

[REDACTED]

[REDACTED]

December 4, 2024

City of Victoria Council Members

To Whom It May Concern:

RE: Principal Residence Verification - [REDACTED] [REDACTED] Johnson Street

The purpose of this letter is to confirm employment for [REDACTED] and provide additional information as requested.

[REDACTED] has been employed by the [REDACTED] ([REDACTED] since [REDACTED]). He is currently employed on a permanent full-time basis as a [REDACTED] in our [REDACTED] office in [REDACTED]. The permanent location of this role is at our [REDACTED] office in Victoria, BC.

Our office operations and attendance requirements have evolved significantly since 2020. During the global pandemic in 2020 and 2021, [REDACTED] operated primarily remotely, with only essential personnel required on-site. This allowed [REDACTED] like most other employees, to work remotely full-time while maintaining his primary residence in Victoria. In April 2022, [REDACTED] implemented a hybrid model requiring three days of in-office presence. [REDACTED] business unit scheduled anchor days which required him to be in the office Tuesday, Wednesday and Thursday each week, with Monday and Friday as designated remote workdays. By early 2024, this evolved into our current policy requiring four days of in-office presence (typically Monday through Thursday).

In line with [REDACTED] current policies, [REDACTED] along with all other employees, follows a 4-day in-office work schedule (Monday-Thursday) when not traveling for business. [REDACTED] hybrid work policy provides flexibility for employees to work one remote work day per week (typically Friday), up to 4 weeks of remote work per year in a location other than their home, and 4 weeks of vacation.

Our records, including building access logs and security system data, confirm [REDACTED] consistent physical presence at [REDACTED] from Monday through Thursday each week when not traveling for business. These records show regular daily badge swipes and office access patterns during standard business hours, demonstrating his adherence to our in-office attendance requirements.

To provide specific context, Mr. [REDACTED] recent business travel includes:

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

█  
█

█ was temporarily assigned to a special project in █ from █, to █. Mr. █ submitted his documentation to the legal team preparing his L-1A Nonimmigrant Visa Application on █, and was granted a temporary working visa on █. All of these trips are required business travel, coordinated through █ corporate travel office, and are part of Mr. █ regular duties in managing █ partnership portfolio. Despite this temporary assignment, Victoria remains Mr. █ permanent office location, and he will return to full-time in-office work in Victoria after the assignment (January 2025). Mr. █ role requires his presence in Victoria as his entire team operates from █ Victoria office. The nature of his team's █ demands significant real-time collaboration and in-person interaction among team members. Daily face-to-face meetings, strategy sessions, and investment discussions are crucial to the team's decision-making process.

It is important to note that despite this required business travel, Mr. █ maintains his primary residence in Victoria at █ Johnson Street, where he returns between business trips and works in person from the Victoria office, according to our attendance requirements.

As stated previously, Mr. █ follows a 4-day in-office work schedule (Monday-Thursday) when not traveling for business. █ base in Victoria is necessary for his job function.

Our records, including building access and security logs, confirm █ regular attendance at the Victoria office, demonstrating his consistent physical presence at our █ location.

As a permanent employee of █ is covered by a comprehensive benefits package. If you require additional information or verification, please contact the undersigned.

Sincerely,

█

█

Executive Vice President, Human Resources

█

Email: █

C: █, Vice President, HR Business Partner

█

[REDACTED]

[REDACTED]

August 29, 2024

To whom it may concern:

[REDACTED] ( [REDACTED] provides [REDACTED] services to [REDACTED]. It is also one of [REDACTED] nds, with approximately [REDACTED]

[REDACTED] has been employed by [REDACTED] in Victoria, BC, on a full-time permanent basis, in the position of [REDACTED], within our [REDACTED] department since [REDACTED]. [REDACTED] will continue working in the same capacity for [REDACTED] from our [REDACTED] [REDACTED] ) from [REDACTED] – [REDACTED].

Should you require additional information, please contact [REDACTED] at [REDACTED]

Yours truly,

[REDACTED]

[REDACTED]

# Remote Work Directive

## HUMAN RESOURCES AND CORPORATE OPERATIONS

Effective Date: July 22, 2024

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## 1 PURPOSE

- 1.1 Staff spending time together in [redacted] offices is foundational to [redacted] culture and organizational performance. [redacted] also recognizes the importance of flexible work, which is

why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of [REDACTED] offices.

- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere (“WFA”) and special remote work arrangements.

## 2 SCOPE

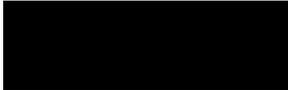
- 2.1 Hybrid Work is applicable to all Staff.
- 2.2 Temporary Work from Anywhere and special remote work arrangements are applicable to Permanent Employees only.

## 3 REQUIREMENTS

### PRINCIPLES

- 3.1 First and foremost, Staff must work each day in a location that allows them to do their best work, collaborate effectively with colleagues, and fulfill [REDACTED] commitment to our clients. Not all roles or job duties can be performed equally from a remote location.
- 3.2 To be eligible to work remotely, a Staff and their Manager must agree that the Staff can perform at a level equal to that of working in a [REDACTED] Office.
- 3.3 Managers as well as Department Branch Heads and/or Senior Managing Directors have an ongoing responsibility to monitor and adjust remote work arrangements as job duties change or to address Staff performance. This includes adjusting or rescinding remote work arrangements due to unforeseen circumstances that require a Staff to be in office.
- 3.4 While working remotely, a Staff must meet obligations within regular [REDACTED] business hours and ensure they have a high-quality internet connection. If for some reason a Staff is not able to work effectively while remote, they must come back to a [REDACTED] office, use vacation days, or take leave without pay.
- 3.5 Staff must work in a location conducive to the business of [REDACTED] while maintaining all [REDACTED] standards with respect to cybersecurity, confidentiality (MNPI), privacy, and safeguarding of tools, materials, and information.
- 3.6 Permanent Employees who have been approved for temporary Work from Anywhere have a personal responsibility to understand and comply with tax, immigration, and/or health insurance requirements if they elect to work out-of-country.

### ONGOING HYBRID WORK

- 
- 3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a  office on an ongoing basis. This provision is subject to operational needs and may be changed at any time.

### **TEMPORARY WORK FROM ANYWHERE**

- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.
- 3.9 A request to Work From Anywhere must be submitted to the applicable Department Head or Senior Managing Director using the designated form.
- 3.10 Where a Work from Anywhere request is declined, rationale must be shared with the Permanent Employee.
- 3.11 Working from one's own home does not qualify as an eligible location for the Work from Anywhere program.
- 3.12 With Manager approval, vacation days can be used before or after a Permanent Employee's approved Work from Anywhere time.
- 3.13 Prior to commencing Work From Anywhere, Permanent Employees working outside their base office country are required to check with BCI's Technology Service Desk for information about specific countries that require extra precautions.

### **SPECIAL REMOTE WORK ARRANGEMENTS**

- 3.14 On a case-by-case basis, and with the approval of their Manager, Department Head and the Human Resources Department, and subject to operational requirements, employee performance, and the reason for the request, a Permanent Employee may be approved to work on an extended or permanent basis from a remote location within the country they are employed.
- 3.15 Cases of special remote work arrangements require a letter from the Human Resources Department outlining the terms of the work arrangement which may include an end date to the arrangement and/or stipulations for when the work arrangement can be reviewed.

### **EXCEPTIONS**

- 3.16 Exceptions to this Directive must be approved by a Department Head. All exceptions must be reported to Human Resources.

### **DIRECTIVE REVIEW**

- 3.17 This Directive can be amended or repealed at any time at the discretion of the   




3.18 The Human Resources Department must review this Directive as frequently as required by the Governance Document Directive and report to the Executive Talent & Compensation Committee (ETCC). The ETCC must review, and, if required, recommend changes to the CEO/CIO for approval.

## 4 RESPONSIBILITIES

4.1 The following is a summary of the responsibilities under this Directive:

CEO	Sections 3.18, 3.19
Department Head (CEO/COO, EVP, SVP)	Sections 3.3, 3.8, 3.9, 3.10, 3.14, 3.16
Senior Managing Directors	Sections 3.3, 3.8, 3.9, 3.10,
Executive Talent & Compensation Committee	Section 3.19
Human Resource Department	Sections 3.14, 3.15, 3.16, 3.17
Manager	Sections 3.2, 3.3, 3.7, 3.8, 3.9, 3.12, 3.14,
Permanent Employee	3.6, 3.8, 3.9, 3.10, 3.11, 3.12, 3.13, 3.14, 3.15
Staff	Section 3.1, 3.2, 3.3, 3.4, 3.5, 3.7,

## 5 DEFINITIONS

5.1 In this Directive:

“**Department Head**” means the Chief Executive Officer (CEO), Chief Operating Officer (COO), Executive Vice President of a department, or Senior Vice President of a department.

“**Department Branch Head**” in the middle and back office refers to the Director or Vice President responsible for a branch or operating unit of a department.

“**Hybrid Work**” means work performed at a combination of locations over time, including both at a office and remotely.

“**Manager**” means a Staff who has employees who report to them.

“**Permanent Employee**” means a employee hired on a permanent basis.

[REDACTED]

“Remote location” means a location other than the city the Staff’s primary [REDACTED] office is located in. “Staff” means a BCI permanent, temporary or fixed-term employee, co-op student, or intern.

“Work from Anywhere” means the performance of job duties remotely, outside a [REDACTED] office for an extended period. This does not include an individual working from their principal residence.

## 6 APPROVAL

This Directive is hereby [created OR updated] and authorized effective as of the Effective Date.

July 24, 2024

\_\_\_\_\_  
Date

[REDACTED]

## REVIEW HISTORY

Approval Authority

[REDACTED]

Committee

Executive Talent & Compensation Committee

Last Review Date

September 05, 2023

Next Review Date (Note:

Directives must be reviewed June 22, 2025 triennially)

## AMENDMENT HISTORY

DATE	VERSION NO.	SUMMARY OF AMENDMENTS
November 01, 2022	0	Original
September 05, 2023	1	Update to 3.7 Ongoing Hybrid Work to reflect one day per week outside of a BCI office

## RELATED DOCUMENTS

The following documents relate to this Directive:



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**DIRECTIVES**

Working From Home Directive

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**OTHER**

Hybrid Work Guide

Work From Anywhere Form

Cyber Security & Data Roaming tips posted on  intranet

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**11 APR 2024 ▶ 19 APR 2024 TRIP TO LONDON HEATHROW, UNITED KINGDOM**

PREPARED FOR

[REDACTED]



Corporate Traveller

[REDACTED]  
[REDACTED]

RESERVATION CODE [REDACTED]

AIRLINE RESERVATION CODE [REDACTED]



**DEPARTURE: THURSDAY 11 APR ▶ ARRIVAL: FRIDAY 12 APR**

Please verify flight times prior to departure

<b>AIR CANADA</b> [REDACTED] Duration: 9hr(s) 25min(s) Cabin: Business Status: Confirmed	<b>YVR</b> VANCOUVER BC, CANADA	<b>LHR</b> LONDON HEATHROW, UNITED KINGDOM	Aircraft: BOEING 777-300ER JET
	Departing At: <b>7:55pm</b> <b>(Thu, Apr 11)</b> Terminal: MAIN TERMINAL	Arriving At: <b>1:20pm</b> <b>(Fri, Apr 12)</b> Terminal: TERMINAL 2	Distance (in Miles): 4724 Meals: Meals, Breakfast Est. emission: 2032.25 kg CO2

Passenger Name: » [REDACTED]	Seats: 10A	Frequent Flyer #: [REDACTED]	eTicket Receipt(s): [REDACTED]
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**CHECK IN: SUNDAY 14 APR**

**CHECK OUT: FRIDAY 19 APR**

**▶ 5 NIGHT(S)**

<b>THE WASHINGTON MAYFAIR HOTEL (WORLDHOTELS)</b> Phone [REDACTED] Fax [REDACTED] Confirmation: [REDACTED] Status: Confirmed	Room(s): 1 Guest(s): 1 Rate: 332.10 GBP / night Approx. Total Price: [REDACTED] INCLUDES_TAXES_AND_SURCHARG Room Type: GLOBAL PROGRAM Room Details: KING BED-WORKDESK-AIRCON-LAPTOP SAFE SEATING AREA-INTERNET ACCESS-35SQM GLOBAL PROGRAM	Corporate Discount: [REDACTED] Cancellation Information: Cancel by 12:00pm on day of arrival to avoid a penalty (12P) (CXL 1200 HTL TIME ON 14APR24) Guarantee: Room is guaranteed
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**TAX AND/OR SURCHARGE INFORMATION (GBP)**

276.75 VAT GST TAX  
**TOTAL TAX 276.75**

**Additional Details:**

- INCLUDES TAXES AND SURCHARGES
- GUAR TYPES -AX DC JC MC VI
- CXL 1200 HTL TIME ON 14APR24-FEE 1 NIGHT-INCL TAX-FEES
- 12PM DAY OF ARRIVAL



**DEPARTURE: FRIDAY 19 APR** Please verify flight times prior to departure

<b>AIR CANADA</b> [REDACTED] Duration: 9hr(s) 45min(s) Cabin: Business Status: Confirmed	<b>LHR</b> LONDON HEATHROW, UNITED KINGDOM	<b>YVR</b> VANCOUVER BC, CANADA	Aircraft: BOEING 777-300ER JET
	Departing At: <b>2:10pm</b> Terminal: TERMINAL 2	Arriving At: <b>3:55pm</b> Terminal: MAIN TERMINAL	Distance (in Miles): 4724 Meals: Meals, Snack Est. emission: 2032.25 kg CO2

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	10A	[REDACTED] / [REDACTED]	[REDACTED]

**OTHER: TUESDAY 30 APR**

<b>OTHER</b> Status: Confirmed	Information: **THANK YOU FOR BOOKING WITH CORPORATE TRAVELLER**
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20 APR 2023 ▶ 26 APR 2023 TRIP TO SAN FRANCISCO, CA

PREPARED FOR

[REDACTED]



[REDACTED]  
[REDACTED]  
[REDACTED]

RESERVATION CODE FLPQQQ

AIRLINE RESERVATION CODE [REDACTED]



DEPARTURE: **THURSDAY 20 APR** Please verify flight times prior to departure

<b>AIR CANADA</b> <b>AC 0550</b>  Duration: 3hr(s) 2min(s)  Cabin: Economy  Status: Confirmed	<b>YVR</b> VANCOUVER BC, CANADA	<b>LAX</b> LOS ANGELES, CA	Aircraft: BOEING 737 MAX  Distance (in Miles): 1081 Meals: Food for Purchase
	Departing At: <b>8:20am</b>  Terminal: MAIN TERMINAL	Arriving At: <b>11:22am</b>  Terminal: TERMINAL 6	

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	15D	[REDACTED]	[REDACTED]



DEPARTURE: **WEDNESDAY 26 APR** Please verify flight times prior to departure

<b>DELTA AIR LINES INC</b> <b>DL 2581</b>  Duration: 1hr(s) 26min(s)  Cabin: Economy  Status: Confirmed	<b>LAX</b> LOS ANGELES, CA	<b>SFO</b> SAN FRANCISCO, CA	Aircraft: AIRBUS INDUSTRIE A319 JET  Distance (in Miles): 337
	Departing At: <b>8:25am</b>  Terminal: TERMINAL 3	Arriving At: <b>9:51am</b>  Terminal: TERMINAL 2	

Passenger Name:	Seats:	eTicket Receipt(s):
» [REDACTED]	21D	[REDACTED]

**OTHER: SATURDAY 30 SEP**

<b>OTHER</b>  Status: Confirmed	<b>YVR</b> VANCOUVER BC, CANADA	
	Information:	

[REDACTED]  
[REDACTED]  
[REDACTED]

28 APR 2023 ▶ 28 APR 2023 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR

[REDACTED]



[REDACTED]

RESERVATION CODE [REDACTED]

AIRLINE RESERVATION CODE [REDACTED]

Travel Arranger Priority Comments

[REDACTED]



DEPARTURE: **FRIDAY 28 APR** Please refer flight times prior to

XeBarture

<b>AIR CANADA</b> <b>AC 5109</b>  Operated by: UNITED AIRLINES  Duration: 2hr(s) 26min(s)  Cabin: Economy  Status: Cancelled	<b>SFO</b> ▶ <b>VR</b> SAN FRANCISCO1CA VANCOWVER q C1CANADA		Aircraft: AIRBUS INDUSTRIE A320 f ET
	Departing At: <b>6:27Bm</b>  Terminal: TERMINAL 3	Arriving At: <b>8:53Bm</b>  Terminal: MAIN TERMINAL	Distance (in Miles): 800 Meals: No Meal Service

Passenger Name:	Seats:	Frequent Flyer k:	eTicket Receipt(s):
/ [REDACTED]	Check-In Requirement	[REDACTED]	[REDACTED]

**OTHER: SATURDAY 30 SEP**

<b>OTHER</b>  Status: Confirmed	, VR [REDACTED]	
	Information:	

[REDACTED]

25 FEB 2024 ▶ 01 MAR 2024 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR

[REDACTED]



[REDACTED]

[REDACTED]

[REDACTED]-6433 or  
afterhours@corporatetraveller.ca

AIRLINE RESERVATION CODE [REDACTED]



DEPARTURE: **SUNDAY 25 FEB** Please verify flight times prior to departure

<b>AIR CANADA AC 1900</b>  Operated by: /AIR CANADA ROUGE  Duration: 4hr(s) 37min(s)  Cabin: Business  Status: Confirmed	<b>YYJ</b> VICTORIA BC, CANADA	<b>▶</b> <b>YYZ</b> TORONTO ON, CANADA	Aircraft: AIRBUS INDUSTRIE A319 JET
	Departing At: <b>11:35am</b>  Terminal: Not Available	Arriving At: <b>7:12pm</b>  Terminal: TERMINAL 1	Distance (in Miles): 2100 Meals: Meals

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	03F	[REDACTED]	[REDACTED]



DEPARTURE: **SUNDAY 25 FEB** Please verify flight times prior to departure

<b>AIR CANADA AC 8884</b>  Operated by: /AIR CANADA EXPRESS - JAZZ  Duration: 1hr(s) 40min(s)  Cabin: Business  Status: Confirmed	<b>YYZ</b> TORONTO ON, CANADA	<b>▶</b> <b>EWR</b> NEWARK, NJ	Aircraft: CANADAIR REGIONAL JET
	Departing At: <b>9:10pm</b>  Terminal: TERMINAL 1	Arriving At: <b>10:50pm</b>  Terminal: TERMINAL A	Distance (in Miles): 341 Meals: Snack

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	03A	[REDACTED]	[REDACTED]



CHECK IN: **SUNDAY 25**  
**FEB**

CHECK OUT: **FRIDAY 01**  
**MAR**

▶ **5 NIGHT(S)**

**NEW YORK**  
[Redacted]  
**Phone** [Redacted]  
**Fax** [Redacted]

Confirmation:

[Redacted]

Status:

Confirmed

Room Details:

GLOBAL PRGM PROMO-RO ROOM ONLY PROMO RATE SUPERIOR ROOM - 1 KING BED MEALPLAN : ROOM ONLY FROM 25 FEBRUARY FOR 5 NIGHTS BREAKFAST PER PAX-PER NIGHT - 56.00 USD NEW YEAR NEW VIEW PROMO DISCOUNT OFF BAR, 2X ALL REWARD PTS MAXIMUM OCCUPANCY - 3 PEOPLE PER ROOM 3 CHILD REN 12 YEARS, FREE BB IN THE PARENTS ROOM HIGH SPEED TRANSMISSION LINE - HIGH-SPEED WIFI WIFI IN THE COMMUNAL AREAS - WIFI IN YOUR ROOM 110 120 V AC - AIR COOLING SYSTEM AIR CONDITIONING - BLACKOUT CURTAINS DATA PORT IN ROOM - EXPRESS CHECK OUT HAIR DRYER IN BEDROOM - IRON IN ROOM SAFE DEPOSIT BOX IN ROOM - TV WITH ON-SCREEN BILLING INFO ACCESSIBLE BATHROOM - KNOCK LIGHT FOR HEARING IMPAIR PHONE LIGHT FOR HEARING IMPAIRE- VIS. ALARM FOR HEARING IMPAIRE MANUAL TEMPERATURE CONTROL - SOUNDPROOF

Room(s): 1 Guest(s): 1

Rate:

VARIED\*\*

Approx. Total Price:

[Redacted]  
INCLUDES TAX

Cancellation Information:  
Cancel 2 day(s) prior to arrival to avoid a penalty

Guarantee:  
Room is guaranteed

**\*\*RATES AND EFFECTIVE DATES (USD)**

[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]

**TAX AND/OR SURCHARGE INFORMATION (USD)**

[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]



**DEPARTURE: FRIDAY 01 MAR** Please verify flight times prior to departure

**AIR CANADA**

[Redacted]

Duration:  
5hr(s) 53min(s)

Cabin:  
Premium Economy

Status:  
Confirmed

**EWR**  
NEWARK, NJ

▶ **YVR**  
VANCOUVER BC, CANADA

Departing At:  
**6:00pm**

Terminal:  
TERMINAL A

Arriving At:  
**8:53pm**

Terminal:  
MAIN TERMINAL

Aircraft:  
BOEING 787-9 JET

Distance (in Miles): 2424  
Meals:  
Meals

Passenger Name:

[Redacted]

Seats:

13A

Frequent Flyer #:

[Redacted]

eTicket Receipt(s):

[Redacted]

**OTHER: SATURDAY 30 MAR**

**OTHER**

Status:  
Confirmed

Information:

**\*\*THANK YOU FOR BOOKING WITH [REDACTED]  
[REDACTED]\*\***

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

03 JAN 2025 ▶ 03 JAN 2025 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR

[REDACTED]



[REDACTED]  
[REDACTED]  
[REDACTED]

RESERVATION CODE

[REDACTED]

AIRLINE RESERVATION CODE

[REDACTED]



**DEPARTURE: FRIDAY 03 JAN** Please verify flight times prior to departure

<b>AIR CANADA</b> [REDACTED] Duration: 5hr(s) 47min(s) Cabin: Business Status: Confirmed	<b>EWR</b> NEWARK, NJ	<b>YVR</b> VANCOUVER BC, CANADA	Aircraft: BOEING 787-9 JET
	Departing At: <b>6:30pm</b> Terminal: TERMINAL A	Arriving At: <b>9:17pm</b> Terminal: MAIN TERMINAL	Distance (in Miles): 2424 Meals: Meals Est. emission: 985.68 kg CO2

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	04K	[REDACTED]	[REDACTED]

**OTHER: THURSDAY 30 JAN**

<b>OTHER</b> Status: Confirmed	Information: **THANK YOU FOR BOOKING WITH CORPORATE TRAVELLER**
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[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

16 SEP 2024 ▶ 16 SEP 2024 TRIP TO NEW YORK JFK, NY

PREPARED FOR

[REDACTED]



Corporate Traveller

[REDACTED]

RESERVATION CODE [REDACTED]

AIRLINE RESERVATION CODE [REDACTED]



DEPARTURE: **MONDAY 16 SEP** Please verify flight times prior to departure

<b>ALASKA AIRLINES</b> [REDACTED] Operated by: /SKYWEST AIRLINES AS ALASKASKYWEST Duration: 1hr(s) 7min(s) Cabin: First Status: Confirmed	<b>YVR</b> VANCOUVER BC, CANADA	<b>SEA</b> SEATTLE TACOMA, WA	Aircraft: EMBRAER EMB 175 JET Distance (in Miles): 128 Est. emission: 76.99 kg CO2
	Departing At: <b>10:55am</b> Terminal: MAIN TERMINAL	Arriving At: <b>12:02pm</b> Terminal: Not Available	

Passenger Name:	Seats:	eTicket Receipt(s):
» [REDACTED]	02A	[REDACTED]



DEPARTURE: **MONDAY 16 SEP** Please verify flight times prior to departure

<b>ALASKA AIRLINES</b> [REDACTED] Duration: 5hr(s) 21min(s) Cabin: First Status: Confirmed	<b>SEA</b> SEATTLE TACOMA, WA	<b>JFK</b> NEW YORK JFK, NY	Aircraft: Air Distance (in Miles): 2422 Meals: Snack Est. emission: 311.51 kg CO2
	Departing At: <b>2:08pm</b> Terminal: Not Available	Arriving At: <b>10:29pm</b> Terminal: TERMINAL 7	

Passenger Name:	Seats:	eTicket Receipt(s):
» [REDACTED]	04C	[REDACTED]

**OTHER: THURSDAY 30 JAN**

<b>OTHER</b> Status: Confirmed	Information: <b>**THANK YOU FOR BOOKING WITH CORPORATE TRAVELLER**</b>
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[REDACTED]

13 NOV 2024 ▶ 15 NOV 2024 TRIP TO ATLANTA, GA

PREPARED FOR

[REDACTED]



[REDACTED]  
[REDACTED]  
[REDACTED]

AIRLINE RESERVATION CODE

[REDACTED]



DEPARTURE: **WEDNESDAY 13 NOV** departure Please verify flight times prior to departure

<b>DELTA AIR LINES INC</b> <b>DL 0970</b>  Duration: 2hr(s) 39min(s)  Cabin: Economy  Status: Confirmed	<b>LGA</b> NEW YORK LGA, NY	▶ <b>ATL</b> ATLANTA, GA	Aircraft: AIRBUS INDUSTRIE A321 JET
	Departing At: <b>7:00pm</b>  Terminal: TERMINAL C	Arriving At: <b>9:39pm</b>  Terminal: SOUTH TERMINAL	Distance (in Miles): 761 Est. emission: 102.44 kg CO2

Passenger Name:	Seats:	eTicket Receipt(s):
» [REDACTED]	31D	[REDACTED]



CHECK IN: **WEDNESDAY 13 NOV**

CHECK OUT: **FRIDAY 15 NOV**

▶ 2 NIGHT(S)

<p>██████████ ████████████████████ ██████████ <b>Phone</b> ██████████ <b>Fax</b> ██████████ ██████████ ██████████ Confirmation: ██████████ Status: Confirmed</p>	<p>Room(s): 1 Guest(s): 1</p> <p>Rate: VARIED**</p> <p>Approx. Total Price: ██████████ INCLUDES_TAXES_AND_SURCHARG</p> <p>Room Type: REGULAR RATE</p> <p>Room Details: FLEXIBLE RATE, GUEST ROOM, 1 KING, SOFA BED, AIRPORT VIEW MAX OCCUPANCY- 3 GUESTS 1 KING, SOFA BED, MINI FRIDGE, 315SQFT/28SQM, LIVING/SITTING AREA, WIRELESS INTERNET, COMPLIMENTARY, COFFEE/TEA MAKER</p>	<p>Member ID: ██████████</p> <p>Cancellation Information: Cancel 2 day(s) prior to arrival to avoid a penalty (02D) (CANCEL 2 DAY PRIOR TO ARRIVA)</p> <p>Guarantee: Room is guaranteed</p> <p>Notes: HOTEL CHECK OUT CHANGED TO 14NOV24 WITH HOTEL DIRECTLY</p>
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**\*\*RATES AND EFFECTIVE DATES (USD)**

██████████	██████████	SURCHARGE	EFFECTIVE 13NOV - 14NOV
██████████	EFFECTIVE 14NOV - 15NOV		

**TAX AND/OR SURCHARGE INFORMATION (USD)**

██████████	OCCUPANCY TAX
██████████	STATE PROVINCE TA
██████████	

**Additional Details:**

- INCLUDES TAXES AND SURCHARGES
- CANCEL PERMITTED UP TO 02 DAYS BEFORE ARRIVAL
- 377.43 USD CANCEL FEE PER ROOM
- UPON EARLY DEPARTURE, AN EARLY DEPARTURE CHARGE OF ONE
- NIGHT S ROOM - APPLICABLE TAX APPLIES.
- THE PERFECTLY PRECISE HOTEL



**DEPARTURE: THURSDAY 14 NOV** Please verify flight times prior to departure

<p><b>DELTA AIR LINES INC</b> ██████████ Duration: 2hr(s) 14min(s) Cabin: Economy Status: Confirmed</p>	<p><b>ATL</b> ATLANTA, GA</p> <p>Departing At: <b>6:30pm</b></p> <p>Terminal: SOUTH TERMINAL</p>	<p>▶ <b>LGA</b> NEW YORK LGA, NY</p> <p>Arriving At: <b>8:44pm</b></p> <p>Terminal: TERMINAL C</p>	<p>Aircraft: AIRBUS INDUSTRIE A321 JET</p> <p>Distance (in Miles): 761 Est. emission: 102.11 kg CO2</p>
---	--	--	---

Passenger Name: » ██████████	Seats: Check-In Required	eTicket Receipt(s): ██████████
---------------------------------	-----------------------------	-----------------------------------

**Notes**

████████████████████  
HOTEL CHECK OUT CHANGED TO 14NOV24 WITH HOTEL DIRECTLY

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

16 SEP 2023 ▶ 10 OCT 2023 TRIP TO PARIS DE GAULLE, FRANCE

PREPARED FOR

[REDACTED]



[REDACTED]  
[REDACTED]  
[REDACTED]

AIRLINE RESERVATION CODE [REDACTED]



DEPARTURE: **SATURDAY 16 SEP** ▶ ARRIVAL: **SUNDAY 17 SEP**

Please verify flight times prior to departure

<b>AIR CANADA</b> [REDACTED] Duration: 9hr(s) 35min(s) Cabin: Business Status: Confirmed	<b>YVR</b> VANCOUVER BC, CANADA	<b>LHR</b> LONDON HEATHROW, UNITED KINGDOM	Aircraft: BOEING 777-300ER JET
	Departing At: <b>7:45pm</b> <b>(Sat, Sep 16)</b> Terminal: MAIN TERMINAL	Arriving At: <b>1:20pm</b> <b>(Sun, Sep 17)</b> Terminal: TERMINAL 2	Distance (in Miles): 4724 Meals: Meals, Breakfast

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» [REDACTED]	10A	[REDACTED]	[REDACTED]



DEPARTURE: **SUNDAY 17 SEP** Please verify flight times prior to departure

<b>BRITISH AIRWAYS</b> [REDACTED] Duration: 1hr(s) 20min(s) Cabin: Economy Status: Confirmed	<b>LHR</b> LONDON HEATHROW, UNITED KINGDOM	<b>CDG</b> PARIS DE GAULLE, FRANCE	Aircraft: Air
	Departing At: <b>6:05pm</b> Terminal: TERMINAL 5	Arriving At: <b>8:25pm</b> Terminal: AEROGARE 2 TERMINAL D	Distance (in Miles): 216 Meals: Food - Beverage for Purchase

Passenger Name:	Seats:	eTicket Receipt(s):
» [REDACTED]	17D	[REDACTED]



CHECK IN: **SUNDAY 17**  
**SEP**

CHECK OUT: **MONDAY 18**  
**SEP**

▶ 1 NIGHT(S)

[REDACTED]  
[REDACTED] (WESTIN  
HOTELS)

Phone

Fax

Confirmation:  
[REDACTED]

Status:  
Confirmed

Room Details:

MEMBER PACKAGE RATE MEMBER RATE BED AND  
BREAKFAST, SUPERIOR ROOM, GUEST ROOM, 1  
QUEEN-S- MAX OCCUPANCY- 2 GUESTS SUPERIOR  
ROOM, 1 QUEEN-S-, 18SQM 194SQFT-25SQM  
269SQFT, WIRELESS INTERNET, FOR A FEE, TV

Room(s): 1 Guest(s): 1

Rate:  
[REDACTED]

Approx. Total Price:  
[REDACTED]

INCLUDES TAXES AND SURCHARGES

Member ID:  
[REDACTED]

Cancellation Information:  
Cancel 1 day(s) prior to  
arrival to avoid a penalty

Guarantee:  
Room is guaranteed

**TAX AND/OR SURCHARGE  
INFORMATION (EUR)**

2.88 CITY MUNICIPAL TAX

**TOTAL TAX 2.88**



CHECK IN: **WEDNESDAY 20**  
**SEP**

CHECK OUT: **THURSDAY 21**  
**SEP**

▶ 1 NIGHT(S)

THE WESTIN [REDACTED]  
[REDACTED]  
[REDACTED]

Phone

Fax

Confirmation:  
[REDACTED]

Status:  
Confirmed

Room Details:

MEMBER PACKAGE RATE MEMBER RATE BED AND  
BREAKFAST, SUPERIOR ROOM, GUEST ROOM, 1  
QUEEN-S- MAX OCCUPANCY- 2 GUESTS SUPERIOR  
ROOM, 1 QUEEN-S-, 18SQM 194SQFT-25SQM  
269SQFT, WIRELESS INTERNET, FOR A FEE, TV

Room(s): 1 Guest(s): 1

Rate:  
[REDACTED]

Approx. Total Price:  
[REDACTED]

INCLUDES TAXES AND SURCHARGES

Member ID:  
[REDACTED]

Cancellation Information:  
Cancel 1 day(s) prior to  
arrival to avoid a penalty

Guarantee:  
Room is guaranteed

**TAX AND/OR SURCHARGE  
INFORMATION (EUR)**

2.88 CITY MUNICIPAL TAX

**TOTAL TAX 2.88**



**DEPARTURE: TUESDAY 10 OCT** Please verify flight times prior to departure

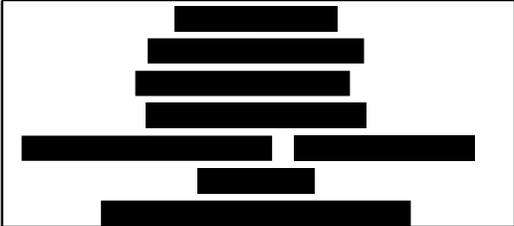
<b>AIR CANADA</b>  Duration: 9hr(s) 35min(s) Cabin: Business Status: Confirmed	<b>LHR</b> LONDON HEATHROW, UNITED KINGDOM	<b>YVR</b> VANCOUVER BC, CANADA	Aircraft: BOEING 777-300ER JET  Distance (in Miles): 4724 Meals: Meals, Snack
	Departing At: <b>2:10pm</b>  Terminal: TERMINAL 2	Arriving At: <b>3:45pm</b>  Terminal: MAIN TERMINAL	

Passenger Name:	Seats:	Frequent Flyer #:	eTicket Receipt(s):
» 	03D	 / 	

**OTHER: SATURDAY 30 DEC**

<b>OTHER</b> Status: Confirmed	Information: <b>**THANK YOU FOR BOOKING WITH CORPORATE TRAVELLER**</b>
--------------------------------------	---





[REDACTED]  
 [REDACTED] JOHNSON ST  
 VICTORIA BC V8W0A4  
 CANADA

Room No: [REDACTED]/K1H  
 Arrival Date: 4/23/2023 6:02:00 PM  
 Departure Date: 4/26/2023 6:14:00 AM  
 Adult/Child: 1/0  
 Cashier ID: ALONNAJ  
 Room Rate: [REDACTED]  
 AL:  
 HH # [REDACTED]  
 VAT #  
 Folio No/Che [REDACTED] A

Confirmation Number: 3361537162

The Beverly Hilton 4/26/2023 6:13:00 AM

DATE	DESCRIPTION	ID	REF NO	CHARGES	CREDIT	BALANCE
3/22/2023	Advance Deposit MC *4301	[REDACTED]	[REDACTED]		(\$ [REDACTED])	
4/23/2023	*ROOM SERVICE	[REDACTED]	[REDACTED]	\$46.33		
4/23/2023	GUEST ROOM	[REDACTED]	[REDACTED]	\$249.00		
4/23/2023	ROOM TAX	[REDACTED]	[REDACTED]	\$35.38		
4/23/2023	OCC. SURCHARGE	[REDACTED]	[REDACTED]	\$3.74		
4/23/2023	CALIFORNIA TOURISM ASSESSMENT	[REDACTED]	[REDACTED]	\$0.80		
4/24/2023	GUEST ROOM	[REDACTED]	[REDACTED]	\$249.00		
4/24/2023	ROOM TAX	[REDACTED]	[REDACTED]	\$35.38		
4/24/2023	OCC. SURCHARGE	[REDACTED]	[REDACTED]	\$3.74		
4/24/2023	CALIFORNIA TOURISM ASSESSMENT	[REDACTED]	[REDACTED]	\$0.80		
4/25/2023	GUEST ROOM	[REDACTED]	[REDACTED]	\$249.00		
4/25/2023	ROOM TAX	[REDACTED]	[REDACTED]	\$35.38		
4/25/2023	OCC. SURCHARGE	[REDACTED]	[REDACTED]	\$3.74		
4/25/2023	CALIFORNIA TOURISM ASSESSMENT	[REDACTED]	[REDACTED]	\$0.80		
4/26/2023	MC [REDACTED]	[REDACTED]	[REDACTED]		(\$ [REDACTED])	
						\$0.00

-46.33  
 = \$577.84

EXPENSE REPORT SUMMARY

	4/23/2023	4/24/2023	4/25/2023	STAY TOTAL
ROOM AND TAX	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]
FOOD AND BEVERAGE	\$46.33	\$0.00	\$0.00	\$46.33
DAILY TOTAL	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]

Hilton Honors(R) stays are posted within 72 hours of checkout. To check your earnings or book your next stay at more than 6,500+ hotels and resorts in 119 countries, please visit Honors.com

Thank you for choosing Hilton. You'll get more when you book directly with us - more destinations, more points, and more value. Book your next stay at hilton.com.

CREDIT CARD DETAIL

APPR CODE	[REDACTED]	MERCHANT ID	[REDACTED]
CARD NUMBER	[REDACTED]	EXP DATE	[REDACTED]
TRANSACTION ID	[REDACTED]	TRANS TYPE	[REDACTED]

GUEST FOLIO

**Kevin Smith**  
**750 Pandora Avenue**  
**BC, V8W 0E4**  
**CA**

Room No. : 219  
 Arrival : 03-10-23  
 Departure : 10-10-23  
 Page No. : 1 of 2  
 Folio No. :  
 Conf. No. :  
 Cashier No. :

**INFORMATION FOLIO**

Membership No. :  
 A/R Number :  
 Group Code :  
 Company Name :  
 PO Ref. :

Date	Description	Exchange Rate	Charges GBP	Credits GBP
03-10-23	# RR Discretionary Service Charge			
03-10-23	Accommodation			
03-10-23	# VAT 20%			
04-10-23	# RR Discretionary Service Charge			
04-10-23	Accommodation			
04-10-23	# VAT 20%			
05-10-23	# RR Discretionary Service Charge			
05-10-23	Accommodation			
05-10-23	# VAT 20%			
06-10-23	Accommodation			
06-10-23	# RR Discretionary Service Charge			
06-10-23	# VAT 20%			
07-10-23	Accommodation			
07-10-23	# RR Discretionary Service Charge			
07-10-23	# VAT 20%			

I agree that liability for this bill is not waived and, where the contract regarding my stay was made with another person (be that a company, firm, association or other body corporate) I agree to be held personally liable for the costs and/or charges set out above and any other costs or charges incurred on my account during my stay, to the extent that such other person fails to pay when due all or any part of such costs or charges.

SIGNATURE

[Redacted Signature]



# CORINTHIA

LONDON

## GUEST FOLIO



Room No. :

Arrival : 03-10-23

Departure : 10-10-23

Page No. : 2 of 2

Folio No. :

Conf. No. :

Cashier No. :

### INFORMATION FOLIO

Membership No. :

A/R Number :

Group Code :

Company Name :

PO Ref. :

Date	Description	Exchange Rate	Charges GBP	Credits GBP
08-10-23	Accommodation			
08-10-23	# RR Discretionary Service Charge			
08-10-23	# VAT 20%			
09-10-23	Accommodation			
09-10-23	# RR Discretionary Service Charge			
09-10-23	# VAT 20%			
<b>Total</b>				<b>0.00</b>

*Thank You for staying with us*



I agree that liability for this bill is not waived and, where the contract regarding my stay was made with another person (be that a company, firm, association or other body corporate) I agree to be held personally liable for the costs and/or charges set out above and any other costs or charges incurred on my account during my stay, to the extent that such other person fails to pay when due all or any part of such costs or charges.

SIGNATURE



[Redacted]

[Redacted]

Arrivée/Arrival : 18.09.23

Départ/Departure : 18.09.23

Chambre/Room : [Redacted]

[Redacted] 1

Programme de Fidélité / Loyalty Program :

[Redacted]

**INVOICE**

No. Page/Page No.: 1 sur 1

No. Facture/Invoice No. : [Redacted]

N° de Compte/AR Number :

**4\* The Westin Paris Vendôme** [Redacted]

[Redacted]

Date	Description	Débit EUR	Crédit EUR
18.09.23	Accommodation	[Redacted]	
18.09.23	City Tax	2.88	
18.09.23	VAD + Auto - Master Card / Euro Card		678.88

[Redacted]

**Total EUR** [Redacted]

---

**Balance EUR** 0.00

T.V.A acquittée sur les débits.  
Facture payable sans escompte.

Coordonnées bancaires / Bank Details:

[Redacted]

En votre aimable réglemant à réception : Euros 0.00  
Thank you for your kind remittance : Euros 0.00

[Redacted]

[Redacted]

[Redacted]

[Redacted]

23A i v 23A e/d 18.80.19  
: i De 3e v De 3i 3v d 1 .80.19  
4 Ceh m 8v 6 ooh d 5809

**INVOICE**

No. d Pegv e Pegv a No. i d M 3a  
No. d Feq t 3v d n r o A v a No. d [Redacted]  
N° d Rv a t oh D p v e b a n t h m v 3a

P 3og 3eh h v a Rv a F A R i / p i a Lode / m a P 3og 3eh d  
MR 126321857

**4\* The Westin Paris Vendôme . 1.15**

7oc A p a n d Noh a o / v c p e R v a t H p / a e m e h a P e 3 M 59 d 6 6 a u a b . 4 [Redacted]

[Redacted]

Date	Description	Débit EUR	Crédit EUR
18.80.19	2 ccoh o Rep on	uEu.88	
18.80.19	4 A d y e T	1.66	
18.80.19	x 2 : a / 2 t p a e e m v 3 a e P a s t 3 a e R		uE6.66

[Redacted]

<b>Total EUR</b>	[Redacted]	[Redacted]
<b>Balance EUR</b>	<b>0.00</b>	

y . x . 2 a e c q t A p i v a M 3 v M R i m M  
F e c t 3 v a D e d e m i v a e n M v M c o h D p v .  
[Redacted]  
4 o o 3 R o n n i v M a r c e n c e A v M e B e n k a v p e A M a  
[Redacted] a  
7 w a t 4 F b F b P P

[Redacted]

s n a o p v a A e m v a g / v h v n p a d c v D p n a s t 3 M 8 . 8 8  
y C e n a l o t a s 3 a d o t 3 k A R a h A p e n c v a s t 3 M 8 . 8 8

[Redacted]



# LAUREL INN

The Laurel Inn  
 444 Presidio Ave  
 San Francisco, CA 94115  
 Tel: 415-567-8467  
 Fax: 415-928-1866  
 thelaurelinn.com

## INVOICE

Confirmation No. [REDACTED]  
 Group Name [REDACTED]

Room No. [REDACTED]  
 Arrival [REDACTED]  
 Departure [REDACTED]  
 Folio Window [REDACTED]  
 Folio No. [REDACTED]

Date	Description	Charges	Credits
04-27-23	Accommodation	[REDACTED]	
04-27-23	Occupancy Tax 14%	[REDACTED]	
04-27-23	Business District Tax 1.0625%	[REDACTED]	
04-27-23	CA Tourism .195%	[REDACTED]	
04-28-23	Early Departure	[REDACTED]	
04-28-23	Occupancy Tax 14%	[REDACTED]	
04-28-23	Business District Tax 1.0625%	[REDACTED]	
04-28-23	CA Tourism .195%	[REDACTED]	
04-28-23	Master Card	[REDACTED]	[REDACTED]
<b>Total</b>		[REDACTED]	[REDACTED]

Guest Signature

Balance

0.00

I agree that my liability for this bill is not waived and I agree to be held personally liable in the event that the indicated person, company or association fails to pay for any part or the full amount of these charges.

### World of Hyatt Summary

No Membership to be credited

Join World of Hyatt today and start earning points for stays, dining and more. Visit [www.worldofhyatt.com](http://www.worldofhyatt.com)

WE HOPE YOU ENJOYED YOUR STAY WITH US!

[REDACTED]



# Booking Confirmation

## Booking reference



Travel booked/ticket issued on: 30 Jan, 2024

[Select Seats](#) >

[eUpgrade](#) >

[Manage my booking](#) >

Thank you for choosing Air Canada. Below are your flight details and other useful information for your trip.

**IMPORTANT:** Your official itinerary/receipt is attached to this email. You must bring it with you to the airport for check-in and we recommend you keep a copy for your records. Please also take the time to review it as it contains the [general conditions of carriage and applicable tariffs](#) that apply to the tickets, bookings and air services detailed below, as well as baggage, dangerous goods and other important information related to your trip.

Ensure you are in compliance with the entry requirements of your destination. For the latest information on entry requirements, our flexible booking policy, or our health and safety measures visit our [Travel Ready hub](#).

## Passengers



Ticket#: [REDACTED]

Air Canada - Aeroplan#: [REDACTED]

Seats

YVR-MIA 29C

MIA-YVR 23C

**Depart** • Thu 4 Apr, 2024

Economy - Standard

**Vancouver YVR**

08:15

Vancouver Int.

**Miami MIA**

17:30

Miami Int.

 AC1034

6hr 15m

Cabin : Economy Class (H)

Operated by Air Canada

[Boeing 737 MAX 8](#)

Food for purchase on board

Alt+A 



### Miami MIA

18:25

Miami Int.

### Vancouver YVR

22:13

Vancouver Int.



6hr 48m

Cabin : Economy Class (T)

Operated by Air Canada

[Boeing 737 MAX 8](#)

Food for purchase on board

### Purchase summary



CA \$



The following charges (tax inclusive) will appear on your credit or debit card statement:

Amount paid: CA \$

Full details can be found in your attached Itinerary/Receipt.

For 1 Adult

### Flights

#### Air transportation charges

Departing flight - Adult	\$521.24
Return flight - Adult	\$351.99
<a href="#">Carrier surcharges</a> - Canada	\$49.99

#### Taxes, fees and charges

Air Travellers Security Charge - Canada	\$12.10
Goods and Services Tax - Canada - 100092287 RT0001	\$48.02
Airport Improvement Fee - Canada	\$25.00
September 11th Security Fee - United States	\$7.53
Transportation International/Domestic Tax - United States	\$59.74
Animal and Plant Health Inspection Service (APHIS) User Fee - United States	\$5.15
Immigration User Fee - United States	\$9.42
Customs User Fee - United States	\$9.38
Passenger Facility Charge - United States	\$6.05

**Subtotal \$1105.61**

### Seat selection

Thomasjames



██████ - Standard seat (Aisle)	\$48.00
Goods and Services Tax - Canada - ██████	\$2.40
██████ 23C - Standard seat (Aisle)	\$48.00
Goods and Services Tax - Canada - ██████	\$2.40
<b>Subtotal</b>	<b>\$100.80</b>
<b>Grand total - Canadian dollars</b>	<b>\$1,206.41</b>

## Baggage allowance

### Carry-on baggage

On flights operated by Air Canada, Air Canada Rouge or Air Canada Express, you may carry with you in the cabin 1 standard item (max. size: 23 x 40 x 55 cm [9 x 15.5 x 21.5 in]) and 1 personal item (max. size: 16 x 33 x 43 cm [6 x 13 x 17 in]). Your carry-on baggage must be light enough that you can store it in the overhead bin unassisted. [See our complete carry-on baggage policy.](#)

### Checked baggage

Please see below for details on the bags you plan on checking at the baggage counter.

#### Vancouver(YVR)-Miami(MIA)



1<sup>st</sup> bag  
**CA \$31.50**  
Including taxes



2<sup>nd</sup> bag  
**CA \$52.50**  
Including taxes

Max. weight per bag:  
23 kg (50 lb)

Max. dimensions per bag:  
158 cm (62 in)

#### Miami(MIA)-Vancouver(YVR)



1<sup>st</sup> bag  
**CA \$31.50**  
Including taxes



2<sup>nd</sup> bag  
**CA \$52.50**  
Including taxes

Max. weight per bag:  
23 kg (50 lb)

Max. dimensions per bag:  
158 cm (62 in)

\* For travel within Canada or between Canada and the United States, a Canadian tax of \$3.00 CAD may apply to baggage fees. For travel between Canada or the United States and Mexico, the Dominican Republic and Barbados, an applicable local sales tax of \$4.00 CAD may apply to baggage fees. For all other itineraries to/from Mexico, the Dominican Republic and Barbados as well as itineraries to/from South America, an applicable local sales tax of \$21.00 CAD may apply to baggage fees. All above tax amounts are based on the maximum applicable tax amounts per itinerary type. Actual amounts may vary and will be charged in the currency used in your departure airport. Tax amounts are subject to change without notice by local government.

Note: If you exceed your baggage allowance (in number, size and/or weight), additional checked baggage charges will apply. policy and fees will be those of the carrier identified in the checked baggage information section.



- View [Air Canada's additional checked baggage policy](#).
- View the [additional checked baggage policy of Air Canada's codeshare and interline partners](#).

## Currency

Fee amounts are displayed in the currency of the point of sale you have selected. On the day of travel, applicable fees will be assessed in the local currency of the country/region you are travelling from. Certain exceptions may apply where the departure airport does not charge in local currency. The currency exchange rate will be determined by the date of travel.

## Stopovers

Checked baggage fees may be reassessed when itineraries include an enroute stopover of more than 24 hours.

## Mobility aids

Air Canada waives its limits of liability for substantiated claims for loss, damage or delay of mobility aids, when such items have been accepted as checked baggage. For more information, please consult our [accessibility services hub](#) and our [conditions of carriage and tariffs](#)

## Changes and cancellations

Please notify us immediately if you do not plan on taking your scheduled flight(s). If you are unable to change or cancel your booking online, you can reach Air Canada Reservations at 1-888-247-2262 (view [international and other numbers](#)). If you do not show up for your flight, the rest of your itinerary will automatically be cancelled.

## Air Passenger Protection Regulations Notice:

If you are denied boarding, your flight is cancelled or delayed for at least three hours, or your baggage is lost or damaged, you may be entitled to certain standards of treatment and compensation under the Air Passenger Protection Regulation. For more information about your passenger rights please contact your air carrier or visit the Canadian Transportation Agency's website.

General terms and conditions pertaining to flight delays, cancellations, denied boarding, seating of children and lost or damaged baggage can be found in Air Canada's [General Conditions of Carriage and Tariffs](#).



Canada, U.S.: 1 (888) 247-2262  
[Other numbers](#)



Air Canada applies travel document and animal entry and exit requirements contained in IATA's Travel Information Manual, available on the [IATA Travel Centre website](#).

To ensure delivery to your inbox, please add [confirmation@aircanada.ca](mailto:confirmation@aircanada.ca) to your address book's safe sender list. This service email was sent to you because you purchased an Air Canada flight. It provides important flight information that must be communicated to you. This service email is not a promotional email. Please do not reply to this email as this inbox is not monitored. If you have questions, please visit [aircanada.com](http://aircanada.com).

Your privacy is important to us. To learn how Air Canada collects, uses and protects the personal information you provide, please view our [Privacy Policy](#).

Air Canada, P.O. Box 64239, RPO Thomcliffe, Calgary Alberta - T2K 6J7



# Your receipt from Airbnb



Receipt ID: [REDACTED] March 26, 2023

## Seattle

**2 nights in Seattle**

---

Fri, Aug 25, 2023 → Sun, Aug 27, 2023 

Entire home/apt · 4 beds · 4 guests

Hosted by Allyson Marquez  
Confirmation code: HMX8PB3MKX  
[Go to itinerary](#) · [Go to listing](#)

---

Traveler: Darcy Smith

### Cancellation policy

Free cancellation before 4:00 PM on Aug 20. Cancel before check-in at 4:00 PM on Aug 25 for a partial refund.  
Cutoff times are based on the listing's local time

## Price breakdown

\$549.94 x 2 nights	\$1,099.88
Service fee	\$155.28
Taxes	\$208.06
<hr/>	
<b>Total (CAD)</b>	<b>\$1,463.22</b>

## Payment

[REDACTED]

---

[REDACTED]

### Have a question?

Find details about payments and refunds in [your payments](#), or try the [Help Center](#).

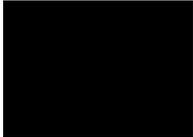
### Occupancy taxes

Occupancy Taxes include General Sales and Use Tax (Washington), Local Sales and Use Tax (Regional Transit Authority), General Sales and Use Tax (Seattle), Lodging Tax (King), General Sales and Use Tax (King), Lodging Tax (Seattle).

### Airbnb Payments UK Ltd.

Airbnb Payments is a limited payment collection agent of your Host. It means that upon your payment of the Total Price to Airbnb Payments, your payment obligation to your Host is satisfied. Refund requests will be processed in accordance with: (i) the Host's cancellation policy (available on the Listing); or (ii) Rebooking and Refund Policy Terms, available at [www.airbnb.com/terms](http://www.airbnb.com/terms).

### Payment processed by:



Airbnb Ireland UC  
The Watermarque Building  
South Lotts Road, Ringsend, Dublin 4  
Ireland

[www.airbnb.com](http://www.airbnb.com)



# Your stay at [REDACTED]



## Check-in

Thu., Dec. 2  
4:00p.m.

## Checkout

Sat., Jan. 1  
11:00a.m.



## Your place

Third Avenue Loft - Scottsdale

## Reservation details

### Who's coming

2 guests

### Confirmation code



### Cancellation policy

This reservation is non-refundable.

[Read more](#)

 [Get a PDF for visa purposes](#) >

 [Print details](#) >

## Rules and instructions

### House rules

6 guests maximum

No pets

No parties or events

[Show more](#)

 [Show listing](#) >



CONFIRMATION NUMBER: [REDACTED]

PIN CODE: [REDACTED]



### Magenta Luxury Argentina Guesthouse o Affittacamere

[REDACTED]  
[REDACTED] Rome, Italy  
Phone: +39 375 [REDACTED]  
GPS Coordinates: [REDACTED]

CHECK-IN

**1**  
JULY

Monday

🕒 14:00 - 20:00

CHECK-OUT

**3**  
JULY

Wednesday

🕒 08:00 - 10:00

UNITS

**1 / 2**

NIGHTS

### PRICE

1 unit  
10 % VAT

Price

CAD 445  
CAD 45

approx. CAD 490

€ 330.80

#### Additional charges

The price you see below is an approximate that may include fees based on the maximum occupancy. This can include taxes set by local governments or charges set by the property.

City tax (CAD 8.89 × nights)

CAD 36

Final Price

approx. CAD 525

(taxes included)

You'll pay 354.80 in EUR.

