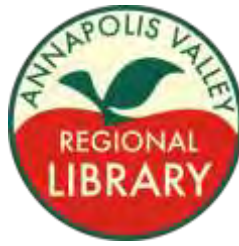


Annapolis Valley Regional Library

Extra Board Meeting
Monday, May 25, 2026
5:30 p.m. – 7:00p.m.
Virtually; Via Zoom

Agenda

1. Call to order
2. Approval of Agenda
3. Approval of Minutes of the Previous Meeting
 - 3.1 Minutes of the April 16, 2026 Regular Meeting
 - 3.2 Minutes of the April 23, 2026 Meeting; the continuation of the April 16th meeting
4. Guests/Presentations: none
5. Correspondence and Communications: none
6. Business Arising from the Previous Meeting:
7. Committee Reports
 - 7.1 Executive Committee
 - 7.2 Human Resources Committee
 - 7.3 Finance Committee
 - 7.3.1 Financial Updates
 - 7.3.2 Income Statement April 1, 2025 – March 31, 2026
 - 7.3.3 Deferred Revenue report April 1, 2025 – March 31 2026
 - 7.3.4 Investment report: Investia Statement April 27, 2026
 - 7.3.5 Investment Subcommittee report: none
8. Report from the Chief Executive Officer
9. New Business
10. In camera:
 - 10.1 Ratification of AVRL Restructuring Plan
 - 10.2 Restructuring Communications Package with Rachel Cunningham, Senior Consultant, National Public Relations
11. Announcements from Board Members
12. Nova Scotia Libraries News and Updates
13. Next meetings:
 - Thursday, June 18th, 2026, In-person, 5:30pm Regular and AGM
 - Thursday, September 17th, 2026, In-person, 5:30pm
 - Thursday, November 19th, 2026, In-person, 5:30pm
14. Adjournment



Annapolis Valley Regional Library
Regular Board Meeting
Thursday, April 16, 2026
5:30 pm – 7:30 pm
In Person
Minutes (DRAFT)

PRESENT: Emily Lutz, Chrystal Remme, Adele MacDonald, Jill Cox, Ty Walsh, Samantha Hamilton, Kari-Ann Parsons-Saltzman

STAFF: Julia Merritt (CEO), Samantha Driscoll, Jai Soloy, Beth Kawecki, Carin Cress

PRESENTERS: Cléo Burke & Larry MacEachern, Certified Integral Facilitators

REGRETS: Janet Ness

1. Call to order
C. Remme called the meeting to order at 5:31 pm.

2. Approval of Agenda

MOTION: To approve Agenda as presented.

MOVED BY: Jill Cox **SECONDED BY:** Adele MacDonald

CARRIED

3. Approval of Minutes of the Previous Meeting

- 3.1 Minutes of the February 19, 2026 Meeting.

MOTION: To approve the minutes of February 19, 2026 virtual meeting.

MOVED BY: Emily Lutz **SECONDED BY:** Ty Walsh

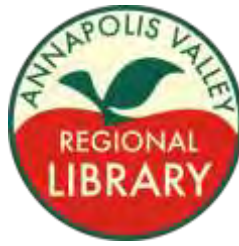
CARRIED

- 3.2 Approval of the Record of the Online Motion and Vote March 16, 2026.

MOTION: To approve the Record of the Online Motion and Vote March 16, 2026.

MOVED BY: Jill Cox **SECONDED BY:** Ty Walsh

CARRIED



4. Guests/Presentations: Cléo Burke & Larry MacEachern, Certified Integral Facilitators
Closed/In camera: facilitated session addressing sensitive material

- 4.1 Pre-reading package, for consideration prior to meeting:
 - 4.1.1 Pre-Session Reflection Questions
 - 4.1.2 Davis Pier: AVRL Library Services Review
 - 4.1.3 AVRL Strategic Plan 2025-2028
 - 4.1.4 Nova Scotia's Public Library Funding Model and AVRL
 - 4.1.5 March 2026 AVRL Staff Survey
 - 4.1.6 AVRL At a Glance

MOTION: To move in camera; 5:33 pm.

MOVED BY: Emily Lutz SECONDED BY: Adele MacDonald
CARRIED

MOTION: To move out of camera; 8:22 pm.

