

# Town of Sidney

Financial Plan

2019 – 2023

Introduced on January 21, 2019

# Legislative Overview

- The Community Charter requires that municipalities adopt a five year financial plan each year.
- Each Financial Plan covers a rolling 5-year period, and provides authority to spend money and collect revenues to support our operations.
  - Until new Fin. Plan is adopted, old one remains in effect.
- The Financial Plan establishes the basis upon which Property Tax and Utility rates are calculated.

# The Budget Process



# Budget Process Timing

## January 21<sup>st</sup> – Committee of the Whole – Budget Introduction

- Presentation of summary budget information.
- Will clearly outline the starting point for deliberations.
- Budget package distributed to Council, and available to public.

## February 4<sup>th</sup> – Committee of the Whole

- Opportunity to discuss and clarify various parts of the budget.
- Opportunity for in-depth discussion prior to final deliberations.
- Opportunity for public input.
- Additional staff reports will be part of agenda.

## February 26<sup>th</sup> – Special Council Meeting – Budget Deliberations

- Updated presentation for benefit of Council and the public.
- Direction from the previous meetings to be incorporated.
- Goal is for Council to approve the Financial Plan.
  - If additional meeting(s) required, will be scheduled.

# Tonight's goal:

- To introduce the Draft 2019 – 2023 Financial Plan to Council and the public.
- To provide an overview of the major budgetary impacts.
- To outline the major Capital projects and Supplemental Requests that are coming forward for approval.
- To add context to the review of budget documentation.

# So What's the Tax Increase?

- The Draft Financial Plan starts out with a general tax increase of 5.95% for 2019
  - Several new budget items are included in the 5.95%; these are subject to Council approval.
- We will cover what is included in the above figures.
- We will identify some of the areas to focus on, and decisions to be made, over the upcoming meetings.

# Major Components of Budget (Glossary)

## Water, Sewer and General “Funds”

- Each funded independently
  - Water & Sewer through Parcel Tax and User Fee
- Each has an Operating and Capital component
- Key features will be highlighted.

# Major Components of Budget (Glossary)

## Capital Budgets

- Renewal of existing infrastructure or other existing Town assets
- New items or projects
- Presented in terms of ongoing programs, new items, or carryforwards
- All funding sources identified
  - Level of annual tax funding somewhat consistent
  - Tax funded items receive the most attention, as these impact tax increase.



# Major Components of Budget (Glossary)

## Supplemental Requests (Operating)

- These are changes to existing services; new or additional
- Often one-time studies or minor operating items
- Can also be major, ongoing items such as Firefighter Hiring Plan
- Sometimes these result from external requests
  - e.g. Community support
- Tend to be some of these every year
  - Change in total cost from previous year identified as tax impact
- Most significant items backed up by more detailed reports at 2<sup>nd</sup> meeting.

# Major Components of Budget (Glossary)

## Service Levels

- The “Base Budget” is developed to maintain existing levels of service to taxpayers
  - i.e. what does it cost to provide the services that have been previously approved by Council, and expected by the public?
- Staff use collective experience, along with the latest external information, to determine cost of delivering Council approved service levels.
- We don’t budget for “worst case”, only “most likely case” based on experience
- Various departmental budgets are developed on this basis
  - We look at “bottom line” for each function
  - Individual line items are only a best guess as to the mix of labour, contract and materials required to get the job done for the year
- Not always an increase; we look for efficiencies where possible.

# Major Components of Budget (Glossary)

## Reserves

- We are allowed to set aside funds in Reserves, for specific purposes
  - Reserve funds may then be used only for their intended purposes
- Asset Replacement:
  - Roads, Drainage, Water, Sewer Infrastructure
  - Vehicle Replacement (including Fire Dept.)
  - Computer Equipment
  - Ferry Terminal
- Less Defined:
  - General and Water capital
- Other:
  - Contingency, Agreements, Amenities

# Major Components of Budget (Glossary)

## Reserves (cont'd)

- What is the required balance we should have in each reserve?
  - Depends on our plans, and funding strategies
  - Some are easy to establish:
    - Vehicles, Computers
  - Others require more investigation:
    - Infrastructure
- Reserve balances will be cyclical
  - Some years we put more money in than we use
  - Other years we take more out, to finance the intended projects.
- Limited reserves for Buildings and Waterfront Infrastructure
  - Building up these Reserves (if desired direction) will take time.
    - Short-term needs sometimes derail our efforts.
  - Long-term financial planning may include a conscious plan to borrow for some types of assets (e.g. Buildings).