### The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.

Your card issuer may charge you a foreign transaction fee.

### Payment Info

Magenta Luxury Argentina Guesthouse o Affittacamere handles all payments.

This property accepts the following forms of payment:

### Currency & Exchange Rate Info

You'll pay Magenta Luxury Argentina Guesthouse o Affittacamere in EUR according to the exchange rate on the day of payment.

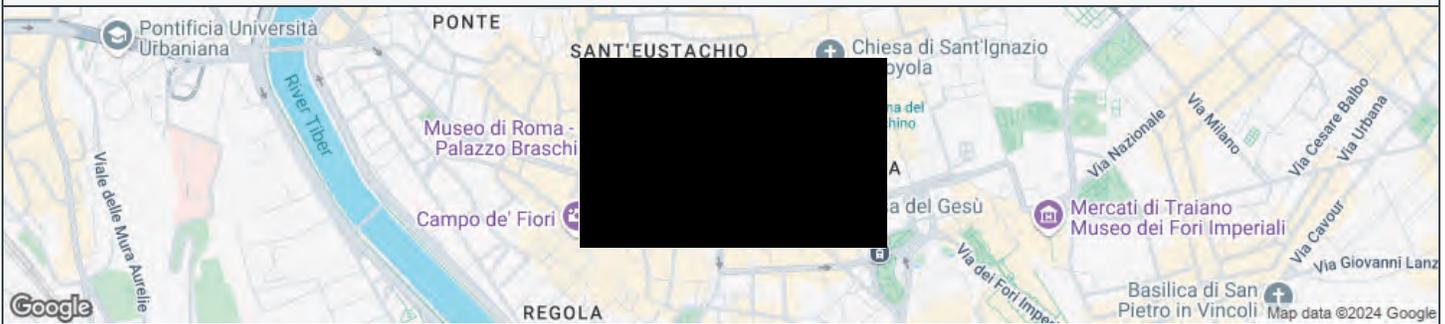
The amount displayed in CAD is just an estimate based on **today's** exchange rate for EUR.

### Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the **Important info** below – it could contain important details not mentioned here.



### Junior Suite

Guest name: [REDACTED] / for max. 2 people.

Meal plan: No meal is included in this room rate.

Private Bathroom • Free toiletries • Air conditioning • Bidet • Toilet • Bathtub or shower • Hardwood or parquet floors • Towels • Linens • Socket near the bed • Tile/Marble floor • Desk • TV • Tea/Coffee maker • Iron • Heating • Flat-screen TV • Hairdryer • Minibar • Electric kettle • Wardrobe or closet • Clothes rack • Toilet paper • Single-room AC for guest accommodation

Prepayment :

CONFIRMATION NUMBER: [REDACTED]

PIN CODE: [REDACTED]



### pontevecchio rooms

Address: [REDACTED]  
Florence, Italy

Phone: + [REDACTED]

GPS Coordinates: [REDACTED]

CHECK-IN

**3****JULY**

Wednesday

🕒 14:00 - 20:00

CHECK-OUT

**4****JULY**

Thursday

🕒 00:00 - 10:00

UNITS

**1 / 1**

NIGHTS

## PRICE

1 unit  
10 % VATCAD 154  
CAD 15

## Price

approx. CAD 169

€ 114.30

### Additional charges

The price you see below is an approximate that may include fees based on the maximum occupancy. This can include taxes set by local governments or charges set by the property.

City tax (CAD 8.15 × night)

CAD 16

Final Price

approx. CAD 186

(taxes included)

You'll pay 125.30 in EUR.

## The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.

Your card issuer may charge you a foreign transaction fee.

## Payment Info

pontevecchio rooms handles all payments.

This property accepts the following forms of payment:

## Currency & Exchange Rate Info

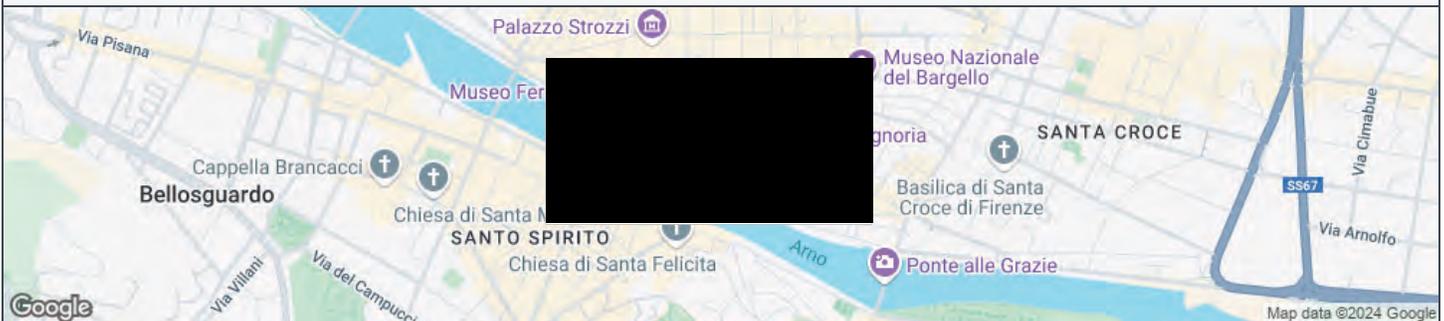
You'll pay pontevecchio rooms in EUR according to the exchange rate on the day of payment.

The amount displayed in CAD is just an estimate based on **today's** exchange rate for EUR.

## Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the **important info** below – it could contain important details not mentioned here.

## Economy Double Room

Guest name: [REDACTED] / for max. 2 people.

Meal plan: No meal is included in this room rate.

Private Bathroom • Air conditioning • Towels • Soundproof • Flat-screen TV • Electric kettle • Toilet paper

Bed Size(s): 1 queen bed (60-70 inches wide)

Prepayment :



# BOARDING PASS

Mr [REDACTED]

PNR: [REDACTED]

FLIGHT	DATE	TIME	FROM	TO	CLASS	GATE	SEQ#	GROUP	SEAT	BOARDING
[REDACTED] Scandinavian Airlines	09 Jul 2024	<b>14:10</b>	Florence FLR	Copenhagen CPH Terminal 3	M (U) SAS Go		59	<b>3</b>	<b>19D</b>	<b>13:35</b>

Ticket# 1172521377673



## YOUR NEXT STEPS

### BAGGAGE



Pick up your baggage tags at SAS Self Service kiosk or check-in counter at the airport. Baggage drop closes 40 minutes before departure within Scandinavia and to Europe, 45 minutes from Europe and 60 minutes from USA and Asia. Please respect our hand luggage rules of max 8 kg (55 x 40 x 23 cm).

### SECURITY



Allow enough time to get through security. Enjoy an efficient way to travel, use SAS Fast Track Security. Available for international departures from Stockholm, Copenhagen and Oslo for SAS Business, SAS Plus and EuroBonus Gold on flights operated by SAS and Widerøe.

### GATE



To make sure your flight leaves on time, please be at the gate latest 20 minutes before departure and 40 minutes for flights outside Europe.

Next trip  
Welcome to book your next trip on [www.flysas.com](http://www.flysas.com).

### FLY



Departure: 14:10  
Enjoy your flight!

SAS Ticket and baggage check are subject to [SAS Limits of Liability](#)

More info & bookings visit [flysas.com](http://flysas.com)

# YOUR BOARDING PASS ON YOUR PHONE

GET THE SAS APP






A STAR ALLIANCE MEMBER 



### Best Western and hotel

**Address:** [REDACTED]  
Stockholm, Sweden  
**Phone:** +46 8 [REDACTED]  
**GPS Coordinates:** [REDACTED]

CHECK-IN

**14**

**JULY**

Sunday

🕒 from 15:00

CHECK-OUT

**17**

**JULY**

Wednesday

🕒 until 12:00

UNITS

**1 / 3**

NIGHTS

## PRICE

1 unit  
12 % VAT

CAD 589  
CAD 70

Price

approx. **CAD 659**  
SEK 5,129.75

### The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.  
Your card issuer may charge you a foreign transaction fee.

### Payment Info

Best Western and hotel handles all payments.  
This property accepts the following forms of payment:

### Currency & Exchange Rate Info

You'll pay Best Western and hotel in SEK according to the exchange rate on the day of payment.  
The amount displayed in CAD is just an estimate based on **today's** exchange rate for SEK.

### Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.  
If you don't show up or cancel, applicable taxes may still be charged by the property.  
Remember to read the **Important info** below – it could contain important details not mentioned here.



### Small & Smart Double

**Guest name:** [REDACTED] / for max. 2 people.  
**Meal plan:** No [REDACTED] included in this room rate.

Private Bathroom • Shower • Safe • Toilet • Towels • Linens • Socket near the bed • Desk • Soundproof • TV • Telephone • Ironing facilities • Satellite channels • Tea/Coffee maker • Radio • Heating • Flat-screen TV • Hairdryer • Electric kettle • Cable channels • Wake-up service • Alarm clock • Upper floors accessible by elevator • Clothes rack

**Bed Size(s):** 1 full bed (52-59 inches wide)

**Prepayment :**

**You can always view, change or cancel your booking online at:**  
[your.booking.com](https://your.booking.com)

For any questions related to your booking, you can contact [REDACTED] and hotel directly at: [REDACTED]

**Or contact us by phone [REDACTED] available 24 hours a day:**

Support in English: 1 [REDACTED]

Support in French: 1 [REDACTED]

When abroad or from [REDACTED]

Looking for info about traveling safely? Our [Travel Safety Resource Center](#) can help you prepare for your trip and enjoy a safe, relaxing stay.

[See safety resource center](#)

We've gathered the most important local phone numbers to help give you complete peace of mind during your stay in [REDACTED].

[See local emergency services](#)

# PROTECT PASSENGERS KEEP EU SKIES OPEN



**SCAN ME**  
SIGN OUR PETITION TODAY



**RYANAIR**

**PRIORITY**

Boarding pass

CANADA ● [REDACTED]

**PRIORITY \***

**NAP - BGY |** [REDACTED]

[REDACTED]

Boarding  
Front

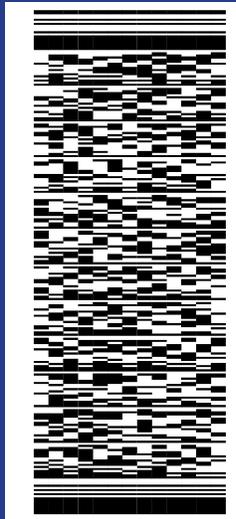
Seat \*  
**07E**

Booking ref

[REDACTED]

Middle

Seq  
56



Naples



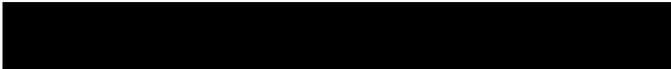
Milan (Bergamo)

Gate Closes

27. Sep 2023 - 12:50

Departs

27. Sep 2023 - 13:20



If you are denied boarding or if your flight is cancelled or delayed for at least two hours, ask at the ticket counter or boarding gate for the text stating your rights, particularly with regard to compensation and assistance.



Please board using front stairs

### Cabin Bag Sizes

To bring 2 cabin bags on board, you must add Priority & 2 Cabin Bags to your booking. Oversized or extra bags or items which are brought to the boarding gate will be charged a fee of up to €69,99 or local currency equivalent at the boarding gate.

### How to fold

**11:20** **Bag drop**  
Give yourself a little extra time in case there's a queue.

**12:40** **Arrive at gate**  
The gate closes 12:50 before flight departure. Watch the airport monitors for your gate number.

**13:20** **Flight departs**  
Your flight will take 1 hour and 25 minutes, settle in for a tasty coffee.

**14:45** **Flight arrives**  
Your local time is 14:45.

**Please note**  
For flights to/from Morocco, Israel & Jordan, you need to arrive 3 hours before your scheduled flight. Bag drop closes 50 minutes before the flight. Don't forget your Photo ID.

**Arrive at the airport**  
You need to arrive at least 2 hours before your scheduled flight. Bag drop closes 40 minutes before the flight. Don't forget your Photo ID.

27 Sep 2023

# PROTECT PASSENGERS KEEP EU SKIES OPEN



**SCAN ME**  
SIGN OUR PETITION TODAY

**RYANAIR**

**PRIORITY**

Boarding pass

CANADA ● [REDACTED]

**PRIORITY \***

**NAP - BGY |** [REDACTED]

[REDACTED]

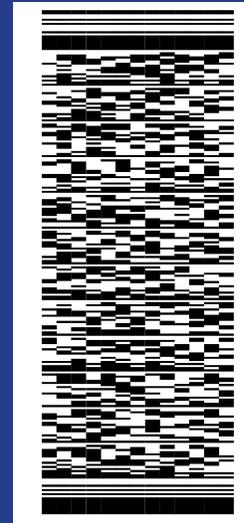
Boarding  
Front

Seat \*  
**07D**

Booking ref  
[REDACTED]

Middle

Seq  
55



Naples



Milan (Bergamo)

Gate Closes

Departs

27. Sep 2023 - 12:50

27. Sep 2023 - 13:20



If you are denied boarding or if your flight is cancelled or delayed for at least two hours, ask at the ticket counter or boarding gate for the text stating your rights, particularly with regard to compensation and assistance.



Please board using front stairs

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### How to fold

- 11:20** **Bag drop**  
Give yourself a little extra time in case there's a queue.
- 12:40** **Arrive at gate**  
The gate closes 12:50 before flight departure. Watch the airport monitors for your gate number.
- 13:20** **Flight departs**  
Your flight will take 1 hour and 25 minutes, settle in for a tasty coffee.
- 14:45** **Flight arrives**  
Your local time is 14:45.



[REDACTED] <[REDACTED]@gmail.com>

**Fwd: Air Canada - 30 Jun 2024: Vancouver - Rome (Booking Reference: [REDACTED]) - Your booking has been modified**

To: [REDACTED] <[REDACTED]@gmail.com>  
[REDACTED] <[REDACTED]@gmail.com>

Wed, Dec 4, 2024 at 3:04 PM

----- Forwarded message -----

From: **Air Canada** <[REDACTED]@aircanada.ca>

Date: Sun, Jun 30, 2024 at 12:41 PM

Subject: Air Canada - 30 Jun 2024: Vancouver - Rome (Booking Reference: [REDACTED]) - Your booking has been modified

To: <[REDACTED]@gmail.com>



## Your seats are confirmed.

### Booking reference

[REDACTED]

Date of issue: 30 Jun, 2024

[Select Seats](#) >

[Check in](#) >

[eUpgrade](#) >

[Manage my booking](#) >

Thank you for choosing Air Canada. Below are your flight details and other useful information for your trip.

**IMPORTANT: Your seats are confirmed** Please print and keep this page for your records.

**Thank you for choosing Air Canada.** We look forward to welcoming you on board.

### Passengers

[REDACTED]

Seats

Ticket #:	[REDACTED]	YVR - YYZ	18A
Aeroplan #:	[REDACTED]	YYZ - FCO	31E
<hr/>			
[REDACTED] <b>Thomasjames</b> [REDACTED]	Seats		
	YVR - YYZ	18B	
Ticket #:	[REDACTED]	YYZ - FCO	31G
Aeroplan #:			

<b>Depart</b> • Sun 30 Jun, 2024		<b>Economy - Basic</b>
<b>Vancouver YVR</b>	<b>Toronto YYZ</b>	 <b>AC112</b> 4hr 21m Cabin : Economy Class (H) Operated by: Air Canada Aircraft type: 787-8    Wi-Fi Food for purchase on board
11:45	19:06	
Vancouver Int. , Terminal M	Toronto-Pearson Int. , Terminal 1	
<hr/>		
<b>Toronto YYZ</b>	<b>Rome FCO</b>	 <b>AC890</b> 8hr 35m Cabin : Economy Class (H) Operated by: Air Canada Aircraft type: 777-300ER    Wi-Fi Meal, Breakfast
20:40 &nbsp;	11:15 + 1 day	
Toronto-Pearson Int. , Terminal 1	Fiumicino Int., Terminal 3	

**Purchase summary** **2 adults**

 **CA \$138.00** **Seat selection**

••••4213

Full details can be found in your attached Itinerary/Receipt.

[REDACTED]	AC 890: 31E - Standard seat (Middle)	CA \$0.00
[REDACTED]	AC 112: 18A - Preferred Seat (Window) - [REDACTED]	CA \$69.00
[REDACTED]	AC 890: 31G - Standard seat (Aisle)	CA \$0.00
[REDACTED]	AC 112: 18B - Preferred Seat (Middle) - [REDACTED]	CA \$69.00
<b>GRAND TOTAL</b>		<b>CA \$138.00</b>

### Baggage allowance

#### Carry-on baggage

On flights operated by Air Canada, Air Canada Rouge or Air Canada Express, you may carry with you in the cabin 1 standard item (max. size: 23 x 40 x 55 cm [9 x 15.5 x 21.5 in]) and 1 personal item (max. size: 16 x 33 x 43 cm [6 x 13 x 17 in]). Your carry-on baggage must be light enough that you can store it in the overhead bin unassisted. [See our complete carry-on baggage policy.](#)

#### Checked baggage

Please see below for details on the bags you plan on checking at the baggage counter.

### Vancouver YVR - Rome FCO



1<sup>st</sup> bag  
**CA \$75.00**  
Including taxes



2<sup>nd</sup> bag  
**CA \$100.00**  
Including taxes

Max. weight per bag:  
23 kg (50 lb)

Max. dimensions per bag:  
158 cm (62 in)

\* For travel within Canada or between Canada and the United States, a Canadian tax of \$3.00 CAD may apply to baggage fees. For travel between Canada or the United States and Mexico, the Dominican Republic and Barbados, an applicable local sales tax of \$4.00 CAD may apply to baggage fees. For all other itineraries to/from Mexico, the Dominican Republic and Barbados as well as itineraries to/from South America, an applicable local sales tax of \$21.00 CAD may apply to baggage fees. All above tax amounts are based on the maximum applicable tax amounts per itinerary type. Actual amounts may vary and will be charged in the currency used in your departure airport. Tax amounts are subject to change without notice by local government.

Note: If you **exceed your baggage allowance** (in number, size and/or weight), additional checked baggage charges will apply. The policy and fees will be those of the carrier identified in the checked

baggage information section.

- View [Air Canada's additional checked baggage policy](#).
- View the [additional checked baggage policy of Air Canada's codeshare and interline partners](#).

## Currency

Fee amounts are displayed in the currency of the first departure city on your ticket. On the day of travel, applicable fees will be assessed in the local currency of the country/region you are travelling from. Certain exceptions may apply where the departure airport does not charge in local currency. The currency exchange rate will be determined by the date of travel.

## Stopovers

Checked baggage fees may be reassessed when itineraries include an enroute stopover of more than 24 hours.

## Mobility aids

Air Canada waives its limits of liability for substantiated claims for loss, damage or delay of mobility aids, when such items have been accepted as checked baggage. For more information, please consult our [accessibility services hub Opens in a new window](#) and our [conditions of carriage and tariffs Opens in New Window](#)

## Changes and cancellations

Please notify us immediately if you do not plan on taking your scheduled flight(s). If you are unable to change or cancel your booking online, you can reach Air Canada Reservations at 1-888-247-2262 (view [international and other numbers](#)). If you do not show up for your flight, the rest of your itinerary will automatically be cancelled.

### ***Air Passenger Protection Regulations Notice:***

If you are denied boarding, your flight is cancelled or delayed for at least three hours, or your baggage is lost or damaged, you may be entitled to certain standards of treatment and compensation under the *Air Passenger Protection Regulation*. For more information about your passenger rights please contact your air carrier or visit the Canadian Transportation Agency's website.

General terms and conditions pertaining to flight delays, cancellations, denied boarding, seating of children and lost or damaged baggage can be found in Air Canada's [General Conditions of Carriage and Tariffs Opens in a new window](#).



Canada, U.S.: 1 (888) 247-2262  
[Other numbers Opens in a new window](#)



Air Canada applies travel document and animal entry and exit requirements contained in IATA's Travel Information Manual, available on the [IATA Travel Centre website](#).

To ensure delivery to your inbox, please add [confirmation@aircanada.ca](mailto:confirmation@aircanada.ca) to your address book's safe sender list. This service email was sent to you because you purchased an Air Canada flight. It provides important flight information that must be communicated to you. This service email is not a promotional email. Please do not reply to this email as this inbox is not monitored. If you have questions, please visit [aircanada.com](http://aircanada.com).

Your privacy is important to us. To learn how Air Canada collects, uses and protects the personal information you provide, please view our [Privacy Policy](#).

Air Canada, P.O. Box 64239, RPO Thomcliffe, Calgary Alberta - T2K 6J7

CONFIRMATION NUMBER: [REDACTED]

PIN CODE: [REDACTED]



### [REDACTED] Downtown Inner Harbour

Address: [REDACTED]  
[REDACTED] + [REDACTED]  
GPS Coordinates: [REDACTED]

CHECK-IN

**6**

**NOVEMBER**

Monday

🕒 from 16:00

CHECK-OUT

**7**

**NOVEMBER**

Tuesday

🕒 until 11:00

UNITS

**1**

NIGHTS

**1**

## PRICE

1 unit  
5 % TAX

CAD 139  
CAD 6.95

Price

**CAD 145.95**

### The final price shown is the amount you'll pay to the property.

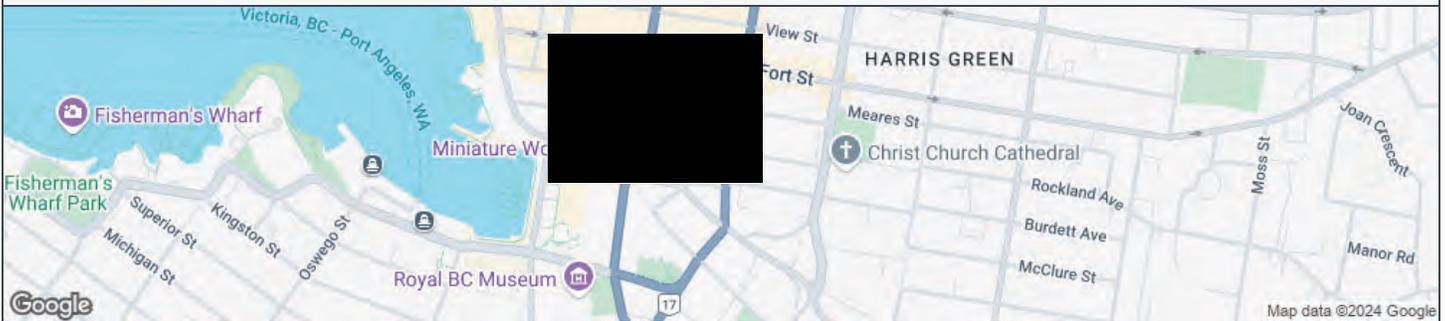
Booking.com doesn't charge guests any reservation, administration, or other fees.  
Your card issuer may charge you a foreign transaction fee.

## Payment Info

Quality Inn Downtown Inner Harbour handles all payments.  
This property accepts the following forms of payment:

## Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.  
If you don't show up or cancel, applicable taxes may still be charged by the property.  
Remember to read the **important info** below – it could contain important details not mentioned here.



## King Room - Non-Smoking

**Guest name:** [REDACTED] / for 2 Adults, 1 child (up to 17 years of age)  
**Meal plan:** No [REDACTED] included in this room rate.

Private Bathroom • City view • Free toiletries • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Desk • TV • Refrigerator • Telephone • Ironing facilities • Tea/Coffee maker • Iron • Microwave • Heating • Hairdryer • Fan • Wake-up service/Alarm clock • Carpeted • Cable channels • Wake-up service • Alarm clock • Wardrobe or closet • Upper floors accessible by elevator • Toilet paper

**Bed Size(s):** 1 king bed (71-82 inches wide)

**Prepayment :**



**You can always view, change or cancel your booking online at:**  
[your.booking.com](https://your.booking.com)

For any questions related to the property, you can contact Quality Inn Downtown Inner Harbour directly at: +1 250 385 6787

**Or contact us by phone [REDACTED] available 24 hours a day:**

Support in English: 1 [REDACTED]  
Support in French: 1 [REDACTED]  
When abroad or from [REDACTED]  
Looking for info about traveling [REDACTED] resource center can help you prepare for your trip and enjoy a safe, relaxing stay.

[See safety resource center](#)

We've gathered the most important local phone numbers to help give you complete peace of mind during your stay in .

[See local emergency services](#)

# Your stay at Sonder (Chicago)'s place



## Check-in

Fri., Nov. 8  
4:00p.m.

## Checkout

Mon., Nov. 11  
11:00a.m.



### Message your Host

Sonder (Chicago)



### Your place

Sonder Jewelers Row | Two-Bedroom Apartment

## Reservation details

### Who's coming

3 guests

---

### Confirmation code



### Cancellation policy

This reservation is non-refundable.

[Read more](#)

---



Get a PDF for visa purposes



Print details



## Rules and instructions

### House rules

Self check-in with Keypad

4 guests maximum

No pets

[Show more](#)

---



Show listing



Hosted by [REDACTED] (Chicago)



### About your Host

Rooms, suites, and apartments in over 40 cities around the world. Every [REDACTED] features designer details, keyless entry, and fast free WiFi. Experience a better way to stay today.

[Show more](#)

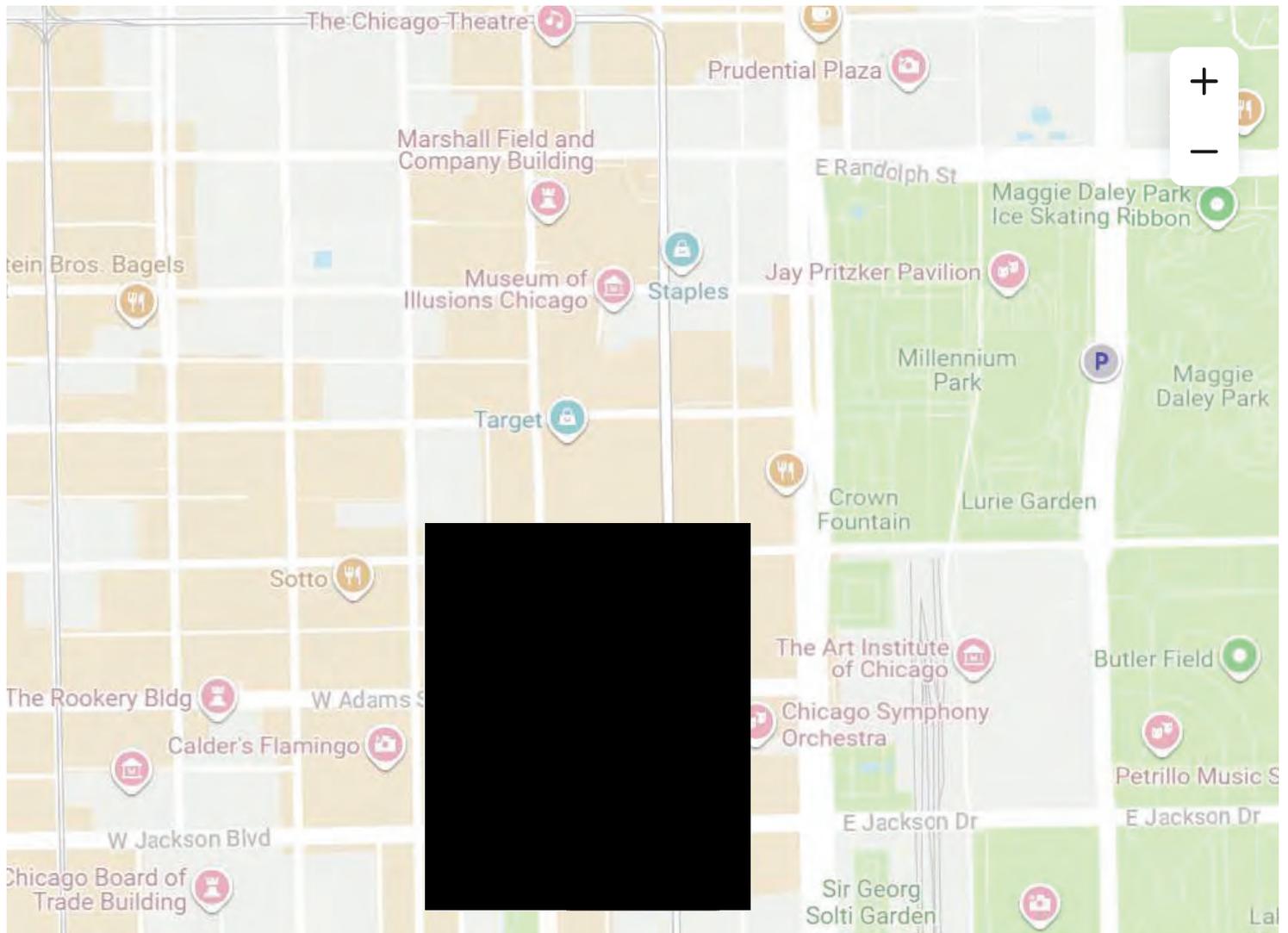
### Get support anytime

If you need help, we're available 24/7 from anywhere in the world.

 [Contact Airbnb Support](#) >

---

 [Visit the Help Centre](#) >



## Support

[Help Centre](#)

[Get help with a safety issue](#)

[AirCover](#)

[Anti-discrimination](#)

[Disability support](#)

[Cancellation options](#)

[Report neighbourhood concern](#)

---

## Hosting

[Airbnb your home](#)

[AirCover for Hosts](#)

[Hosting resources](#)

[Community forum](#)

[Hosting responsibly](#)

[Join a free hosting class](#)

[Find a co-host](#)

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[Airbnb.org emergency stays](#)

---

 [English \(CA\)](#)    [CAD](#)

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**Hilton Grand Vacations Reservation Detail**

██████████ CAN ████████ WSR - ████████ Grand Vacations Club Whistler ████████  
██████████ | ████████ 20-Oct-2023 22-Oct-2023

██████████ CAN ████████ WSR - ████████ Grand Vacations Club Whistler ████████  
██████████ | ████████ 24-Nov-2023 26-Nov-2023



Guest name: [REDACTED]

Ticket issue date: 2024-06-23

Passenger name record (PNR): [REDACTED]

Ticket number: [REDACTED]

### Itinerary

Guest name	Flight	Route	Flight date	Times
[REDACTED] T [REDACTED]	WS [REDACTED]	CDG - YYC	Jul. 17, 2024	2:30 PM - 3:36 PM
[REDACTED] T [REDACTED]	WS [REDACTED]	YYC - YVR	Jul. 17, 2024	5:30 PM - 6:05 PM

### Pricing

Base fare	NavIns	AIF	ATSC	GST	HST	QST	Other taxes	Total amount
523.00	194.00	---	---	---	---	---	87.12	1050.00 CAD

[REDACTED]



**AGREEMENT TO LEASE**

Between [REDACTED] (TENANT) and [REDACTED] Corporate Housing, Inc (LANDLORD)

<b>Premises:</b>	1 Bed/1 Bath, any Floor located at [REDACTED]		
	<i>Tenant understands that floor preferences cannot be accommodated</i>		
<b>Occupants:</b>	[REDACTED]		
	Tenant understands it is Tenant's responsibility to inform occupants of the terms and conditions set forth in this lease and procure occupants agreement to abide by same. ONLY OCCUPANT(S) NAMED ON LEASE CAN PICK UP KEYS BY PROVIDING FORM OF PHOTO IDENTIFICATION.		
<b>Lease Date:</b>	Aug 28, 2024	<b>Lease Term:</b>	Sep 16, 2024 to Jan 03, 2025
<b>Check In:</b>	After 04:00 PM on Sep 16, 2024	<b>Check Out:</b>	Before 11:00 AM on Jan 03, 2025
<b>Rent:</b>	\$0.00 Daily plus tax if applicable	<b>Security:</b>	\$ 0.00
<b>Pet Fee:</b>	\$0.00 plus tax if applicable	<b>Pet Breed :</b>	TBD
<b>Notice:</b>	15 day notice to vacate or extend served by 3pm EST (if the notice date falls on a weekend or holiday, it must be sent on the preceeding business day)		

[REDACTED] Initial

The parties agree as follows:

- LEASE:** Tenant agrees to lease the above referenced property from [REDACTED] Corporate Housing Inc, herein referred to as WCH. The unit will be rented with furnishings, utilities, local phone, internet (where available), appliances, house wares and linens. If for some reason out of WCH's control the unit is not ready to take possession, WCH reserves the right to make property substitutions if the same number of bedrooms and a similar property is provided. WCH and the Tenant agree that this lease agreement is subject to and is expressly subordinated to the underlying lease that WCH has executed on the property.
- RENT:** WCH has been authorized to direct bill your company for the rent portion of this lease for the period of 110 days beginning on Sep 16, 2024. If WCH has not received corporate approval for an extension of your stay prior to the end of your authorized term, this direct bill arrangement will expire. If you choose to extend your stay beyond the authorized days, WCH will try to request corporate approval for your extension. If the approval is not forthcoming, you will be responsible for payment. Chargeable fees may include but are not limited to: maid service, additional furniture, high speed internet, long distance calling, pet fees, extra parking, holdover rent, lock-out fees, etc. Your company, at its discretion, may determine to cancel or change the terms of this agreement. Tenant may be required to pay other charges to WCH under the terms of this lease called "Added Rent". Added rent includes all costs or fees incurred by WCH as a result of Tenant's violation of any provision of this Agreement. If Tenant fails to pay the Added Rent, WCH shall have the same rights against Tenant as if Tenant failed to pay rent. The obligation of Tenant to pay rent and perform all parts of the agreements shall not be affected by, impaired, or excused, nor shall there be any apportionment or abatement of rent for any reason including, but not limited to damage to the unit. Tenant cannot withhold or offset rent unless authorized by statute. All legal expenses associated with collecting rent and added rent are the responsibility of the Tenant.
- SECURITY:** The Tenant agrees to be financially responsible to return the premises cleaned and to its original condition with the exception of normal wear and tear. If Tenant does not pay rent on time or fails to perform any other term in this lease, WCH may use the security for payment of rent due or costs imposed on WCH because of Tenant's failure. If Tenant performs all terms of this lease, pays rent on time and leaves the unit in original condition on the last day of the lease term, then WCH will return the security upon final reconciliation of Tenant's account.
- INSURANCE/LIABILITY:** The Tenant understands that WCH carries no insurance to cover the loss of any of the Tenant's personal property, whether such property is located within the unit or elsewhere on the premises. The Tenant understands, therefore, that the Tenant shall have exclusive responsibility for securing insurance protection against any personal property loss by fire, theft, flood or other casualty. WCH will not accept responsibility for injury, damages or loss of property not attributable to WCH's gross negligence.
- QUIET ENJOYMENT/USE OF PREMISES:** The Tenant may live in and use the premises without interference subject to this lease. Smoking is not allowed in the unit. If the Tenant smokes in the unit, Tenant will be in breach of this agreement and be responsible for cleaning charges, penalties, and all costs associated with WCH's inability to rent the unit until complete sanitization has been performed. The premises shall be used only as a single-family residence. No other persons shall occupy the apartment without advance written consent of WCH. Communication with the property directly regarding occupants will not satisfy this lease requirement as occupancy must be authorized by WCH only. In addition, Tenant shall not advertise the unit for short term rentals and/or sublets with any company and/or on an internet site with a company, such as Airbnb, which provides a platform to connect person(s) who offer short term accommodations to individuals who wish to utilize short term accommodations. Tenant acknowledges that a default under this article is a material breach of a substantial obligation of this lease and Landlord has the right to cancel this lease immediately upon default in accordance with the terms hereof.

[REDACTED]

[REDACTED]



- 6) **MEGAN'S LAW STATEMENT:** The county prosecutor determines whether and how to provide notice of the presence of convicted sex offenders in the area. In their professional capacity, real estate licensees are not entitled to notification by the county prosecutor under Megan's Law and are unable to obtain such information for you. The county prosecutor should be contacted for such further information as may be disclosable to you.
- 7) **NOTICES:** The full lease term must be fulfilled. Tenant is required to give WCH a written notice to vacate or extend 15 calendar days prior to the lease termination date or end of any renewal period. All notices must be received on a business day by 3pm eastern standard time. If the date the notice is due falls on a weekend or Holiday, it will be due on the last business day prior to that weekend or Holiday. WCH will automatically assume notice to vacate on your behalf 15 days prior to lease end unless otherwise agreed to in writing by both parties. Any requests for an extension to this lease will be contingent on WCH's ability to extend the underlying lease WCH has with the property and any associated rent increases. All notices required to the Landlord under the terms of this lease shall be addressed to [REDACTED] or via electronic mail to [REDACTED]. Notices sent to the complex or any other party are not valid. All notices required to the Tenant under the terms of this lease shall be addressed to the Tenant's email address, the Tenant's place of employment, or the premises. It is the Tenant's responsibility to provide written notification to WCH of changes in contact information.
- 8) **EARLY TERMINATION/CANCELLATION:** This lease cannot be cancelled after it is signed and the Tenant will be responsible for full rent payment for the lease term indicated above or as altered via written extension received from Tenant by WCH. In the event Tenant vacates the property early, the Tenant must notify WCH and the rent plus Added Rent becomes due and payable immediately.
- 9) **UTILITIES, TELEPHONE, TV, AND INTERNET:** WCH shall be responsible for gas, electric, water & sewer. Basic, local telephone service and basic cable services are included. Local calling area is defined by the local phone company. It is the Tenant's responsibility to check with the local telephone provider for local and long distance guidelines. High-speed cable, WIFI, or DSL Internet service is also included. The Tenant shall be responsible for all 411, directory assistance and long distance charges, additional cable services, and all fees assessed by the service provider to set-up or change the services provided by the Landlord. All additional utility services must be ordered with WCH and not the service providers directly. If the Tenant contacts utility service providers directly, Tenant will be in breach of this agreement and be responsible for damages incurred by WCH as a result of utility service alteration. WCH cannot be held responsible for utility or service interruptions.
- 10) **KEYS:** The Tenant will be furnished with keys, remotes, scan cards or other devices to access the unit and/or property facilities. These devices must be returned according to WCH instructions upon Tenant's vacate of the property or Tenant will be charged the cost for replacement, the cost of changing the door locks, and/or the daily rent on the unit until such items are returned or WCH is notified the Tenant is unable to return the item due to loss or other occurrence.
- 11) **HOLD-OVER TENANCY:** If Tenant fails to vacate premises, leaves personal belongings in the unit at the time of vacate, or fails to return the keys and access cards on the scheduled lease end date and time, it is considered "hold-over tenancy". In such event, hold-over fees may be imposed. These fees may include but are not limited to rent, service connection fees, transfer fees and/or penalty fees.
- 12) **PET RESTRICTIONS:** No pets are permitted in the unit without expressed written consent of WCH. If the Tenant keeps a pet in the unit for any amount of time without WCH's consent, Tenant will be in breach of this agreement and be responsible for all costs for professional cleaning and repair to the unit, fixtures, furnishings and contents and all penalties imposed by the building owner. The minimum penalty for an unauthorized pet will be \$1,000.00. If a pet is permitted in the unit by WCH and the Tenant has been charged a pet fee, the Tenant understands that the pet fee represents a depreciation charge and is not for post vacate cleaning or repair of the unit. Additional cleaning and/or repair of the unit due to a pet tenancy will be charged to the Tenant in addition to the pet fee if Tenant doesn't leave the unit free of damages, odor, hair or evidence of a pet.
- 13) **REPAIRS:** WCH shall deliver the premise to Tenant in broom clean condition, with all fixtures and working systems and appliances, including but not limited to refrigerator, stove, heat, A/C, plumbing and electric in good working order. WCH shall, at Tenant's cost, make all repairs and replacements to the unit whenever the need results from Tenant's acts or neglect. Said cost will be charged as additional rent.
- 14) **TENANT'S RESPONSIBILITY:** The Tenant shall comply at all times with the rules and regulations of the property or the state in which the property is located and any political subdivision thereof and shall take responsibility for such compliance by all persons invited into the building by the Tenant. The Tenant will do nothing to diminish the value of the unit, its fixtures and its contents or the property or make any changes or additions to the same without WCH's written consent. All changes or additions made without WCH's written consent shall be removed by the Tenant on demand. The Tenant will do nothing to disturb the peace, comfort and safety of the other Tenants in the building. The premises are being rented furnished. WCH reserves the right to make furniture substitutions. The Tenant is required to maintain these furnishings in good order and repair. The Tenant will be responsible to inspect the unit upon arrival and report any missing items or damages to the unit, its fixtures and its contents in writing to WCH within 48 hours of check in or be held responsible for replacements and/or damages. The Tenant shall permit WCH or WCH's invitees, agents and employees to enter the unit during reasonable hours to inspect the unit and make such repairs, additions and alterations as may be deemed necessary for the preservation of the property and for the safety, peace and comfort of the other Tenants in the building. The Tenant agrees that (i) any person from the fire, police, building, or sanitation departments or other state, city or federal governmental agency or department, and (ii) WCH or WCH's invitees, agents and employees, may enter the unit at any time in case of emergency.
- 15) **TENANT DEFAULT:** In the event the Tenant defaults on any of the terms of this lease, the Tenant agrees to correct the default within 10 days of receiving written notification. If the Tenant fails to correct the default in the allotted time, WCH may cancel this lease by giving the Tenant a written cancellation notice. The term of this lease



**CORPORATE HOUSING**

shall end on the cancellation date stated in the notice. The Tenant will be responsible for all rent due until the original lease end date and all financial damages including, but not limited to, reasonable legal fees, broker's fees, cleaning and repair costs. The Tenant must return possession on or before the cancellation date. In the event the Tenant refuses to return possession to WCH, the Tenant will be responsible for all costs of eviction including reasonable attorney fees.

- 16) **ENTIRE AGREEMENT:** All promises that WCH has made are contained in this written lease. This lease can only be changed by an agreement in writing by both Tenant and WCH. This lease binds WCH and the Tenant(s) and all who lawfully succeed to their rights and responsibilities.
- 17) **ILLEGALITY:** In case any one or more provisions contained in this Agreement shall for any reason be determined to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this Agreement. The Tenant understands that any and all costs imposed on or incurred by WCH due to any illegal activities performed by Tenant or Tenant's guests and invitees during his/her tenancy will be reciprocally imposed on the Tenant and become the Tenant's responsibility.
- 18) **ATTORNEY REVIEW:** If your lease is in New Jersey, you may choose to have any attorney review this lease. If an attorney is consulted, the attorney must complete his or her review of the lease and disapprove in writing within a three-day period or the lease will become legally binding. The three-day period is counted three business days from the date of delivery of the signed lease to the Tenant and WCH. Saturdays, Sundays, or Legal Holidays are not counted. The Tenant and WCH may agree in writing to extend the three-day period for attorney review.
- 19) **JOINT AND SEVERAL LIABILITY:** If multiple Tenants sign this Agreement, the Tenant obligations imposed by this lease shall be joint and several.
- 20) **GOVERNING LAW:** All procedural matters including litigation between the parties resulting from the lease shall be determined in accordance with the laws of the State in which the property is located and each party hereby submits to the jurisdiction of such State.
- 21) **ADDITIONAL LEASE PROVISIONS:** None

<b>By:</b>	[REDACTED]	8/28/2024	<b>By:</b>	[REDACTED]	8/30/2024
	Tenant	Date		Corporate Housing, Inc, Landlord	Date
<b>Please provide a contact number where you can be reached:</b> <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/>					



CREDIT CARD AUTHORIZATION FOR INCIDENTALS

Tenant Name: [Redacted]

Move-In Date: Sep 16, 2024

Credit Card Number: [Redacted]

Credit Card Type: [Redacted]

Expiration Date: MM/YYYY \*\*\*\*\*

Name on Card: [Redacted]

Credit Card Billing Address: 760 Johnson Street

Cardholder's email address: [Redacted]

Issuing Bank: [Redacted]

[Redacted] Corporate Housing, Inc. has been authorized to direct bill [Redacted] Workforce Mobility for the rent of your corporate housing unit on your behalf for the period of 110 days beginning on Sep 16, 2024. If [Redacted] has not received corporate approval for an extension of your stay prior to the end of your authorized term, this direct bill arrangement will expire. If you choose to extend your stay beyond the authorized days set by [Redacted] [Redacted] will try to request corporate approval for your extension. If the approval is not forthcoming, you will be responsible for payment. Chargeable fees may include but are not limited to: maid service, additional furniture, high speed internet, long distance calling, pet fees, extra parking, holdover rent, lock-out fees, etc. It is customary for the employee to pay for these services. The direct bill service is offered as a convenience for employees and your company. Your company, at its discretion, may determine to cancel or change the terms of this agreement.

I am providing my credit card number as a guarantee. I agree to pay all rent and accept all liability for any damage beyond normal wear and tear during the term of my lease with [Redacted] Corporate Housing Inc. If I fail to do so, I understand that these costs will be charged to my credit card.

Charges on this credit card may include: rents, extensions, late fees, fees associated with any added items or overages, etc. and damages (if applicable) at move out. [Redacted] Corporate Housing Inc reserves the right to charge for any extended term in the unit past the initial term. [Redacted] Corporate Housing Inc will charge for any damages beyond normal wear and tear upon move out. Invoices for payments due will be emailed or mailed.

Card holder's signature: [Redacted] Date: 8/28/2024



1. Application

Law Corporation  
 Barristers and Solicitors

[Redacted]

2. Description of Land

PID/Plan Number      Legal Description

[Redacted]      [Redacted]

3. Borrower(s) (Mortgagor(s))

[Redacted]      [Redacted]  
 JOHNSON STREET  
 VICTORIA BC [Redacted]

4. Lender(s) (Mortgagee(s))

[Redacted]  
 A Canadian Chartered Bank Having a Branch Office and  
 Postal Address at  
 [Redacted]

5. Payment Provisions

Principal Amount	Interest Rate	Interest Adjustment Date
[Redacted]	<b>PLOC Base Rate minus 1.050%</b>	<b>N/A</b>
Interest Calculation Period	Payment Dates	First Payment Date
<b>MONTHLY</b>	<b>N/A</b>	<b>N/A</b>
Amount of each periodic payment	Interest Act (Canada) Statement. The equivalent rate of interest calculated half yearly not in advance is	Last Payment Date
<b>N/A</b>	<b>N/A</b> % per annum	<b>N/A</b>
Assignment of Rents which the applicant wants registered?	Place of payment	Balance Due Date
<b>No</b>	<b>Postal Address In Item 4</b>	<b>ON DEMAND</b>

6. Mortgage contains floating charge on land?

**No**

7. Mortgage secures a current or running account?

**Yes**



8. Interest Mortgaged

**Fee Simple**

9. Mortgage Terms

Part 2 of this mortgage consists of:

**(b) Filled Standard Mortgage Terms**

D F Number: [REDACTED]

A selection of (a) or (b) includes any additional or modified terms.

10. Additional or Modified Terms

**N/A**

11. Prior Encumbrances Permitted by Lender

**[REDACTED] Easement**

12. Execution(s)

This mortgage charges the Borrower's Interest in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in Item 9 and the Borrower(s) and every other signatory agree(s) to be bound by, and acknowledge(s) receipt of a true copy of, those terms.

Witnessing Officer Signature

Execution Date

Borrower Signature(s)

[REDACTED]  
Barrister & Solicitor  
[REDACTED]

YYYY-MM-DD  
**2021-05-10**

[REDACTED]

(as to both signatures)

[REDACTED]

**Officer Certification**

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act*, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certifies the matters set out in Part 5 of the *Land Title Act* as they pertain to the execution of this Instrument.

**Electronic Signature**

Your electronic signature is a representation that you are a designate authorized to certify this document under section 168.4 of the *Land Title Act*, R.S.B.C. 1996 c.250, that you certify this document under section 168.41(4) of the act, and that an execution copy, or a true copy of that execution copy, is in your possession.

[REDACTED]

**Bank online quickly, easily and securely.**

View your financial information at a glance and manage your finances with ease - when it's convenient for you! Visit [REDACTED] and click on "Online Banking".

**YOUR HOMEOWNER READILINE™ ACCOUNT**

Stmnt date: Jan. 10, 2024 Acct. balance: [REDACTED] Pymt. due by: Jan. 31, 2024 Min. payment: \$194.83

**Details of your transactions**

Item no.	Trans date	Posting date	Description	Amount (\$)
<b>TRANSACTIONS FOR CHEQUE NUMBER [REDACTED]</b>				
1	Dec. 14	Dec. 14	CASH ADVANCE	[REDACTED]
2	Dec. 19	Dec. 19	CASH ADVANCE	[REDACTED]
3	Dec. 27	Dec. 27	CASH ADVANCE	[REDACTED]
4	Jan. 2	Jan. 2	AUTOMATIC PAYMENT RECEIVED - THANK YOU	[REDACTED]
5	Jan. 2	Jan. 2	CASH ADVANCE	[REDACTED]
6	Jan. 9	Jan. 9	CASH ADVANCE	[REDACTED]
7	Jan. 10	Jan. 10	INTEREST ADVANCES @ 07.40000% TO 10JAN	[REDACTED]
8	Jan. 10	Jan. 10	INTEREST PURCHASES @ 07.40000% TO 10JAN	[REDACTED]

PLEASE PAY YOUR SCHEDULED PAYMENT AMOUNT BY THE PAYMENT DUE DATE.

PRE-AUTHORIZED DEBIT IN EFFECT AS REQUESTED FROM YOUR DESIGNATED PAYMENT ACCOUNT.

See over next page

\*Your total limit may not be immediately available for use. Please refer to your Credit Available for the amount of credit immediately available for use, or contact us if you have any questions.



**Your account at a glance**

Account number:	[REDACTED]
Your total limit*	[REDACTED]
Your revolving limit	[REDACTED]
Previous balance, Dec. 10	[REDACTED]
- Payments received - thank you	[REDACTED]
- Credit adjustments	[REDACTED]
+ Card purchases	[REDACTED]
+ Cash advances/Cheques	[REDACTED]
+ Interest	[REDACTED]
+ Fees	[REDACTED]
+ Debit adjustments	[REDACTED]
<b>New account balance, Jan. 10</b>	[REDACTED]
+ Balance of connected account	[REDACTED]
Credit available, Jan. 10	[REDACTED]
<b>Minimum payment due by Jan. 31, 2024</b>	[REDACTED]
<b>Amount you're paying</b>	\$ [REDACTED]

**Interest rates on Jan. 10**

	Annual(%)	Daily(%)
Cash Advances/Cheques	7.40000	0.02021
Purchases/Other	7.40000	0.02021

Contact us: Toll-free calls Canada & USA Local calls

General Enquiries:

Transaction / Purchase enquiries:

Lost or stolen cards:

Internet:

Please address any written enquiries



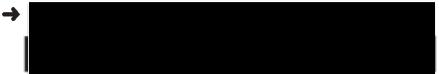
Please tear off and include this portion with your payment if you are not making a pre-authorized debit.



Account number:  
Account balance:  
Minimum payment due:  
Payment due by:



Amount you're paying: \$



# YOUR HOMEOWNER READLINE™ ACCOUNT

## Details of your transactions -

Item no.	Trans date	Posting date	Description	Amount (\$)
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Report any items which do not agree with your records within 30 days of statement date. Send us a letter to our address shown on the first page of this statement. Include your name, contact information, account number, details about the items that you do not agree with and your reasons for disagreeing. We will respond within 60 days.

## Terms and Conditions

**Interest Charges:** Interest begins on cash advances, Line of Credit cheques, purchases (insurance premiums and retail) and other amounts on the day the transaction is charged to your account (the posting date). Interest is charged to your account monthly. All amounts that are charged to your account, less amount credited to your account, constitute the debit balance. Once your debit balance is paid in full, any residual interest will appear on the following month's statement. The residual interest charge represents the interest for the period from your statement date to the date the full payment was credited to your account.

**Monthly Interest Calculation:** (the average daily debit closing balance for your billing period) X (the daily version of the variable annual interest rate from the Line of Credit Agreement) X (the number of days in the billing period) = interest for the billing period. Different interest rates may apply to different periods within your billing period. If this calculation will be made for each interest billing period.

### You have many convenient ways to pay:

- Pre-authorized debit
- Telephone
- Online Banking
- By mail
- In-branch Machine
- In Person

### If you're paying by mail:

- Write your Line of Credit number on your cheque or money order
- Draw a cheque or money order with this payment slip
- Draw a cash through the mail
- Return this Payment Slip with your payment
- Please make your cheque or money order payable to

The time it takes to pay off the instalment balance may be longer or shorter than expected if interest rates have changed since the term started because your payments have remained the same. Visit a branch to discuss your options, or at renewal, we will adjust your payment so the balance is paid within the amortization period you originally selected. This statement provides you with a general overview of your account's activity over the past 12 months.

**YOUR HOMEOWNER READLINE™ ACCOUNT ANNUAL STATEMENT**

Account: [REDACTED] From: Jan. 1, 2023 To: Dec. 31, 2023

**Revolving Portion of Your Account:**

**Opening Balance as of Jan. 1, 2023:**

- Payments Received:
- Credit Adjustments:
- + Purchases:
- + Cash Advances:
- + Insurance Premiums:
- + *Interest Charges:*
- Cash Advances/Cheques:
- Purchases/Other:
- + Fees:
- + Debit Adjustments:

= **Closing Balance as of Dec. 31, 2023:**

**Instalment Portion of Your Account:**

*Interest Rate as of Jan. 1, 2023:*  
*Opening Balance as of Jan. 1, 2023:*

- Payments Received:
- Credit Adjustments:
- + Advances:
- + Insurance Premiums:
- + *Interest Charges:*
- Advances:
- Insurance Premiums/Other:
- + Fees:
- + Debit Adjustments:

= **Closing Balance as of Dec. 31, 2023:**

*Type of Term: Variable rate closed*

*Interest Rate as of Dec. 31, 2023:*

BMO Prime rate as of Dec. 31, 2023:

Monthly date:

6.15000 %

7.20000 %

May 1, 2026

Interest is calculated based on the daily balance, and added to the outstanding principal amount at the same frequency as your payments.

Next Instalment Payment:

Instalment Portion Payment Frequency:

Estimated number of remaining payments:

Weekly

2766 payments

**Available Credit as of Dec. 31, 2023**

	Credit Limit	Balance	Available Credit
Total	[REDACTED]	[REDACTED]	[REDACTED]
Revolving	[REDACTED]	[REDACTED]	[REDACTED]
Instalment	[REDACTED]	[REDACTED]	[REDACTED]

For more information, please contact your local branch.

\* THIS ANNUAL STATEMENT IS FOR YOUR RECORDS ONLY. NO PAYMENT IS REQUIRED.

\*\*\* Your Total Credit Limit may not be immediately available for use. Please refer to your Available Credit tab for the amount of credit immediately available for use, or contact us if you have any questions.