MOVED BY: Kari-Ann Parsons-Saltzman SECONDED BY: Adele MacDonald
CARRIED

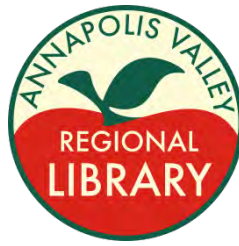
MOTION: To complete the remaining items on this agenda at the virtual meeting scheduled for April 23, virtual zoom meeting.

MOVED BY: Kari-Ann Parsons-Saltzman SECONDED BY: Adele MacDonald
CARRIED

5. Adjournment

MOTION: To adjourn the meeting at 8:33 pm.

MOVED BY: Kari-Ann Parsons-Saltzman
CARRIED



Annapolis Valley Regional Library
Regular Board Meeting
Thursday, April 23, 2026
5:30 pm – 7:30 pm
VIRTUAL
Minutes (DRAFT)

THIS MEETING IS A CONTINUATION OF THE APRIL 16TH REGULAR BOARD MEETING

PRESENT: Jill Cox, Emily Lutz, Adele MacDonald, Chrystal Remme, Kari-Ann Parsons-Saltzman, Ty Walsh

STAFF: Julia Merritt (CEO), Samantha Driscoll, Jai Soloy, Beth Kawecky, Carin Cress

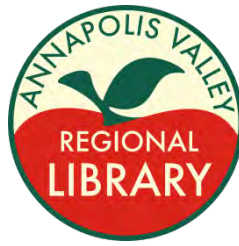
PRESENTERS:

REGRETS: Samantha Hamilton, Janet Ness

1. Call to order
C. Remme called the meeting to order at 5:33pm.

MOVED BY: Jill Cox **SECONDED BY: Ty Walsh**
CARRIED

5. Correspondence and Communications
5.1 Received: selected correspondence from the public:
 - 5.1.1. Feb 19/26 Town of Middleton to CCTH
 - 5.1.2. Feb 24/26 Town of Annapolis Royal to AVRL
 - 5.1.3. Mar 04/26 @NS to CCTH
 - 5.1.4. Mar 11/26 Same Page to CCTH
 - 5.1.5. Mar 23/26 CCTH to CORL re: Feb 12/26
 - 5.1.6. Mar 25/26 WHRM to AVRL
 - 5.1.7. Apr 1/26 County of Kings to AVRL
 - 5.1.8. Apr 8/26: Town of Wolfville to AVRL
 - 5.1.9. Apr 15/26: NSPL to CORL
 - 5.1.10. Apr 15/26: Town of Berwick to AVRL
- 5.2 Sent:
 - 5.2.1 Apr 08/26 AVRL to CCTH



MOTION: To receive the correspondence.

MOVED BY: Jill Cox SECONDED BY: Karie-Ann Parsons-Saltzman
CARRIED

6. Business Arising from the Previous Meeting: none not otherwise addressed.
7. Committee Reports
 - 7.1. Executive Committee – no report, Emily confirms the Executive is meeting regularly to help CEO prepare for Board meetings
 - 7.2. Human Resources Committee – J. Cox requests to move this item to 10.2 in camera
 - 7.3. Finance Committee
 - 7.3.1. Financial Updates
 - 7.3.2. Income Statement April 1, 2025 – February 28, 2026
 - 7.3.3. Deferred Revenue report April 1, 2025 – February 28, 2026
 - 7.3.4. Investment report: none
 - 7.3.5. Investment Subcommittee report: none

MOTION: To receive the committee reports as presented.

MOVED BY: Ty Walsh SECONDED BY: Emily Lutz
CARRIED

8. Report from the Chief Executive Officer
 - 8.1. Update from the CEO: see 7.3.1 Financial Updates
 - 8.2. Statistical Reports: year-end numbers to be confirmed

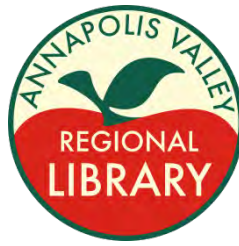
MOTION: To receive the CEO's report as presented.

