3,029.30)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1014416	NB Commercial Drywall	Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$391.24	Mar 2025	
	1048416	NB Saint Johns Interior System Mechanic Carpenter - Fredericton	Sep 2024 Oct 2024 Nov 2024 Dec 2024 Jan 2025 Feb 2025 Mar 2025	No Report No Report No Report No Report No Report No Report No Report	\$1,437.64	Oct 2025	

Employer: PINAUD DRYWALL & ACOUSTICAL - 00B337

150 AKERLEY BLVD
DARTMOUTH, NS
B3B 1Z5

BONNIE MACDONALD
tel. 902-468-9248
email. info@pinaud.ca

Payment Last Received: \$4,846.64

Last Deposit Date: 17 Dec 2025

Total Payable: \$9,603.77

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1013536	Nova Scotia Mainland Residential Carpentry	Nov 2025	No Report	\$840.56	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: PIVOT PACKAGING SYSTEMS LIMITED - 08122

aka PIVOT PACKAGING SYSTEMS LTD.

595 Cityview Boulevard
Unit 18
Vaughan, ON
L4H 3M7

PAUL BYRNE
tel. (416)466-5127
email. pbyrne@pivotsystems.ca

Payment Last Received: \$235.68

Last Deposit Date: 8 Dec 2025

Credit Balance: (\$416.68)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
2262	1053658	NB Millwrights Main (Construction Rates)	Aug 2025	No Report	\$18,276.04	Oct 2025	

Employer: POMERLEAU INC - 04441

aka HERVE POMERLEAU INC./HERVE POMERLEAU ONTARIO INC

521 6TH AVENUE
VILLE DE ST-GEORGES, QC
G5Y 0H1

JINNY PICARD
tel. (418)228-6688
email. jinny.picard@pomerleau.ca

Payment Last Received: \$8,192.47

Last Deposit Date: 18 Dec 2025

Credit Balance: (\$3,919.30)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1033057	NB Commercial Saint John Carpenters	Nov 2024 Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$1,040.16	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: PROSPECT BUILDING CONTRACTORS LTD - 1701107

830 HANWELL ROAD
FREDERICTON, NB
E3B 5Z

KIM
email. accounts.prospect@bellaliant.com

Payment Last Received: \$3,922.03

Last Deposit Date: 19 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1026277	NB Commercial Moncton Carpenters	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		
	1026282	NB Commercial Saint John Carpenters	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		
	1026276	NB Independent Drywall	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		
	1026279	NB Industrial Independent Carpenters	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		
	1026280	NB Industrial Moncton Carpenters	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		
	1026278	NB Industrial Saint John Carpenters	May 2024 Jun 2024 Jul 2024	No Report No Report No Report	\$0.00		

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: RAW STEEL FABRICATION LTD - 00A985

131 HEAVY WATER ROAD, UNIT 2
POINT TUPPER, NS
B9A 3T3

JULIE MARCHAND
tel. 902-625-1784
email. rawsteel@ns.sympatico.ca

Payment Last Received: \$275.60

Last Deposit Date: 23 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1178	1029816	NS CB Millwrights Admin Plan	Feb 2025 Mar 2025 May 2025 Jul 2025	No Report No Report No Report No Report	\$587.52	Oct 2025	

Employer: REDDICK BROTHERS MASONRY LTD - 1701202

1431 PATRICE ROAD
CHURCH POINT, NS
B0W 1M0

MICHELLE REDDICK
email. michelle@reddickbrothers.ca

Payment Last Received: \$34.99

Last Deposit Date: 23 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1029156	NS Carpenters Admin	Nov 2025	Insuff funds - under payment	\$2,735.71	Oct 2025	

Employer: REMLEY CONSTRUCTION LTD - 00B1200

PO BOX 1113
CORNWALL, PE
C0A 1H0

CHESTER REMLEY
tel. (902) 432-9335
email. chesterremley@hotmail.com

Payment Last Received: \$8,161.34

Last Deposit Date: 17 Dec 2025

Credit Balance: (\$8,100.57)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	18608NSCJ	NS Commercial Carpenter Journeyman or Foreman	Oct 2025 Nov 2025	No Report No Report	\$7,012.14	Sep 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: REMLEY CONSTRUCTION LTD - 00B1200

PO BOX 1113
CORNWALL, PE
C0A 1H0

CHESTER REMLEY
tel. (902) 432-9335
email. chesterremley@hotmail.com

Payment Last Received: \$8,161.34

Last Deposit Date: 17 Dec 2025

Credit Balance: (\$8,100.57)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1338	18608PEC	PEI Carpenters	Apr 2024 Oct 2025 Nov 2025	No Report No Report Insuff funds - under payment	\$7,129.61	Sep 2025	
1386	18608NBC	NB Commercial Moncton Carpenters M	Feb 2025 Mar 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$63.47	Apr 2025	
	1051857	NB Commercial Saint John Carpenters	Oct 2025 Nov 2025	No Report Insuff funds - under payment	\$6,459.65	Sep 2025	

Employer: RESOLUTE BUILDERS LIMITED - 1701573

PO BOX 21588
RPO CLAYTON PARK W
HALIFAX, NS
B3M 4H4

AHMED BSOUL
tel. 902-999-9299
email. ADMIN@RESOLUTEBUILDERS.CA

Payment Last Received: \$11,423.74

Last Deposit Date: 8 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1047676	NS Commercial Carpenter Journeyman or Foreman	Nov 2025	No Report	\$5,293.82	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: RICE CONTRACTING LTD - 1701580

200 ACADIE AVE. SUITE 100
DIEPPE, NB
E1A 6S1

JOANNE MCMASTER
tel. 506-855-4044
email. jmcmaster@ricecontracting.com

Payment Last Received: \$1,180.80

Last Deposit Date: 5 Dec 2025

Credit Balance: (\$1,180.80)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1047916	NB Commercial Moncton Carpenters	Nov 2025	No Report	\$2,833.92	Oct 2025	

Employer: ROTHLOCHSTON LTD - 00B932

aka FORMERLY VYTRELL ENGINEERING LTD

179 McNAMARA DRIVE
PARADISE, NL
A1L 0A7

AMANDA COLLINS
tel. (709) 738-2199
email. info@rothlochston.com

Payment Last Received: \$140,269.90

Last Deposit Date: 19 Dec 2025

Credit Balance: (\$1,085.18)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1035316	NL CLRA Industrial Carpenters	Jan 2025 Mar 2025	No Report No Report	\$935.20	Oct 2025	
1009	1035317	NL Millwrights Admin	Mar 2025	No Report	\$77,468.21	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: SCAFFOLD E & D LIMITED - 00B364

aka SANCTON GROUP

220 CUTLER AVENUE
DARTMOUTH, NS
B3B 0J6

Morgan Wambolt
tel. 506-636-9214
email. morgan.wambolt@sancton.com

Payment Last Received: \$58,816.51

Last Deposit Date: 16 Dec 2025

Credit Balance: (\$54,955.30)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	30325NSCI J	NS Industrial Carpenter Journeyman or Foreman	Sep 2024 Dec 2024 Jan 2025 Feb 2025 Aug 2025 Sep 2025	No Report No Report No Report No Report No Report No Report	\$6,761.82	Oct 2025	
1386	1034316	NB Industrial Moncton Carpenters	Dec 2024 Jan 2025 Feb 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report	\$457.10	Nov 2024	
1588	1053916	CB Industrial Carpenters Journeyman	Oct 2025 Nov 2025	No Report No Report	\$103.50	Sep 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: SCAFFOLDTECH INC - 1699205

91 CH DU FORT
VAL-DES-MONTS, QC
J8N 4H4

LYSANDRE WODICKA
tel. 613-627-3055
email. info@scaffoldtechc.ca

Payment Last Received: \$406.40

Last Deposit Date: 19 Sep 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1016436	NS Commercial Carpenter Journeyman or Foreman	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$406.41	Aug 2025	
1386	1046116	NB Commercial Independent Carpenters	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$1,042.97	Aug 2025	

Employer: SDP SNC LAVILIN DRADADOS PENNECON - 1700054

aka WEST WHITE ROSE PROJECT NEWFOUNDLAND AND LABRADOR BUILDING AND CONSTRUCTION TRADES COUNCIL

PO BOX 70
FRESHWATER PB, NL
A0B 1W0

LISA CHAISSEON
tel. (709) 725-2856
email. Lisa.chaission@sdp.ca

Payment Last Received: \$1,719.50

Last Deposit Date: 2 Sep 2025

Total Payable: \$15,994.28

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	50058NLW WR	NL West White Rose Project	Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report	\$1,719.50	Jul 2025	
1009	50058NLM ADM	NL Millwrights Admin	Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report	\$768.52	Jun 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: SHIELD ACCESS SOLUTIONS INC - 1700926

32 DUNDEE AVENUE
MOUNT PEARL, NL
A1N 4R7

KELSEY GOOBIE
tel. 709-999-2688
email. kelsey@shield-group.ca

Payment Last Received: \$9,763.25

Last Deposit Date: 12 Dec 2025

Total Payable: \$31,839.50

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1020937	NL CLRA Industrial Carpenters	Nov 2025	No Report	\$9,763.25	Oct 2025	

Employer: SOUBLIERE INTERIORS LTD - 05033

5500 CANOTEK ROAD UNIT 101
OTTAWA, ON
K1J 1K6

NANCY NADEAU
tel. (613) 833-0092/613-552-8760
email. nancy@sconstructors.com

Payment Last Received: \$31,122.63

Last Deposit Date: 15 Dec 2025

Total Payable: \$13,837.89

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1018176	NS ISM Commercial Carpenter Journeyman	Nov 2025	Insuff funds - under payment	\$77,547.55	Oct 2025	
1588	1032956	CB Commercial Carpenters Journeyman	Nov 2025	Insuff funds - under payment	\$42,986.88	Oct 2025	

Employer: SOUTHEAST DRYWALL - 00B374

35 WESTON COURT
DARTMOUTH, NS
B3B 2C8

YVONNE RUSSELL
tel. 902-445-7970
email. yvonne@southeastdrywall.ca

Payment Last Received: \$68,526.98

Last Deposit Date: 5 Dec 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1028956	NS Commercial Carpenter Journeyman or Foreman	Sep 2025	No Report	\$2,204.48	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: SPRINGHILL CONSTRUCTION LIMITED - 1700113

P.O. BOX 2100 STN "A"
FREDERICTON, NB
E3B 4Y6

MARMAN PAHATI
tel. 506-452-0044
email. mmpahati120476@yahoo.com.ph

Payment Last Received: \$30,189.78

Last Deposit Date: 23 Dec 2025

Total Payable: \$7,237.89

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1048096	NB Commercial Moncton Interior System Mechanic	Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$616.77	Mar 2025	

Employer: STRAIT INSURANCE RESTORATION SPECIALIST LTD - 1699978

8 INDUSTRIAL PARK ROAD
LENNOX PASSAGE, NS
B0E 1V0

Payment Last Received: \$2,026.45

Last Deposit Date: 14 Feb 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1046176	CB Commercial Carpenters Journeyman	Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report No Report	\$1,467.72	Jan 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: STUART OLSON CONSTRUCTION LTD - 1698969

aka DOMINION CONSTRUCTION COMPANY INC AND STUART OLSON INDUSTRIAL CONSTRUCTORS

201-2627 ELLWOOD DRIVE SW
EDMONTON, AB
T6X 0P7

DIANA EGBIK
tel. 1 431 317 3746
email. diana.egbik@bird.ca

Payment Last Received: \$161.80

Last Deposit Date: 17 Jun 2025

Credit Balance: (\$161.80)

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0083	1031416	NS Industrial Carpenter Journeyman or Foreman	May 2025	No Report	\$582.48	Apr 2025	

Employer: SUNNY CORNER ENTERPRISES INC - 00A998

259 DALTON AVENUE
MIRAMICHI, NB
E1V 3C4

BARB HYLAND
tel. 506-622-5687
email. bhyland@sunnycorner.ca

Payment Last Received: \$252,632.95

Last Deposit Date: 15 Dec 2025

Total Payable: \$24,040.90

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1028536	NL CLRA Industrial Carpenters	Oct 2025	No Report	\$2,959.60	Jun 2025	
1009	1028537	NL Millwrights Admin	Oct 2025	No Report	\$3,299.49	Nov 2024	
1386	1034996	NB Commercial Moncton Carpenters	Jan 2025 Mar 2025 Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Oct 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$467.60	Dec 2024	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: TERGOS CONSTRUCTION INC - 1699617

701-1750 AVENUE DE VITRE
QUEBEC, QC
G1J 1Z6

SEBASTIEN GADREAU
tel. 418-522-1496; 418-930-9451
email. comptabilite@tergos.qc.ca; sgaudreault@tergos.qc.ca

Payment Last Received: \$1,539.87

Last Deposit Date: 11 Apr 2024

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1025176	NB Commercial Independent Carpenters	Jul 2025	No Report	\$166.47	Jan 2024	

Employer: THE TPH GROUP INC - 1701616

21 Vulcan Street
Etobicoke, ON
M9W 1L3

Daniel Szypka
tel. 416-520-0713
email. dszypka@thetphgroup.com

Payment Last Received: \$651.36

Last Deposit Date: 10 Dec 2025

Total Payable: \$2,279.32

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1386	1048336	NB Commercial Moncton Interior System Mechanic	Nov 2025	No Report	\$3,189.34	Oct 2025	

Delinquency Listing - Group by Employer

*Processing Period 202511 and Local: NS Carpenters Local 83, NL Carpenters Local 579, NL Maintenance Local 585, NS Local Union 594, NB Local Union 683, NL Millwrights Local 1009, NS Millwrights & Machine Erectors Local Union 1178, PEI Carpenters Local 1338, NB Carpenters Local 1386, Cape Breton NS Carpenters Local 1588, NB Millwrights Local 2262 and *Report Format: PDF

160 - Atlantic Canada Regional Council of Carpenters Millwrights and Allied Workers

Employer: UPPER CANADA SPECIALTY HARDWARE LIMITED - 1700849

7100 WARDEN AVENUE UNIT 1
MARKHAM, ON
L3R-8B5

NICOLE FUSEE
tel. 416-414-5852
email. NFUSEE@UCSH.COM

Payment Last Received: \$984.00

Last Deposit Date: 16 Apr 2025

Total Payable: \$0.00

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
0579	1018116	NL CLRA Commercial Carpenters	Apr 2025 May 2025 Jun 2025 Jul 2025 Aug 2025 Sep 2025 Oct 2025 Nov 2025	No Report No Report No Report No Report No Report No Report No Report No Report	\$984.00	Mar 2025	

Employer: W.D SAMPSON CONSTRUCTION LTD - 1701087

3234 MT CARMEL AVE
NEW WATERFORD, NS
B1H 1T7

BILLY SAMPSON
tel. 902-304-7867
email. WDSAMPSONCONST@GMAIL.COM

Payment Last Received: \$18,054.16

Last Deposit Date: 9 Dec 2025

Total Payable: \$1,725.38

Local	Remitting Number	Agreement Name	Delinquent Work Month	Reason	Last Report Amount Due	Last Reported Work Month	Comments
1588	1025736	CB Commercial Carpenters Journeyman	Nov 2025	No Report	\$8,513.45	Oct 2025	

Processing Period	Employer Number	Employer Name	Opening Balance	Total Contributions	Total Remittances	Closing Balance	Monthly Notes
202511	1701128	GISBORNE INDUSTRIAL CONSTRUCTION	\$ 256,831.41	-\$ 24,976.78	\$ 26,891.84	\$ 258,746.47	NOV2025 LU1009 ER paying hours worked instead of hours earned short paid \$1,915.06 OCT2025 LU579 ER paying hours worked instead of hours earned short paid \$1,912.40 OCT2025 LU1009 ER paying hours worked instead of hours earned short paid \$3,955.06 SEP2025 LU1009 As per ER for Joshua Paul and Maxwell Leslie no hours (The amounts were for reimbursement of non-taxable travel expenses not linked to hours worked; The gross wages were calculated incorrectly short paid \$4,575.47) SEP2025 LU579 ER short paid \$2,830.80 AUG2025 LU1009 ER short paid \$9,048.76 AUG2025 LU579 ER short paid \$5,729.50 MAR2025 LU579 ER short paid \$8,750.00 FEB2025 LU579 ER short paid JAN2025 LU579 ER short paid JAN2025 LU1009 ER short paid for November 2024 JAN2025 LU579 ER short paid for November 2024 DEC2024 LU1009 ER short paid DEC2024 LU579 ER over paid OCT2024 LU579 ER short paid \$3,167.17 MAR2024 ER using incorrect rates for HW for 579 & 1009 \$2.25 instead of \$2.50
202511	00A559	ALUMA SAFWAY	\$ 159,766.44	-\$ 823,264.35	\$ 822,945.95	\$ 159,448.04	Reprocessing is in progress due to over processing \$0.12 association fund for NMA and GPMA agreements since 2023
202511	1700505	602950 N.B. LTD	\$ 73,499.32	\$ -	\$ -	\$ 73,499.32	Summary: TRUE AR 1. no pension was being paid for april - july 2024 work month 2. rates are wrong - underpayment for months prior and including april 2024 work month 3. hours are posted correctly JAN2024 ER using incorrect HW rate \$2.41 instead of \$2.50 short paid \$203.89 Nov23- ER using HW rate of 2.41, sp August Wm \$253.98 & Sept Wm \$181.08 & Oct Wm \$328.14 AUG2023 ER using incorrect rate for HW \$2.41 instead of \$2.50 short paid \$462.10 for May ER under reported welfare rate should be \$2.50 ER paying incorrect rate for Welfare and pension should be \$2.50 for Welfare.
202511	1699152	DRIVER'S INDUSTRIAL INSTALLATIONS LTD	\$ 67,347.22	-\$ 365,345.00	\$ 365,345.00	\$ 67,347.22	Review and Reprocessing in progress OCT2025 ER short paid \$1,347.50 due to partial payment for Carol Bradbury for LHNC AUG2025 ER short paid \$540.01 For Sharon Higgins and Stephen White not paying based on rate \$5.00 for LHNC JULY2025 ER over paid \$240.00 for Graham, Pretty Nov 24- sp \$150 1 member ELHT LHNC contribution was missed AUG2024 LU585 ER short paid \$30.08 Nov 23 wr sp \$352.50 pen for Justin Power SEP2023 LU585 - 46NL DFB VOISE - ER over paid for HW \$2.50 instead of \$2.35 SEP2023 LU585 ER using \$2.25 HW instead of \$2.50 short paid JUL2023- LU585 ER short paid due to No PN for Thomas George & Bruce Stacey JUL2023 -LU585 - 46NL DFB VOISE - ER short paid for HW \$2.25 instead of \$2.35 Er underpaid for 46NL DFB VOISE for welfare and overpaid for Bull Arm
202511	1700926	SHIELD ACCESS SOLUTIONS INC	\$ 31,839.50	-\$ 9,763.25	\$ 9,763.25	\$ 31,839.50	NOV2025 LU579 ER didn't pay for August 2025 AUG2025 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$338.91 for April & \$936.14 for May JAN2025 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$470.13 for October 2024 NOV2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$684.15 for August OCT2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$446.11 for July JUL2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$299.64 for May2024 Aug 23-incorrect rate used for Murrins s/p \$906.20
202511	00B273	LORNEVILLE MECHANICAL CONTRACTORS LTD	\$ 27,052.40	-\$ 157,122.36	\$ 157,120.78	\$ 27,052.40	ER overpaid welfare on hours earned not hours worked OCT2025 LU1009 ER over paid \$25.50 SEP2025 LU579 ER over paid \$203.02 AUG2025 LU579 ER short paid \$566.79 MAY2025 LU2262 ER short paid \$152.70 MAY2025 LU579 ER using rate \$2.80 & \$7.00 instead of \$2.55 & \$6.85 over paid \$891.90 & \$2,493.44 AUG2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$359.38 JUL2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$411.61 JUL2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 ER short paid Jan, Mar, April, May 2023 pension
202511	00A998	SUNNY CORNER ENTERPRISES INC	\$ 19,474.98	-\$ 252,632.95	\$ 257,198.87	\$ 24,040.90	ER paying \$2.25 for welfare and various rates for pension under L2262. NOV2025 LU2262 ER short paid \$174.24, \$3,817.22 OCT2024 LU579 ER using rate \$2.49 & \$2.53 instead of \$2.55 for HW & \$6.69 instead of \$6.85 for PN short paid \$84.12 AUG2024 LU2262 ER short paid due to association fund \$0.22 JUL2023 - LU2262 ER over paid \$4.33 JUL2023 - LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$36.00 JUL2023 - LU1386 ER using incorrect HW rate \$2.50 instead of \$2.62 short paid \$374.16 JUL2023 - LU1386 ER using incorrect HW rate \$2.50 instead of \$2.63 short paid \$415.62 JUL2023 - LU1009 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$52.25 JUN2023 - LU579 ER paid incorrect rates HW \$2.24 instead of \$2.50 short paid \$127.77 JUN2023 - LU1009 ER paid various HW rates \$2.24 & \$2.25 instead of \$2.50 short paid \$293.90 JUN2023 - LU2262 ER using incorrect rates MAY2023 - LU2262 ER paid incorrect rate \$6.50 instead of \$6.55

