



P.O. Box 1749  
Halifax, Nova Scotia  
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**Audit & Finance Committee  
March 21, 2012**

**TO:** Councillor Russell Walker, Chair, and Members of Audit & Finance Standing Committee

A handwritten signature in dark ink, appearing to read "Greg Keefe", written over a horizontal line.

**SUBMITTED BY:** \_\_\_\_\_  
Greg Keefe, Acting Director of Finance, CFO

**DATE:** February 22, 2012

**SUBJECT:** Write-off of Uncollectible Accounts

**ORIGIN**

Staff and HRM Charter requirement.

**RECOMMENDATION**

It is recommended that

1. The business occupancy tax accounts in the amount of \$192,525.37 comprised of \$150,981.57 principal and \$41,543.80 interest as detailed in Schedule 2 be formally written out of the books of account.
2. The general revenue accounts in the amount of \$38,672.58 comprised of \$34,991.83 principal and \$3,680.75 interest as detailed in Schedule 3 be formally written out of the books of account.
3. The real property tax accounts in the amount of \$16,707.08 comprised of \$11,518.56 principal and \$5,188.52 interest as detailed in Schedule 4 be formally written out of the books of account.

## **BACKGROUND**

The HRM Charter requires that all accounts considered uncollectible and which are to be permanently removed from the accounts of the HRM be approved by Council.

Section 42 of the Halifax Regional Municipality (HRM) Charter requires that;

The Treasurer shall promptly advise Council of

- (a) all moneys due to the Municipality that the Treasurer considers cannot reasonably be collected after pursuing all reasonable avenues of collection; and
- (b) the reasons for the belief that such moneys cannot be collected, and the Council may write off the amounts determined to be uncollectible.

The last write-off report to Council was on October 25, 2011.

## **DISCUSSION**

Each year the provision for losses on accounts is budgeted in the operating fund as mandated by the HRM Charter. The HRM Charter section 93(1) – (2b) requires that:

93 (1) The Council shall make estimates of the sums that are required by the Municipality for the fiscal year.

(2) The estimates shall include the probable revenue from all sources other than taxes for the fiscal year and make due allowance for

(a) the abatement and losses that might occur in the collection of the taxes; and

(b) taxes for the current fiscal year that might not be collected.

This provision is accumulated each year in the valuation allowance account in order to offset on the balance sheet the value of the receivables recorded in the books of account. In this way, and in accordance with legislation and with generally accepted accounting practices, there is recognition that not all accounts billed will be collectible.

Staff are optimistic that this write-off report should be the last report where material amounts for Business Occupancy tax accounts will be proposed for write-off. Only the 75% group now remains (approx. 250 accounts), which consist of financial institution accounts, which are not a traditional collection risk. Fiscal 2012-13 will also be the last year for business occupancy tax billings. Our current recommended write offs are for companies that are defunct, bankrupt or the owners cannot be located. Since the phase-out of business occupancy tax in 2006, HRM has billed \$114.8M in revenues and has written-off \$2.2M, for an uncollectible rate of 1.92%.

The amounts of lienable charges (\$16,707.08) being recommended for write-off are for amounts

related to residential mobile home accounts and 6 duplicate assessment accounts that have been struck from the 2011 and 2012 assessment rolls. General Revenue charges being recommended for removal (\$38,672.58) are for miscellaneous charges related to bankruptcies, defunct companies or inaccessible entities/persons that have been deemed uncollectible.

Total write-offs for fiscal 2011-12 represent 0.08% of budgeted revenue.

Schedules 5, 6 and 7 illustrate trends with respect to current and past write-off reports.

### **BUDGET IMPLICATIONS**

Each year an allowance for bad debt, the valuation allowance, is calculated based on estimates of amounts outstanding that may be uncollectible in future years. Accounts proposed for write-off in this report have been 100% provided for in the annual valuation allowance expense.

<b><u>Account Type</u></b>	<b><u>Write-off Amount</u></b>	<b><u>Allowance Account</u></b>	<b><u>Bal Feb 22, 2012</u></b>
General Revenue	\$38,672.58	2525 – Allowance Other	-\$23,168,126
Real Property	\$16,707.08	2521 – Allowance Tax	-\$2,029,558
Business Occupancy	\$192,525.37	2521 – Allowance Tax	-\$2,029,558

### **FINANCIAL MANAGEMENT POLICIES / BUSINESS PLAN**

This report complies with the Municipality's Multi-Year Financial Strategy, the approved Operating, Project and Reserve budgets, policies and procedures regarding withdrawals from the utilization of Project and Operating reserves, as well as any relevant legislation.

### **COMMUNITY ENGAGEMENT**

N/A

### **ALTERNATIVES**

Staff is not proposing any alternatives

### **ATTACHMENTS**

Schedule 1 - Summary of write-offs

Schedules 2, 3, 4 - Write-off details

Schedules 5, 6, & 7 - Write-off statistics

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A copy of this report can be obtained online at <http://www.halifax.ca/commcoun/cc.html> then choose the appropriate Community Council and meeting date, or by contacting the Office of the Municipal Clerk at 490-4210, or Fax 490-4208.