MOVED BY: Adele MacDonald SECONDED BY: Jill Cox
CARRIED

9. New Business
 - 9.1. Strategic Plan Progress Report 2025-28
 - 9.2. AVRL Board Response to AVRL Staff Survey

MOTION: that the AVRL Board engage in one or more communication initiatives to connect with AVRL staff following the staff survey.

MOVED BY: Adele MacDonald SECONDED BY: Jill Cox
CARRIED



10. In camera:
 - 10.1. Labour relations updates (verbal)
 - 10.2. Matters pertaining to an identifiable individual

MOTION: To go in camera at 6:08pm
MOVED BY: Adele MacDonald **SECONDED BY:** Ty Walsh
CARRIED

MOTION: To go out of camera at 7:14pm
MOVED BY: Adele MacDonald **SECONDED BY:** Ty Walsh
CARRIED

MOTION: That the AVRL Board approve moving the CEO to Salary Grid Level 3.
MOVED BY: Ty Walsh **SECONDED BY:** Emily Lutz
CARRIED

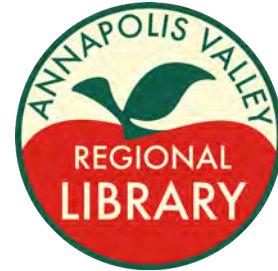
11. Announcements from Board Members: none
12. Nova Scotia Libraries News and Updates
 - 12.1. Mar 17/26: PARL Press Release
 - 12.2. Apr 06/26: AVRL SaltWire Article
 - 12.3. Apr 09/26: Cumberland Unionization

13. Next meetings:
 - Saturday May 2, 9am-4pm, Berwick Apple Dome, Facilitated workshop**
 - Thursday, June 18th, 2026, In-person, 5:30pm Regular and AGM
 - Thursday, September 17th, 2026, In-person, 5:30pm
 - Thursday, November 19th, 2026, In-person, 5:30pm

14. Adjournment

MOTION: To adjourn the meeting at 7:16pm
MOVED BY: Ty Walsh
CARRIED

Report



To: AVRIL Board
From: Julia Merritt, CEO
Date: May 25, 2026
Re: Additional Municipal Contributions 2026-27 and AVRIL's Budget

This report was previously included in the May 2nd Board meeting package. It is being repeated for the May 25th Board meeting to formally include it in the Board's records. There are no updates to this report from May 2nd; all changes to the AVRIL Board's 2026-27 budget are included in the in camera package related to AVRIL restructuring.

1. Municipal responses to request for increase

The following municipalities have replied to AVRIL with their 2026-27 budget decisions:

Municipality	Additional Amount Requested	Amount Granted	% of Request	Conditions and/or Limitations
Annapolis County	\$65,350	\$16,991	26%	<ul style="list-style-type: none"> No conditions 2026-27 only
Annapolis Royal	\$1,700	\$1,700	100%	<ul style="list-style-type: none"> No conditions 2026-27 only
Berwick	\$6,500	\$4,350	67%	<ul style="list-style-type: none"> No conditions Not stated if 1-year only
County of Kings	\$165,800	\$82,900	50%	<ul style="list-style-type: none"> Conditions implied but not stated 2026-27 only
Kentville	\$21,400	\$21,400 proposed	100%	<ul style="list-style-type: none"> No information received
Middleton	\$6,150	\$1,600	26%	<ul style="list-style-type: none"> Only granted if Province of NS contributes. 2026-27 only.
West Hants	\$67,200	\$67,200	100%	<ul style="list-style-type: none"> 50% granted without condition 50% conditional on retaining service levels in WHRM

				<ul style="list-style-type: none"> • 2026-27 only
Wolfville	\$15,150	\$3,939	26%	<ul style="list-style-type: none"> • No conditions • 2026-27 only
Totals	\$351,450	\$178,680 confirmed	51%	

The amount confirmed to date represents 51% of the total request.

Noteworthy item: the customary division of the Library Funding Formula is 71% provincial / 26% municipal. Therefore, some municipalities have chosen only to contribute 26% of the requested additional amount.

Given that the Provincial budget is status quo with no allocation for the previously-contributed "Bridge" funding (\$193,000 in 2025-26), these contributions are not enough to maintain AVRL's current level of operation throughout 2026-27.