								DEC2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$103.20 NOV2024 LU1386 ER using rate \$2.60 & \$4.70 instead of \$2.67 & \$5.10 short paid \$411.57 NOV2024 LU1386 ER using rate \$2.68 & \$3.30 instead of \$2.73 & \$3.95 short paid \$48.66 NOV2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$175.65 NOV2024 LU1386 ER using rate \$2.66 & \$2.55 instead of \$2.71 & \$2.95 short paid \$1,272.44 for October NOV2024 LU1386 ER short paid \$29.71 for October NOV2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$167.45 for October OCT2024 LU1386 ER using rate \$2.62 & \$4.70 instead of \$2.67 & \$5.10 for September short paid \$474.80 OCT2024 LU1386 ER using rate \$2.66 & \$2.55 instead of \$2.71 & \$2.95 for September short paid \$922.11 OCT2024 LU1386 ER using rate \$2.68 & \$3.30 instead of \$2.73 & \$3.95 for September short paid \$56.00 AUG2024 LU1386 ER using rate \$2.62 & \$4.70 instead of \$2.55, \$5.10 & association fee \$0.12 short paid \$349.28 AUG2024 LU1386 ER using rate \$2.66 & \$2.55 instead of \$2.55, \$2.95 & association fund \$0.16 short paid \$828.70 AUG2024 LU1386 ER using rate \$2.68 & \$3.30 instead of \$2.60, \$3.95 & association fund \$0.13 short paid \$56.00 JUL2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$209.90 JUN2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$229.75 NOV2023 LU1386 ER short paid \$14.00 & 10.32
202511	1700491	IFORM STRUCTURES INC	\$ 21,114.48	\$ -	\$ -	\$ 21,114.48	AUG2025 as per ER the July cheque is on its way in the amount of \$19,424.87	
202511	1699616	CAM INDUSTRIAL SOLUTIONS	\$ 20,101.81	-\$ 57,447.80	\$ 57,699.06	\$ 20,353.07	ER is paying incorrect welfare rate of \$2.25 not \$2.47 and underpaying on pension at 10.60 for OT and DT instead of 11. NOV2025 LU2262 ER short paid \$251.26 due to rates OCT2025 LU2262 ER short paid \$629.57 due to rates SEP2025 LU2262 ER short paid \$1,076.23 AUG2025 LU2262 ER short paid \$1,105.50 MAY2025 LU2262 ER short paid \$1,672.67 due to rates SEP2024 LU2262 ER short paid \$1,792.61 due to the association fund \$0.22 FEB2024 LU2262 ER short paid \$304.32 JUL2023- LU2262 ER using rate \$2.25 HW & \$6.50 PN instead of \$2.47 & 6.30 short paid \$177.90	
202511	1700779	CENTURY EXTERIORS INC	\$ 19,716.64	\$ -	\$ -	\$ 19,716.64	LU579 - ER short paid for HW rate at \$2.25 instead of \$2.50 FEB2024 LU579 ER using rate \$2.25 instead of \$2.50 short paid for Dec2023 \$280.95 NOV2023 LU1386 Moncton ER using rate \$2.63 short paid \$228.10 NOV2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$658.32 OCT2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$580.82 JUN2023 LU579 - ER short paid for HW \$2.25 instead of \$2.50	
202511	00B1400	HERCULES SLR INC	\$ 23,264.26	-\$ 61,734.83	\$ 55,827.11	\$ 17,356.54	per funds reconciliation er has \$0 ar to start period 6 NOV2025 LU1178 ER calculated the total incorrectly over paid \$1,355.76 MAY2024 LU1178 ER using rate \$2.60 instead of \$2.50 for HW over paid \$70.60	
202511	1700054	SDP SNC LAVILIN DRADADOS PENNECON	\$ 15,994.28	\$ -	\$ -	\$ 15,994.28	NOV2024 LU1009 ER using rate \$2.55 instead of \$2.50 over paid \$102.60 for October SEP2024 LU1009 ER using rate \$2.55 instead of \$2.50 over paid \$72.85 JUN2024 LU1009 ER using rate \$2.53 instead of \$2.50 over paid \$69.73 AUG2023 LU1009 ER short paid & report received is cut off unable to see properly for HW & PN amount AUG2023 LU579 ER using incorrect rate \$2.50 for HW instead of \$2.35 over paid JUL2023 LU1009 ER using rate \$2.35 HW instead of \$2.25 for April-Dec JUL2023 LU579 incorrect rates HW & PN \$2.25 & \$6.50 instead of \$2.35 & \$7.00 short paid \$3.60 LU1009 - ER using incorrect rate for HW \$2.50 short paid	
202511	05033	SOUBLIERE INTERIORS LTD	\$ 10,694.17	-\$ 151,657.05	\$ 154,800.77	\$ 13,837.89	November paymnet is not received, report is reviewed and will be \$2,298.29 short OCT 2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$2.93 & \$4.70 short paid \$3,143.71 for October SEP2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$2.93 & \$4.70 short paid \$2,660.00 AUG2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$3.06 & \$4.70 short paid \$2,465.12 JUL2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$3.06 & \$4.70 short paid \$3,059.90 NOV2024 L83 using rate 2.5 instead of 2.6, under paid 704.05 OCT2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$726.80 AUG2024 LU1386 ER using rate \$4.20 instead of \$3.95 for PN over paid \$153.75 JUL2024 LU83 using rate 2.5 instead of 2.6, under paid 393.65 JUL2024 LU1386 rate is correct, hours is posted correctly, ER under paid 48.46 FEB2024 LU83 ER ER using rate \$7.12 for Guy Larocque instead of \$5.62 over paid 164.12 JAN2024 LU83 ER short paid \$203.28 ER using wrong pension rates	
202511	1701357	HCS HUB CITY SERVICE LTD	\$ 13,547.04	\$ -	\$ -	\$ 13,547.04	Per Deb, company is being grieved and to credit the 4 member's account: Josh Woodard 619 hours = \$1578.45 Aeden Selway 604 hours = \$1540.20 Noel Bastarache 483 hours = \$1231.65 Marc Basque 322 hours = \$821.10 to be recovered later	

202511	1699966	HUMACO ACOUSTIQUE INC	\$ 11,608.84	-\$ 5,422.19	\$ 6,199.96	\$ 12,386.61	NOV2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$180.00 NOV2025 LU83 ER using incorrect rate for Jerome Sylvain \$0.87 & \$2.30 short paid \$526.37 OCT2025 LU83 ER using incorrect rate for Jerome Sylvain \$0.96 & \$2.30 short paid \$604.57 OCT2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$225.00 OCT2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$2.93 & \$4.70 short paid \$136.50 SEP2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$180.00 SEP2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$2.93 & \$4.70 short paid \$114.80 SEP2025 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$54.50 AUG2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$180.00 AUG2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$3.06 & \$4.70 short paid \$127.82 AUG2025 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$55.40 JUL2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$3.06 & \$4.70 short paid \$152.72 NOV2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$88.99 OCT2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$143.20 SEP2024 LU83 ER using rate \$2.50 instead of \$2.60 for HW short paid \$1,498.85 MAY2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$90.00 NOV2023 LU1386 ER using \$2.68 instead of 2.63 for HW over paid \$30.65 NOV2023 LU579 ER using \$2.25 instead of \$2.50 for HW short paid \$50.00 OCT2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$50.00 JUL2023 - LU1386- ER using various rates ER short paid HW for Asselin Hugo \$2.25 instead of \$2.50
202511	06420	MARSHALL INDUSTRIES LIMITED	\$ 10,320.08	-\$ 18,461.71	\$ 18,461.71	\$ 10,320.08	AUG2025 LU1009 ER over paid \$765.40 MAY2025 LU579 ER using rate \$2.25 & \$6.70 instead of \$2.55 & \$6.85 short paid \$115.65 SEP2024 LU1009 missed report ER not owing \$99.00 SEP2024 LU579 ER using rate \$2.25 & \$6.70 instead of \$2.55 & \$6.85 short paid \$146.25 JUN2024 LU579 ER using rate \$2.25 & \$6.70 instead of \$2.55 & \$6.85 short paid \$213.63 NOV2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$55.87 OCT2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$23.62 SEP2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 over \$152.00 JUL2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 over \$9.86
202511	01858	ELLISDON CORPORATION LTD	\$ 9,882.49	-\$ 3,246.99	\$ 3,246.99	\$ 9,882.49	SEP2025 LU83 ER short paid \$72.38 AUG2025 ER short paid \$276.15 er under pay \$2334.42 for Jan to April 2023 for pension; under pay \$183.78 for welfare for may 2023 per Coughlin and underpaid pension for May 2023 using 1730 pension hours and not earned value of 1907.5
202511	1700060	OLYMPIC CONSTRUCTION LIMITED	\$ 9,852.68	-\$ 29,871.73	\$ 29,871.70	\$ 9,852.68	DEC2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$448.43 for November NOV2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$479.04 for October SEP2024 LU579 ER using rates \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$868.78 SEP2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$921.97 AUG2023- LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$619.35 ER underpaid hw at \$2.25 instead of 2.50 on 2886.5 hours Oct 2023 - Er paying \$2.25 for 2008 hours on welfare instead of \$2.5 SEP2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$15.30 AUG2025 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.80 & \$5.85 short paid \$21.15 AUG2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$1,203.33 & \$182.00 JUL2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 JUL2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid JUN2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$11.11 JUN2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$1,713.86 & \$237.22 MAY2024 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$222.26 APR2024 ER using rate \$2.25 instead of \$2.50 for HW short paid \$623.24 FEB2024 ER using rate \$2.25 instead of \$2.50 short paid \$700.34 DEC2023 - s/p \$112.29 1st page used old pension rate JUN2023 -ER using incorrect welfare rate \$2.25 instead of \$2.50 short paid \$721.61
202511	00B337	PINAUD DRYWALL & ACOUSTICAL	\$ 13,895.48	-\$ 63,379.25	\$ 59,087.54	\$ 9,603.77	OCT2025 LU83 ER using rate \$2.25 for HW instead of \$2.60 short paid \$52.53 for Piece worker OCT2025 LU83 Adjustment for September due to using incorrect collective agreement for Pinaud report - (Correct agreement 4NS ISM COMMERCIAL as per ER) SEP2025 LU83 ER short paid \$1,414.03 SEP2025 LU83 ER short paid \$52.53 for Piece worker AUG2025 LU83 ER using rate \$2.25 instead of \$2.60 for Piece worker short paid \$54.08 JUN2025 LU83 ER short paid \$54.60 MAY2025 LU83 ER short paid \$143.51 APR2025 LU83 ER short paid \$162.07 MAR2025 LU83 ER short paid \$106.96 FEB2025 LU83 ER over paid \$49.44 JAN2025 LU83 ER short paid \$167.66 DEC2024 LU83 ER short paid \$68.26 OCT2024 LU83 ER short paid \$56.71 SEP2024 LU83 ER short paid \$69.31 AUG2024 LU83 ER short paid due to HW rates JUN2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid MAY2024 LU83 ER short paid \$179.76 APR2024 LU83 ER using various rates over paid \$17.79 MAR2024 LU83 ER using various rates short paid \$56.01 JAN2024 LU83 ER using various rates short paid \$83.01 DEC2023 LU83 ER using various rates short paid \$70.00 NOV2023 LU83 ER using various rates short paid \$92.00 SEP2023 LU83 ER using various HW rates short paid \$87.50 JUL2023 LU83 ER using \$2.25 & \$2.50 rate for HW short paid \$136.00 JUN2023 LU83 ER using \$2.25 & \$2.50 rate for HW Adjustment for Youna Drew previously entered Sep2022 incorrectly

202511	1700113	SPRINGHILL CONSTRUCTION LIMITED	\$ 7,237.89	-\$ 30,189.78	\$ 30,190.55	\$ 7,237.89	SEP2025 LU1386 ER using \$2.96 instead of \$2.71 for HW St John over paid \$412.33 AUG2025 LU1386 ER over paid \$349.67 JUL2025 ER sent payment to union and they will pay by EFT MAR2025 ER using rate \$2.80 instead \$2.73 for HW & \$3.35 instead of \$4.20 for PN for Danny Fullarton short paid \$69.42 APR2024 ER using rate \$2.55 instead of \$2.50 for HW over paid \$174.52 NOV2023 LU1386 ER using rate \$2.25 & \$2.50 short paid \$303.29 SEP2023 LU1386 ER using \$2.25 HW rate instead of \$2.50 short paid \$459.91
202511	1700025	SLA MAC CONSTRUCTION LTD	\$ 6,108.89	-\$ 6,130.35	\$ 6,555.38	\$ 6,533.92	NOV2025 LU1588 ER using various PN rates short paid \$425.03 OCT2025 LU1588 ER using various PN rates short paid \$352.08 SEP2025 ER using various PN rates short paid \$364.52 AUG2025 ER using old PN rates short paid \$355.52 APR2024 ER using various PN rates short paid \$79.64
202511	1700213	ACRC STAFF- VARIOUS LOCALS	\$ 4,166.06	-\$ 34,761.01	\$ 36,574.26	\$ 5,979.31	cassandra whalen - new rate needed JUL2025 ER over paid \$1,408.24 JUN2025 ER short paid \$198.80 for June & over paid \$17.64 Using rate \$2.60 instead of \$2.50 for Sep & Oct 2024 MAY2025 ER using rate \$2.50 instead of \$2.60 for Sep-Oct 2024 short paid \$17.64 MAY2025 ER using rate \$2.50 instead of \$2.60 for HW short paid \$972.00 APR2025 ER using rate \$2.50 instead of \$2.60 for HW short paid \$1,685.21 MAR2025 ER using rate \$2.50 instead of \$2.60 for HW short paid DEC2024 ER using rate \$2.50 instead of \$2.60 for HW short paid SEP2024 ER using rate \$2.50 instead of \$2.60 for HW short paid \$33.00 APR2024 ER over paid \$804.89 AUG2023- As per report Joyce, Gloria 210-50 from credit over \$378.00 per funds reconciliation, er does not have any owing or credit as at beginning of period ACRC paid for LTD only for Joanne Bemster which is not allowed and also paid pension only for Elizabeth Flewelling which is not allowed. \$124 LTD premium for Joanne Bemster was not processed.
202511	00388	GE RENEWABLE ENERGY CANADA INC	\$ 5,753.11	-\$ 21,503.19	\$ 21,503.22	\$ 5,753.11	per funds reconciliation er have \$0 ar to start period 6 DEC2023 LU1178 ER using incorrect rate for HW \$2.25 instead of \$2.50 short paid \$451.79 NOV2023 LU1178 ER using incorrect rate for HW \$2.25 instead of \$2.50 short paid \$413.75 SEP2023 LU1588 ER using incorrect rates short paid \$20.88 SEP2023 LU1178 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$686.28 AUG2023- LU1588 ER using incorrect PN rate \$7.90 instead of \$7.99 short paid \$27.36 JULY2023 -LU1178 ER using incorrect rate HW \$2.25 instead of \$2.50 short paid \$639.52 JUL2023 -LU1588 ER using incorrect PN rate \$7.90 instead of \$7.99 short paid \$21.60 LU1178- ER using incorrect rate for HW \$2.25 instead of \$2.50 short paid
202511	1700066	CAPITAL INTERIORS SYSTEMS LTD	\$ 5,613.90	-\$ 10,889.90	\$ 10,889.90	\$ 5,613.90	JUL2025 ER using rate \$2.55 & \$5.65 instead of \$2.80 & \$5.85 short paid \$1,286.79 JUN2025 ER using rate \$2.55 & \$5.65 instead of \$2.80 & \$5.85 short paid \$1,563.06 ER paid to ACRC industry fund funds reconciliations shows that period 6 starting balance is \$0
202511	1700924	SERVICES RCSCC INC	-\$ 1,066.61	-\$ 3,016.38	\$ 9,437.18	\$ 5,354.19	NOV2025 LU1386 ER short paid \$6,420.80 SEP2025 LU1386 ER short paid \$102.02 not paying the association fund AUG2025 ER short paid \$48.85 due to the association funds of \$0.13 JUL2025 ER short paid \$72.10 due to association funds DEC2024 ER using various rates over paid \$170.20 AUG2024 missed Michael Landry on July 2024 report MAY2024 ER using rate \$2.55 instead of \$2.50 over \$5.12
202511	1700281	LAFFORD FORMWORK	\$ 4,875.84	-\$ 23,424.12	\$ 23,424.22	\$ 4,875.84	AUG2023- LU1386 - Incorrect hrs/earnings used to calc due to ER short paid \$934.06 JUL2023- LU1386 - Incorrect hrs/earnings used to calc due to ER short paid \$812.48 Dec2023 ER omitted Trent Arsenault from total hours reported Approved Payment Discrepancy - Er incorrectly paid for 5087 hours instead of 5185 on pension for may 2023
202511	00B318	OMEGA FORMWORK INC	\$ 4,742.09	-\$ 48,263.36	\$ 48,394.01	\$ 4,872.74	NOV2025 LU83 ER using various PN rates short paid \$130.65 OCT2025 LU83 ER using various PN rates short paid \$314.78 SEP2025 LU83 ER short paid \$163.57 AUG2025 LU83 ER over paid \$63.00 APR2025 LU83 ER using various PN rates short paid \$289.11 for March 2025
202511	1700409	HORTON & BOYD CONSTRUCTION	\$ 4,103.17	\$ -	\$ -	\$ 4,103.17	JUL2025 ER using rate \$5.36 instead of \$5.32 for Michael Snow over paid \$6.78 JUN2025 ER using rate \$5.36 instead of \$5.32 for Michael Snow over paid \$6.36 MAY2025 ER over paid \$5.96 APR2025 ER using hours worked instead of hours worked and earned short paid \$55.71 MAR2025 ER using hours worked instead of hours worked and earned short paid \$122.28 FEB2025 ER short paid \$37.76 JAN2025 er underpaying pension for Dawson, Storm NOV2024 LU83 ER using rates \$2.50 & \$2.60 short paid \$123.50 OCT2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$123.70 SEP2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$331.26 AUG2024 LU83 ER using rate \$2.50 instead of \$2.60 short paid \$133.02 JUL2024 ER using rate \$2.50 instead of \$2.60 short paid \$189.36 underpaid for Stone, Michael who is journeyman

202511	00B1496	COMPLETE DRYWALL SYSTEMS LIMITED	\$ 3,781.80	-\$ 9,255.83	\$ 9,288.58	\$ 3,781.80	AUG2025 LU579 ER using rate \$2.55 & \$5.65 instead of \$2.80 & \$5.85 short paid \$241.38 & \$126.57 JUL2025 LU579 ER using rate \$2.55 & \$5.65 instead of \$2.80 & \$5.85 short paid \$162.33 & \$346.95 DEC2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$888.55 NOV2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid SEP2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$90.67 JUL2024 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid MAY2024 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$70.30 APR2024 Adjustment for Mar report as per ER miss calculation & missing hours SEP2023 LU579 ER using correct HW rate short paid \$695.67 ER Underpaying for Welfare at \$2.25 instead of \$2.50 ER miscalculated and short paid 90 hours for M Alahmad, Ali Mustafa from FEB 2024 report fund reconciliation shows \$0 ar for beginning of period 6 but \$2865.48 is due to rate adjustments for Feb 2023 which as per Coughlin to write off adjustment
202511	1700259	CARABIN WOOD WORKS LTD	\$ 3,379.59	\$ -	\$ -	\$ 3,379.59	Cheque 3379.59 NSF
202511	1700612	MOSS DEVELOPMENT CORP	\$ 2,709.14	-\$ 6,561.03	\$ 6,561.03	\$ 2,709.14	
202511	1700061	BIRD HEAVY CIVIL LTD	\$ 2,676.64	-\$ 10,210.67	\$ 10,210.65	\$ 2,676.64	
202511	00B1668	EASTCOAST MAINTENANCE SERVICES LTD	-\$ 2,232.84	-\$ 520.47	\$ 5,203.58	\$ 2,450.27	NOV2025 Emailed ER to be aware of rate change Owing balance SEP2025 LU1009 ER using rate \$2.25 instead of \$2.55 for HW short paid \$187.95 for June & \$68.40 for July & \$64.50 for August MAY2025 LU1009 ER using rate \$2.25 instead of \$2.55 for HW short paid \$239.56 for April 2025 DEC2023 LU1009 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid JUL2023 - LU1009 ER using incorrect HW rate \$2.25 instead of \$2.50 miscalculated PN on gross wages short paid \$376.54 Adj- previously entered incorrect work month should of been July ER miscalculated pension on gross wages and paying at wrong welfare rate of \$2.25 instead of \$2.50
202511	1700065	INDUSTRIAL SCAFFOLDING INC	\$ 3,108.47	-\$ 11,404.80	\$ 10,627.20	\$ 2,330.87	ER paying welfare at \$2.25 instead of \$2.50 MAY2024 LU579 ER using rate \$2.25 instead of \$2.50 & 0.60 funds over paid \$323.58 DEC2023 LU579 ER using incorrect rate for HW \$2.25 instead of \$2.50 for Oct-Dec 2023 AUG2023 LU579 ER using incorrect rate HW \$2.25 instead of \$2.50 JUL2023 - LU579 ER using incorrect rate for HW \$2.25 instead of \$2.50 for both April-May
202511	1701616	THE TPH GROUP INC	\$ 2,279.32	-\$ 7,099.73	\$ 7,099.73	\$ 2,279.32	NOV2025 LU1386 ER using rate \$2.73 & \$4.20 instead of \$2.93 & \$4.70 short paid \$358.76 for September & \$292.60 for October AUG2025 ER short paid \$1,694.20 for July & \$1,008.42 for August
202511	06305	CANADIAN PROCESS SERVICES INC	\$ 2,271.44	\$ -	\$ -	\$ 2,271.44	MAY2024 LU579 ER using \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$8.80 SEP2023 LU1009 ER using \$2.25 instead of \$2.50 for HW short paid \$65.17 incorrect hours used for Feb 2023 pension remittance contribution in the amount of \$1466.90 sent form Nov 2023 for Ancillary funds were never disbursed so up until now it looks like there was a credit and ER has been taking the credit. Processed this period and er will be in receivables
202511	1701708	CHARLAMARA HOLDINGS INC	\$ 2,131.75	\$ -	\$ -	\$ 2,131.75	
202511	1701302	ACADIA FORMWORK	-\$ 53,670.51	-\$ 75,639.11	\$ 127,212.92	-\$ 2,096.70	NOV2025 LU1386 ER using rate \$2.73 & \$3.95 instead of \$2.93 & \$4.45 short paid \$1,499.50 for September \$784.74, \$1,057.06 for October AUG2025 LU1386 ER using rate \$2.73 & \$3.95 stead of \$3.06 & \$4.45 short paid \$27.39, \$1,519.35 for July & \$128.24, \$1,430.95 for August JUL2025 LU1386 ER using rate \$2.60 instead of \$2.73 for HW short paid \$336.15 for June 2025
202511	1699989	D.J. MACLEAN & SONS COMMERCIAL CONTRACTING LIMITED	-\$ 2,640.47	\$ -	\$ -	-\$ 2,640.47	AUG2025 ER using rate \$7.06 & \$3.30 instead of \$7.01 & \$3.26 for PN over paid \$585.20 for May \$637.65 for June \$489.79 for July \$489.14 for August JUN2025 ER using rate \$7.06 & \$3.30 instead of \$7.01 & \$3.26 for PN over paid \$126.26 for April MAR2025 ER using rate \$7.06 & \$3.30 instead of \$7.01 & \$3.26 for PN over paid \$76.05 for February & \$171.26 for March 2025 JAN2025 - ER made calculation error on total hours DEC2024 LU1588 ER using rate \$6.89 & \$3.30 instead of \$7.01 & \$3.26 for PN short paid \$349.74 NOV2024 LU1588 ER using rate \$3.20 & \$6.89 instead of \$3.26 & \$7.01 over paid \$674.65 for October & \$532.67 for November
202511	00A953	MACGREGOR'S CUSTOM MACHINING LIMITED	-\$ 2,852.47	-\$ 33,905.18	\$ 33,822.68	-\$ 2,852.47	NOV2025 LU2262 ER short paid \$374.50 NOV2025 LU1178 ER using rate \$3.10 instead of \$2.60 for HW over paid \$82.50 OCT2025 LU1178 ER using rate \$3.10 instead of \$2.60 for HW over paid \$187.50 NOV2024 LU1009 ER using rate \$2.50 instead of \$2.55 for HW short paid \$14.20 JUN2024 LU2262 ER using rate \$2.47 & \$6.50 instead of \$2.50 & \$6.80 short paid \$74.85 MAY2024 LU1178 ER using rate \$2.50 & \$2.60 for HW over paid \$70.20 MAY2024 LU83 ER using rate \$2.50 & \$2.60 for HW over paid \$36.60 FEB2024 LU2262 ER using rate \$2.47 instead of \$2.25 over paid \$38.72 JAN2024 LU2262 ER using rate \$2.47 instead of \$2.25 over paid \$38.72 DEC2023 LU2262 ER using rate \$2.47 instead of \$2.25 over paid \$33.44 NOV2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$51.20 OCT2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$54.40 SEP2023 LU1009 ER over paid \$2.49 SEP2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$97.60 AUG2023 LU2262 ER using rate \$6.50 instead of \$6.30 for PN over paid \$16.00 JUL2023 LU1009 - ER using incorrect rate HW \$2.25 instead of \$2.50 short paid \$88.00