Report Prepared by :        Jerry Blackwood, CGA, Manager of Revenue, 490-6470

Financial Approval by:        \_\_\_\_\_  
Greg Keefe, Acting Director of Finance/CFO, 490-6308

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**SCHEDULE 1: WRITE OFF SUMMARY 2012**

CUSTOMER TYPE	TOTAL AMOUNT	PRINCIPAL	INTEREST	DETAIL
Business Occupancy Tax	\$ 192,525.37	\$ 150,981.57	\$ 41,543.80	See Business Occupancy Schedule 2
General Revenue	\$ 38,672.58	\$ 34,991.83	\$ 3,680.75	See General Revenue Schedule 3
Real Property Taxes	\$ 16,707.08	\$ 11,518.56	\$ 5,188.52	See Real Property Schedule 4
TOTALS:	\$ 247,905.03	\$ 197,491.96	\$ 50,413.07	

**SCHEDULE 2: BUSINESS OCCUPANCY ACCOUNTS**

ACCT	ACCT NAME	TOTAL DUE	PRINCIPAL	INTEREST	BILL YEAR	WRITE OFF REASON
07791720	KP Lease Management Service	\$ 16,479.51	\$ 12,738.95	\$ 3,740.56	2007-2009	Closed - Warrant - No Assets
10117501	Key Largo Tropical	\$ 14,842.28	\$ 11,214.45	\$ 3,627.83	2008-2009	Bankruptcy
05511933	Mactara	\$ 11,020.46	\$ 10,437.16	\$ 583.30	2011	Bankrupt
10201888	Allstate	\$ 10,218.67	\$ 9,191.27	\$ 1,027.40	2011	BO Closed - Franchise - Warrant - No Assets
10251753	Cornell Trading Ltd.	\$ 8,979.97	\$ 7,615.87	\$ 1,364.10	2008-2010	Bankrupt
10233089	Teachers Pet	\$ 8,814.39	\$ 7,304.51	\$ 1,509.88	2007-2009	Closed - Warrant - No Assets
07797966	Infasco	\$ 7,368.72	\$ 5,863.61	\$ 1,505.11	2007-2009	Bankrupt
10253144	Coconut Grove	\$ 7,048.54	\$ 6,416.61	\$ 631.93	2007-20113	Closed - Warrant - No Assets
09795197	GEMS Brand Names for Less	\$ 5,859.33	\$ 3,942.10	\$ 1,917.23	2006-2007	Closed Collection Agency - No Assets
08804575	Bedford Insurance Ltd.	\$ 4,715.49	\$ 3,594.47	\$ 1,121.02	2006-2010	Closed - Warrant - No Assets
08778914	Hanna Homes Const.	\$ 4,410.70	\$ 3,261.75	\$ 1,148.95	2006-2010	Closed - Collection Agency - No Assets
09793615	Caledonia Buy & Sell	\$ 4,051.75	\$ 2,859.56	\$ 1,192.19	2005-2010	Bankruptcy
08804575	Bedford Insurance Serv.	\$ 3,915.21	\$ 2,908.64	\$ 1,006.57	2006-2009	Closed -Collection Agency - No Assets
09653082	Inter City	\$ 3,751.43	\$ 2,887.92	\$ 863.51	2006-2008	BO CLOSED - Collection Agency-No Assets Avail.
09830553	Sunny Spot Tanning	\$ 3,090.80	\$ 2,490.93	\$ 599.87	2006-2010	Closed - Collection Agency - No Assets
09572937	Great Canadian Dollar	\$ 2,947.21	\$ 2,136.10	\$ 811.11	2006	BO CLOSED - Franchise/No Assets
08683972	Est Jewellery & Pawn	\$ 2,855.42	\$ 2,173.31	\$ 682.11	2006-2008	BO CLOSED - Collection Agency-No Assets Avail.
09646817	Boardwalk Property Serv.	\$ 2,817.45	\$ 2,063.72	\$ 753.73	2004-2008	BO CLOSED - Collection Agency-No Assets Avail.
10158133	AWEDA	\$ 2,793.39	\$ 2,177.29	\$ 616.10	2008-2009	Closed - Warrant - No Assets
10106613	Men At Large	\$ 2,557.63	\$ 2,433.16	\$ 124.47	2008-2009	Closed - Warrant - No Assets
09830529	Maximum Potential Sports	\$ 2,540.78	\$ 1,760.68	\$ 780.10	2006-2009	Closed - Collection Agency - No Assets
10071364	Muscle Tech-Dartmouth	\$ 2,519.67	\$ 1,801.33	\$ 718.34	2006-2008	Closed - Warrant - Collection Agency - No Assets
08799776	The Enrichment Group	\$ 2,316.31	\$ 1,222.96	\$ 1,093.35	2004-2006	Closed - Collection Agency - No Assets
09792910	Community Recycling	\$ 2,309.91	\$ 1,413.21	\$ 896.70	2003-2005	Closed / Collection Agency-No Assets
09830111	SR Leslie Custom Woodworking	\$ 2,186.45	\$ 1,505.80	\$ 680.65	2006-2009	Closed / Collection Agency-No Assets
10139341	Garry's Transmission	\$ 2,116.54	\$ 1,632.79	\$ 483.75	2009	Bankruptcy
09829830	Diva Just Ping	\$ 2,111.35	\$ 2,068.85	\$ 42.50	2008-2009	Closed / Collection Agency-No Assets
09830502	Best Cut Barber Shop	\$ 1,941.29	\$ 1,296.07	\$ 645.22	2004-2010	Closed - Warrant - No Assets
10170192	Spectrol Group	\$ 1,916.17	\$ 1,511.00	\$ 405.17	2009	Collection Agency-BO Acct-No Assets
08762953	TIARA Beauty Salon	\$ 1,901.38	\$ 1,043.69	\$ 857.69	2006-2007	Closed - Collection Agency - No Assets
10219663	Adventus Incorp.	\$ 1,853.42	\$ 1,505.62	\$ 347.80	2008-2009	Closed - Collection Agency - No Assets
09827889	Five Animal Kung Fu	\$ 1,684.88	\$ 1,165.69	\$ 519.19	2004-2009	Closed - Warrant - Collection Agency - No Assets
09830073	Signature Speciality Automotive	\$ 1,635.26	\$ 1,114.57	\$ 520.69	2006	Closed - Warrant - No Assets
07795769	Travelstop Gift Shoppes	\$ 1,467.76	\$ 822.82	\$ 644.94	2006-2007	Closed - Collection Agency - No Assets
10073626	JPJ Computers System	\$ 1,456.02	\$ 1,053.06	\$ 402.96	2008	Closed - Collection Agency - No Assets