# Major Components of Budget (Glossary)

## Infrastructure Replacement (Asset Management)

- Long-term Funding:
  - Sufficiency of funding for existing Asset Replacement reserves needs to be determined
  - Part of ongoing investigation, which will require condition assessments
  - Joint project between Finance, Engineering & Works, others
- Not all assets must be replaced through reserves
  - No reserves currently exist for Facilities or most Waterfront infrastructure
  - Other funding sources include Borrowing and Grants.
  - Long-term planning will have to be done, with choices made by Council and public
    - Best to undertake once we have sufficient information on condition and remaining life of what we already have.
- Formalized Asset Management Plan in progress.

# Debt (Borrowing)

- It is important to note that any debt held by the Town is for the purposes of capital construction, and bears no relation to the type of debt associated with senior governments.
  - Senior governments incur deficits, resulting in debt to finance their operations as a whole.
  - Sidney is only allowed to incur debt for capital purposes, and must maintain a running surplus from operations.
- Rules around borrowing clearly identified in Charter.
- The Town has relatively low levels of debt.
  - More can be incurred if required, subject to public process
  - Not being encouraged, but certainly not discouraged either
    - May (perhaps should) form part of our long-term capital funding strategies.
- Short-term borrowing (up to 5 years) also used
  - May access up to \$585K (\$50 per resident) assent free.

# Debt (Borrowing)

<u>Purpose</u>	<u>Original</u>	<u>Balance</u>
Tulista Park	850,000	278,000
Lochside/Iroquois/PW Yard	3,000,000	2,481,000
Community Safety Building	3,000,000	<u>3,000,000</u>
		<u>5,759,000</u>

- Annual debt servicing for all of the above: \$403,637
- Max. allowable debt servicing: \$4.8M.
- Additional \$7M authorized for CSB.

# CSB Borrowing

	<u>2019</u>	<u>2020</u>	<u>2021</u>
Servicing Costs	\$ 247,731	\$ 393,564	\$ 438,714
BCEHS Lease Recovery	(86,324)	(172,648)	(172,648)
Net CSB Debt	161,407	220,916	266,066
Interim Financing	130,000	50,000	-
	<u>\$ 291,407</u>	<u>\$ 270,916</u>	<u>\$ 266,066</u>

- Based on total of \$8.5M borrowed over 4 years (Town = \$6M)
- First amount locked in Fall 2017
- Final amount in Spring 2020?
- Final borrowing amount still very much dependent on proceeds from sale of existing fire hall/parking lot site.
- Impact on average residence from 2021: \$41/year.