202511	1700712	PENINSULA DRYWALL INC	-\$ 3,029.30	-\$ 1,154.64	\$ 1,154.64	-\$ 3,029.30	OCT2025 LU1386 ER using rate \$2.96 instead of \$2.71 for HW over paid \$63.50 SEP2025 LU1386 ER using rate \$2.96 instead of \$2.71 for HW over paid \$54.50 AUG2025 ER using rate \$2.96 instead of \$2.71 for HW over paid \$32.75 JUL2025 ER using various rates over paid \$17.67 MAR2025 LU1386 ER using rate \$2.71 & \$2.70 instead of \$2.63 & \$2.00 over paid \$65.91 FEB2025 LU1386 ER using rate \$2.71 & \$2.70 instead of \$2.63 & \$2.00 over paid \$34.32 OCT2024 LU1386 ER using rate \$2.71 & \$2.70 instead of \$2.63 & \$2.00 over paid \$58.50 SEP2024 LU1386 ER using rate \$2.71 & \$2.70 instead of \$2.50, \$2.00 & association fund \$0.13 short paid \$44.46 AUG2024 LU1386 ER using various rates for HW & PN over paid \$190.26 MAY2024 LU1386 ER using rates \$2.30 & \$2.66 instead of \$2.00 & \$2.63 over paid \$302.27 APR2024 LU1386 ER using rate \$2.66 instead of \$2.50 for HW over paid \$156.08 DEC2023 LU1386 ER using incorrect rates over paid \$211.20 OCT2023 LU1386 ER using incorrect rates over paid \$195.35 SEP2023 LU1386 ER using incorrect rates over paid \$242.38 AUG2023 LU1386 ER using incorrect rates over paid \$220.59 JUL2023 LU1386 ER using incorrect rates \$2.30 & \$2.66 instead of \$2.00 & \$2.63 over paid \$129.85
202511	1700410	IRON MAPLE CONSTRUCTORS	-\$ 3,298.41	-\$ 80,259.14	\$ 80,259.26	-\$ 3,298.41	SEP2025 LU1386 ER using rate \$2.96 instead of \$2.71 for HW over paid \$1,468.82 SEP2025 LU1386 ER short paid \$72.80 due to association funds AUG2025 LU83 Adjustment due to rates for Oct, Nov 2024, Jan, Feb, March, April, May short paid \$28.01 2025 AUG2025 LU1386 ER short paid \$26.35 due to association funds for Commercial Moncton AUG2025 LU1386 ER using rate \$2.96 & \$2.95 instead of \$2.71 & \$2.95 for St John Commercial over paid \$1,857.69 JUL2025 LU1386 ER using rate \$2.73 & \$3.95 instead of \$3.06 & \$4.45 short paid \$367.72 JUL2025 LU1386 ER over paid \$417.43 FEB2025 LU83 ER over paid \$129.27 DEC2024 LU83 ER over paid \$28.31 for November 2024 OCT2024 LU83 ER over paid \$1,286.83 OCT2024 LU1386 ER using rate \$2.55 instead of \$2.50 for HW over paid \$14.07 SEP2024 LU1386 ER using rate \$2.55 instead of \$2.50 for HW over paid \$15.40 AUG2024 LU1386 ER using rate \$2.55 instead of \$2.50 for HW over paid 23.54 JUL2024 LU1386 ER using rate \$2.55 instead of \$2.50 over paid \$26.29 JUN2024 ER using rate \$2.55 instead of \$2.50 over paid \$30.19 MAY2024 ER using rate \$2.60 instead of \$2.50 over paid \$338.75 MAY2024 ER using rate \$2.55 instead of \$2.50 over paid \$35.32 APR2024 ER using rate \$2.55 instead of \$2.50 for HW short paid \$32.36 FEB2024 LU1386 ER using rate \$2.63 instead of \$2.55 for HW FEB2024 LU1386 ER using rate \$2.55 instead of \$2.50 for HW over paid \$51.21 JAN2024 LU1386 ER using rate \$2.55 instead of \$2.50 for HW over paid \$64.23 JUN2023 LU1386 ISM - ER using rate \$3.00 instead of \$2.87
202511	00A890	ATLANTIC AUTOMATION LIMITED	-\$ 3,336.03	-\$ 6,006.40	\$ 5,736.40	-\$ 3,606.03	NOV2025 LU1178 ER using rate \$3.10 instead of \$2.60 for HW over paid \$270.00 OCT2025 LU1178 ER using rate \$3.10 instead of \$2.60 for HW over paid \$174.99 SEP2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$36.01 AUG2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$44.81 JUL2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$37.80 JUN2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$22.60 MAY2025 LU1178 ER using rate \$2.50 instead of \$2.60 short paid \$7.00 FEB2025 LU1178 ER using rate \$2.50 instead of \$2.60 JAN2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$33.91 NOV2024 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$33.35 SEP2024 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$48.00 JUN2024 LU1588 ER using rate \$8.10 instead of \$7.99 for PN over paid \$20.57
202511	05064	ATHLETICA SPORT SYSTEMS	-\$ 3,736.76	-\$ 464.95	\$ 464.96	-\$ 3,736.76	SEP2025 LU1386 ER over paid \$419.05 JUL2025 LU1386 ER over paid \$169.74 MAR2025 LU1588 ER using rate \$6.89 instead of \$7.01 short paid \$3.60 DEC2024 LU1588 ER over paid \$67.50
202511	06364	H.J. O'CONNELL CONSTRUCTION	-\$ 3,872.56	-\$ 1,205.14	\$ 1,205.13	-\$ 3,872.56	JAN2025 LU579 ER over paid \$953.28 due to rates OCT2024 LU579 ER using rate \$2.25 instead of \$2.50 short paid \$76.71 SEP2024 LU579 ER using rate \$2.25 instead of \$2.50 short paid \$81.10 JUN2024 LU579 ER using rate \$2.25 instead of \$2.50 short paid \$127.70
202511	04441	POMERLEAU INC	-\$ 3,919.30	-\$ 75,944.27	\$ 75,977.69	-\$ 3,919.30	NOV2025 LU1386 ER using rate \$2.71 & \$2.95 instead of \$2.95 & \$2.96 for 16NB COMMERCIAL short paid \$11.44 NOV2025 LU83 ER using various rates for PN short paid \$21.98 AUG2025 LU1386 ER short paid \$147.34 due to association funds AUG2025 LU1338 ER over paid \$595.95 JUL2025 LU1386 ER short paid \$118.35 due to association funds JUN2025 LU83 ER short paid \$232.70 MAR2025 LU83 ER using rate \$3.65 for Olivia Lansing instead of \$3.53 short paid \$162.51 NOV2024 LU83 ER short paid \$236.60 OCT2024 LU83 ER using rate \$2.55 instead of \$2.60 short paid \$40.30 SEP2024 LU83 ER short paid \$59.15 SEP2024 LU1338 ER using rate \$5.07 for PN Melissa Smith short paid \$14.80 JUN2024 LU83 ER short paid \$5.20 Adj LU1386 for April-May2024 as per report MAY2024 LU83 ER using rate \$2.60 instead of \$2.50 for HW over paid \$7.20 MAR2024 LU1338 ER paid \$790.40 for HW for Nov2023 FEB2024 LU1588 ER short paid \$2.25 AUG2023 LU1338 ER paid for PN only over paid \$291.20 LU1588 JUN2023 work month ER paying PN only additional hours over paid \$25.76 JUL2023 - LU1338 ER paying PN only over paid \$104.00
202511	1701227	HOLYHEART CONSTRUCTION INC	-\$ 4,471.66	-\$ 2,276.10	\$ 2,268.84	-\$ 4,471.66	NOV2025 ER using incorrect rates for PN over paid \$7.26 AUG2025 ER using incorrect rates for PN short paid \$56.90 JUL2025 ER using incorrect rates for PN short paid \$54.55 JUN2025 ER using incorrect rates over paid \$19.55 for May & \$19.55 for June

202511	1700059	OCL CONSTRUCTION LTD	-\$ 5,374.08	-\$ 16,346.07	\$ 16,346.05	-\$ 5,374.08	May 2024 - ER short paying at \$9.2 instead of \$9.46 AUG2025 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.80 & \$5.85 short paid \$5.85 JUL2025 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.80 & \$7.00 short paid \$81.90 JUL2025 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.80 & \$5.85 short paid \$29.59 JUN2025 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.80 & \$5.85 short paid \$37.06 MAY2025 LU579 ER using rate \$2.80 & \$5.85 instead of \$2.55 & \$5.65 over paid \$957.61 MAY2025 LU579 ER using rate 2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$3.51 APR2025 LU579 ER using rate 2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$2.00 FEB2025 LU579 ER using rate 2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$1.80 DEC2024 LU579 ER using various rates over paid \$16,421.70 DEC2024 LU579 ER using rate \$2.25 & \$5.50 instead of \$2.55 & \$5.65 short paid \$20.70 & over paid due to various rates for November SEP2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$1,832.98 SEP2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$64.00 AUG2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid AUG2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$113.00 JUL2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid JUL2024 LU579 ER using rate \$2.25, \$2.50, \$5.50 instead of \$2.55 & \$5.65 short paid \$5.85 & \$104.40 JUN2024 LU579 ER using rate \$2.50 & 6.70 JUN2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$92.60 MAY2024 LU579 ER using rate \$2.50 & \$5.50 instead of \$2.55 & \$5.65 short paid \$59.40
202511	011111	CARPENTERS' REGIONAL COUNCIL	-\$ 5,463.20	-\$ 1,762.20	\$ 1,762.20	-\$ 5,463.20	DEC2024 ER using rate \$2.50 instead of \$2.60 for HW short paid \$104.00 SEP2024 ER short paid \$41.00 due to incorrect HW rate JUN2024 ER using rate \$2.34 instead of \$2.50 short paid \$25.00 Cheque covers 2 members in 160-2 - \$750 deducted per cheque to transfer to 160-2
202511	1700043	DORA CONSTRUCTION LIMITED	-\$ 5,149.80	-\$ 35,232.81	\$ 34,872.83	-\$ 5,509.78	er overpaid \$359.98 for Jan WM NOV2025 LU1588 ER over paid \$359.98 OCT2025 LU1588 over paid \$519.41 SEP2025 LU1588 ER over paid \$360.00 for August & \$359.99 for September 2025 JUL2025 LU1588 ER over paid \$450.00 JUN2025 LU1588 ER over paid \$419.19 MAY2025 LU1588 ER over paid \$450.00 APR2025 LU1588 ER over paid \$359.96 MAR2025 LU1588 ER over paid \$453.35 for February & \$469.50 for March DEC2024 LU1588 ER over paid \$360.00 NOV2024 LU1588 ER over paid for October \$449.99 & \$359.98 for November AUG2024 LU1588 ER over paid \$449.99 AUG2024 ER missed report for Andrews, Phillip from Mar-Jul over paid \$1,376.89 JUN2024 welfare was not previously keyed for Bartlett, Clayton from 2023-2024 JUN2024 ER over paid \$647.23 MAY2024 ER over paid \$491.05 APR2024 ER over paid \$359.99 NOV2023 ER over paid \$450.00 Adjustment for member over 71 Incorrect rate used - Er didn't remit pension for Clayton Barlett for period 5 Adjustment for Romard_ Steve member has surpassed the age of 71 for Apr \$920.72 & May \$1029.04 2023
202511	1701376	HARBOURSIDE INDUSTRIAL GROUP	-\$ 5,801.03	\$ -	\$ -	-\$ 5,801.03	SEP2025 LU1178 missed April 2025 - Cape Breton tab MAY2025 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$202.90 APR2025 LU1178 Adjustment for January, February, March 2025 short paid \$274.50, \$231.20, \$167.80 April 2025 short paid \$216.80 ER using rate \$2.50 instead of \$2.60 for HW SEP2024 LU1178 ER using rate \$2.50 instead of \$2.60 for HW short paid \$3.50, \$135.20, \$107.20
202511	1700010	B&L ELITE MILLWORK	-\$ 5,100.00	-\$ 2,000.00	\$ -	-\$ 7,100.00	AUG2025 LU1588 ER short paid \$100.00 JUL2025 LU1588 ER short paid \$100.00 JUN2025 LU1588 ER short paid \$100.00 MAY2025 LU1588 ER short paid \$100.00 MAR2025 LU1588 ER short paid \$100.00 FEB2025 LU1588 ER short paid \$100.00 DEC2024 LU1588 ER short paid \$100.00 NOV2024 LU1588 ER short paid \$100.00 OCT2024 LU1588 ER short paid \$100.00 SEP2024 LU1588 ER short paid \$100.00 AUG2024 LU1588 ER short paid \$200.00 for Jun-July

202511	00B1192	ARSENault BROS. CONSTRUCTION LTD	\$ 77,401.55	-\$ 556,546.52	\$ 471,303.51	-\$ 7,841.46	NOV2025 LU1386 ER short paid \$980.80 OCT2025 LU1386 ER over paid \$1,129.01 OCT2025 LU579 ER short paid \$106.20 due to rate increase As per Kevin using rates from 2024 \$2.55 & \$5.65 instead of \$2.80 & \$5.85 SEP2025 LU1386 ER over paid \$2,540.30 Waiting on union to confirm rates SEP2025 LU579 ER short paid \$133.20 AUG2025 Adjustment for Dominick Hughes as per ER was put into union in error from Mar-July 2025 AUG2025 LU1386 ER over paid \$902.81 AUG2025 LU579 ER short paid \$142.20 AUG2025 LU83 ER short paid \$16.46 JUL2025 LU1386 ER over paid \$667.33 JUN2025 LU1386 ER over paid \$2,472.02 JUN2025 LU1338 ER over paid \$46.79 MAY2025 LU1386 ER over paid \$2,935.09 MAR2025 LU1386 ER over paid \$2,986.70 FEB2025 LU1386 ER over paid JAN2025 LU1386 ER short paid JAN2025 LU1338 ER over paid \$66.37 DEC2024 LU1386 ER over paid \$121.90 NOV2024 LU1386 ER short paid \$113.14 & over paid \$89.50 OCT2024 LU1386 ER over paid \$199.07 SEP2024 LU1386 ER over paid \$211.55 AUG2024 LU1386 ER over paid \$214.29 JUL2024 LU1386 ER over paid \$236.84 JUL2024 LU1588 ER over paid \$403.58 MAY2024 LU83 ER over paid \$756.40 MAY2024 LU579 ER short paid \$2.40 FEB2024 LU1336 ER short paid \$506.59 FEB2024 LU1588 ER over paid \$663.14 Mugridge, Ernest is over 71 JAN2024 LU1588 ER over paid \$516.73 for Mugridge, Ernest member is over 71
202511	00B1200	REMLEY CONSTRUCTION LTD	-\$ 7,791.57	-\$ 14,929.99	\$ 14,620.99	-\$ 8,100.57	NOV2025 LU1386 ER over paid \$309.00 for September OCT2025 ER using rate \$2.96 & \$2.95 instead of \$2.71 & \$2.95 over paid \$585.94 SEP2025 ER sent two cheques on August 21st in the amount of \$18,594.29 #16607 & \$4,012.76 #16606 with no report Emailed employer AUG2025 LU1386 ER over paid \$301.92 JUL2025 LU83 ER short paid \$314.60 for June 2025 JUL2025 LU1386 ER short paid \$22.34 for June 2025 No pension for Sandy Benoit JUL2025 LU1386 ER short paid \$2.71 for May 2025 JUL2025 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$160.99 for April 2025 APR2025 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$197.39 for March 2025 MAR2025 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$133.52 for February 2025 FEB2025 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$2.97 for January & \$111.98 for February JAN2025 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$118.11
							NOV2024 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$26.07 for August \$14.00 for September & \$11.20 for October AUG2024 LU83 ER using rate \$2.25 instead of \$2.60 short paid \$25.20 JUL2024 LU1338 ER over paid \$63.54 for Jun2024 JUL2024 LU83 ER using rate \$2.25 instead of \$2.60 for HW short paid \$19.25 for Jun2024 JUL2024 LU1386 ER using rates \$2.68 & \$3.30 instead of \$2.60, \$3.95 & association funds \$.013 short paid \$142.80 for Jun2024 JUL2024 LU1338 ER over paid \$45.72 for May2024 JUL2024 LU83 ER rate \$2.25 instead of \$2.60 for HW short paid \$354.77 for May2024 APR2024 LU1338 ER using incorrect rates for Feb2024 short paid \$526.20 APR2024 LU1338 ER over paid \$58.86 for March APR2024 LU83 ER using rate \$2.25 instead of \$2.50 for HW for Mar2024 short paid \$21.94 & for Feb2024 \$1.25 JAN2024 LU83 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$149.19 for Nov2023 JAN2024 LU1338 ER using incorrect PN rate \$4.70 short paid \$437.82 for Nov2023 DEC2023 LU1338ER using incorrect PN rate \$4.70 short paid \$257.23 DEC2023 LU83 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$167.07 OCT2023 LU83 ER using incorrect HW rate \$2.25 instead of \$2.25 short paid \$193.57 OCT2023 LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$25.00 SEP2023 LU83 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$12.12 AUG2023 LU1338 - ER using incorrect PN rate \$4.70 short paid \$205.05 JUL2023- LU579 ER using incorrect HW rate \$2.25 instead of \$2.50 short paid \$69.25 JUN-JUL2023- LU1338 - ER using incorrect PN rate \$4.70 ER underpaid on pension for Mar and May 2023 Adjustment for Benoit, Charles member has surpassed the age of 71 Feb \$191.35 - \$508.75 Mar \$410.75 Chg received for the outstanding balance \$1,212.57 for Local 1338
202511	1701195	CROSBIE SALAMIS LIMITED	-\$ 9,104.40	-\$ 3,763.20	\$ 3,763.20	-\$ 9,104.40	JUN2025 LU579 ER using various rates over paid \$588.00 FEB2025 LU579 ER using various rates over paid \$1,992.80 OCT2024 LU579 ER using various rates for September over paid \$1,156.20
202511	1700097	N.B. CARPENTERS TRAINING T.F	-\$ 9,197.85	-\$ 16,486.49	\$ 16,486.49	-\$ 9,197.85	JUL2025 ER over paid \$322.40 due to rate changes JUN2025 ER using rate \$2.82 & \$7.00 for Sean LeBlanc & William McKinney over paid \$45.60 MAY2025 ER using rate \$2.80 & \$3.22 for Adams, Matthew over paid \$9.44 SEP2024 ER over paid \$550.00