10205931	Sun Microsystems	\$ 1,268.92	\$ 991.76	\$ 277.16	2008-2009	Closed - Warrant - No Assets
09826319	LA Weight Loss	\$ 1,241.20	\$ 1,023.33	\$ 217.87	2009	Closed - Collection Agency - No Assets
05923506	Chris Brother Meat	\$ 1,209.60	\$ 953.93	\$ 255.67	2008-2009	Bankrupt - Franchise
10170125	Sackville Piercing Clinic	\$ 1,066.11	\$ 832.39	\$ 233.72	2008-2009	Closed - Collection Agency - No Assets
05923506	Chris Brother Meat	\$ 1,051.97	\$ 953.93	\$ 98.04	2008-2009	Bankrupt-Franchise
10034221	Henry Street Blue Ribbon	\$ 1,011.42	\$ 805.05	\$ 206.37	2006-2009	Closed - Collection Agency - No Assets
10034221	Blue Ribbon Coin	\$ 1,003.09	\$ 805.05	\$ 198.04	2006-2009	Closed - Collection Agency - No Assets
07809212	Great Canadian Dollar	\$ 1,001.62	\$ 599.75	\$ 401.87	2003-2010	BO Closed - No Assets
10094501	Nick Gurney Construction	\$ 976.76	\$ 736.11	\$ 240.65	2007-2009	Closed - Collection Agency - No Assets
06156509	Bernfield Pet Care Ctr.	\$ 941.15	\$ 429.15	\$ 512.00	1995	Closed-Collection Agency-No Assets
07800835	Campbell & Associates	\$ 885.88	\$ 729.53	\$ 156.35	2008-2009	Closed - Collection Agency - No Assets
08766637	New Media Services	\$ 884.01	\$ 630.61	\$ 253.40	2006-2009	Closed - Collection Agency - No Assets
09653228	Island Beach	\$ 825.37	\$ 508.97	\$ 316.40	2004-2010	Closed - Collection Agency - No Assets
10151465	Parade Antiques	\$ 814.09	\$ 681.10	\$ 132.99	2008-2009	Closed-owner deceased-no assets
10151465	Parade Antiques	\$ 795.63	\$ 681.10	\$ 114.53	2009	Collection Agency-BO Acct-No Assets
07813694	Power Electric Systems Ltd.	\$ 792.40	\$ 616.98	\$ 175.42	2008-2009	Closed - Collection Agency - No Assets
09653562	Edward Jones Invest.	\$ 788.92	\$ 690.03	\$ 98.89	2009	BO CLOSED - Collection Agency-No Assets Avail.
09828699	Pure Holistic Health	\$ 776.00	\$ 597.78	\$ 178.22	2009	Closed - Collection Agency - No Assets
10151562	KLS Holding Ltd.	\$ 758.13	\$ 589.52	\$ 168.61	2008-2009	Closed - Collection Agency - No Assets
10194865	Oatcast Inc.	\$ 757.63	\$ 598.55	\$ 159.08	2008-2009	Closed - Collection Agency - No Assets
07572514	Toolbox Footwear Ltd.	\$ 740.06	\$ 643.44	\$ 96.62	2009	BO CLOSED - Collection Agency-No Assets Avail.
07816162	Design on Polymers	\$ 716.54	\$ 474.46	\$ 242.08	2005-2008	Closed - Collection Agency - No Assets
10152518	Susie's Laundromat	\$ 695.64	\$ 561.79	\$ 133.85	2008-2009	Closed - Collection Agency - No Assets
09826289	LA Weight Loss	\$ 683.75	\$ 538.73	\$ 145.02	2009	Closed - Collection Agency - No Assets
10049891	Nexinnovations	\$ 679.48	\$ 546.56	\$ 132.92	2008-2009	BO Closed-Judgement Filed
10092698	Intervalia Studio One	\$ 679.47	\$ 506.39	\$ 173.08	2007-2009	Closed / Collection Agency-No Assets
10155029	Mannex Projects Ltd.	\$ 639.35	\$ 504.14	\$ 135.21	2009	Closed - Collection Agency - No Assets
10117259	Linguanet inc.	\$ 603.37	\$ 493.90	\$ 109.47	2008-2010	Closed - Collection Agency - No Assets
08774870	Gerrys Automotive Repair	\$ 587.59	\$ 463.35	\$ 124.24	2009	Closed - Warrant -Collection Agency - No Assets
10034353	hmv Management Ltd.	\$ 582.63	\$ 459.37	\$ 123.26	2009	Closed - Collection Agency - No Assets
09826637	AV Creative Media	\$ 526.95	\$ 430.60	\$ 96.35	2008-2009	Closed - Collection Agency - No Assets
09828214	Precision Sharpening	\$ 505.41	\$ 378.17	\$ 127.24	2006-2007	Closed - Warrant -Collection Agency - No Assets
08738580	Tidbit Fine Foods Co.	\$ 500.60	\$ 279.55	\$ 221.05	2005-2007	Closed - Collection Agency - No Assets
09790160	Go Figure	\$ 500.42	\$ 384.29	\$ 116.13	2006-2008	Closed - Collection Agency - No Assets
08777233	Media Scope Marketing	\$ 425.89	\$ 308.25	\$ 117.64	2006-2009	Closed - Collection Agency - No Assets
10116988	Got Piranha	\$ 419.14	\$ 333.47	\$ 85.67	2008-2009	Closed - Franchise - No Assets
08799113	Redstar Films Ltd.	\$ 370.93	\$ 287.85	\$ 83.08	2008-2009	Closed - Collection Agency - No Assets
09793429	Dr. Pam Purcell	\$ 359.34	\$ 300.66	\$ 58.68	2008-2009	Closed - Collection Agency - No Assets
08666156	Pieces of Wood	\$ 353.66	\$ 312.22	\$ 41.44	2009	Closed - Warrant -Collection Agency - No Assets
08776145	MacLean Hamilton Benefit	\$ 333.30	\$ 255.33	\$ 77.97	2008-2009	Closed - Collection Agency - No Assets
10152801	Inaxess Marketing Inc.	\$ 318.79	\$ 248.52	\$ 70.27	2009	Closed - Collection Agency - No Assets
08793921	THX Enterprises	\$ 304.00	\$ 239.87	\$ 64.13	2009	Closed - Collection Agency - No Assets