Further, almost all of the contributions indicate that they are one-time commitments and at this time cannot be considered sustainable funding for 2027-28 and beyond.

2. Updates to AVRL's 2026-27 Budget

The AVRL's original estimated deficit for 2026-27 was \$625,000 (Nov 2025). After incorporating:

- additional internal reductions;
- an increase in revenue from NSPL; and
- the above confirmed municipal contributions,

the deficit reduces to \$331,550 - \$356,550. However, this figure assumes that AVRL is able to meet the conditions of the municipal funding. If AVRL is not able to meet the stated conditions on page 1, **the deficit would likely be in the range of \$430,000 - \$500,000.**

3. AVRL's Deficits vs. Reserve Funds FY26 & FY27

AVRL's projected deficits for the current and next fiscal years are:

- Deficit FY26: \$254,000
- Deficit FY27: \$430,000

Total: \$684,000

AVRL's available reserve funds as of February 2026:

- Investia \$506,756.70
- RBC Business Bank Account \$112,524.73

Total \$619,281.43

This amount does not include the Evans bequest or other bequests and only includes the Board's unrestricted assets.

Board Reporting

Annapolis Valley Regional Library
For the period ended March 31, 2026



Prepared on
May 1, 2026

P&L w Budget Comparason

April 2025 - March 2026

	Actual	Budget	Remaining	Total % Remaining
INCOME				
4010 Revenue - Lost Books	2,865.53		-2,865.53	
4020 Revenue - Province	2,012,800.00	2,115,800.00	103,000.00	4.87 %
4030 Revenue - Municipal	702,900.00	702,900.00	0.00	0.00 %
4100 Revenue - One Card Library Alliance	4,114.27		-4,114.27	
4105 Revenue - Printing	38,009.61	27,000.00	-11,009.61	-40.78 %
4700 Revenue - Deferred Write down	93,270.76	49,155.00	-44,115.76	-89.75 %
4701 Revenue - Book Sales	4,157.35		-4,157.35	
4702 Revenue - Donations	35,337.19	8,000.00	-27,337.19	-341.71 %
4703 Revenue - Grants	2,995.00		-2,995.00	
4704 Revenue - Misc	18,786.92		-18,786.92	
4705 Revenue - Wages External Funding	8,020.10		-8,020.10	
4800 HST Rebate (OLD)	101,648.69	50,000.00	-51,648.69	-103.30 %
4901 Revenue - Interest	18,099.63	40,000.00	21,900.37	54.75 %
Total Income	3,043,005.05	2,992,855.00	-50,150.05	-1.68 %
COST OF GOODS SOLD				
5000 COS - Books, Periodicals & related costs	298,107.32	340,000.00	41,892.68	12.32 %
5020 Equipment Purchases	0.00	5,500.00	5,500.00	100.00 %
5025 Furniture Purchases	0.00	3,000.00	3,000.00	100.00 %
5026 Capital Purchases - Other	35,782.44	54,155.00	18,372.56	33.93 %
Total Cost of Goods Sold	333,889.76	402,655.00	68,765.24	17.08 %
GROSS PROFIT	2,709,115.29	2,590,200.00	-118,915.29	-4.59 %
EXPENSES				
5030 Lost Book Replacement Expenses	81.67		-81.67	
6005 Advertising & Promotion	3,561.58	6,000.00	2,438.42	40.64 %
6010 Bank Charges	1,654.34	2,500.00	845.66	33.83 %
6015 Communication & Internet Expenses	6,816.71	5,500.00	-1,316.71	-23.94 %