## YOUR HOMEOWNER READILINE™ ACCOUNT ANNUAL STATEMENT

Account: [REDACTED]

From: Jan. 1, 2023 To: Dec. 31, 2023

### Your Homeowner Readiline Prepayment Options

This section of your annual statement describes the prepayment options set out in your Homeowner Readiline documents for paying off your Homeowner Readiline faster.

#### Revolving Portion of your Homeowner Readiline

You can repay all or part of what is owed on the revolving portion of your Homeowner Readiline at any time without paying us a prepayment charge. You must let us know in advance that you want to re

#### Instalment Portion of your Homeowner Readiline

##### Prepayment Options

##### Increasing Your Payment Frequency

In order to pay off your Homeowner Readiline instalment faster, you can switch to accelerated payments. To learn more, please contact us at 1-855-284-1766 or visit a BMO branch.

##### Increasing Your Payment

You can prepay by asking us to increase the amount of your payment by **up to 2 %** throughout the calendar year without a prepayment charge. If you don't take the option to increase your payment in a given calendar year, this option doesn't carry over to the following year. Before your next instalment payment, you can increase your payment from [REDACTED] to a maximum of [REDACTED]. Once you have increased your payment, you can ask us to decrease the payment at any time but you don't have to decrease the payment if it extends the life of your Homeowner Readiline instalment beyond your original amortization period.

##### Lump Sum Prepayment

You can prepay **up to 2 %** of the original amount of your Homeowner Readiline instalment without a prepayment charge at any time during the calendar year. This prepayment option can only be exercised in minimum amounts of \$100. You can't exercise this option if you have obtained a payment protection plan and it hasn't expired or been cancelled. If you don't take the option to prepay in a given calendar year, this option doesn't carry over into the following year. This means that you can prepay up to \$[REDACTED] of your Homeowner Readiline instalment in a calendar year without a prepayment charge. You don't need to tell us in advance that you want to prepay.

##### Prepayment With a Prepayment Charge

##### Three Months' Interest

You can prepay your entire Homeowner Readiline instalment or prepay more than your prepayment options allow before the end of your term by using a prepayment charge. Since your instalment has a variable rate closed term, the prepayment charge will be equal to three months' interest at your existing interest rate for the instalment calculated on the amount that you are prepaying, except, if you prepay within three months of the end of the term of your instalment, the prepayment charge will be the interest on the amount you're prepaying until the end of your instalment.

FORM #65196 (2023)



**YOUR HOMEOWNER READLINE™ ACCOUNT ANNUAL STATEMENT**



Account: [Redacted]

From: Jan. 1, 2023 To: Dec. 31, 2023

You can use this formula to estimate your prepayment charge based on three months' interest.

Three Month's Interest equals  $A \times \frac{3}{12}$ , to [Redacted], all divided by 4.

With A is your current variable interest rate. The amount you want to prepay. You can also estimate your prepayment charge by using our prepayment calculator at [www.bmo.com/mortgages](http://www.bmo.com/mortgages). If you have any questions or you intend to prepay within the last three months of the term of your instalment, please visit your branch or contact us at 1-855-284-1766.

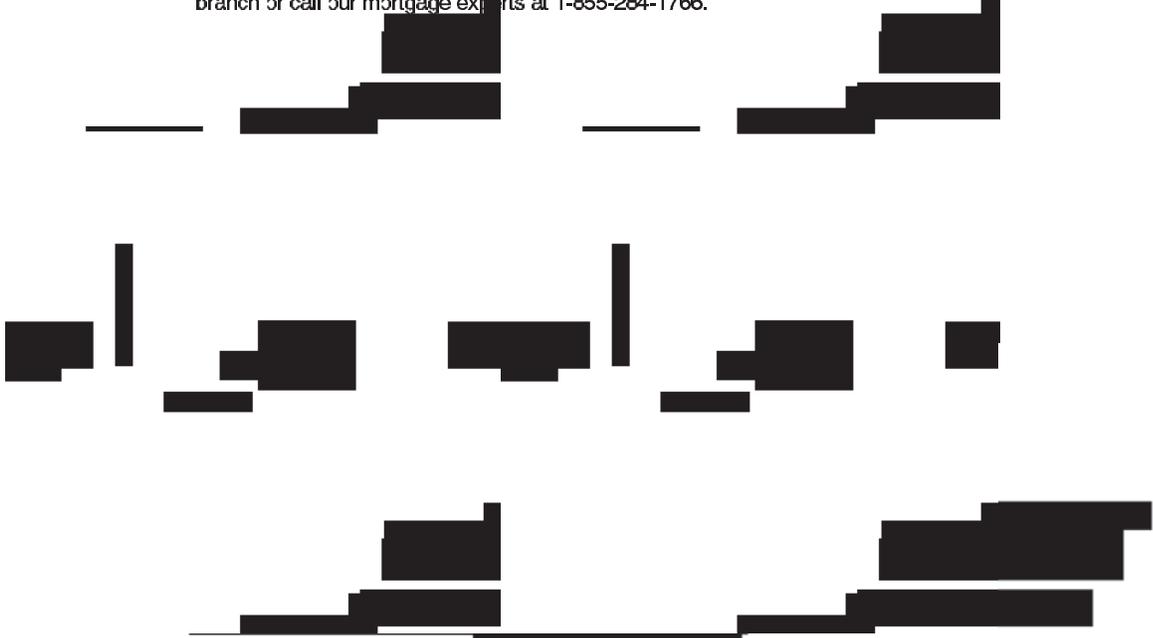
Before you prepay any portion of your Homeowner ReadLine instalment to which a prepayment charge would apply, you can take advantage of any prepayment options described in this statement to reduce the principal amount on which the prepayment charge would be calculated provided they are still available.

Your prepayment charge can change from day to day as a result of changes in our prime interest rate. If you prepay within the last three months of the end of the term of your instalment, the prepayment charge will decrease day to day depending on the number of days remaining in the term.

**Discharge Fees**

When you close your entire Homeowner ReadLine (revolving credit limit) and no longer wish to use the credit line, a discharge fee (or a release fee in Quebec) may apply. The government may require a discharge. You will also need to pay our administration fee for a discharge or a release which is \$75. This fee and the government fee may change at any time without notice.

For any inquiries about this statement or to learn more about your line of credit features, please visit your BMO branch or call our mortgage experts at 1-855-284-1766.



**Bank online quickly, easily and securely.**

View your financial information at a glance and manage your finances with ease - when it's convenient for you! Visit [redacted] and click on "Online Banking".



**YOUR STUDENT LINE OF CREDIT**

Stmnt date: Jan. 3, 2024 Acct. balance: [redacted] Pymt. due by: Jan. 24, 2024 Min. payment: \$412.90

**Details of your transactions**

Item no.	Trans date	Posting date	Description	Amount (\$)
<b>TRANSACTIONS FOR CHEQUE NUMBER [redacted]</b>				
1	Dec. 8	Dec. 8	AUTOMATIC PAYMENT RECEIVED - THANK YOU	[redacted]
2	Dec. 22	Dec. 22	AUTOMATIC PAYMENT RECEIVED - THANK YOU	[redacted]
3	Jan. 3	Jan. 3	INSURANCE PREMIUM - BALANCE PROTECTION	[redacted]
4	Jan. 3	Jan. 3	INTEREST ADVANCES @ 07.70000% TO 03JAN	[redacted]
5	Jan. 3	Jan. 3	INTEREST PURCHASES @ 07.70000% TO 03JAN	[redacted]

PLEASE PAY YOUR SCHEDULED PAYMENT AMOUNT BY THE PAYMENT DUE DATE.

PRE-AUTHORIZED DEBIT IN EFFECT AS REQUESTED FROM YOUR DESIGNATED PAYMENT ACCOUNT.

See over/next page



**Your line of credit at a glance**

Account number:	[redacted]
Your line of credit limit	[redacted]
Previous balance, Dec. 3	[redacted]
Payments received - thank you	[redacted]
Credit adjustments	[redacted]
Card purchases	[redacted]
Cash advances/Cheques	[redacted]
Interest	[redacted]
Fees	[redacted]
Debit adjustments	[redacted]
<b>New account balance, Jan. 3</b>	[redacted]
Credit available, Jan. 3	[redacted]
<b>Minimum payment due by Jan. 24, 2024</b>	[redacted]

Amount you're paying \$ [redacted]

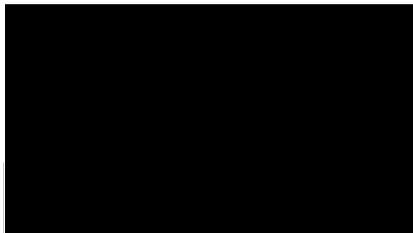
**Interest rates on Jan. 3**

	Annual(%)	Daily(%)
Cash Advances/Cheques	7.70000	0.02103
Purchases/Other	7.70000	0.02103

Contact us: Toll-free calls Canada & USA Local calls

- General Enquiries:
- Transaction / Purchase enquiries:
- Lost or stolen cards:
- Internet:

Please address any written enquiries



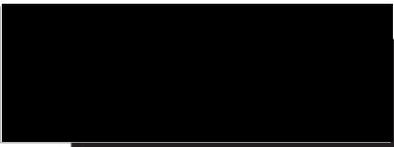
Please tear off and include this portion with your payment if you are not making a pre-authorized debit.



Account number:  
Account balance:  
Minimum payment due:  
Payment due by:



Amount you're paying: \$ [redacted]



# YOUR STUDENT LINE OF CREDIT

## Details of your transactions -

Item no.	Trans date	Posting date	Description	Amount (\$)
----------	------------	--------------	-------------	-------------

YOUR PAYMENTS HAVE NOW BEEN ADJUSTED TO REFLECT YOUR REPAYMENT SCHEDULE. SEE YOUR BRANCH IF YOU HAVE ANY QUESTIONS.

*Report any items which do not agree with your records within 30 days of statement date. Send us a letter to our address shown on the first page of this statement. Include your name, contact information, account number, details about the items that you do not agree with and your reasons for disagreeing. We will respond within 60 days.*

## Terms and Conditions

**Interest Charges:** Interest begins on cash advances, Line of Credit cheques, purchases (insurance premiums and retail) and other amounts on the day the transaction is charged to your account (the posting date). Interest is charged to your account monthly. All amounts that are charged to your account, less amount credited to your account, constitute the debit balance. Once your debit balance is paid in full, any residual interest will appear on the following month's statement. The residual interest charge represents the interest for the period from your statement date to the date the full payment was credited to your account.

**Monthly Interest Calculation:** (the average daily debit closing balance for your billing period) X (the daily version of the variable annual interest rate from the Line of Credit Agreement) X (the number of days in the billing period) = interest for the billing period. Different interest rates may apply to different periods within your billing period. If this calculation will be made for each interest billing period.

### You have many convenient ways to pay:

- Pre-authorized debit
- Telephone
- Online Banking
- By mail
- In-branch Machine
- In-person

### If you're paying by mail:

- Write your Line of Credit number on your cheque or money order
- Draw a cheque or cash through the mail
- Return this Payment Slip with your payment
- Please make your cheque or money order payable to

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")

Policy No. [REDACTED] Declarations Effective [REDACTED]-2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

[REDACTED] Insurance Services
Victoria, British Columbia [REDACTED]

SUB-AGENT OR SUB-BROKER

[REDACTED] Insurance Services
Victoria, British Columbia [REDACTED]

NAMED INSURED AND POSTAL ADDRESS

[REDACTED] Johnson Street
Victoria, British Columbia [REDACTED]

LOCATION OF RISK

[REDACTED] Johnson Street, Victoria, British Columbia [REDACTED]

PERIOD OF INSURANCE

From [REDACTED] 2024 to [REDACTED] 2025
(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[REDACTED SIGNATURE]

Agreement No.

[REDACTED]

NEW ANNUAL PREMIUM ▶

\$2,523

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$2,523



**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")

**Policy No.** [REDACTED] **Declarations** **Effective** [REDACTED] **-2024**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

**LIST OF SUBSCRIBING COMPANIES**

(SUBJECT TO CONDITIONS IN [REDACTED])

THE INSURERS AND COVERAGES INSURED

	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
<b>Property</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	\$1,398		_____
<b>Equipment Breakdown</b>				
[REDACTED] Insurance Company of Canada	100.0%	\$75		_____
<b>Liability</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	\$1,050		_____
<b>Other</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	Incl		_____
<b>Total Policy Premium</b>		<b>\$2,523</b>		



personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, [REDACTED] requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at [https://\[REDACTED\]](https://[REDACTED]) If you have any questions or concerns about this policy or our privacy practices, please contact us at [privacy@\[REDACTED\]](mailto:privacy@[REDACTED]).

**Named Insured(s):** Kevin Thomas James Smith

**Policy Number:** [REDACTED] **Account Number:** [REDACTED] **Policy Period:** [REDACTED], 2024 to [REDACTED], 2025 12:01 A.M.

Your previous full term premium was \$2,275.00. Your amended full term premium is \$1,684.00. The change in premium for the remainder of the policy period is -\$568.00. Refer to the breakdown of premiums below.

**Policy Summary**

Location Number	Location Description	Risk Type	Premium per Location
1	[REDACTED] Johnson Street, Victoria BC	Condominium	\$1,684.00
<b>Premium Subtotal for Policy Level Coverages</b>			Included
<b>Total Policy Premium</b>			<b>\$1,684.00</b>

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings).

Location Number	Location Description	Risk Type	Residence Type
1	[REDACTED] Johnson Street, Victoria BC [REDACTED]	Condominium	Condominium(Apartment Building)

**Property Information**

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

<b>Year Built</b>	[REDACTED]	<b>Construction Type</b>	100% Cement
<b>Floor the Unit is On</b>	[REDACTED]	<b>Residence Type</b>	Condominium(Apartment Building)
<b>Dwelling Use</b>	Primary	<b>Dwelling Occupied</b>	Owner Occupied
<b>Number of Families</b>	1	<b>Total Number of Suites</b>	[REDACTED]
<b>Number of Stories in the Building</b>	[REDACTED]	<b>Heating type and last update</b>	Primary Hydronic Electric Central Furnace 2008
<b>Water Leak Detection System</b>			

**Rating Information**

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

<b>Protection Grade</b>	Protected	<b>Risk Location Postal Code</b>	[REDACTED]
<b>Policyholder's Age</b>	[REDACTED]	<b>Credit Consent</b>	Yes
<b>Years of continuous coverage with Wawanesa Insurance</b>	3 year(s)	<b>Package Claims Count in past 5 Years</b>	0
<b>Automobile policy with Wawanesa Insurance</b>	Not Applicable		
<b>Sewer Claims Count in past 5 Years</b>	0		

Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

**Insurance Coverages**

View your wordings at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)

	Amount of Insurance	Deductible	Premium
<b>Comprehensive Condominium Policy - Form [REDACTED]</b> <b>CEO Signature - Form [REDACTED]</b>			\$734.00
<b>Section I - Property Coverage</b>		\$500	
Coverage C - Personal Property	\$50,000		Included
Coverage D - Loss of Use of Your Unit	\$50,000		Included
Condominium Unit Coverage	\$125,000		Included
Collectively Owned Condominium Property Coverage	\$125,000		Included
Condominium Unit Owner Improvements Coverage	\$50,000		Included
<b>Section II - Personal Liability Protection</b>			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Included
Coverage F - Voluntary Medical Payments - each person	\$5,000		Included
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Included
<b>Inflation Protection Coverage - Section I Property Coverage - Conditions</b>			Included
<b>Remote or Home Office Liability Coverage - [REDACTED]</b>			Included
<b>Single Limit Coverage</b>	\$400,000		Included
<b>Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium</b>	\$100,000		\$418.00
<b>Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium</b>	\$25,000		\$68.00
<b>Vandalism by Tenant Coverage - [REDACTED]</b>			Included
<b>Water Defence - Limited Sewer Backup Coverage - Form 3114CT 09 2022</b>	Policy Limits	\$500	\$18.00
<b>Short Term Rental Endorsement - [REDACTED]</b> Coverage Option: Up to and including 180 days within the policy period; refer to the Endorsement Form for the Maximum Rental Term Base Endorsement Deductible Theft and Attempted Theft Deductible		\$500 \$2,500	\$240.00
<b>Water Defence - Overland Water Coverage - [REDACTED]</b>	Policy Limits	\$500	\$32.00
<b>Condominium Unit Owners Earthquake Coverage - [REDACTED]</b>			\$174.00
Coverage C - Personal Property	\$50,000	\$7,500	
Coverage D - Loss of Use of Your Unit	\$50,000	\$0	
Condominium Unit Coverage	\$125,000	\$18,750	
Collectively Owned Condominium Property Coverage	\$125,000	\$18,750	
Condominium Unit Owner Improvements Coverage	\$50,000	\$7,500	
<b>Premium Subtotal</b>			<b>\$1,684.00</b>

**Policy Level Coverages**

View your policy wordings at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)

	Amount of Insurance	Deductible	Premium
<b>Identity Fraud Expense Coverage - [REDACTED]</b> Deductible is per policy period	\$10,000	\$250	Included
<b>Telephone Legal Helpline Service - [REDACTED]</b>			Included
<b>Premium Subtotal for Policy Level Coverages</b>			<b>Included</b>

**This policy is subject to:** Statutory Conditions (British Columbia) - [REDACTED]; CEO Signature page Form [REDACTED] .

**Policyholder meeting notice:**

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of [REDACTED] Insurance. If you want to receive notice of these meetings, please visit [REDACTED]



Insurance

PERSONAL PROPERTY INSURANCE POLICY DECLARATION

Amended Declaration effective [redacted], 2024. Supersedes any previous declaration bearing the same policy number for this policy period

NAMED INSURED AND ADDRESS BROKER OFFICE

[redacted] JOHNSON STREET VICTORIA BC Telephone: [redacted] Email: [redacted]

[redacted] INSURANCE SERVICES LTD. VICTORIA BC Telephone: [redacted] Broker Number: [redacted]

Table with 4 columns: Policy Number, Account Number, Policy Period, and a note about local times. Policy Period: From [redacted], 2024 to [redacted], 2025 12:01 A.M.

Thank you for choosing The [redacted] Mutual Insurance Company ([redacted] Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (enclosed)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, [redacted] Member Review Council, and contact details, please visit wawanesa.com or email [redacted].

Did you know we now offer enhanced coverage for your seasonal residence? Please contact your insurance broker to learn more about how we can help you protect what matters most.

Important information about your policy:

Ground Water Coverage is included in your Overland Water Coverage

All Solid Fuel burning units, including but not limited to stoves or furnaces, must be reported to Wawanesa Insurance. Contact your Broker for details.

Personal Information Notice:

By purchasing insurance from [redacted] you are providing Wawanesa with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law.

Graphic with QR code and text: Access your policy wordings online, anytime. Ensure your policy meets your needs, and know what you're covered for in the event of a claim. Scan the QR code to view your policy wordings, or visit [redacted]

This policy contains a clause which may limit the amount payable.

[redacted] is The [redacted] Mutual Insurance Company and is the licensed insurer of this policy.

personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, [REDACTED] requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at [https://\[REDACTED\]](https://[REDACTED]) If you have any questions or concerns about this policy or our privacy practices, please contact us at [REDACTED].

**Named Insured(s):** [REDACTED]

**Policy Number:** [REDACTED] **Account Number:** [REDACTED] **Policy Period:** [REDACTED], 2024 to [REDACTED], 2025 12:01 A.M.

Your previous full term premium was \$2,275.00. Your amended full term premium is \$1,684.00. The change in premium for the remainder of the policy period is -\$568.00. Refer to the breakdown of premiums below.

**Policy Summary**

Location Number	Location Description	Risk Type	Premium per Location
1	[REDACTED] Johnson Street, Victoria BC	Condominium	\$1,684.00
<b>Premium Subtotal for Policy Level Coverages</b>			Included
<b>Total Policy Premium</b>			<b>\$1,684.00</b>

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit [REDACTED]

Location Number	Location Description	Risk Type	Residence Type
1	[REDACTED] Johnson Street, Victoria BC [REDACTED]	Condominium	Condominium(Apartment Building)

**Property Information**

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

<b>Year Built</b>	[REDACTED]	<b>Construction Type</b>	100% Cement
<b>Floor the Unit is On</b>	[REDACTED]	<b>Residence Type</b>	Condominium(Apartment Building)
<b>Dwelling Use</b>	Primary	<b>Dwelling Occupied</b>	Owner Occupied
<b>Number of Families</b>	1	<b>Total Number of Suites</b>	[REDACTED]
<b>Number of Stories in the Building</b>	[REDACTED]	<b>Heating type and last update</b>	Primary Hydronic Electric Central Furnace 2008
<b>Water Leak Detection System</b>			

**Rating Information**

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

<b>Protection Grade</b>	Protected	<b>Risk Location Postal Code</b>	[REDACTED]
<b>Policyholder's Age</b>	[REDACTED]	<b>Credit Consent</b>	Yes
<b>Years of continuous coverage with Wawanesa Insurance</b>	3 year(s)	<b>Package Claims Count in past 5 Years</b>	0
<b>Automobile policy with Wawanesa Insurance</b>	Not Applicable		
<b>Sewer Claims Count in past 5 Years</b>	0		

Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

**Insurance Coverages**

View your wordings at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)

	Amount of Insurance	Deductible	Premium
<b>Comprehensive Condominium Policy - Form [REDACTED]</b> <b>CEO Signature - Form [REDACTED]</b>			\$734.00
<b>Section I - Property Coverage</b>		\$500	
Coverage C - Personal Property	\$50,000		Included
Coverage D - Loss of Use of Your Unit	\$50,000		Included
Condominium Unit Coverage	\$125,000		Included
Collectively Owned Condominium Property Coverage	\$125,000		Included
Condominium Unit Owner Improvements Coverage	\$50,000		Included
<b>Section II - Personal Liability Protection</b>			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Included
Coverage F - Voluntary Medical Payments - each person	\$5,000		Included
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Included
<b>Inflation Protection Coverage - Section I Property Coverage - Conditions</b>			Included
<b>Remote or Home Office Liability Coverage - [REDACTED]</b>			Included
<b>Single Limit Coverage</b>	\$400,000		Included
<b>Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium</b>	\$100,000		\$418.00
<b>Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium</b>	\$25,000		\$68.00
<b>Vandalism by Tenant Coverage - [REDACTED]</b>			Included
<b>Water Defence - Limited Sewer Backup Coverage - [REDACTED]</b>	Policy Limits	\$500	\$18.00
<b>Short Term Rental Endorsement - [REDACTED]</b> Coverage Option: Up to and including 180 days within the policy period; refer to the Endorsement Form for the Maximum Rental Term Base Endorsement Deductible Theft and Attempted Theft Deductible		\$500 \$2,500	\$240.00
<b>Water Defence - Overland Water Coverage - [REDACTED]</b>	Policy Limits	\$500	\$32.00
<b>Condominium Unit Owners Earthquake Coverage - [REDACTED]</b>			\$174.00
Coverage C - Personal Property	\$50,000	\$7,500	
Coverage D - Loss of Use of Your Unit	\$50,000	\$0	
Condominium Unit Coverage	\$125,000	\$18,750	
Collectively Owned Condominium Property Coverage	\$125,000	\$18,750	
Condominium Unit Owner Improvements Coverage	\$50,000	\$7,500	
<b>Premium Subtotal</b>			<b>\$1,684.00</b>

**Policy Level Coverages**

View your policy wordings at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)

	Amount of Insurance	Deductible	Premium
<b>Identity Fraud Expense Coverage - [REDACTED]</b> Deductible is per policy period	\$10,000	\$250	Included
<b>Telephone Legal Helpline Service - [REDACTED]</b>			Included
<b>Premium Subtotal for Policy Level Coverages</b>			<b>Included</b>

**This policy is subject to:** Statutory Conditions (British Columbia) - [REDACTED]; CEO Signature page [REDACTED] .

**Policyholder meeting notice:**

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of [REDACTED] Insurance. If you want to receive notice of these meetings, please visit [REDACTED]

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [redacted] Underwriters and other insurers (hereinafter called the Insurer) through [redacted] approved coverholder ("the Coverholder")

Policy No. [redacted] Declarations Effective [redacted] -2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

[redacted] Insurance Services
Victoria, British Columbia [redacted]

SUB-AGENT OR SUB-BROKER

[redacted] Insurance Services
Victoria, British Columbia [redacted]

NAMED INSURED AND POSTAL ADDRESS

[redacted] Johnson Street
Victoria, British Columbia [redacted]

LOCATION OF RISK

[redacted] Johnson Street, Victoria, British Columbia [redacted]

PERIOD OF INSURANCE

From [redacted] 2024 to [redacted] 2025
(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of [redacted] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[redacted signature]

Agreement No.

[redacted agreement number]

NEW ANNUAL PREMIUM ▶

\$2,523

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$2,523

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [redacted] Underwriters and other insurers (hereinafter called the Insurer) through [redacted] approved coverholder ("the Coverholder")

Policy No. [redacted] Declarations Effective [redacted] -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

[redacted] Insurance Services - [redacted] Victoria, British Columbia [redacted]

SUB-AGENT OR SUB-BROKER

[redacted] Insurance Services - [redacted] Victoria, British Columbia [redacted]

NAMED INSURED AND POSTAL ADDRESS

[redacted] Johnson Street Victoria, British Columbia [redacted]

LOCATION OF RISK

[redacted] Johnson Street, Victoria, British Columbia [redacted]

PERIOD OF INSURANCE

From [redacted] 2023 to [redacted] 2024 (12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of [redacted] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[redacted signature]

Agreement No.

[redacted agreement number]

NEW ANNUAL PREMIUM ▶

\$2,470

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$2,470

### COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED] Declarations Effective [REDACTED] -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

### THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

#### PURPOSE OF THIS DOCUMENT

**Renewal**-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

#### THE COVERHOLDER

[REDACTED] Insurance Services

Victoria, British Columbia [REDACTED]

#### SUB-AGENT OR SUB-BROKER

[REDACTED] Insurance Services

Victoria, British Columbia [REDACTED]

#### NAMED INSURED AND POSTAL ADDRESS

[REDACTED] Johnson Street

Victoria, British Columbia [REDACTED]

#### LOCATION OF RISK

[REDACTED] Johnson Street, Victoria, British Columbia [REDACTED]

#### PERIOD OF INSURANCE

From [REDACTED] 2023 to [REDACTED] 2024

(12:01 a.m. standard time at the Postal Address of the Insured)

#### FORM OF BUSINESS

Individual

#### DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of [REDACTED] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[REDACTED]

Agreement No.

[REDACTED]

NEW ANNUAL PREMIUM ▶

\$2,470

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$2,470

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers  
 (hereinafter called the Insurer) through [REDACTED] approved coverholder  
 ("the Coverholder")

**Policy No.** [REDACTED] **Declarations** [REDACTED] **Effective** [REDACTED] **-2023**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.  
 ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE**

**SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS**

TYPE OF COVERAGE	ANNUAL PREMIUM	MINIMUM RETAINED COVERAGE PREMIUM
<b>Property</b>	Incl	Nil
<b>Equipment Breakdown</b>	Incl	\$75
<b>Liability</b>	Incl	Nil
<b>Other</b>	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of [REDACTED] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[REDACTED]

**Agreement No.**

[REDACTED]

**NEW ANNUAL PREMIUM ▶**

**\$2,470**

**PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶**

**\$2,470**

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

**Declarations**

Effective [REDACTED] 2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

**LIST OF SUBSCRIBING COMPANIES**

(SUBJECT TO CONDITIONS IN [REDACTED] AND [REDACTED])

THE INSURERS AND COVERAGES INSURED

	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
<b>Property</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	\$1,420		_____
<b>Equipment Breakdown</b>				
[REDACTED] Insurance Company of Canada	100.0%	\$75		_____
<b>Liability</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	\$975		_____
<b>Other</b>				
[REDACTED] Underwriters under Agreement No. [REDACTED]	100.0%	Incl		_____
<b>Total Policy Premium</b>		<b>\$2,470</b>		

## COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers  
(hereinafter called the Insurer) through [REDACTED] approved coverholder  
("the Coverholder")

### Declarations

Effective [REDACTED] 2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.  
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

### SUBSCRIPTION POLICY

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the List of Subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the Premium set against its name in the List of Subscribing Companies (attached hereto),

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name in the List of Subscribing Companies, and subject always to the terms and conditions of this Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against its name in the List of Subscribing Companies, or such other sum or percentage as may be substituted therefor by endorsement, bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Declarations page(s).

That as regards each item of property insured which is lost or damaged at any time while this Policy is in force by a peril for which insurance is provided by the terms and conditions of this Policy, the liability of each Insurer individually shall be limited to whichever is the least of:

- (a) that proportion of the actual cash value of the property at the time of the loss, destruction or damage which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual Insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril, or
- (b) that proportion of the interest of THE INSURED in the property which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this policy in respect of that property against that peril, or
- (c) that proportion of the limit of insurance stipulated in respect of the property lost, destroyed or damaged which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy as set out above, no Insurer shall be liable for a greater proportion of any loss or damage to the property insured, than the sum insured by such Insurer bears to:

- (a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made a part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

**Declarations**

**Effective [REDACTED]-2023**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

**IN WITNESS WHEREOF** THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

[REDACTED]

Where [REDACTED] UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

**IDENTIFICATION OF INSURER / ACTION AGAINST INSURER**

This insurance has been entered into in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to the Agreement shown in the List of Subscribing Companies (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "[REDACTED] Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for [REDACTED] Underwriters, whose address for such service is [REDACTED]

**NOTICE**

Any notice to the Underwriters may be validly given to the Coverholder.

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

**Declarations**

**Effective [REDACTED]-2023**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
<b>Property</b>				
[REDACTED]	<b>Commercial Building and Contents - Broad Form</b>	2,500	90%	
	At [REDACTED] ( [REDACTED] Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	134,820
	As per attached Building & Contents Wording			
	Water Damage Deductible	5,000		
	Replacement Cost Endorsement			
	Earthquake Endorsement			
	At [REDACTED] Johnson Street, Victoria, British Columbia)			164,820
	Deductible percentage	15%		
	As per attached Earthquake Wording			
	<b>Commercial Additional Protection Endorsement</b>			
	Flood			
	At [REDACTED] Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up			
	At [REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater			10,000
	Crime			
	Employee Dishonesty Coverage			10,000
	Loss Inside the Premises Coverage			10,000
	Loss Outside the Premises Coverage			10,000
	Money Orders and Counterfeit Paper Currency Coverage			10,000
	Depositors Forgery Coverage			10,000
	Credit Card Forgery Coverage			10,000
	Securities In Safe Deposit Boxes			10,000
	Condo Unit Owners Assessment			
	(i) Betterments & Improvements			75,000
	(ii) Condo Contingency Coverage			75,000
	(iii) Special Assessments			75,000
	<b>Tenant Theft and Vandalism Endorsement</b>			
	At [REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
	<b>Rent or Rental Value</b>		100%	
	At [REDACTED]-760 Johnson Street, Victoria, British Columbia)			30,000
	As per attached Rents Wording			

**Equipment Breakdown**

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

**Policy No.** [REDACTED] **Declarations** **Effective** [REDACTED] **2023**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
[REDACTED]	<b>Equipment Breakdown</b>			
	At [REDACTED] 760 Johnson Street, Victoria, British Columbia)	1,000		134,820
	By-laws			100,000
	Catch All Clause			50,000
	Data Coverage			100,000
	Data Processing Equipment at a Residence			100,000
	Data Processing Equipment Off Premises			100,000
	Debris Removal			50,000
	Environmental Upgrade			100,000
	Expediting Expenses			100,000
	Extra Expenses			50,000
	Inspection and Appraisal Costs			10,000
	Newly Acquired Location - 90 Days Reporting			1,500,000
	Stock Spoilage			100,000
	Contingent Business Interruption			100,000
	Internet Service Provider Breakdown			25,000
	Utilities Service Interruption - Within 25 KM			100,000
	Ordinary Payroll - 90 Days			
	Restricted Access - 90 Days			
	Actual Loss Sustained - Indemnity Period 12 Months			
	As per attached Equipment Breakdown Wording			

**Liability**

[REDACTED]	<b>Commercial General Liability</b>			
	Each occurrence limit			5,000,000
	Products-completed operations included			
	Products-completed operations aggregate limit			5,000,000
	Medical payments limit			
	Any one person			10,000
	Tenants' legal liability limit - Any one premises			500,000
	Advertising injury limit			5,000,000
[REDACTED]	Combined Deductible Endorsement (Bodily Injury and Property Damage)			
	Per occurrence	1,000		
	As per attached Liability Wording			
[REDACTED]	<b>Non-Owned Automobile Liability</b>			2,000,000
	As per attached Non Owned Automobile Wording			

**Other**

2022	[REDACTED] <b>Program Wordings (All [REDACTED] Subscribers)</b>			
[REDACTED]	Sanctions Limitation and Exclusion Clause			
[REDACTED]	[REDACTED] Underwriters' Policyholders' Complaint Protocol			
[REDACTED]	Notice Concerning Personal Information			
[REDACTED]	Code of Consumer Rights and Responsibilities			
[REDACTED]	Electronic Date Recognition Exclusion			
[REDACTED]	Policy Conditions			

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

**Policy No.** [REDACTED] **Declarations** **Effective** [REDACTED] **-2023**

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
[REDACTED]	Standard Mortgage Clause			
<b>2022</b>	<b>Western Program Wordings (TMK)</b>			
[REDACTED]	Property Cyber and Data Exclusion			
[REDACTED]	War and Terrorism Exclusion			
[REDACTED]	Microorganism Exclusion (Absolute)			
[REDACTED]	Biological or Chemical Material Exclusion			
[REDACTED]	Terrorism Exclusion Endorsement			
[REDACTED]	Radioactive Contamination Exclusion			
[REDACTED]	Communicable Disease Endorsement			
[REDACTED]	Communicable Disease Exclusion (Liability)			
[REDACTED]	Premium Payment Clause			
[REDACTED]	<b>Canada Subscription Policy</b>			
[REDACTED]	<b>Statutory Conditions (British Columbia)</b>			
	<b>Annual Premium:</b>			<b>\$2,470</b>

**COMMERCIAL INSURANCE POLICY**

SUBSCRIPTION POLICY

Effected with certain [redacted] Underwriters and other insurers (hereinafter called the Insurer) through [redacted] approved coverholder ("the Coverholder")

Policy No. [redacted]

Declarations

Effective [redacted]-2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

**CANCELLATION REQUEST**

We, the undersigned, do hereby request cancellation of the Policy bearing number [redacted] (together with any renewal certificates relating thereto) as of [redacted] and acknowledge that the Insurers are hereby relieved from all liability as from the cancellation date.

Signature of First Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Second Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Third Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Mortgagee \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

# Commercial Additional Protection Endorsement

## SUMMARY OF EXTENSIONS

### ITEM COVERAGE AND LIMIT OF INSURANCE

#### **SECTION I - APPLICABLE TO BUILDING AND CONTENTS COVERAGES**

1. Accounts Receivable	\$50,000
2. Arson Reward	\$10,000
3. Brand & Label	\$50,000
4. Building By-Law	INCLUDED
5. Consequential Damage to Stock	\$25,000
6. Consequential Loss Assumption	INCLUDED
7. Exhibition Floater	\$25,000
8. Extra Expense	\$25,000
9. Fine Arts	\$25,000
10. Fire Department Service Charges	\$50,000
11. Fire Equipment Recharge	\$25,000
12. Peak Season	25%
13. Professional Fees	\$25,000
14. Sewer Backup (Building & Contents)	INCLUDED
15. Flood	INCLUDED
16. Valuable Papers and Records	\$50,000
17. Master Key	\$25,000
18. Computer Protection	
• Computer Equipment	\$50,000
• Computer Media	\$25,000
• Computer Equipment Breakdown	\$25,000
• Transfer between Locations	\$25,000
• Fire Protection Devices	\$10,000
• Additionally Acquired Computer Equipment Extension	\$25,000
• Temporary Locations and Transit	\$10,000
19. Crime Coverage	\$5,000
20. Land and Water Clean up	\$25,000
21. Home Office Extension	\$10,000
22. New Construction	\$100,000
23. Tenant's Leasehold Interest	\$25,000
24. Catch-All Clause	\$50,000
25. Enviro – Friendly Extension	\$50,000
26. Cost to Prepare Proof of Loss	\$10,000
27. Customers' Goods	\$10,000
28. Condo Unit Owners Assessment	
(i) Betterments & Improvements	\$25,000
(ii) Condo Contingency Coverage	\$25,000
(iii) Special Assessments	\$25,000
29. Installation Floater	\$10,000

#### **SECTION II - APPLICABLE TO BUSINESS INTERRUPTION COVERAGES**

30. Internet Service Provider Breakdown	\$ 2,500
31. Limited Contingent Loss of Income – Neighbouring Premises	\$25,000
32. Limited Contingent Loss of Income – Contributing/Recipient Property	\$25,000

PLACE STAPLE HERE



Insurance Corporation of British Columbia (the Corporation)

Owner's Certificate of Insurance and Vehicle Licence

Certificate Replacement Transaction Timestamp

Owner's BC Driver's Licence Number

Owner [redacted] JOHNSON ST VICTORIA BC [redacted]

Certificate Number [redacted] Effective Date [redacted] 023 Expiry Date [redacted] 2024 Registration Number [redacted] Licence Plate Number [redacted] VIN [redacted] NSC Number [redacted] Transaction Type RENEW Agency Number [redacted] Document Number [redacted]

Proof of Insurance

The owner and/or the operator of the vehicle described herein is insured against liability for bodily injury and property damage by reason of the operation of such vehicle. The coverage provided by this certificate also satisfies the minimum limits set out by the respective legislation governing vehicle insurance in any area of Canada and the USA.

This document is to be signed and carried in the insured vehicle as proof of insurance.

Vehicle Use Pleasure. vehicle may also be used on not more than 6 days in a calendar month for driving to or from or part way to or from work or school or for business use or for commercial use under 5001 kgs gww.

Declaration of Principal Driver will be [redacted] with BC driver's licence number [redacted]

Conditional Factor

By signing here, you:

- apply for a Vehicle Licence and Registration under the Motor Vehicle Act or Commercial Transport Act, or for Registration under the Off-Road Vehicle Act;
- apply for an Owner's Certificate of Insurance under the Insurance (Vehicle) Act (the Act) and regulations pursuant to the Act (the Regulations);
- apply for optional insurance for which a premium is shown, in accordance with the terms and conditions of the ICBC Autoplan Optional Policy (the Optional Policy);
- if optional insurance is purchased, accept delivery of a copy of the Optional Policy by viewing it at www.icbc.com/optionalpolicy, or acknowledge receipt of a copy of the Optional Policy;
- certify that the driver is correct for all new plate, renewal transactions, and for adding or removing drivers;
- certify that coverage, use, territory and where applicable, location address are correct;
- acknowledge that the description of vehicle use set out is a summary of permitted uses in the indicated rate class and that complete details are available to you from your Autoplan agent or ICBC;
- certify that the vehicle is not currently required to be registered and licensed in another jurisdiction;
- certify that you, if under 18 years of age, have the consent of a parent or (legal) guardian to license and register this vehicle;
- certify that all information on all pages of this form is true and agree that you are responsible for any inaccuracies on any page or pages of this form.

Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.

If the lessee signs this form, the lessee agrees to be jointly and severally liable with the lessor for all premium or premium-related debt.

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

Customer Copy Signature(s) Not Required

SIGNATURE OF OWNER

Customer Copy Signature(s) Not Required

SIGNATURE OF OWNER

[Handwritten signature and date]



Insurance Corporation of British Columbia (the Corporation)

Registered Owner

[redacted] JOHNSON ST VICTORIA BC [redacted]

Number of Owners 1

This Certificate must be carried in the vehicle. This Certificate must be signed by the owner as seller if the vehicle is sold.

When you sell the vehicle, the buyer must take the Registration and submit it with an application for transfer within 10 days of the purchase. Contact your Autoplan agent for details.

SIGNATURE OF OWNER

SIGNATURE OF OWNER

Vehicle Registration

Certificate Number [redacted] Registration Number [redacted] Licence Plate Number [redacted] Year [redacted] Make [redacted] Model [redacted] Body Style [redacted] VIC [redacted] Colour [redacted] VIN [redacted] Fuel Type [redacted] Net Weight (kg) [redacted] GVW (kg)/Disp. (cc) [redacted] Seating Capacity [redacted] Vehicle Type [redacted] Anti-Theft Device [redacted] Vehicle Status [redacted] Import Code [redacted] Right-Hand Drive [redacted] ORV [redacted]



Owner [REDACTED]

Certificate No. [REDACTED]  
Plate No. [REDACTED]

Effective Date 09Sep2023  
Expiry Date 08Sep2024

Location Address [REDACTED] JOHNSON ST, VICTORIA, BC [REDACTED]

Location address means the place where a vehicle is kept when not in use. Your location address is used to determine your territory and premiums. Complete details about your territory are available from your Autoplan agent or ICBC.

**Coverages, Fees and Premiums**

Coverages		Your Cost
<b>Basic</b> As per the Act and the Regulations	Territory W Rate Class 001	Combined Driver Factor (CDF)* 0.566 \$618
The following is included in your Basic premium:		
- Unlisted Driver Protection	Included	
<b>Third Party Liability</b> (Insurance (Vehicle) Regulation, Part 6) (Optional Policy, Division 4)	Limit \$2,000,000	\$31
<b>Collision</b> (Optional Policy, Division 5)	Deductible \$500	\$282
<b>Comprehensive</b> (Optional Policy, Division 5)	Deductible \$500	\$111
		<b>Annual Insurance Total</b> \$1,042

\* The calculation of the premiums for this APV250 have applied Individual Driver Factors (IDFs) and Combined Driver Factors (CDFs) that may have had up to six decimal places. The IDFs and CDFs displayed on this APV250 have been rounded to three decimal places for illustrative purposes only.

<u>Customer Copy</u> <b>Signature(s) Not Required</b>	<u>Customer Copy</u> <b>Signature(s) Not Required</b>	<u>Customer Copy</u> <b>Signature(s) Not Required</b>
SIGNATURE OF CUSTOMER	SIGNATURE OF CUSTOMER	SIGNATURE OF AGENT

Your annual insurance costs include the following savings:  
• Anti-Theft Passive Immobilizer Discount

<b>Annual Licence Fee</b>	\$61.00
<b>Total Amount Due</b>	\$1,103.00
<b>Total Paid</b>	\$0.00

**Agent Comments**  
Confirmed [REDACTED] as PD NO household member listed conf use [REDACTED]  
offered higher declined Offered lower coll and comp ded declined odo declined. Income top up declined

**Applicable Tax Situation** Gift or Taxable Gift  
**Gift Type** Gift between related individuals  
**Previous Licence Plate Number** [REDACTED]

**List of Drivers**  
Drivers weighted in Basic CDF

Name	Driver's Licence No.	Household Member/Employee	Weighting in Basic CDF	Senior Driver Factor Applied
[REDACTED]	[REDACTED]	---	100%	No

**Non-Insurance Costs**  
**Note:** Your Basic insurance premium includes the following non-insurance costs. The Non-insurance costs for the Road safety and Driver services categories represent average dollar amounts paid by each Basic policy holder.

Road safety including enhanced law enforcement	\$9.93
Driver and vehicle licensing, vehicle registration, and other services	\$47.43
Premium tax (4.4%)	\$27.19



Owner

Certificate No.  
Plate No.

Effective Date 09Sep2023  
Expiry Date 08Sep2024

**Motor Vehicle Liability Insurance Card Canada Inter-Province**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

**WARNING** — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

**AVERTISSEMENT** — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

**WARNING**

- Contact your local Autoplan broker when you change your address, vehicle description or use, or place where your vehicle is kept or operated. If you don't, your claim may be denied.
- A certificate is invalid if issued for a vehicle that is not required to be licensed under the Motor Vehicle Act.
- A certificate is deemed invalid as soon as the vehicle is registered and licensed in another province or state.
- Use of the vehicle by persons or for purposes not permitted by the governing legislation or by the rate class shown on the certificate may invalidate the certificate.

**Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska).  
Coverage does not extend to Mexico or any other country.**

**For Cancellations Only**

- You may be required to pay a service charge to cancel your insurance.
- You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
- Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
- The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
- Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC.
- Short-term surcharges are not refundable.
- The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

**Procedure for making changes to your insurance**

Please contact your Autoplan agent when any change is required to your name, address, vehicle description, insurance coverage or listed drivers.

**If you have an accident or claim**

- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
- Report the accident immediately to the police if injury has occurred.
- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

**General correspondence and Privacy Notice**

- The information you provide on this form is collected in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act (BC) (FIPPA), Motor Vehicle Act, Off-Road Vehicle Act, Commercial Transport Act, or Insurance (Vehicle) Act, as applicable and the Regulations pursuant to such statutes. This information will be used primarily for the purpose of considering your application for a vehicle registration, licensing or insurance transaction. ICBC may use and disclose this information in accordance with the provisions of the FIPPA and may disclose this information, along with your claims history, to an insurer in another province if you apply for vehicle insurance outside of British Columbia. ICBC may also collect information from other insurers to verify your claims history. Questions about the collection of this information may be addressed to the Manager, Privacy, at the address below, or by phone 604-661-2800.
- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:  
ICBC  
PO Box 5050, Station Terminal  
Vancouver BC V6B 4T4

**To Contact Us**

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:  
ICBC, c/o Customer Contact  
L299152B  
151 W Esplanade  
North Vancouver BC V7M 3H9



Insurance Corporation of British Columbia

(the Corporation)

# Owner's Certificate of Insurance and Vehicle Licence

Transaction Timestamp [REDACTED]

Owner's BC Driver's Licence Number [REDACTED]

Owner  
[REDACTED]  
[REDACTED] JOHNSON ST  
VICTORIA BC [REDACTED]

Certificate Number [REDACTED]  
Effective Date [REDACTED]  
Expiry Date [REDACTED]  
Registration Number [REDACTED]  
Licence Plate Number [REDACTED]  
VIN [REDACTED]  
NSC Number [REDACTED]  
Transaction Type [REDACTED]  
Agency Number [REDACTED]  
Document Number [REDACTED]

### Proof of Insurance

The owner and/or the operator of the vehicle described herein is insured against liability for bodily injury and property damage by reason of the operation of such vehicle. The coverage provided by this certificate also satisfies the minimum limits set out by the respective legislation governing vehicle insurance in any area of Canada and the USA.

**This document is to be signed and carried in the insured vehicle as proof of insurance.**

**Vehicle Use** Pleasure, vehicle may also be used on not more than 6 days in a calendar month for driving to or from or part way to or from work or school or for business use or for commercial use under 5001 kgs gvw.

**Declaration of Principal Driver** will be [REDACTED] with BC driver's licence number [REDACTED]

### Conditional Factor

#### By signing here, you:

- apply for a Vehicle Licence and Registration under the Motor Vehicle Act or Commercial Transport Act, or for Registration under the Off-Road Vehicle Act;
- apply for an Owner's Certificate of Insurance under the Insurance (Vehicle) Act (the Act) and regulations pursuant to the Act (the Regulations);
- apply for optional insurance for which a premium is shown, in accordance with the terms and conditions of the ICBC Autoplan Optional Policy (the Optional Policy);
- if optional insurance is purchased, accept delivery of a copy of the Optional Policy by viewing it at [www.icbc.com/optionalpolicy](http://www.icbc.com/optionalpolicy), or  acknowledge receipt of a copy of the Optional Policy;
- certify that the driver is correct for all new plate, renewal transactions, and for adding or removing drivers;
- certify that coverage, use, territory and where applicable, location address are correct;
- acknowledge that the description of vehicle use set out is a summary of permitted uses in the indicated rate class and that complete details are available to you from your Autoplan agent or ICBC;
- certify that the vehicle is not currently required to be registered and licensed in another jurisdiction;
- certify that you, if under 18 years of age, have the consent of a parent or (legal) guardian to license and register this vehicle;
- certify that all information on all pages of this form is true and agree that you are responsible for any inaccuracies on any page or pages of this form.

**Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.**

If the lessee signs this form, the lessee agrees to be jointly and severally liable with the lessor for all premium or premium-related debt.

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

Customer Copy  
Signature(s) Not Required

\_\_\_\_\_  
SIGNATURE OF OWNER

Customer Copy  
Signature(s) Not Required

\_\_\_\_\_  
SIGNATURE OF OWNER



Insurance Corporation of British Columbia

(the Corporation)

Registered Owner  
[REDACTED]  
[REDACTED] JOHNSON ST  
VICTORIA BC [REDACTED]

Number of Owners 1

**This Certificate must be carried in the vehicle. This Certificate must be signed by the owner as seller if the vehicle is sold.**

When you sell the vehicle, the buyer must take the Registration and submit it with an application for transfer within 10 days of the purchase. Contact your Autoplan agent for details.

\_\_\_\_\_  
SIGNATURE OF OWNER

\_\_\_\_\_  
SIGNATURE OF OWNER

### Vehicle Registration

Certificate Number [REDACTED]  
Registration Number [REDACTED]  
Licence Plate Number [REDACTED]  
Year [REDACTED]  
Make [REDACTED]  
Model [REDACTED]  
Body Style [REDACTED]  
VIC [REDACTED]  
Colour [REDACTED]  
VIN [REDACTED]  
Fuel Type [REDACTED]  
Net Weight (kg) [REDACTED]  
GVW (kg)/Disp. (cc) [REDACTED]  
Seating Capacity [REDACTED]  
Vehicle Type [REDACTED]  
Anti-Theft Device [REDACTED]  
Vehicle Status [REDACTED]  
Import Code [REDACTED]  
Right-Hand Drive [REDACTED]  
ORV [REDACTED]



Owner [REDACTED]

Certificate No. [REDACTED]  
Plate No. [REDACTED]

Effective Date 20Dec2024  
Expiry Date 19Dec2025

Location Address [REDACTED] JOHNSON ST, VICTORIA, BC [REDACTED]

Location address means the place where a vehicle is kept when not in use. Your location address is used to determine your territory and premiums. Complete details about your territory are available from your Autoplan agent or ICBC.

**Coverages, Fees and Premiums**

Coverages		Your Cost
<b>Basic</b> As per the Act and the Regulations	Territory W Rate Class 001	Combined Driver Factor (CDF)* 0.608 \$672
The following is included in your Basic premium: - Unlisted Driver Protection Included		
<b>Third Party Liability</b> (Insurance (Vehicle) Regulation, Part 6) (Optional Policy, Division 4)	Limit \$2,000,000	\$33
<b>Collision</b> (Optional Policy, Division 5)	Deductible \$500	\$308
<b>Comprehensive</b> (Optional Policy, Division 5)	Deductible \$500	\$114

\* The calculation of the premiums for this APV250 have applied Individual Driver Factors (IDFs) and Combined Driver Factors (CDFs) that may have had up to six decimal places. The IDFs and CDFs displayed on this APV250 have been rounded to three decimal places for illustrative purposes only.

**Annual Insurance Total** \$1,127

Customer Copy  
Signature(s) Not Required  
SIGNATURE OF CUSTOMER

Customer Copy  
Signature(s) Not Required  
SIGNATURE OF CUSTOMER

Customer Copy  
Signature(s) Not Required  
SIGNATURE OF AGENT

**Your annual insurance costs include the following savings:**

- Anti-Theft Passive Immobilizer Discount

**Annual Licence Fee** \$61.00

**Agent Comments**  
BCPB TRANSACTION COMPLETED BASED ON INFO PROVIDED BY [REDACTED]  
DECLINED INCOME TOP UP

**Total Amount Due** \$1,188.00

**Total Paid** \$1,188.00

**Applicable Tax Situation** Gift or Taxable Gift

**Gift Type** Gift between related individuals

**Previous Licence Plate Number** [REDACTED]

**List of Drivers**

Drivers weighted in Basic CDF

Name	Driver's Licence No.	Household Member	Employee	Weighting in Basic CDF	Senior Driver Factor Applied
[REDACTED]	[REDACTED] Principal Driver	---	---	75%	No
[REDACTED]	[REDACTED]	Yes	No	25%	No

**Non-Insurance Costs**

**Note:** Your Basic insurance premium includes the following non-insurance costs.

The Non-insurance costs for the Road safety and Driver services categories represent average dollar amounts paid by each Basic policy holder.

Road safety including enhanced law enforcement	\$10.94
Driver and vehicle licensing, vehicle registration, and other services	\$52.11
Premium tax (4.4%)	\$29.57



Owner [REDACTED]

Certificate No. [REDACTED]  
Plate No. [REDACTED]

Effective Date 20Dec2024  
Expiry Date 19Dec2025

**Motor Vehicle Liability Insurance Card Canada Inter-Province**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

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Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens résultant de l'usage du véhicule ci-décrit conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

**AVERTISSEMENT** — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

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4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

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- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
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- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

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- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:  
ICBC  
PO Box 5050, Station Terminal  
Vancouver BC V6B 4T4

**To Contact Us**

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051, A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:  
ICBC, c/o Customer Contact  
L299152B  
151 W Esplanade  
North Vancouver BC V7M 3H9

## Important bill highlights

### Your bill for Jul 16, 2024 to Aug 13, 2024

- ⓘ** You have an overdue amount of \$28.70 due immediately.  
There are also new charges of \$27.23.  
If you have already made a payment towards the past due amount, you can view your updated balance on [bchydro.com/myhydro](https://bchydro.com/myhydro).
- ✓** Your bill includes the B.C. Electricity Affordability Credit. This credit is based on your electricity use from April 1, 2023 through March 31, 2024 and will be applied on your bills through March 31, 2025. To learn more, including how the credit amount is calculated, visit [bchydro.com/billcredit](https://bchydro.com/billcredit).
- To track your electricity usage, visit [bchydro.com/login](https://bchydro.com/login).

#### Overdue amount

**\$28.70**  
Due immediately

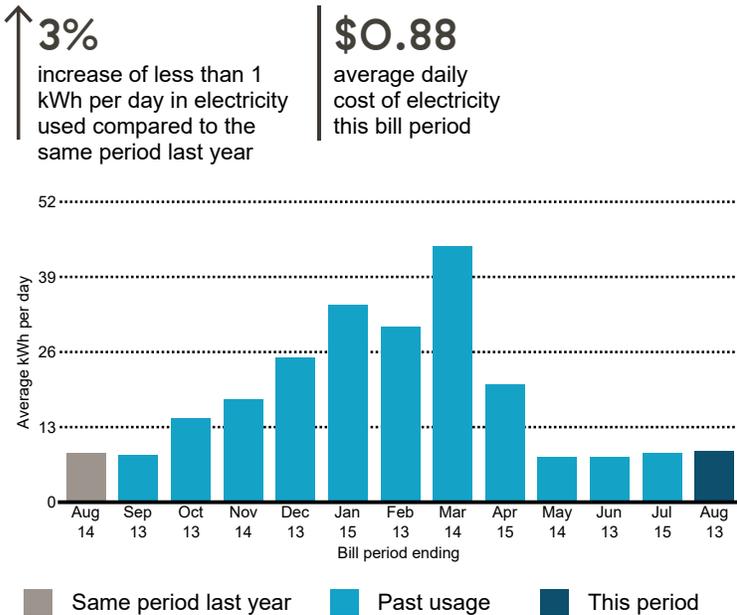
#### Current charges

**\$27.23**  
Due by Sep 6, 2024

Total due \$55.93

## Your electricity usage over time

[Turn for bill details →](#)



#### Did you know?

**You used a total of 254 kWh from Jul 16, 2024 to Aug 13, 2024.**

Use our online tracking tools to view your detailed electricity use by the month, week, day or even hour – up to the previous day. Visit [bchydro.com/login](https://bchydro.com/login).