**SCHEDULE 2: BUSINESS OCCUPANCY ACCOUNTS**

ACCT	ACCT NAME	TOTAL DUE	PRINCIPAL	INTEREST	BILL YEAR	WRITE OFF REASON
07565399	Donna's Flowers & Gift	\$ 303.64	\$ 240.00	\$ 63.64	2007-2009	Closed - Collection Agency - No Assets
07823835	Mabou Gardens	\$ 289.91	\$ 270.25	\$ 19.66	2009	Closed - Collection Agency - No Assets
08801452	Cantel AT & T	\$ 270.87	\$ 187.22	\$ 83.65	2006-2009	Closed - Collection Agency - No Assets
10068101	Sunshine Collectables	\$ 228.31	\$ 157.22	\$ 71.09	2008	Closed - Collection Agency - No Assets
10174236	Uptown Girl Fashion	\$ 214.89	\$ 188.61	\$ 26.28	2009	Closed - Collection Agency - No Assets
07804490	Creighton Holdings Ltd.	\$ 211.31	\$ 183.63	\$ 27.68	2010	Closed - Collection Agency - No Assets
09796215	Metro Furniture Bank	\$ 202.06	\$ 139.91	\$ 62.15	2008	Closed - Collection Agency - No Assets
08805164	Cobequid Rust Check	\$ 198.54	\$ 166.53	\$ 32.01	2009	Closed - Collection Agency - No Assets
07755899	Brown Jona A Agency	\$ 190.71	\$ 175.70	\$ 15.01	2007-2009	Closed - Collection Agency - No Assets
09791213	Kreative Knits Originals	\$ 174.53	\$ 144.04	\$ 30.49	2009	Closed - Collection Agency - No Assets
07821921	Kelly Insurance Services	\$ 173.94	\$ 121.95	\$ 51.99	2008	Closed - Collection Agency - No Assets
10081270	Perry Jackson Photograph	\$ 166.50	\$ 144.27	\$ 22.23	2010	Closed - Collection Agency - No Assets
08735824	Bob Campbell	\$ 161.86	\$ 133.93	\$ 27.93	2007-2009	Collection Agency- No Assets
10094216	North American Muscle Car	\$ 148.88	\$ 105.30	\$ 43.58	2009	Closed - Collection Agency - No Assets
10275261	T-Zone Whole Body	\$ 145.78	\$ 122.34	\$ 23.44	2010	Closed - Collection Agency - No Assets
05947278	Safatli M.	\$ 136.99	\$ 107.74	\$ 29.25	2009	Closed - Collection Agency - No Assets
10093317	Reel Time Recorders Ltd.	\$ 136.47	\$ 108.82	\$ 27.65	2009	Closed - Collection Agency - No Assets
10082188	Purity Nails	\$ 133.54	\$ 107.41	\$ 26.13	2009	Closed - Collection Agency - No Assets
09791965	The Smiling Dragon Tattoo	\$ 104.87	\$ 85.59	\$ 19.28	2009	Closed - Collection Agency - No Assets
10301580	Great Things in Store	\$ 60.02	\$ 56.06	\$ 3.96	2010	Closed - Collection Agency - No Assets
	<b>TOTALS:</b>	<b>\$ 192,525.37</b>	<b>\$ 150,981.57</b>	<b>\$ 41,543.80</b>		