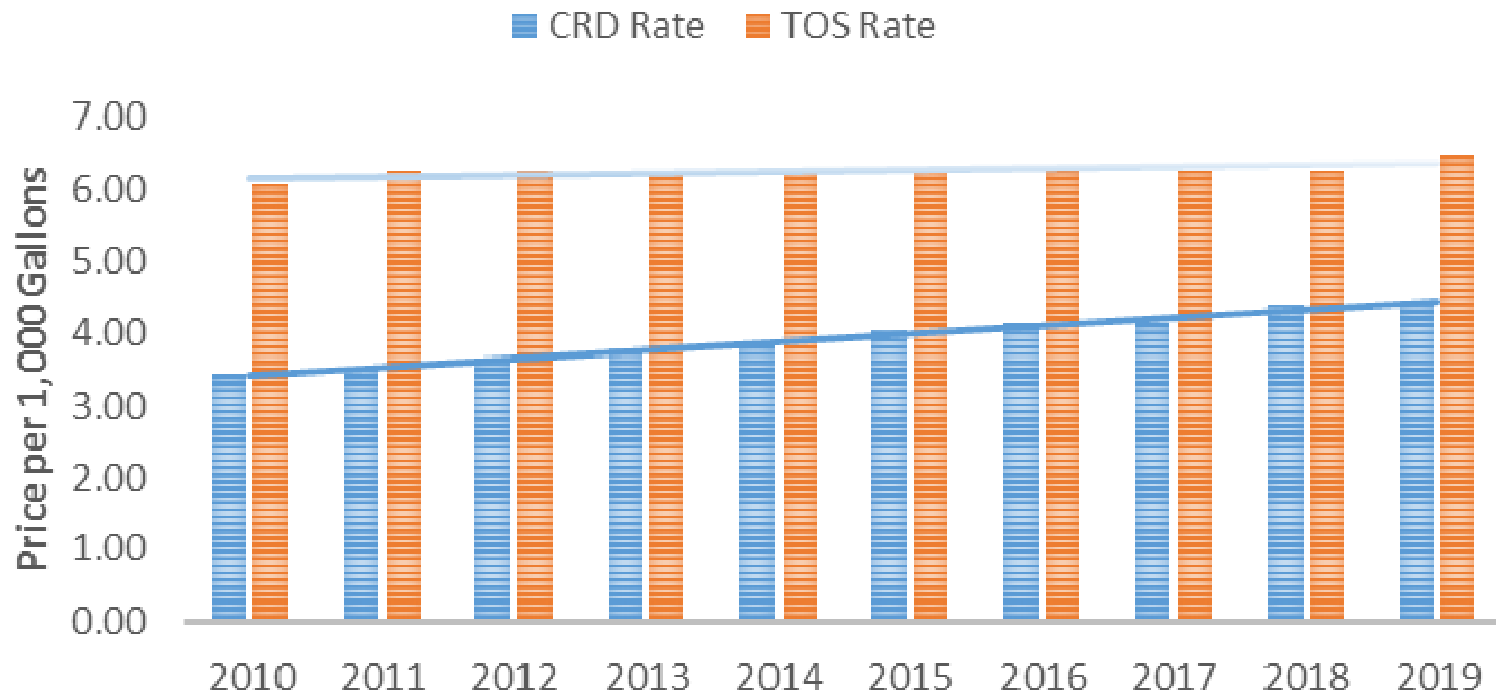
# Water Operating Fund

Includes:

- Bulk Water Purchase, operation and maintenance of distribution system, Water infrastructure renewal and Capital projects.
- Funded with Water Parcel Tax and User Fees.
  - Parcel Tax: \$60/year since 2012
  - User Fees: \$6.27/1,000 Gallons since 2011.

# Water Operating

## WATER RATES



# Water Operating

- Increases in CRD bulk water rate have not been passed on to our consumers over past 7 years.
- No longer able to absorb without impact on rates.
- Proposed 2019 rates:
  - Parcel Tax: \$65 (up \$5)
  - User Rate: \$6.50 per 1,000 gallons.
- Water & Sewer Rate structure being reviewed.

# Sewer Operating

Includes:

- Sidney's share of operating the Unified Treatment Plant, operation and maintenance of collection system, Sewer infrastructure renewal and Sidney's Sewer Capital Projects.
- Funded with Sewer Parcel Tax and User Fees.
  - Parcel Tax: \$60/\$120 per year since 2015
  - User Fees: \$7.40/1,000 gallons since 2015.

# Sewer Operating

- Infrastructure replacement costs and increased share of Treatment Plant costs requires rate increase.
- Proposed 2019 rates:
  - Sewer parcel tax to increase to \$65/\$130.
  - Sewer user rate to remain at \$7.40.
- Water & Sewer Rate structure being reviewed.

# General Operating Fund

The General Operating Fund provides for all municipal functions except for sewer and water.

Programs areas:

- Legislative and General Government (Administration, Finance, IT, Driver Services)
- Protective Services (Police, Fire, Emergency Programs, Building Inspections/Bylaw Enforcement)
- Engineering & Works (Roads, Storm Drains, Docks & Ports)
- Garbage Collection
- Municipal Planning
- Parks

# General Operating Fund

- Cultural
  - Library
  - Seniors Centre
  - Museum Services (Historical and Shaw Centre)
- Fiscal Services
  - Reserve Transfers
  - Debt Repayment
  - Community Support (incl. Grants-in-aid, E.D.)