202511	00B1301	BLACK & MCDONALD - ATLANTIC REGION	-\$ 9,725.75	-\$ 32,675.64	\$ 32,675.64	-\$ 9,725.75	NOV2025 LU2262 Adjustment for \$1,217.68 due to ER submitting report from previous month (October) SEP2025 LU579 Adjustment from August for Trevor Smith due to no pension MAY2025 LU579 ER using rate \$2.80 & \$7.00 instead of \$2.55 & \$6.85 over paid \$594.80 MAR2025 LU2262 ER over paid \$130.00 JAN2025 LU2262 ER over paid \$24.00 NOV2024 LU2262 ER over paid \$460.80 OCT2024 LU2262 ER over paid \$52.80 SEP2024 LU2262 ER over paid \$81.60 due to rates AUG2024 LU2262 ER over paid \$334.60 due to rates JUL2024 LU2262 ER using rate \$2.47 & \$6.50 instead of \$2.50, \$6.80 & association fund \$0.22 short paid \$19.80 JUL2024 LU1009 ER using rate \$2.55 instead of \$2.50 for HW over paid \$14.25 JUN2024 LU1009 ER using rate \$2.55 instead of \$2.50 for HW over paid \$35.80 JUN2024 LU2262 ER using rate \$2.47 & \$6.50 instead of \$2.50 & \$6.80 short paid \$22.00 MAY2024 LU579 ER using rate \$2.55 instead of \$2.50 for HW & \$6.85 instead of \$6.70 for PN over \$1,014.44 MAY2024 LU2262 ER using rate \$2.47 instead of \$2.25 for HW over paid \$27.94 MAY2024 LU1009 ER using rate \$2.55 instead of \$2.50 for HW over paid \$2185 APR2024 LU2262 ER using rate \$2.47 instead of \$2.25 for HW over paid \$21.12 FEB2024 LU2262 ER over paid \$33.16 NOV2023 LU2262 ER using rate \$6.50 instead of \$6.30 overpaid \$16.00 OCT2023 LU2262 ER using rate \$6.50 instead of \$6.30 overpaid \$30.00 SEP2023 LU579 ER paid on hours earned instead of hours worked over paid SEP2023 LU2262 ER using rate \$6.50 instead of \$6.30 overpaid \$29.20 AUG2023- LU2262 ER using rate \$6.50 instead of \$6.30 overpaid \$4.80 ER paid h&w on hours earned and not hours worked AUG2023- LU2262 Adj entered incorrectly ER overpaid for h&w on local 579 as they paid on hours earned not worked JUL2023- LU2262- ER using incorrect rate over paid \$6.80 ER paid welfare on hours earned and not hours worked resulting in credits for consecutive periods
202511	1699277	ANDRITZ HYDRO CANADA INC	-\$ 10,392.88	-\$ 16,710.37	\$ 16,710.37	-\$ 10,392.88	OCT2024 LU1009 ER using rate \$2.55 instead of \$2.50 for HW over paid \$15.65 SEP2024 LU585 ER using rate \$2.50 instead of \$2.35 for HW over paid \$76.50 AUG2024 LU1009 ER using rate \$2.55 instead of \$2.50 for HW over paid \$3.90 JUL2024 LU1009 ER over paid due to rate \$12.48 JUL2024 LU585 ER using rate \$2.50 instead of \$2.35 for HW over paid \$30.15
202511	1701740	AVENUE ABLE CONCRETE SOLUTIONS INC	-\$ 6,956.96	-\$ 24,798.48	\$ 19,806.80	-\$ 11,948.64	As per Jeff Richardson all carpenters working in NS will be paid under the local 83 collective agreement, hence: NOV2025 LU83/LU27 ER over paid \$4,991.68 due to higher rates from local 27 OCT2025 LU83/LU27 ER over paid \$3,599.92 due to higher rates from local 27 SEP2025 LU83/LU27 ER over paid \$3,357.04 due to higher rates from local 27
202511	1700462	LOCKE'S ELECTRICAL LIMITED	-\$ 13,224.42	-\$ 10,602.20	\$ 10,602.20	-\$ 13,224.42	FEB2025 Adjustment - January for Danny Coombs no pension MAY2024 ER using rate \$2.55 instead of \$2.50 for HW over paid \$41.50 ER overpaid for pension at \$27,372.85 but the sum of the report only adds up to \$26,930.65 Adjustment for Fowler, Lawrence member has surpassed the age of 71 Mar \$1,835.80 Jul 2,097.10 Aug \$1,038.50 2023
202511	00B1886	SYNERGY FORMWORK	-\$ 20,983.15	-\$ 94,982.79	\$ 88,840.96	-\$ 27,124.98	NOV2025 LU83/93 ER using rates from local 93 OPCC \$3.17 & \$7.48 instead of local 83 from ACRC \$2.60 & \$5.62 over paid \$4,697.93 OCT2025 LU83/93 ER using rates from local 93 OPCC \$3.17 & \$7.48 instead of local 83 from ACRC \$2.60 & \$5.62 over paid \$3,722.75 SEP2025 LU83 ER over paid \$49.06 SEP2025 LU83/93 ER using rates from local 93 OPCC \$3.17 & \$7.48 instead of local 83 from ACRC \$2.60 & \$5.62 over paid \$4,203.80 AUG2025 LU83/93 ER using rates from local 93 OPCC \$3.17 & \$7.48 instead of local 83 from ACRC \$2.60 & \$5.62 over paid \$602.88 & \$2,815.84 for May & \$2,098.31 for June & \$5,061.69 for August Email from ER in notes JUL2025 LU83 ER short paid \$3.93 for June 2025
202511	1699948	LINDSAY RESOURCES LTD	-\$ 37,349.63	-\$ 337,354.92	\$ 336,280.95	-\$ 38,423.60	JUN2024 LU83 ER using various rates for PN over paid \$540.65 JUN2024 LU1588 ER using various PN rates short paid \$69.23 JUN2024 LU1338 ER using rate \$5.30 instead of \$5.60 for PN short paid \$97.60 JUN2024 LU1386 ER over paid \$188.65 MAY2024 LU1588 ER using various rates short paid \$10.39 MAY2024 LU1338 ER using rate \$2.60 & \$5.30 instead of \$2.70 & \$5.60 short paid \$82.60 MAY2024 LU1386 ER using rates \$2.55 & \$3.30 for PN MAY2024 LU83 ER using rate \$2.60 instead of \$2.50 & various rates over paid APR2024 LU1338 ER using incorrect rate for HW & PN short paid \$95.20 APR2024 LU83 ER various rates over paid \$636.80 APR2024 LU1588 ER various rates over paid \$14.12 FEB2024 LU1588 ER various rates over paid \$130.82 FEB2024 LU1386 ER over paid \$211.75 FEB2024 LU83 ER using various rates for PN over paid JAN2024 LU83 ER using various PN rates over paid \$913.33 JAN2024 LU1588 ER using various PN rates over paid \$54.03 OCT2023 LU83 ER using various rates for PN over paid OCT2023 LU1588 ER using various PN rates over paid \$155.99 OCT2023 LU1386 ER using various HW rates over paid \$16.65 SEP2023 LU1588 ER using various PN rates over paid \$158.68 SEP2023 LU83 ER using various PN rates over paid \$988.38 AUG2023 LU1588 ER using various rates for PN over paid \$117.07

							DEC2024 LU83 ER over paid \$473.22 NOV2024 LU83 ER over paid NOV2024 LU1386 ER over paid OCT2024 LU1386 ER over paid \$300.66 OCT2024 LU1588 ER over paid \$171.00 SEP2024 LU83 ER over paid \$815.12 SEP2024 LU1386 ER over paid \$223.54 SEP2024 LU1588 ER over paid \$42.75 AUG2024 LU83 ER over paid AUG2024 LU1386 ER over paid \$803.40 JUL2024 LU1386 old rate keyed under June JUL2024 LU83 ER over paid \$962.98 JUN2024 LU83 ER over paid \$1,405.62 MAY2024 LU83 ER over paid \$1,038.84 APR2024 LU83 ER over paid \$50.04 APR2024 LU1338 ER using rate \$5.60 instead of \$5.30 over paid \$16.80 MAR2024 LU83 ER over paid \$30.47 MAR2024 LU83 ER over paid \$40.63 for FEB2024 As per ER NIL for Feb2024 Local 1338 Adjustment for Campbell, John member has surpassed the age of 71 Sep \$475.90 & Oct \$416.00 2023
202511	00B1241	GIP INDUSTRIAL CONTRACTORS LTD.	-\$ 547,796.02	-\$ 159,729.97	\$ 119,923.61	-\$ 587,602.38	<p>Use to be called Pennecor</p> <p>LU579 ER underpaid at \$2.25 instead of \$2.50 for Ivan Robers & William Baker</p> <p>JUL2024 LU1009 ER using rate \$2.25 instead of \$2.50 for HW short paid \$151.00 & \$2,628.56 JUN2024 LU1009 ER using rate \$2.25 instead of \$2.50 short paid \$1,532.89 for May2024 JUN2024 LU579 ER short paid \$1,296.98 JUN2024 LU579 ER using rate \$2.50 instead of \$2.55 HW only short paid \$32.66 JUN2024 LU579 ER using rate \$2.50 & \$6.70 instead of \$2.55 & \$6.85 short paid \$109.51 for May2024 short paid \$12.53 HW only JUN2024 LU579 ER short paid \$83.17 JUN2023- LU579 ER using incorrect rate for H&W \$2.24 & \$2.25 instead of \$2.50 short paid \$110.19</p> <p>Adjustment member has surpassed the age of 71 MacIsaac, Allan for Jan \$1,011.70 Feb \$214.40 Mar 2,107.15 2024 Adjustment member has surpassed the age of 71 Allan J MacIsaac for Dec2023</p> <p>NOV2025 LU579 ER using various rates for HW & PN the rates should be \$2.80 & \$7.00 short paid \$1,893.29 & \$246.02 NOV2025 LU1009 ER using various HW rates short paid \$287.27 for October & \$246.24 for November 2025 SEP2025 LU579 ER using various rates short paid \$2,625.60 & \$264.25 for August SEP2025 LU1009 ER using various HW rates short paid for August \$149.52 & \$122.46 for September JUL2025 LU1009 ER using various HW rates over paid \$180.44 for June 2025 JUL2025 LU579 ER using various rates short paid \$1,600.92 for June 2025 MAR2025 LU1009 ER short paid \$968.81 for October 2024 MAR2025 LU579 ER using various rates short paid \$911.43 for October & \$2,034.58 for November 2024 FEB2025 LU579 ER using various rates short paid FEB2025 LU1009 ER using various rates for HW short paid \$255.00 JAN2025 LU579 ER using various rates short paid \$507.34 DEC2024 LU579 ER over paid \$750.79 DEC2024 LU1009 ER using various HW rates short paid \$1569.44 & \$123.84 SEP2024 LU1009 ER using various rates for HW short paid \$276.26 & \$116.48 SEP2024 LU579 ER short paid \$941.10 SEP2024 LU1009 ER using various HW rates short paid \$103.50 & \$2,139.93 for August SEP2024 LU579 ER short paid \$1,187.44 for August SEP2024 LU579 ER using rate \$2.50 instead of \$2.55 for Aug HW only short paid \$22.96 FEB2024 LU1009 ER using rate \$2.25 instead of \$2.50 short paid for Jan-Feb FEB2024 LU579 ER short paid for Jan-Feb2024 AUG2023 LU579 ER over paid \$73.60 AUG2023 LU1009 ER using incorrect rate HW \$2.25 instead of \$2.50 short paid \$840.64 JUL2023 - LU579 ER using incorrect rate for HW \$2.25 instead of \$2.50 over paid \$245.00 MAY2023- LU1009 ER paid \$2.25 for HW instead of \$2.50 JUN2023- LU1009 ER paid \$2.25 for HW instead of \$2.50 short paid \$538.86</p>



Utilization Report for:



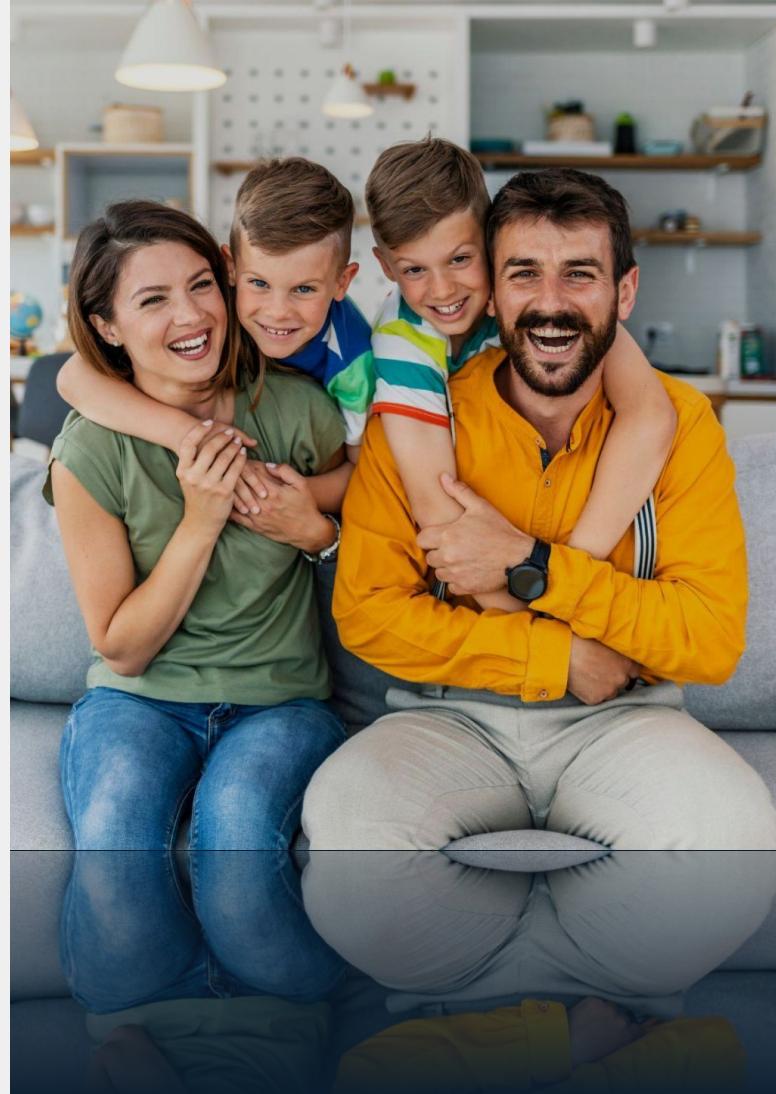
ATLANTIC CANADA
REGIONAL COUNCIL OF CARPENTERS
MILLWRIGHTS AND ALLIED WORKERS

ACRC

Date Range:

January 1, 2025 to
December 31, 2025

Kevin Delahunt
Director of Business Development
902-579-0266
kdelahunt@membershealth.ca



2025

ACRC - Utilization Data

Date Range: January 1, 2025 - December 31, 2025

Overall Summary	
Total Contacts	1317
Members	4879
First Time Callers	608
Calls Per Day	3.6
Utilization %*	12.4%

Caller Breakdown	
ACRC Member	61%
Spouse	23%
Child/Dependant	16%

Province Breakdown	
NL	37.7%
NB	24.3%
PEI	16.3%
NS (No CB)	14.1%
Cape Breton	5.7%
ON	1.4%
BC	0.3%
AB	0.2%

*Utilization % is calculated by dividing “First Time Callers” by “Members”

ACRC - Utilization Data

Date Range: January 1, 2025 - December 31, 2025

Appointment Summary		MFAP Appointments	
General Medical Appointments	67%	Depression	18.3%
Prescriptions	15%	Anxiety	14.3%
MFAP	11%	Addiction/Substance Use	9.5%
Referrals	4%	Relationships/Marriage	8.7%
Lab Work/Reqs	3%	Healthy Eating/Nutrition	5.6%
SURP Breakdown		Trauma/PTSD	4.8%
ACRC Members	9	Family	4.0%
Assessments	9	Information Call	3.2%
Full Program	4	Personal/Other	3.2%
Recurrences	0	Debt Management	2.4%
Average Duration of Treatment	30 Days	Grief/Loss	2.4%
Relapse Prevention - Total Cases	4	Parenting	2.4%
		ADHD	1.6%
		Criminal Charges	1.6%
		Financial Issues	1.6%
		ITMS Only	1.6%
		Family Law	1.6%
		Suicidal	1.6%
		Work/Life/School Stress	1.6%
		Abuse	0.8%
		Civil/Other	0.8%
		Custody/Child Support	0.8%
		Divorce/Separation	0.8%
		Emotional Regulation	0.8%
		Real Estate Law	0.8%
		Weight Management	0.8%

ACRC ELHT (Health & Welfare)

January 2026



BOLDLY GROW THE GOOD

IN BUSINESS AND LIFE

ACRC Investment Accounts

Portfolio and Performance Review

BMO Nesbitt Burns

Harnum Wealth Management Team

January 2026

Presented by

Rick Harnum, Senior Investment Advisor

David Harnum, CIM®, CFP®, FCSI®

Senior Investment Advisor, Senior Portfolio Manager

Harnum Wealth Management

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Agenda

Performance Report

Portfolio Report

Summary

Your performance report

as of December 31, 2025

ACCOUNTS LINKED TO ACCOUNT 260-08854

Overview of your portfolio in Canadian \$

Account	Name	Type	Your account performance start date	Group performance start date	Value on Dec 31, 2025	Percent of total
260 08854	ACRC, HEALTH & WELF CASH	Trust	Aug 31, 2022	Aug 31, 2022	2,185,503	16.62%
260 08855	ACRC, HEALTH & WELF EQUITY	Trust/ Architect	Sep 14, 2022	Sep 14, 2022	7,382,816	56.13%
260 08856	ACRC, HEALTH & WELF FIXED	Trust/ Architect	Sep 14, 2022	Sep 14, 2022	3,570,936	27.15%
Value of your portfolio						\$13,139,256
Accrued interest						\$13,472
Total value of your portfolio in Canadian \$						\$13,152,727
						100%

Questions?

Harnum Wealth Management

RICK HARNUM

(709) 724-7328

rick.harnum@nbpcd.com

DAVID HARNUM

(709) 724-7327

david.harnum@nbpcd.com

Katie Harnum

(709) 724-7336

Katie.Harnum@nbpcd.com

Fax: (709) 726-2309

Your portfolio activity summary

Total value of your portfolio on Dec 31, 2024	\$12,270,713
Net deposits and withdrawals	\$0
Investment growth / loss	\$882,015
Total value on Dec 31, 2025	\$13,152,727

Rates of return of your portfolio

Year-to-date	7.19%
3 months	0.43%
12 months	7.19%
3 years	0.43%
Since inception	8.56%

ATLANTIC CANADA REGIONAL
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Performance of the accounts in your portfolio

Account	Name	Type	Your account performance start date	Value on Dec 31, 2025	Your rates of return					Income Earned for 12 months
					Year To Date	3 months	12 months	3 years	Since Inception	
260-08854	ACRC, HEALTH & WELF CASH	Trust	Aug 31, 2022	2,185,503	2.56%	0.55%	2.56%	3.97%	3.81%	54,512
260-08855	ACRC, HEALTH & WELF EQUITY	Trust/ Architect	Sep 14, 2022	7,382,816	10.86%	0.72%	10.86%	15.27%	13.83%	130,041
Weight										
16.33%	Beutel Goodman Canadian Equity in C\$		Sep 15, 2022		14.31%	2.60%	14.31%	11.82%	10.86%	
17.19%	CC&L Equity Income and Growth in C\$		Sep 15, 2022		21.48%	5.37%	21.48%	13.45%	11.61%	
16.91%	Guardian Capital World Dividend Equity in US\$		Sep 15, 2022		13.18%	1.14%	13.18%	15.85%	14.90%	
17.01%	Manulife North American Equity in C\$		Sep 15, 2022		7.10%	-0.93%	7.10%	18.05%	15.56%	
14.48%	Polen Capital Global Equity in US\$		Sep 15, 2022		1.82%	-2.87%	1.82%	13.63%	11.43%	
18.08%	Pyrford North American Equity in C\$		Sep 15, 2022		17.53%	1.36%	17.53%	16.38%	16.60%	
260-08856	ACRC, HEALTH & WELF FIXED	Trust/ Architect	Sep 14, 2022	3,584,408	3.00%	-0.22%	3.00%	3.96%	3.69%	96,543
Total				\$13,152,727	7.19%	0.43%	7.19%	9.43%	8.56%	\$281,096

Change in value of your portfolio

	A Net deposits and withdrawals	B Value	C Accrued interest	B + C Total value	D* Change in value	D - A Investment growth / loss
Previous calendar years						
Aug 31, 2022	Initial value	10,000,000	10,000,000		10,000,000	
Dec 31, 2022		10,030,299	7,717	10,038,017	38,017	38,017
Dec 31, 2023		10,886,937	15,270	10,902,216	864,100	864,100
Dec 31, 2024		12,259,168	11,545	12,270,713	1,368,497	1,368,497
Current calendar year						
Dec 31, 2024	Opening value	12,259,168	11,545	12,270,713		
Mar 31, 2025		12,264,534	21,202	12,285,736		
Jun 30, 2025		12,562,804	12,535	12,575,339		
Sep 30, 2025		13,072,282	23,635	13,095,917		
Dec 31, 2025		13,139,256	13,472	13,152,727		
Dec 31, 2025	Year-to-date totals	\$0	\$13,139,256	\$13,152,727	\$882,015	\$882,015
	Since inception	\$10,000,000				\$3,152,727

Time-weighted rates of return as of December 31, 2025

Period 2025

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Monthly rates of return (%) 2.36 -0.10 -2.09 -1.16 2.47 1.07 0.63 1.37 2.09 0.57 0.77 -0.00

Compound year to date rates of return (%) 2.36 2.26 0.12 -1.04 1.40 2.48 3.13 4.54 6.72 7.33 8.16 7.19

2025 Quarters

1st 2nd 3rd 4th

Quarterly rates of return (%) 0.12 2.36 4.14 0.43

Cumulative rates of return (%) 0.12 2.48 6.72 7.19

YEAR-TO-DATE PERFORMANCE



Calendar years

2025 2024 2023 2022

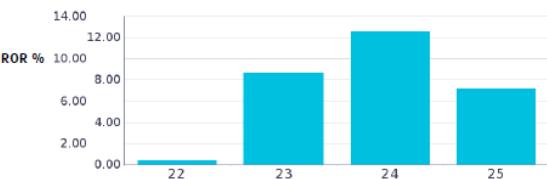
Rates of return (%) 7.19 12.55 8.61 0.38*

Years

1 year 2 year 3 year 4 year

Average annual compound rates of return for the period ending Dec 31, 2025 (%) 7.19 9.84 9.43 8.57*

CALENDAR YEARS PERFORMANCE



Calendar years

Net deposits and withdrawals

Total value of your portfolio

Previous balance

Change in value

2022 10,000,000 10,038,017

2023 10,902,216 10,038,017 864,199

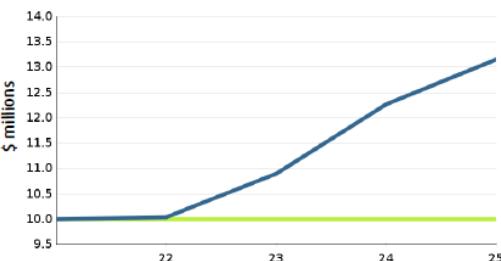
2024 12,270,713 10,902,216 1,368,497

2025 YTD 13,152,727 12,270,713 882,015

Total value of your portfolio

Cum. net deposits and withdrawals

YOUR PORTFOLIO VALUE



Your portfolio report

as of January 08, 2026

ACCOUNTS LINKED TO ACCOUNT 260-08854

Overview of your portfolio

Account	Name	Type	Value on Dec 31, 2025	Value on Jan 08, 2026	Cash	Fixed income	Equity	Percent of total
260-08854	ACRC, HEALTH & WELF CASH	Trust	2,180,123	2,180,123	16.45%	0.00%	0.00%	16.45%
260-08855	ACRC, HEALTH & WELF EQUITY	Trust/ Architect	7,382,964	7,542,587	1.15%	0.00%	55.51%	56.67%
260-08856	ACRC, HEALTH & WELF FIXED	Trust/ Architect	3,570,036	3,578,794	0.51%	26.38%	0.00%	26.80%
Total portfolio value in Canadian \$			\$13,143,023	\$13,310,504	18.11%	26.38%	55.51%	100%

Exchange rate on Jan 08, 2026: 1 U.S. \$ = 1.3868 CANADIAN \$

Questions?