**SCHEDULE 3: GENERAL REVENUE ACCOUNTS**

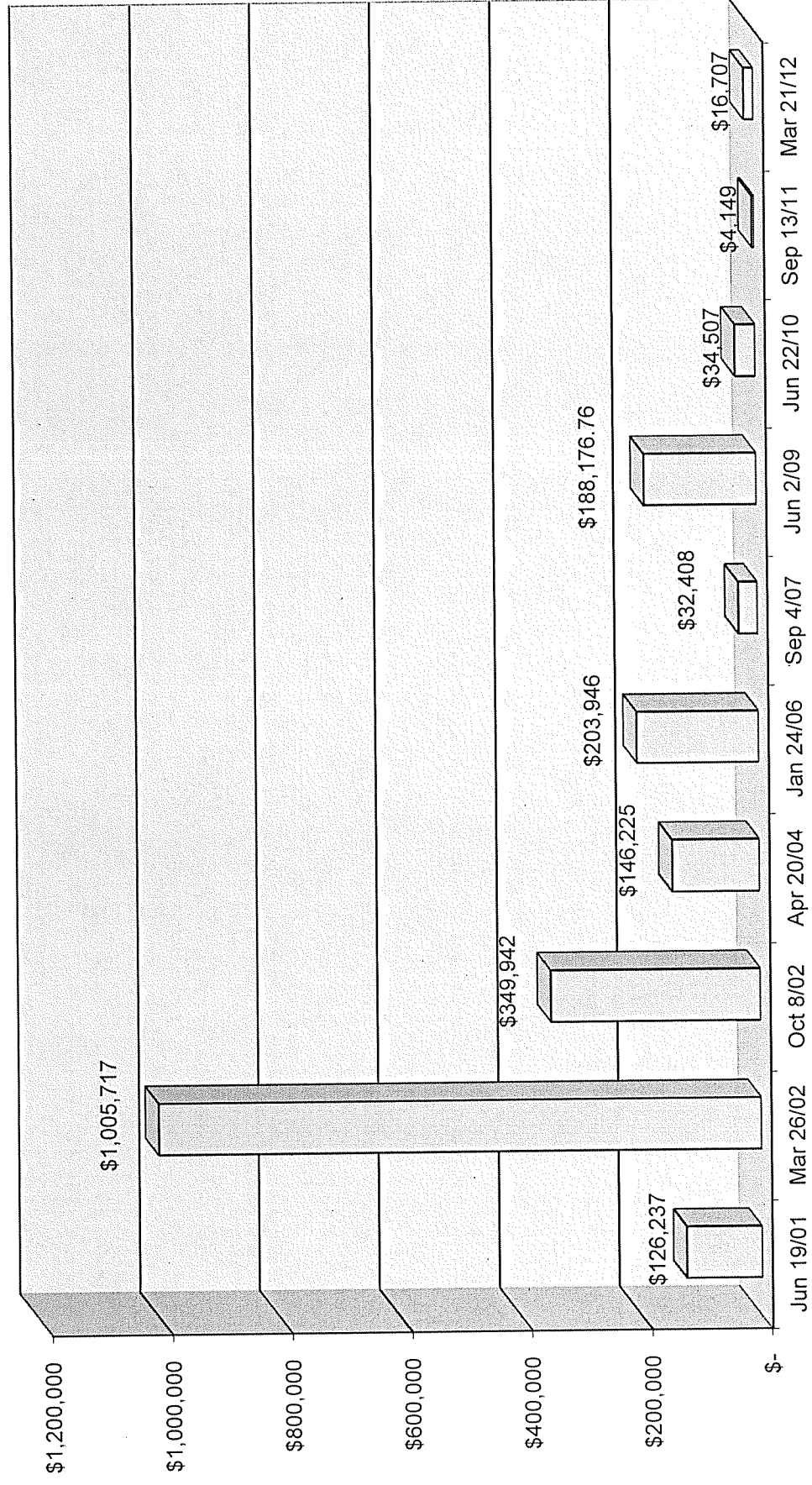
ACCT	ACCT NAME	TOTAL DUE	PRINCIPAL	INTEREST	BILL YEAR	WRITE OFF REASON
GEN00238936	Spryfield Sanitation	\$ 17,039.06	\$ 16,068.38	\$ 970.68	2007-2008	Business Closed -no assets-Sludge Tipp
GEN00400075	Burnside Pharmacy Ltd.	\$ 7,811.41	\$ 7,056.82	\$ 754.59	2009	Transit Tickets-Business Closed/No Assets
GEN00400836	Ventura Place Productions	\$ 4,386.50	\$ 3,703.20	\$ 683.30	2010	PolXduty - Movie shoot relocated out of country
GEN00400455	Mark A. Clairmont	\$ 3,885.92	\$ 3,156.33	\$ 729.59	2010	By-law Unable to Locate - Owner moved
GEN00800021	David Lefave	\$ 2,370.87	\$ 2,370.87	\$ -	2010	Insurance Claim-owner moved unable to locate
GEN00400843	Coinca 5000 Fisheries Ltd.	\$ 1,497.61	\$ 1,263.00	\$ 234.61	2010	Uncollectable -Collections Agency
GEN00303313	Dallaire Productions Inc.	\$ 613.73	\$ 441.50	\$ 172.23	2006	Closed - Police Billing
GEN00400919	Fashion & Design Festival	\$ 560.38	\$ 496.35	\$ 64.03	2009	Festival - Defunct Organization
GEN00400174	Joseph Howe Manor	\$ 237.38	\$ 192.10	\$ 45.28	2009	Senior Deceased (Bus Charter)
GEN00148912	Dairy Queen	\$ 161.04	\$ 153.90	\$ 7.14	2010	Encroachment - Closed-Franchise/No Assets
GEN00400804	Peter Dimmell	\$ 108.68	\$ 89.38	\$ 19.30	2010	Solid Waste/By-law - unable to locate owner
	<b>TOTALS:</b>	<b>\$ 38,672.58</b>	<b>\$ 34,991.83</b>	<b>\$ 3,680.75</b>		