# General Operating

## Significant Items - 2019

Significant influences on the 2019 general operating fund:

- Additional \$236,200 for Capital
- Reserve contributions: adding \$60,700
  - plus additional \$54,100 in Water/Sewer.
- Debt Servicing: net increase of \$133,700 (CSB)
- Employer Health Tax: \$132,400
- Supplemental Requests: net increase of \$167,000
- RCMP Contract: \$50,000.



# General Operating

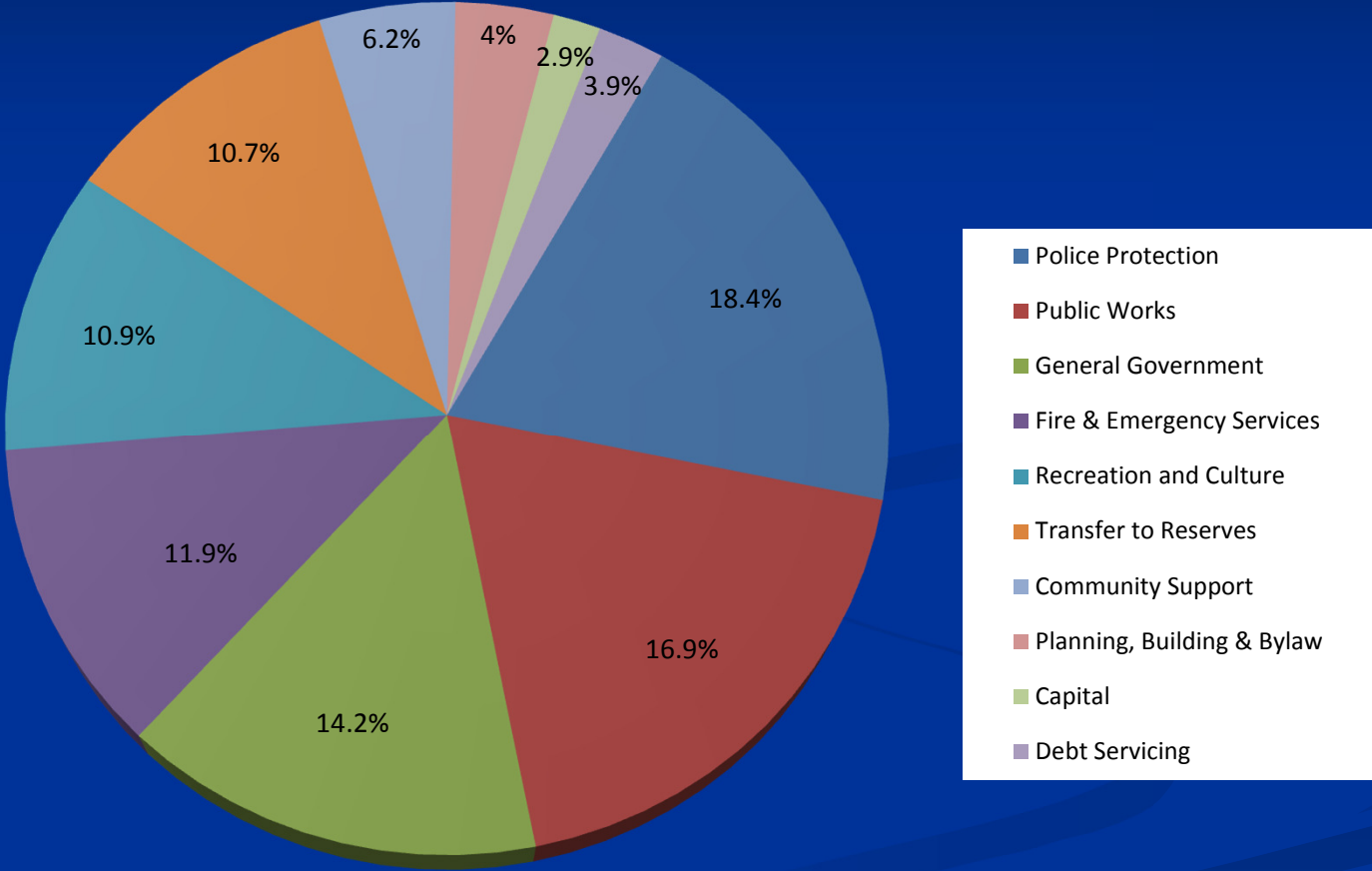
## Significant Items - 2019

- 2019 core operating budget – general inflationary increase has not been included.
  - No inflationary adjustments since 2009!
  - Increases only in certain areas where required to maintain existing service levels
    - e.g. utilities, contractual obligations.
- Additional revenue through growth in tax base
  - First offset before applying general tax increase
  - \$200K for this year
    - Projecting the same for next 4 years.

# General Operating Fund

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
General Government	110,700	(30,100)	42,500	46,100
Policing (RCMP)	71,000	81,500	(1,600)	64,700
Fire Department	18,200	116,300	76,200	90,250
Other Protective	25,600	(2,600)	(16,000)	(53,600)
Engineering & Works	32,300	84,200	(9,700)	125,100
Planning	38,400	(16,000)	56,600	100,300
Parks	53,700	37,400	(10,600)	14,400
Other Cultural	8,400	(5,300)	(400)	30,300
Fiscal Services	(55,860)	58,600	284,300	221,600
Current Capital	<u>(88,600)</u>	<u>(111,700)</u>	<u>(61,500)</u>	<u>236,200</u>
	\$ 213,840	\$ 212,300	\$ 359,800	\$ 875,350
Tax Base Growth	<u>(125,000)</u>	<u>(141,000)</u>	<u>(115,000)</u>	<u>(200,000)</u>
Net Tax Impact	<u>\$ 88,840</u>	<u>\$ 71,300</u>	<u>\$ 244,800</u>	<u>\$ 675,350</u>
	0.81%	0.66%	2.43%	5.95%