Harnum Wealth Management

RICK HARNUM
(709) 724-7328
rick.harnum@nbpcd.com

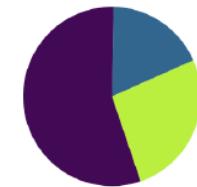
DAVID HARNUM
(709) 724-7327
david.harnum@nbpcd.com

Katie Harnum
(709) 724-7336
Katie.Harnum@nbpcd.com

Fax : (709) 726-2309

Investment mix

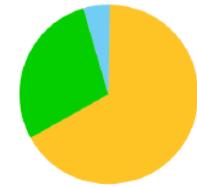
Type of investment	Cost value	Value	Percent of total	Annualized income	Yield
Cash and short term	2,410,077	2,410,077	18.11%	44,002	1.78%
Fixed income and related securities	3,382,230	3,511,148	26.38%	112,432	3.56%
Common equity and related securities	5,479,637	7,389,279	55.51%	128,061	1.75%
Total portfolio value in Canadian \$	\$11,271,943	\$13,310,504	100%	\$285,395	2.23%



Type of investment

Cash and Short Term	18.11%
Fixed Income and Related Securities	26.38%
Common Equity and Related Securities	55.51%

Geographic location	Cost value	Value	Percent of total	Annualized income	Yield
Canadian	7,947,537	8,870,494	66.64%	211,978	2.52%
US	2,820,640	3,802,385	28.57%	61,475	1.62%
International	503,130	636,003	4.79%	11,806	1.87%
Unclassified	628	632	0.00%	46	7.25%
Total portfolio value in Canadian \$	\$11,271,943	\$13,310,504	100%	\$285,395	2.23%

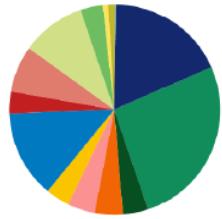


Geographic location

Canadian	66.64%
US	28.57%
International	4.79%

The market value of mutual funds, closed end funds, and exchange traded funds is allocated among the geographic categories based on each fund's most recently reported underlying holdings, if available. BMO Nesbitt Burns does not warrant or guarantee the accuracy or completeness of any information provided.

Details of your investments



Cash and Short Term	18.11 %	Real Estate	00.84 %
Fixed Income	26.38 %	Utilities	01.09 %
Communication Services	03.00 %	Equity Funds	00.09 %
Consumer Discretionary	04.35 %		
Consumer Staples	04.25 %		
Energy	03.67 %		
Financials	13.50 %		
Health Care	03.37 %		
Industrials	07.12 %		
Information Tech.	09.00 %		
Materials	03.46 %		

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss	
										Value	Percent
Cash and short term											
172,047	Canadian \$		172,047		172,047	1.29%	0.10	172	0.10%		
35,316	U.S. \$		48,977		48,977	0.37%	0.10	49	0.10%		
2,189,053.560	BMO CAD HISAC CLI (103)	1.000	2,189,054	1.000	2,189,054	16.45%	0.02	43,781	1.95%		
Total cash and short term			\$2,410,077		\$2,410,077	18.11%		\$44,002	1.78%		

Fixed income and related securities

Fixed income

7,051	ISHARES 1-5 YEAR US IG BD IDX	37.120	261,731	37,340	263,284	1.98%	2.71	19,080	7.25%	1,553	0.59
91,000	PROV MAN 2.6%02JUN27	95.389	86,804	100,087	91,079	0.68%	2.60	2,366	2.55%	4,275	4.92
211,000	PPS CAP SR UNSECUR 1.5%15MAR28	89.594	189,044	97,358	205,426	1.54%	1.50	3,165	2.77%	16,382	8.67
132,000	CAISSE BAIL-IN 5.467%17NOV28	106.526	140,614	105,800	139,655	1.05%	5.47	7,216	3.35%	-959	-0.68
173,000	CIBC (B) FF-2027 3.65%10DEC26	100.786	174,360	100,914	174,581	1.31%	3.65	6,315	3.18%	221	0.13
150,000	BMO BAIL-IN 4.537%18DEC2028	103.807	155,711	103,503	155,254	1.17%	4.54	6,806	3.30%	-456	-0.29
78,000	PROV QUE 2.3%01SEP29	91.292	71,208	97.767	76,259	0.57%	2.30	1,794	2.97%	5,051	7.09

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss										
										Value	Percent									
Fixed income and related securities																				
Fixed income																				
189,000	CHT NO-1 2.1%15SEP29	91.167	172,305	97.260	183,822	1.38%	2.10	3,969	2.91%	11,516	6.68									
226,000	GOVT OF CDA 1.25%01JUN30	87.105	196,857	93.183	210,594	1.58%	1.25	2,825	2.93%	13,737	6.98									
210,000	PROV ONT 2.05%02JUN30	88.517	185,886	95.939	201,472	1.51%	2.05	4,305	3.07%	15,586	8.38									
264,000	PROV QUE 1.5%01SEP31	85.161	224,825	91.005	240,253	1.81%	1.50	3,960	3.28%	15,429	6.86									
141,000	CHT SER 101 1.6%15DEC31	84.700	119,427	91.451	128,946	0.97%	1.60	2,256	3.22%	9,519	7.97									
133,000	SUNLIFE FIN FF-27 2.55%10MAY32	90.031	119,741	99.320	132,095	0.99%	2.58	3,431	3.13%	12,354	10.32									
299,000	GOVT OF CDA 2%01JUN32	89.826	268,579	93.475	279,491	2.10%	2.00	5,980	3.16%	10,912	4.06									
170,000	CHT 2ND LIEN 3.65%15JUN33	97.563	165,858	101.928	173,277	1.30%	3.65	6,205	3.38%	7,419	4.47									
164,000	PROV BC UNSECURED 3.55%18JUN33	96.376	158,057	100.307	164,504	1.24%	3.55	5,822	3.53%	6,447	4.08									
100,000	MANULIFE FF-2029 5.05%23FEB34	104.950	104,950	104.414	104,414	0.78%	5.05	5,054	3.58%	-536	-0.51									
241,000	GOVT OF CDA 3%01JUN34	96.413	232,356	97.878	235,887	1.77%	3.00	7,230	3.32%	3,531	1.52									
86,000	ENBRIDGE INC 4.73%22AUG2034	102.487	88,139	102.712	88,332	0.66%	4.73	4,068	4.40%	194	0.22									
69,000	GOVT OF CDA 3.25%01JUN35	101.060	69,731	99.050	68,345	0.51%	3.25	2,243	3.40%	-1,387	-1.99									
86,000	CITIGROUP JR SUB 4.55%03JUN35	102.080	87,789	101.615	87,389	0.66%	4.55	3,913	4.19%	-400	-0.46									
107,000	SUNLIFE FF-2032 4.14%13SEP37	101.176	108,258	99.802	106,788	0.80%	4.14	4,430	4.22%	-1,470	-1.36									
Total fixed income			\$3,382,230		\$3,511,148	26.38%		\$112,432	3.56%	\$128,918										
Total fixed income and related securities			\$3,382,230		\$3,511,148	26.38%		\$112,432	3.56%	\$128,918										
Common equity and related securities																				
Communication services																				
494	ALPHABET CL A COM STOCK	127.861 U	85,403	325.440 U	222,952	1.68%	0.84 U	575	0.26%	137,549	161.06									
155	ALPHABET CL C CAP STOCK	148.073 U	31,342	326.010 U	70,077	0.53%	0.84 U	181	0.26%	38,735	123.59									
64	META PLATFORMS CL A COM STOCK	626.838 U	56,004	646.060 U	57,341	0.43%	2.10 U	186	0.33%	1,337	2.39									
120	NETFLIX COM	112.088 U	18,831	90.530 U	15,066	0.11%	0.00 U		0.00%	-3,765	-20.00									

Details of your investments

Quantity	Description	Average cost	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Unrealized gain/loss									
		price							Yield	Value	Percent							
Common equity and related securities																		
Communication services																		
275	QUEBECOR INC CL B SUB-VTG	28.995	7,974	51.050	14,039	0.11%	1.40	385	2.74%	6,065	76.06							
822	ROGERS COMMUNICATIONS CL B NON	56.038	46,064	50.630	41,618	0.31%	2.00	1,644	3.95%	-4,446	-9.65							
25	SPOTIFY TECHNOLOGY S A SHS SPO	667.365 U	23,308	553.680 U	19,196	0.14%	0.00U		0.00%	-4,112	-17.64							
344	TENCENT HOLDINGS UNSPONSORED A	84.729 U	40,762	79.059 U	37,716	0.28%	0.50U	240	0.64%	-3,046	-7.47							
333	UBER TECHNOLOGIES COM STOCK	85.195 U	38,947	87.590 U	40,449	0.30%	0.00U		0.00%	1,502	3.86							
Total communication services			\$348,635		\$518,454	3.90%		\$3,211	0.62%	\$160,819								
Consumer discretionary																		
347	AMAZON.COM	127.261 U	59,494	246.290 U	118,520	0.89%	0.00U		0.00%	59,026	99.21							
10	AUTOZONE	2,813.356 U	38,380	3,313.990 U	45,958	0.35%	0.00U		0.00%	7,579	19.75							
134	BOYD GROUP SVCS COM	230.204	30,847	215.550	28,884	0.22%	0.62	84	0.29%	-1,964	-6.37							
222	CHIPOTLE MEXICAN GRILL COM STO	58.566 U	17,876	39.180 U	12,062	0.09%	0.00U		0.00%	-5,814	-32.52							
63	DARDEN RESTAURANTS	213.029 U	18,446	202.500 U	17,692	0.13%	6.00U	524	2.96%	-754	-4.09							
197	GILDAN ACTIVEWEAR	72.645	14,311	68.070	17,350	0.13%	0.90U	247	1.42%	3,039	21.23							
95	HOME DEPOT	302.898 U	38,712	359.560 U	47,371	0.36%	9.20U	1,212	2.56%	8,658	22.37							
124	LOWES CO	205.690 U	34,567	256.210 U	44,059	0.33%	4.80U	825	1.87%	9,491	27.46							
313	MAGNA INTL COM	58.119	18,191	77.530	24,267	0.18%	1.94U	842	3.47%	6,076	33.40							
58	MCDONALDS	264.701 U	20,594	308.880 U	24,845	0.19%	7.44U	598	2.41%	4,251	20.64							
11	MERCADOLIBRE	2,084.457 U	32,612	2,179.800 U	33,252	0.25%	0.00U		0.00%	640	1.96							
433	NIKE CL B COM	82.329 U	48,501	65.260 U	39,188	0.29%	1.64U	985	2.51%	-9,313	-19.20							
140	O REILLY AUTOMOTIVE	97.511 U	19,135	91.630 U	17,790	0.13%	0.00U		0.00%	-1,345	-7.03							
455	RESTAURANT BRANDS INTL COM	90.333	41,102	95.150	43,293	0.33%	2.48U	1,565	3.61%	2,192	5.33							
170	STARBUCKS	82.817 U	19,449	88.180 U	20,789	0.16%	2.48U	585	2.81%	1,340	6.89							
127	TJX CO NEW	121.325 U	21,391	158.250 U	27,872	0.21%	1.70U	299	1.07%	6,480	30.29							
17	ULTA BEAUTY COM STOCK	519.058 U	12,191	657.460 U	15,500	0.12%	0.00U		0.00%	160	3,309							

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss Value	Unrealized gain/loss Percent
Common equity and related securities											
Consumer discretionary											
	Total consumer discretionary		\$485,801		\$578,691	4.35%		\$7,767	1.34%	\$92,890	
Consumer staples											
982	ALIMENTATION COUCHE-TARD COM	69.364	68,116	75.490	74,131	0.56%	0.86	845	1.14%	6,015	8.83
660	ALTRIA GROUP	45.995 U	41,171	55.900 U	51,165	0.38%	4.24U	3,881	7.58%	9,994	24.27
52	COSTCO WHOLESALE CORP-NEW	527.347 U	36,661	915.310 U	66,006	0.50%	5.20U	375	0.57%	29,345	80.04
177	DOLLARAMA	97.931	17,334	199.350	35,285	0.27%	0.42	75	0.21%	17,951	103.56
243	GEORGE WESTON	56.062	13,823	95.200	23,134	0.17%	1.19	290	1.25%	9,511	69.81
214	HERSHEY CO(THE)	177.891 U	53,242	184.750 U	54,629	0.41%	5.48U	1,626	2.97%	1,588	2.98
185	L'OREAL CO-ADR	80.714 U	20,411	84.675 U	21,724	0.16%	1.28U	328	1.51%	1,313	0.43
955	LOBLAW CO	39.717	37,930	61.040	58,293	0.44%	0.56	539	0.92%	20,363	53.69
1,264	METRO COM	75.780	95,785	97.950	123,809	0.93%	1.48	1,071	1.51%	28,023	29.26
92	PREMIUM BRANDS HOLDINGS CORP	87.185	8,021	100.370	9,234	0.07%	3.40	313	3.39%	1,213	15.12
70	PROCTER & GAMBLE CO	142.515 U	13,339	141.530 U	13,739	0.10%	4.23U	410	2.99%	401	3.00
129	UNILEVER PLC AMN DEPOSITORY SH	54.107 U	9,328	63.340 U	11,331	0.09%	0.00U		0.00%	2,003	21.47
143	WALMART COM STOCK	91.527 U	18,366	113.070 U	22,423	0.17%	0.94U	186	0.83%	4,057	22.09
	Total consumer staples		\$433,327		\$565,104	4.25%		\$10,738	1.90%	\$131,777	
Energy											
419	ARC RESOURCES LTD	20.247	8,483	23.250	9,742	0.07%	0.84	352	3.61%	1,258	14.83
2,155	CDN NATURAL RESC	43.922	94,651	43.710	94,196	0.71%	2.35	5,064	5.38%	-455	-0.48
402	ENBRIDGE	54.945	22,088	62.641	25,262	0.19%	3.88	1,560	6.17%	3,174	14.37
446	IMPERIAL OIL LTD	68.483	30,544	123.310	54,996	0.41%	2.88	1,284	2.34%	24,453	80.06
122	KEYERA	43.399	5,295	41.580	5,073	0.04%	2.16	264	5.19%	-222	-4.19
193	ROCKPOINT GAS STORAGE CL A	25.505	4,938	27.140	5,238	0.04%	0.88	170	3.24%	300	6.08

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss
									Value	Percent
Common equity and related securities										
Energy										
317	SHELL PLC AMN DEPOSITORY SHARE	57.474 U	24,358	70.310 U	30,909	0.23%	2.86 U	1,259	4.07%	6,551 26.89
308	SOUTH BOW COM	36.506	11,244	36.220	11,156	0.08%	2.00 U	854	7.66%	- 88 - 0.78
368	SUNCOR ENERGY INC NEW	44.448	16,357	63.330	23,305	0.18%	2.40	883	3.79%	6,949 42.48
970	TC ENERGY COM	55.207	53,551	74.170	71,945	0.54%	3.40	3,298	4.58%	18,394 34.35
260	TOPAZ ENERGY COM	22.799	5,928	26.560	6,906	0.05%	1.36	354	5.12%	978 16.50
448	TOTALENERGIES SE ORDINARY SHAR	58.756 U	35,426	63.590 U	39,508	0.30%	4.00 U	2,486	6.29%	4,082 11.52
829	TOURMALINE OIL	66.538	55,160	58.540	48,530	0.36%	2.00	1,658	3.42%	- 6,631 - 12.02
732	WILLIAMS CO	33.318 U	32,583	61.150 U	62,076	0.47%	2.00 U	2,030	3.27%	29,492 90.51
Total energy			\$400,605		\$488,841	3.67%		\$21,517	4.40%	\$88,235
Financials										
1,529	ADYEN N V UNSPONSORED ADR	16.764 U	36,464	16.772 U	35,564	0.27%	0.00 U		0.00%	- 900 - 2.47
911	ALLIANZ SE UNSPONSORED ADR	25.273 U	31,496	45.522 U	57,511	0.43%	1.18 U	1,487	2.59%	26,015 82.60
131	AMN EXPRESS CO	172.446 U	30,714	382.980 U	69,576	0.52%	3.28 U	596	0.86%	38,662 126.53
104	AON PLC CL A ORDINARY SHARES	310.647 U	43,795	351.970 U	50,764	0.38%	2.98 U	430	0.85%	6,968 15.91
764	AXA UNSPONSORED ADR	30.906 U	32,391	47.179 U	49,987	0.38%	2.01 U	2,129	4.26%	17,596 54.32
103	BLACKSTONE COM STOCK	113.589 U	16,106	155.300 U	22,183	0.17%	3.64 U	520	2.34%	6,078 37.74
412	BMO	128.632	52,997	184.859	76,162	0.57%	6.68	2,752	3.61%	23,166 43.71
754	BROOKFIELD ASSET MGMT CL A LTD	74.609	56,316	74.500	56,173	0.42%	1.75 U	1,830	3.26%	- 143 - 0.25
390	BROOKFIELD CORP VTG SHS CL A	38.605	15,087	65.400	25,537	0.19%	0.24 U	130	0.51%	10,450 69.26
462	CIBC	73.278	33,854	127.140	58,739	0.44%	4.28	1,977	3.37%	24,884 73.50
11	FAIRFAX FINANCIAL HOLDINGS SUB	1,400.410	15,405	2,575.210	28,327	0.21%	15.00 U	229	0.81%	12,923 83.89
31	GALLAGHER ARTHUR J & CO	210.458 U	8,792	264.540 U	11,373	0.09%	2.60 U	112	0.98%	2,581 29.36
14	GOLDMAN SACHS GROUP	725.297 U	14,023	934.030 U	18,150	0.14%	16.00 U	311	1.71%	4,127 29.43
404	GREAT-WEST LIFECO	54.311	21,942	67.420	27,238	0.20%	2.44	986	3.12	5,296 24.14

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Details of your investments

Quantity	Description	Average cost	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Unrealized gain/loss									
		price							Yield	Value	Percent							
Common equity and related securities																		
Financials																		
152	HARTFORD INS GROUP INC(THE)COM	76.503 U	15,748	137.910 U	29,071	0.22%	2.40U	506	1.74%	13,323	84.60							
148	IA FINANCIAL COM	79.003	11,693	178.240	26,380	0.20%	3.96	506	2.22%	14,687	125.61							
394	ICICI BK SPONSORED ADR	27.181 U	14,672	31.320 U	17,113	0.13%	0.21U	116	0.68%	2,442	16.64							
195	INTACT FINANCIAL	237.464	46,305	279.210	54,446	0.41%	5.32	1,037	1.91%	8,141	17.58							
66	JPMORGAN	229.045 U	21,292	329.790 U	30,185	0.23%	6.00U	549	1.82%	8,893	41.77							
64	M & T BK	191.740 U	17,104	213.610 U	18,959	0.14%	6.00U	533	2.01%	1,855	10.85							
1,909	MANULIFE FINANCIAL	31.498	60,129	51.480	98,276	0.74%	1.76	3,360	3.42%	38,147	63.44							
144	MASTERCARD INC	361.876 U	70,235	580.070 U	115,840	0.87%	3.48U	695	0.60%	45,605	64.93							
53	MSCI	490.007 U	34,951	581.330 U	42,728	0.32%	7.20U	529	1.24%	7,777	22.25							
211	NATIONAL BANK OF CANADA	137.121	28,933	172.080	36,309	0.27%	4.96	1,047	2.88%	7,376	25.49							
598	PRICE T ROWE GROUP	102.964 U	83,673	108.570 U	90,038	0.68%	5.08U	4,213	4.68%	6,365	7.61							
1,338	RBC	130.495	174,602	235.029	314,469	2.36%	6.56	8,777	2.79%	139,067	80.11							
105	S&P GLOBAL COM	376.801 U	53,282	541.560 U	78,059	0.59%	3.84U	559	0.71%	25,577	48.00							
253	SUN LIFE FINANCIAL	64.284	16,264	86.849	21,973	0.17%	3.68	931	4.24%	5,709	35.10							
334	TMX GROUP COM	29.018	9,692	50.500	16,867	0.13%	0.70	232	1.38%	7,175	74.03							
1,276	TORONTO-DOMINION BANK	84.484	107,801	131.151	167,348	1.26%	4.32	5,512	3.29%	59,547	55.24							
103	VISA CL A COM STOCK	216.820 U	29,904	352.230 U	50,313	0.38%	2.68U	383	0.76%	20,409	68.25							
Total financials			\$1,205,660		\$1,796,456	13.50%		\$43,053	2.40%	\$500,797								
Health care																		
1,214	CHARTWELL RETIREMENT RESIDENCE	15.988	19,410	20.430	24,802	0.19%	0.61	743	3.00%	5,392	27.78							
300	ABBOTT LABORATORIES	105.823 U	42,970	126.180 U	52,496	0.39%	2.52U	1,048	2.00%	9,326	22.17							
74	ABBVIE	146.124 U	14,446	224.130 U	23,001	0.17%	6.92U	710	3.09%	8,555	59.22							
24	AMGEN	251.170 U	8,071	330.110 U	10,987	0.08%	10.08U	335	3.05%	2,917	36.14							
262	ASTRAZENECA PLC AMN DEPOSITORY	62.142 U	21,771	94.010 U	34,158	0.26%	1.40U	509	1.40%	12,387	56.89							