**SCHEDULE 4: REAL PROPERTY TAX ACCOUNTS**

ACCT	ACCT NAME	TOTAL DUE	PRINCIPAL	INTEREST	BILL YEAR	WRITE OFF REASON
00895334	Catherine Connolly	\$ 3,486.19	\$ 1,988.72	\$ 1,497.47	1995-2010	Duplicate Acct / Struck from 2011 roll
00526274	Robert Fraser	\$ 2,641.13	\$ 2,463.81	\$ 177.32	2011	Mobile - Unable to locate owner
00440167	Est. Bryon D. Bowes	\$ 2,165.89	\$ 1,094.15	\$ 1,071.74	1995-11	Duplicate Acct / Struck from 2012 roll
02352915	Miner, Kent	\$ 1,841.45	\$ 831.90	\$ 1,009.55	1989-2011	Duplicate Acct / Struck from 2012 roll
05491096	Cristal Slaunwhite	\$ 1,347.27	1077.99	269.28	2007-2010	Duplicate Acct / Struck from 2012 roll
02087707	Rita Howlet	\$ 1,038.98	\$ 521.22	\$ 517.76	1989-2011	Duplicate Acct / Struck from 2012 roll
10177456	Kenneth Goodwin	\$ 866.80	\$ 679.97	\$ 186.83	2009	Mobile - Unable to locate owner
03627888	Kay Osmond	\$ 749.00	\$ 749.00	\$ -	2008-2010	Duplicate Acct / Struck from 2011 roll
05425557	Rogita Holdings	\$ 621.69	\$ 478.11	\$ 143.58	2008-2009	Mobile - Unable to locate owner
09188495	Barry Roy	\$ 606.68	\$ 479.31	\$ 127.37	2009	Mobile - Unable to locate owner
05596955	James R. Arnold	\$ 395.21	\$ 323.63	\$ 71.58	2009-2010	Mobile - Unable to locate owner
08597316	Barry Baker	\$ 234.07	\$ 184.80	\$ 49.27	2007-2008	Mobile - Unable to locate owner
05604907	David Noble	\$ 187.61	\$ 160.17	\$ 27.44	2010	Mobile - Unable to locate owner
00879312	Sandra Comeau	\$ 127.93	\$ 124.76	\$ 3.17	2011	Mobile - Unable to locate owner
04948416	Noel Cormier	\$ 100.95	\$ 86.16	\$ 14.79	2011	Mobile - Unable to locate owner
03921247	Paul Connor	\$ 89.99	\$ 87.76	\$ 2.23	2011	Mobile - Unable to locate owner
01751913	Gary Goodwin	\$ 89.56	\$ 87.33	\$ 2.23	2011	Mobile - Unable to locate owner
05234611	Jean Pierre Carmichael	\$ 66.34	\$ 56.89	\$ 9.45	2009	Mobile - Unable to locate owner
09393226	Ellen Lucas	\$ 50.34	\$ 42.88	\$ 7.46	2010	Mobile - Unable to locate owner
	<b>TOTALS:</b>	<b>\$ 16,707.08</b>	<b>\$ 11,518.56</b>	<b>\$ 5,188.52</b>		