# Tax Funded Expenditures



# General Operating

## Departmental Budget Highlights

### Legislative Services and General Government

- Net increase of \$46,100 over 2018 (2.5%)
  - Total net budget: \$1.9M
  - 0.2 FTE (I.T.) reallocated from RCMP
  - High impacts of Employer Health Tax.

# General Operating

## Departmental Budget Highlights

### Protective Services – RCMP

- Net increase of \$ 64,700 from 2018
  - RCMP Contract increase is \$50,000.
- RCMP still less costly than municipal police force.

# General Operating

## Departmental Budget Highlights

### Protective Services – Fire & Emergency Services

- Net increase from 2018: \$90,250.
- Firefighter Hiring Plan – ongoing impact of phase in.
- \$16,200 in Supplemental requests.
- Fire Dispatch contract generated savings.

# General Operating

## Departmental Budget Highlights

### Building Inspection/Bylaw Enforcement

- Net *decrease* from 2018: \$55,100.
  - Increase in Building Permit fees
  - Net staffing reduction.

### Development Services

- Net increase from 2018: \$100,300.
  - Supplemental requests: \$75,000
    - Mainly OCP Review.
  - Added Senior Manager of Planning.

# General Operating

## Departmental Budget Highlights

### Engineering and Public Works

- Net increase of \$125,100 (including garbage collection)
  - A net budget of \$2.1M
  - Follows *decrease* in 2018
  - \$25,000 in Supplementals
  - Elimination of shared Director allocations
  - Less recovery on Town vehicles/equipment (more internal use).

### Parks & Cultural Services

- Net increase of \$44,700
  - Net budget of \$1.55M
  - \$19,000 in Supplementals
  - Parks function consolidations.



# General Operating

## Departmental Budget Highlights

### Fiscal Services

- Net increase from 2018: \$221,600.
- Debt servicing: \$123,700
- Reserve transfers: \$60,700
- Community Support: \$64,900
  - Most of this is Supplementals.