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss		
										Value	Percent	
Common equity and related securities												
Health care												
170	BOSTON SCIENTIFIC	102.461 U	23,985	98.380 U	23,194	0.17%	0.00U	0.00%	-791	-3.30		
66	ELI LILLY & CO	692.675 U	62,875	1,085.190 U	99,326	0.75%	6.92U	633	0.64%	36,451	57.97	
17	IDEXX LABORATORIES	437.565 U	10,329	712.390 U	16,795	0.13%	0.00U	0.00%	6,466	62.60		
22	INTUITIVE SURGICAL COM	336.594 U	10,093	585.000 U	17,851	0.13%	0.00U	0.00%	7,758	76.86		
120	JOHNSON & JOHNSON COM STOCK	164.173 U	26,300	205.750 U	34,240	0.26%	5.20U	865	2.53%	7,940	30.19	
18	MCKESSON	715.469 U	18,139	814.630 U	20,335	0.15%	3.28U	82	0.40%	2,196	12.11	
117	MEDTRONIC PLC COM	88.468 U	14,712	98.690 U	16,013	0.12%	2.84U	461	2.88%	1,301	8.84	
116	SANOFI ADR	45.241 U	7,021	48.130 U	7,743	0.06%	1.56U	250	3.23%	722	10.28	
591	SIEMENS HEALTHINEERS AG AMN DE	26.722 U	21,628	27.142 U	22,246	0.17%	0.35U	290	1.30%	618	2.86	
34	STRYKER	340.184 U	15,503	367.210 U	17,314	0.13%	3.52U	166	0.96%	1,612	11.69	
163	ZOETIS CL A	166.752 U	37,800	126.850 U	28,674	0.23%	2.12U	479	1.67%	-9,125	-24.14	
Total health care			\$355,053		\$449,174	3.37%		\$6,573	1.46%	\$94,122		
Industrials												
63	AMETEK NEW	155.443 U	13,123	210.040 U	18,351	0.14%	1.24U	108	0.59%	5,228	39.83	
282	AMPHENOL CORP CL A COM	46.100 U	17,945	136.250 U	53,284	0.40%	1.00U	391	0.73%	35,339	196.93	
454	ATS CORP COM	43.649	19,817	39.320	17,851	0.13%	0.00	0.00%	-1,965	-9.92		
112	AUTOMATIC DATA PROCESSING	240.453 U	36,565	265.670 U	41,264	0.31%	6.80U	1,056	2.56%	4,700	12.85	
563	CAE	28.059	15,797	45.309	25,509	0.19%	0.00	0.00%	9,712	61.48		
797	CANADIAN NATIONAL RAILWAY CO	151.407	120,672	137.890	109,898	0.83%	3.55	2,829	2.57%	-10,773	-8.93	
1,140	CDN PAC KANS CITY COM	107.593	122,656	100.060	114,068	0.86%	0.91	1,040	0.91%	-8,587	-7.00	
1,701	ELEMENT FLEET MANAGEMENT COM	23.874	40,609	35.050	59,620	0.45%	0.52	885	1.48%	19,011	46.82	
203	EXCHANGE INC CORP	54.259	11,015	88.010	17,866	0.13%	2.76	560	3.14%	6,851	62.20	
468	FASTENAL CO	27.929 U	17,656	41.800 U	27,129	0.20%	0.88U	571	2.11%	9,473	53.66	
118	FINNING INTL	65.749	7,758	76.260	8,999	0.07%	1.21	143	1.34%	1,240	15.99	

Details of your investments

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		price							Yield	Value	Percent							
Common equity and related securities																		
Industrials																		
647	GFL ENVIRONMENTAL SUB VTG SHS	57.629	37,286	50.540	37,875	0.28%	0.06U	56	0.15%	590	1.58							
24	ILLINOIS TOOL WORKS	219.725 U	7,059	253.730 U	8,445	0.06%	6.44U	214	2.54%	1,386	19.64							
84	LOCKHEED MARTIN	443.811 U	50,679	518.440 U	60,394	0.45%	13.80U	1,608	2.66%	9,715	19.17							
13	PARKER HANNIFIN	704.829 U	12,766	906.470 U	16,342	0.12%	7.20U	130	0.79%	3,577	28.02							
427	RB GLOBAL COM	87.516	37,370	149.490	63,832	0.48%	1.24U	734	1.15%	26,463	70.81							
58	REGAL REXNORD CORP	150.338 U	11,066	154.270 U	12,409	0.09%	1.40U	113	0.91%	543	4.58							
120	REPUBLIC SERVICES	141.727 U	22,721	211.860 U	35,257	0.26%	2.50U	416	1.18%	12,536	55.17							
400	SCHNEIDER ELECTRIC SE UNSPONSO	29.230 U	15,637	54.692 U	30,339	0.23%	0.26U	145	0.48%	14,702	94.02							
174	THOMSON REUTERS COM NO PAR	170.056	29,590	179.290	31,196	0.23%	2.38U	574	1.64%	1,607	5.43							
331	TOROMONT IND	109.217	36,151	169.150	55,989	0.42%	2.08	688	1.23%	19,838	54.87							
9	WW GRAINGER	723.823 U	8,077	1,033.330 U	12,897	0.10%	0.04U	113	0.87%	4,020	45.29							
91	WASTE CONNECTIONS COM	234.695	21,357	233.250	21,226	0.16%	1.40U	177	0.83%	-132	-0.62							
90	WASTE MANAGEMENT DEL	165.794 U	19,921	217.860 U	27,192	0.20%	3.30U	412	1.51%	7,271	36.50							
90	WOLTERS KLUWER NV SPONSORED AD	117.307 U	14,217	105.185 U	13,128	0.10%	1.87U	233	1.78%	-1,088	-7.66							
107	WSP GLOBAL COM	188.608	20,181	256.210	27,414	0.21%	1.50	161	0.59%	7,233	35.84							
Total industrials			\$769,287		\$947,776	7.12%		\$13,356	1.41%	\$178,489								
Information tech.																		
97	ADOBE COM STOCK	399.670 U	52,819	339.040 U	45,608	0.34%	0.00U		0.00%	-7,212	-13.65							
220	APPLE	171.572 U	50,788	259.040 U	79,032	0.59%	1.04U	317	0.40%	28,244	55.61							
95	ARISTA NETWORKS COM STOCK	80.984 U	10,990	123.720 U	16,300	0.12%	0.00U		0.00%	5,310	48.32							
30	ASML HOLDING NV NY REGISTRY	715.945 U	28,849	1,194.320 U	49,688	0.37%	6.34U	264	0.53%	20,839	72.24							
312	BROADCOM COM STOCK	151.584 U	65,008	332.480 U	143,858	1.08%	2.10U	909	0.63%	78,850	121.29							
345	CGI CL A SUB VTG	140.373	48,429	130.930	45,171	0.34%	0.68	235	0.52%	-3,258	-6.73							
9	CONSTELLATION SOFTWARE	2,321.009	20,896	3,311.960	29,000	0.22%	4.00U	50	0.47%	8,911	42.65							

Details of your investments

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									Yield	Value	Percent
Common equity and related securities											
28	DUOLINGO CL A COM STOCK	336.684 U	13,162	173.870 U	6,751	0.05%	0.00 U	0.00%	-6,411	-48.71	
16	HUBSPOT COM	691.592 U	15,774	369.900 U	8,208	0.06%	0.00 U	0.00%	-7,567	-47.97	
797	INTEL	26.144 U	20,424	41.110 U	45,438	0.34%	0.00 U	0.00%	17,014	59.86	
33	KLA CORP COM STOCK	395.002 U	17,443	1,324.600 U	60,620	0.46%	7.60 U	348	0.57%	43,177	247.54
289	LUMINE GROUP SUB VTG SHS	32.043	9,260	26.100	7,543	0.06%	0.00	0.00%	-1,718	-18.55	
109	MARVELL TECHNOLOGY COM STOCK	77.609 U	11,600	83.450 U	12,614	0.09%	0.24 U	36	0.29%	1,015	8.75
305	MICROSOFT	282.486 U	115,823	478.110 U	202,228	1.52%	3.64 U	1,540	0.76%	86,405	74.60
23	MOTOROLA SOLUTIONS	438.754 U	13,843	381.890 U	12,181	0.09%	4.84 U	154	1.27%	-1,662	-12.00
500	NVIDIA	135.549 U	94,047	185.040 U	126,307	0.96%	0.04 U	28	0.02%	34,260	36.43
827	OPEN TEXT	49.618	41,034	44.981	37,199	0.28%	1.10 U	1,262	3.39%	-3,835	-9.35
251	ORACLE CORP	209.439 U	73,261	109.650 U	66,015	0.50%	2.00 U	696	1.05%	-7,246	-9.89
70	PAYCOM SOFTWARE	190.515 U	18,290	157.800 U	15,319	0.12%	1.50 U	146	0.95%	-2,972	-16.25
86	SAP SE SPONSORED ADR	106.185 U	12,221	241.030 U	28,746	0.22%	1.91 U	227	0.79%	16,526	135.23
180	SERVICENOW COM	128.951 U	31,713	146.190 U	36,493	0.27%	0.00 U	0.00%	4,780	15.07	
442	SHOPIFY CL A	96.530	42,666	233.440	103,180	0.78%	0.00	0.00%	60,514	141.83	
84	TAIWAN SEMICONDUCTOR MFG CO SP	253.075 U	29,431	318.010 U	37,045	0.28%	3.06 U	356	0.96%	7,615	25.87
382	TEXAS INSTRUMENTS INC	162.460 U	64,246	188.450 U	99,833	0.75%	5.68 U	3,009	3.01%	15,587	18.50
Total information tech.			\$930,017		\$1,317,184	9.00%		\$0,576	0.73%	\$387,167	
Materials											
539	AGNICO EAGLE MINES	104.707	56,437	258.470	139,315	1.05%	1.60 U	1,196	0.86%	82,878	146.85
24	AIR PRODUCTS & CHEMICALS	279.748 U	8,974	261.220 U	8,694	0.07%	7.16 U	238	2.74%	-280	-3.12
286	BARRICK MNG COM	47.402	13,557	65.790	18,816	0.14%	0.50 U	198	1.05%	5,259	38.79
113	CAMECO	70.566	7,974	146.570	10,562	0.12%	0.24	27	0.16%	8,588	107.71
353	CCL IND CL-B NON-VTG SHARES	66.131	23,344	88.370	31,195	0.23%	1.28	452	1.45%	7,851	33.63

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Unrealized gain/loss									
									Yield	Value	Percent							
Common equity and related securities																		
Materials																		
74	FRANCO-NEVADA CORP	190.846	14,123	312.640	23,135	0.17%	1.52U	156	0.67%	9,013	63.82							
1,541	KINROSS GOLD	27.798	42,837	42.840	66,016	0.50%	0.14U	299	0.45%	23,179	54.11							
34	LINDE PLC ORDINARY SHARES	413.932 U	19,441	439.690 U	20,732	0.16%	6.00U	283	1.36%	1,291	6.64							
424	LUNDIN MINING CORP	22.628	9,594	31.150	13,208	0.10%	0.11	47	0.35%	3,613	37.66							
142	METHANEX	55.323	7,856	62.739	8,909	0.07%	0.74U	146	1.64%	1,053	13.40							
502	NUTRIEN COM	86.890	43,619	82.930	41,631	0.31%	2.18U	1,518	3.65%	-1,988	-4.56							
27	SHERWIN WILLIAMS CO	237.517 U	8,720	341.030 U	12,769	0.10%	3.16U	118	0.93%	4,050	46.44							
185	STEEL DYNAMICS	108.000 U	26,934	172.160 U	44,169	0.33%	2.00U	513	1.16%	17,235	63.99							
222	TECK RESC SUB VTG CL B	51.505	11,434	68.460	15,198	0.11%	0.50	111	0.73%	3,764	32.92							
Total materials		\$204,844		\$460,340		3.46%		\$5,302	1.15%	\$165,505								
Real estate																		
737	CDN APARTMENT PPTYS REAL EST I	43.407	31,991	38.960	28,640	0.22%	1.55	1,142	3.99%	-3,351	-10.47							
107	GRANITE REAL EST INV T R TR UN	78.916	8,444	83.750	8,961	0.07%	3.55	380	4.24%	517	6.13							
110	COLLIERS INTL GROUP SUB VTG SH	147.033	16,174	203.100	22,341	0.17%	0.30U	46	0.20%	6,167	38.13							
271	COSTAR GROUP	75.661 U	28,798	61.360 U	23,060	0.17%	0.00U		0.00%	-5,738	-19.92							
26	EQUINIX COM REIT	831.440 U	29,612	781.880 U	28,192	0.21%	18.76U	676	2.40%	-1,420	-4.80							
Total real estate		\$115,019		\$111,105		0.84%		\$2,244	2.02%	-\$3,824								
Utilities																		
844	ALTAGAS	39.236	33,115	41.030	34,629	0.26%	1.34	1,128	3.26%	1,514	4.57							
198	BROOKFIELD INFRASTRUCTURE NEW	63.742	12,821	61.360	12,149	0.09%	1.62U	445	3.66%	-472	-3.74							
124	BROOKFIELD RENEWABLE NEW CL A	60.642	7,520	52.430	6,501	0.05%	1.42U	244	3.76%	-1,018	-13.54							
614	CAPITAL POWER CORP	50.220	30,835	58.800	36,103	0.27%	2.76	1,697	4.70%	5,266	17.09							
574	FORTIS	58.885	33,800	71.500	41,087	0.31%	2.56	1,469	3.58%	7,287	21.56							

Details of your investments

Quantity	Description	Average cost price	Cost value	Market price	Market value	Percent of total	Div/ int.	Annualized income	Yield	Unrealized gain/loss										
										Value	Percent									
Common equity and related securities																				
Utilities																				
97	WEC ENERGY GROUP	95.261 U	12,337	105.230 U	14,156	0.11%	3.81U	513	3.62%	1,818	14.74									
Total utilities			\$130,228		\$144,626	1.09%		\$5,496	3.80%	\$14,398										
Equity funds																				
13	VANGUARD S&P 500 ETF	611.068 U	11,162	634.060 U	11,431	0.09%	7.08U	128	1.12%	269	2.41									
Total equity funds			\$11,162		\$11,431	0.09%		\$128	1.12%	\$260										
Other securities																				
8	WTS CONSTELLATION SOFT 31MAR40	0.000	0	0.000 N				0.00		0.00%	-N/A-									
Total other securities			\$0							0.00%										
Total common equity and related securities			\$5,470,637		\$7,380,270	55.52%		\$128,061	1.75%	\$1,000,643										
Total portfolio value in Canadian \$			\$11,271,043		\$13,310,504	100%		\$285,395	2.23%	\$2,038,560										

Debit/Credit interest rates on cash balances may be different from actual rates applied to your account.

Industry Classifications are only shown for equities.

Price Type: N - Not Determinable

Thank you

Harnum Wealth Management

BMO  [®] We're here to help.™

October 27, 2023

Debbie Romero
Chair, ACRC ELHT
ACRC Health & Wellness Trust
1000 Lower Sackville Drive
Lower Sackville, NS B4E 0C2

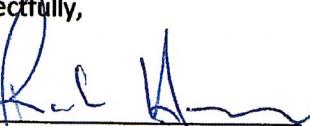
Hi Debbie:

Thank you for the opportunity to review the current investment position with Manulife and permitting us to offer the following opinions:

1. **Investment Policy Statement for Health & Welfare:** The ACRC ELHT is currently participating in the investment process without an Investment Policy Statement in place. We feel it is of the utmost importance to address this immediately. An Investment Policy Statement lays the foundation of the financial advisor-client relationship and provides guidelines on how the client will reach their investment goals as well as detailing how investment decisions will be made. To help start the process of developing an investment policy, we have attached a draft of what a policy might look like. Obviously, before this is final, we would need further time for discussion on this very important document; but it should be on a priority list.
2. **Balanced Fund Classification.** The ACRC ELHT is currently invested in what is classified as a "Balanced Fund." Upon closer review, we feel the asset mix contained within the Fund would be more accurately characterized as a more aggressive Balanced Fund. As of Sept 30th, 2023, the "Balanced Fund" has only 3.4 % in Cash, 39 % in Fixed Income & the rest in Equities. Given the environment we have been in for most of this year, we would have taken a more conservative approach with higher cash levels. This is especially so with short term cash, high-interest savings accounts, paying almost 5% with very low risk.
3. **Objectivity & Conflict of Interest:** Investment Management companies are in the business of making money. Often, they recommend their own products to the client as an investment vehicle and as with any management fund, there are associated management fees that get passed on to the client. Essentially, this is a situation where the custodian is also the fund manager and is likely charging the client for managing their own fund. The reality is that there are most likely other Balanced Funds out there that could better meet ACRC's ELHT investment goals, but they do not get recommended. At Nesbitt Burns we are constantly monitoring our money managers to ensure they are outperforming their benchmarks and that there are no significant personal changes which can impact their performance. Our loyalty is to our clients.

We would welcome an opportunity to meet with you and the ELHT Board to discuss this topic with the intent to consider having these funds managed by BMO and part of the current fund portfolio that we already provide services to for the ELHT plan.

Respectfully,


Rick Harnum
Senior Investment Advisor
Harnum Wealth Management
BMO Nesbitt Burns

Attachment: Draft Investment Policy

STATEMENT OF INVESTMENT OBJECTIVES AND POLICY OF LOCAL

SECTION 1: PURPOSE

In keeping with the fiduciary requirements under existing Federal and Provincial laws, this Statement of Investment Objectives and Policy ("Statement") was established by the Trustees of, and for the benefit of, Local (the "Organization"). The purpose of this Statement is to establish guidelines for the Organization's investment portfolio (the "Plan"), specifically:

- The Organization's projected financial needs and funding policy.
- The Trustees appropriate position with respect to the Plan's risk growth posture.
- An appropriate set of goals and objectives for this Plan's assets.
- A set of guidelines which the Investment Manager(s) can use in formulating corresponding investment decisions.

SECTION 2: RESPONSIBILITIES OF INVESTMENT MANAGER(S)

Investments will be made for the sole interest of the Local and for the exclusive purpose of providing the maximum return within the constraints described herein. Therefore, it will be the policy of the Trustees to invest the assets of the Plan with care in those vehicles which should preserve the principal while recognizing the need for income and without any significant risk. This policy will be carried out in a prudent manner with the assistance of professional money managers, consultants, insurance companies and banks to make the investments. The performance of these investments will be reviewed periodically using various evaluation techniques that prove reliable and face-to-face discussion with appropriate parties.

In order to accomplish these goals in a prudent manner, the Trustees believes that the investments of the Plan (through mutual funds or active managers) must be diversified and may include government securities, bonds, mortgages, common stock, real estate, insurance company contracts, money market instruments, insurance company general investment accounts, and other appropriate investments.

These long-range objectives are subject to such flexibility as may be necessary to conform to changing economic conditions and the Plan's actuarial needs. Accordingly, this statement of investment philosophy will be reviewed periodically by the Trustees so they may be assured that the professional managers, consultants, insurance companies and banks to whom the Plan's monies are entrusted are performing their functions within the framework of the investment philosophy.

SECTION 3: GENERAL POLICY ON INVESTMENTS

It is the intention of the Trustees to allow the Investment Manager(s) full discretion within the scope of the agreed upon investment guidelines and restrictions. The Investment Manager's performance in meeting the Plan's objectives will be reviewed on a regular periodic basis. Results based on a total rate of return as used herein when appropriate, shall include realized and unrealized capital gains and losses, dividends and interest income, brokerage cost, administrative fees, and investment management fees.

Active Investment Managers shall vote proxies associated with equity investments and report not less often than annually with regard to such voting with particular reference to occasions where votes were cast in opposition to recommendations of management and the reason(s) therefore.

Active Investment Managers and/or mutual fund representatives shall provide quarterly reports to the Trustees in the requested format. The reports shall include review of previous actions, current status of the portfolio, recommendations, etc. If changing market or economic conditions or other events suggested that a special meeting or action of the Trustees is necessary, it is expected that the Manager(s) will communicate with the Trustees promptly rather than waiting for submission of the scheduled report.

Active Investment Manager(s) shall provide quarterly statements to the Administrator and Financial Consultant identifying they are in compliance with the Plan's guidelines. This can be presented in the quarterly reports the Investment Manager(s) provide the Plan as stated in the above paragraph or distributed separately.

If, in the judgement of the Investment Manager(s), strict adherence to one or more of the following investment guidelines in connection with a specific transaction is not in the best interest of the Plan or would produce an undesirable investment result, the Manager(s) shall consult the Trustees before proceeding with the transaction.

SECTION 4: INVESTMENT GUIDELINES

Investments are limited to holdings which would be permitted under the prudent man rule. This Investment Portfolio should be Balanced at all times with the following Asset Classes.

Asset Mix Limits

Asset Class (Market Index)	Minimum	Normal	Maximum
1.1 & 1.2 Cash	0%	10%	15%
2.1 Fixed Income - Core Plus Bonds (Core Plus Benchmark)	25%	40%	45%
2.2 Equities – CDN (S&P/TSX Composite Index)	15%	22.5%	35%
2.3 US (S&P 500 Index)	10%	15%	20%
2.4 Global (MSCI ACWI C\$)	0%	15%	15%
2.5 Real Estate (Real Estate Benchmark)	0%	2.5%	5%
2.6 Infrastructure (Infrastructure Benchmark)	0%	2.5%	5%
2.7 Mortgages (Mortgage Benchmark)	0%	2.5%	5%

SECTION 5: CASH & FIXED INCOME

1. INVESTMENT GUIDELINES

- 1.1. Cash should be invested to maintain the highest possible interest rate paying particular attention to investment quality and liquidity. HISA (High Interest Savings Accounts) of the Big Five Canadian Banks only would be appropriate.
- 1.2. Cash will be held; as defensive reserves; to implement short-term strategies; or to fulfill liquidity requirements.
- 1.3. The Investment Advisor shall invest the portfolio so as to maintain the dollar-weighted duration of the bond holdings **within plus or minus 1.5 years of the benchmark** composed of 50% FTSE TMX Short-Term Bond Index / 50% FTSE TMX Mid-Term Bond Index.
- 1.4. Investment in any individual mortgages and/or private placements are not permitted. The use of currency swaps and other derivatives by an ETF provider for hedging purposes, liquidity or tactical reason is permitted.
- 1.5. Investments in derivatives such as bond futures, bond options or warrants are not permitted.
- 1.6. Investments in derivatives such as bond futures, bond options or warrants are not permitted. The use of swaps and other derivatives by an ETF provider for hedging purposes, liquidity or

tactical reason is permitted. Investments in ETF's with an explicit leverage target greater than one are not permitted.

1.7. The following limits shall also apply:

<i>Limits by Aggregate Issuer</i>	<i>Maximum % of Portfolio at Market Value</i>
Government of Canada & Guarantees	100%
Provincials & Guarantees	100%
Municipals	20%
Investment and Non-Investment Grade Corporate	75%
Non-Investment Grade (no individual securities)	10%
<i>Limits by Individual Issuer</i>	
Provincials & Guarantees	25%
Municipals	10%
Investment Grade Corporate	10%
Non-Investment Grade Corporate	10%
Investment Grade Foreign Pay (incl.US\$)	10%

1.8. Investments are restricted to at least one minimum credit rating of BBB (low) (or equivalent) by Dominion Bond Rating Services (DBRS) or BBB- by Standard and Poor's (S&P) bond rating services with the exception of the non-investment grade portion of the portfolio. Corporate securities of less than one year to maturity (i.e. Money Market), must carry a credit rating of "R-1" (low) (or equivalent) or better. In the event that an investment is downgraded below the minimum required credit rating, the Investment Advisor will have the discretion to liquidate the position in a timely manner taking into consideration market liquidity.