## Ways to pay your bill

We offer several options for you to pay your bill.

- [bchydro.com/login](https://bchydro.com/login)** – direct withdrawal from your bank account through MyHydro
- Auto-pay – have your bills paid automatically from your bank account
- Online banking – visit your bank's website or pay in person at your local branch
- Credit card – pay through Paymentus, a third party service provider that charges a service fee

For more information, visit [bchydro.com/payments](https://bchydro.com/payments).

## Interested in time-of-day pricing?

The optional tiered rate with time-of-day pricing is now available to residential customers.

Compare costs and see if it's right for you at [bchydro.com/rates](https://bchydro.com/rates)



### Meter reading information

#### Energy

**Meter number 5883531**

Starting Jul 16, 2024..... 103899

Ending Aug 13, 2024..... 104153

Difference..... 254

**254 kWh used over 29 days**



You're charged the Step 1 price for electricity up to a certain threshold in each billing period, and a higher Step 2 price for all electricity use beyond that threshold. This billing period you stayed in the lower Step 1 price. You were 390 kWh below your Step 2 threshold of 644 kWh this billing period.

\* Your account has been billed based on estimated electricity use. The estimate is based on previous electricity use at your address.

Your next meter reading is on or around Sep 12, 2024.

#### Go paperless

Get access to your account online. To get started, visit [bchydro.com/gopaperless](https://bchydro.com/gopaperless).

#### Maintaining your account

If we receive your payment after the due date, you may be charged a late payment fee. To learn more about your account with BC Hydro, visit [bchydro.com/customerservicerules](https://bchydro.com/customerservicerules).

#### Privacy

Protecting your personal information is an obligation we take seriously. For more information, visit [bchydro.com/privacy](https://bchydro.com/privacy).

#### GST Registration # [REDACTED]

#### Have a question?

Visit [bchydro.com/gethelp](https://bchydro.com/gethelp)  
Call us at 1 800 BCHYDRO (1 800 224 9376).

## Bill details

### PREVIOUS BILLING PERIOD

Previous bill..... \$28.70

### BALANCE FORWARD

**\$28.70**

### ELECTRICITY CHARGES

Based on Residential Tiered Rate 1101

#### Jul 16, 2024 to Aug 13, 2024

**Basic Charge** 29 days x \$0.2253 /day..... \$6.53\*

### ENERGY CHARGES

Step 1: 254 kWh x \$0.1097 /kWh..... \$27.86\*

Step 2: 0 kWh x \$0.1408 /kWh..... \$0.00

**Deferral account rate rider -2.5%**..... -\$0.86\*

**Trade income rate rider -2.3%**..... -\$0.79\*

B.C. Electricity affordability credit..... -\$7.15

### TAXES ON ELECTRICITY CHARGES

\* GST 5% on \$32.74..... \$1.64

### ELECTRICITY CHARGES SUBTOTAL

**\$27.23**

### TOTAL DUE

**\$55.93**





Natural gas



You currently owe:

\$43.21

Due Saturday, Jan 4, 2025

Billing period: Nov 15 - Dec 13, 2024

Billing date: Dec 13, 2024

**We didn't get your full payment**



If you've already paid, thank you. If not, please pay any overdue balance now.

**Your account**

Account number: [REDACTED]

Name: [REDACTED]

Service address: [REDACTED] Johnson St, Victoria



**We're here to help**

1-888-224-2710 | Mon - Fri | 7 a.m. - 8 p.m. | fortisbc.com

**Did you know?**

FortisBC provides electricity, natural gas and renewable energy in BC. Our vision is to have about 75 percent of our total gas supply be renewable and low carbon by 2050.

Check out how we're helping the province reduce its carbon footprint at [fortisbc.com/lowercarbon](https://fortisbc.com/lowercarbon).

**Ideas to help you save energy & money**



**Income-qualified offers**

Learn about the Energy Saving Kit, Energy Conservation Assistance Program and income-qualified rebates today. [fortisbc.com/incomequalified](https://fortisbc.com/incomequalified)  
*Full terms and conditions apply.*



**Insulate your space**

We've got rebates on attic, wall and basement insulation. [fortisbc.com/insulation](https://fortisbc.com/insulation)  
*Full terms and conditions apply.*



Natural gas

Account number: [REDACTED]

[REDACTED]

[REDACTED]

Due date: Jan 4, 2025

Amount due: \$43.21

FortisBC payment return slip

[REDACTED]  
[REDACTED] JOHNSON ST  
VICTORIA BC [REDACTED]

Amount paid \$

[REDACTED]

[REDACTED]

[REDACTED]

### Your meter reading

Meter number: [redacted] Point of delivery: [redacted]  
This bill actual reading: 28 (Dec 13, 2024)  
Last bill actual reading: 28 (Nov 14, 2024)  
Conversion factor: 0.1327639

To calculate your usage, visit [fortisbc.com/yourmeter](https://fortisbc.com/yourmeter)

### What is a gigajoule?

A gigajoule (GJ) is a measure of energy. One GJ of natural gas can:



#### Heat water for 200 loads of dishes\*

\*Using an ENERGY STAR® dishwasher with 15 L of hot water per cycle.



**Reduce your usage:** run the dishwasher only when full.

## Bill details

### Residential

Last bill (Oct 16 - Nov 14) ————— \$29.53  
Late payment charge ————— \$0.44  
Balance from last bill ————— \$29.97

### Gas charges: Nov 15 - Dec 13, 2024

Basic charge (29 days at 0.4216 per day) ————— \$12.23<sup>9</sup>  
Daily fee that covers part of the cost of being connected to our system  
Municipal operating fee (3.09% of <sup>9</sup> amounts) ————— \$0.38<sup>6</sup>  
Provided to your municipality or First Nation for our system's use of streets/property  
GST (5% of <sup>6</sup> amounts) ————— \$0.63  
Total gas charges ————— \$13.24

**Pay ————— \$43.21**

## News to know

We wish you a safe and happy holiday season.

### Ways to pay your bill



#### With your financial institution

Pay online, by phone or in person. Consider a Pre-authorized Payment Plan and avoid late fees.



#### By credit card

Make payments by phone or over a secure website. For details, visit [fortisbc.com/creditcard](https://fortisbc.com/creditcard).



#### Mail a cheque to:

FortisBC - Natural gas  
PO Box 6666 Station Terminal  
Vancouver, BC V6B 6M9

Account number: [redacted]

### Please note:

**Overdue accounts** - will incur a 1.5% per month late payment charge (19.56% per annum).  
**Disconnection of service** - avoid disconnection by paying the overdue balance immediately and the current charges by due date shown.

FortisBC Energy Inc. provides you with natural gas and piped propane and operates in accordance with BC's privacy legislation. Visit [fortisbc.com](https://fortisbc.com) to learn more.  
FortisBC Energy Inc. does business as FortisBC. FortisBC uses the FortisBC name and logo under license from Fortis Inc.  
FortisBC acknowledges and respects Indigenous People in Canada, on whose Traditional Territories we all live and work. FortisBC is committed to Reconciliation with Indigenous Peoples and is guided by our Statement of Indigenous Principles, which can be found at [fortisbc.com/indigenousprinciples](https://fortisbc.com/indigenousprinciples).

All of the transaction information from the 4 credit cards have been included in the "Supplement to the Appendix if the City of Victoria wishes to further assess the validity of these transactions. I have put together this summary to reduce the number of documents that City Council Members must review.

**Credit Card Transactions**

- [REDACTED] has used three different credit cards ([REDACTED]) issued by the [REDACTED] over the past two years. All of credit card statements follow the same format (with the exception of the [REDACTED] ending in [REDACTED] for the single month of January 2023) as shown below.
- The first transaction shown on January 9<sup>th</sup> is only meant to be an example transaction to show the format for each credit card. You will see this transaction on January 9<sup>th</sup> in the following summary as well.

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED]			
TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED]			
TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED]			
Jan. 9	Jan. 12	MACCHIATO@THE JULIET VICTORIA BC	13.71

**Credit Card Transactions**

- [REDACTED] has one credit card under her name ([REDACTED]) which was issued by [REDACTED]
- The first transaction shown on January 15<sup>th</sup> is only meant to be an example transaction to show the format for her credit card. You will see this transaction on January 15<sup>th</sup> in the following summary.

[REDACTED] PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 15	JAN 16	STRATH ALE WINE & SPIRITS VICTORIA BC	\$58.00

Below is a list of transactions that are meant to display where we were on any given day over the past two years. We do not have a recorded transaction for every single day. This is meant to be a supplement to [REDACTED] Building Access data (provided by [REDACTED] the pictures with included geo-tracking data, [REDACTED] summary of day's worked provided by [REDACTED], [REDACTED] travel documentation (provided by [REDACTED] – all of which can be found in the Appendix.

January 2024

Jan. 2	Jan. 3	☞	SQ *JAMJAR CANTEEN NOR	North		34.45
			VancouvBC			
Jan. 3	Jan. 4		QUESADA BURRITOS AND TACONORTH			27.91
			VANCOUVBC			
<b>JAN 05</b>	<b>JAN 08</b>		<b>COBS BREAD # 9001 NORTH VANCOUVBC</b>			<b>\$6.20</b>
Jan. 6	Jan. 8		COMPASS ACCOUNT	BURNABY	BC	0.10
Jan. 7	Jan. 9		COMPASS ACCOUNT	BURNABY	BC	3.15
Jan. 7	Jan. 9		SAVE ON FOODS #934	LADYSMITH	BC	77.32
Jan. 8	Jan. 10	☞	BROWNS SOCIALHOUSE VIC	VICTORIA	BC	99.90
Jan. 9	Jan. 12	☞	MACCHIATO@THE JULIET	VICTORIA	BC	13.71
Jan. 11	Jan. 15		MACCHIATO@THE JULIET	VICTORIA	BC	13.11
Jan. 14	Jan. 16		SAVE ON FOODS #977	VICTORIA	BC	114.64
<b>JAN 15</b>	<b>JAN 16</b>		<b>STRATH ALE WINE &amp; SPIRITS</b>	<b>VICTORIA BC</b>		<b>\$58.00</b>
Jan. 16	Jan. 18		SAVE ON FOODS	VICTORIA	BC	48.32
Jan. 17	Jan. 18		THE ORIGINAL FARM DOWN	VICTORIA	BC	44.79
Jan. 19	Jan. 22	☞	Subway 12962	Victoria	BC	18.56
Jan. 20	Jan. 22		COSTCO WHOLESALE W256	VICTORIA	BC	139.02
Jan. 20	Jan. 22		SAVE ON FOODS	VICTORIA	BC	46.60
Jan. 22	Jan. 23	☞	Subway 12605	Victoria	BC	18.10
Jan. 24	Jan. 25	☞	TST-Tacofino - Victori	Victoria	BC	18.80

<b>JAN 25</b>	<b>JAN 26</b>	<b>LITTLE JUNE #776916887 VICTORIA BC</b>	<b>\$10.26</b>
Jan. 25	Jan. 26	🍷 TIM HORTONS #3258 VICTORIA BC	8.17
<b>JAN 26</b>	<b>JAN 29</b>	<b>LITTLE JUNE #776916887 VICTORIA BC</b>	<b>\$15.09</b>
Jan. 26	Jan. 29	PENCO LIQUOR YATES VICTORIA BC	51.93
Jan. 27	Jan. 29	BARD & BANKER PUB VICTORIA BC	130.72
Jan. 28	Jan. 30	🍷 EDO JAPAN BAY CENTER VICTORIA BC	22.99
Jan. 29	Jan. 31	SAVE ON FOODS VICTORIA BC	40.33
Jan. 31	Feb. 1	🍷 Subway 12962 Victoria BC	19.17
<b>February 2024</b>			
Feb. 1	Feb. 2	🍷 TST-Tacofino - Victori Victoria BC	19.82
Feb. 2	Feb. 5	🍷 Subway 12962 Victoria BC	18.56
Feb. 4	Feb. 5	KAHUNA BURGER COMPANY DUNCAN BC	49.56
Feb. 5	Feb. 7	SAVE ON FOODS VICTORIA BC	142.47
Feb. 6	Feb. 8	135-MAYCOCK OPTICAL VICTORIA BC	120.00
Feb. 7	Feb. 8	🍷 TIM HORTONS #3258 VICTORIA BC	10.07
<b>FEB 07</b>	<b>FEB 08</b>	<b>SP THISTLE &amp; WREN VICTORIA BC</b>	<b>\$36.54</b>
<b>FEB 08</b>	<b>FEB 09</b>	<b>BEDFORD REGENCY PUB VICTORIA BC</b>	<b>\$28.62</b>
Feb. 9	Feb. 12	SWANS PUB VICTORIA BC	25.44
Feb. 10	Feb. 12	SAVE ON FOODS VICTORIA BC	134.24
Feb. 11	Feb. 12	PENCO LIQUOR YATES VICTORIA BC	39.70
Feb. 12	Feb. 13	🍷 ISLAND POKE VICTORIA BC	18.76

Feb. 13	Feb. 14	☺	VICEXPRESS TERIYAKI &	VICTORIA	BC	18.11
<b>FEB 13</b>	<b>FEB 14</b>		<b>COBS BREAD # 9041</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$9.29</b>
Feb. 14	Feb. 15	☺	Subway 12962	Victoria	BC	16.16
Feb. 15	Feb. 16		ISLAND POKE	VICTORIA	BC	17.27
Feb. 16	Feb. 19		SPIRIT OF MT SEYMOUR LS	NORTH VANCOUVBC		50.07
Feb. 17	Feb. 19		SQ *DOLCE AMORE - LOLO	North VancouvBC		14.30
Feb. 18	Feb. 20		VILLAGE TAPHOUSE	WEST VANCOUVEBC		45.02
Feb. 19	Feb. 20		SQ *HULA POKE	Delta	BC	39.27
Feb. 20	Feb. 21	☺	Subway 12962	Victoria	BC	18.56
<b>FEB 20</b>	<b>FEB 21</b>		<b>LONDON DRUGS 29</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$19.02</b>
Feb. 21	Feb. 22	☺	TIM HORTONS #3258	VICTORIA	BC	9.44
<b>FEB 21</b>	<b>FEB 23</b>		<b>THE MINT</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$46.92</b>
Feb. 22	Feb. 23	☺	TIM HORTONS #3258	VICTORIA	BC	7.86
<b>FEB 22</b>	<b>FEB 23</b>		<b>SHOPPERS DRUG MART #02</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$34.96</b>
<b>FEB 23</b>	<b>FEB 26</b>		<b>STARBUCKS 00132</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$10.73</b>
Feb. 23	Feb. 26	☺	THE PALMS RESTAURANT &	VICTORIA	BC	89.56
Feb. 24	Feb. 26		LONDON DRUGS 29	VICTORIA	BC	14.57
<b>FEB 25</b>	<b>FEB 26</b>		<b>PENCO LIQUOR YATES</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$23.09</b>
Feb. 25	Feb. 27		SAVE ON FOODS	VICTORIA	BC	33.60
<b>FEB 26</b>	<b>FEB 26</b>		<b>THE MARKET ON YATES</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$8.98</b>
Feb. 26	Feb. 27		USD 2.9@1.38275862 MTA*NYCT PAYGO	NEW YORK	NY	4.01
Feb. 27	Feb. 29		USD 10.92@1.387362637 CURB NYC TAXI	QUEENS	NY	15.15
<b>FEB 28</b>	<b>FEB 28</b>		<b>SQ *EARLS VICTORIA BAY CE</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$24.49</b>
Feb. 28	Feb. 29	☺	USD 21.8@1.394954128 SWEETGREEN	BRYANT PARK	NEW YORK NY	30.41

Feb. 29	Feb. 29	☞	USD 8.52@1.387323943 TST* GREGORY'S COFFEE NEW YORK NY		11.82
<b>March 2024</b>					
Mar. 1	Mar. 4		WIFIONBOARD AIR CANADA 877-350-0038 BC		18.00
Mar. 2	Mar. 4		COMPASS ACCOUNT BURNABY BC		0.10
Mar. 3	Mar. 4	☞	SNB FERRY CAFE DELTA BC		4.86
Mar. 4	Mar. 6		SAVE ON FOODS VICTORIA BC		89.08
Mar. 5	Mar. 7		SAVE ON FOODS VICTORIA BC		40.00
Mar. 6	Mar. 8		THE ORIGINAL FARM DOWN VICTORIA BC		26.87
Mar. 6	Mar. 8		SAVE ON FOODS VICTORIA BC		28.66
Mar. 8	Mar. 11	☞	TIM HORTONS #3258 VICTORIA BC		12.05
Mar. 9	Mar. 11		SHOPPERS DRUG MART #02 VICTORIA BC		4.61
Mar. 10	Mar. 12		SAVE ON FOODS VICTORIA BC		70.06
Mar. 11	Mar. 12	☞	Subway 12962 Victoria BC		19.17
Mar. 12	Mar. 13	☞	ISLAND POKE VICTORIA BC		18.43
Mar. 13	Mar. 14	☞	TST-Tacofino - Victori Victoria BC		16.80
<b>MAR 14</b>	<b>MAR 18</b>		<b>THE FERNWOOD INN VICTORIA BC</b>		<b>\$13.57</b>
<b>MAR 15</b>	<b>MAR 18</b>		<b>THRIFTY FOODS #9451 VICTORIA BC</b>		<b>\$3.14</b>
Mar. 15	Mar. 15	☞	SQ *SUPERBABA VICTORIA Victoria BC		16.31
Mar. 16	Mar. 18		LAKE COWICHAN HOME HAR LAKE COWICHANBC		14.55
Mar. 18	Mar. 20		VANCOUVER COASTAL HEAL BURNABY BC		35.00
Mar. 23	Mar. 25		COUNTRY GROCER LAKE COWICLAKE COWICHANBC		68.92

Mar. 28	Mar. 29	IGA 1045	N.VANCOUVER BC	9.33
Mar. 29	Apr. 1	HACHI HANA JAPANESE REST NORTH VANCOUVBC		38.10
Mar. 30	Apr. 1	BC LIQUOR # 196	NORTH VANCOUVBC	35.97
Mar. 31	Apr. 1	🇵🇪 QUESADA BURRITOS AND T VANCOUVBC	NORTH VANCOUVBC	27.91

April 2024

<b>APR 01</b>	<b>APR 02</b>	<b>ROMEO'S BROADMEAD VILL VICTORIA BC</b>		<b>\$46.74</b>
Apr. 1	Apr. 2	Buddha 2 - Northwoods	North VancouvBC	30.18
Apr. 2	Apr. 3	OXFORD HOUSE OF HAIR D	VICTORIA BC	60.00
Apr. 3	Apr. 4	BCF - NANAIMO	VICTORIA BC	110.25
Apr. 4	Apr. 8	🇵🇪 USD 14.58@1.387517146 7HEATARENA 7V MIAMI FL		20.23
Apr. 5	Apr. 8	USD 27.48@1.387918486 CVS/PHARMACY #10132	MIAMI FL	38.14
Apr. 6	Apr. 8	🇵🇪 USD 31.3@1.387859424 TST* CRAFT BRICKELL MIAMI FL		43.44
Apr. 7	Apr. 8	🇵🇪 USD 14.57@1.398764584 MIAMI AIRP EOS MIAMI FL		20.38
Apr. 8	Apr. 10	SAVE ON FOODS	VICTORIA BC	95.70
Apr. 9	Apr. 10	🇵🇪 Subway 12962	Victoria BC	17.75
Apr. 10	Apr. 11	TST-Tacofino - Victori	Victoria BC	39.64
Apr. 11	Apr. 15	FRESHII - ESPLANADE	N-VANCOUVER BC	30.35
Apr. 12	Apr. 15	WIFIONBOARD AIR CANADA 877-350-0038	BC	29.14
Apr. 13	Apr. 15	GBP 18@1.762777777 SIGMA LND LTD LONDON		31.73

Apr. 14	Apr. 15	GBP 8.3@1.762650602 TFL TRAVEL CH TFL.GOV.UK/CP		14.63
Apr. 15	Apr. 16	GBP 4.5@1.762222222 PRET A MANGER LONDON		7.93
Apr. 16	Apr. 17	GBP 12.6@1.76031746 TXW*London Taxi 80161 Glasgow GBR		22.18
Apr. 18	Apr. 19	GBP 12@1.765833333 TXW*London Taxi 73926 Glasgow GBR		21.19
Apr. 19	Apr. 22	YVR PARKING	RICHMOND BC	265.00
Apr. 19	Apr. 19	GBP 28.5@1.76245614 SOPHIES STEAKHOUSE LONDON		50.23
Apr. 20	Apr. 22	BC LIQUOR # 196	NORTH VANCOUVBC	32.17
Apr. 21	Apr. 22	BCF - TSAWWASSEN	VICTORIA BC	19.85
Apr. 22	Apr. 23	COSTCO WHOLESALE W256	VICTORIA BC	158.95
Apr. 22	Apr. 23	THE MARKET ON YATES	VICTORIA BC	55.57
Apr. 23	Apr. 24	PENCO LIQUOR YATES	VICTORIA BC	59.84
Apr. 24	Apr. 25	TIM HORTONS #3258	VICTORIA BC	8.06
<b>APR 25</b>	<b>APR 25</b>	<b>SQ *EARLS VICTORIA BAY CE</b>	<b>VICTORIA BC</b>	<b>\$43.67</b>
Apr. 25	Apr. 26	Subway 12962	Victoria BC	15.46
Apr. 26	Apr. 29	MACCHIATO@THE JULIET	VICTORIA BC	12.65
Apr. 27	Apr. 29	BULK BARN #672 VICTORIA	VICTORIA BC	6.95
Apr. 28	Apr. 29	PENCO LIQUOR YATES	VICTORIA BC	20.14
Apr. 30	May. 2	CACTUS CLUB DOUGLAS	VICTORIA BC	43.56
<b>May 2024</b>				
May. 1	May. 2	R PARKING ? LOT 711	VICTORIA BC	2.25

<b>MAY 02</b>	<b>MAY 06</b>	<b>THE LOCAL VICTORIA BC</b>			<b>\$25.96</b>
May. 2	May. 6	SAVE ON FOODS	VICTORIA	BC	5.99
May. 3	May. 3	☞ Subway 12962	Victoria	BC	17.75
May. 6	May. 8	SAVE ON FOODS	VICTORIA	BC	24.34
May. 7	May. 8	THE MARKET ON YATES	VICTORIA	BC	32.56
May. 8	May. 9	PENCO LIQUOR YATES	VICTORIA	BC	67.32
May. 9	May. 10	☞ RUDI RESTAURANT	VICTORIA	BC	4.96
<b>MAY 10</b>	<b>MAY 10</b>	<b>BELLEVILLE'S WATERING VICTORIA BC</b>			<b>\$53.48</b>
May. 10	May. 13	BC LIQUOR #067	LAKE COWICHAN	BC	37.17
May. 12	May. 13	LK COWICHAN MIDISLAND	LAKE COWICHAN	BC	3.66
May. 13	May. 14	☞ TST-Tacofino - Victori	Victoria	BC	19.82
May. 14	May. 15	PENCO LIQUOR YATES	VICTORIA	BC	20.14
May. 15	May. 17	☞ FRESHSLICE PIZZA	NORTH VANCOU	BC	16.31
May. 16	May. 17	☞ QUESADA BURRITOS AND T	NORTH VANCOU	BC	15.68
May. 18	May. 20	☞ SQ *STREETCAR BREWING	North Vancou	BC	13.88
May. 19	May. 21	☞ BEERE BREWING COMPANY	NORTH VANCOU	BC	8.23
May. 20	May. 22	SEYMOUR CREEK GOLF CTR	NORTH VANCOU	BC	16.00
May. 21	May. 22	☞ Subway 12962	Victoria	BC	17.75
May. 22	May. 22	THE MARKET ON YATES	VICTORIA	BC	6.79
<b>MAY 23</b>	<b>MAY 24</b>	<b>SAVE ON FOODS VICTORIA BC</b>			<b>\$26.08</b>
May. 23	May. 24	☞ Subway 12962	Victoria	BC	16.61

May. 24	May. 27	🍷	QUESADA BURRITOS AND T	NORTH VANCOUVBC	13.95
May. 25	May. 27		BC LIQUOR #107	NORTH VANCOUVBC	29.99
May. 26	May. 28		BROWNS SOCIALHOUSE LOWER	NORTH VANCOUVBC	146.82
May. 27	May. 28	🍷	TST-Tacofino - Victori	Victoria BC	18.80
May. 28	May. 29	🍷	TIM HORTONS #3258	VICTORIA BC	2.30
May. 29	Jun. 3	🍷	MACCHIATO@THE JULIET	VICTORIA BC	10.34
May. 30	Jun. 3		POPEYE'S SUPPLEMENTS V	VICTORIA BC	157.47
May. 31	Jun. 3		SAVE ON FOODS	VICTORIA BC	86.34

#### June 2024

Jun. 1	Jun. 3		SAVE ON FOODS	VICTORIA BC	29.63
<b>JUN 01</b>	<b>JUN 03</b>		<b>STICKY WICKET</b>	<b>VICTORIA BC</b>	<b>\$8.05</b>
<b>JUN 02</b>	<b>JUN 03</b>		<b>PENCO LIQUOR YATES</b>	<b>VICTORIA BC</b>	<b>\$23.09</b>
Jun. 3	Jun. 4	🍷	Subway 12962	Victoria BC	15.46
Jun. 4	Jun. 5		SERVICE CANADA VICTORI	VICTORIA BC	180.00
Jun. 6	Jun. 10	🍷	FOO ASIAN STREET FOOD	VICTORIA BC	20.90
Jun. 7	Jun. 10		TST-Donair Dude - LONS	North VancouvBC	30.87
Jun. 8	Jun. 10		COBS Bread	NORTH VANCOUVBC	15.90
Jun. 9	Jun. 12		MOBIL@ - 1760	NORTH VANCOUVBC	70.00
Jun. 10	Jun. 11	🍷	Subway 12962	Victoria BC	17.75
Jun. 11	Jun. 14		ITALIAN FOOD IMPORTS	VICTORIA BC	16.63
Jun. 12	Jun. 13	🍷	SQ *SUPERBABA VICTORIA	Victoria BC	16.31
Jun. 13	Jun. 14	🍷	Subway 12962	Victoria BC	17.75

<b>JUN 14</b>	<b>JUN 14</b>	<b>HERALD STREET BREW WOR VICTORIA BC</b>	<b>\$19.68</b>
Jun. 14	Jun. 17	☰ QUESADA BURRITOS AND T NORTH VANCOUVBC	17.63
Jun. 15	Jun. 17	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	6.08
Jun. 17	Jun. 19	SAVE ON FOODS #977 VICTORIA BC	75.85
Jun. 18	Jun. 19	☰ OPA  #039 - BAY CENTRE VICTORIA BC	16.01
Jun. 19	Jun. 21	BLENKINSOP VALLEY GOLF VICTORIA BC	8.50
Jun. 20	Jun. 24	REXALL PHARMACY #7121 VICTORIA BC	4.45
Jun. 21	Jun. 24	☰ VICEXPRESS TERIYAKI & VICTORIA BC	18.11
<b>JUN 21</b>	<b>JUN 24</b>	<b>LIQUOR PLUS HILLSIDE VICTORIA BC</b>	<b>\$37.82</b>
Jun. 25	Jun. 26	☰ Subway 12962 Victoria BC	17.75
Jun. 26	Jun. 26	TORO JAPANESE VICTORIA BC	68.15
<b>JUN 27</b>	<b>JUN 28</b>	<b>SHOPPERS DRUG MART #02 VICTORIA BC</b>	<b>\$26.49</b>
Jun. 27	Jul. 1	THE ORIGINAL FARM DOWN VICTORIA BC	30.22
<b>JUN 28</b>	<b>JUL 02</b>	<b>SAVE ON FOODS #977 VICTORIA BC</b>	<b>\$5.99</b>
Jun. 28	Jul. 1	☰ Subway 12962 Victoria BC	17.75
Jun. 29	Jul. 1	☰ SQ *CHACHI'S TSAWWASSE TSAWWASSEN BC	16.90
Jun. 30	Jul. 2	COMPASS ACCOUNT BURNABY BC	3.15
<b>July 2024</b>			
Jul. 1	Jul. 2	EUR 7.4@1.504054054 PIZZA HUT AEROP LX LISBOA	11.13
Jul. 2	Jul. 3	EUR 4@1.51 SumUp *Falasca Pierin Roma	6.04
Jul. 3	Jul. 4	EUR 3.2@1.5125 FIRENZE RIFREDI SELF S FIRENZE	4.84

Jul. 4	Jul. 5	EUR 3.4@1.508823529 GEST SPA SCANDICCI	5.13
Jul. 6	Jul. 8	EUR 12@1.516666666 GELATERIA DONDOLI SRL SAN GIMIGNANO	18.20
Jul. 9	Jul. 10	DKK 60@0.203333333 METROSTATION LUFTHAVNEN TKASTRUP	12.20
Jul. 10	Jul. 11	FOETEX FOOD SOELVGADE KOEBENHAVN K	6.81
Jul. 11	Jul. 12	DKK 25@0.2028 MCDONALDS KGS NYTORV KOBENHAVN K	5.07
Jul. 12	Jul. 15	SEK 261.8@0.134262796 Systembolaget MALMOe SWE	35.15
Jul. 13	Jul. 15	SEK 276@0.133550724 SPOONERY ST KNUT MALMO	36.86
Jul. 14	Jul. 15	BASTARD BURGERS HOTORGET STOCKHOLM	2.28
Jul. 15	Jul. 16	SEK 84@0.133571428 7-Eleven 4217107 Stockholm	11.22
Jul. 16	Jul. 17	SEK 17@0.132941176 BASTARD BURGERS GALLERIANSTOCKHOLM	2.26
Jul. 17	Jul. 18	SEK 57@0.132982456 RC CAFA. & PACTISSERIE STOCKHOLM - A	7.58
Jul. 18	Jul. 22	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	21.26
Jul. 19	Jul. 22	BCF-SWB SELF SERVE TIC SIDNEY BC	19.10
Jul. 20	Jul. 22	COMPASS ACCOUNT BURNABY BC	6.35
Jul. 21	Jul. 22	SQ *LA CERVECERIA ASTILLENorth VancouvBC	31.74
Jul. 24	Jul. 25	FSM 1045 N.VANCOUVER BC	17.56

Jul. 27	Jul. 29	INN AT LAUREL POINT	VICTORIA	BC	24.78
Jul. 28	Jul. 30	A&W WATERFRONT #738	VANCOUVER	BC	15.36
Jul. 29	Jul. 31	SAVE ON FOODS #977	VICTORIA	BC	39.67
Jul. 30	Jul. 30	SQ *HULA POKE	Delta	BC	43.02

#### August 2024

Aug. 1	Aug. 5	ESSO 7-ELEVEN 37898	VICTORIA	BC	100.00
Aug. 2	Aug. 5	GREEK ON THE STREET REST	VICTORIA	BC	23.58
Aug. 3	Aug. 5	SQ *FRESHCOAST HEALTH Lake CowichanBC			27.30
Aug. 5	Aug. 5	SQ *PHAT PARROT ON THE FL Lake CowichanBC			18.11
Aug. 8	Aug. 9	BCF-SWARTZ BAY	VICTORIA	BC	19.10
Aug. 9	Aug. 12	FSM 1045	N.VANCOUVER	BC	87.66
Aug. 10	Aug. 12	BC LIQUOR # 196	NORTH VANCOUV	BC	40.80
Aug. 12	Aug. 13	QUESADA BURRITOS AND T VANCOUVBC	NORTH VANCOUV	BC	15.33
<b>AUG 13</b>	<b>AUG 14</b>	<b>FSM 1045 N.VANCOUVER</b>	<b>BC</b>		<b>\$87.63</b>
Aug. 14	Aug. 15	BCF - TSAWWASSEN	VICTORIA	BC	105.60
<b>AUG 15</b>	<b>AUG 16</b>	<b>SHOPPERS DRUG MART #02</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$8.73</b>
Aug. 15	Aug. 15	SQ *CHACHI'S TSAWWASSEN	MDelta	BC	16.90
Aug. 16	Aug. 19	THE MARKET ON YATES	VICTORIA	BC	31.86
Aug. 17	Aug. 19	PENCO LIQUOR YATES	VICTORIA	BC	71.09
<b>AUG 19</b>	<b>AUG 20</b>	<b>BCF-SWB SELF SERVE TICKETS</b>	<b>SIDNEY</b>	<b>BC</b>	<b>\$19.10</b>

Aug. 20	Aug. 23	MACCHIATO@THE JULIET	VICTORIA	BC	10.98
<b>AUG 22</b>	<b>AUG 22</b>	<b>TST-PINHALLA PINBALL P</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$12.07</b>
Aug. 22	Aug. 22	TST-Pinhalla Pinball P	Victoria	BC	10.00
<b>AUG 26</b>	<b>AUG 28</b>	<b>RUSSELL BOOKS</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$15.74</b>
Aug. 26	Aug. 28	PETRO CANADA39076	DUNCAN	BC	38.91
<b>AUG 27</b>	<b>AUG 27</b>	<b>NOODLEBOX</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$19.20</b>
Aug. 29	Sep. 2	SAVE ON FOODS 2250	VICTORIA	BC	41.26
<b>September 2024</b>					
Sep. 1	Sep. 2	BCF-DEP SELF SERVE TIC	NANAIMO	BC	38.70
Sep. 2	Sep. 3	BCF - OAK BAY, QUEEN O	VICTORIA	BC	2.93
Sep. 3	Sep. 4	Subway 12962	Victoria	BC	16.24
<b>SEP 03</b>	<b>SEP 04</b>	<b>COBS BREAD</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$4.40</b>
Sep. 4	Sep. 9	MACCHIATO@THE JULIET	VICTORIA	BC	14.44
<b>SEP 04</b>	<b>SEP 05</b>	<b>PENCO LIQUOR YATES</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$62.98</b>
Sep. 5	Sep. 6	VICEXPRESS TERIYAKI &	VICTORIA	BC	18.59
Sep. 6	Sep. 9	Subway 12962	Victoria	BC	17.75
Sep. 7	Sep. 9	R PARKING - BC FERRIES	VICTORIA	BC	15.00
Sep. 8	Sep. 9	BCF - OAK BAY, QUEEN OF	VICTORIA	BC	20.35
Sep. 9	Sep. 10	UBER CANADA/UBERTRIP	TORONTO	ON	25.29
Sep. 10	Sep. 11	SQ *SUPERBABA (VICTORIA)	Victoria	BC	18.72
Sep. 11	Sep. 11	RED BARN JAMES BAY	VICTORIA	BC	30.04
Sep. 12	Sep. 12	TST-Pinhalla Pinball P	Victoria	BC	12.07
Sep. 13	Sep. 16	BRIDGE BREWING COMPANY	NORTH VANCOUVBC		34.25

Sep. 15	Sep. 16	OPA011-PARK ROYAL	W-VANCOUVER BC	24.25
Sep. 16	Sep. 17	USD 6.53@1.39509954	JFK INTERNATIONAL AIRP JAMAICA NY	9.11
Sep. 17	Sep. 19	USD 31.99@1.395748671	PY *DILL & PARSLEY NEW YORK NY	44.65
Sep. 18	Sep. 19	USD 28.96@1.395718232	EVA'S X CINCO DE MAYO NEW YORK NY	40.42
Sep. 19	Sep. 20	USD 17.3@1.395953757	WHOLEFDS LNX 10838 NEW YORK NY	24.15
Sep. 21	Sep. 23	USD 3.1@1.39032258	NY GRILL AND DELI NEW YORK NY	4.31
Sep. 23	Sep. 23	USD 5.75@1.393043478	TST* JOE COFFEE - BRYA NEW YORK NY	8.01
Sep. 24	Sep. 25	USD 217.75@1.392422502	Yankees Clubhouse 9023 New York NY	303.20
Sep. 25	Sep. 26	USD 9.82@1.387983706	WEIL GOTSHAL CAFE NEW YORK NY	13.63
Sep. 26	Sep. 27	USD 7.68@1.380208333	WEIL GOTSHAL CAFE NEW YORK NY	10.60
Sep. 28	Sep. 30	USD 2.9@1.38275862	MTA*NYCT PAYGO NEW YORK NY	4.01
Sep. 29	Sep. 30	USD 17.99@1.384102279	TAL BAGELS INC NEW YORK NY	24.90
Sep. 30	Oct. 1	USD 10.98@1.387067395	D AGOSTINO #27 NEW YORK NY	15.23
<b>October 2024</b>				
Oct. 1	Oct. 2	USD 7.68@1.385416666	WEIL GOTSHAL CAFE NEW YORK NY	10.64
Oct. 2	Oct. 3	USD 6.78@1.384955752	967 1ST AVE FOOD NEW YORK NY	9.39
Oct. 3	Oct. 4	USD 10.42@1.389635316	WEIL COFFEE NEW YORK NY	14.48

Oct. 4	Oct. 7	USD 13.19@1.392721758 TST*WATERMARK NEW New York NY	18.37
Oct. 5	Oct. 7	USD 5@1.394 SUNSTAR VENDING INC. BROOKLYN NY	6.97
Oct. 6	Oct. 7	USD 23.2@1.393103448 TST*FREEHOLD IN THE PA 917-715-7791 NY	32.32
Oct. 7	Oct. 9	USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 8	Oct. 9	USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 9	Oct. 10	USD 9.82@1.403258655 WEIL COFFEE NEW YORK NY	13.78
Oct. 10	Oct. 11	USD 15.83@1.411244472 967 1ST AVE FOOD NEW YORK NY	22.34
Oct. 11	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 13	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 15	Oct. 16	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 16	Oct. 17	USD 80.86@1.416027702 TRADER JOE S #571 NEW YORK NY	114.50
Oct. 18	Oct. 21	USD 2.38@1.415966386 D AGOSTINO #27 NEW YORK NY	3.37
Oct. 19	Oct. 21	USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 20	Oct. 21	USD 5.36@1.414179104 TST* MAMAN-MEATPACKING NEW YORK NY	7.58
Oct. 21	Oct. 22	USD 7.24@1.415745856 WEIL GOTSHAL CAFE NEW YORK NY	10.25

Oct. 22	Oct. 23	USD 7.24@1.419889502 WEIL GOTSHAL CAFE NEW YORK NY	10.28
Oct. 23	Oct. 24	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 24	Oct. 25	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 25	Oct. 28	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 26	Oct. 28	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 27	Oct. 29	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 28	Oct. 29	USD 12.68@1.425867507 TAL BAGELS INC NEW YORK NY	18.08
Oct. 29	Oct. 30	USD 71.69@1.426977263 TRADER JOE S #571 NEW YORK NY	102.30
Oct. 30	Oct. 31	USD 7.24@1.42679558 WEIL GOTSHAL CAFE NEW YORK NY	10.33
<b>November 2024</b>			
Nov. 1	Nov. 4	USD 21.74@1.429162833 TST* WICKED WILLYS NEW YORK NY	31.07
Nov. 2	Nov. 4	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 3	Nov. 4	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 4	Nov. 5	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 5	Nov. 6	USD 14.48@1.428867403 WEIL GOTSHAL CAFE NEW YORK NY	20.69
Nov. 6	Nov. 7	USD 7.68@1.424479166 WEIL GOTSHAL CAFE NEW YORK NY	10.94
Nov. 7	Nov. 8	USD 45.22@1.429898275 D AGOSTINO #27 NEW YORK NY	64.66

Nov. 8	Nov. 11	USD 148.41@1.427397075 GIORDANO'S PRUDENTIAL CHICAGO IL	211.84
Nov. 9	Nov. 11	USD 41.42@1.427329792 SQ *DEEP PURPL Chicago IL	59.12
Nov. 10	Nov. 11	USD 54.69@1.427317608 TST* EGG TUCK - CHICAG CHICAGO IL	78.06
Nov. 11	Nov. 12	USD 2.5@1.424 VENTRA ACCOUNT CHICAGO IL	3.56
Nov. 12	Nov. 13	USD 36.98@1.431855056 CVS PHARMACY #11014 NEW YORK NY	52.95
Nov. 13	Nov. 14	USD 22.29@1.435172723 LGA E CHUKO RAMEN FLUSHING NY	31.99
Nov. 14	Nov. 15	USD 33.4@1.438922155 TRADER JOE S #571 NEW YORK NY	48.06
Nov. 15	Nov. 18	USD 8.97@1.444816053 TRADER JOE S #571 NEW YORK NY	12.96
Nov. 16	Nov. 18	USD 107.37@1.446027754 MARK'S OFF MADISON NEW YORK NY	155.26
Nov. 17	Nov. 19	USD 61.66@1.445994161 AMITY HALL UPTOWN NEW YORK NY	89.16
Nov. 18	Nov. 19	USD 79.84@1.446017034 TRADER JOE S #571 NEW YORK NY	115.45
Nov. 20	Nov. 21	USD 103.14@1.436687996 TST*CHAROEN KRUNG New York NY	148.18
Nov. 21	Nov. 22	USD 73.46@1.435475088 SQ *TOTTO RAMEN MIDTOW NEW YORK NY	105.45
Nov. 22	Nov. 25	USD 114.19@1.437428846 TST*A PASTA BAR New York NY	164.14
Nov. 23	Nov. 25	USD 24.49@1.436913025 TST* OSCAR WILDE NEW YORK NY	35.19
Nov. 24	Nov. 25	USD 27.53@1.437341082 TST*LOS TACOS NO. 1 - New York NY	39.57
Nov. 25	Nov. 26	USD 70.88@1.437358916 STOUT GRAND CENTRAL NEW YORK NY	101.88

**December 2023 or 2024**

Dec. 1	Dec. 4	CACTUS CLUB DOUGLAS VICTORIA BC	126.15
Dec. 2	Dec. 4	SAVE ON FOODS VICTORIA BC	35.24
Dec. 3	Dec. 5	SAVE ON FOODS VICTORIA BC	37.56

<b>DEC 03</b>	<b>DEC 04</b>	<b>WINNERS 489 VICTORIA BC</b>		<b>\$16.78</b>
<b>DEC 04</b>	<b>DEC 05</b>	<b>SAVE ON FOODS VICTORIA BC</b>		<b>\$4.19</b>
Dec. 6	Dec. 11	MACCHIATO@THE JULIET	VICTORIA BC	18.18
Dec. 7	Dec. 11	MACCHIATO@THE JULIET	VICTORIA BC	3.47
<b>DEC 07</b>	<b>DEC 07</b>	<b>THE MARKET ON YATES VICTORIA BC</b>		<b>\$17.06</b>
Dec. 8	Dec. 11	ROMEO'S HILLSIDE	VICTORIA BC	44.99
<b>DEC 08</b>	<b>DEC 11</b>	<b>COBS BREAD # 9041 VICTORIA BC</b>		<b>\$7.50</b>
Dec. 9	Dec. 11	THE ORIGINAL FARM DOWN	VICTORIA BC	26.87
Dec. 10	Dec. 11	TACOFINO	VICTORIA VICTORIA BC	36.23
Dec. 11	Dec. 12	BK # 18215	VICTORIA BC	15.96
<b>DEC 11</b>	<b>DEC 12</b>	<b>SAVE ON FOODS VICTORIA BC</b>		<b>\$7.34</b>
Dec. 12	Dec. 13	VICEXPRESS TERIYAKI &	VICTORIA BC	18.11
Dec. 12	Dec. 12	Gold Hair Lounge	Victoria BC	69.30
<b>DEC 13</b>	<b>DEC 14</b>	<b>COBS BREAD # 9041 VICTORIA BC</b>		<b>\$7.50</b>
Dec. 14	Dec. 15	Subway 12962	Victoria BC	16.16
Dec. 15	Dec. 18	FAIRMONT EMPRESS	VICTORIA BC	12.50
Dec. 16	Dec. 18	A&W DOUGLAS 0622	VICTORIA BC	20.10
Dec. 17	Dec. 19	LOCAL PIZZA	VICTORIA BC	15.71
Dec. 18	Dec. 19	Subway 12605	Victoria BC	19.29
Dec. 19	Dec. 22	MACCHIATO@THE JULIET	VICTORIA BC	13.11
<b>DEC 19</b>	<b>DEC 20</b>	<b>SAVE ON FOODS VICTORIA BC</b>		<b>\$6.81</b>
Dec. 20	Dec. 25	MACCHIATO@THE JULIET	VICTORIA BC	18.40
Dec. 21	Dec. 21	SQ *HULA POKE	Delta BC	35.81
Dec. 22	Dec. 25	WINNERS 306	N-VANCOUVER BC	38.05
Dec. 23	Dec. 25	SQ *TAP & BARREL SHIPY	North VancouvBC	36.77

Dec. 24	Dec. 25	LONDON DRUGS 44	WEST VANCOUVEBC	36.46
Dec. 26	Dec. 27	SHOPPERS DRUG MART #22	NORTH VANCOUVEBC	22.80
Dec. 27	Dec. 28	RUSTY GULL NEIGHBOURHO	NORTH VANCOUVEBC	111.00
Dec. 28	Jan. 1	COMPASS ACCOUNT	BURNABY BC	3.15
Dec. 29	Dec. 29	SQ *LOCAL GASTOWN	Vancouver BC	29.18
Dec. 30	Jan. 1	SQ *TAP & BARREL SHIPYARD	North VancouvBC	96.97
Dec. 31	Jan. 1	REAL CDN. SUPERSTORE #	N.VANCOUVER BC	11.28
Dec. 31	Jan. 1	BEST BUY #13	WEST VANCOUVEBC	110.34

### January 2023

Jan. 4	Jan. 4	SQ *JOEY SHIPYARDS	North VancouvBC	247.43
Jan. 5	Jan. 5	Store	North VancouvBC	10.15
Jan. 7	Jan. 9	BEST BUY #13	WEST VANCOUVEBC	119.99 CR
Jan. 9	Jan. 10	WHOLE FOODS MARKET	NORTH VANCOUVEBC	2.41
Jan. 10	Jan. 11	Subway 12605	Victoria BC	20.49
Jan. 11	Jan. 12	BK # 18215	VICTORIA BC	15.44
Jan. 12	Jan. 16	MACCHIATO@THE JULIET	VICTORIA BC	3.18
Jan. 13	Jan. 13	SQ *LOCAL PIZZA - DOUG	Victoria BC	14.85
Jan. 17	Jan. 20	FOO ASIAN STREET FOOD	VICTORIA BC	21.28
Jan. 18	Jan. 19	BK # 18215	VICTORIA BC	15.44
Jan. 18	Jan. 19	BK # 18215	VICTORIA BC	15.44
Jan. 20	Jan. 23	WHOLE FOODS MARKET	NORTH VANCOUVEBC	15.73
Jan. 21	Jan. 23	VANCOUVER LAWN TENNIS	VANCOUVER BC	19.00

Jan. 22	Jan. 25	A&W #0541	NORTH VANCOUVBC		29.30
Jan. 24	Jan. 25	ISLAND POKE	VICTORIA BC		17.27
Jan. 25	Jan. 30	MACCHIATO@THE JULIET	VICTORIA BC		10.98
Jan. 26	Jan. 29	STAGE WINE BAR	VICTORIA BC		266.10
Jan. 27	Jan. 27	SQ *LOCAL PIZZA - DOUG	Victoria BC		7.30
Jan. 28	Jan. 30	CITY OF VICTORIA	250-361-0243 BC		1,500.00
Jan. 30	Feb. 1	NUBO KITCHEN	VICTORIA BC		27.72
Jan. 31	Feb. 1	BCF-TSA SELF SERVE TIC	DELTA BC		18.70

### February 2023

Feb. 1	Feb. 2	NOODLEBOX	VICTORIA BC		17.79
Feb. 2	Feb. 3	COSTCO WHOLESALE W548	BURNABY BC		12.78
Feb. 5	Feb. 6	TST-Tacofino - Victori	Victoria BC		19.82
Feb. 11	Feb. 13	JORDAN SUSHI	N-VANCOUVER BC		44.38
Feb. 14	Feb. 15	BCF-TSA SELF SERVE TIC	DELTA BC		18.70
<b>FEB 16</b>	<b>FEB 20</b>	<b>PHO TRU VICTORIA BC</b>			<b>\$35.93</b>
Feb. 16	Feb. 20	MACCHIATO@THE JULIET	VICTORIA BC		11.18
Feb. 17	Feb. 20	MACCHIATO@THE JULIET	VICTORIA BC		22.34
<b>FEB 18</b>	<b>FEB 20</b>	<b>THE MARKET ON YATES VICTORIA BC</b>			<b>\$32.11</b>
Feb. 19	Feb. 20	SHOPPERS DRUG MART #02	VICTORIA BC		53.89
Feb. 21	Feb. 22	SQ *EARLS VICTORIA BAY	Victoria BC		65.01
Feb. 23	Feb. 23	Subway 12962	Victoria BC		12.99
Feb. 24	Feb. 27	BROWNS SOCIALHOUSE LOW	NORTH VANCOUVBC		61.42
<b>FEB 25</b>	<b>FEB 27</b>	<b>WHOLE FOODS MARKET NORTH VANCOUVBC</b>			<b>\$38.99</b>
Feb. 26	Feb. 28	JORDAN SUSHI	N-VANCOUVER BC		55.51

Feb. 27	Feb. 28	BCF - ONLINE SALES & B	VICTORIA	BC	17.00	
Feb. 28	Mar. 1	BCF - ONLINE SALES & B	VICTORIA	BC	17.00	
<b>March 2023</b>						
Mar. 3	Mar. 6	WHOLE FOODS MARKET	NORTH VANCOUVER	BC	14.61	
Mar. 4	Mar. 6	SP BRDYZ	LANGLEY	BC	45.15	
Mar. 5	Mar. 7	SEYMOUR CREEK GOLF CTR	N-VANCOUVER	BC	14.50	
Mar. 6	Mar. 7	BCF - ONLINE SALES & B	VICTORIA	BC	100.05	
Mar. 7	Mar. 9	REXALL PHARMACY #7121	VICTORIA	BC	22.08	
Mar. 8	Mar. 13	FOO ASIAN STREET FOOD	VICTORIA	BC	20.90	
Mar. 9	Mar. 9	SQ *LOCAL PIZZA - DOUG	Victoria	BC	14.49	
Mar. 10	Mar. 13	TACOFINO	VICTORIA	VICTORIA	BC	17.33
Mar. 11	Mar. 13	SAVE ON FOODS	VICTORIA	BC	44.07	
Mar. 12	Mar. 13	STAPLES STORE #210	DUNCAN	BC	526.41	
Mar. 15	Mar. 17	COUNTRY GROCER LAKE CO	LAKE COWICHAN	BC	28.06	
Mar. 16	Mar. 20	AZUMA SUSHI	VICTORIA	BC	48.22	
Mar. 17	Mar. 20	MACCHIATO@THE JULIET	VICTORIA	BC	23.73	
Mar. 18	Mar. 20	STARBUCKS 04326	VICTORIA	BC	5.36	
<b>MAR 18</b>	<b>MAR 20</b>	<b>ROMEO'S HILLSIDE</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$54.64</b>	
Mar. 19	Mar. 21	SAVE ON FOODS	VICTORIA	BC	137.10	
<b>MAR 21</b>	<b>MAR 22</b>	<b>SAVE ON FOODS</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$26.96</b>	
Mar. 22	Mar. 24	REXALL PHARMACY #7121	VICTORIA	BC	93.37	
Mar. 23	Mar. 24	BCF - VANIS, SPIRIT OF	VICTORIA	BC	33.34	
<b>MAR 24</b>	<b>MAR 27</b>	<b>NICKEL'S BAKERY</b>	<b>N.VANCOUVER</b>	<b>BC</b>	<b>\$9.50</b>	
Mar. 25	Mar. 27	RICHMOND ICE CENTRE	RICHMOND	BC	9.08	
Mar. 26	Mar. 27	SHOPPERS DRUG MART #22	NORTH VANCOUVER	BC	6.08	
Mar. 29	Mar. 30	Store	North Vancouv	BC	11.73	
Mar. 30	Mar. 31	WHOLE FOODS MARKET	NORTH VANCOUVER	BC	11.98	

April 2023

Apr. 1	Apr. 3	RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC	20.13
Apr. 2	Apr. 4	REAL CDN. SUPERSTORE # N.VANCOUVER BC	25.02
Apr. 4	Apr. 7	MACCHIATO@THE JULIET VICTORIA BC	12.80
Apr. 5	Apr. 5	Subway 12962 Victoria BC	15.67
Apr. 6	Apr. 6	SQ *LOCAL PIZZA - DOUG Victoria BC	14.49
Apr. 7	Apr. 10	UNIVERSITY GOLF CLUB VANCOUVER BC	21.85
Apr. 8	Apr. 10	BC LIQUOR # 196 NORTH VANCOUVBC	36.97
Apr. 11	Apr. 14	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Apr. 12	Apr. 13	TACOFINO VICTORIA VICTORIA BC	17.33
Apr. 13	Apr. 17	MACCHIATO@THE JULIET VICTORIA BC	13.40
Apr. 14	Apr. 17	Store North VancouvBC	9.44
Apr. 15	Apr. 17	SQ *BREWHALLA FESTIVAL North VancouvBC	10.00
Apr. 16	Apr. 19	PETROCAN N VANCOUVER BC	126.64
Apr. 18	Apr. 20	TACOFINO VICTORIA VICTORIA BC	15.75
Apr. 19	Apr. 20	GOLD HAIR LOUNGE VICTORIA BC	88.73
Apr. 20	Apr. 20	SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
Apr. 21	Apr. 24	USD 10@1.39 BIRD* RIDE SANTA MONICA CA	13.90
Apr. 22	Apr. 24	USD 10@1.39 BIRD* RIDE SANTA MONICA CA	13.90
Apr. 23	Apr. 24	USD 6.02@1.390365448 BUTTERBEER CART 2 UNIVERSAL CITCA	8.37
Apr. 24	Apr. 26	USD 43.91@1.390571623 CHEESECAKE BEVERLY HIL BEVERLY HILLSCA	61.06
Apr. 26	Apr. 28	USD 12.75@1.396862745 SEALEGS WINE BAR LOS ANGELES CA	17.81
Apr. 27	Apr. 28	USD 80.1@1.399500624 PRESIDIO KEBABS & GYRO SAN FRANCISCOCA	112.10
Apr. 28	May. 1	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	57.28
Apr. 29	May. 1	ALDO #1042 W. VANCOUVER BC	99.99
Apr. 30	May. 2	STARBUCKS 00141 N VANCOUVER BC	10.03