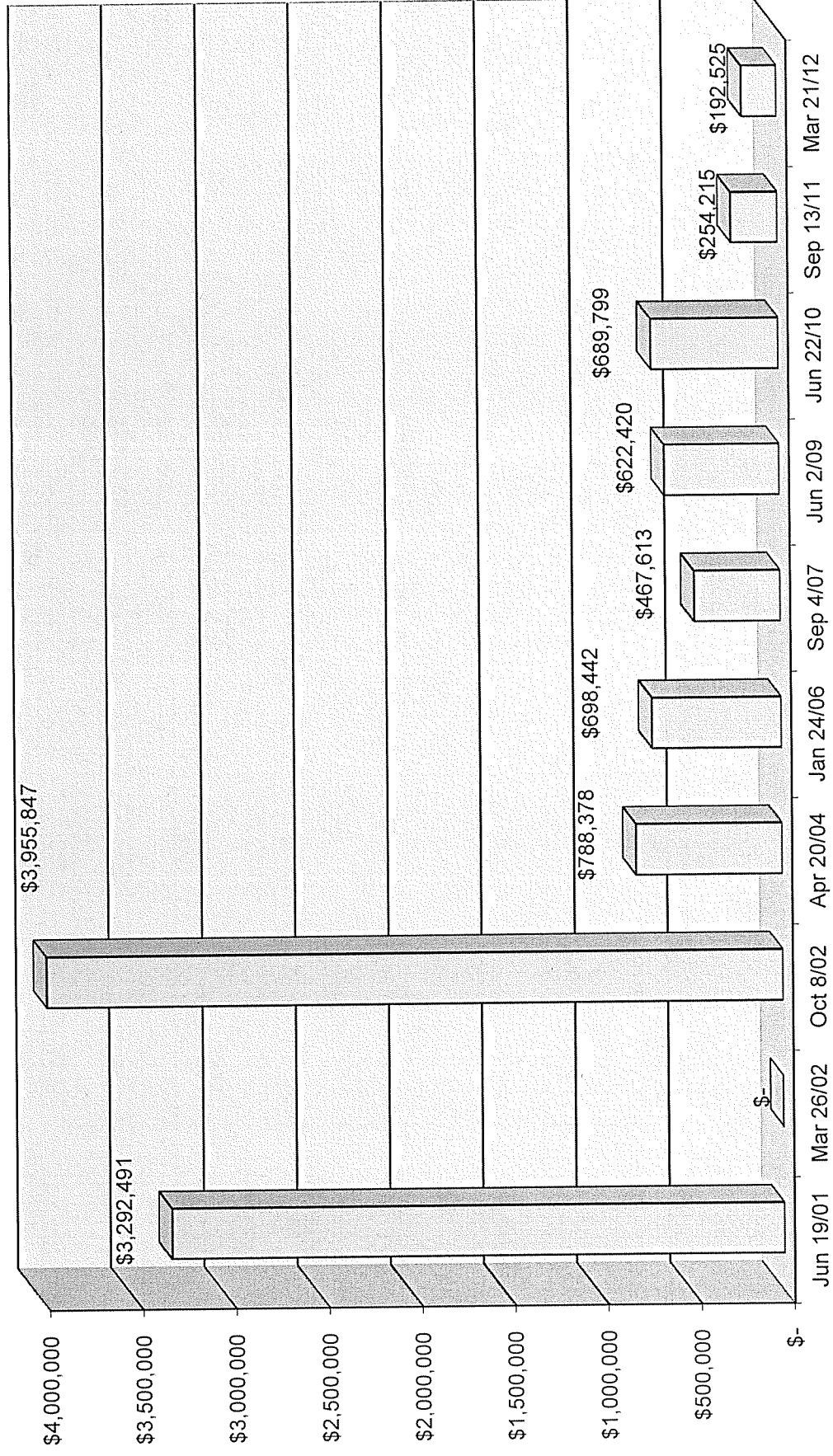
**Schedule 5: Total Real Property Write-offs Realized Since 1996**  
(including interest)



**Real Property write-offs since amalgamation**

<b>Date</b>	<b>Total Write-off</b>
Jun 19/01	\$ 126,237
Mar 26/02	\$ 1,005,717
Oct 8/02	\$ 349,942
Apr 20/04	\$ 146,225
Jan 24/06	\$ 203,946
Sep 4/07	\$ 32,408
Jun 2/09	\$ 188,176.76
Jun 22/10	\$ 34,507
Sep 13/11	\$ 4,149
Mar 21/12	\$ 16,707