# General Operating

## Supplementary Items

- Supplementary Items – one-time or ongoing additions to existing service levels.
  - i.e. Studies, new staffing, new programs or services, higher levels of service on existing programs, etc.
- All of the following Supplemental requests have been included in the budgets being brought forward in the Draft Financial Plan.
- Brief descriptions of all items are included in the distributed materials
  - Agenda for Feb. 4<sup>th</sup> meeting will include the formal submission
  - Some of the requesting groups will also be making presentations.

# General Operating

## Supplementary Items

- OCP Review - \$60,000 (plus \$40K in 2020)
- Shaw Centre for the Salish Sea - \$60,000
- SBIA Economic Development - \$50,000
- Chamber of Commerce Economic Development - \$28,000
- Reay Creek Dam Assessment - \$25,000
- ArtSea annual funding increase - \$20,000
- Others - \$71,000.

Total 2019 impact of Supplemental Items: \$314,000.

Net impact after one-time 2018: \$167,000.

# Economic Development Fund

ED Fund	2019	2020	2021	2022	2023
Base Funding	100,000	100,000	100,000	100,000	100,000
Cfwd	45,637	-	-	-	-
<u>Commitments</u>					
SBIA EDO Pilot (2nd half)	(22,500)	-	-	-	-
SIPP	(26,722)	(26,722)	-	-	-
SBIA Event Liaison	(27,030)	(27,571)	(28,122)	(28,684)	(29,258)
SBIA Event Supplement	(10,200)	(10,404)	(10,612)	(10,824)	(11,041)
EDC Commitments	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
"Unallocated"	57,185	33,303	59,266	58,491	57,701
<u>New Requests</u>					
Chamber of Commerce	(28,000)	-	-	-	-
SBIA	(50,000)	(65,000)	(65,000)	(65,000)	(65,000)
Net Increase in ED Fund	(20,815)	(31,697)	(5,734)	(6,509)	(7,299)

# Capital Budget

## Total Capital for 2019: \$8M

- \$3.05 M in Replacement Plan projects
  - Infrastructure Plans - \$2.2M
  - Other replacement plans - \$800K
  
- \$159K in Recurring Programs
  - e.g. Street Lighting, Underground Wiring, Small equipment
  
- \$2.17M in projects carried forward from 2018
  - Community Safety Building to be added later, once 2018 costs finalized
  - Likely about \$5M.
  
- \$2.6M in new projects – see document for full listing
  - Underground Wiring, Reay Creek Dam, Beacon Wharf, etc.
  - \$299K is tax funded.

# Capital Budget

## Capital Funding Sources

- \$8M Capital program funded as follows:
  - Reserves - \$4.2M
  - Gas Tax - \$957K (plus \$500K for CSB)
  - Developer contributions - \$731K
  - Debt - \$600K
  - Funds carried forward from previous years - \$486K
  - Taxes and User Fees - \$476K
  - Grants - \$417K
  - Other - \$119K.

# Capital Budget

## Property Tax funding for Capital

- Level of Tax funding for 2019 Capital: \$391,755.
  - \$236K more than last year.
  - Have now used up available Gas Tax, which allowed 3 years of reductions.
- Average annual funding in 2009 financial plan: \$500K.
  - Our new “normal” seems to be in \$300K range
  - There is now more reliance on reserve funding
  - Gas Tax funds also help to reduce tax reliance.

# Capital Budget

## Significant Projects

- Infrastructure Replacement
  - \$10.7M over next 5 years
- Community Safety Building
  - \$5M remaining (approx.)
- Waterfront Infrastructure
  - \$2.2M over next 5 years
- Reay Creek Dam
  - \$600K
- West Side LAP projects (3): \$600K in 2019