				Total
	Actual	Budget	Remaining	% Remaining
6017 Computer Application & Service Costs	10,265.99		-10,265.99	
6020 Dues, Fees, & Memberships	174.00		-174.00	
6025 HST Rebate - Books (OLD)		45,000.00	45,000.00	100.00 %
6040 Insurance	19,194.02	19,000.00	-194.02	-1.02 %
6045 Leases - Equipment	669.26		-669.26	
6050 Miscellaneous Expenses	311.07	500.00	188.93	37.79 %
6055 Office Expenses	34,918.98	35,000.00	81.02	0.23 %
6060 Postage	28,527.75	30,000.00	1,472.25	4.91 %
6065 Professional Fees	102,600.90	80,000.00	-22,600.90	-28.25 %
6200 Program Costs	51,316.24	11,000.00	-40,316.24	-366.51 %
6300 Rent	68,169.58	69,507.00	1,337.42	1.92 %
6305 Repairs & Maintenance	2,003.65		-2,003.65	
6350 Service Contracts	67,311.21	97,795.00	30,483.79	31.17 %
6399 Union Negotiation Expenses	2,215.25		-2,215.25	
6400 Salaries & Wages	2,328,158.09	2,388,695.00	60,536.91	2.53 %
6450 Staff Moving Expenses	5,459.71		-5,459.71	
6600 Vehicle Expenses	23,732.45	22,000.00	-1,732.45	-7.87 %
6650 Board Expenses	1,306.18	1,700.00	393.82	23.17 %
6700 Staff Expenses	52,844.78	40,750.00	-12,094.78	-29.68 %
Total Expenses	2,811,293.41	2,854,947.00	43,653.59	1.53 %
NET OPERATING INCOME	-102,178.12	-264,747.00	-162,568.88	61.41 %
OTHER EXPENSES				
7050 Depreciation	289,710.00		-289,710.00	
Total Other Expenses	289,710.00	0.00	-289,710.00	0.00%
NET OTHER INCOME	-289,710.00	0.00	289,710.00	0.00%
NET INCOME	\$ -391,888.12	\$ -264,747.00	\$127,141.12	-48.02 %

Deferred Revenue Report - Detailed

March 31, 2024-March 31, 2026

Item class	2600 Deferred Revenue
AR- Bequest (Evans Estate)	\$1,231,897.08
AR- General	\$564.80
AR-Innovation-Lab	\$0.00
AR- Peter Mansour Donation	\$168.77
AVRL-Adaptive Equipment	\$4,105.17
AVRL- BookBikes - Libracycle	\$0.00
AVRL- Bookclub in a Bag	\$2,422.33
AVRL- Bridge Funding	\$0.00
AVRL- Cancer Resources	\$734.27
AVRL- CFUW	\$3,835.23
AVRL- CPI Trainer	\$882.91
AVRL- CNet 150 Makers	\$689.95
AVRL- Curtis Chipman	\$11,072.99
AVRL- FLIEF	\$4,292.54
AVRL-Food Security Init	\$0.00
AVRL- General	\$1,023.10
AVRL-Grant-Tax	\$0.00
AVRL-LDF-Comm Consultation	\$0.00
AVRL-LDF-Comm with Library	\$0.00
AVRL-LDF-Sharing NS	\$1,352.64
AVRL-LDF-Staff Training	\$858.37
AVRL- Moving Through Grant	\$2,034.14
AVRL- Period Poverty	\$24,865.48
AVRL- SERAD	\$3,369.79
AVRL- Teen Zone	\$29,804.07
BE- Harry Potter	\$2,201.08
BE-Library Fund	\$4,080.81
BE- Outdoor Reading Room	\$334.34
BE- Programming	\$2,177.56
BR- Anonymous Funds	\$2,158.90
BR- Book Sales	\$294.71
BR- Expansion	\$605.07
BR-Friends-Fund	\$491.08
BR-Friends-Programming	\$91.74
BR-Roberta White	\$10,000.00
BR- Wellness	\$136.53
HA- Book Sales	\$18.00
HA- Donations	\$13.55
HA-Program Room	\$46.23
KE- Book Sales	\$1,331.69
KE- Computer Classes	\$2,418.64
KE- Valerie Goldin Donation	\$7,454.92
KI- Book Sales	\$1,011.42
KI- Canada Helps Building	\$2,078.43