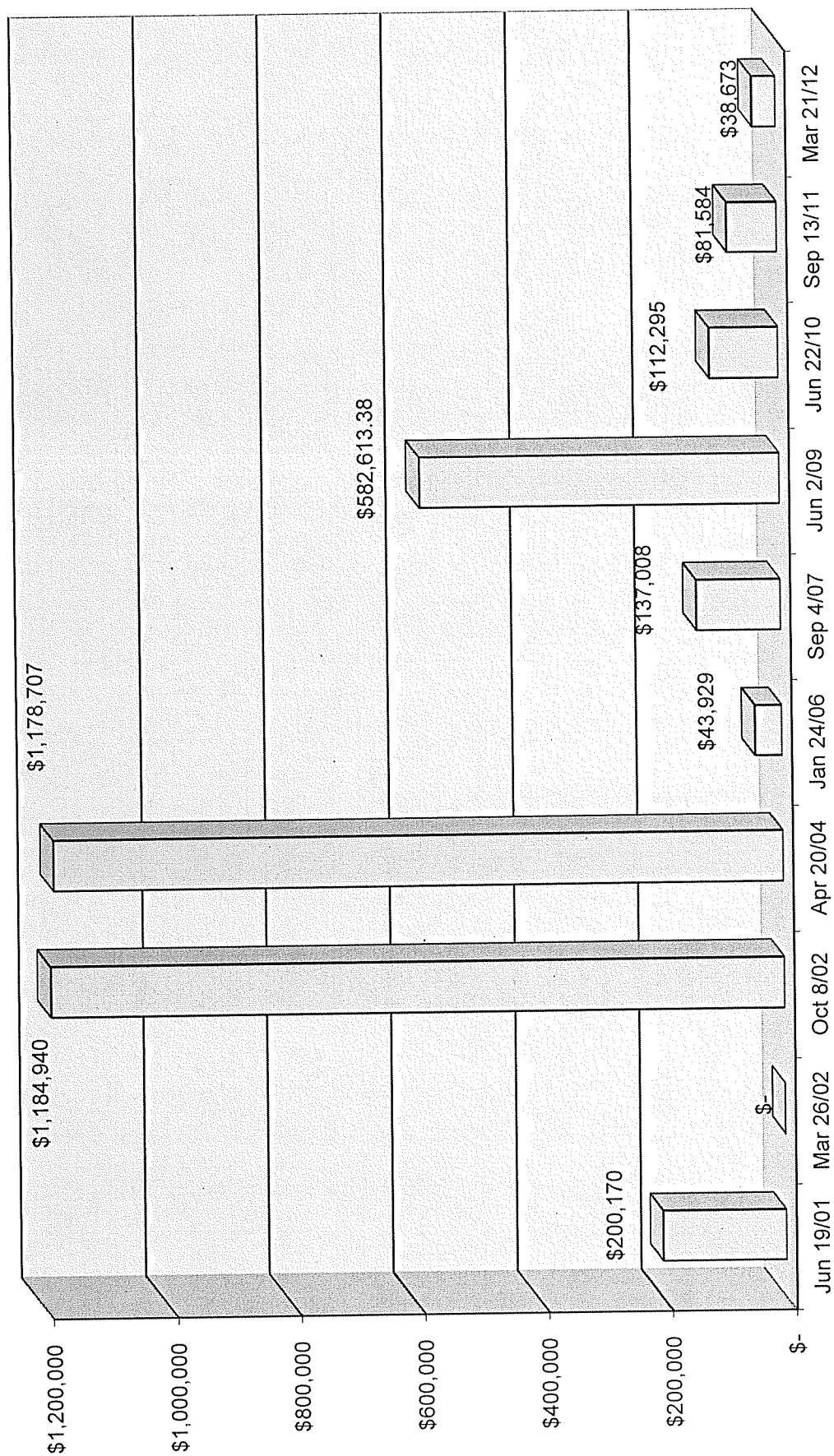
**Schedule 6: Total Business Occupancy Write-offs Realized Since 1996**  
(including interest)



**Business Occupancy Write-offs Since Amalgamation**

<b>Date</b>	<b>Total Write-off</b>
Jun 19/01	\$ 3,292,491
Mar 26/02	\$ -
Oct 8/02	\$ 3,955,847
Apr 20/04	\$ 788,378
Jan 24/06	\$ 698,442
Sep 4/07	\$ 467,613
Jun 2/09	\$ 622,420
Jun 22/10	\$ 689,799
Sep 13/11	\$ 254,215
Mar 21/12	\$ 192,525

**Schedule 7: Total General Revenue Write-offs Realized Since 1996**  
(including interest)



**General Revenue Write-offs Since Amalgamation**

<b>Date</b>	<b>Total Write-off</b>
Jun 19/01	\$ 200,170
Mar 26/02	\$ -
Oct 8/02	\$ 1,184,940
Apr 20/04	\$ 1,178,707
Jan 24/06	\$ 43,929
Sep 4/07	\$ 137,008
Jun 2/09	\$ 582,613.38
Jun 22/10	\$ 112,295
Sep 13/11	\$ 81,584
Mar 21/12	\$ 38,673