1.9. Preferred shares, income trusts and/or convertible debentures will be excluded from the portfolio.

1.10. Maximum of 20% of the portfolio can be invested in securities not denominated in Canadian Dollar.

2. PERFORMANCE STANDARDS

2.1 The time-weighted return on the portfolio before all fees will be benchmarked relative to the following benchmark:

50% FTSE TMX Short-Term Bond Index / 50% FTSE TMX Mid-Term Bond Index.

The return performance and comparison will be calculated in Canadian dollar terms.

2.2 Toronto Stock Exchange

2.3 New York Stock Exchange (500 Stocks)

2.4 The MSCI ACWI is the MSCI Work Index + MSCI Emerging Markets Index.

2.5 For Canadian Real Estate, the S&P TSX Capped REIT Index. For Global Real Estate, the FTSE EPRA Nareit Developed Index.

2.6 For Global Infrastructure, the S&P Global Infrastructure Index.

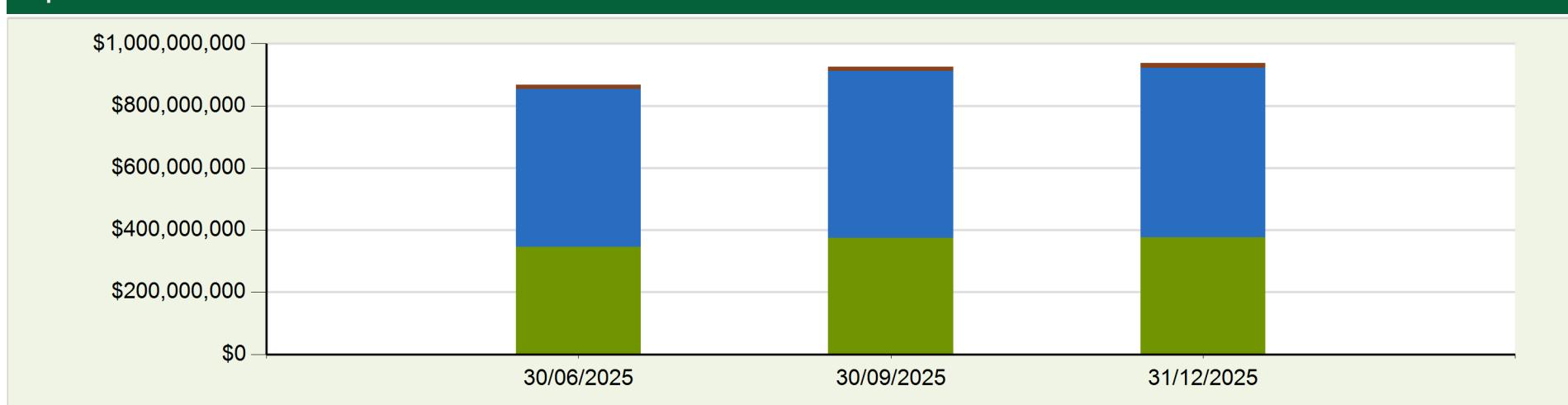
2.7 For Mortgages, the FTSE Canada Short Term Bond Index.

ADOPTED by the Trustees the _____ day of _____ 2023.

Trustees OF LOCAL

By: _____
President

By _____
Secretary Treasurer

All plans


Plan	30/06/2025		30/09/2025			31/12/2025		
	Total (\$)	Total (%)	Total (\$)	Total (%)	Change (\$)	Total (\$)	Total (%)	Change (\$)
Registered Pension Plan ⁽¹⁾	\$346,284,317	39.93%	\$374,187,348	40.42%	▲	\$375,634,653	40.07%	▲
IO plan ⁽²⁾	\$507,208,341	58.48%	\$537,077,236	58.03%	▲	\$547,334,225	58.38%	▲
IO plan ⁽³⁾	\$13,754,429	1.59%	\$14,376,913	1.55%	▲	\$14,501,468	1.55%	▲
Total	\$867,247,087	100.00%	\$925,641,496	100.00%	▲	\$937,470,346	100.00%	▲

All plans

 Unique members with assets as of December 31, 2025: **7602¹**

Asset class and fund	Plan				
	RPP ⁽¹⁾	IO ⁽²⁾	IO ⁽³⁾	Total (\$)	% Weight
Guaranteed Interest Accounts	\$1,386,210	\$0	\$0	\$1,386,210	0.15%
1000 Manulife Daily Interest	\$1,386,210	n/a	n/a	\$1,386,210	
Target Date Funds	\$374,248,443	\$0	\$0	\$374,248,443	39.92%
2321 ML BR LifePath Idx Retire	\$2,726,528	n/a	n/a	\$2,726,528	
2325 ML BR LifePath Idx 2025	\$14,887,402	n/a	n/a	\$14,887,402	
2326 ML BR LifePath Idx 2030	\$46,304,925	n/a	n/a	\$46,304,925	
2327 ML BR LifePath Idx 2035	\$53,140,234	n/a	n/a	\$53,140,234	
2328 ML BR LifePath Idx 2040	\$47,498,980	n/a	n/a	\$47,498,980	
2329 ML BR LifePath Idx 2045	\$59,241,390	n/a	n/a	\$59,241,390	
2330 ML BR LifePath Idx 2050	\$50,079,013	n/a	n/a	\$50,079,013	
2331 ML BR LifePath Idx 2055	\$60,723,770	n/a	n/a	\$60,723,770	
2332 ML BR LifePath Idx 2060	\$25,034,531	n/a	n/a	\$25,034,531	
2333 ML BR LifePath Idx 2065	\$14,611,670	n/a	n/a	\$14,611,670	
Fixed Income	\$0	\$55,634,522	\$0	\$55,634,522	5.93%
4131 ML Canadian Bond (MIM)	n/a	\$55,634,522	n/a	\$55,634,522	
Balanced	\$0	\$0	\$14,501,468	\$14,501,468	1.55%
5011 ML Balanced	n/a	n/a	\$14,501,468	\$14,501,468	
Canadian Large Cap Eqty	\$0	\$112,433,782	\$0	\$112,433,782	11.99%
7146 ML Fidelity Focused Eq Inst	n/a	\$112,433,782	n/a	\$112,433,782	

Asset class and fund	Plan				
	RPP ⁽¹⁾	IO ⁽²⁾	IO ⁽³⁾	Total (\$)	% Weight
International Equity	\$0	\$63,661,305	\$0	\$63,661,305	6.79%
8312 ML CC&L Q EM Equity	n/a	\$63,661,305	n/a	\$63,661,305	
Global Equity	\$0	\$162,950,198	\$0	\$162,950,198	17.38%
8204 ML WS Global Eq Grow	n/a	\$83,586,092	n/a	\$83,586,092	
8324 ML BR ACWI ex-Can Index	n/a	\$79,364,106	n/a	\$79,364,106	
Specialty	\$0	\$152,654,418	\$0	\$152,654,418	16.28%
8329 ML BR Global Infra Idx	n/a	\$28,696,611	n/a	\$28,696,611	
9058 ML Greystone Mortgage	n/a	\$25,161,970	n/a	\$25,161,970	
9059 ML Fiera Properties CORE	n/a	\$98,795,836	n/a	\$98,795,836	
Total as of December 31, 2025	\$375,634,653	\$547,334,225	\$14,501,468	\$937,470,346	100.00%
Total member count as of December 31, 2025²	8207	n/a	n/a	9804	100.00%
Guaranteed funds	\$1,386,210	\$0	\$0	\$1,386,210	0.15%
Market-based funds	\$374,248,443	\$547,334,225	\$14,501,468	\$936,084,136	99.85%

¹Please note Defined Benefit assets are included; however member counts for Defined Benefits are not.

²The total member count includes members with and without assets.

This report contains information regarding the following policies and plan groups:

Note	Policy number	Plan name	Plan groups
(1)	10002930	Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers ("ACRC") Regional Pension Plan	Division: 01 - PEI Carpenters 1338 Division: 02 - NB Millwrights Division: 03 - NB Carpenters Division: 04 - Cape Breton 1588 Division: 05 - NL Millwrights
(2)	99902918	Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers Regional Pension Plan	Division: 01 - NS Carpenters Division: 02 - NL Carpenters Division: 03 - NS Millwrights
(3)	99800047	Atlantic Canada Regional Council Health and Welfare Trust Fund	Not applicable

List of funds not utilized by members:

Asset class	Funds
Canadian Money Market	3132 ML Cdn Money Market (MIM)
Fixed Income	4202 ML CIBC Cdn Bond Core Plus
Canadian Large Cap Eqty	7241 ML JF Canadian Equity
Global Equity	8457 ML Mawer Global Equity

Disclaimer(s):

This information is provided to you for the purpose of plan administration. Member information, if provided, should be kept confidential and secure and should not be released to any other party without the explicit consent of the plan member. Manulife bears no responsibility or liability for the misuse of information or the release of information on others. While Manulife has made every effort to ensure the accuracy of the information provided, we reserve the right to correct, at any time, any errors and omissions made and to make the necessary adjustment(s). Manulife assumes no responsibility for the use of outdated information. Any dollar value is provided with the latest information available as at the time of request.



January 2026 Renewal

**Atlantic Canada Regional Council (ACRC)
Of Carpenters and Millwrights
Health and Wellness Benefit Trust**



October 14, 2025

Mr. W.J. (Bill) Luedey
President, Luedey Consultants Inc.
Suite 301, 168 Hobsons Lake Drive
Beechville, NS B3S 0G4

RE: Atlantic Canadian Regional Council of Carpenters and Millwrights Health and Wellness Benefit Trust (ACRC) Policy 10616, Basic & Dependent Life and Long-Term Disability Renewal Effective January 01, 2026.

Dear Bill:

We have completed our annual review of the benefits we underwrite for the ACRC Benefit Trust. The relevant documents and supporting reports are included for your review and presentation.

Monthly Renewal Rate & Premium - This chart summarizes the current and required renewal rates and monthly premium for each line of benefit.

Basic Life and Dependent Life Experience Analysis – This benefit is fully insured and is experience rated. The group's experience is 100% credible and an experience analysis is provided. Thirty-one Basic Life claims and fourteen Dependent Life claims were paid in the 12-month period totaling \$805,000. Some of these claims were incurred in a prior period. The 5-yr loss ratio including fees is 91.3%. The final calculated rate action is a 7.5% decrease to the current rates.

Premium Waiver Reserves – On June 30, 2025, there are 21 Active Waiver of Premium claimants with no Pending claimants. The experience continues to be impacted more by the death claims than by the Waiver of Premium reserves that we are required to hold for disabled members.

There have been few waivers set up in recent years, none in the last 2 years, which is lower than expected for a group of this size. Please ensure all disabled members (WCB/CPP/other) are applying for WP when appropriate and that we are notified of any who return to work so their reserve can be released and no longer charged to the experience. Please review the Waiver listing included with the renewal to ensure it is accurate, as of June 30, 2025.

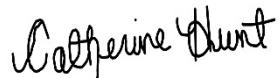
Long Term Disability – There are two small fully insured LTD plans and due to their size, the rate is adjusted for demographic and plan design changes within the covered members of the group. This year the number of covered members had reduced again, and this has impacted the demographic risk profile. The rate action reflects this change in risk as well as the shortfall from the calculated rate last year which was not placed. The required rate action is displayed on the rate sheet. There is one ongoing LTD claim.

Additional Reports Included

- Billed Loss Ratio
- LTD paid claims
- Life paid claims
- Basic Life – Age Volume Distribution

If you have any questions regarding this renewal or require additional reports or documentation, please do not hesitate to contact me.

Warm regards,



Catherine Hunt
Account Executive
(w) 902-496-7568 (m) 782-640-0245
Catherine.hunt@medavie.bluecross.ca



BASIC LIFE INSURANCE - AGE VOLUME DISTRIBUTION

Group name : ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK
 Group number : 10616
 Class : A, A1, B, C, D, E, F, G

Age	Previous Renewal		Current Renewal		Variation	
	Female		Male		Intersex and Undisclosed	
Age	Number	Volume	Number	Volume	Number	Volume
00 - 24	13	\$795,000	18	\$1,240,000	5	\$445,000
25 - 29	17	\$1,075,000	19	\$1,180,000	2	\$105,000
30 - 34	18	\$1,120,000	20	\$1,280,000	2	\$160,000
35 - 39	30	\$1,800,000	38	\$2,280,000	8	\$480,000
40 - 44	22	\$1,335,000	26	\$1,560,000	4	\$225,000
45 - 49	14	\$840,000	19	\$1,260,000	5	\$420,000
50 - 54	20	\$1,215,000	22	\$1,360,000	2	\$145,000
55 - 59	15	\$900,000	13	\$780,000	-2	(\$120,000)
60 - 64	20	\$1,150,000	22	\$1,270,000	2	\$120,000
65 +	12	\$400,000	14	\$420,000	2	\$20,000
Total	181	\$10,630,000	211	\$12,630,000	30	\$2,000,000
Age	Female		Male		Intersex and Undisclosed	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	201	\$12,225,000	238	\$14,800,000	37	\$2,575,000
30 - 34	316	\$19,500,000	345	\$21,495,000	29	\$1,995,000
35 - 39	445	\$27,180,000	416	\$25,660,000	-29	(\$1,520,000)
40 - 44	527	\$32,192,500	522	\$31,975,000	-5	(\$217,500)
45 - 49	511	\$31,205,000	489	\$30,070,000	-22	(\$1,135,000)
50 - 54	434	\$26,435,000	443	\$26,995,000	9	\$560,000
55 - 59	418	\$25,575,000	424	\$25,935,000	6	\$360,000
60 - 64	482	\$28,865,000	423	\$25,370,000	-59	(\$3,495,000)
65 +	536	\$30,825,000	494	\$28,290,000	-42	(\$2,535,000)
Total	4,692	\$257,487,500	4,671	\$254,165,000	-21	(\$3,322,500)
Age	Male		Intersex and Undisclosed		Total	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	0	\$0	0	\$0	0	\$0
30 - 34	0	\$0	0	\$0	0	\$0
35 - 39	0	\$0	0	\$0	0	\$0
40 - 44	0	\$0	0	\$0	0	\$0
45 - 49	0	\$0	0	\$0	0	\$0
50 - 54	0	\$0	0	\$0	0	\$0
55 - 59	0	\$0	0	\$0	0	\$0
60 - 64	0	\$0	0	\$0	0	\$0
65 +	0	\$0	0	\$0	0	\$0
Total	0	\$0	0	\$0	0	\$0
Age	Total		Total		Total	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	214	\$13,020,000	256	\$16,040,000	42	\$3,020,000
30 - 34	333	\$20,575,000	364	\$22,675,000	31	\$2,100,000
35 - 39	463	\$28,300,000	436	\$26,940,000	-27	(\$1,360,000)
40 - 44	557	\$33,992,500	560	\$34,255,000	3	\$262,500
45 - 49	533	\$32,540,000	515	\$31,630,000	-18	(\$910,000)
50 - 54	448	\$27,275,000	462	\$28,255,000	14	\$980,000
55 - 59	438	\$26,790,000	446	\$27,295,000	8	\$505,000
60 - 64	497	\$29,765,000	436	\$26,150,000	-61	(\$3,615,000)
65 +	556	\$31,975,000	516	\$29,560,000	-40	(\$2,415,000)
Total	4,873	\$268,117,500	4,882	\$266,795,000	9	(\$1,322,500)

Maintaining up-to-date salary information is critical in the event of a life claim. Please ensure employee information is up to date on our system.

Life Experience Analysis

Group name **ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK**
 Group number **10616**

Experience analysed for period :	July 1, 2020	to	June 30, 2025				
Period projected :	January 1, 2026	to	December 31, 2026				
	1-Jul-20	1-Jul-21	1-Jul-22	1-Jul-23	1-Jul-24	30-Jun-25	Total
1. Paid premiums	\$1,193,918	\$1,204,935	\$1,188,191	\$1,184,676	\$1,127,591	\$5,899,311	
2. Premiums adjusted to current rates	\$842,961	\$869,371	\$1,013,379	\$1,144,806	\$1,119,750	\$4,990,267	
3. Adjusted experienced premium	\$842,961	\$869,371	\$1,013,379	\$1,144,806	\$1,119,750	\$4,990,267	
4. Paid claims							
Payment period							Total
1-Jul-20	to	30-Jun-21	\$580,000				\$580,000
1-Jul-21	to	30-Jun-22	\$80,000	\$460,000			\$540,000
1-Jul-22	to	30-Jun-23	\$0	\$265,000	\$905,000		\$1,170,000
1-Jul-23	to	30-Jun-24	\$0	\$0	\$210,000	\$880,000	\$1,090,000
1-Jul-24	to	30-Jun-25	\$60,000	\$0	\$0	\$200,000	\$425,000
5. Experienced paid claims	\$720,000	\$725,000	\$1,115,000	\$1,080,000	\$425,000	\$4,065,000	
6. Reserve							
a) IBNR 15%							167,962 \$
b) Waiver of premium reserve	\$31,885	\$0	\$25,788	\$17,893	\$0	\$75,566	
c) Total reserve	\$31,885	\$0	\$25,788	\$17,893	\$167,962	\$243,528	
7. Total incurred claims	\$751,885	\$725,000	\$1,140,788	\$1,097,893	\$592,962	\$4,308,528	
8. Interest of 2.57%							
a) Interest credit on premium	\$102,133	\$80,874	\$66,475	\$44,484	\$14,319	\$308,285	
b) Interest charge on paid claims	\$78,483	\$60,175	\$67,526	\$36,752	\$5,435	\$248,371	
9. Loss ratio before fees	87.9%	82.6%	111.9%	95.4%	52.8%	86.0%	
Target Loss ratio	87.2%	87.2%	87.2%	87.2%	87.2%	87.2%	87.2%
10. Final loss ratio including fees	100.8%	94.8%	128.3%	109.4%	60.5%	98.6%	
Demographic Adjustment	-0.2%	-5.4%	-3.9%	-0.5%	-1.9%		
Cumulative Demographic Adjustment Factor	88.5%	88.8%	93.8%	97.6%	98.1%		
Incidence Factor	100.0%	100.0%	100.0%	100.0%	100.0%		
11. Final loss ratio including demographic and incidence changes	89.2%	84.1%	120.4%	106.8%	59.4%	92.6%	
12. a) Projected loss ratio							92.6%
b) Experience rate							0.270
c) Credibility on experience							100.0%
Weighted average actual rate							0.292
d) Average actual adjusted rate including demographic adjustment and economic factor							0.297
e) Credibility on actual rates including demographic change and economic factor							0.00%
13. a) Fluctuation margin							0.0%
b) Economic adjustment on the non credible portion							3.5%
14. Calculated adjustment							-7.5%
15. Proposed adjustment							-7.5%

GROUP INSURANCE Renewal

PREMIUM WAIVER RESERVES

Group Name ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK
 Group Number 10616

Surname	Name	Certificate number	Division	Sex	Date of birth	Date of disability	Status	Life volume	Waiver reserve	Optional Life Volume	Optional life Waiver Reserve
BOWDRIDGE	DARREN J	U42195108	000	Male	1964-11-28	2016-11-18	A	\$60,000	\$13,952	\$0	\$0
CHIDLEY	ROBIN	U38119743	000	Male	1961-10-26	2016-07-19	A	\$60,000	\$4,376	\$0	\$0
CHRISTIANSEN	LAURENCE	U62846244	000	Male	1965-03-13	2018-04-11	A	\$60,000	\$14,066	\$0	\$0
DEMONE	JAMES D	U42384065	000	Male	1961-12-11	2016-06-17	A	\$60,000	\$4,890	\$0	\$0
HANLON	JOEL	U22502745	000	Male	1969-11-23	2016-06-11	A	\$60,000	\$24,254	\$0	\$0
HATT	STEVEN KEV	U43104350	000	Male	1968-09-09	2015-02-11	A	\$60,000	\$22,643	\$0	\$0
HENRY	GARY	U72679319	000	Male	1963-12-10	2019-06-02	A	\$60,000	\$11,629	\$0	\$0
JOHNSON	GERRY	U31648255	000	Male	1961-08-13	2014-11-11	A	\$60,000	\$4,262	\$0	\$0
KENNEDY	TIMOTHY	U53396391	000	Male	1960-11-07	2017-08-29	A	\$60,000	\$1,315	\$0	\$0
LESLIE	ARTHUR	U72644583	000	Male	1964-01-05	2016-10-21	A	\$60,000	\$11,443	\$0	\$0
MACKAY	MATT	U47244846	000	Male	1972-01-04	2022-08-04	A	\$60,000	\$25,788	\$0	\$0
MARTELL	COLTON	U70542037	000	Male	1994-11-16	2023-08-02	A	\$60,000	\$17,893	\$0	\$0
MELANSON	PAUL	U88802353	000	Male	1966-11-03	2017-11-07	A	\$60,000	\$18,701	\$0	\$0
PARIS	AARON	U21380243	000	Male	1981-09-24	2016-08-27	A	\$60,000	\$32,457	\$0	\$0
POIRIER	MICHAEL	U84732799	000	Male	1973-11-08	2019-03-28	A	\$60,000	\$28,403	\$0	\$0
ROBINSON	CHRIS	U62629788	000	Male	1963-09-10	2019-11-02	A	\$60,000	\$10,697	\$0	\$0
RYAN	WAYNE E	U42619175	000	Male	1963-07-11	2019-04-02	A	\$60,000	\$10,329	\$0	\$0
SMITH	GARFIELD	U76293245	000	Male	1968-09-14	2020-12-02	A	\$60,000	\$21,090	\$0	\$0
STUCKLESS	RICKY D	U32627128	000	Male	1963-08-27	2016-09-06	A	\$60,000	\$10,542	\$0	\$0
VIVIAN	NICKY	U66966181	000	Male	1971-02-22	2017-04-29	A	\$60,000	\$26,004	\$0	\$0
Lizotte	Luc	068864864	008	Male	1963-10-29	2021-01-16	A	\$60,000	\$10,795	\$0	\$0
								Total	\$1,260,000	\$325,530	