Item class	2600 Deferred Revenue
KI- Canada Post	\$8,247.68
KI- General	\$53,621.08
Ki-Grant-Tax	\$1,594.96
KI- Programming	\$160.65
LA- Book Sales	\$678.30
LA- General	\$0.00
LA- Literacy	\$61.67
MI- Book Sales	\$1,299.31
MI- Estate of C Harvey	\$1,357.75
MI- Estate of David Arthur Ritchie	\$86,905.43
MI-Friends-Programming	\$495.38
PW- Book Sales	\$488.20
PW-Friends-Donations	\$3,670.24
WI- Book Sales	\$1,835.16
WI- General	\$1,607.18
WI-Nordic Walking Poles	\$72.66
WO- eBikes	\$441.34
WO- General	\$7,331.99
WO-General-Donations	\$50.00
WO-Hammett Donations	\$3,971.48
WO-Innovation-Lab	\$9,035.54
WO-New Building	\$175,342.86
WO- NS Tech	\$42.96
	\$0.01
Total	\$1,719,230.16

Portfolio Listing For ANNAPOLIS VALLEY REGIONAL LIBRARY

Client ID: 398202127

Rate of Return Method: IRR

Market value as of: 27-Apr-2026

ROR Timeframe: 1 Year

Portfolio is grouped by: Plan, then Investment Type, then Manager

Description	% Portfolio	Net Invested	Book Value	Market Value	RoR %
SD Open / Non-Registered, Investia Financial Services Inc. (INV) (Plan Acct # 398208899)	13.02	199,948.22	256,054.57	300,750.40	8.68
Cash Management Account	0.00	7,486.35	0.00	0.00	
Investia Financial Services Inc. (Cash)	0.00	7,486.35	0.00	0.00	
Cash Control Account (CAD) INVXCCA NL 398179816		7,486.35	0.00	0.00	
High Interest Savings Account	0.00	-10,918.84	0.00	0.00	
Dynamic Funds (DYN)	0.00	-5,712.65	0.00	0.00	
Dyn. BNS Corp. Tiered Investment Savings Account DYN6002 NL 458672326		-5,712.65	0.00	0.00	
Mutual Fund	13.02	216,648.72	256,054.57	300,750.40	9.38
Dynamic Funds (DYN)	0.99	0.00	19,164.33	22,943.72	10.30
Dyn. Asset Allocation Private Pool Series F DYN3912 FCL 458672326		0.00	19,164.33	22,943.72	10.30
Fidelity Investments	11.47	210,867.30	224,380.79	265,031.87	10.93
Fid. Conservative Income Private Pool Series F FID2706 FCL 108206802		110,867.30	119,182.11	141,068.38	8.16
Fid. Asset Allocation Private Pool Series F FID135 FCL 108206802		100,000.00	105,198.68	123,963.49	14.21
Northwest and Ethical Investments L.P. (NWT)	0.55	5,781.42	12,509.45	12,774.81	4.63
NEI Conservative Yield Portfolio Series F NWT599 FCL 65929137		12,580.97	12,509.45	12,774.81	
NEI Conservative Yield Portfolio Series PF NWT8599 FCL 65929137		-6,799.55	0.00	0.00	4.00
SD Open / Non-Registered, Investia Financial Services Inc. (INV) (Plan Acct # 405486940)	86.98	1,645,976.28	1,973,542.16	2,009,501.82	6.96
Cash Management Account	0.00	16,409.43	0.00	0.00	
Investia Financial Services Inc. (Cash)	0.00	16,409.43	0.00	0.00	
Cash Control Account (CAD) INVXCCA NL 405486941		16,409.43	0.00	0.00	
High Interest Savings Account	13.70	249,605.72	316,532.29	316,532.29	2.28
Dynamic Funds (DYN)	9.11	147,191.88	210,413.18	210,413.18	2.35
Dyn. BNST Corporate Tiered Investment Savings Account DYN5002 NL 460934615		77,191.88	105,544.19	105,544.19	2.35
Dyn. BNS Corp. Tiered Investment Savings Account DYN6002 NL 460934615		70,000.00	104,868.99	104,868.99	2.35
Home Trust Company (HOM)	4.59	103,163.83	106,119.11	106,119.11	2.13
HOM. Home Trust High Interest Saving Account HOM100 NL 150345001		103,163.83	106,119.11	106,119.11	2.13
Mutual Fund	73.28	1,421,368.26	1,657,009.86	1,692,969.53	8.54
AGF Investments Inc.	2.71	60,000.00	70,178.03	62,496.69	
AGF Global Select Series F AGF808 FCL 51851127		60,000.00	70,178.03	62,496.69	
BMO Investments Inc. (BMO)	3.36	73,100.00	85,456.02	77,730.33	0.53
BMO Concentrated Global Equity Series F BMO95213 FCL 102664345		73,100.00	85,456.02	77,730.33	0.53
Dynamic Funds (DYN)	3.98	68,100.00	89,843.04	92,026.57	28.05
Dyn. Global Dividend Series F DYN1131 FCL 460934615		68,100.00	89,843.04	92,026.57	28.05
Fidelity Investments	7.29	-3,730.92	125,270.09	168,318.25	18.22
Fid. Canadian Disciplined Equity Series F FID624 FCL 117077766		124,800.00	125,270.09	168,318.25	30.64
IA Clarington Investments Inc. (CCM)	13.69	314,345.35	321,809.58	316,195.23	
IA Clarington Agile Global Total Return Income Series F CCM5604 FCL 2116694001		314,345.35	321,809.58	316,195.23	
Lysander Funds Limited (LYZ)	13.68	314,345.34	324,968.08	316,057.69	
Lysander-Canso Corporate Value Bond Series F LYZ801F FCL 1631260		314,345.34	324,968.08	316,057.69	