May 2023

May. 2	May. 5	MACCHIATO@THE JULIET	VICTORIA	BC	10.21
May. 2	May. 3	TACOFINO	VICTORIA	VICTORIA BC	15.75
May. 3	May. 8	FOO ASIAN STREET FOOD	VICTORIA	BC	21.28
May. 6	May. 8	SHOPPERS DRUG MART #22	NORTH VANCOUVER	BC	55.99
May. 7	May. 8	MARKETPLACE IGA # 038	N.VANCOUVER	BC	21.28
May. 8	May. 9	SQ *JAMJAR CANTEEN NOR	North Vancouv	BC	16.44
May. 10	May. 12	SEYMOUR CREEK GOLF CTR	N-VANCOUVER	BC	22.50
May. 11	May. 12	Store	North Vancouv	BC	14.68
May. 12	May. 15	CHIPOTLE 4040	NORTH VANCOUVER	BC	17.38
May. 14	May. 15	DONAIR DUDE	NORTH VANCOUVER	BC	16.72
May. 16	May. 17	WHOLE FOODS MARKET	NORTH VANCOUVER	BC	13.48
May. 17	May. 18	SQ *SUPERBABA	VICTORIA	Victoria BC	15.68
May. 18	May. 19	COSTCO WHOLESALE W256	VICTORIA	BC	181.93
May. 19	May. 22	LS MARCH MEADOWS GOLF	HONEYMOON BAY	BC	35.00
May. 20	May. 22	MOUNT BRENTON GOLF COU	CHEMAINUS	BC	21.99
May. 23	May. 25	TACOFINO	VICTORIA	VICTORIA BC	15.75
May. 24	May. 26	SAVE ON FOODS	VICTORIA	BC	68.84
May. 25	May. 29	FOO ASIAN STREET FOOD	VICTORIA	BC	20.90
May. 27	May. 29	SQ *MITCH'S CATCH DIST	West Vancouv	BC	28.74
May. 28	May. 29	SQ *BATCH	VANCOUVER	BC	10.77
May. 30	May. 31	BCF-TSA SELF SERVE TIC	DELTA	BC	19.20
May. 31	Jun. 1	MUCHO BURRITO	VICTORIA	BC	14.04

June 2023

Jun. 1	Jun. 2	☞	TACOFINO VICTORIA	VICTORIA	BC	17.33
<b>JUN 02</b>	<b>JUN 05</b>		<b>STARBUCKS 800-782-7282</b>	<b>800-782-7282</b>	<b>ON</b>	<b>\$25.00</b>
Jun. 3	Jun. 5	☞	NORTHLANDS BAR AND GRI	NORTH	VANCOUVBC	11.21
Jun. 4	Jun. 5		MARKETPLACE IGA # 038	N.VANCOUVER	BC	17.06
Jun. 5	Jun. 6	☞	QUESADA BURRITOS AND T	NORTH	VANCOUVBC	13.85
Jun. 6	Jun. 7	☞	SQ *JAMJAR CANTEEN NOR	North	VancouvBC	16.44
<b>JUN 07</b>	<b>JUN 08</b>		<b>BCF - ONLINE SALES &amp; BOOK</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$100.55</b>
Jul. 8	Jul. 10	☞	VONNS	VANCOUVER	BC	25.41
Jun. 9	Jun. 12	☞	Store	North Vancouv	BC	20.05
Jun. 10	Jun. 12	☞	MONARCA COCINA MEXICAN	VANCOUVER	BC	70.40
Jun. 11	Jun. 12	☞	LONSDALE TASTING ROOM	NORTH	VANCOUVBC	65.73
Jun. 12	Jun. 14		BCF - ONLINE SALES & B	<b>VICTORIA</b>	BC	100.55
Jun. 14	Jun. 15		HIGHLAND PACIFIC GOLF	<b>VICTORIA</b>	BC	127.26
Jun. 15	Jun. 15		SQ *LOCAL PIZZA - DOUG	Victoria	BC	7.30
Jun. 16	Jun. 16		PARK <b>VICTORIA</b>	250-361-0260	BC	15.25
Jun. 18	Jun. 20		COUNTRY GROCER LAKE CO	LAKE	COWICHANBC	18.22
Jun. 19	Jun. 21	☞	ORIGINAL JOE'S DUNCAN	DUNCAN	BC	54.21
Jun. 20	Jun. 22		THE ORIGINAL FARM	<b>VICTORIA</b>	BC	26.87
Jun. 21	Jun. 26	☞	FOO ASIAN STREET FOOD	<b>VICTORIA</b>	BC	20.90
Jun. 24	Jun. 26	☞	CHIPOTLE 4040	NORTH VANCOUV	BC	16.33
Jun. 25	Jun. 26		WHOLE FOODS MARKET	NORTH	VANCOUVBC	13.09
Jun. 26	Jun. 27		SHOPPERS DRUG MART #22	NORTH	VANCOUVBC	15.03
Jun. 27	Jun. 28		BCF - NEWWESTMSTER, QU	<b>VICTORIA</b>	BC	2.61
Jun. 28	Jun. 28		SQ *LOCAL PIZZA - DOUG	Victoria	BC	4.15
Jun. 29	Jun. 30		COSTCO WHOLESALE W256	<b>VICTORIA</b>	BC	267.93
Jun. 30	Jul. 3		DUNCAN MEADOWS GOLF	DUNCAN	BC	13.00

July 2023

Jul. 1	Jul. 3	☞	MAPLE LANE CAFE	NANAIMO	BC	6.56	
Jul. 3	Jul. 5		SAVE ON FOODS	VICTORIA	BC	44.69	
Jul. 4	Jul. 5		COOK STREET CASTLE	VICTORIA	BC	7.15	
<b>JUL 04</b>	<b>JUL 05</b>		<b>SAVE ON FOODS VICTORIA BC</b>			<b>\$36.37</b>	
Jul. 5	Jul. 6	☞	TACOFINO VICTORIA	VICTORIA	BC	18.11	
Jul. 6	Jul. 10	☞	MACCHIATO@THE JULIET	VICTORIA	BC	13.40	
Jul. 7	Jul. 10		COMPASS ACCOUNT	BURNABY	BC	6.20	
Jul. 8	Jul. 10		COMPASS ACCOUNT	BURNABY	BC	0.10	
Jul. 9	Jul. 10	☞	SQ *TAP & BARREL SHIPY	North Vancouv	BC	89.95	
Jul. 10	Jul. 10	☞	Earnest Ice Cream	Vancouver	BC	32.82	
Jul. 11	Jul. 12		BCF - NEWWESTMSTER, QU	VICTORIA	BC	2.93	
Jul. 12	Jul. 13		GOLD HAIR LOUNGE	VICTORIA	BC	54.60	
Jul. 13	Jul. 13	☞	Subway 12962	Victoria	BC	20.13	
Jul. 14	Jul. 17	☞	DOS AMIGOS HOSPITALITY	VANCOUVER	BC	14.65	
Jul. 15	Jul. 17	☞	SQ *THE GARDEN BEER MA	North Vancouv	BC	19.00	
Jul. 16	Jul. 17		MARKETPLACE IGA # 038	N.VANCOUVER	BC	27.64	
<b>JUL 18</b>	<b>JUL 19</b>		<b>WINNERS 489 VICTORIA BC</b>			<b>\$11.19</b>	
Jul. 18	Jul. 20		BLENKINSOP VALLEY GOLF	VICTORIA	BC	30.00	
<b>JUL 19</b>	<b>JUL 20</b>		<b>ISLAND POKE VICTORIA BC</b>			<b>\$18.43</b>	
Jul. 19	Jul. 24	☞	MACCHIATO@THE JULIET	VICTORIA	BC	10.21	
Jul. 20	Jul. 27	☞	MACCHIATO@THE JULIET	VICTORIA	BC	8.10	
<b>JUL 20</b>	<b>JUL 21</b>		<b>SQ *SUPERBABA VICTORIA VICTORIA BC</b>			<b>\$19.21</b>	
Jul. 21	Jul. 24		MARKETPLACE IGA # 038	N.VANCOUVER	BC	8.39	
Jul. 22	Jul. 24	☞	SQ *THE GARDEN	North Vancouv	BC	6.75	
Jul. 23	Jul. 24	☞	UBER CANADA/UBEREATS	TORONTO	ON	83.28	
Jul. 24	Jul. 24	☞	SQ *THE GARDEN	North Vancouv	BC	9.05	
Jul. 26	Jul. 27	☞	QUESADA BURRITOS AND T	NORTH	VANCOUV	BC	15.57
Jul. 27	Jul. 28		BCF - NEWWESTMSTER, QU	VICTORIA	BC	5.54	

Jul. 30	Aug. 1	COUNTRY GROCER LAKE CO LAKE COWICHANBC		44.91
Jul. 31	Aug. 2	BIN 4 BURGER LOUNGE (V) VICTORIA	BC	67.66
<b>August 2023</b>				
Aug. 1	Aug. 2	MUCHO BURRITO	VICTORIA BC	41.33
<b>AUG 01</b>	<b>AUG 02</b>	<b>SHOPPERS DRUG MART #02</b>	<b>VICTORIA BC</b>	<b>\$17.64</b>
Aug. 2	Aug. 4	COUNTRY GROCER LAKE COWICLAKE COWICHANBC		58.94
Aug. 4	Aug. 7	GREEK ON THE STREET REST	VICTORIA BC	16.68
Aug. 6	Aug. 7	COWICHAN VALLEY PES...	DUNCAN BC	315.00
Aug. 7	Aug. 9	COUNTRY GROCER LAKE COWICLAKE COWICHANBC		14.74
<b>AUG 09</b>	<b>AUG 10</b>	<b>DOLLARAMA #1326</b>	<b>VICTORIA BC</b>	<b>\$6.17</b>
<b>AUG 10</b>	<b>AUG 11</b>	<b>SAVE ON FOODS</b>	<b>VICTORIA BC</b>	<b>\$5.59</b>
Aug. 10	Aug. 11	GRIND 1294 CAFE EATERY	VICTORIA BC	26.11
<b>AUG 11</b>	<b>AUG 14</b>	<b>REAL CDN. SUPERSTORE # N.VANCOUVER</b>	<b>BC</b>	<b>\$21.43</b>
Aug. 12	Aug. 14	STONG'S MARKET	NORTH VANCOUVBC	13.63
<b>AUG 13</b>	<b>AUG 14</b>	<b>SHOPPERS DRUG MART #02</b>	<b>NORTH VANCOUVBC</b>	<b>\$11.19</b>
Aug. 14	Aug. 15	BCF - COASTAL CELEBRATION	VICTORIA BC	16.26
<b>AUG 15</b>	<b>AUG 16</b>	<b>SAVE ON FOODS</b>	<b>VICTORIA BC</b>	<b>\$54.75</b>
<b>AUG 16</b>	<b>AUG 21</b>	<b>HEY HAPPY COFFEE</b>	<b>VICTORIA BC</b>	<b>\$7.19</b>
Aug. 16	Aug. 18	NUBO KITCHEN	VICTORIA BC	61.95
Aug. 17	Aug. 21	MACCHIATO@THE JULIET	VICTORIA BC	13.40
Aug. 18	Aug. 21	PEMBERTON VALLEY AG FO	PEMBERTON BC	19.74
Aug. 20	Aug. 21	TIM HORTONS #1314	SQUAMISH BC	7.64
Aug. 21	Aug. 22	NIKE CANADA TSAWWASSEN	TSAWWASSEN FIBC	78.39

<b>AUG 22</b>	<b>AUG 23</b>	<b>SAVE ON FOODS VICTORIA BC</b>	<b>\$111.77</b>
Aug. 22	Aug. 23	☞ TIM HORTONS #3258 VICTORIA BC	8.39
Aug. 23	Aug. 28	☞ MACCHIATO@THE JULIET VICTORIA BC	13.40
Aug. 24	Aug. 28	☞ MACCHIATO@THE JULIET VICTORIA BC	12.29
Aug. 26	Aug. 28	USD 33.4@1.398203592 ARCO#82481BP ARCO AQPS SEATTLE WA	46.70
Aug. 27	Aug. 28	NOODLEBOX VICTORIA BC	35.86
Aug. 28	Aug. 28	PARKVICTORIA 250-361-0260 BC	1.50
<b>AUG 29</b>	<b>AUG 30</b>	<b>SAVE ON FOODS VICTORIA BC</b>	<b>\$63.94</b>
Aug. 29	Sep. 1	PHO TRU VICTORIA BC	35.02
Aug. 30	Aug. 31	TACOFINO VICTORIA VICTORIA BC	34.65
Aug. 31	Aug. 31	BRAY'S VICTORIA BC	79.47

**September 2023**

Sep. 2	Sep. 4	COWICHAN LAKE MARINA G LAKE COWICHANBC	2.09
Sep. 4	Sep. 7	☞ FOO ASIAN STREET FOOD VICTORIA BC	20.90
Sep. 5	Sep. 6	☞ TACOFINO VICTORIA VICTORIA BC	17.33
Sep. 6	Sep. 6	☞ Subway 12962 Victoria BC	18.26
<b>SEP 06</b>	<b>SEP 07</b>	<b>THE WETCLEANER VICTORIA BC</b>	<b>\$31.50</b>
Sep. 7	Sep. 11	☞ MACCHIATO@THE JULIET VICTORIA BC	18.18
Sep. 8	Sep. 8	American Eagle 1033 Tsawwassen BC	61.54
Sep. 9	Sep. 11	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	51.01
Sep. 10	Sep. 11	OLD NAVY CANADA 3908 VANCOUVER BC	41.99
Sep. 12	Sep. 13	A&W RESTAURANT NORTH VANCOUVBC	27.13
Sep. 14	Sep. 15	☞ A&W RESTAURANT NORTH VANCOUVBC	15.61
Sep. 15	Sep. 18	☞ JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	83.37
Sep. 16	Sep. 19	CDN TIRE STORE #00601 NT VANCOUVER BC	36.37

Sep. 18	Sep. 19	EUR 12@1.481666666 NICOLAUDIE PARIS 14	17.78
Sep. 19	Sep. 20	EUR 18.6@1.479032258 DOLMEN PARIS FRA	27.51
Sep. 20	Sep. 21	EUR 31.5@1.478730158 ROSA BONHEUR SE PARIS FRA	46.58
Sep. 21	Sep. 22	EUR 55@1.475272727 SumUp *TAXI VILLEJUIF 94	81.14
Sep. 22	Sep. 22	EUR 61.05@1.476003276 Dohop PAS-LGW R589UJA3 Reykjavik ISL	90.11
Sep. 23	Sep. 25	EUR 6.6@1.472727272 EAV CIRCUMVESUVIANA POMPEI	9.72
Sep. 24	Sep. 25	EUR 2.6@1.473076923 5400566 NAPOLI	3.83
Sep. 25	Sep. 26	EUR 22.73@1.474263088 SOLE365 PORTICI	33.51
Sep. 26	Sep. 27	EUR 48.2@1.474273858 SALVO PIZZAIOLI DA 3 GEN SAN GIORGIO A	71.06
Sep. 27	Sep. 29	EUR 18.5@1.468108108 BAR ARRIVI ORIO AL SERIO ORIO AL SERIO	27.16
Sep. 29	Oct. 2	EUR 4.5@1.462222222 DENNIS NAOUSA PAROU GRC	6.58
<b>October 202</b>			
Oct. 1	Oct. 3	EUR 7@1.472857142 ANTONIS N. RAGKOUSIS E.E NAOUSA PAROU	10.31
Oct. 2	Oct. 3	EUR 8@1.47125 KYKLADES TOURISTIKES Y PAROS	11.77
Oct. 3	Oct. 6	EUR 59@1.474067796 GOLDEN BAY PAROS	86.97
Oct. 4	Oct. 5	GBP 5@1.7 UBER *TRIP HELP.UBER.COMENG	8.50
Oct. 5	Oct. 6	GBP 47.25@1.713862433 SQ *LONDON BRIDGE London	80.98
Oct. 6	Oct. 9	GBP 16.3@1.714723926 JOE THE JUICE UK LTD London	27.95
Oct. 7	Oct. 9	GBP 13.95@1.718279569 THE FOUR THIEVES LONDON	23.97
Oct. 8	Oct. 9	GBP 10.5@1.719047619 BAO SPOT LONDON WC2H	18.05

Oct. 9	Oct. 10	GBP 15.6@1.718589743 WOK AND FIRE LONDON		26.81
Oct. 10	Oct. 11	GBP 11.98@1.712854757 HMSHost Heathrow Airpo London		20.52
Oct. 11	Oct. 13	SAVE ON FOODS	VICTORIA BC	130.35
Oct. 12	Oct. 16	ENE	VICTORIA BC	93.36
Oct. 13	Oct. 16	TACOFINO	VICTORIA VICTORIA BC	15.75
<b>OCT 13</b>	<b>OCT 16</b>	<b>SAVE ON FOODS</b>	<b>VICTORIA BC</b>	<b>\$52.54</b>
Oct. 14	Oct. 16	PENCO LIQUOR YATES	VICTORIA BC	20.14
Oct. 15	Oct. 16	PENCO LIQUOR YATES	VICTORIA BC	18.41
Oct. 17	Oct. 18	TACOFINO	VICTORIA VICTORIA BC	17.33
Oct. 18	Oct. 20	SAVE ON FOODS	VICTORIA BC	21.16
<b>OCT 19</b>	<b>OCT 20</b>	<b>THE WETCLEANER</b>	<b>VICTORIA BC</b>	<b>\$29.35</b>
Oct. 20	Oct. 23	BLACKCOMB LIQUOR STORE	WHISTLER BC	54.49
Oct. 21	Oct. 23	LA BRASSERIE	WHISTLER BC	82.54
Oct. 22	Oct. 24	BCF - ONLINE SALES & BOOK	VICTORIA BC	112.30
Oct. 23	Oct. 24	BCF - BC, SPIRIT OF	VICTORIA BC	28.12
Oct. 24	Oct. 25	Subway 12605	Victoria BC	12.06
Oct. 25	Oct. 26	ISLAND POKE	VICTORIA BC	36.18
<b>OCT 25</b>	<b>OCT 30</b>	<b>MACCHIATO@THE JULIET</b>	<b>VICTORIA BC</b>	<b>\$3.65</b>
Oct. 26	Oct. 27	BK # 18215	VICTORIA BC	15.96
<b>OCT 26</b>	<b>OCT 30</b>	<b>MACCHIATO@THE JULIET</b>	<b>VICTORIA BC</b>	<b>\$3.65</b>
Oct. 27	Oct. 30	PENCO LIQUOR YATES	VICTORIA BC	26.54
<b>OCT 27</b>	<b>OCT 30</b>	<b>LITTLE JUNE #776916887</b>	<b>VICTORIA BC</b>	<b>\$4.46</b>
Oct. 28	Oct. 30	AIR-SERV A PS608879	VICTORIA BC	2.00
<b>OCT 29</b>	<b>OCT 30</b>	<b>SAVE ON FOODS</b>	<b>VICTORIA BC</b>	<b>\$76.50</b>
Oct. 29	Oct. 30	PHILLIPS BREWING LP	VICTORIA BC	37.10
Oct. 30	Nov. 2	MACCHIATO@THE JULIET	VICTORIA BC	10.34

#### November 2023

Nov. 1	Nov. 2	VICEXPRESS TERIYAKI &	VICTORIA BC	18.11
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<b>NOV 01</b>	<b>NOV 02</b>	<b>COBS BREAD # 9041 VICTORIA BC</b>	<b>\$4.40</b>
Nov. 2	Nov. 6	MACCHIATO@THE JULIET VICTORIA BC	13.68
Nov. 4	Nov. 6	WILDEYE BREWING NORTH VANCOUVEBC	37.20
Nov. 5	Nov. 6	UBER* TRIP TORONTO ON	12.19
Nov. 7	Nov. 9	SAVE ON FOODS VICTORIA BC	97.92
Nov. 8	Nov. 9	CHV40141 BRENTWOOD BAY BRENTWOOD BAYBC	100.00
<b>NOV 08</b>	<b>NOV 09</b>	<b>SHOPPERS DRUG MART #02 VICTORIA BC</b>	<b>\$29.10</b>
Nov. 10	Nov. 13	SAVE ON FOODS VICTORIA BC	57.37
Nov. 11	Nov. 13	SAVE ON FOODS VICTORIA BC	14.92
Nov. 12	Nov. 14	SAVE ON FOODS VICTORIA BC	49.35
<b>NOV 12</b>	<b>NOV 14</b>	<b>PENCO LIQUOR YATES VICTORIA BC</b>	<b>\$34.59</b>
<b>NOV 13</b>	<b>NOV 14</b>	<b>THE MARKET ON YATES VICTORIA BC</b>	<b>\$12.97</b>
Nov. 13	Nov. 14	SQ *EVENTIUM FOOD SERVICEVictoria BC	18.66
Nov. 14	Nov. 17	MACCHIATO@THE JULIET VICTORIA BC	13.68
<b>NOV 15</b>	<b>NOV 16</b>	<b>SAVE ON FOODS VICTORIA BC</b>	<b>\$32.81</b>
Nov. 16	Nov. 20	SAVE ON FOODS VICTORIA BC	47.81
Nov. 17	Nov. 20	SAVE ON FOODS #933 DUNCAN BC	51.35
Nov. 19	Nov. 21	SAVE ON FOODS VICTORIA BC	69.35
Nov. 21	Nov. 23	SAVE ON FOODS VICTORIA BC	64.25
Nov. 22	Nov. 23	THE ORIGINAL FARM DOWNTOWNVICTORIA BC	24.63
<b>NOV 23</b>	<b>NOV 24</b>	<b>STARBUCKS 04326 VICTORIA BC</b>	<b>\$6.93</b>
Nov. 24	Nov. 27	BOURBON ST.GRILL WEST VANCOUVEBC	21.46
Nov. 26	Nov. 27	RW&CO #2299 TSAWWASSEN BC	31.59
Nov. 27	Nov. 29	SAVE ON FOODS VICTORIA BC	73.95
<b>NOV 28</b>	<b>NOV 28</b>	<b>THE MARKET ON YATES VICTORIA BC</b>	<b>\$16.62</b>
Nov. 29	Dec. 1	PEACOCK BILLIARD VICTORIA BC	18.50
Nov. 30	Dec. 4	MACCHIATO@THE JULIET VICTORIA BC	29.93

December 2023

Dec. 1	Dec. 4		CACTUS CLUB DOUGLAS	VICTORIA	BC	126.15
Dec. 2	Dec. 4		SAVE ON FOODS	VICTORIA	BC	35.24
Dec. 3	Dec. 5		SAVE ON FOODS	VICTORIA	BC	37.56
<b>DEC 03</b>	<b>DEC 04</b>		<b>WINNERS 489</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$16.78</b>
<b>DEC 04</b>	<b>DEC 05</b>		<b>SAVE ON FOODS</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$4.19</b>
Dec. 6	Dec. 11	🍷	MACCHIATO@THE JULIET	VICTORIA	BC	18.18
Dec. 7	Dec. 8	🍷	VICEPRESS TERIYAKI &	VICTORIA	BC	18.11
<b>DEC 07</b>	<b>DEC 07</b>		<b>THE MARKET ON YATES</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$17.06</b>
Dec. 8	Dec. 11	🍷	ROMEO'S HILLSIDE	VICTORIA	BC	44.99
<b>DEC 08</b>	<b>DEC 11</b>		<b>COBS BREAD # 9041</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$7.50</b>
Dec. 9	Dec. 11		THE ORIGINAL FARM DOWN	VICTORIA	BC	26.87
Dec. 10	Dec. 11		TACOFINO	VICTORIA	BC	36.23
Dec. 11	Dec. 12	🍷	BK # 18215	VICTORIA	BC	15.96
<b>DEC 11</b>	<b>DEC 12</b>		<b>SAVE ON FOODS</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$7.34</b>
Dec. 12	Dec. 12		Gold Hair Lounge	Victoria	BC	69.30
<b>DEC 13</b>	<b>DEC 14</b>		<b>COBS BREAD # 9041</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$7.50</b>
Dec. 13	Dec. 14	🍷	Subway 12962	Victoria	BC	16.63
Dec. 14	Dec. 15	🍷	Subway 12962	Victoria	BC	16.16
Dec. 15	Dec. 18	🍷	FAIRMONT EMPRESS	VICTORIA	BC	12.50
Dec. 17	Dec. 19	🍷	LOCAL PIZZA	VICTORIA	BC	15.71
Dec. 18	Dec. 19	🍷	Subway 12605	Victoria	BC	19.29
<b>DEC 19</b>	<b>DEC 20</b>		<b>SAVE ON FOODS</b>	<b>VICTORIA</b>	<b>BC</b>	<b>\$6.81</b>
Dec. 19	Dec. 22	🍷	MACCHIATO@THE JULIET	VICTORIA	BC	13.11
Dec. 20	Dec. 25	🍷	MACCHIATO@THE JULIET	VICTORIA	BC	18.40
Dec. 22	Dec. 25	🍷	NOOK RESTAURANT	NORTH		93.28
			VANCOUVBC			
Dec. 23	Dec. 25	🍷	SQ *TAP & BARREL SHIPY	North Vancouv	BC	36.77
Dec. 24	Dec. 25		LONDON DRUGS 44	WEST		36.46
			VANCOUVEBC			

Dec. 27	Dec. 28	☞	RUSTY GULL NEIGHBOURHO	NORTH		111.00
			VANCOUVBC			
Dec. 28	Jan. 1		COMPASS ACCOUNT	BURNABY	BC	3.15
Dec. 29	Dec. 29	☞	SQ *LOCAL GASTOWN	Vancouver	BC	29.18
Dec. 31	Jan. 1		BEST BUY #13	WEST VANCOUVEBC		110.34

Proof of Storage Bed purchase in November 2023. I also purchased a new king size mattress for delivery in April of 2024.

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number			
Nov. 28	Nov. 29	SOFA SO GOOD VANCOUVER BC	616.00
Nov. 24	Nov. 27	SOFA SO GOOD VANCOUVER BC	1,000.40

2331 Alberia Street  
Vancouver, BC V5Y 4A7  
Phone: (604) 879-4578  
Fax: (604) 879-2484  
info@solasogood.ca

**Sofa So Good**

Invoice: 2967  
Date: NOV 28/23  
Sales Person: MK

Name: [REDACTED]  
Address: [REDACTED] JOHNSON ST VICTORIA BC  
H: [REDACTED]  
E: [REDACTED]

The customer hereby agrees to purchase from SOLASOGOOD LTD. DBA Sofa So Good.

Qty	Vendor	Frame	Item	Description	Location	Taken	Price
1			MAR CHEL STORAGE KING	5/0			550

PLS NOTE: ADDITIONAL TO INVOICE # 2963

TOTAL 550-

Order items will take approximately 6-10 wks (due to ongoing supply chain issues)  
Cust. Initia: X

NO. SERIAL: [REDACTED]  
TAX NO. 1234567890  
GST # R1234567890  
VENDOR: SOLASOGOOD LTD.  
ADDRESS: 2331 ALBERIA ST. VICTORIA  
BC V8N 1Y1 / B2023  
PHONE: (604) 879-4578  
FAX: (604) 879-2484  
EMAIL: INFO@SOLASOGOOD.CA  
APPROVED: [REDACTED]  
AMOUNT: \$816.00

TERMS AND CONDITIONS OF SALE

1. Sofa So Good reserves the right to replace merchandise found defective or damaged to a replacement of the original purchase and will only a portion of the original price for amount.

2. All returns or refunds. However, if Sofa So Good agrees to the replacement of an item, a restocking charge of 25% of the original price will be made. The cost of delivery charges incurred will not be returned.

3. Material defects in "special orders" must be paid in full or credit at Sofa So Good delivery time and date cannot be guaranteed.

4. If the sofa or ottoman frame with your mattress, you can return the sofa or ottoman frame for a full refund or credit. The sofa or ottoman frame must be returned to Sofa So Good within 30 days of delivery.

5. Damage charges will apply to items remaining in our warehouse 30 days after receipt.

Cust. Sig: X [REDACTED]

	Delivery	EXTRA
Subtotal	550-	
GST # R1234567890	27.50	
Date	Type	P.S.T.
		38.50
	Total	616-
Deposit		
Balance	616-	
Payment	616-	
Balance	0-	

Received in good condition X

## SleepCountry

STORE #25 DUNCAN  
201-2900 DRINKWATER ROAD  
DUNCAN BC V9L 6C6  
250 737-1802

### SALES ORDER 25E896013

Customer# [REDACTED]  
Order Date: 08/09/22  
Sched. Delivery: 04/09/24

Sales Associate:  
BMC

Sold To:  
[REDACTED]  
JOHNSON ST  
VICTORIA BC

Delivered To:  
[REDACTED]  
JOHNSON ST  
VICTORIA BC

UPDATED 3/20, DELIVERY TO BEAPRIL 9TH

Item	Qty	Price	Amount
SIMBA 2500 MATTRESS - KG			
Brand: SIMBA		4-22002M	
D	1	\$1,469.68	\$1,469.68

FRONT DOOR DELIVERY  
Brand: DELIVERY CONTACTLESS  
D 1 \$0.00 \$0.00

USED MATT/BOX PRVP NOT REQ'D  
Brand: MISC GFD  
D 1 \$0.00 \$0.00

PRICE GUARANTEE  
Brand: MISC PG  
D 1 \$0.00 \$0.00

COURTESY CALL  
Brand: MISC CC  
D 1 \$0.00 \$0.00  
MAY CHANGE TO SIMBA 1500 3-11863M \$3224

VOLUME DISCOUNT  
Brand: SLE VOL  
D 1 \$0.00 \$0.00  
MAY ADD ANOTHER MATTRESS FOR PARENTS, STILL RECEIVE THE SAME DISCOUNTING

Green Glove Delivery GGD  
Brand: SLE GGD  
D 1 \$59.99 \$59.99

CONFIRMED DELIVERY  
Brand: SLE CFD  
D 1 \$0.00 \$0.00

Merchandise \$1,529.67  
Tax \$183.56  
Total Sales Order \$1,713.23

Amount Paid:  
08/09/22 \$2,845.00

07/12/23 \$-166.00

03/20/24 \$-115.81

03/20/24 \$-34.55

03/24/24 \$-1,231.80

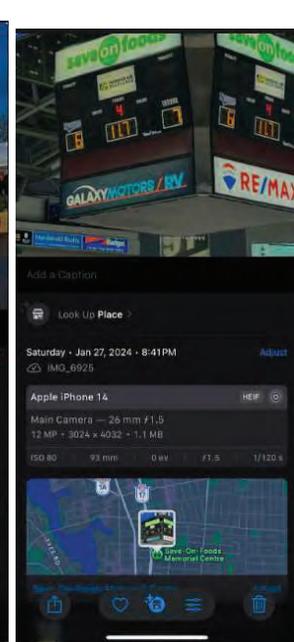
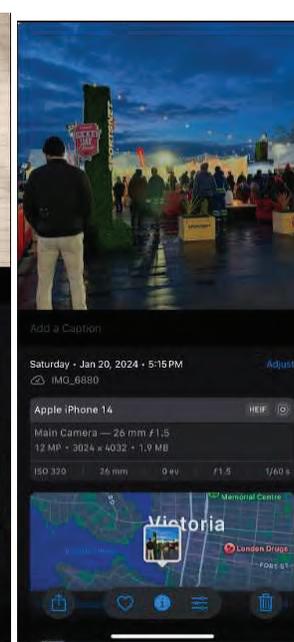
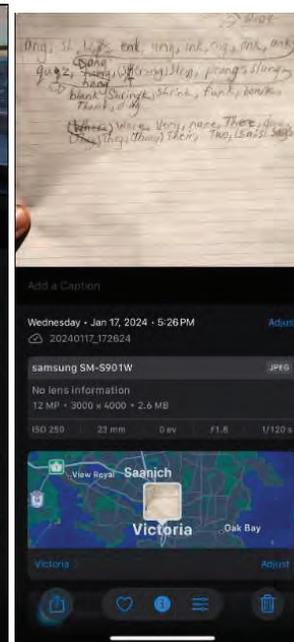
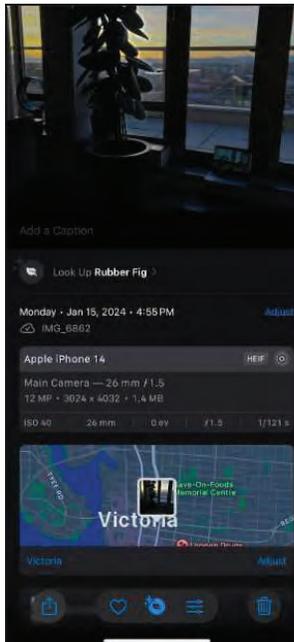
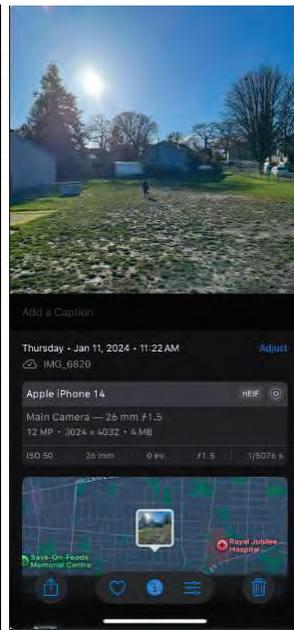
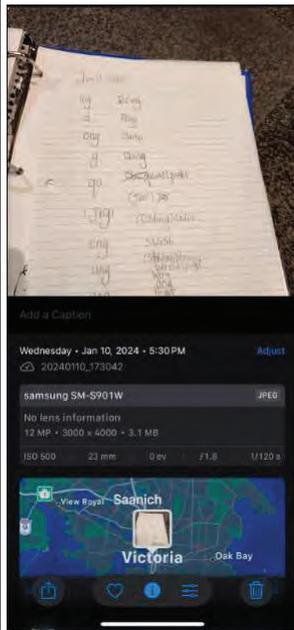
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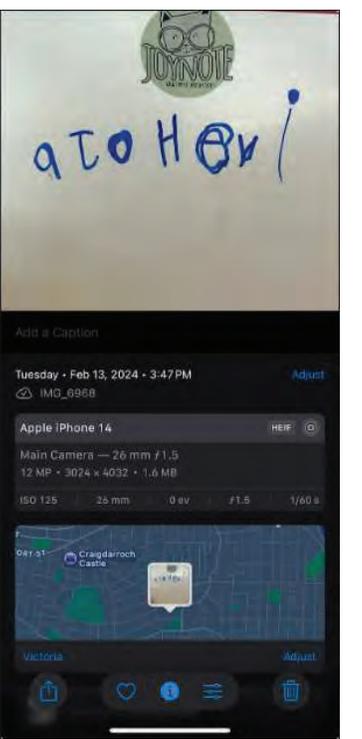
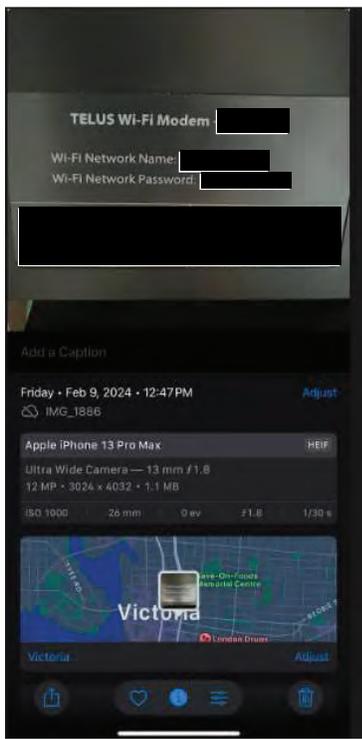
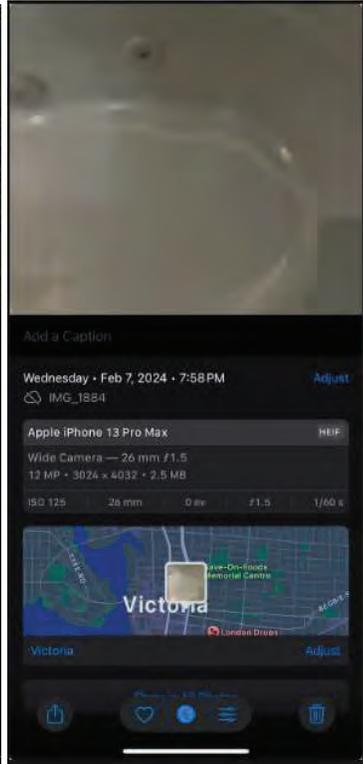
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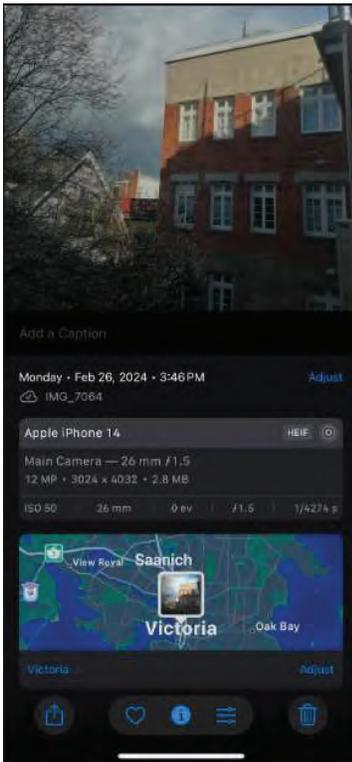
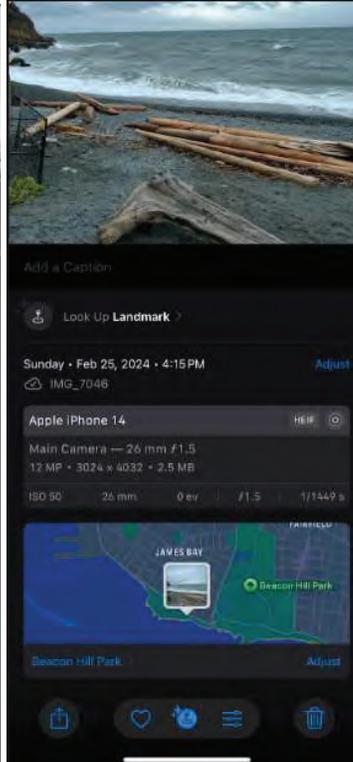
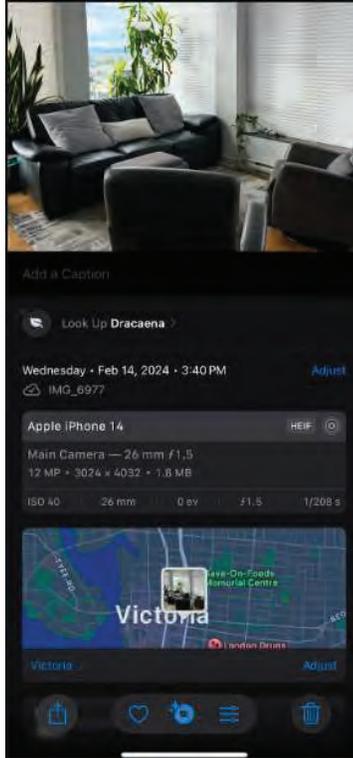
Amount Due: \$0.00

January 2024

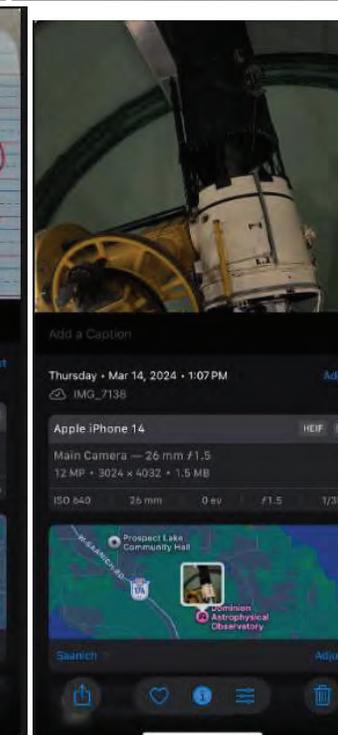
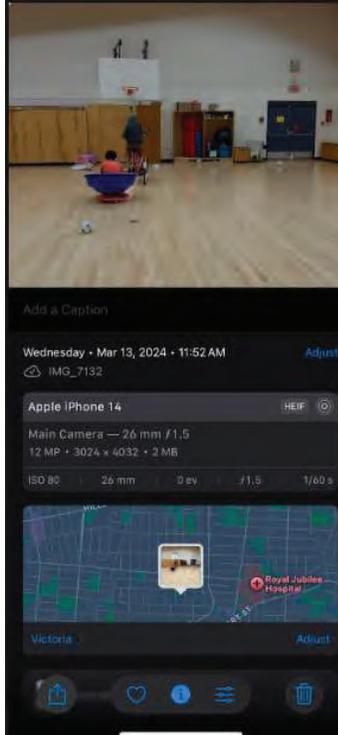
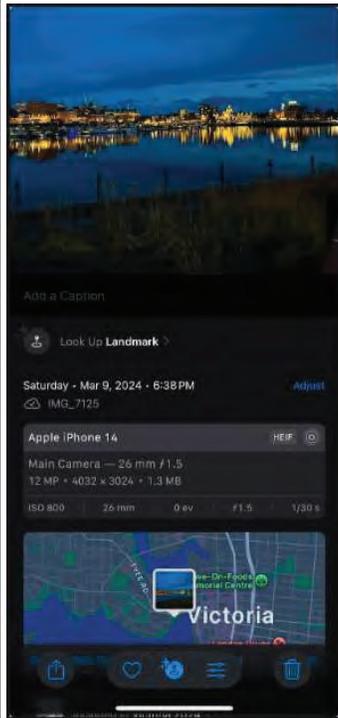


February 2024

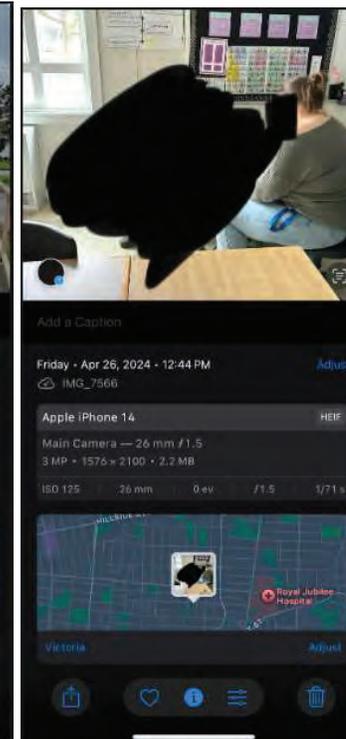
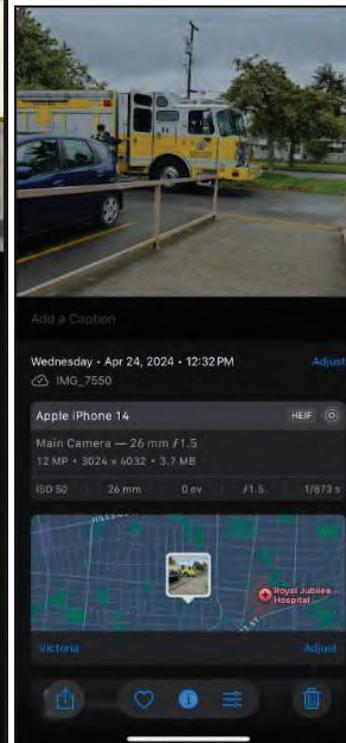
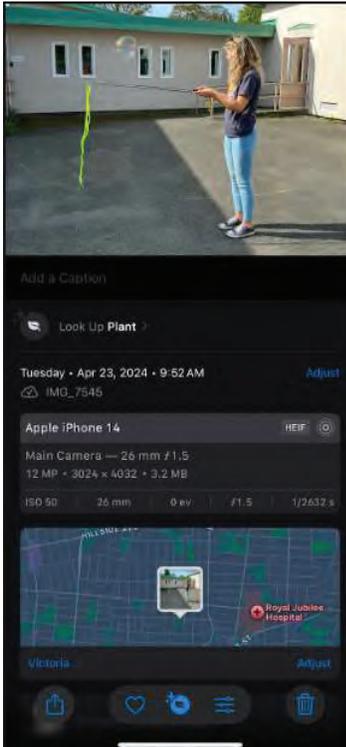
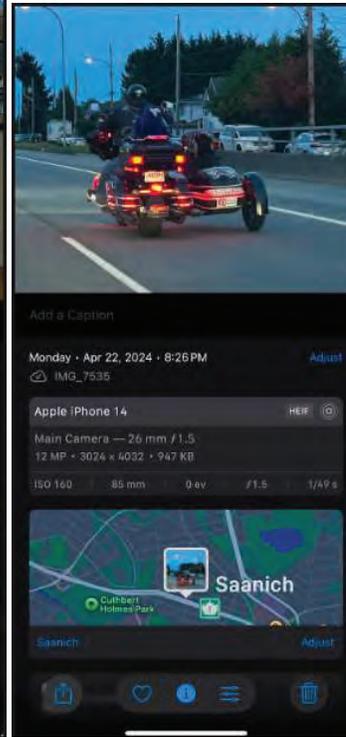
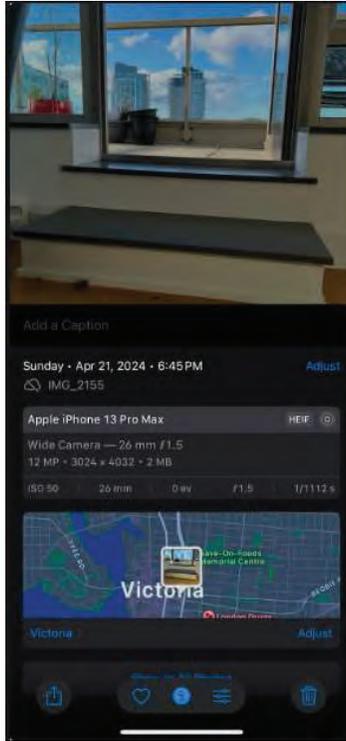


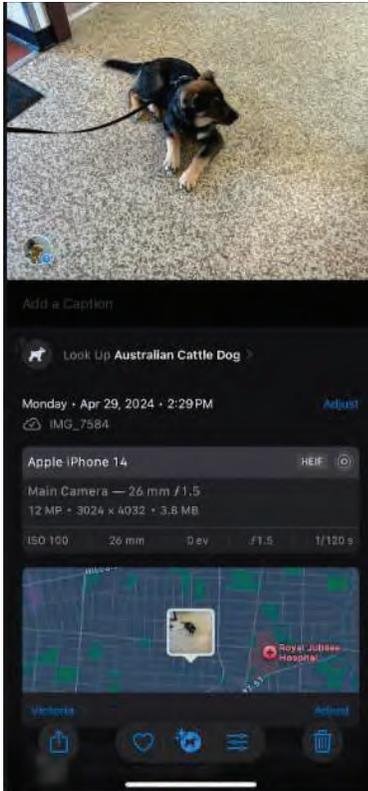
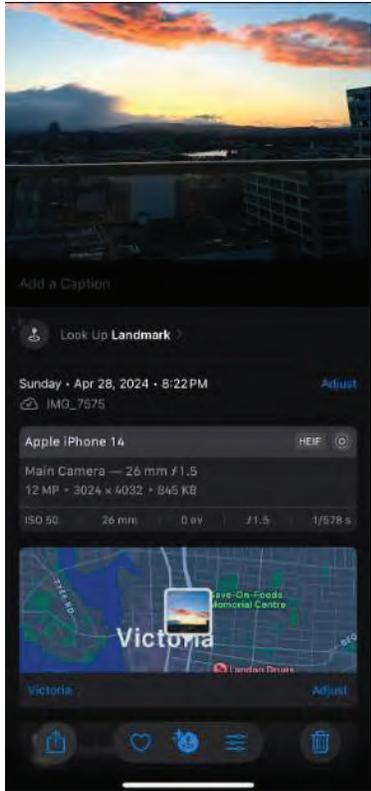


March 2024

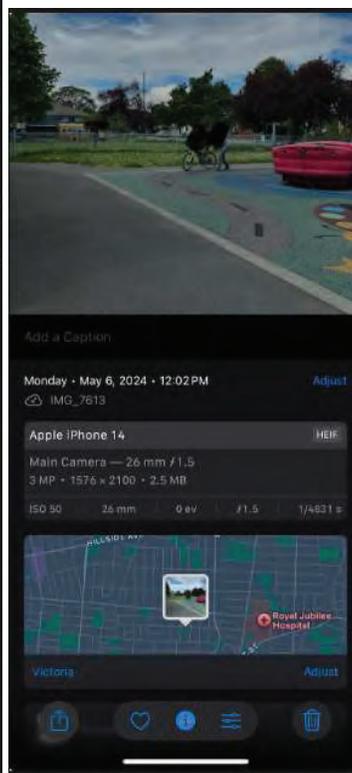
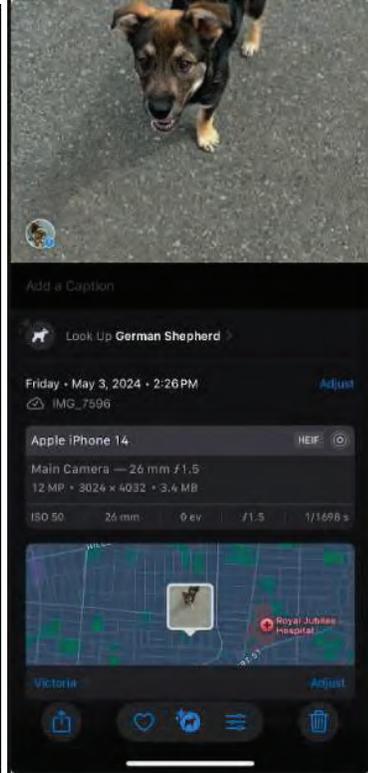
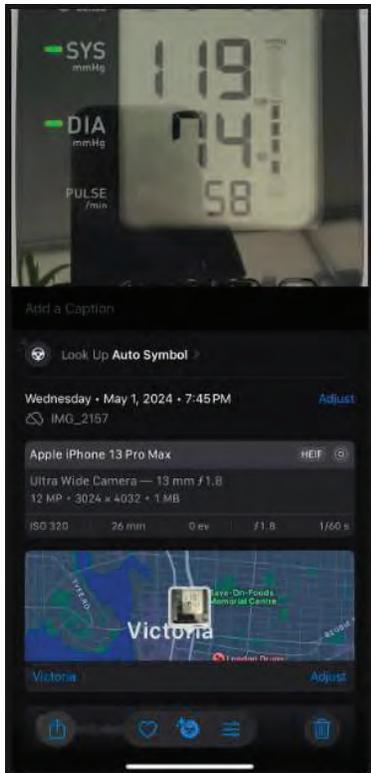


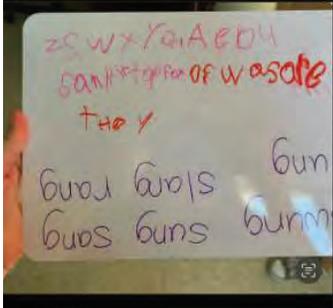






May 2024





Add a Caption

Thursday • May 9, 2024 • 8:50 AM Adjust

IMG\_7619

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
12 MP • 4032 x 3024 • 1.3 MB

ISO 40 26 mm 0 ev f/1.5 1/158 s

Victoria Adjust



Add a Caption

Wednesday • May 15, 2024 • 9:20 AM Adjust

IMG\_7667

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
3 MP • 1576 x 2100 • 2.3 MB

ISO 100 26 mm 0 ev f/1.5 1/120 s

Victoria Adjust



Add a Caption

Thursday • May 16, 2024 • 11:13 AM Adjust

IMG\_7677

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
3 MP • 1576 x 2100 • 4 MB

ISO 50 26 mm 0 ev f/1.5 1/2165 s

Victoria Adjust



Add a Caption

Tuesday • May 21, 2024 • 8:19 PM Adjust

IMG\_2179

Apple iPhone 13 Pro Max HEIF

Wide Camera — 26 mm f/1.5  
12 MP • 3024 x 4032 • 2.7 MB

ISO 125 26 mm 0 ev f/1.5 1/70 s

Victoria Adjust



Add a Caption

Thursday • May 23, 2024 • 2:11 PM Adjust

IMG\_7722

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
3 MP • 1576 x 2100 • 2.4 MB

ISO 50 26 mm 0 ev f/1.5 1/2513 s

Victoria Adjust



Add a Caption

Wednesday • May 29, 2024 • 7:24 AM Adjust

IMG\_7767

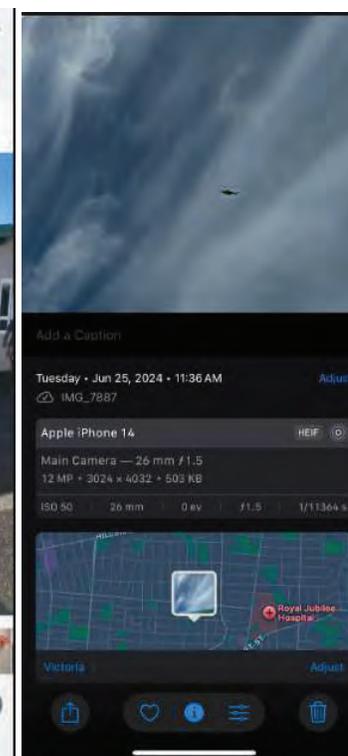
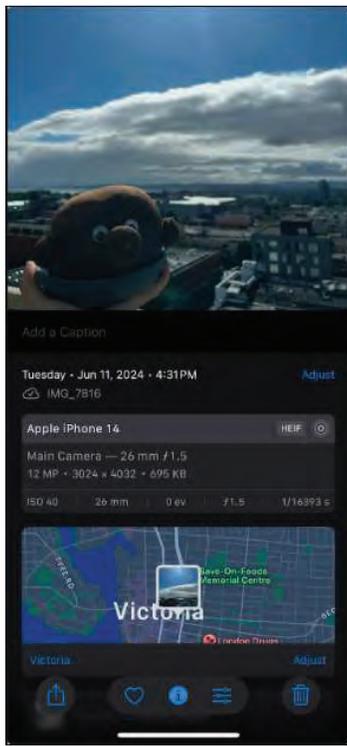
Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
12 MP • 3024 x 4032 • 930 KB