GROUP INSURANCE Renewal

LONG TERM DISABILITY INSURANCE - AGE VOLUME DISTRIBUTION

Group name : ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK

Group number : 10616

Class : All

Age	Previous Renewal		Current Renewal		Variation	
	Female		Male		Intersex and Undisclosed	
Age	Number	Volume	Number	Volume	Number	Volume
00 - 24	0	\$0	0	\$0	0	\$0
25 - 29	1	\$2,925	1	\$2,925	0	\$0
30 - 34	0	\$0	0	\$0	0	\$0
35 - 39	2	\$6,600	2	\$6,661	0	\$61
40 - 44	4	\$10,262	2	\$5,858	-2	(\$4,404)
45 - 49	6	\$19,110	4	\$11,739	-2	(\$7,371)
50 - 54	4	\$14,089	1	\$2,925	-3	(\$11,164)
55 - 59	6	\$18,559	2	\$5,032	-4	(\$13,527)
60 - 64	5	\$21,983	3	\$16,536	-2	(\$5,447)
65 +	0	\$0	0	\$0	0	\$0
Total	28	\$93,528	15	\$51,676	-13	(\$41,852)
Age	Female		Male		Intersex and Undisclosed	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	0	\$0	0	\$0	0	\$0
30 - 34	1	\$4,655	0	\$0	-1	(\$4,655)
35 - 39	7	\$5,750	0	\$0	-1	(\$5,750)
40 - 44	4	\$29,440	4	\$18,608	-3	(\$10,832)
45 - 49	5	\$18,546	0	\$0	-4	(\$18,546)
50 - 54	4	\$16,841	3	\$10,445	-2	(\$6,396)
55 - 59	9	\$14,412	2	\$7,299	-2	(\$7,113)
60 - 64	4	\$33,624	4	\$16,080	-5	(\$17,544)
65 +	0	\$17,010	3	\$12,674	-1	(\$4,336)
Total	35	\$140,278	16	\$65,106	-19	(\$75,172)
Age	Male		Intersex and Undisclosed		Total	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	0	\$0	0	\$0	0	\$0
30 - 34	0	\$0	0	\$0	0	\$0
35 - 39	0	\$0	0	\$0	0	\$0
40 - 44	0	\$0	0	\$0	0	\$0
45 - 49	0	\$0	0	\$0	0	\$0
50 - 54	0	\$0	0	\$0	0	\$0
55 - 59	0	\$0	0	\$0	0	\$0
60 - 64	0	\$0	0	\$0	0	\$0
65 +	0	\$0	0	\$0	0	\$0
Total	0	\$0	0	\$0	0	\$0
Age	Intersex and Undisclosed		Total		Total	
00 - 24	Number	Volume	Number	Volume	Number	Volume
25 - 29	2	\$0	1	\$0	0	\$0
30 - 34	1	\$5,750	0	\$0	-1	(\$5,750)
35 - 39	9	\$28,808	6	\$25,269	-3	(\$10,770)
40 - 44	8	\$36,039	2	\$5,858	-6	(\$22,950)
45 - 49	11	\$35,951	7	\$22,184	-4	(\$13,767)
50 - 54	8	\$28,501	3	\$10,224	-5	(\$18,277)
55 - 59	15	\$52,183	6	\$21,112	-9	(\$31,071)
60 - 64	9	\$38,993	6	\$29,210	-3	(\$9,783)
65 +	0	\$0	0	\$0	0	\$0
Total	63	\$233,806	31	\$116,782	-32	(\$117,024)

Maintaining up-to-date salary information is critical in the event of a life claim. Please ensure employee information is up to date on our system.

Life & Disability Experience

Group name : ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK
 Group number : 10616

Experience period:	Benefit	Premium	Paid Claims	Ratio
2023-07 to 2024-06	Basic Life	\$1,034,507	\$1,090,000	105.4%
	Dependent Life	\$150,169	\$60,000	40.0%
	Long Term Disability	\$74,385	\$36,473	49.0%

Experience period:	Benefit	Premium	Paid Claims	Ratio
2024-07 to 2025-06	Basic Life	\$978,398	\$665,000	68.0%
	Dependent Life	\$149,193	\$140,000	93.8%
	Long Term Disability	\$62,519	\$37,545	60.1%

GROUP INSURANCE Renewal

MONTHLY RENEWAL RATE & PREMIUM

Group name : ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK
Group number : 10616
Renewal date : 2026-01-01

Our rates are guaranteed for 12 months.

Benefit	Volume	Current		Renewal		Change
		Rate	Premium	Rate	Premium	
Basic Life A, A1, B, C, D, E, F, G	\$266,795,000	\$0.292	\$77,904.14	\$0.270	\$72,034.65	-7.5%
Dependent Life A, B, C, F, G	4,217	\$2.61	\$11,006.37	\$2.41	\$10,177.12	-7.5%
Long Term Disability Class A-Plan 5, Class F	\$116,782	\$2.813	\$3,285.08	\$3.064	\$3,578.20	8.9%
Total		\$92,195.59		\$85,789.97		-6.9%
Overall adjustment						

We reserve the right to evaluate the rates if any lines of benefit, division or class terminates within 90 days of the rate effective date.



Billed Premium and Paid Claims Loss Ratio

ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK EL

Policy: 10616

Reporting Period: 01 Jul 2024 to 30 Jun 2025

Month	Premium	Claims	L/R
BASIC LIFE			
JUL 2024	81,259	0	0.0%
AUG 2024	84,341	30,000	35.6%
SEP 2024	80,768	80,000	99.0%
OCT 2024	77,875	20,000	25.7%
NOV 2024	84,604	60,000	70.9%
DEC 2024	81,974	65,000	79.3%
JAN 2025	87,232	80,000	91.7%
FEB 2025	83,491	75,000	89.8%
MAR 2025	85,235	90,000	105.6%
APR 2025	76,088	7,500	9.9%
MAY 2025	77,549	87,500	112.8%
JUN 2025	77,983	70,000	89.8%
Total	978,398	665,000	68.0%



Billed Premium and Paid Claims Loss Ratio

ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK EL

Policy: 10616

Reporting Period: 01 Jul 2024 to 30 Jun 2025

Month	Premium	Claims	L/R
DEPENDENT LIFE			
JUL 2024	11,788	20,000	169.7%
AUG 2024	14,265	0	0.0%
SEP 2024	13,919	0	0.0%
OCT 2024	12,788	30,000	234.6%
NOV 2024	15,113	10,000	66.2%
DEC 2024	12,175	20,000	164.3%
JAN 2025	12,454	40,000	321.2%
FEB 2025	11,971	0	0.0%
MAR 2025	11,677	10,000	85.6%
APR 2025	10,864	0	0.0%
MAY 2025	11,071	10,000	90.3%
JUN 2025	11,106	0	0.0%
Total	149,193	140,000	93.8%



Billed Premium and Paid Claims Loss Ratio

ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK EL

Policy: 10616

Reporting Period: 01 Jul 2024 to 30 Jun 2025

Month	Premium	Claims	L/R
LONG TERM DISABILITY			
JUL 2024	5,820	3,087	53.0%
AUG 2024	5,391	3,087	57.3%
SEP 2024	6,060	3,087	50.9%
OCT 2024	5,662	3,087	54.5%
NOV 2024	6,037	3,087	51.1%
DEC 2024	6,072	3,087	50.8%
JAN 2025	6,072	3,171	52.2%
FEB 2025	6,072	3,171	52.2%
MAR 2025	6,072	3,171	52.2%
APR 2025	2,926	3,171	108.4%
MAY 2025	3,233	3,171	98.1%
JUN 2025	3,102	3,171	102.2%
Total	62,519	37,545	60.1%

ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK EL

Policy: 10616

Reporting Period: 01 Jul 2024 to 30 Jun 2025

Claim Number	Insured Number	Division	Insured Gender	Province	Insured Date of Birth	Date of Loss	Coverage Effective Date	Date Mailed	Claim Type	Amount Paid
GLC-69769-01	BARRETT, BRENDA M	0	Female	New Brunswick	30 NOV 1963	25 AUG 2024		31 OCT 2024	DEPENDENT LIFE	10,000.00
GLC-62450-01	CAMPBELL, WANDA	0	Female	New Brunswick	13 SEP 1958	03 JUN 2024		05 JUL 2024	DEPENDENT LIFE	10,000.00
GLC-75817-01	FIOLA, TRACY	0	Female	New Brunswick	09 SEP 1971	03 DEC 2024		13 JAN 2025	DEPENDENT LIFE	10,000.00
GLC-68695-01	GRAHAM, SHAWNA	0	Female	New Brunswick	04 JUL 1973	03 AUG 2024		11 OCT 2024	DEPENDENT LIFE	10,000.00
GLC-81286-01	HENLEY, EDISON	0	Male	New Brunswick	09 MAY 1964	01 FEB 2025		14 MAR 2025	DEPENDENT LIFE	10,000.00
GLC-74580-01	HENRY, BROOKLYN	0	Female	New Brunswick	21 JUN 2007	17 OCT 2024		01 JAN 2025	DEPENDENT LIFE	10,000.00
GLC-71848-01	HERRITT, LINCOLN	5	Male	New Brunswick	20 DEC 2007	31 AUG 2024		21 NOV 2024	DEPENDENT LIFE	10,000.00
GLC-74255-01	HOLLOWAY, TRACY	0	Female	New Brunswick	08 APR 1972	08 NOV 2024		03 JAN 2025	DEPENDENT LIFE	10,000.00
GLC-63830-01	MYRA, SUSAN	0	Female	New Brunswick	08 MAY 1954	13 JUL 2024		03 OCT 2024	DEPENDENT LIFE	10,000.00
GLC-87470-01	PARDY, SHARON	0	Female	New Brunswick	19 NOV 1966	15 AUG 2024		30 MAY 2025	DEPENDENT LIFE	10,000.00
GLC-73718-01	STACEY, DONNA	9	Female	New Brunswick	27 SEP 1968	14 OCT 2024		17 DEC 2024	DEPENDENT LIFE	10,000.00
GLC-76498-01	SYNYARD, APRIL	0	Female	New Brunswick	19 OCT 1988	02 NOV 2024		15 JAN 2025	DEPENDENT LIFE	10,000.00
GLC-73143-01	TUCKER, ROSALIND	0	Female	New Brunswick	09 SEP 1962	22 JUN 2024		05 DEC 2024	DEPENDENT LIFE	10,000.00
GLC-63506-01	WHITE, JUDITH	0	Female	New Brunswick	15 JAN 1962	04 JUN 2024		23 JUL 2024	DEPENDENT LIFE	10,000.00
GLC-84574-01	BARRETT, CALVIN D	1	Male	New Brunswick	21 NOV 1952	09 MAR 2025		29 APR 2025	LIFE	5,000.00
GLC-84574-01	BARRETT, CALVIN D	1	Male	New Brunswick	21 NOV 1952	09 MAR 2025		23 APR 2025	LIFE	2,500.00
GLC-84574-01	BARRETT, CALVIN D	1	Male	New Brunswick	21 NOV 1952	09 MAR 2025		15 MAY 2025	LIFE	2,500.00
GLC-73089-01	BARRETT, PAUL	1	Male	New Brunswick	11 FEB 1971	28 SEP 2024		28 NOV 2024	LIFE	60,000.00
GLC-81612-01	BEZEAU, CYRILLE	1	Male	New Brunswick	20 FEB 1946	25 JAN 2025		25 MAR 2025	LIFE	10,000.00
GLC-72688-01	BOURGEOIS, GASTON G	1	Male	New Brunswick	10 SEP 1951	07 SEP 2024		20 JAN 2025	LIFE	10,000.00
GLC-86126-01	CAMPBELL, ROBERT	1	Male	New Brunswick	25 DEC 1950	05 FEB 2025		16 MAY 2025	LIFE	10,000.00
GLC-78602-01	CAPSON, LARRY	6	Male	New Brunswick	09 FEB 1953	07 JAN 2025		05 FEB 2025	LIFE	10,000.00
GLC-84728-01	CHRISTIANSEN, LAURENCE	0	Male	New Brunswick	13 MAR 1965	15 MAR 2025	01 JAN 2013	09 MAY 2025	LIFE	60,000.00
GLC-62668-01	CLARKE, PAUL A	0	Male	New Brunswick	06 FEB 1962	12 APR 2024		25 SEP 2024	LIFE	60,000.00
GLC-64866-01	CREWE, TONY R	1	Male	New Brunswick	15 DEC 1955	31 JUL 2023		21 AUG 2024	LIFE	10,000.00
GLC-64798-01	CURTIS, EUGENE F	1	Male	New Brunswick	09 MAR 1944	26 DEC 2023		16 AUG 2024	LIFE	10,000.00
GLC-75210-01	FOOTE, EUGENE	0	Male	New Brunswick	21 FEB 1958	26 JUN 2021		08 JAN 2025	LIFE	60,000.00
GLC-81457-01	GRANT, LEWIS	1	Male	New Brunswick	05 FEB 1946	03 FEB 2025		24 MAR 2025	LIFE	10,000.00
GLC-84659-01	GREEN, SHIRLEY	7	Female	New Brunswick	08 MAY 1963	28 JAN 2025		06 MAY 2025	LIFE	5,000.00
GLC-81467-01	GUNN, JOHN W	1	Male	New Brunswick	14 MAY 1958	19 DEC 2024		20 MAR 2025	LIFE	10,000.00
GLC-67160-01	HICKEY, BARRY	1	Male	New Brunswick	02 JAN 1950	17 JUL 2024		29 OCT 2024	LIFE	10,000.00
GLC-88149-01	LITTLE, RALPH	1	Male	New Brunswick	14 MAR 1932	29 NOV 2023		19 JUN 2025	LIFE	10,000.00
GLC-76772-01	LOSIER, DONALD	1	Male	New Brunswick	16 MAR 1943	01 SEP 2024		22 JAN 2025	LIFE	10,000.00
GLC-76772-01	LOSIER, DONALD	1	Male	New Brunswick	16 MAR 1943	01 SEP 2024		19 MAR 2025	LIFE	0.00
GLC-81187-01	MACGILLIVRAY, HUGH	0	Male	New Brunswick	22 SEP 1960	07 FEB 2025		18 MAR 2025	LIFE	60,000.00
GLC-80176-01	MACLEOD, ERIN	0	Female	New Brunswick	05 JUL 1984	09 MAY 2024		26 FEB 2025	LIFE	60,000.00
GLC-73511-01	MACNEIL, ALAN A	0	Male	New Brunswick	26 DEC 1960	11 OCT 2024		16 DEC 2024	LIFE	60,000.00
GLC-85741-01	MARCHE, LIAM	0	Male	New Brunswick	05 SEP 1997	02 MAR 2025		16 JUN 2025	LIFE	60,000.00
GLC-73318-01	MCEVOY, AUSTIN A	1	Male	New Brunswick	20 SEP 1950	09 JUN 2024		04 FEB 2025	LIFE	5,000.00
GLC-73318-01	MCEVOY, AUSTIN A	1	Male	New Brunswick	20 SEP 1950	09 JUN 2024		23 DEC 2024	LIFE	5,000.00
GLC-65775-01	MCLELLAN, ROBERT	0	Male	New Brunswick	13 JUN 1961	23 JUL 2024		30 AUG 2024	LIFE	10,000.00
GLC-66469-01	MULLINS, DANIEL	1	Male	New Brunswick	23 FEB 1954	25 JUL 2024		11 SEP 2024	LIFE	10,000.00
GLC-69207-01	PAISLEY, GEORGE	1	Male	New Brunswick	17 DEC 1942	14 AUG 2024		16 OCT 2024	LIFE	10,000.00
GLC-65776-01	ROBICHAUD, RONALD	0	Male	New Brunswick	30 NOV 1953	02 JUL 2024		05 SEP 2024	LIFE	10,000.00
GLC-87149-01	SUMMERMELL, WILLIAM	1	Male	New Brunswick	30 SEP 1944	20 JUN 2024		28 MAY 2025	LIFE	10,000.00

Dependent Life Total: 140,000.00

Life Total: 665,000.00

Grand Total: 805,000.00

Long Term Disability Paid Claim Details

ATL CANADA REG COUNCIL OF CARP MILL ALLIED WORK EL

Policy: 10616

Reporting Period: 01 Jul 2024 to 30 Jun 2025

Name	Certificate Number	Division	Date of Birth	Last Date Worked	CPP/QPP Approved	Total Paid
LIZOTTE, LUC	068864864	8	29 OCT 1963	15 JAN 2021	Y	37,545.30
TOTAL_PAID:						37,545.30

Mailing Address:
 265 Exmouth Street
 Sarnia, ON, Canada, N7T 5M7

2265 Upper Middle Road East, Suite 700
 Oakville, ON, Canada L6H 0G5
 T: (905) 847-5500
 F: (905) 847-6613
www.hubinternational.com

December 4, 2025

Ron Smitko
 Manion Wilkins & Associates
 500-21 Four Seasons Place
 Etobicoke, ON M9B 0A5

RE: Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers Employee Life and Health - Trust Fund Protection Plan
 Insurer: Liberty International/Totten Insurance Group Inc
 Policy #: TLTOAARYZA013
 Policy Period: January 1, 2026 to January 1, 2027

Dear Ron:

We are pleased to provide our renewal offer on behalf of our Insurance Partners Liberty International Underwriters/Totten Insurance Group for the Atlantic Canada Regional Council of Carpenters, Millwrights and Allied Workers Employee Life and Health. I have summarized below the terms of the offer for your review:

SUMMARY OF COVERAGES

Fiduciary Insurance			
Insuring Agreements	Limit	Deductible	
Fiduciary Insurance	\$5,000,000	\$5,000	
Annual Premium \$11,834.00			

Commercial General Liability			
Insuring Agreements	Limit	Deductible	
Bodily Injury and Property Damage	\$2,000,000 Each occurrence	\$1,000	
Products – Completed Operations Hazard	\$2,000,000 Aggregate	\$1,000	
Personal Injury Liability	\$2,000,000 Each Claim	\$1,000	
Medical Payments	\$25,000 Each occurrence	\$1,000	
Tenants Legal Liability	\$500,000 Each occurrence	\$1,000	
Advertising Injury Liability	\$2,000,000 Each Claim	\$1,000	
	\$2,000,000 Aggregate	\$1,000	
Employee Benefits Liability	\$1,000,000 Each Claim	\$1,000	
	\$1,000,000 Aggregate	\$1,000	
Non-Owned Automobiles	\$2,000,000	\$1,000	
Annual Premium \$700.00			

Mailing Address:
 265 Exmouth Street
 Sarnia, ON, Canada, N7T 5M7

2265 Upper Middle Road East, Suite 700
 Oakville, ON, Canada L6H 0G5
 T: (905) 847-5500
 F: (905) 847-6613
www.hubinternational.com

Commercial Crime Policy		
Insuring Agreements	Limit	Deductible
Employee Theft	\$500,000	\$0
Employee Theft of Client Property	\$500,000	\$0
Employee Benefit Plan Coverage	\$500,000	\$0
Forgery or Alteration	\$500,000	\$0
Inside the Premises	\$500,000	\$0
Outside the Premises	\$500,000	\$0
Computer Fraud	\$500,000	\$0
Data Restoration Coverage	\$100,000	\$0
Money Order and Counterfeit Paper Currency	\$500,000	\$0
Claim Expense	\$10,000	\$0
		Premium \$4,200.00

The premium for the above insurance package is \$16,734.00

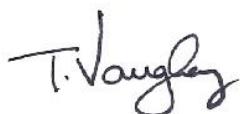
To renew the above account, please:

1. Please send an email confirming your acceptance and authorization to proceed with the above renewal policies

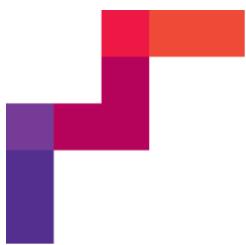
To understand how HUB gets paid please go to www.hubinternational.com/en-ca/about-us/how-we-get-paid/

Please access our Privacy Policy at www.hubinternational.com/en-ca/privacy-policy/

Sincerely,



Terry Vaughay
 Account Manager
 (905) 633-1966
terry.vaughay@hubinternational.com



FEDERAL GOVERNMENT CHANGES EI MAXIMUM AND CPP

EI MAXIMUM

The Federal Government recently announced an increase to maximum insurable earnings under the Employment Insurance (EI) program and a corresponding increase to the maximum weekly EI benefit.

Effective January 1, 2026, maximum insurable earnings increase to \$68,900 per year from \$65,700. The maximum Weekly Insurable Earnings has therefore increased to \$1,325 from \$1,263.

Accordingly, the new maximum EI benefit amount (55% of weekly earnings) increases to \$729 per week from \$695.

The maximum benefit for Short Term Disability (STD) plans with a maximum tied to the EI maximum, rather than set at a specific amount, will increase automatically effective January 1, 2026. Only claims with an effective date of January 1, 2026, or later will be paid at the new amount.

If the maximum benefit for your STD plan is set to a specific dollar amount you may wish to consider amending the plan so that the maximum is tied to the EI maximum. Doing so will avoid the need for future amendments as the STD plan maximum will change automatically.

CANADA PENSION PLAN

Effective January 1, 2026, the maximum insurable earnings for the Canada Pension Plan (CPP) has also increased, to \$74,600 from \$71,300.

Accordingly, the new maximum CPP contribution rate (5.95% of weekly earnings with a basic exemption of \$3,500) increased to \$4,230.45 from \$4,034.10 for both employee and employer. The maximum self-employed CPP contribution rate (11.9% with a basic exemption of \$3,500) increased to \$8,460.90 from \$8,068.20.

Effective January 1, 2026, pensionable earnings between \$74,600 and \$85,000 are subject to additional CPP contributions (CPP2 contributions).

Accordingly, the new maximum CPP2 contribution rate (4% of weekly earnings when earning between \$74,600 and \$85,000) increased to \$416 from \$396 for both employee and employer. The maximum self-employed CPP2 contribution rate (8% of weekly earnings when earning between \$74,600 and \$85,000) increased to \$832 from \$792.

Contributors who earn more than \$85,000 in 2026 are not permitted to make additional contributions to CPP.

Should you have any questions, we will be pleased to discuss this with you in further detail.



Telephone: 416-234-3511
Toll Free: 1-866-532-8999



askus@mymanion.com



Manion Wilkins & Associates
500-21-Four Seasons Place
Etobicoke, ON M9B 0A6