Mackenzie Investments (MFC)			14.68	291,800.00	315,072.51	339,039.93	5.76
Mack. Bluewater Canadian Growth Series F	MFC091	FCL 78052129		239,300.00	255,345.25	266,644.10	2.49
Mack. Global Dividend Series F	MFC2422	FCL 78052129		52,500.00	59,727.26	72,395.83	18.62
Northwest and Ethical Investments L.P. (NWT)			0.00	-11,031.17	0.00	0.00	3.40
NEI Conservative Yield Portfolio Series PF	NWT8599	FCL 65929139		-11,085.76	0.00	0.00	3.41
PIMCO Canada Corp. (PMO)			13.90	314,439.66	324,412.50	321,104.84	
PIMCO Monthly Income (Canada) Series M (F)	PMO505	FCL 101680263001		314,844.72	324,412.50	321,104.84	
Total*			100.00	1,845,924.50	2,229,596.73	2,310,252.22	7.29

All amounts in Canadian currency

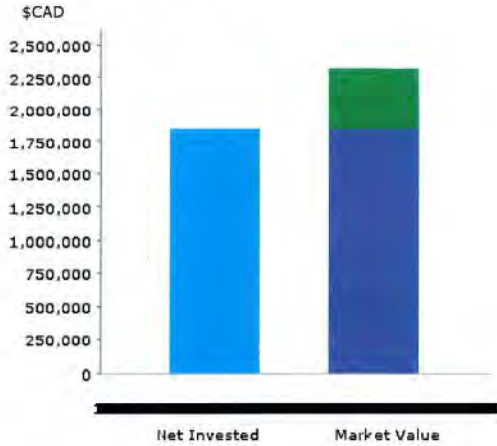
*All totals and sub-totals include inactive holdings

Disclaimer: "This portfolio summary is not the official account statement. It is an unofficial record for information purposes only."

PortfolioINSIGHTS - Portfolio Overview For ANNAPOLIS VALLEY REGIONAL LIBRARY

Client ID: 398202127
Rate of Return Method: IRR

Net Invested and Market Value
Inception Date: 31-Jan-2022



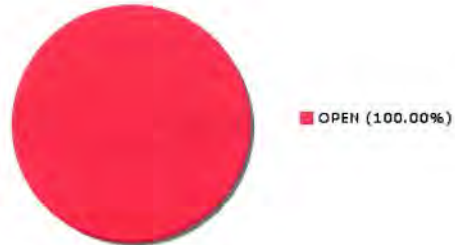
Market Value	\$2,310,252.22
Net Invested	\$1,845,924.50
Invested	\$2,079,037.79
Withdrawn	-\$233,113.29
Gain	\$464,327.72

Assets by Plan Type



Group By: Plan Type

Assets by Plan Group



Group By: Plan Group

Performance (IRR)							
1-month	3-month	6-month	1-year	3-year	5-year	10-year	Inception
3.33	-0.20	0.28	7.29	7.30	-	-	6.36