	Funding Sources				
	Project	Property			Total
	Budget	Tax	Reserves	Gas Tax	Funding
Computer Replacement Plan	180,000		180,000		180,000
Ferry Terminal Building Improvements	100,000		100,000		100,000
Infra Plan Ardwell Ave Storm	550,000		550,000		550,000
Infra Plan-Stirling Way Storm	18,600		18,600		18,600
Infra Plan-Third St Storm	3,500		3,500		3,500
Infra Plan - McDonald Park Rd Storm	81,400		81,400		81,400
Parks Vehicles	30,000		30,000		30,000
Melville Park Path-Resurface Overlay	20,000			20,000	20,000
Transportation Vehicles	370,000		370,000		370,000
Wheel Loader	160,000		160,000		160,000
Infra Plan - McDonald Park Fire Lane #2 - Pat Bay Hwy	445,300		445,300		445,300
Infra Plan - Epco Dr - Weiler to Ocean	109,600		109,600		109,600
Infra Plan Curb-Redwing Pl-Brethourpark	5,000		5,000		5,000
Infra Plan-Seventh St-Beacon to Bevan	49,200		49,200		49,200
Infra Plan Paving-Bessredge-James White South	52,400		52,400		52,400
Malaview Ave Sidewalk, Melissa St to Resthaven Dr	79,500		79,500		79,500
Paving Eighth St-Oakville to Orchard	55,000		55,000		55,000
Ardwell Paving Overlay	50,000		50,000		50,000
Water Vehicles	30,000		30,000		30,000
Infra Plan Water - Epco Dr - Weiler to Ocean	15,000		15,000		15,000
Infra Plan Water-Henry Ave-Fourth to Third	74,800		74,800		74,800
Infra Plan Water-Oakville Ave-Sixth to Fifth	54,400		54,400		54,400
Infra Plan Water-Vallis Pl-Bowerbank to End	54,400		54,400		54,400
Ardwell Ave Sanitary Sewer	400,000		400,000		400,000
Infra Plan Sewer-Rothesay Pump Station	61,800		61,800		61,800
<b>Replacement Plans</b>	<b>3,049,900</b>	<b>-</b>	<b>3,029,900</b>	<b>20,000</b>	<b>3,049,900</b>

	Funding Sources								
	Project	Property					Fees/	Total	
	Budget	Tax	RFFC	Reserves	Gas Tax	Grants	Debt	Other	Funding
Beacon Wharf Repairs	150,000	70,000		80,000					150,000
Library Front Entrance Sidewalks	35,000	35,000							35,000
RCMP Kitchen Upgrades	15,000	7,176				2,542		5,282	15,000
RCMP Cell Block Painting	5,000	2,392				847		1,761	5,000
Reay Creek Dam Assessment & Remediation	600,000						600,000		600,000
Solar Lights-Maryland Park & Melville Park	10,000				10,000				10,000
Event Tent & Chairs	8,600	8,600							8,600
Eastview Park Center Seating Improvements	10,000	10,000							10,000
Shop Hoist	20,000	20,000							20,000
Third & Sidney Underground Wiring	1,253,262			139,242		383,000		731,020	1,253,262
McDonald Park Road Sidewalk	132,100				132,100				132,100
Orchard Ave Sidewalk-2nd Street to 3rd Street	14,000				14,000				14,000
First Street Sidewalk, First St-Second St	42,000				42,000				42,000
Hydro Box Revitalization	10,000	4,000	6,000						10,000
Sidewalk – Malaview from 3rd to 5th	40,000				40,000				40,000
First Street Sidewalk-Westside	70,000	70,000							70,000
Senior Centre Flooring	25,700			25,700					25,700
Senior Centre Washer & Dryer	5,000	5,000							5,000
Senior Centre Walk-in Shower	7,000	7,000							7,000
Access Hatches-Pump Stations	40,000	20,000	20,000						40,000
Town Hall Service Connections	50,000	40,000	10,000						50,000
Sewer Pump Station Condition Assessment	100,000		100,000						100,000
<b>New Projects</b>	<b>2,642,662</b>	<b>299,168</b>	<b>136,000</b>	<b>244,942</b>	<b>238,100</b>	<b>386,389</b>	<b>600,000</b>	<b>738,063</b>	<b>2,642,662</b>

# So How do we Fund it All?

## Surplus

- Town is required to have an ongoing Surplus from prior years' operations
  - Does not mean that we can't have a deficit in a given year.
- We have a long-standing policy that outlines what our minimum balances should be:
  - Based on percentage of previous year's revenues
  - 25% for Taxes, 15% for Utilities
- We use a certain amount of Surplus to balance the budget each year (now increased to \$350K)
  - This prevents "over-taxing" for current operations
  - Expectation is that departments given sufficient funds to carry out mandate, but that some savings will occur.
- Temporary increase by \$100K for 2019/20 to fund term positions.