ISO 50 26 mm 0 ev f/1.5 1/4620 s

Victoria Adjust

June 2024





Add a Caption

Wednesday • Jun 26, 2024 • 2:14 PM Adjust

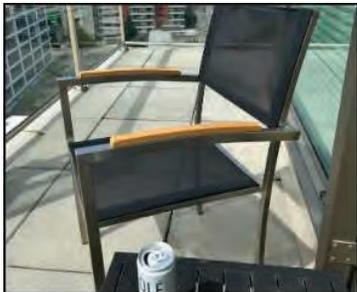
IMG\_7901

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
3 MP • 1576 × 2100 • 1.5 MB

ISO 250 | 26 mm | 0 ev | f/1.5 | 1/60 s

Victoria Adjust



Add a Caption

Friday • Jun 28, 2024 • 3:26 PM Adjust

IMG\_7906

Apple iPhone 14 HEIF

Main Camera — 26 mm f/1.5  
12 MP • 3024 × 4032 • 2.2 MB

ISO 50 | 26 mm | 0 ev | f/1.5 | 1/3704 s

Victoria Adjust

July 2024



Add a Caption

Saturday • Jul 27, 2024 • 8:37 PM Adjust

IMG\_2435

Apple iPhone 13 Pro Max JPEG

Wide Camera — 26 mm f/1.5  
12 MP • 3024 × 4032 • 4 MB

ISO 50 | 26 mm | 1.4 ev | f/1.5 | 1/367 s

Victoria - James Bay Adjust



Add a Caption

Found in Selfies  
Is This You? Yes X

Sunday • Jul 28, 2024 • 8:05 AM Adjust

IMG\_8998

Apple iPhone 14 HEIF

Front Camera — 23 mm f/1.9  
7 MP • 2316 × 3068 • 966 KB

ISO 320 | 30 mm | 0 ev | f/1.9 | 1/53 s

Victoria Adjust



Add a Caption

Tuesday • Jul 30, 2024 • 11:45 AM Adjust

IMG\_9027

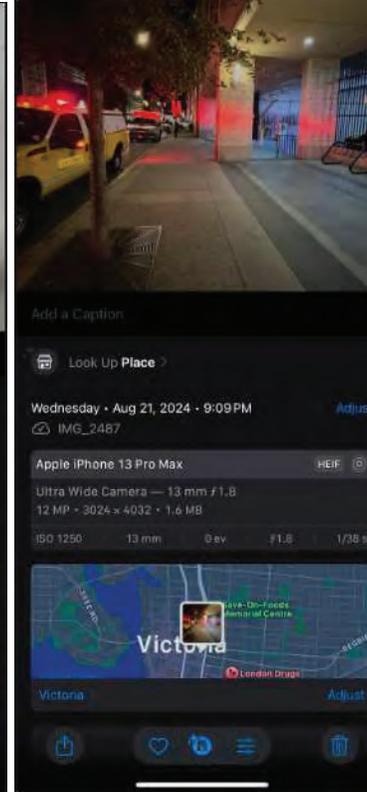
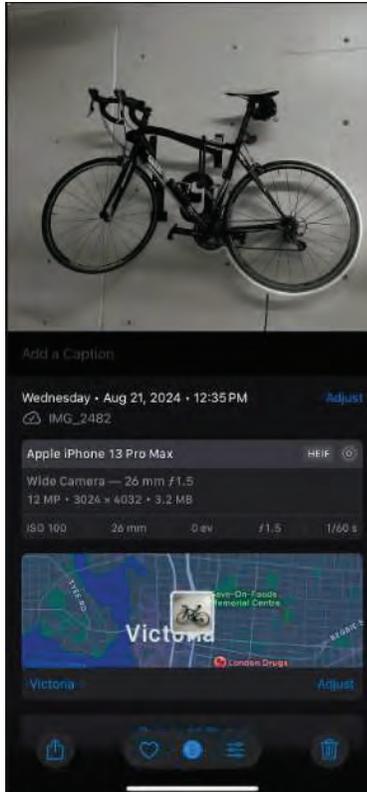
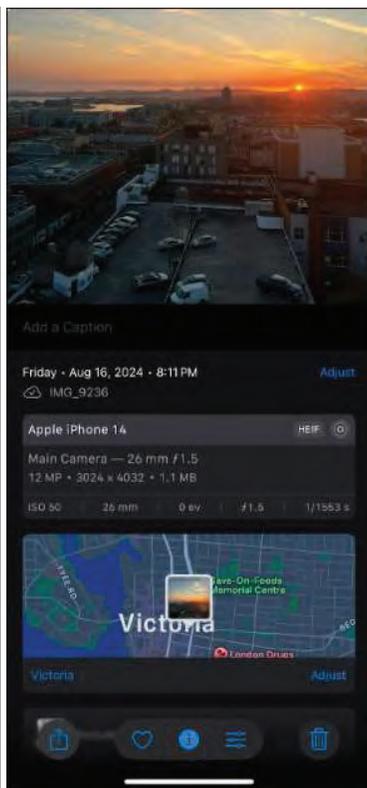
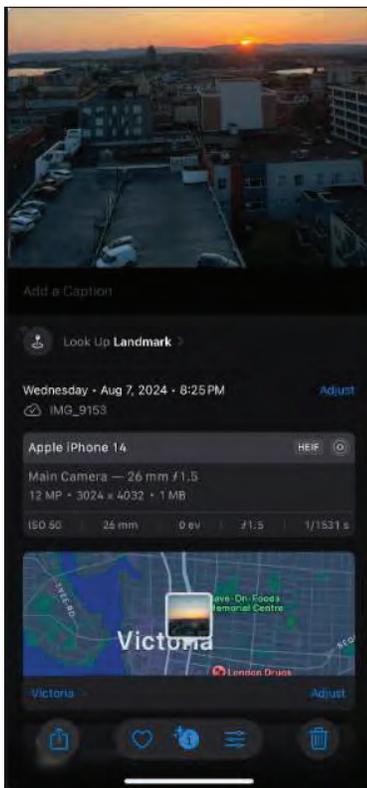
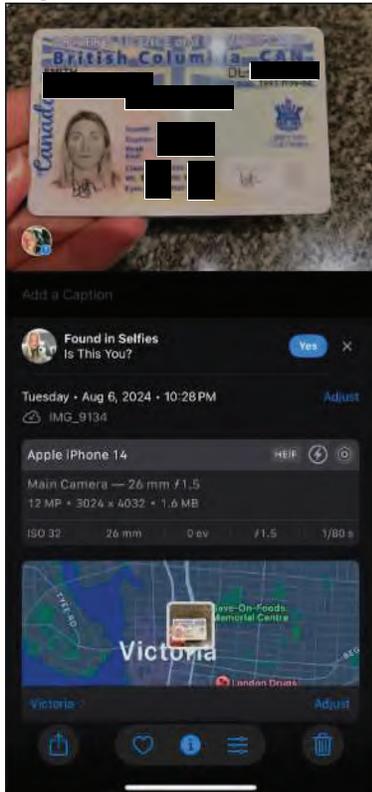
Apple iPhone 14 HEIF

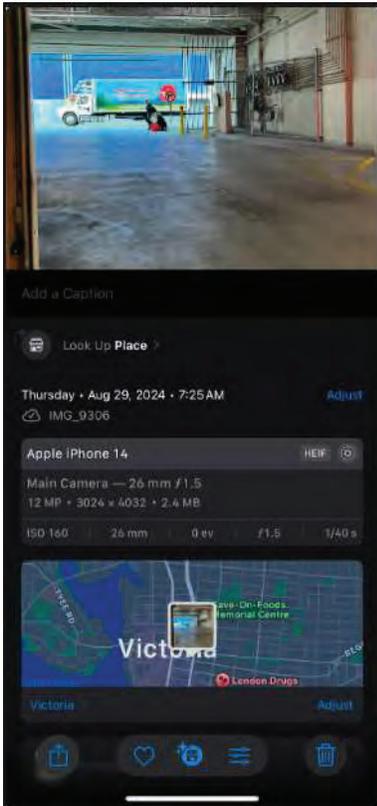
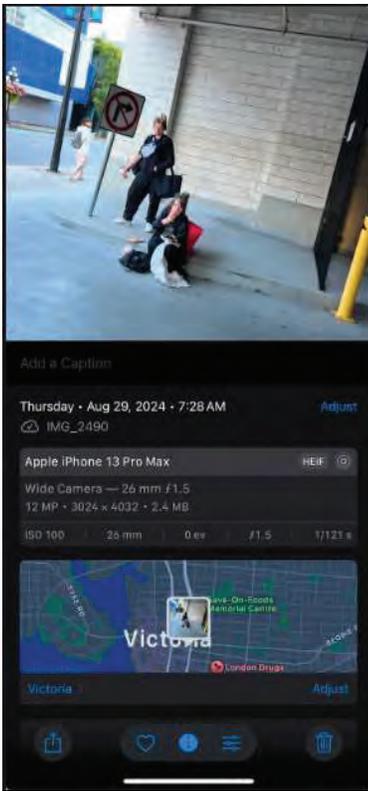
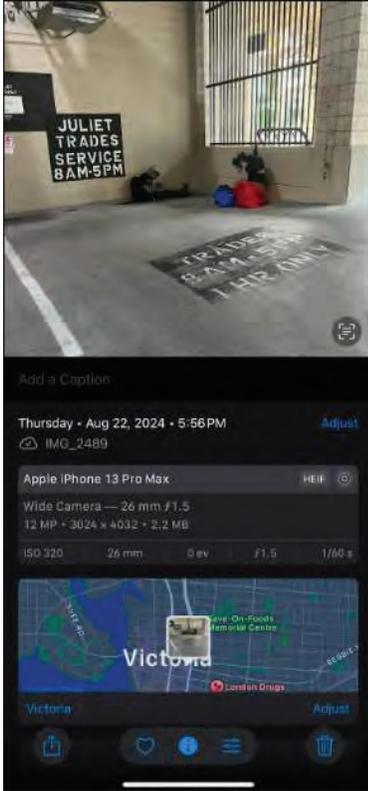
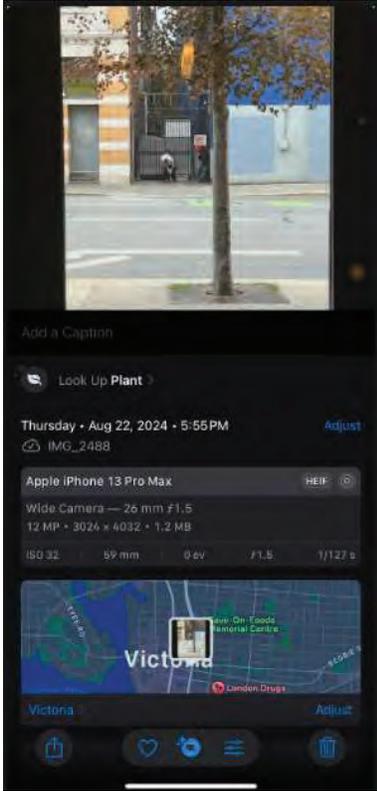
Main Camera — 26 mm f/1.5  
12 MP • 3024 × 4032 • 1.3 MB

ISO 50 | 26 mm | 0 ev | f/1.5 | 1/3257 s

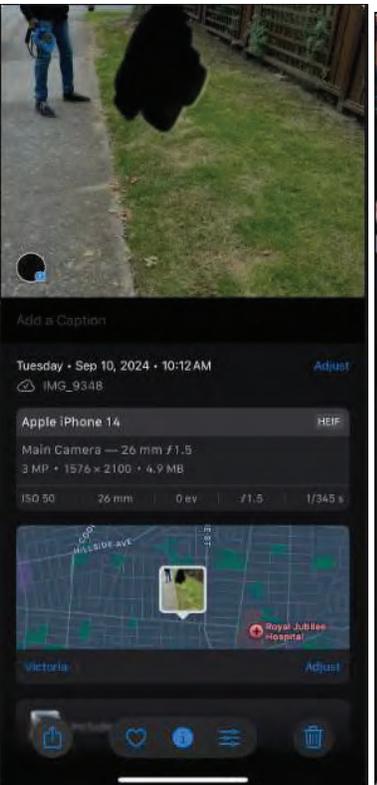
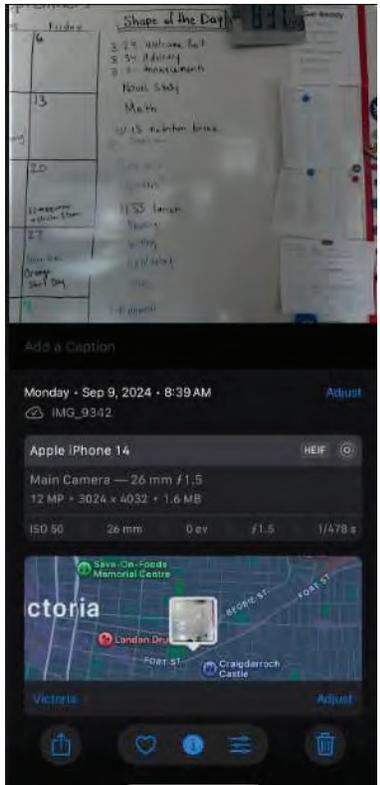
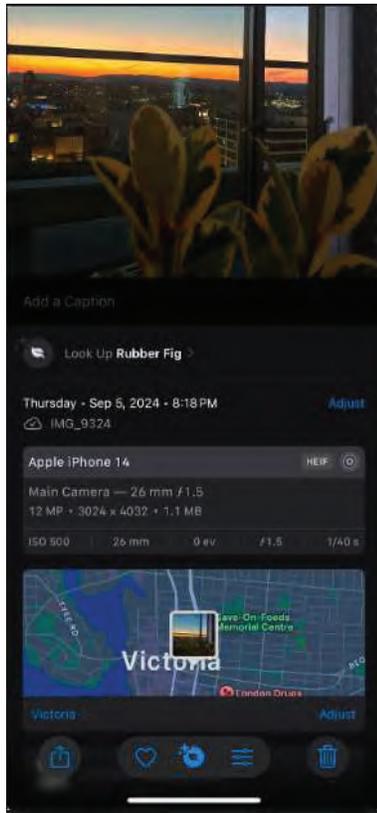
Victoria Adjust

August 2024





September 2024





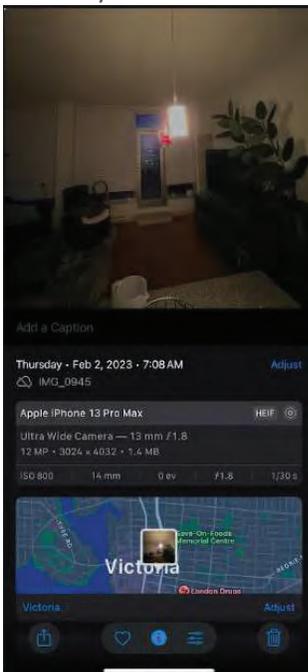
October 2024 - Temporary work assignment in New York

November - Temporary work assignment in New York

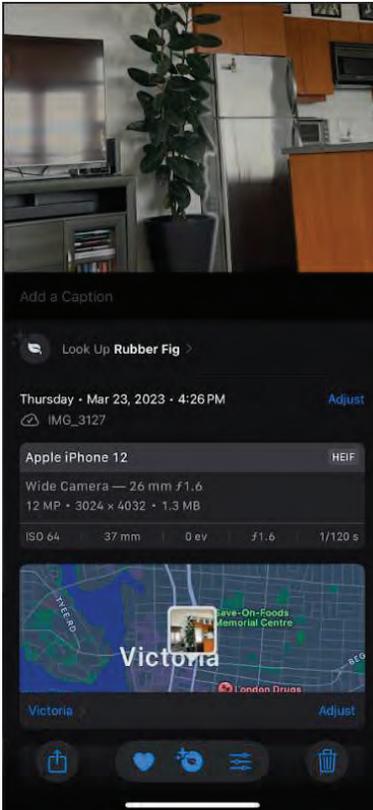
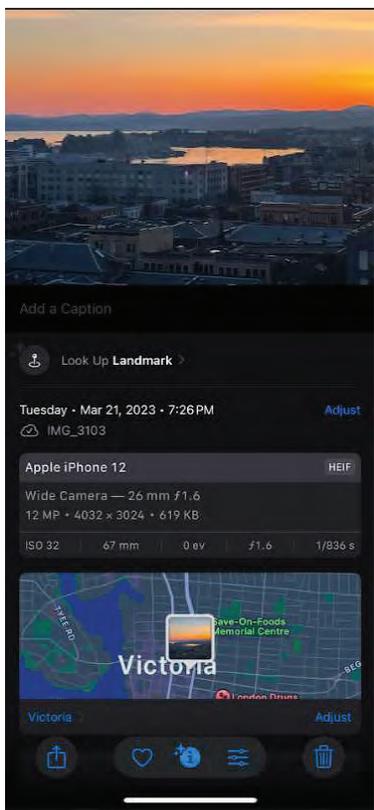
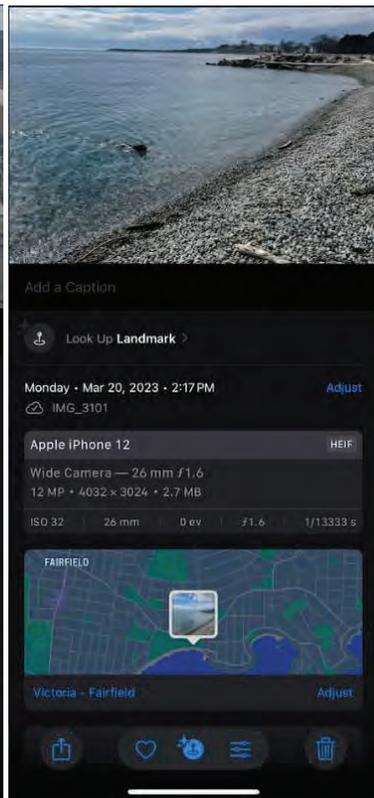
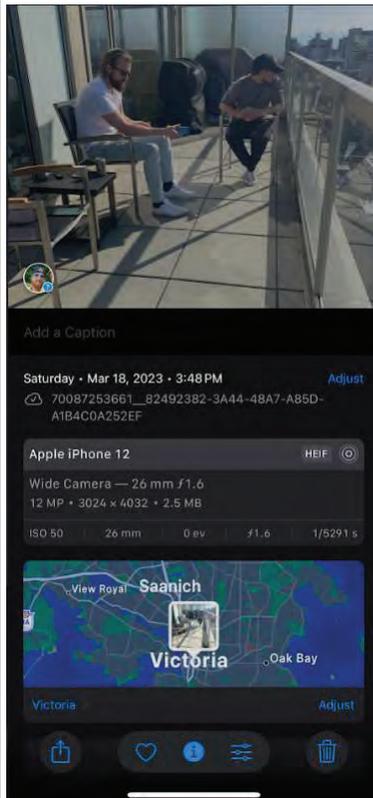
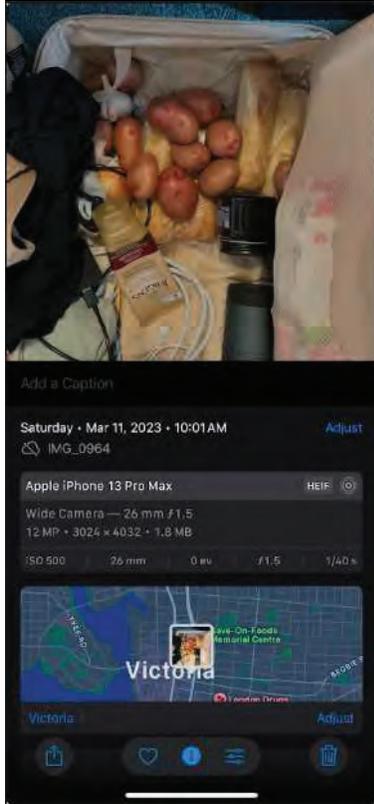
December - Temporary work assignment in New York

January 2023

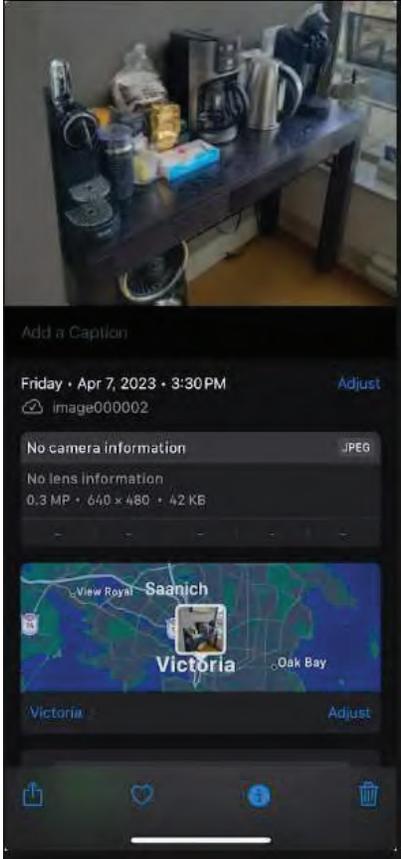
February 2023



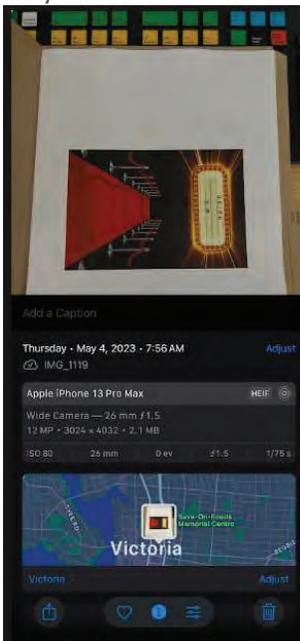
March 2023



April 2023

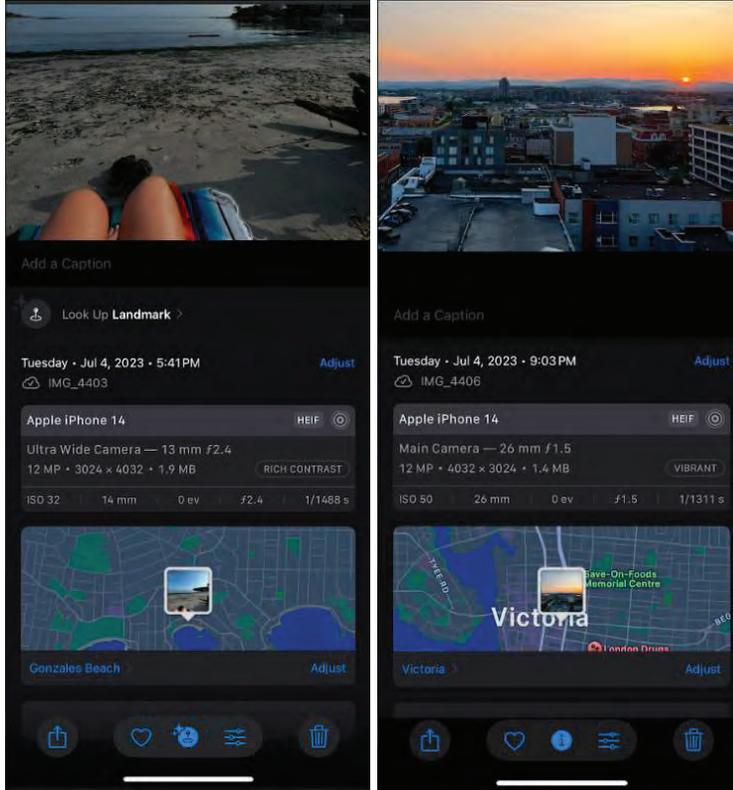


May

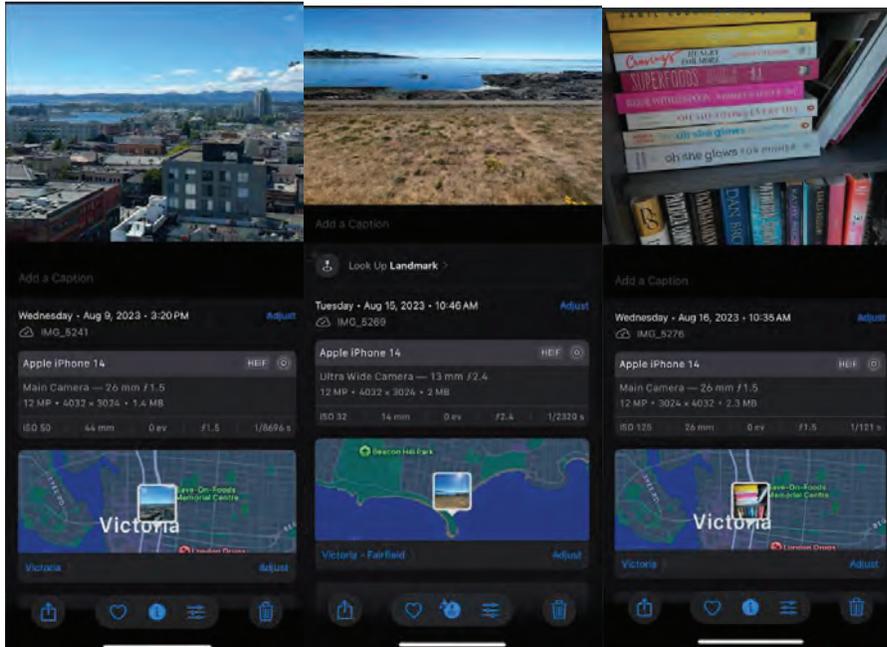


June 2023

July 2023

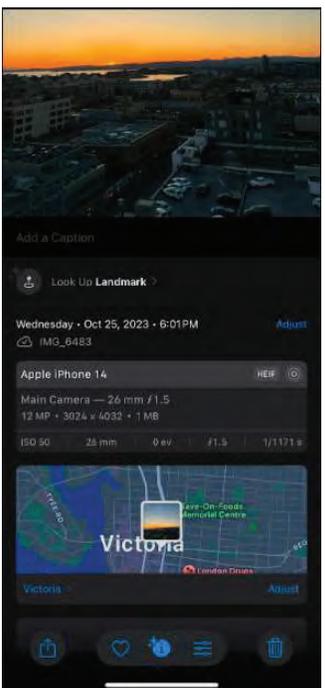
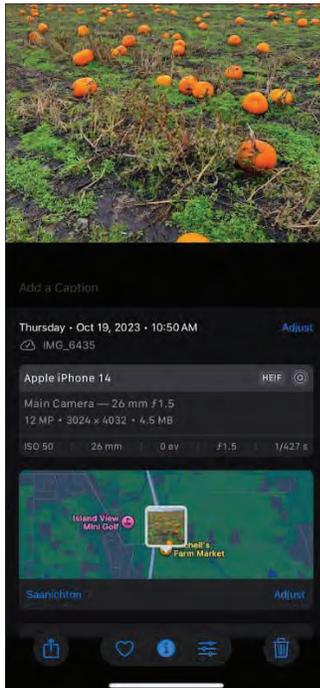
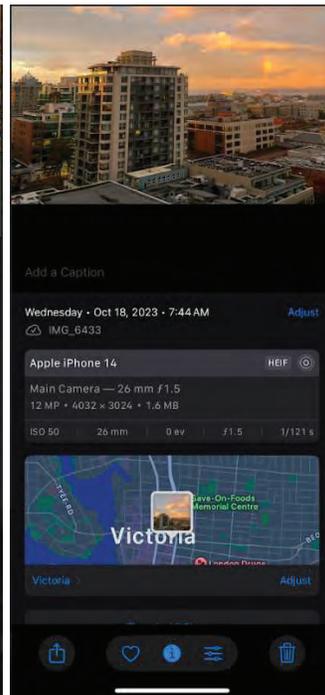
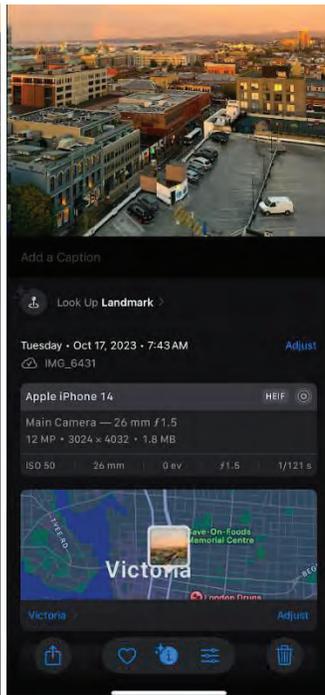
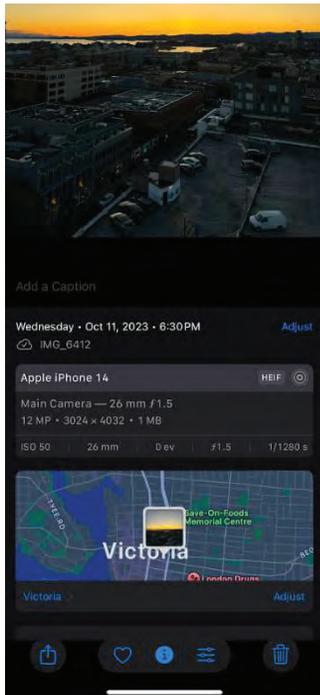


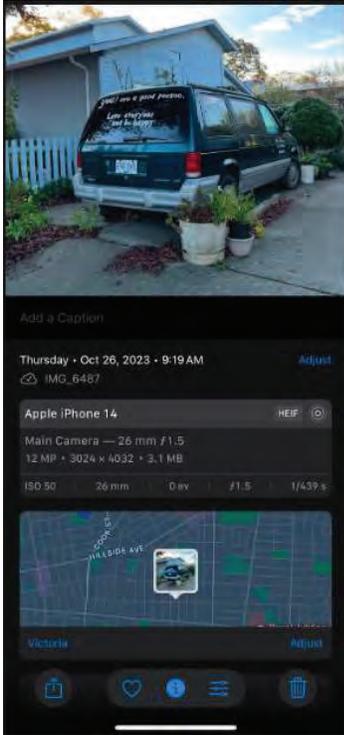
August 2023



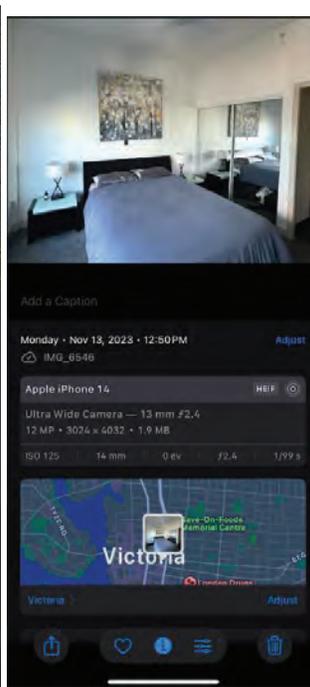
September 2023

October 2023





November 2023





Add a Caption

Monday • Nov 13, 2023 • 2:01 PM Adjust

IMG\_6549

Apple iPhone 14 HEIF

Main Camera — 26 mm f1.5  
12 MP • 3024 × 4032 • 1.9 MB

ISO 50 26 mm 0 ev f1.5 1/357 s

The Bay Centre Adjust



Add a Caption

Tuesday • Nov 14, 2023 • 11:25 AM Adjust

IMG\_6555

Apple iPhone 14 HEIF

Main Camera — 26 mm f1.5  
12 MP • 3024 × 4032 • 3.6 MB

ISO 50 26 mm 0 ev f1.5 1/2165 s

Saanich Adjust



Add a Caption

Tuesday • Nov 14, 2023 • 4:32 PM Adjust

IMG\_6557

Apple iPhone 14 HEIF

Main Camera — 26 mm f1.5  
12 MP • 3024 × 4032 • 1.2 MB

ISO 50 26 mm 0 ev f1.5 1/1159 s

Victoria Adjust



Add a Caption

Look Up Plant

Tuesday • Nov 21, 2023 • 8:03 PM Adjust

IMG\_6589

Apple iPhone 14 HEIF

Main Camera — 26 mm f1.5  
12 MP • 3024 × 4032 • 1.6 MB

ISO 640 26 mm 0 ev f1.5 1/30 s

Victoria Adjust



Add a Caption

Found in Selfies Is This You? Yes X

Tuesday • Nov 21, 2023 • 8:42 PM Adjust

IMG\_1839

Apple iPhone 13 Pro Max HEIF

Wide Camera — 26 mm f1.5  
12 MP • 3024 × 4032 • 2 MB

ISO 640 26 mm 0 ev f1.5 1/30 s

Victoria Adjust



Add a Caption

Thursday • Nov 23, 2023 • 1:34 PM Adjust

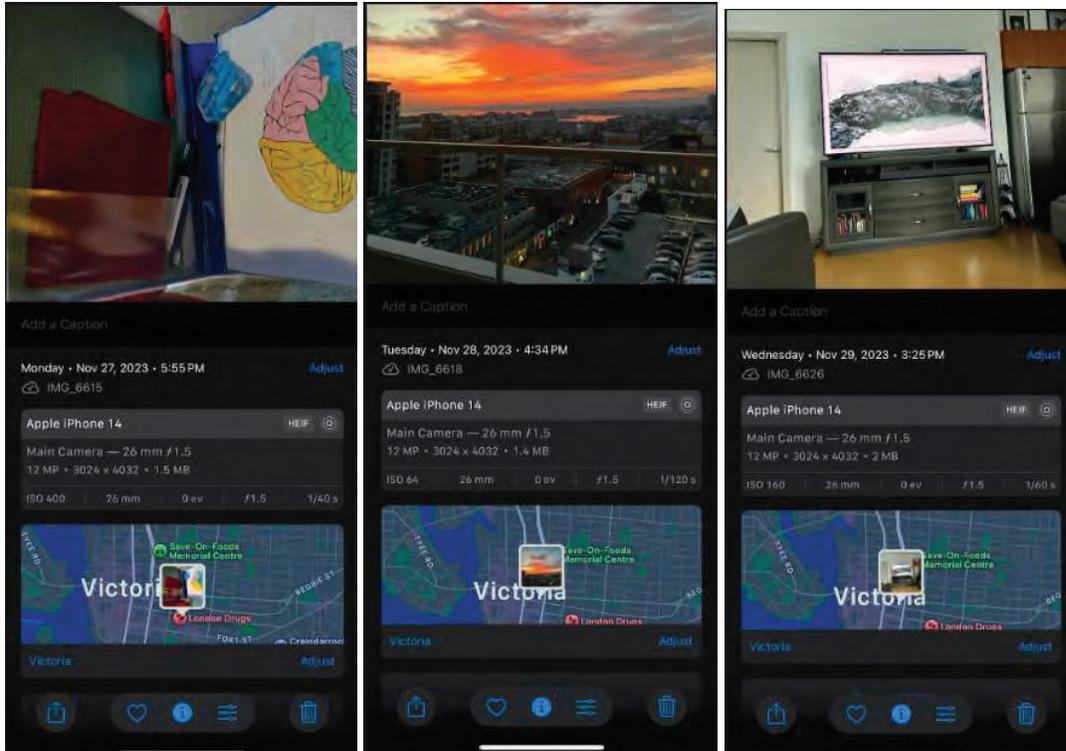
IMG\_6596

Apple iPhone 14 HEIF

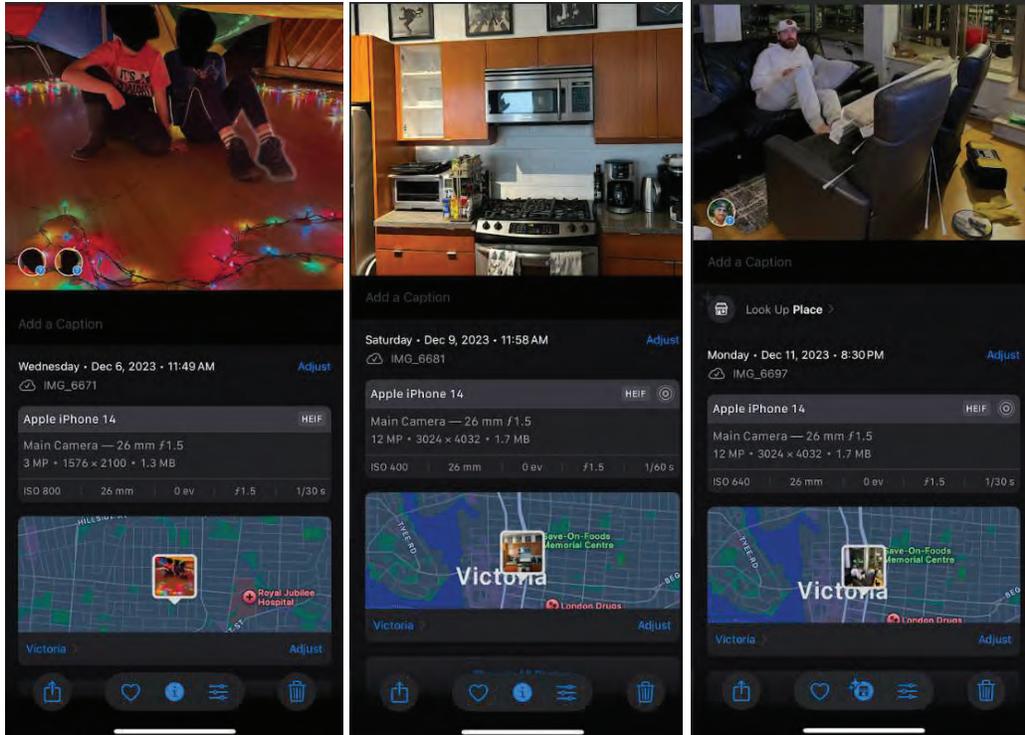
Main Camera — 26 mm f1.5  
3 MP • 1576 × 2100 • 2.1 MB

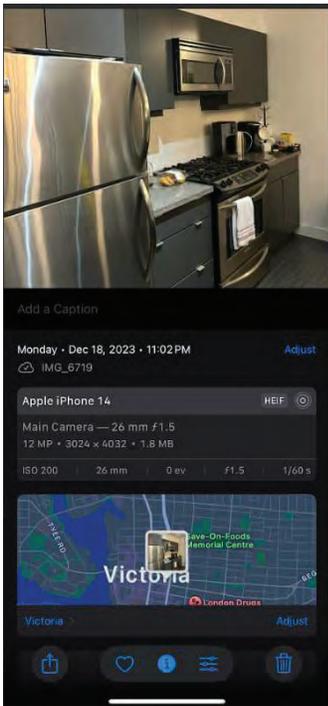
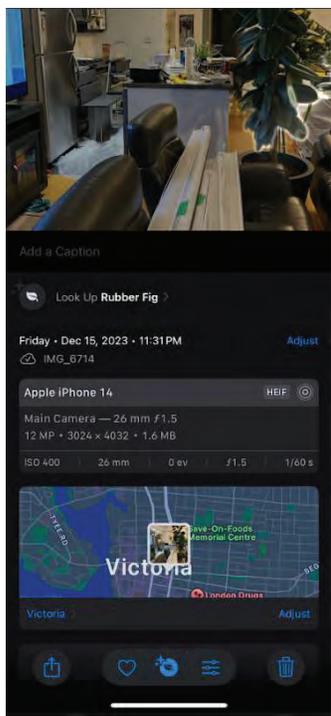
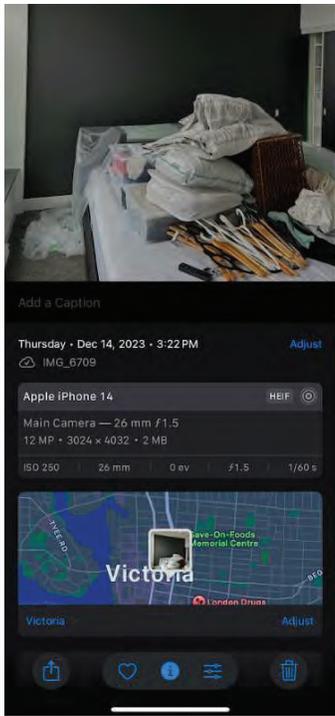
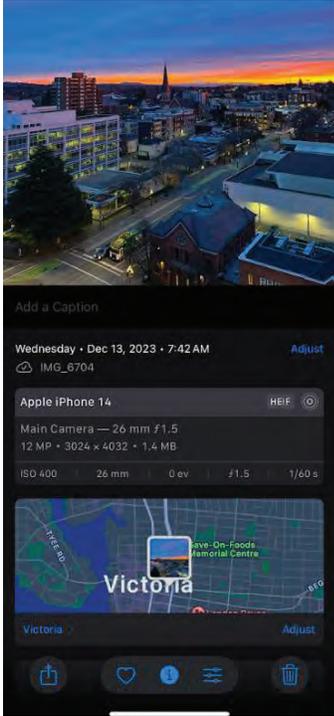
ISO 200 26 mm 0 ev f1.5 1/60 s

Victoria Adjust



December 2023





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Regarding: [REDACTED]

[REDACTED] - [REDACTED] Johnson Street  
Victoria, BC, [REDACTED]  
[REDACTED]

[REDACTED]  
District Principal of [REDACTED]  
Principal of [REDACTED]

1st December 2024

### City of Victoria

My name is [REDACTED], and I am the Principal at [REDACTED] where [REDACTED] has been employed since October 12, 2023. I am writing to confirm that [REDACTED] [REDACTED] has been in Victoria each week from October 12, 2023 to September 13, 2024 (full list of dates are below), dedicating her time, energy, and exceptional skills to her role as a District Education Assistant (DEA) at [REDACTED]. [REDACTED] is a vital asset to our team and the greater Victoria community. She works tirelessly with some of the highest-needs students in our district, demonstrating extraordinary care, patience, and expertise. Her unwavering dedication to her students, as well as her ability to connect with and inspire those around her, makes her an integral part of our school and community.

[REDACTED] is known for her compassion, resilience, and commitment to excellence. She consistently goes above and beyond to ensure her students feel supported, safe, and valued. Her understanding of rare and complex conditions reflects her ability to adapt, learn, and provide the specialized care these children need. [REDACTED] has gained trust and love through daily interactions with her students. Her presence each day positively impacts not only her students but also her colleagues, who admire her professionalism, collaborative spirit, and unrelenting dedication to making a difference in our community.

[REDACTED] has been transparent with me since she was hired at [REDACTED] about her living situation. I am aware she rents her condo out on weekends, and she has missed a minimal amount of days [22] during the 2023-2024 school year, all of which I was aware of and approved of.

[REDACTED] told me about the wonderful opportunity to go to NYC for a couple of months and initially requested a three-month leave of absence; however, after consultation with HR, it was determined that this would set a precedent, as the maximum allowable leave under [REDACTED] policy is two months. Following these discussions, it was agreed that [REDACTED] would resign with the intent to return on January 6, 2025, after the holiday break.

---

Dates [REDACTED] worked for [REDACTED]:

October 12, 2023	Frank Hobbs - on call
October 13, 2023	Sundance Bank - on call
October 16, 2023	Victor - on call
October 17, 2023	Victor - on call
October 18, 2023	Victor - on call
October 19, 2023	Victor - on call
October 20, 2023	Pro-D Day
October 23, 2023	Off
October 24, 2023	Victor - on call
October 25, 2023	Victor - on call
October 26, 2023	Victor - on call
October 27, 2023	Victor - on call
October 30, 2023	Victor - on call
October 31, 2023	Victor - on call
November 1, 2023	Victor - on call
November 2, 2023	Victor - on call
November 3, 2023	Off
November 6, 2023	Victor - on call
November 7, 2023	Victor - on call
November 8, 2023	Victor - on call
November 9, 2023	Victor - on call
November 10, 2023	Victor - on call
November 13, 2023	Remembrance Day
November 14, 2023	Victor - on call
November 15, 2023	Victor - on call
November 16, 2023	Victor - on call

November 17, 2023	Off
November 20, 2023	Pro-D Day
November 21, 2023	Victor - on call
November 22, 2023	Victor - on call
November 23, 2023	Victor - on call
November 24, 2023	Off
November 27, 2023	Victor
November 28, 2023	Victor
November 29, 2023	Victor
November 30, 2023	Victor
December 1, 2023	Victor
December 4, 2023	Victor
December 5, 2023	Victor
December 6, 2023	Victor
December 7, 2023	Victor
December 8, 2023	Victor
December 11, 2023	Victor
December 12, 2023	Victor
December 13, 2023	Victor
December 14, 2023	Victor
December 15, 2023	Victor
December 18, 2023	Victor
December 19, 2023	Victor
December 20, 2023	Victor
December 21, 2023	Off
December 22, 2023	Off
Christmas Break December 22-January 7th	-
January 8, 2024	Victor
January 9, 2024	Victor

January 10, 2024	Victor
January 11, 2024	Victor
January 12, 2024	Off
January 15, 2024	Victor
January 16, 2024	Victor
January 17, 2024	Victor
January 18, 2024	Victor
January 19, 2024	Victor
January 22, 2024	Victor
January 23, 2024	Victor
January 24, 2024	Victor
January 25, 2024	Victor
January 26, 2024	Victor
January 29, 2024	Victor
January 30, 2024	Victor
January 31, 2024	Victor
February 1, 2024	Victor
February 2, 2024	Victor
February 5, 2024	Victor
February 6, 2024	Victor
February 7, 2024	Victor
February 8, 2024	Victor
February 9, 2024	Victor
February 12, 2024	Victor
February 13, 2024	Victor
February 14, 2024	Victor
February 15, 2024	Sick
February 16, 2024	Pro-D Day
February 19, 2024	Family Day

February 20, 2024	Victor
February 21, 2024	Victor
February 22, 2024	Victor
February 23, 2024	Victor
February 26, 2024	Victor
February 27, 2024	Victor
February 28, 2024	Victor
February 29, 2024	Sick
March 1, 2024	Off
March 4, 2024	Victor
March 5, 2024	Victor
March 6, 2024	Victor
March 7, 2024	Victor
March 8, 2024	Victor
March 11, 2024	Victor
March 12, 2024	Victor
March 13, 2024	Victor
March 14, 2024	Victor
March 15, 2024	Victor
March 16-April 3 Spring Break	-
April 3, 2024	Victor
April 4, 2024	Off
April 5, 2024	Off
April 8, 2024	Victor
April 9, 2024	Victor
April 10, 2024	Victor
April 11, 2024	Off
April 12, 2024	Off
April 15, 2024	Off

April 16, 2024	Off
April 17, 2024	Off
April 18, 2024	Off
April 19, 2024	Off
April 22, 2024	Victor
April 23, 2024	Victor
April 24, 2024	Victor
April 25, 2024	Victor
April 26, 2024	Victor
April 29, 2024	Victor
April 30, 2024	Victor
May 1, 2024	Victor
May 2, 2024	Victor
May 3, 2024	Victor
May 6, 2024	Victor
May 7, 2024	Victor
May 8, 2024	Victor
May 9, 2024	Victor
May 10, 2024	Sick
May 13, 2024	Victor
May 14, 2024	Victor
May 15, 2024	Victor
May 16, 2024	Victor
May 17, 2024	Pro-D Day
May 20, 2024	Victoria Day
May 21, 2024	Victor
May 22, 2024	Victor
May 23, 2024	Victor
May 24, 2024	Off

May 27, 2024	Victor
May 28, 2024	Sick
May 29, 2024	Victor
May 30, 2024	Victor
May 31, 2024	Victor
June 3, 2024	Victor
June 4, 2024	Victor
June 5, 2024	Victor
June 6, 2024	Victor
June 7, 2024	Off
June 10, 2024	Victor
June 11, 2024	Victor
June 12, 2024	Victor
June 13, 2024	Victor
June 14, 2024	Victor
June 17, 2024	Off
June 18, 2024	Victor
June 19, 2024	Victor
June 20, 2024	Victor
June 21, 2024	Victor
June 24, 2024	Off
June 25, 2024	Victor
June 26, 2024	Victor
June 27, 2024	Victor
June 28, 2024	Victor
June 29-September 2 Summer Break	-
September 3, 2024	Victor/Central
September 4, 2024	Victor/Central
September 5, 2024	Victor/Central

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September 6, 2024	Victor/Central
September 9, 2024	Victor/Central
September 10, 2024	Victor/Central
September 11, 2024	Victor/Central
September 12, 2024	Victor/Central
Resigned with intent to return to Victoria January 3, 2025	-

[Redacted]

Sincerely,

[Redacted] (she/her)

District Principal

[Redacted]

[Redacted]

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END

REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	OCC.	BATCH #	GRID	S	PAY CODE	INPUT	CARD #	DATE	HOURS	SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CTRE	CODE		C			RATE			INPUT	HOURS			
████	DEA	325WEB02	DEA	T	20	REG-HR	32.850 0006	27-NOV-2023	6.00		197.10		197.10
████	DEA	325WEB02	DEA	T	72	VACATI	32.850 0006	27-NOV-2023	0.17	6.17	5.59		5.59
████	DEA	325WEB02	DEA	T	20	REG-HR	32.850 0006	28-NOV-2023	6.00		197.10		197.10
████	DEA	325WEB02	DEA	T	72	VACATI	32.850 0006	28-NOV-2023	0.17	6.17	5.59		5.59
████	DEA	325WEB02	DEA	T	20	REG-HR	32.850 0006	29-NOV-2023	6.00		197.10		197.10
████	DEA	325WEB02	DEA	T	72	VACATI	32.850 0006	29-NOV-2023	0.17	6.17	5.59		5.59
████	DEA	325WEB02	DEA	T	20	REG-HR	32.850 0006	30-NOV-2023	6.00		197.10		197.10
████	DEA	325WEB02	DEA	T	72	VACATI	32.850 0006	30-NOV-2023	0.17	6.17	5.59		5.59
████	DEA	325WEB02	DEA	T	20	REG-HR	32.850 0006	01-DEC-2023	6.00		197.10		197.10
████	DEA	325WEB02	DEA	T	72	VACATI	32.850 0006	01-DEC-2023	0.17	6.17	5.59		5.59
████	DEA	326WEB01	DEA	T	20	REG-HR	32.850 0006	04-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB01	DEA	T	20	REG-HR	32.850 0006	05-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB01	DEA	T	20	REG-HR	32.850 0006	06-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB01	DEA	T	20	REG-HR	32.850 0006	07-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB01	DEA	T	20	REG-HR	32.850 0006	08-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB02	DEA	T	20	REG-HR	32.850 0006	11-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB02	DEA	T	20	REG-HR	32.850 0006	12-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB02	DEA	T	20	REG-HR	32.850 0006	13-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB02	DEA	T	20	REG-HR	32.850 0006	14-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	326WEB02	DEA	T	20	REG-HR	32.850 0006	15-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401WEB01	DEA	T	20	REG-HR	32.850 0006	18-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401WEB01	DEA	T	20	REG-HR	32.850 0006	19-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401WEB01	DEA	T	20	REG-HR	32.850 0006	20-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401STA01	DEA	T	50	STAT H	32.890	25-DEC-2023	6.04	6.04	198.66		198.66
████	DEA	401STA02	DEA	T	50	STAT H	32.890	26-DEC-2023	6.04	6.04	198.66		198.66
████	DEA	401WEB02	DEA	T	72	VACATI	32.850 0006	27-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401WEB02	DEA	T	72	VACATI	32.850 0006	28-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	401WEB02	DEA	T	72	VACATI	32.850 0006	29-DEC-2023	6.00	6.00	197.10		197.10
████	DEA	402STA01	DEA	T	50	STAT H	32.880	01-JAN-2024	6.00	6.00	197.28		197.28
████	DEA	402WEB01	DEA	T	72	VACATI	32.850 0006	02-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB01	DEA	T	72	VACATI	32.850 0006	03-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB01	DEA	T	72	VACATI	32.850 0006	04-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB01	DEA	T	72	VACATI	32.850 0006	05-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB02	DEA	T	20	REG-HR	32.850 0006	08-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB02	DEA	T	20	REG-HR	32.850 0006	09-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB02	DEA	T	20	REG-HR	32.850 0006	10-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	402WEB02	DEA	T	20	REG-HR	32.850 0006	11-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	403WEB01	DEA	T	20	REG-HR	32.850 0006	15-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	403WEB01	DEA	T	20	REG-HR	32.850 0006	16-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	403WEB01	DEA	T	20	REG-HR	32.850 0006	17-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	403WEB01	DEA	T	20	REG-HR	32.850 0006	18-JAN-2024	6.00	6.00	197.10		197.10
████	DEA	403WEB01	DEA	T	20	REG-HR	32.850 0006	19-JAN-2024	6.00	6.00	197.10		197.10

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END

REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	OCC.	BATCH #	GRID	S	PAY CODE	INPUT	CARD #	DATE	HOURS	SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CTRE	CODE			C		RATE			INPUT	HOURS			
█	DEA	403WEB02	DEA	T	20 REG-HR	32.850	0006	22-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	403WEB02	DEA	T	20 REG-HR	32.850	0006	23-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	403WEB02	DEA	T	20 REG-HR	32.850	0006	24-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	403WEB02	DEA	T	20 REG-HR	32.850	0006	25-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	403WEB02	DEA	T	20 REG-HR	32.850	0006	26-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB01	DEA	T	20 REG-HR	32.850	0006	29-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB01	DEA	T	20 REG-HR	32.850	0006	30-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB01	DEA	T	20 REG-HR	32.850	0006	31-JAN-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB01	DEA	T	20 REG-HR	32.850	0006	01-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB01	DEA	T	20 REG-HR	32.850	0006	02-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB02	DEA	T	20 REG-HR	32.850	0006	05-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB02	DEA	T	20 REG-HR	32.850	0006	06-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB02	DEA	T	20 REG-HR	32.850	0006	07-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB02	DEA	T	20 REG-HR	32.850	0006	08-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	404WEB02	DEA	T	20 REG-HR	32.850	0006	09-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB01	DEA	T	20 REG-HR	32.850	0006	12-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB01	DEA	T	20 REG-HR	32.850	0006	13-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB01	DEA	T	20 REG-HR	32.850	0006	14-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	40694701	DEA	T	91 ESASIC	32.850		15-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB01	DEA	T	20 REG-HR	32.850	0006	16-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405STA01	DEA	T	50 STAT H	32.850		19-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB02	DEA	T	20 REG-HR	32.850	0006	20-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB02	DEA	T	20 REG-HR	32.850	0006	21-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB02	DEA	T	20 REG-HR	32.850	0006	22-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	405WEB02	DEA	T	20 REG-HR	32.850	0006	23-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB01	DEA	T	20 REG-HR	32.850	0006	26-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB01	DEA	T	20 REG-HR	32.850	0006	27-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB01	DEA	T	20 REG-HR	32.850	0006	28-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	40794701	DEA	T	91 ESASIC	32.850		29-FEB-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB02	DEA	T	20 REG-HR	32.850	0006	04-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB02	DEA	T	20 REG-HR	32.850	0006	05-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB02	DEA	T	20 REG-HR	32.850	0006	06-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB02	DEA	T	20 REG-HR	32.850	0006	07-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	406WEB02	DEA	T	20 REG-HR	32.850	0006	08-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB01	DEA	T	20 REG-HR	32.850	0006	11-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB01	DEA	T	20 REG-HR	32.850	0006	12-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB01	DEA	T	20 REG-HR	32.850	0006	13-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB01	DEA	T	20 REG-HR	32.850	0006	14-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB01	DEA	T	20 REG-HR	32.850	0006	15-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB02	DEA	T	72 VACATI	32.850	0006	18-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB02	DEA	T	72 VACATI	32.850	0006	19-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	407WEB02	DEA	T	72 VACATI	32.850	0006	20-MAR-2024	6.00	6.00	197.10		197.10

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END

REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	OCC.	BATCH #	GRID	S	PAY CODE	INPUT	CARD #	DATE	HOURS	SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CTRE	CODE			C		RATE			INPUT	HOURS			
█	DEA	408STA01	DEA	T	50 STAT H	32.850		29-MAR-2024	6.00	6.00	197.10		197.10
█	DEA	408WEB02	DEA	T	20 REG-HR	32.850	0006	03-APR-2024	6.00	6.00	197.10		197.10
█	DEA	409WEB01	DEA	T	20 REG-HR	32.850	0006	08-APR-2024	6.00	6.00	197.10		197.10
█	DEA	409WEB01	DEA	T	20 REG-HR	32.850	0006	09-APR-2024	6.00	6.00	197.10		197.10
█	DEA	409WEB01	DEA	T	20 REG-HR	32.850	0006	10-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB01	DEA	T	20 REG-HR	32.850	0006	22-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB01	DEA	T	20 REG-HR	32.850	0006	23-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB01	DEA	T	20 REG-HR	32.850	0006	24-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB01	DEA	T	20 REG-HR	32.850	0006	25-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB01	DEA	T	20 REG-HR	32.850	0006	26-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB02	DEA	T	20 REG-HR	32.850	0006	29-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB02	DEA	T	20 REG-HR	32.850	0006	30-APR-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB02	DEA	T	20 REG-HR	32.850	0006	01-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB02	DEA	T	20 REG-HR	32.850	0006	02-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	410WEB02	DEA	T	20 REG-HR	32.850	0006	03-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB01	DEA	T	20 REG-HR	32.850	0006	06-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB01	DEA	T	20 REG-HR	32.850	0006	07-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB01	DEA	T	20 REG-HR	32.850	0006	08-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB01	DEA	T	20 REG-HR	32.850	0006	09-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	41294701	DEA	T	91 ESASIC	32.850		10-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB02	DEA	T	20 REG-HR	32.850	0006	13-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB02	DEA	T	20 REG-HR	32.850	0006	14-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB02	DEA	T	20 REG-HR	32.850	0006	15-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB02	DEA	T	20 REG-HR	32.850	0006	16-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	411WEB02	DEA	T	20 REG-HR	32.850	0006	17-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412STA01	DEA	T	50 STAT H	32.850		20-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB01	DEA	T	20 REG-HR	32.850	0006	21-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB01	DEA	T	20 REG-HR	32.850	0006	22-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB01	DEA	T	20 REG-HR	32.850	0006	23-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB02	DEA	T	20 REG-HR	32.850	0006	27-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	41394702	DEA	T	91 ESASIC	32.850		28-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB02	DEA	T	20 REG-HR	32.850	0006	29-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB02	DEA	T	20 REG-HR	32.850	0006	30-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	412WEB02	DEA	T	20 REG-HR	32.850	0006	31-MAY-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB01	DEA	T	20 REG-HR	32.850	0006	03-JUN-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB01	DEA	T	20 REG-HR	32.850	0006	04-JUN-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB01	DEA	T	20 REG-HR	32.850	0006	05-JUN-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB01	DEA	T	20 REG-HR	32.850	0006	06-JUN-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB02	DEA	T	20 REG-HR	32.850	0006	10-JUN-2024	6.00	6.00	197.10		197.10
█	DEA	413WEB02	DEA	T	20 REG-HR	32.850	0006	11-JUN-2024	6.00	6.00	197.10		197.10





## CUPE APPRAISAL REVIEW

The **APPRAISAL REVIEW** for employees entering a new assignment allows the Employer and the Employee to assess the potential for success in the new role. By meeting with employees during the review period the Supervisor can confirm success and give the employee time to develop and improve so that by the time the Appraisal period ends the employee can confidently carry out all aspects of the work. The supervisor can provide feedback by indicating whether employees are **SATISFACTORY OR DEVELOPING**. Definitions for each are provided below.