Calendar Performance (IRR)										
2026 (YTD)	2025	2024	2023	2022	2021	2020	2019	2018	2017	Prior
0.75	6.26	10.16	7.10	-	-	-	-	-	-	-

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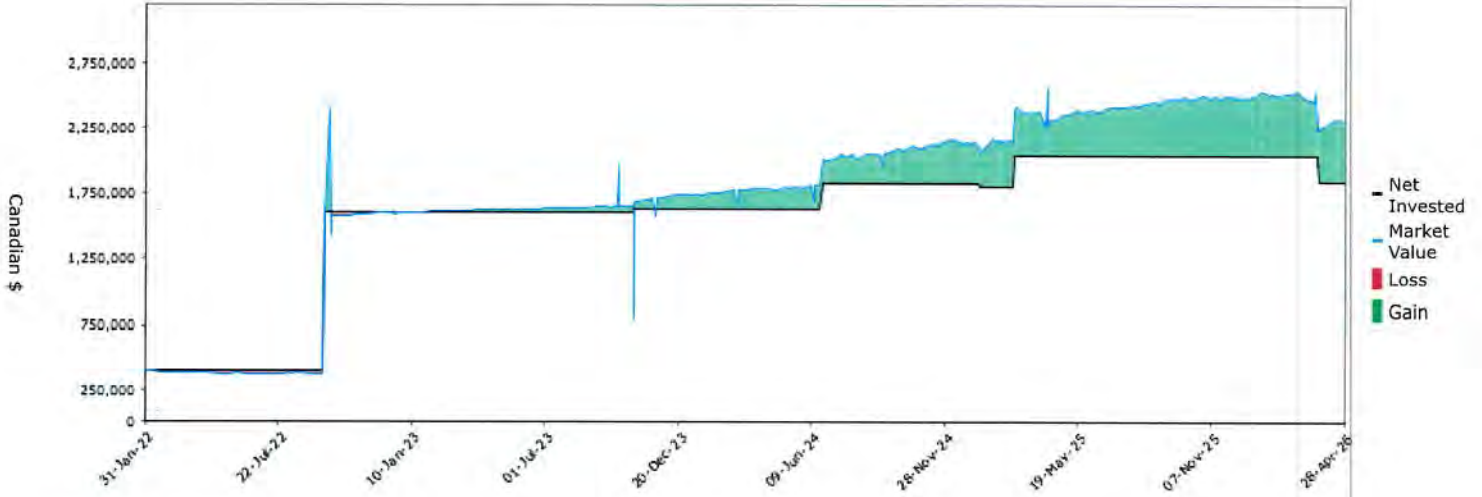
PortfolioINSIGHTS - Portfolio Performance For ANNAPOLIS VALLEY REGIONAL LIBRARY

Client ID: 398202127

Rate of Return Method: IRR

Net Invested and Market Value Over Time

Time Frame: Inception Date: 31-Jan-2022



Calendar Return Details

YEAR	Q1			Q2			Q3			Q4		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2026	0.42	1.36	-2.87	2.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	-1.09			2.00			n/a			n/a		
	0.75											
2025	2.82	0.42	-1.40	-1.28	1.75	1.02	0.44	0.77	1.58	0.36	0.37	-0.47
	1.59			1.48			2.81			0.26		
	6.26											
2024	0.47	1.13	1.10	-0.93	1.28	0.59	2.27	0.21	1.60	0.29	2.67	-0.98
	2.72			0.94			4.13			1.96		
	10.16											
2023	0.75	0.17	0.50	0.46	0.10	0.49	0.41	0.30	0.02	0.26	1.91	1.48
	1.43			1.05			0.72			3.71		
	7.10											
2022	n/a	-0.66	-0.08	-2.06	-0.43	-2.37	2.26	-0.67	-0.55	0.50	0.64	0.04
	n/a			-4.80			0.28			1.19		
	n/a											
2021	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a			n/a			n/a		
	n/a											
2020	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a			n/a			n/a		
	n/a											
2019	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a			n/a			n/a		
	n/a											
2018	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a			n/a			n/a		
	n/a											
2017	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a			n/a			n/a		
	n/a											

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