# So How do we Fund it All?

## Property Taxation

- Once all other funding sources considered, budget must be balanced through sufficient property tax funding
- Tax “increase” is partially mitigated by “new” revenues through growth
  - General increase is then applied (evenly).
- General changes in Assessments are factored out when setting rates
  - This keeps our revenues predictable.
- Different rates paid by various classes of property
  - More detail to come through upcoming budget process.

# So How do we Fund it All?

## General Revenue

- Increase in Property Taxes required: \$875,350
- Allocated as follows:
  - \$200,000 in taxes from new construction
    - An increase of \$85,000 from last year.
  - \$675,350 in general tax increase
    - Roughly 5.95%.

# Property Tax Impacts

Town of Sidney - 2019 Financial Plan		Required Tax Revenue	% Tax Increase
<b>2018 Taxes</b>		<b>11,353,607</b>	
<b>Add: Changes to core budget</b>			
Miscellaneous Operational increases	145,350		
Employer Health Tax	132,400		
Net increase in Debt servicing	133,700		
Increase in Reserve transfers	60,700		
Increase in tax funded Capital	236,200	708,350	<b>6.24%</b>
<b>Add: Incremental items</b>			
Supplementals - one time	161,800		
Supplementals - continuous	152,200		
Less: 2018 one-time Supplementals	(147,000)	167,000	<b>1.47%</b>
<b>Deduct: Offsets</b>			
2019 Tax Base growth (non-market) revenue	(200,000)	(200,000)	<b>-1.76%</b>
<b>2019 Property tax increase to existing taxpayers</b>		<b>675,350</b>	<b>5.95%</b>

Note: 1% increase in taxes = \$113,536 in additional revenue.

Each 1% tax increase represents approximately \$1.20 per month for the average residence.

# Impact on Tax Bill

Example: financial impact of 5.95% property tax increase for “average” home assessed at \$697,000 (2018: \$617,900).

	<u>2018</u>			<u>2019</u>			
	Annual	Monthly	Daily	Annual	Monthly	Daily	
Municipal Taxes	1,438	120	3.94	Municipal Taxes	1,523	127	4.17
Water Parcel Tax	60	5.00	0.16	Water Parcel Tax	65	5.42	0.18
Sewer Parcel Tax	120	10.00	0.33	Sewer Parcel Tax	130	10.83	0.36
<b>Total</b>	<b>1,618</b>	<b>135</b>	<b>4.43</b>	<b>Total</b>	<b>1,718</b>	<b>143.17</b>	<b>4.71</b>
				<b>Increase</b>	<b>\$100</b>	<b>8</b>	<b>0.27</b>
				<b>Actual % increase on municipal charges</b>			<b>6.18%</b>

# Budget Process Timing

## Goals of Second Meeting (Feb. 4<sup>th</sup>):

- To provide additional details on new or complex budget items, through staff reports
  - Council encouraged to inform staff (following budget presentation) about items requiring clarification.
- To provide Council with first opportunity to ask questions, make recommendations on adding/removing items from the budget, etc.
  - Staff will ensure Council is prompted where appropriate, at various parts of the budget review.
- To provide taxpayers an opportunity to comment on what is or is not included in the draft budget
  - Although we hear from them on an ongoing basis, this is a chance to see if we got it right



# Budget Process Timing

## February 4<sup>th</sup> Meeting:

- Public will have opportunity to comment at beginning of meeting
  - Will also be able to make additional comments or ask questions following 2<sup>nd</sup> budget presentation.
- Staff reports will add more detail to more complex items and requests.
- Staff will provide a summary presentation, with some additional details and information.
- Will focus on individual items impacting tax increase:
  - New Capital projects, Supplemental Requests.
- Results of Feb. 4<sup>th</sup> meeting will be built into a 2<sup>nd</sup> draft of financial plan, to be considered on Feb. 26<sup>th</sup>.

# Financial Plan 2019-2023

Staff are available to answer questions  
between now and the next budget meeting.

[ahicik@sidney.ca](mailto:ahicik@sidney.ca)

250-655-5410