D	Developing - the employee is still acquiring knowledge and skills to carry out the work. Plans and dates include sources of information; mentors and timelines to learn the needed skills
S	Satisfactory - the employee is able to consistently demonstrate the competency and work independently Plans and dates may incorporate areas for growth

CUPE 382 Art 16.04: When a regular employee is the successful applicant in filling a vacancy posted under Section 16.02, he/she shall serve an **appraisal period** not exceeding one hundred and twenty (120) calendar days. Evaluations will be conducted at thirty (30), sixty (60) and ninety (90) calendar days.

CUPE 947 Art 16.05-1: When a regular employee is the successful applicant, or is deployed at the District level to a vacancy posted under Article 16.02 or in accordance with Article 17.13, or Letter of Understanding #2 (Accommodation), the employee shall serve an **appraisal period** not exceeding three (3) months. Evaluations are conducted at thirty (30) days and sixty (60) days

### Steps to Take:

The Supervisor/Administrator can use this form during the **appraisal period** to provide coaching and direction to the employee and to indicate any potential gaps that need to be addressed as part of development. The form can be used again at the end of the **appraisal period** in order to confirm successful performance in the position and to recommend confirmation of appointment.

### Before the Meeting:

1. Inform the employee of your planned meeting to discuss performance and provide him or her with a copy of the job description and the **appraisal** form
2. Set a date and place to meet that is mutually convenient and inform him or her that a shop steward may be present if desired.
3. Make note of any examples of behavior or standards related to the job that will support your decision to rate the employee as developing or meeting performance expectations in the role

### In the Meeting:

1. Focus on performance and behaviors and avoid assessment of personality
2. Relate the assessment factors to the specifics of the job
3. Make note of plans, people and dates that will help the employee learn and grow in the job.
4. Set a follow-up date for the next review or conclusion of the appraisal period

### After the Meeting:

1. Give a copy of the completed form to the Employee
2. Set a follow-up date with the employee to confirm progress in the job
3. Forward the **Appraisal Review** and recommendation to the Human Resource Services Department

## CUPE APPRAISAL REVIEW

EMPLOYEE NUMBER <small>Click here to enter text</small>	NAME [REDACTED]
POSITION TITLE DEA	SCHOOL/ DEPARTMENT [REDACTED]
EVALUATOR TITLE Principal Vice Principal	NAME [REDACTED]
DATE 2/20/2024	APPRAISAL END DATE 2/27/2024

### PERFORMANCE ASSESSMENT FACTORS (COMPETENCIES)

FACTOR	S	D	COMMENTS
<b>LEARNING</b>			
Has the knowledge to carry out all job functions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] demonstrates deep wisdom and a quiet confidence that is an asset to our team at [REDACTED]
Asks appropriate questions and builds on knowledge	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] is always thinking and reflecting as part of our team.
Accesses and uses available tools and sources of information	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
<b>PARTNERSHIP</b>			
Completes work in a timely manner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
Aware of school / department priorities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] is new to [REDACTED] and keenly aware and observing all aspects of our programming and vision.
Works independently to achieve work goals	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] is a self starter. She initiates instructional planning and programming in her role as a DEA.
Is present and ready	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
<b>RESPECT</b>			
Maintains confidentiality and avoids perception of conflict of interest	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
Adapts to changing priorities and schedules	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
Maintains appropriate boundaries between self, students and peers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] is working with one of our most complex students and she maintains safety, support and high expectations for this student.
Welcomes the diverse range of people that make up the District	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
<b>HEALTH &amp; SAFETY</b>			
Knows and demonstrates safety standards related to role	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
Addresses and corrects safety issues as they arise	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[REDACTED] is open to feedback and uses it effectively throughout her day.
Places safety and well-being of self and others at center of all decisions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<small>Click here to enter text</small>
<b>EVALUATOR'S COMMENTS AND RECOMMENDATION TO HUMAN RESOURCES – Please check one</b> <small>Click here to enter text</small>			
<input checked="" type="checkbox"/> CONFIRM APPOINTMENT		<input type="checkbox"/> DO NOT CONFIRM APPOINTMENT	
<input type="checkbox"/> EXTEND APPRAISAL PERIOD (EXPLAIN) <small>Click here to enter text</small>			

This Performance Assessment was reviewed with the employee on Click here to enter a date

[REDACTED]  
Signature of Employee

[REDACTED]  
Signature of Principal or Supervisor in Designate

Note: The employee's signature does not constitute agreement with the assessment, it simply acknowledges that the employee has had the opportunity to read and discuss the report.



888 Brannan Street  
San Francisco, CA 94103  
Airbnb tax ID number: [REDACTED]  
Host name: [REDACTED] h  
User ID: [REDACTED]  
Report generated: January 3, 2025

## January 1, 2024 – July 3, 2024

### Earnings report

Summary	Gross earnings	Adjustments <sup>1</sup>	Service fees <sup>2</sup>	Tax withheld <sup>3</sup>	Total (CAD)
Earnings	\$7,078.21 CAD	-\$294.50 CAD	-\$203.94 CAD	\$0.00 CAD	\$6,579.77 CAD

**Airbnb remitted taxes:** \$901.32 CAD was collected from your guests and remitted to tax authorities.

### Performance stats

Nights booked <b>22</b>	Avg night stay <b>3.7</b>
----------------------------	------------------------------

### Listings

Listing	Gross earnings	Adjustments <sup>1</sup>	Service fees <sup>2</sup>	Tax withheld <sup>3</sup>	Total (CAD)
Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!	\$7,078.21 CAD	-\$294.50 CAD	-\$203.94 CAD	\$0.00 CAD	\$6,579.77 CAD

### Taxes

Listing	Tax withheld <sup>3</sup>	Pass-through tax <sup>4</sup>	Host-remitted tax <sup>5</sup>	Airbnb remitted tax <sup>6</sup>
Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!	\$0.00 CAD	\$0.00 CAD	\$0.00 CAD	\$901.32 CAD

### Earnings types

Types	Total (CAD)
Stays	\$6,579.77 CAD

### Reporting period



Address	Reservation ID	Check-in	Check-out	Nights	Gross booking amount	Deductions	Payout
Johnson Street		5-Jan-24	13-Jan-24	8	2285	195.23	2089.77
Johnson Street		4-Apr-24	8-Apr-24	4	1465	125.18	1339.82
Johnson Street		18-Apr-24	21-Apr-24	3	910	77.74	832.26
Johnson Street		3-May-24	6-May-24	3	985	84.14	900.86
Johnson Street		18-May-24	21-May-24	3	1335	114.03	1220.97
Johnson Street		13-Jun-24	17-Jun-24	4	1580	134.9	1445.1
Johnson Street		29-Jun-24	5-Jul-24	6	2420	206.7	2213.3

Payout currency

CAD

CAD

CAD

CAD

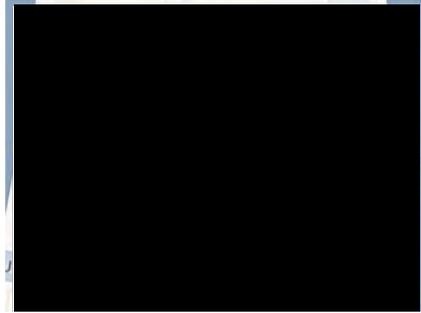
CAD

CAD

CAD

Appendix to [REDACTED] STR Application Appeal Letter:  
[REDACTED] Johnson Street Victoria, B.C. Canada, [REDACTED]

1. A Google Map displaying where my home ([REDACTED] Johnson Street) is relative to [REDACTED] offices ([REDACTED]). It takes me less than [REDACTED] minutes to walk to work each morning.



2. Letter of Employment for [REDACTED]

[REDACTED] [REDACTED]

August 21, 2024

To whom it may concern:

[REDACTED] provides [REDACTED] services to [REDACTED]. It is also one of [REDACTED] with approximately [REDACTED] management.

[REDACTED] has been employed by [REDACTED] in Victoria, BC, on a full-time permanent basis, in the position of [REDACTED] within our [REDACTED] department since [REDACTED] 2018.

Should you require additional information, please contact [REDACTED] at [REDACTED]

Yours truly,

[REDACTED]

[REDACTED]  
Manager, [REDACTED]  
[REDACTED]

3. Related key statements within [REDACTED] Remote Work Directive to display [REDACTED] ability to work remotely throughout the year:

1 PURPOSE

- 1.1 Staff spending time together in [REDACTED] offices is foundational to [REDACTED] culture and organizational performance. [REDACTED] also recognizes the importance of flexible work, which is why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of [REDACTED] offices.
- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere ("WFA") and special remote work arrangements.

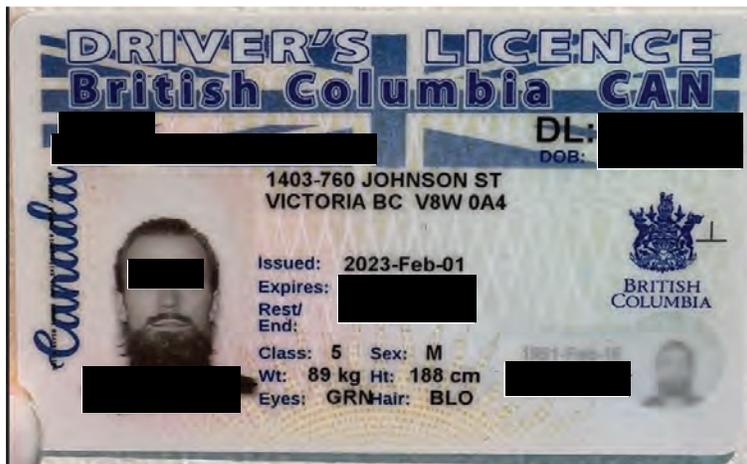
ONGOING HYBRID WORK

- 3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a [REDACTED] office on an ongoing basis. This provision is subject to operational needs and may be changed at any time.

TEMPORARY WORK FROM ANYWHERE

- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.

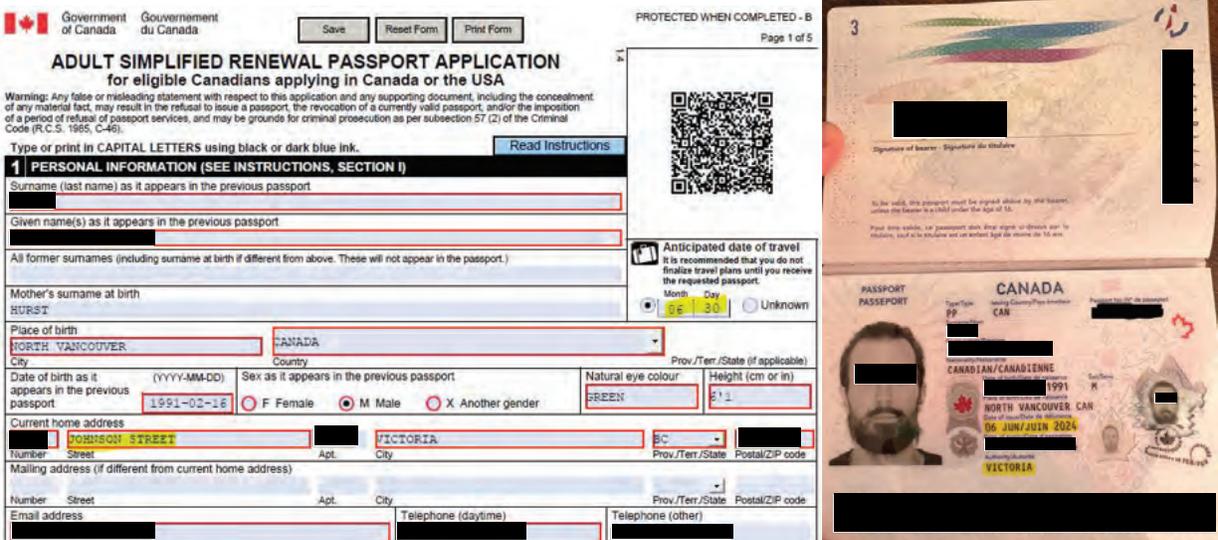
4. Drivers License: States [REDACTED] Johnson Street as my current address:



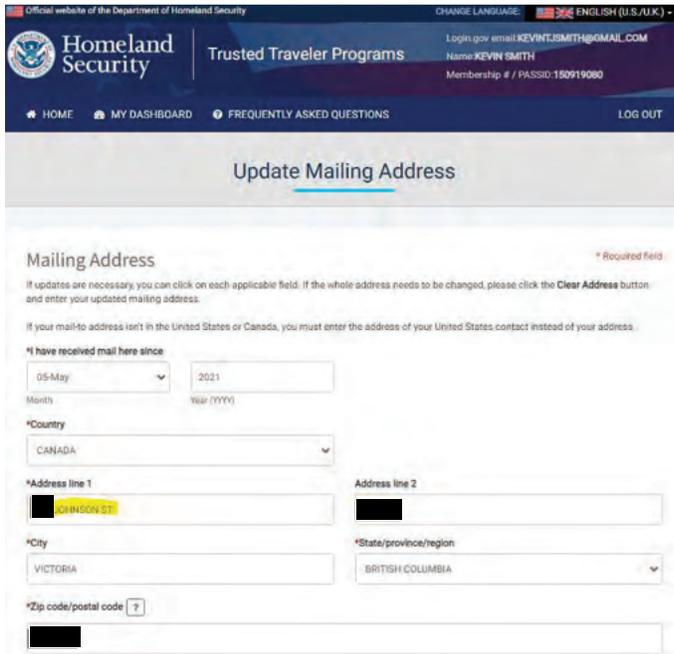
5. BC Services Card: Below is a copy of my profile on my BC Services App on my phone.



6. Passport Application (left): Displays my current home address as Johnson Street. The full date of the application is not visible here, but it does show 06/30 as the date I requested to receive my new passport. Passport (right): My new passport was issued on 06/06/2024 in Victoria.



7. Nexus Application: The official website of the Department of Homeland Security shows my home address, [REDACTED] Johnson Street, as my mailing address. Below is my associated Nexus card.



Official website of the Department of Homeland Security

CHANGE LANGUAGE: ENGLISH (U.S./UK)

Log in.gov email: KEVIN.T.SMITH@GMAIL.COM  
Name: KEVIN SMITH  
Membership # / PASSID: 150919080

HOME MY DASHBOARD FREQUENTLY ASKED QUESTIONS LOG OUT

### Update Mailing Address

**Mailing Address** \* Required field

If updates are necessary you can click on each applicable field. If the whole address needs to be changed, please click the **Clear Address** button and enter your updated mailing address.

If your mail-to address isn't in the United States or Canada, you must enter the address of your United States contact instead of your address.

\*I have received mail here since

05-May 2021  
Months Year (YYYY)

\*Country  
CANADA

\*Address line 1  
[REDACTED] JOHNSON ST

Address line 2  
[REDACTED]

\*City  
VICTORIA

\*State/province/region  
BRITISH COLUMBIA

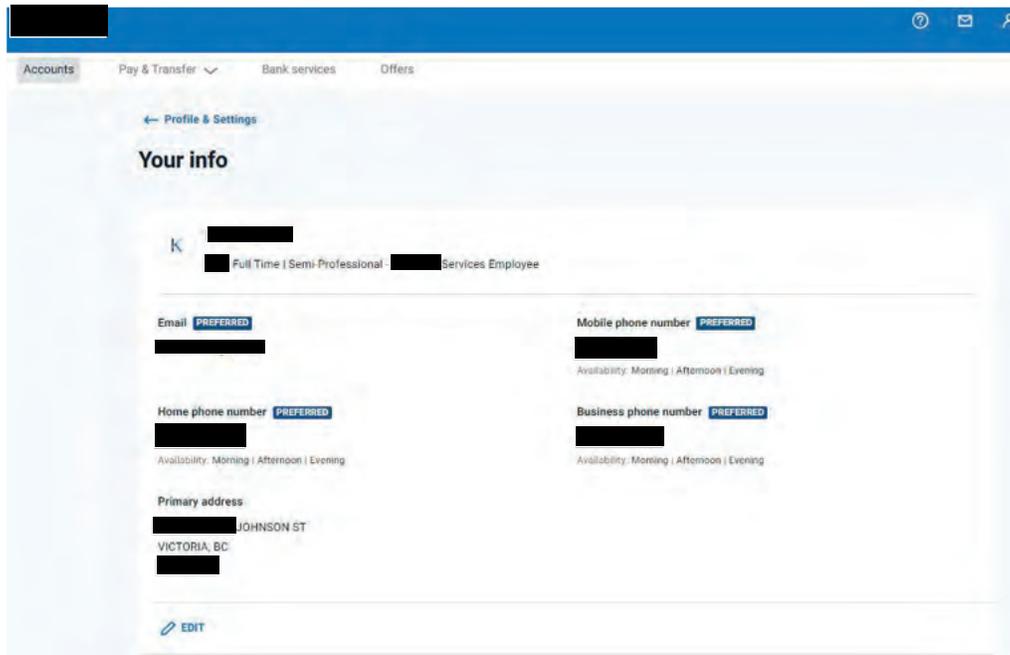
\*Zip code/postal code  
[REDACTED]



8. [REDACTED] Mail: I receive regular notices such as car insurance renewal reminders and hospital bills to my home address as seen below.



9. BMO banking profile shows [REDACTED] Johnson Street as my Primary Address.



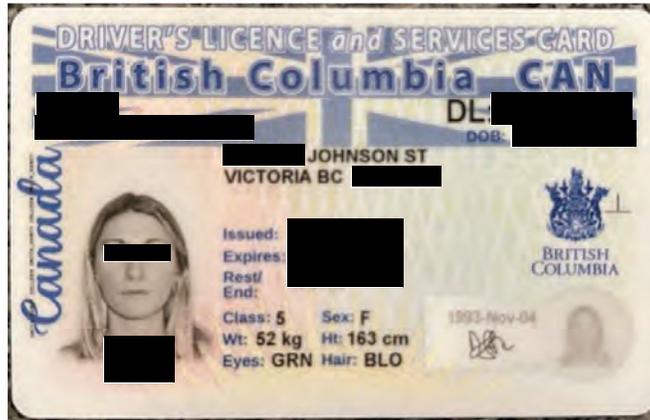
10. BC Hydro Bill: Under the service address my name is displayed with my address at [REDACTED] Johnson Street.



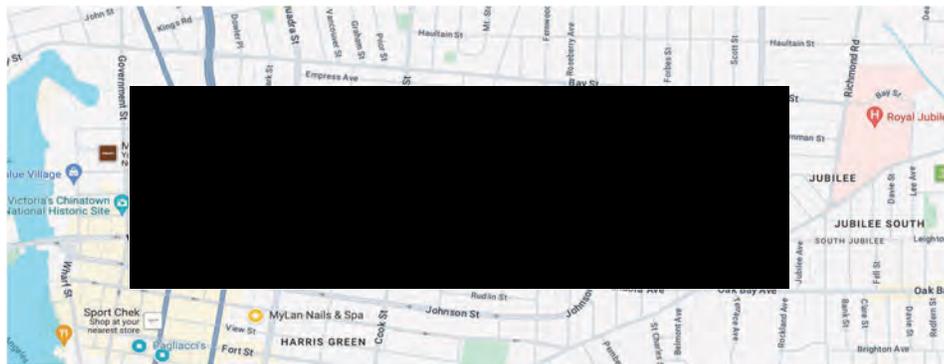
11. Fortis BC: Displays my name and service address as [REDACTED] Johnson Street



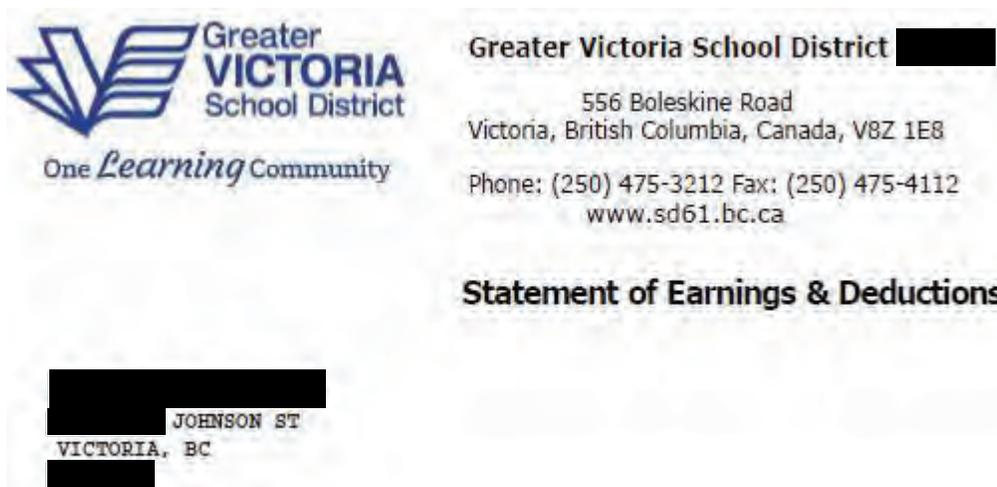
12. [REDACTED] Drivers License: displays [REDACTED] Johnson Street as her current address



13. Google Map: Shows [REDACTED] has a 35-minute walk to work each morning



14. [REDACTED] Employee Statement of Earnings & Deductions from the Greater Victoria School District [REDACTED] states her address as [REDACTED] Johnson Street



15. [REDACTED] mail: the government of Canada send's [REDACTED] mail to our home address.



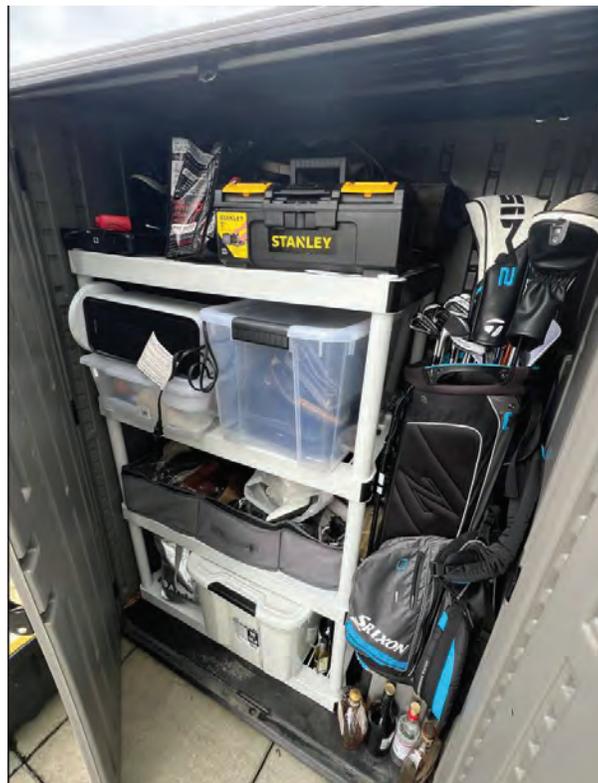
16. Storage under the bed in the Master Bedroom: Clothing and items we need to use daily. Anything we don't want to be stored outside that could get affected by the weather.



17. Storage Cabinets: Located on the patio of [REDACTED] Johnson Street



18. Tall storage cabinet on the deck: any out of season clothing items that we will not wear, shoes, sporting items such as golf clubs, tennis rackets, etc.



19. storage cabinet on the deck: [REDACTED] special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.



20. Parkade storage: Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.



21. My road bike hanging in my parking stall.



■■■■ ■■■■

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**From:** str@victoria.ca  
**Sent:** Thursday, January 25, 2024 3:53 PM  
**To:** ■■■■ ■■■■  
**Subject:** Automatic reply: 2024 STR INSPECTION - ■■■■ ■■■■ JOHNSON

Thank you for contacting [str@victoria.ca](mailto:str@victoria.ca)!

**Principal residence applications will take longer due to inspection requirement and scheduling is subject to availability. Please note, the applicant must attend the inspection.**

**Our office will contact you to book an inspection, if more information is required, or once a decision has been made.**

Applications are only processed when submitted as one whole and complete package.

Any applications missing information (signatures, incomplete pages or skipped fields, and missing supplementary documents) will need to be fully resubmitted (all items together).

More information regarding Short-Term Rentals in the City of Victoria, including FAQ's, and the [new provincial rules for short-term rentals](#), can be found on our website: [Short-Term Rentals | Victoria](#).

**From:** str@victoria.ca  
**Sent:** Tuesday, December 3, 2024 1:19 PM  
**To:** [REDACTED]  
**Subject:** Automatic reply: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Thank you for contacting [str@victoria.ca](mailto:str@victoria.ca)  
The 2025 application is now available on our website: [www.victoria.ca/str](http://www.victoria.ca/str)

**Our department will not respond to inquiries where information is provided in the auto response below.  
Please read carefully:**

- Incomplete applications, including not submitting all required documents in one email, will not be processed.
- Please ensure you review the application form carefully, including which additional documents are required. We will not accept substitutions and will result in a resubmission.
- Application forms are specific to the licensing year (2024 or 2025). Please ensure you are using the correct form, whether applying for one or both years.
- Should an inspection be required for 2025, we will contact you once your 2025 application has completed the preliminary review.

We are kindly requesting all applicants refrain from requesting status updates as it impacts our ability to efficiently do our work.

Rest assured, you will be notified by our office if we require further information or once the licence decision has been reached.

More information regarding Short-Term Rentals in the City of Victoria, including FAQ's, and the [new provincial rules for short-term rentals](#), can be found on our website: [Short-Term Rentals | Victoria](#).

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726

The City of Victoria is located on the homelands of the Songhees Nation and the Xwsepsum Nation.

[REDACTED] [REDACTED]

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**From:** [REDACTED] [REDACTED]  
**Sent:** Tuesday, June 18, 2024 10:47 AM  
**To:** str@victoria.ca  
**Subject:** RE: 2024 INSPECTION RESCHEDULING NOTICE - [REDACTED] JOHNSON

Hi Emma,

Ok. I will make myself available on Friday at 130pm for the inspection.

Best,  
[REDACTED]

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**From:** str@victoria.ca <str@victoria.ca>  
**Sent:** Tuesday, June 18, 2024 7:37 AM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@victoria.ca>  
**Subject:** 2024 INSPECTION RESCHEDULING NOTICE - [REDACTED] JOHNSON  
**Importance:** High

Good morning

Unfortunately, due to illness, you inspection scheduled for today will need to be rescheduled.

I am holding Friday June 21<sup>st</sup> at 130 pm for you, please let me know if this appointment time works for your schedule.

Our apologies for any inconvenience.

Kind regards,

**Emma Crockett (she/her)**

Short-Term Rental Administrator

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726



The City of Victoria is located on the homelands of the Songhees Nation and Esquimalt Nation.

**From:** [REDACTED]  
**Sent:** Tuesday, March 5, 2024 6:15 PM  
**To:** Str@Victoria.ca  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Hi Emma,

The home inspection is now complete, thank you for helping to organize it. Nelson was respectful and also informative when asking him questions about the new regulations coming into affect. Nelson said that I should try to find time to speak with Marissa to discuss my situation in more detail and how I would be impacted in the future. is that something you can help me book? I can take a call any time or come in to your offices for an in-person discussion (preferable if at all possible)?.

Looking forward to hearing back from you on the potential discussion with Marissa. Below is a high-level outline of what I would like to discuss with here. Apologies for the lengthy overview, no need to respond on any of these now, just thought it might be helpful to outline the discussion!

Some of the things I would like to go over with Marissa:

The condo I'm looking to rent is my principal residence and I'm only looking to rent it out while I'm away on weekends throughout the year. My parents own a cabin on Lake Cowichan so I have the opportunity to rent it out more than 4 times per year.

- I've applied for a principal residence license, but should I be applying for a non-principal residence if I plan on renting it out more than 4 times during the year? I've had the \$1,500 license the past two years but am getting confused because of the new regulation requirements and the requirement for me to rent out only my principal residence.

My rental situation is unique and I think I will need to seek an exemption to some of the current expected regulation changes if at all possible.

- Key point: By allowing me to rent my principal residence I'm not in any way reducing the number of available units for long-term renters because I would otherwise be living in my unit 100% of the time. I'm reducing the supply available to renters, which I think is the City of Victoria's main goal here?

Why my situation is unique:

- I do not own another property.
- I'm only renting my principal residence on weekends (only exceptions would be when I'm on vacation for a week to maybe 10 days throughout the year.
- I need to be in the office Monday-Thursday (at [REDACTED] across the street from my condo) so I need to live in my condo during the week.
- The only reason I'm renting the condo out on weekends is because I made a mistake and took a variable rate mortgage which has more than doubled my monthly mortgage expenses (which now costs me ~\$5,000 per month including strata fees) and I need the additional income to be able to afford the condo.

Reasons why I could be adversely affected by the current regulations, and why my unique situation does not appear to be a core target of the new regulations:

- A main goal of these regulations is to return short-term rental units to the long-term housing market:
  - o My situation and ability to rent my condo on a short-term basis does not increase or decrease the supply of long-term rental units because I need to live in the condo during the work week (Monday -Thursday).

- I can only rent it out on weekends when I go stay with my parents in Vancouver, or go to [REDACTED].
- The regulations are attempting to bring down the cost of living for all B.C. residents:
  - I have been significantly impacted by the higher cost of living, which is why I turned to renting out my condo on weekends when interest rates increased so significantly.
  - Forcing me into the current standardized bucket will force me out of my condo and back into the rental market where the cost of a similar rental unit will be \$2,400-3,400 per month. In this scenario I will not pay down a mortgage and I will not participate in any equity appreciation which will significantly reduce my ability to buy back into the market in the future.
  - This regulation will affect a Canadian citizen who has lived in B.C. their entire life and who was forced to move to Victoria in the first place because Vancouver was too expensive.

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**From:** str@victoria.ca <str@victoria.ca>  
**Sent:** Friday, January 26, 2024 3:16 PM  
**To:** [REDACTED] <[REDACTED].ca>  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Good afternoon

Thank you for confirming the date and time of your upcoming inspection.

Kind regards,

**Emma Crockett**

Pronouns: she, her, hers  
Short-Term Rental Administrator, Bylaw and Licensing Services  
Legislative and Regulatory Services Department  
City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0726



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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Friday, January 26, 2024 3:08 PM  
**To:** str@victoria.ca  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Great, really appreciate the flexibility. I will take the **Tuesday March 5<sup>th</sup> at 1pm** time slot.

If there are any cancellations, or if the inspector is in the building (the Juliet on Johnson St), and you can fit me in at any time before then I'll happily take the time slot. Short notice shouldn't be a problem.

Thanks again for your help!

**From:** [str@victoria.ca](mailto:str@victoria.ca) <[str@victoria.ca](mailto:str@victoria.ca)>  
**Sent:** Friday, January 26, 2024 11:46 AM  
**To:** [REDACTED] <[REDACTED]@ca>  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Hi [REDACTED]

Thank you for updating our office on your availability. I am holding two appointment options for you on either:

Monday March 4<sup>th</sup> at 930am  
Or  
Tuesday March 5<sup>th</sup> at 1pm

Please let me know if either of those dates and times work for your schedule.  
Have a lovely trip!

Kind regards,

**Emma Crockett**  
Pronouns: she, her, hers  
Short-Term Rental Administrator, Bylaw and Licensing Services  
Legislative and Regulatory Services Department  
City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0726



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**From:** [REDACTED] <[REDACTED]@ca>  
**Sent:** Thursday, January 25, 2024 12:53 PM  
**To:** [str@victoria.ca](mailto:str@victoria.ca); [REDACTED]@gmail.com  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Hi Emma,

Thanks for reaching out and for helping with scheduling the appointment.

I'm supposed to be in New York for work from February 23<sup>rd</sup> to March 3<sup>rd</sup> so I will need to book another date if possible?

My office is about a block away from my condo so I'm completely flexible and can make any day/time work on my end if there is a last minute cancellation outside of the dates mentioned above. I would have a preference to try to book the appointment before I go away on February 27<sup>th</sup> but also not a concern if needs to be booked for after March 3<sup>rd</sup>.

Feel free to call me any time on my cell if helpful, or if there's ever a last minute cancellation I'm happy to take it!  
Thanks for your help.



Victoria BC  
CANADA  
ca



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**From:** [str@victoria.ca](mailto:str@victoria.ca) <[str@victoria.ca](mailto:str@victoria.ca)>  
**Sent:** Thursday, January 25, 2024 11:22 AM  
**To:** [REDACTED] <[\[REDACTED\]@victoria.ca](mailto:[REDACTED]@victoria.ca)>; [REDACTED]@gmail.com  
**Subject:** 2024 STR INSPECTION - [REDACTED] JOHNSON

Good Afternoon ,

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer DUARTE is available:

**TUESDAY FEBRUARY 27<sup>TH</sup> AT 930AM**  
Or  
**WEDNESDAY FEBRUARY 28<sup>TH</sup> AT 1PM**

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

Kind regards,

**Emma Crockett**  
Pronouns: she, her, hers  
Short-Term Rental Administrator, Bylaw and Licensing Services  
Legislative and Regulatory Services Department  
City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0726



The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

**From:** [REDACTED]  
**Sent:** Tuesday, May 7, 2024 11:07 PM  
**To:** str@victoria.ca  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Hi Emma,

Understood, happy to do another inspection.  
Thanks for providing additional dates/times. I will take the Tuesday June 18<sup>th</sup> at 1pm timeslot.

Best,  
[REDACTED]

---

**From:** str@victoria.ca <str@victoria.ca>  
**Sent:** Tuesday, May 7, 2024 3:33 PM  
**To:** [REDACTED] <[REDACTED]@victoria.ca>  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Good afternoon [REDACTED]

The inspection completed in March was for a withdrawn application. For consistency and fairness another inspection for your new application is required.

The next available dates are as follows:

Tuesday June 18<sup>th</sup> at 1pm  
Or  
Wednesday June 26<sup>th</sup> at 1pm

Please let me know if either of these options work for your schedule.

Kind regards,

**Emma Crockett**  
Pronouns: she, her, hers  
Short-Term Rental Administrator, Bylaw and Licensing Services  
Legislative and Regulatory Services Department  
City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0726



The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Friday, May 3, 2024 12:54 PM  
**To:** [str@victoria.ca](mailto:str@victoria.ca)  
**Subject:** RE: 2024 STR INSPECTION - [REDACTED] JOHNSON

Hi Emma,

Thanks you for your email. Just in case this was missed, I have already had an inspection from the City of Victoria back on March 5<sup>th</sup>, 2024 (see the attached email). Can you confirm if you need another inspection this year or if the one completed ~2 months ago is sufficient?

If you do need an updated inspection then I will need to ask you to provide another date/time.

Thanks for your help.

---

**From:** [str@victoria.ca](mailto:str@victoria.ca) <[str@victoria.ca](mailto:str@victoria.ca)>  
**Sent:** Friday, May 3, 2024 10:53 AM  
**To:** [REDACTED] <[REDACTED].ca>  
**Subject:** 2024 STR INSPECTION - [REDACTED] JOHNSON

Good Morning

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer PICKETT is available:

**SATURDAY JUNE 15<sup>TH</sup> AT 930AM**

Or

**SATURDAY JUNE 15<sup>TH</sup> AT 1PM**

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

Kind regards,

**Emma Crockett**

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726



The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

[REDACTED] [REDACTED]

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**From:** Crystal Anderson <cranderson@victoria.ca>  
**Sent:** Wednesday, August 7, 2024 7:37 AM  
**To:** [REDACTED] [REDACTED]  
**Subject:** Automatic reply: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Thank you for your email. Please be advised that I will be away from the office until Monday August 19 at 8:00 a.m.

If you require immediate assistance please contact [Legislativeservices@victoria.ca](mailto:Legislativeservices@victoria.ca)

Thank you,

~Crystal Anderson

[REDACTED] [REDACTED]

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**From:** [REDACTED] [REDACTED]  
**Sent:** Monday, August 5, 2024 9:15 PM  
**To:** LegislativeServices@victoria.ca  
**Subject:** Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street  
**Attachments:** [REDACTED].DL.PNG

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe [REDACTED] Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is [REDACTED] Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street (750 Pandora) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.

[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED] [ca](https://www.victoria.ca)

[REDACTED]

This email is intended only for the use of the intended recipients and may contain confidential information. No waiver of the confidentiality of this information is intended by its transmission through the internet. If you are not an intended recipient of this email:

1. Please immediately notify the sender and destroy this email; and
2. Please note that any use, disclosure or copying of this email is prohibited.

[REDACTED] [REDACTED]

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**From:** [REDACTED] [REDACTED]  
**Sent:** Wednesday, August 21, 2024 8:36 PM  
**To:** Legislative Services email  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street  
**Attachments:** [REDACTED] - [REDACTED] [REDACTED] Johnson St. - STR Application Appeal.docx; Appendix.docx

Legislative Services,

Thank you for providing me with the opportunity to appeal the decision to reject my Short-Term Principal Residence License application. Please accept the attached supporting documentation as my official appeal of this verdict.

There is no need to include my initial email, or the documentation provided earlier, for this submission.

Please confirm your receipt of this email and let me know if there are any questions, or if I missed anything required for this submission.

I look forward to hearing from the License Inspector responding to my appeal.

Thank you,

[REDACTED] [REDACTED] [REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED] [ca](mailto:[REDACTED]@victoria.ca)

[REDACTED]

This email is intended only for the use of the intended recipients and may contain confidential information. No waiver of the confidentiality of this information is intended by its transmission through the internet. If you are not an intended recipient of this email:

1. Please immediately notify the sender and destroy this email; and
2. Please note that any use, disclosure or copying of this email is prohibited

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**From:** Legislative Services email <LegislativeServices@victoria.ca>  
**Sent:** Thursday, August 8, 2024 2:53 PM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@victoria.ca>  
**Cc:** str@victoria.ca; Crystal Anderson <cranderson@victoria.ca>; Legislative Services email <LegislativeServices@victoria.ca>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Afternoon [REDACTED]

Information, including the STR Regulation Bylaw and link to the Province's website, can be viewed on the City's [Short-Term Rentals webpage](#). Section D.1.c. of the Short-Term Rental Business Licence Appeal Process Policy

states “A written submission may include: i. Reasons that Council should grant the appeal to issue a short-term rental business licence; ii. Any supporting documents.”

There is no standard form nor any precedence on how to draft a written submission, the City Clerk will accept a submission in email or letter format.

Hope you find this helpful.

### Legislative Services

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** [REDACTED] <[REDACTED]@ca>  
**Sent:** Thursday, August 8, 2024 1:49 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Understood. Thank you for clarifying that any questions about the specifics of my case cannot be answered.

I will begin putting everything together over the weekend but are you able to provide me with any links to specific website locations and/or important documents that I should review prior to starting? I'm assuming that the City of Victoria website should have all of this information, but it's easy to miss items if they're split across several different web pages and/or different government entity websites such as the Province of British Columbia's website.

A similar question, are you able to provide any standard form documents such as:

- A list of documents the inspector would like me to show to prove this is my primary residence? I have several ideas but I want to be as fulsome as possible in the submission
- A document that outlines how the inspector would like me to actually write the appeal (defining various sections to include and how I should reference additional documentation that might be in the appendix for that section)? I'm just assuming it would make each review easier for the inspector to find/track relevant information being provided if it was standardized. Not a problem if this is not available.

Thank you for your help, I appreciate it.

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Thursday, August 8, 2024 12:16 PM  
**To:** [REDACTED] <[REDACTED]@ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hi [REDACTED]

Glad to hear! Our office is unable to respond to specific questions regarding the denial of your STR business licence application; however, we are here to assist with any procedural queries during the appeal process.

Take care,

**Legislative Services**

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** [REDACTED] <[REDACTED].ca>

**Sent:** Wednesday, August 7, 2024 3:00 PM

**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>

**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Amazing news! Thank you so much for reconsidering your position, this truly means a lot to me.

I do need a couple of days to regroup and recover from the sleepless night but I will come back to you with any questions and a go-forward plan for my submission in the coming days. I should be able to spend time working on this over the weekend and I will attempt to get any questions over to you early next week to avoid any timing issues this time around.

Have a great rest of your week.

[REDACTED]

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Sent:** Wednesday, August 7, 2024 9:57 AM

**To:** [REDACTED] <[REDACTED].ca>

**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Morning [REDACTED]

Thank you for your email, and I appreciate the time you have taken to further clarify. I have discussed your situation with the City Clerk and confirmed that section D.1.a. of the policy states “An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence,” and therefore, the City Clerk has considered the 30 days to begin as of the date of receipt which you have indicated as July 29<sup>th</sup>.

Therefore, you are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to [legislativeservices@victoria.ca](mailto:legislativeservices@victoria.ca) by **August 21, 2024** (revised). You

can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

Please reach out if you have any questions.

Thank you,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Wednesday, August 7, 2024 4:37 AM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hello,

Thank you for your email and acknowledgement of my immense desire to be heard by someone at the City of Victoria. I have been attempting to speak with someone about my situation for the past 8-months and I have not been given the time of day from anyone with any desire to actually hear my story. Respectfully, I'm asking you to reconsider by reflecting on the below additional information and further extenuating circumstances that caused the delay in my initial appeal response.

As a starting point, it's unreasonable to claim that Saturday August 3<sup>rd</sup> should have been the deadline for my appeal notice. Why is this an unreasonable date:

1. Your letter dated July 3<sup>rd</sup> mentioned I had 30 days from the date of your letter to respond. It was unclear to me whether you intended 30 calendar days or 30 business days. This is a simple clarification that should not have gone missed by your lawyers when drafting the standard form document.
2. All of my correspondence with your office has been by email. Nothing led me to expect that you would send such an important document by posted mail. Your letter may have been written on Thursday, July 3<sup>rd</sup> but the post mark is dated July 7<sup>th</sup>, 2024 (I have the envelope the letter was mailed in). An email which could have included your letter, or a courier delivery would have cleared up the timeline issue. Our traditional mail system is not appropriate for complex, time sensitive situations such as this. Are you able to confirm the date your mail was actually delivered to my home?
3. Your letter dated July 3<sup>rd</sup> included 5 links to vital information. This information would have been quite helpful if I received the letter electronically. Because the letter was delivered by traditional mail, I was unable to use the electronic links and was denied easy access, to this vital information within your letter.

4. I also believe it is common practice to grant some leeway concerning a 30 day deadline (especially if you have not clearly stated if these are meant to be calendar or business days). It's quite reasonable to assume that at least a 3 day grace period would have been considered reasonable for something as crucial as this is to my livelihood.
5. It's stated on the Legislative Services website that your office hours are between 8am-430pm Monday to Friday. If I had any questions when preparing to send the appeal notice (on Saturday August 3rd when your office is closed) then I would not have had the opportunity to speak to anyone within your offices to answer my questions.
6. Similarly, the City of Victoria offices at City Hall (which is two blocks from my home) is closed over the weekend. Notably, Saturday August 3<sup>rd</sup> is also in the middle of a long weekend for the province of British Columbia and it's not reasonable to assume that I would have adequate access to information from anyone within any department at the City of Victoria if I had questions when submitting my appeal.
7. My email notifying the Legislative Services Office of my appeal (sent on Monday August 5<sup>th</sup>) was originally accepted on Tuesday August 6<sup>th</sup>. This timing of acceptance suggests that Legislative Services does not automatically send appeal notices to the Short-Term Rental Offices over weekends (or when offices are closed).
8. This means that "time is not of the essence" within your appeal process because you would not have done anything with the information that I provided to you while your offices were closed. In any scenario, my appeal notice would not have been adequately reviewed until Monday/Tuesday August 5<sup>th</sup>/6<sup>th</sup> (timing is variable due to the long weekend working hours) and it is unreasonable to force disclosure before your offices are open on the next business day. My email was sent to you on August 5th which would have been the earliest time your offices would have read the email and therefore it should be accepted as a timely response.
9. A reasonable cutoff date would be the next day of business that the Legislative Services offices are open, which is stated to be from 8am-430pm Monday to Friday.

Separately, even if you disagree with the above logic, I implore you to consider the below description of my extenuating circumstances that caused my appeal notice to be delayed.

1. All of the communication regarding my license application has occurred online (through email communication). The only notice that I received by posted mail (during the entire 8-month application process) was the denial notice for my Principal Residence application. I have been actively looking in my email for the acceptance (or denial) notice since my bylaw inspection was completed on June 21<sup>st</sup>.
2. The rejection notice (delivered by posted mail was dated July 3<sup>rd</sup>, posted as of July 5<sup>th</sup>, and delivered at some point thereafter) was delivered to me while I was out of the country and on vacation / attending a wedding. I have flight details stating that I left the country on June 30<sup>th</sup> and returned to Canada July 17<sup>th</sup>. I then worked remotely from Vancouver (at my parent's condo) and officially returned to Victoria on July 28th.
3. The reason for the extended visit in Vancouver following our vacation was because my girlfriend's best friend was diagnosed with a brain tumor while we were away on vacation. She does not have family in Vancouver to assist her (she has a 1-year old child) so I asked my work if I could stay in Vancouver to help her out (without knowing I needed to return to Victoria to review this appeal process). She just completed her first surgery late last week to obtain a sample for a biopsy.
4. Your rejection notice states July 3<sup>rd</sup> as the date it was drafted. I actually received and read the rejection notice on July 29<sup>th</sup> when I opened my mailbox the day after I returned to Victoria. Despite the above sequence of events, I still responded to the notice within an expedited timeline, 1-week from the date I opened the letter. This is an extremely difficult timeline to be able to reach any of my advisors (which was exacerbated by the long weekend).

Additional information that may be relevant to the Legislative Services team and the Short-Term Rental office: The below information will show that that I have been actively over-communicating with the City of Victoria for the past 8-months regarding this application process. I have been attempting to have my application reviewed since January 2024 (all of the supplementary information is documented and can be provided to support this extensive timeline). The fact that we're 8 months into the year, and I'm just now getting a response to this application should display that there are several issues that could have been avoided if adequate review processes had been followed. Clearly, this review was not conducted within a reasonable timeframe by the City of Victoria and it's unreasonable to hold me to an unnecessary timeline. It's extremely disappointing that we're currently disputing a 3 day discrepancy. I'm an upstanding citizen with no prior record of criminal or social offences and I deserve to be provided with a fair review process. Unreasonably deciding to withhold my application from a proper review is borderline negligent, and outright unfair when I have been forced to navigate this extremely difficult process described below:

1. The City of Victoria stated by email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In prior years it took the city ~10 business days to process my Non-Principal Operators License. This year, they did not provide any upfront communication to state that the application process would take a significantly longer timeline to process.
2. I first applied for a Principal Residence license in January 2024. I completed the required bylaw inspection on March 5th, 2024, for that application.
3. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Business Operators License if it expedited the review process. Subsequently, I was approved for that license but the City of Victoria in a couple of days, but the City of Victoria also withdrew my original application for a Principal Residence License.
4. The City of Victoria then would not accept my original Principal Residence application because that application had been signed by my Strata 2 months and 8 days earlier (the City of Victoria requires all signatures to be executed within 2 months of submitting the application).
5. I was then forced to re-apply (for a second time) for a Principal Residence license this year in April 2024. This required me to go back to my strata and request additional signatures. Of note, my strata manager stated several times that I did not actually need a Principal Residence license and that my Operators license would be sufficient. Knowing the regulations were changing and that he was likely not correct, I had to request several times over the following weeks to get the signatures I was requesting from the strata council.
6. After receiving the signatures and re-submitting my application (the only changes to this application was the date and new wet-signatures) I was then required to wait for a bylaw inspection (for the same residence, which is my only residence) despite having had an inspection completed a few weeks prior to submitting this second Primary Residence application. The second inspection occurred on Friday June 21<sup>st</sup>.
7. As you can see, the application process has been incredibly slow and unnecessarily difficult. I have been attempting to get my application reviewed for 8 months and it took the bylaw inspectors more than 3 months to complete my second inspection. Why is it considered fair to hold me to 30 calendar days when this has taken 8-months of back-and-forth with the City of Victoria to review my application?
8. What is not visible in my email history, is the fact that I have visited City Hall at least 10 times attempting to speak to someone about my personal situation (detailed below in the next section). Each time I physically went to knock on various offices at City Hall, each time I was not provided with any options or possible times to speak with anyone other than to call/email [250.361.0276/str@victoria.ca](mailto:250.361.0276/str@victoria.ca) with my questions. Each time I made an inquiry (call or email), the responses were inadequate and did not effectively answer my questions.

It seems as if the City of Victoria's has a mandate to remove all short-term rentals without adequate consideration of the underlying circumstances at each residence (not every short-term rental can be returned to the long-term rental

market). This email notification stating that you're not even planning on reviewing my appeal is extremely disheartening as I believe I have a very strong case that deserves to be heard by City Council. I believe that I'm actually someone that you're attempting to help with these new Short-Term Rental Regulations. However, because these new regulations were expedited (without consideration of unique circumstances) I'm getting bullied out of my own home by the people that are meant to help protect my property rights. If I'm given the opportunity to submit my case in more detail during my appeal process, I will expand and provide documentation/information for each of the explanations below:

I have anticipated a few questions you may have which I will try to answer briefly.

1. [REDACTED] Johnson Street is my primary residence.
  - a. I live here all year round. I work one block away at [REDACTED] and I am required to be in the office a minimum of four times per week. My team says I need to be in the office every Monday, Tuesday, Wednesday, and Thursday. Fridays are typically flexible days and I can work from anywhere.
  - b. This is also my girlfriend's primary residence. This is clearly indicated on both of our drivers licenses.
  - c. I can provide letters of employment for both of us stating that we work in the city.
2. My home cannot be returned to the long-term rental market
  - a. I need to be physically in the office for work each week so I cannot rent out my home for extended periods.
  - b. My girlfriend has to be at work in Victoria 5 days a week during the school year.
3. Why can I rent out my home for short-term rentals?
  - a. I have 5 weeks of vacation each year. My work also allows me to work remotely for up to 4 weeks per year (this can be used 1-5 business days per week providing a significant amount of optionality throughout the year).
  - b. My girlfriend lives with me and also works in Victoria. She works at Victor School working with the children with the greatest disabilities in the Greater Victoria School system. She has July and August off work and all statutory holidays.
  - c. Our schedules allow us to book off lots of long weekends throughout the year. We mostly only allow rentals in the summer months when there is high demand for rentals in Victoria and my girlfriend is off for the summer.
  - d. I have put considerable time and effort into optimizing my home so that I can rent it out on a short-term basis. I have added locked storage under my customized hydraulic bed to store all of our clothes, toiletries, and day-to-day necessities. I've added two locked storage units on my balcony to store our out-of-season clothes, sporting accessories such as golf clubs and tennis rackets, and anything we do not need on a day-to-day basis. The storage in my parking garage houses all of the items we don't need regularly, as well as the essentials needed for renting the condo on a short-term basis (spare plates and glasses to replace broken items).
4. Where do I stay when I rent my home?
  - a. All of my friends and family (and my girlfriend's friends and family) live in Vancouver. We take the bus to save on expenses and travel to Vancouver to visit when our place is rented.
  - b. All of our friends are getting married and having children (I'm 33 and my girlfriends almost 31) so we are constantly going away for engagement parties, weddings, baby showers, etc.
  - c. We both enjoy camping around Victoria.

- d. My parents own a cottage in Lake Cowichan which has Wi-Fi and a space for me to work.
  - e. To be clear, neither of us own or rent another place in Victoria (or anywhere else).
5. Why do I rely on short-term rental income?
- a. I made the mistake of entering into a variable rate interest mortgage when I purchased my condo in [REDACTED]. Interest rates increased at the fastest pace in the past 100 years causing my mortgage payment to go from ~\$2,200 at closing to ~\$4,000 per month. My strata payments (\$1,030) bring my monthly cost of living to ~\$5,000.
  - b. The cost of living in Victoria is extremely high. I'm looking to start a family in the next 1-2 years and I will need additional space but saving is extremely difficult in this economic environment.
  - c. I do not enjoy renting out my home to strangers but my home is my only asset that I can have work for me to supplement my income.
6. What will happen without this short-term rental income?
- a. Without the additional rental income, I will be forced to sell my home.
  - b. Selling my home is the worst possible outcome because I will be removed from the housing market and not be able to participate in any capital appreciation, which will make re-entering the housing market in the future impossible.

All I'm asking is for the opportunity for an adequate review of application. Please provide me with the opportunity to speak with someone in person.

I apologize for the long message. It could have been more concise if I had additional time but I was prioritizing getting this returned to you as soon as possible (and I have not been able to sleep).

Thank you for your time and consideration.

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Sent:** Tuesday, August 6, 2024 1:37 PM

**To:** [REDACTED] <[REDACTED].ca>

**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Afternoon [REDACTED]

Our colleagues in the Short-Term Rental office have notified us that the short-term business licence decision for [REDACTED] Johnson Street was issued to you on July 3, 2024. The Short-Term Rental Business Licence Appeal Policy establishes that a request for an appeal to the City Clerk must be submitted within 30 days after receiving notice from a Licence Inspector. Unfortunately, as your request for appeal was received on August 5, 2024, you have missed the deadline to proceed with the appeal process.

Please reach out if you have any questions.

Thank you,

## Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Sent:** Tuesday, August 6, 2024 9:07 AM

**To:** [REDACTED] <[\[REDACTED\]@victoria.ca](mailto:[REDACTED]@victoria.ca)>

**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Morning [REDACTED]

I am writing to acknowledge receipt of your appeal regarding the denial of your Short-Term Rental (STR) Business Licence for [REDACTED] Johnson Street.

Council adopted a Short-Term Rental Business Licence Appeal Process Policy (Attached). The policy provides for a written process for Council's consideration of your appeal.

You are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to [legislativeservices@victoria.ca](mailto:legislativeservices@victoria.ca) by **August 20, 2024**. You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

A written report will then go before Council at a public meeting and will include all documentation. Council will review the documentation and will make a decision to either uphold or overturn the Licence Inspector's denial of the STR Business Licence. When a meeting date is confirmed, we will notify you with the meeting details. Live and recorded meetings can be watched at [Council & Committee Meetings | City of Victoria](#)

If you require further information, please do not hesitate to contact us.

Thank you,

## Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Monday, August 5, 2024 6:15 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe [REDACTED] Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is [REDACTED] Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street (750 Pandora) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.

[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED].ca

[REDACTED]

This email is intended only for the use of the intended recipients and may contain confidential information. No waiver of the confidentiality of this information is intended by its transmission through the internet. If you are not an intended recipient of this email:

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2. Please note that any use, disclosure or copying of this email is prohibited.

[REDACTED] [REDACTED]

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**From:** [REDACTED] [REDACTED]  
**Sent:** Thursday, December 12, 2024 9:11 AM  
**To:** Legislative Services email  
**Cc:** str@victoria.ca; Becky Roder  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Thank for granting an extension. I have just confirmed that I should be able to receive the data I need from my employer this week so I should be able to make this timeline work if absolutely necessary.

That said, I will be forced to work on this throughout the holiday's as I can only work on my response outside of my regular working hours. Is there any way you can give me an extra 7-14 days so I can enjoy some time with family over the holidays? Even making my response due on Sunday January 15<sup>th</sup> (a 5 business day extension) would provide me with 4 additional days to work over the weekends.

This seems like it should still be more than a reasonable request as the License Inspector had 98 days to prepare and I will still only have 45 if you grant this minor extension request. Separately, I would also be surprised if my case would have even been reviewed over the holidays if you never gave me the initial extension so an extra few days is likely not impacting the timeline of this process in any way.

Thank you for your consideration.

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**From:** Legislative Services email <LegislativeServices@victoria.ca>  
**Sent:** Thursday, December 5, 2024 3:14 PM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@victoria.ca>  
**Cc:** str@victoria.ca; Legislative Services email <LegislativeServices@victoria.ca>; Becky Roder <BRoder@victoria.ca>  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Good Afternoon [REDACTED]

Thank you for submitting your request for an extension of the response period. The City Clerk has granted a thirty (30) calendar day extension to the response period for this appeal. **Your deadline for response is Friday, January 03, 2025.**

As before, this response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

**Legislative Services**  
City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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**From:** [REDACTED] [REDACTED] <[REDACTED].ca>  
**Sent:** December 4, 2024 4:30 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca)  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to follow up on my email sent yesterday requesting a time extension for submitting my short-term rental documentation.

As I have not received a response to my extension request before the end of today's business hours, I wanted to confirm my understanding that I may continue preparing my response to the License Inspector while awaiting your reply. I believe this is a reasonable approach given that I proactively reached out before the deadline to request additional time.

Please let me know if you require any additional information from me regarding this matter. I look forward to your response and will submit my complete documentation as soon as possible while awaiting your response.

Thank you for your attention to this matter.

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**From:** [REDACTED] [REDACTED]  
**Sent:** Tuesday, December 3, 2024 1:19 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca)  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to formally request an extension of the current response period (specified in Section D.1.e) of the Short-Term Rental Business Licence Appeal Process Policy. The following are several practical reasons that require additional time to adequately respond to the License Inspectors 135 page submission.

Policy Implementation Concerns:

- The Policy does not specify whether the 7 days are calendar or business days. It appears Legislative Services is making the determination.
- No guidance is provided regarding extension requests.

Several critical factors necessitate this extension request:

1. Disproportionate Resources and Time Allocation
  - The License Inspector had 98 days to prepare their response, with access to municipal resources and staff.
  - I have been given only 7 ambiguous days while maintaining full-time employment (60+ hours per week).
  - The Licence Inspector had 14x the amount of time to prepare their response to my submission. It is difficult to believe this is in-line with the spirit of the written Appeal Process Policy.

- This creates a fundamental imbalance in the ability to present a proper case.
- The volume of documentation (135 pages) appears to constitute "document dumping," a practice where overwhelming quantities of documentation are provided with minimal time for review.

## 2. Pending Critical Documentation

- My employer (████) is currently preparing official documentation of my work-related travel dates and flight details. This will help show that I have rented my home for short periods while I'm away for work.
- █████ IT department is retrieving my building access card data for ██████████ requiring CEO approval, which takes time as my personal request is far from his top priority. This data will conclusively prove that I'm in Victoria for both regular and extended periods throughout the year.
- These records will directly refute several of the License Inspector's erroneous "Facts." For example, the incorrect assertion that I was in Europe for three months in 2024.
- These records are critical to Council's informed decision-making.

## 3. Procedural Fairness Concerns

- No clear guidance has been provided regarding what specific evidence would satisfy the principal residence requirement.
- The current timeline doesn't allow for proper organization and presentation of evidence. There is complex documentation requiring third-party verification.
- The License Inspector has made serious allegations about the authenticity of my documentation, including suggesting I falsified banking records. These allegations extend to questioning documentation I submitted to federal agencies (U.S. Department of Homeland Security).

## 4. Factual Disputes

- Approximately half of the License Inspector's "Facts" contain inaccuracies or misleading statements. As an example, Bylaw Officer DUARTE stated that I created a commercial business through my bank (he made several additional comments in his statement that will be easily refuted).
- Each false statement requires specific documentation to address the inaccuracy. This contradicting and fact-based evidence will take additional time to gather.

Given these circumstances, I respectfully request:

1. A minimum extension of 50 days to prepare a comprehensive response.
2. Clear written guidance on what specific evidence would satisfy the principal residence requirement.

This extension would allow for:

- Protection of fundamental procedural rights.
- Receipt and incorporation of pending employer documentation.
- Proper review and response to all factual inaccuracies.
- Collection of additional supporting evidence.
- Thorough response to serious allegations about documentation authenticity.

The principles of procedural fairness require that I have adequate time and opportunity to present my case, particularly given the serious nature of the allegations and the potential impact on my housing security. This is consistent with Canadian administrative and case law. I have summarized *Baker v. Canada* [1999] 2 SCR 817 and *Speckling v. BC (Workers' Compensation Board)* 2005 BCCA 80 below as examples.

*Baker v. Canada* [1999] 2 SCR 817

- Leading Supreme Court of Canada case on procedural fairness.
- Establishes that greater procedural protections are required when decisions significantly affect individuals' rights and interests.
- Relevant Quote: "The more important the decision is to the lives of those affected... the more stringent the procedural protections that will be mandated."

- Application: Housing security and property rights are fundamental interests requiring robust procedural protection.

British Columbia Cases:

- Speckling v. British Columbia (Workers' Compensation Board) 2005 BCCA 80.
- BC Court of Appeal decision establishing right to respond to adverse findings.
- Emphasizes need for meaningful opportunity to address allegations.
- Relevant Quote: "Procedural fairness requires that a party must know the case it has to meet and must be given a full and fair opportunity to respond."
- Application: I need adequate time to gather evidence refuting the License Inspector's factual claims.

I appreciate your consideration of this request and look forward to your timely response.

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Wednesday, November 27, 2024 6:07 PM  
**To:** [REDACTED] <[REDACTED]@ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Good Afternoon [REDACTED]

Attached is the Licence Inspector's response with regards to your appeal of the denial of your Short-Term Renal Business Licence application for [REDACTED] Johnson Street. You now have **7 days to respond (Wednesday, December 4, 2024)** with your final submission. That response, along with this report and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your license. We will notify you as soon as this item has been scheduled on a Council agenda.

Thank you,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

[REDACTED] [REDACTED]

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**From:** Legislative Services email <LegislativeServices@victoria.ca>  
**Sent:** Friday, August 23, 2024 6:26 PM  
**To:** [REDACTED] [REDACTED]  
**Cc:** Crystal Anderson; Legislative Services email  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Afternoon [REDACTED]

Thank you for your email. Unfortunately, we are unable to provide an estimated timeline as the Short-Term Rental office responds to appeals in order of receipt and each varies in completion time. However, I can say that it is very unlikely that you will hear back within the next couple of weeks.

Hope you enjoy your vacation!

Thank you,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



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**From:** [REDACTED] [REDACTED] <[REDACTED]@victoria.ca>  
**Sent:** Thursday, August 22, 2024 10:30 AM  
**To:** Legislative Services email <LegislativeServices@victoria.ca>  
**Cc:** Crystal Anderson <cranderson@victoria.ca>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Perfect, thank you for confirming receipt.

Do you have an estimated timeline for the License Inspector to respond? I'm planning on taking a few vacation days next week so I want to ensure I give myself enough time to build my response if I'm only given 7 days to respond from the time it's received.

Thanks,  
[REDACTED]

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Thursday, August 22, 2024 8:30 AM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@victoria.ca>  
**Cc:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>; Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Morning [REDACTED]

This email is to confirm receipt of your written submission. It will be forwarded to the Short-Term Rental office for the Licence Inspector to respond. Upon receipt of the response, Legislative Services will forward it to you for a final opportunity to respond. We will then schedule the appeal for Council's consideration.

Thank you,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Wednesday, August 21, 2024 5:36 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Legislative Services,

Thank you for providing me with the opportunity to appeal the decision to reject my Short-Term Principal Residence License application. Please accept the attached supporting documentation as my official appeal of this verdict.

There is no need to include my initial email, or the documentation provided earlier, for this submission.

Please confirm your receipt of this email and let me know if there are any questions, or if I missed anything required for this submission.

I look forward to hearing from the License Inspector responding to my appeal.

Thank you,

[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[\[REDACTED\].ca](mailto:[REDACTED].ca)

[REDACTED]

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Thursday, August 8, 2024 2:53 PM  
**To:** [REDACTED] <[REDACTED]@victoria.ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Afternoon [REDACTED]

Information, including the STR Regulation Bylaw and link to the Province's website, can be viewed on the City's [Short-Term Rentals webpage](#). Section D.1.c. of the Short-Term Rental Business Licence Appeal Process Policy states "A written submission may include: i. Reasons that Council should grant the appeal to issue a short-term rental business licence; ii. Any supporting documents."

There is no standard form nor any precedence on how to draft a written submission, the City Clerk will accept a submission in email or letter format.

Hope you find this helpful.

#### Legislative Services

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



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**From:** [REDACTED] <[REDACTED]@victoria.ca>  
**Sent:** Thursday, August 8, 2024 1:49 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Understood. Thank you for clarifying that any questions about the specifics of my case cannot be answered.

I will begin putting everything together over the weekend but are you able to provide me with any links to specific website locations and/or important documents that I should review prior to starting? I'm assuming that the City of Victoria website should have all of this information, but it's easy to miss items if they're split across several different web pages and/or different government entity websites such as the Province of British Columbia's website.

A similar question, are you able to provide any standard form documents such as:

- A list of documents the inspector would like me to show to prove this is my primary residence? I have several ideas but I want to be as fulsome as possible in the submission
- A document that outlines how the inspector would like me to actually write the appeal (defining various sections to include and how I should reference additional documentation that might be in the appendix for that section)?

I'm just assuming it would make each review easier for the inspector to find/track relevant information being provided if it was standardized. Not a problem if this is not available.

Thank you for your help, I appreciate it.

---

**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Thursday, August 8, 2024 12:16 PM  
**To:** [REDACTED] <[REDACTED].ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hi [REDACTED]

Glad to hear! Our office is unable to respond to specific questions regarding the denial of your STR business licence application; however, we are here to assist with any procedural queries during the appeal process.

Take care,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Wednesday, August 7, 2024 3:00 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>  
**Subject:** RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Amazing news! Thank you so much for reconsidering your position, this truly means a lot to me.

I do need a couple of days to regroup and recover from the sleepless night but I will come back to you with any questions and a go-forward plan for my submission in the coming days. I should be able to spend time working on this over the weekend and I will attempt to get any questions over to you early next week to avoid any timing issues this time around.

Have a great rest of your week.

---

**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Wednesday, August 7, 2024 9:57 AM

To: [REDACTED] <[REDACTED].ca>

Cc: [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

Subject: RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Morning [REDACTED]

Thank you for your email, and I appreciate the time you have taken to further clarify. I have discussed your situation with the City Clerk and confirmed that section D.1.a. of the policy states “An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence,” and therefore, the City Clerk has considered the 30 days to begin as of the date of receipt which you have indicated as July 29<sup>th</sup>.

Therefore, you are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to [legislativeservices@victoria.ca](mailto:legislativeservices@victoria.ca) by **August 21, 2024** (revised). You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

Please reach out if you have any questions.

Thank you,

### Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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From: [REDACTED] <[REDACTED].ca>

Sent: Wednesday, August 7, 2024 4:37 AM

To: Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

Cc: [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>

Subject: RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hello,

Thank you for your email and acknowledgement of my immense desire to be heard by someone at the City of Victoria. I have been attempting to speak with someone about my situation for the past 8-months and I have not been given the time of day from anyone with any desire to actually hear my story. Respectfully, I'm asking you to reconsider by reflecting on the below additional information and further extenuating circumstances that caused the delay in my initial appeal response.

As a starting point, it's unreasonable to claim that Saturday August 3<sup>rd</sup> should have been the deadline for my appeal notice. Why is this an unreasonable date:

1. Your letter dated July 3rd mentioned I had 30 days from the date of your letter to respond. It was unclear to me whether you intended 30 calendar days or 30 business days. This is a simple clarification that should not have gone missed by your lawyers when drafting the standard form document.
2. All of my correspondence with your office has been by email. Nothing led me to expect that you would send such an important document by posted mail. Your letter may have been written on Thursday, July 3rd but the post mark is dated July 7<sup>th</sup>, 2024 (I have the envelope the letter was mailed in). An email which could have included your letter, or a courier delivery would have cleared up the timeline issue. Our traditional mail system is not appropriate for complex, time sensitive situations such as this. Are you able to confirm the date your mail was actually delivered to my home?
3. Your letter dated July 3rd included 5 links to vital information. This information would have been quite helpful if I received the letter electronically. Because the letter was delivered by traditional mail, I was unable to use the electronic links and was denied easy access, to this vital information within your letter.
4. I also believe it is common practice to grant some leeway concerning a 30 day deadline (especially if you have not clearly stated if these are meant to be calendar or business days). It's quite reasonable to assume that at least a 3 day grace period would have been considered reasonable for something as crucial as this is to my livelihood.
5. It's stated on the Legislative Services website that your office hours are between 8am-430pm Monday to Friday. If I had any questions when preparing to send the appeal notice (on Saturday August 3rd when your office is closed) then I would not have had the opportunity to speak to anyone within your offices to answer my questions.
6. Similarly, the City of Victoria offices at City Hall (which is [REDACTED] blocks from my home) is closed over the weekend. Notably, Saturday August 3<sup>rd</sup> is also in the middle of a long weekend for the province of British Columbia and it's not reasonable to assume that I would have adequate access to information from anyone within any department at the City of Victoria if I had questions when submitting my appeal.
7. My email notifying the Legislative Services Office of my appeal (sent on Monday August 5<sup>th</sup>) was originally accepted on Tuesday August 6<sup>th</sup>. This timing of acceptance suggests that Legislative Services does not automatically send appeal notices to the Short-Term Rental Offices over weekends (or when offices are closed).
8. This means that "time is not of the essence" within your appeal process because you would not have done anything with the information that I provided to you while your offices were closed. In any scenario, my appeal notice would not have been adequately reviewed until Monday/Tuesday August 5<sup>th</sup>/6<sup>th</sup> (timing is variable due to the long weekend working hours) and it is unreasonable to force disclosure before your offices are open on the next business day. My email was sent to you on August 5th which would have been the earliest time your offices would have read the email and therefore it should be accepted as a timely response.
9. A reasonable cutoff date would be the next day of business that the Legislative Services offices are open, which is stated to be from 8am-430pm Monday to Friday.

Separately, even if you disagree with the above logic, I implore you to consider the below description of my extenuating circumstances that caused my appeal notice to be delayed.

1. All of the communication regarding my license application has occurred online (through email communication). The only notice that I received by posted mail (during the entire 8-month application process) was the denial notice for my Principal Residence application. I have been actively looking in my email for the acceptance (or denial) notice since my bylaw inspection was completed on June 21<sup>st</sup>.

2. The rejection notice (delivered by posted mail was dated July 3<sup>rd</sup>, posted as of July 5<sup>th</sup>, and delivered at some point thereafter) was delivered to me while I was out of the country and on vacation / attending a wedding. I have flight details stating that I left the country on June 30<sup>th</sup> and returned to Canada July 17<sup>th</sup>. I then worked remotely from Vancouver (at my parent's condo) and officially returned to Victoria on July 28<sup>th</sup>.
3. The reason for the extended visit in Vancouver following our vacation was because my girlfriend's best friend was diagnosed with a brain tumor while we were away on vacation. She does not have family in Vancouver to assist her (she has a 1-year old child) so I asked my work if I could stay in Vancouver to help her out (without knowing I needed to return to Victoria to review this appeal process). She just completed her first surgery late last week to obtain a sample for a biopsy.
4. Your rejection notice states July 3<sup>rd</sup> as the date it was drafted. I actually received and read the rejection notice on July 29<sup>th</sup> when I opened my mailbox the day after I returned to Victoria. Despite the above sequence of events, I still responded to the notice within an expedited timeline, 1-week from the date I opened the letter. This is an extremely difficult timeline to be able to reach any of my advisors (which was exacerbated by the long weekend).

Additional information that may be relevant to the Legislative Services team and the Short-Term Rental office:

The below information will show that that I have been actively over-communicating with the City of Victoria for the past 8-months regarding this application process. I have been attempting to have my application reviewed since January 2024 (all of the supplementary information is documented and can be provided to support this extensive timeline). The fact that we're 8 months into the year, and I'm just now getting a response to this application should display that there are several issues that could have been avoided if adequate review processes had been followed. Clearly, this review was not conducted within a reasonable timeframe by the City of Victoria and it's unreasonable to hold me to an unnecessary timeline. It's extremely disappointing that we're currently disputing a 3 day discrepancy. I'm an upstanding citizen with no prior record of criminal or social offences and I deserve to be provided with a fair review process. Unreasonably deciding to withhold my application from a proper review is borderline negligent, and outright unfair when I have been forced to navigate this extremely difficult process described below:

1. The City of Victoria stated by email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In prior years it took the city ~10 business days to process my Non-Principal Operators License. This year, they did not provide any upfront communication to state that the application process would take a significantly longer timeline to process.
2. I first applied for a Principal Residence license in January 2024. I completed the required bylaw inspection on March 5<sup>th</sup>, 2024, for that application.
3. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Business Operators License if it expedited the review process. Subsequently, I was approved for that license but the City of Victoria in a couple of days, but the City of Victoria also withdrew my original application for a Principal Residence License.
4. The City of Victoria then would not accept my original Principal Residence application because that application had been signed by my Strata 2 months and 8 days earlier (the City of Victoria requires all signatures to be executed within 2 months of submitting the application).
5. I was then forced to re-apply (for a second time) for a Principal Residence license this year in April 2024. This required me to go back to my strata and request additional signatures. Of note, my strata manager stated several times that I did not actually need a Principal Residence license and that my Operators license would be sufficient. Knowing the regulations were changing and that he was likely not correct, I had to request several times over the following weeks to get the signatures I was requesting from the strata council.
6. After receiving the signatures and re-submitting my application (the only changes to this application was the date and new wet-signatures) I was then required to wait for a bylaw inspection (for the same residence, which

is my only residence) despite having had an inspection completed a few weeks prior to submitting this second Primary Residence application. The second inspection occurred on Friday June 21<sup>st</sup>.

7. As you can see, the application process has been incredibly slow and unnecessarily difficult. I have been attempting to get my application reviewed for 8 months and it took the bylaw inspectors more than 3 months to complete my second inspection. Why is it considered fair to hold me to 30 calendar days when this has taken 8-months of back-and-forth with the City of Victoria to review my application?
8. What is not visible in my email history, is the fact that I have visited City Hall at least 10 times attempting to speak to someone about my personal situation (detailed below in the next section). Each time I physically went to knock on various offices at City Hall, each time I was not provided with any options or possible times to speak with anyone other than to call/email [250.361.0276/str@victoria.ca](mailto:250.361.0276/str@victoria.ca) with my questions. Each time I made an inquiry (call or email), the responses were inadequate and did not effectively answer my questions.

It seems as if the City of Victoria's has a mandate to remove all short-term rentals without adequate consideration of the underlying circumstances at each residence (not every short-term rental can be returned to the long-term rental market). This email notification stating that you're not even planning on reviewing my appeal is extremely disheartening as I believe I have a very strong case that deserves to be heard by City Council. I believe that I'm actually someone that you're attempting to help with these new Short-Term Rental Regulations. However, because these new regulations were expedited (without consideration of unique circumstances) I'm getting bullied out of my own home by the people that are meant to help protect my property rights. If I'm given the opportunity to submit my case in more detail during my appeal process, I will expand and provide documentation/information for each of the explanations below:

I have anticipated a few questions you may have which I will try to answer briefly.

1. [REDACTED] Johnson Street is my primary residence.
  - a. I live here all year round. I work one block away at [REDACTED] and I am required to be in the office a minimum of four times per week. My team says I need to be in the office every Monday, Tuesday, Wednesday, and Thursday. Fridays are typically flexible days and I can work from anywhere.
  - b. This is also my girlfriend's primary residence. This is clearly indicated on both of our drivers licenses.
  - c. I can provide letters of employment for both of us stating that we work in the city.
2. My home cannot be returned to the long-term rental market
  - a. I need to be physically in the office for work each week so I cannot rent out my home for extended periods.
  - b. My girlfriend has to be at work in Victoria 5 days a week during the school year.
3. Why can I rent out my home for short-term rentals?
  - a. I have 5 weeks of vacation each year. My work also allows me to work remotely for up to 4 weeks per year (this can be used 1-5 business days per week providing a significant amount of optionality throughout the year).
  - b. My girlfriend lives with me and also works in Victoria. She works at Victor School working with the children with the greatest disabilities in the Greater Victoria School system. She has July and August off work and all statutory holidays.
  - c. Our schedules allow us to book off lots of long weekends throughout the year. We mostly only allow rentals in the summer months when there is high demand for rentals in Victoria and my girlfriend is off for the summer.

- d. I have put considerable time and effort into optimizing my home so that I can rent it out on a short-term basis. I have added locked storage under my customized hydraulic bed to store all of our clothes, toiletries, and day-to-day necessities. I've added two locked storage units on my balcony to store our out-of-season clothes, sporting accessories such as golf clubs and tennis rackets, and anything we do not need on a day-to-day basis. The storage in my parking garage houses all of the items we don't need regularly, as well as the essentials needed for renting the condo on a short-term basis (spare plates and glasses to replace broken items).
4. Where do I stay when I rent my home?
- a. All of my friends and family (and my girlfriend's friends and family) live in Vancouver. We take the bus to save on expenses and travel to Vancouver to visit when our place is rented.
  - b. All of our friends are getting married and having children (I'm 33 and my girlfriends almost 31) so we are constantly going away for engagement parties, weddings, baby showers, etc.
  - c. We both enjoy camping around Victoria.
  - d. My parents own a cottage in Lake Cowichan which has Wi-Fi and a space for me to work.
  - e. To be clear, neither of us own or rent another place in Victoria (or anywhere else).
5. Why do I rely on short-term rental income?
- a. I made the mistake of entering into a variable rate interest mortgage when I purchased my condo in June 2021. Interest rates increased at the fastest pace in the past 100 years causing my mortgage payment to go from ~\$2,200 at closing to ~\$4,000 per month. My strata payments (\$1,030) bring my monthly cost of living to ~\$5,000.
  - b. The cost of living in Victoria is extremely high. I'm looking to start a family in the next 1-2 years and I will need additional space but saving is extremely difficult in this economic environment.
  - c. I do not enjoy renting out my home to strangers but my home is my only asset that I can have work for me to supplement my income.
6. What will happen without this short-term rental income?
- a. Without the additional rental income, I will be forced to sell my home.
  - b. Selling my home is the worst possible outcome because I will be removed from the housing market and not be able to participate in any capital appreciation, which will make re-entering the housing market in the future impossible.

All I'm asking is for the opportunity for an adequate review of application. Please provide me with the opportunity to speak with someone in person.

I apologize for the long message. It could have been more concise if I had additional time but I was prioritizing getting this returned to you as soon as possible (and I have not been able to sleep).

Thank you for your time and consideration.

██████████

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

**Sent:** Tuesday, August 6, 2024 1:37 PM

To: [REDACTED] <[REDACTED].ca>

Cc: [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

Subject: RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Afternoon [REDACTED]

Our colleagues in the Short-Term Rental office have notified us that the short-term business licence decision for [REDACTED] Johnson Street was issued to you on July 3, 2024. The Short-Term Rental Business Licence Appeal Policy establishes that a request for an appeal to the City Clerk must be submitted within 30 days after receiving notice from a Licence Inspector. Unfortunately, as your request for appeal was received on August 5, 2024, you have missed the deadline to proceed with the appeal process.

Please reach out if you have any questions.

Thank you,

### Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

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From: Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

Sent: Tuesday, August 6, 2024 9:07 AM

To: [REDACTED].ca

Cc: [str@victoria.ca](mailto:str@victoria.ca); Crystal Anderson <[cranderson@victoria.ca](mailto:cranderson@victoria.ca)>; Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>

Subject: RE: Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Good Morning [REDACTED]

I am writing to acknowledge receipt of your appeal regarding the denial of your Short-Term Rental (STR) Business Licence for [REDACTED] Johnson Street.

Council adopted a Short-Term Rental Business Licence Appeal Process Policy (Attached). The policy provides for a written process for Council's consideration of your appeal.

You are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to [legislativeservices@victoria.ca](mailto:legislativeservices@victoria.ca) by **August 20, 2024**. You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

A written report will then go before Council at a public meeting and will include all documentation. Council will review the documentation and will make a decision to either uphold or overturn the Licence Inspector's denial of the STR Business Licence. When a meeting date is confirmed, we will notify you with the meeting details. Live and recorded meetings can be watched at [Council & Committee Meetings | City of Victoria](#)

If you require further information, please do not hesitate to contact us.

Thank you,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

---

**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Monday, August 5, 2024 6:15 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** Principal Residence STR Application Appeal Notice: [REDACTED] Johnson Street

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe [REDACTED] Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is [REDACTED] Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street ([REDACTED]) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.

[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED].ca



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## The Official Community Plan is Unintentionally Hurting Some Victorians

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From [REDACTED]

Date Tue 4/2/2024 9:05 PM

To ocp@victoria.ca <ocp@victoria.ca>

Hi All,

I apologize in advance for the long message but I'm running out of options and people to contact - I need your help. I know I'm not the only one in this position and we're all getting left behind because we're falling between the cracks of these new regulations being put in place. Please acknowledge receipt of this email and elevate this to someone who is in a position to provide some guidance/answers.

I have tried multiple times to find someone to speak with the at the City of Victoria (in-person, by email, and by phone) about the new short-term rental bylaws going into affect but I have not been able to find anyone who can tell me more than what is already presented on the city's website. Please let me know who I can contact (or please connect me directly with that person) about my situation outlined below:

- I own my condo in downtown Victoria and this is my primary residence. I do NOT own another property.
- I have to be at work in the office every week from Monday to Thursday so I have to live in my condo every single week.
- Because the cost of living is so high, I sleep on my parents pullout couch most weekends in the summer so I can rent my place out on a short term basis over the weekends.
- I do NOT have the opportunity to rent my place out for longer periods than 3-4 nights at most.
- Currently, I will only be allowed to rent my place out 4 times per year under through a primary residence short-term rental license.
- By limiting me to only 4 rentals per year, the City of Victoria will be forcing me to sell my condo and return as a renter to the rental market.

The new regulations are meant to improve the cost of living for everyone in B.C. by returning investment properties to the long-term rental market. Without any exemption or change to the regulation my condo will indeed return to the market, but only after hurting someone you're trying to help. Importantly, I will no longer be able to participate in the real estate market... and will have a much harder time building any home equity to allow me to eventually buy a place that can house a growing family.

A simple solution to this problem would be to remove the cap on the number of times a registered homeowner, renting out their primary residence, can rent out their home. Of course everything else would still be required such as the buildings strata bylaws would have to be followed, the owner would need a business license (feel free to increase the fee 10x from \$150 to \$1,500), etc. If this were allowed, I would still live in my place 200-250 days per year.

Separately but related, I cannot attend the OCP meetings on April 16<sup>th</sup> and 18<sup>th</sup> as I will be travelling for work and the online session will be taking place at about 2am for me. Will there potentially be a replay available? Please call me at my cell phone number below or email me any time. I will make the time to talk with you at your convenience.



 Victoria BC

 CANADA



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**From:** Theodoric Weicksel <Theodoric.Weicksel@tribemgmt.com>  
**Sent:** Thursday, January 18, 2024 2:20 PM  
**To:** [REDACTED]  
**Subject:** FW: FW: CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]  
**Attachments:** [REDACTED] ShortTermRentalApplication.pdf



**Theodoric Weicksel**  
Community Manager  
**Tribe Management Inc.**  
215-19 Dallas Road, Victoria, BC V8V 5A6  
P: 250-412-0713 x.8111  
[tribemgmt.com](http://tribemgmt.com) | [triberentals.com](http://triberentals.com)



**Tribe Home Community Platform**  
*Click here to access your Community*

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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Wednesday, January 17, 2024 10:07 AM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Subject:** RE: CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]  
**Importance:** High

Hi Theodoric,

Can you please let me know if this is in process?

My STR license is no longer valid and I need to get this to the city asap.

Thank you,

████████

---

**From:** ██████████ <██████████@██████████.ca>  
**Sent:** Thursday, January 11, 2024 3:08 PM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Subject:** Re: CY24 STR Application - ██████████ - Juliet Unit ██████████

Any update on this?

Thanks,

████████

---

**From:** ██████████  
**Sent:** Tuesday, January 9, 2024 12:00:32 PM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Subject:** RE: CY24 STR Application - ██████████ - Juliet Unit ██████████

Hi Theo,

Thanks for the response. See attached for the single pdf.

Let me know if you need anything else.

Best,

████████

**From:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Sent:** Tuesday, January 9, 2024 10:07 AM  
**To:** [REDACTED] <[REDACTED]@ca>  
**Subject:** RE: CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]

Good morning,

Can you please make this a single pdf for the STR, that is all I need in order to get this signed.

Thanks

Theo

**Theodoric Weicksel**

Community Manager



**Tribe Management Inc.**

215-19 Dallas Road, Victoria, BC V8V 5A6

P: 250-412-0713 x.8111

[tribemgmt.com](http://tribemgmt.com) | [triberentals.com](http://triberentals.com)

A promotional banner for the Tribe Home Community Platform. On the left, a laptop and a smartphone are shown displaying the platform's interface. The background is a solid yellow color. To the right of the devices, the text reads "Tribe Home Community Platform" in bold black font, followed by "Click here to access your Community" in a smaller, italicized black font. A white horizontal line is positioned below the text.

**Tribe Home Community Platform**  
*Click here to access your Community*

**Please note: All Tribe Offices are closed December 23<sup>rd</sup> - January 2<sup>nd</sup>**

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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Tuesday, January 9, 2024 8:47 AM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>; Wendy McKenzie <[Wendy.McKenzie@tribemgmt.com](mailto:Wendy.McKenzie@tribemgmt.com)>  
**Subject:** FW: CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]  
**Importance:** High

Hi Theodoric & Wendy,

Sorry to send this with high importance but this is not getting extremely tight to the January 15<sup>th</sup> deadline and the city still needs to review.

Can someone please respond so I know this is being taken care of?

Thank you,

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Wednesday, January 3, 2024 10:26 AM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Subject:** FW: CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]

Hi Theo,

Hope you had a nice break! Just following up on this as I need to get this into the city this week (sorry I left it to the last minute). Let me know if there's someone else I can reach out to if you're still on holiday.

Thanks,

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Thursday, December 28, 2023 4:13 PM  
**To:** Theodoric Weicksel <[Theodoric.Weicksel@tribemgmt.com](mailto:Theodoric.Weicksel@tribemgmt.com)>  
**Subject:** CY24 STR Application - [REDACTED] - Juliet Unit [REDACTED]

Hi Theodoric,

I need to update my short term rental license/application with the City of Victoria. Can you either pass this along (with me in cc) or let me know who the right person is to contact about getting the required strata council signature? The council member will need to sign the 3<sup>rd</sup> attachment (*CY24 STR App. - Strata Council Consent P.5*).

All required information for the application should be included here but let me know if you need anything else. Hope you're enjoying the holiday season.

Best,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] Victoria BC

[REDACTED] CANADA

[redacted] ca

[redacted]

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[redacted]

**From:** Aaron Chan <aaron.chan@tribemgmt.com>  
**Sent:** Thursday, April 25, 2024 11:38 AM  
**To:** [REDACTED]  
**Subject:** RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street  
**Attachments:** [REDACTED] ShortTermRental\_signed.pdf

**Aaron S. Chan**  
Community Manager  
**Tribe Management Inc.**



215 - 19 Dallas Road, Victoria, BC V8V 5A6  
Office: 250-412-0713 Ext: 8103  
Cell (calls only): 236-508-6126 M-F 8:30am to 5pm  
[tribemgmt.com](http://tribemgmt.com) | [triberentals.com](http://triberentals.com)



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**From:** [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Sent:** Thursday, April 25, 2024 7:52 AM  
**To:** Aaron Chan <aaron.chan@tribemgmt.com>  
**Subject:** RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

Hi Aaron,

Any update from your contact that you can share with me around what we discussed on Tuesday?  
Feel free to give me a call any time at [REDACTED].

If there's nothing material that's relevant to my situation then I will need to get the forms signed asap. It's going to take the city a while to approve it so I'm likely going to run into issues here.

Thanks,

---

**From:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>

**Sent:** Tuesday, April 23, 2024 2:17 PM

**To:** [REDACTED] <[REDACTED].ca>

**Subject:** RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

The license does not expire on May 1.

The requirement is that it is used only when you are not home. Added to that, the larger license allows for close to infinite times as opposed to 2 weeks total.

**Aaron S. Chan**

Community Manager

**Tribe Management Inc.**

215 - 19 Dallas Road, Victoria, BC V8V 5A6

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**Tribe**



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**From:** [REDACTED] <[REDACTED].ca>

**Sent:** Tuesday, April 23, 2024 1:41 PM

**To:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>

**Subject:** Re: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

The license I have is no longer valid come May 1? It's the more expensive license as well but none of that is something can rely on when it's specifically stated that I need the principal residence license.

If you want to give me liability coverage with that comment when/if I get fined for not having the right license then I'm happy to keep it as is. But assuming you don't want to that because the fines can be over \$200 a day then I think we both want me to get the new license which needs the updated signature.

Sorry to be a pain but I'm not willing to take the unnecessary risk when all I need is a signature.

---

**From:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>  
**Sent:** Tuesday, April 23, 2024 1:26:12 PM  
**To:** [REDACTED] <[REDACTED].ca>  
**Subject:** RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

At this point, the primary vs non-primary are just a larger cost for the license. The one you have should do you fine.



**Aaron S. Chan**  
Community Manager  
**Tribe Management Inc.**  
215 - 19 Dallas Road, Victoria, BC V8V 5A6  
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---

**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** Tuesday, April 23, 2024 1:25 PM  
**To:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>  
**Subject:** Re: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

Appreciate that. Can you confirm that you're still getting this one signed?

I just know I'm going to be under a microscope this year so want to get the right license.

Thanks!

From: Aaron Chan <aaron.chan@tribemgmt.com>  
Sent: Tuesday, April 23, 2024 1:11:57 PM  
To: [REDACTED] <[REDACTED].ca>  
Subject: RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

In theory you should be fine until next year.

I try to get things done faster. I usually push hard to get them signed within a week.



**Aaron S. Chan**  
Community Manager  
**Tribe Management Inc.**  
215 - 19 Dallas Road, Victoria, BC V8V 5A6  
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From: [REDACTED] <[REDACTED].ca>  
Sent: Tuesday, April 23, 2024 12:56 PM  
To: Aaron Chan <aaron.chan@tribemgmt.com>  
Subject: RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

Hi Aaron,

Yes that's correct, there was another application that was signed and sent in to the City of Victoria. I received the Non-Principal License because I needed the approval on a very short timeline to remain compliant and they're easier than the Principal Residence License to get. It took Theodoric about 4 weeks to get the signature back to me the first time around.

With the new regulations, I need to update that license to the Principal Residence License (which I qualify for because I live in my condo every single week) with the City of Victoria and unfortunately they will not accept a signature that's more than 2 months outdated. It's essentially the exact same application as before that needs to be signed by the strata.

Thanks,

---

**From:** Aaron Chan <aaron.chan@tribemgmt.com>  
**Sent:** Tuesday, April 23, 2024 11:56 AM  
**To:** [REDACTED] [REDACTED] <[REDACTED].ca>  
**Subject:** RE: Principal Residence Application - [REDACTED] [REDACTED] - [REDACTED] Johnson Street

Hi [REDACTED]

Apparently we already received one from you in January.



**Aaron S. Chan**  
Community Manager  
**Tribe Management Inc.**  
215 - 19 Dallas Road, Victoria, BC V8V 5A6  
Office: 250-412-0713 Ext: 8103  
Cell (calls only): 236-508-6126 M-F 8:30am to 5pm  
[tribemgmt.com](http://tribemgmt.com) | [triberentals.com](http://triberentals.com)



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---

**From:** [REDACTED] [REDACTED] <[REDACTED].ca>  
**Sent:** Monday, April 22, 2024 3:44 PM  
**To:** Aaron Chan <aaron.chan@tribemgmt.com>  
**Subject:** RE: Principal Residence Application - [REDACTED] [REDACTED] - [REDACTED] Johnson Street

Hi Aaron, really sorry to keep chasing here. Any update? I know it's going to take time to get the approval from the city so just trying to get this completed as soon as possible.

Thanks for your help and sorry to be a pain.

---

**From:** Aaron Chan <aaron.chan@tribemgmt.com>

**Sent:** Friday, April 19, 2024 8:54 AM

**To:** [REDACTED] <[REDACTED].ca>

**Subject:** RE: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

Hi [REDACTED]

I just re-sent it to council for signing.

**Aaron S. Chan**

Community Manager

**Tribe Management Inc.**

215 - 19 Dallas Road, Victoria, BC V8V 5A6

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**Tribe**



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---

**From:** [REDACTED] <[REDACTED].ca>

**Sent:** Thursday, April 18, 2024 4:39 PM

**To:** Aaron Chan <aaron.chan@tribemgmt.com>

**Cc:** Theodoric Weicksel <Theodoric.Weicksel@tribemgmt.com>

**Subject:** Re: Principal Residence Application - [REDACTED] - [REDACTED] Johnson Street

Hi Aaron,

Sorry to chase, but it has been over a week. Any update?

Thanks,

██████████

---

**From:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>  
**Sent:** Thursday, April 11, 2024 6:39:43 PM  
**To:** ██████████ <██████████@tribemgmt.com>  
**Cc:** Theodoric Weickel <[Theodoric.Weickel@tribemgmt.com](mailto:Theodoric.Weickel@tribemgmt.com)>  
**Subject:** RE: Principal Residence Application - ██████████ - ██████████ Johnson Street

Thanks ██████████

I have forwarded to council for approval.



**Aaron S. Chan**  
Community Manager  
**Tribe Management Inc.**  
215 - 19 Dallas Road, Victoria, BC V8V 5A6  
Office: 250-412-0713 Ext: 8103  
Cell (calls only): 236-508-6126 M-F 8:30am to 5pm  
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---

**From:** ██████████ <██████████@tribemgmt.com>  
**Sent:** Thursday, April 11, 2024 9:51 AM  
**To:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>  
**Cc:** Theodoric Weickel <[Theodoric.Weickel@tribemgmt.com](mailto:Theodoric.Weickel@tribemgmt.com)>  
**Subject:** Principal Residence Application - ██████████ - ██████████ Johnson Street

Hi Aaron,

Thanks for your message and welcome to working with the residents of the Juliet!

Attached is my application for a City of Victoria **Principal Residence License**. Can you please pass this along to council for signature/approval?

Please note that I am the owner of unit # [REDACTED] which is my principal residence. I live in the unit every single week, at a minimum from Monday thru Thursday, and will be living in my place at least ~280 days of the year. I only rent out my space on select occasions when I am visiting family in Vancouver or may be travelling for work. I confirmed during our recent AGM that having a Principal Residence License was still going to be allowed under our bylaws, both the strata council and Theodoric Weickel from Tribe were on the call.

The below link is to the City of Victoria website which states I'm allowed to rent my principal residence out on occasion for the above stated purposes.

<https://www.victoria.ca/building-business/business-licensing/short-term-rentals>

The below link is to the B.C. Provincial Governments website which also confirms that I'm allowed to rent my principal residence out on occasion for the above stated purposes.

<https://www2.gov.bc.ca/gov/content/housing-tenancy/short-term-rentals/short-term-rental-legislation>

Below is a legal overview of the new regulation which further confirms the allowance of rental suites for the above stated purposes.

<https://www.dentons.com/en/insights/alerts/2024/january/8/navigating-british-columbias-short-term-rental-accommodations-act>

Appreciate your help reaching out to our strata council for their signature. Please feel free to call me any time [REDACTED] if there's anything you, or our council needs to clarify or wish to discuss.

All the Best,

[REDACTED]

[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED] ca

[REDACTED]

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---

**From:** Tribe Mgmt - No Reply <[noreply@tribemgmt.com](mailto:noreply@tribemgmt.com)>

**Sent:** Wednesday, April 10, 2024 11:55 AM

**Cc:** Aaron Chan <[aaron.chan@tribemgmt.com](mailto:aaron.chan@tribemgmt.com)>

**Subject:** VIS6683 - Juliet - STR Notice

Dear Owners,

Please see attached notice that needs your attention.

If you have any questions, please feel free to contact the community manager.

Kind Regards,



**Tribe Management Inc.**  
400 - 11950 80th Ave., Delta, BC V4C 1Y2  
[tribemgmt.com](http://tribemgmt.com) | [triberentals.com](http://triberentals.com)

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[REDACTED] [REDACTED]

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**From:** [REDACTED] [REDACTED]  
**Sent:** Tuesday, August 6, 2024 12:00 PM  
**To:** [REDACTED]@fragomen.com  
**Cc:** [REDACTED]@fragomen.com; [REDACTED]@Fragomen.com  
**Subject:** RE: L-1B Initiation - [REDACTED]  
**Attachments:** Nonimmigrant Visa Questionnaire - [REDACTED].doc; [REDACTED] - Bachelor of Commerce Program Completion Letter.pdf; [REDACTED] Transcript\_[REDACTED].pdf; CFA Charterholder.jpg; Passport Biographic (front).jpg; Passport Biographic (back).jpg; Payslip\_2024-07-05.pdf; Payslip\_2024-07-19.pdf; Payslip\_2024-08-02.pdf

Hi [REDACTED],

Apologies for the delay in getting these back to you. We're still targeting a mid-September start date, but it's not a huge problem if it did slip to October 1.

My Non-Immigrant questionnaire is attached with (I believe) all of the requested documentation that is relevant to me. Please let me know if you think I missed anything? Note that I did not update my resume because I only have one year of relevant work experience working elsewhere before I joined [REDACTED]. I will add that work experience somewhere within the written questionnaire.

I am still working on the L-1 Supplement and will hopefully send that across to you later today/tomorrow.

Thanks,  
[REDACTED]

---

**From:** [REDACTED]@[REDACTED].ca>  
**Sent:** Wednesday, June 26, 2024 9:16 AM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Subject:** FW: L-1B Initiation - [REDACTED] ([REDACTED])

Hello [REDACTED]

Please see attachments and instructions below. Please reach out to [REDACTED] if you have specific questions or myself for any [REDACTED] related content.

[REDACTED]

[REDACTED]  
[REDACTED]  
Human Resources  
[REDACTED]

[Mental Health First Aid Attendant](#)

[REDACTED] Victoria BC  
[REDACTED] CANADA

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**From:** [REDACTED]@fragomen.com>  
**Sent:** Wednesday, June 26, 2024 9:05 AM  
**To:** [REDACTED]@ca>  
**Cc:** [REDACTED] <[REDACTED]@fragomen.com>; [REDACTED] <[REDACTED]@Fragomen.com>  
**Subject:** RE: L-1B Initiation - [REDACTED]

Hi [REDACTED],

We would be glad to assist. I am attaching an electronic version of our firm's nonimmigrant visa (NIV) questionnaire, which we ask that [REDACTED] complete and return via email as quickly as possible. Please ask [REDACTED] to be especially detailed about his current and prospective job responsibilities, as this information will be crucial to preparing his L-1 petition. [REDACTED] should indicate any promotions in the questionnaire. It is also essential to highlight any specialized or proprietary knowledge gained by working for [REDACTED] outside of the United States, and any management responsibilities (managing people OR an essential function) he had or will have in the U.S.

As background, specialized knowledge is an advanced level of knowledge of [REDACTED] products, services, research, equipment, techniques, management or other interests and its application in international markets, or an advanced level of knowledge or expertise in the organization's processes and procedures. [REDACTED] should provide enough details so that we can explain why he is key to [REDACTED] and justify the business need for his services in the U.S. at this time. We will need a list and brief description of any proprietary (in-house developed) [REDACTED] systems, tools, applications, processes, methodologies, etc. that [REDACTED] uses to perform his role outside the U.S. and that he will use during his assignment in the U.S.

If applicable, if [REDACTED] manages a function, please describe the function and its importance to [REDACTED] along with the types of decisions he can implement, initiate and veto, the authority he has to review staff, make recommendations that impact hiring, firing, promotion and/or compensation, as well as the make-up of his team. If [REDACTED] has a budget, what is the size of the budget, and does he set it?

**It is important for [REDACTED] to explain in layman's terms (spell out all acronyms) and provide as much details as possible about the position overseas and the proposed position in the US. This should be in [REDACTED] own words as he will need to explain it to the Consular officer at the time of the L-1 interview.**

In addition, [REDACTED] should review the checklist accompanying the questionnaire and provide us with clear copies of any relevant documents requested. If any of the documents do not sound familiar, they likely do not apply. Electronic document copies are preferable.

Once we have received [REDACTED] documents and confirmed his eligibility, we will provide guidance on how to apply for the L-1 at the US-Canada port of entry. We ask that [REDACTED] refrain from making any unchangeable travel or housing arrangements until the L-1 is secured.

**Fragomen's Privacy Policy and Notice:** Our Firm has been engaged by [REDACTED] to provide immigration services on behalf of its employees (the "Services"). Attached please find a copy of Fragomen's Privacy Policy and Notice (the "Notice"), which explains how our firm processes personal information in the course of providing Services. By proceeding to disclose

personal information to Fragomen, you will be considered to have acknowledged receipt of the Notice. If you have any questions or concerns, please contact your HR manager or Fragomen at [REDACTED]@fragomen.com.

If you have any questions about this email, please do not hesitate to contact us.

Best Regards,

[REDACTED]

---

[REDACTED] | Senior Associate

**FRAGOMEN**

T + [REDACTED]

[REDACTED]

[www.fragomen.com](http://www.fragomen.com) | [Linkedin](#)

**Fragomen, [REDACTED], LLP**

[REDACTED]

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[REDACTED] [REDACTED]

---

**From:** [REDACTED] [REDACTED]  
**Sent:** Wednesday, October 16, 2024 4:58 PM  
**To:** [REDACTED]; [REDACTED]  
**Cc:** [REDACTED] US Payroll and Benefits  
**Subject:** Re: welcome to NYC  
**Attachments:** processed-0 [REDACTED]-606D-4D2E-B594-C96478C3868E.jpeg

Hi All,

Just received my security card. All that was included was the card in the attached pictures. Took a picture of both sides of it.

Let me know if you need anything else.

Best,

---

**From:** [REDACTED] [REDACTED]@ [REDACTED].ca>  
**Sent:** Friday, October 4, 2024 4:06:24 PM  
**To:** [REDACTED] [REDACTED] <[REDACTED]@ [REDACTED].ca>; [REDACTED] <[REDACTED]@ [REDACTED].ca>  
**Cc:** [REDACTED] US Payroll and Benefits <USPayrollandBenefits@[REDACTED].ca>  
**Subject:** RE: welcome to NYC

Okay, thanks for sending this.

We might have to just hold off on your tax stuff until we get this.

[REDACTED] [REDACTED]  
Human Resources  
T [REDACTED] | C+ [REDACTED]  
[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED].ca 

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---

**From:** [REDACTED] [REDACTED] <[REDACTED]@ [REDACTED].ca>  
**Sent:** Friday, October 4, 2024 1:00 PM  
**To:** [REDACTED] <[REDACTED]@ [REDACTED].ca>; [REDACTED] <[REDACTED]@ [REDACTED].ca>  
**Cc:** [REDACTED] US Payroll and Benefits <USPayrollandBenefits@[REDACTED].ca>  
**Subject:** Re: welcome to NYC

Doesn't look like it, this all they gave me.

**From:** [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Sent:** Friday, October 4, 2024 3:49:20 PM  
**To:** [REDACTED] <[REDACTED]@[REDACTED].ca>; [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Cc:** [REDACTED] US Payroll and Benefits <[USPayrollandBenefits@\[REDACTED\].ca](mailto:USPayrollandBenefits@[REDACTED].ca)>  
**Subject:** RE: welcome to NYC

Thanks [REDACTED]

Did they give you a number we can use in the meantime? We need to remit taxes for your earnings to the IRS so need the number.

[REDACTED]  
Human Resources  
T + [REDACTED] | C [REDACTED]  
[REDACTED] Victoria BC  
[REDACTED] CANADA  
[REDACTED].ca 

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**From:** [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Sent:** Friday, October 4, 2024 12:48 PM  
**To:** [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Cc:** [REDACTED] US Payroll and Benefits <[USPayrollandBenefits@\[REDACTED\].ca](mailto:USPayrollandBenefits@[REDACTED].ca)>; [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Subject:** Re: welcome to NYC

Everything's finished for the social security card. It should be sent to me by mail in 4-6 weeks.

Have a nice weekend.  
[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Thursday, October 3, 2024 1:56:31 PM  
**To:** Ward, Kate <[REDACTED]@[REDACTED].ca>  
**Cc:** [REDACTED] US Payroll and Benefits <[USPayrollandBenefits@\[REDACTED\].ca](mailto:USPayrollandBenefits@[REDACTED].ca)>; [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Subject:** RE: welcome to NYC

They turned me away last Friday almost 2 hours before they were supposed to close because they were backed up for the day. I'm planning on going back tomorrow to get this done.

Sorry for the delay.  
[REDACTED]

---

**From:** [REDACTED] <[REDACTED]@[REDACTED].ca>  
**Sent:** Thursday, October 3, 2024 1:21 PM  
**To:** [REDACTED] <[REDACTED]@[REDACTED].ca>

Cc: [REDACTED] US Payroll and Benefits <[USPayrollandBenefits@\[REDACTED\].ca](mailto:USPayrollandBenefits@[REDACTED].ca)>; [REDACTED] <[REDACTED]@[REDACTED].ca>

Subject: RE: welcome to NYC

Hello [REDACTED]

Wanted to just circle back on the status of you SSN.

Thanks

[REDACTED]

[REDACTED]

Human Resources

T [REDACTED]

**Mental Health First Aid Attendant**

[REDACTED] Victoria BC

[REDACTED] CANADA

[REDACTED]

[REDACTED] [ca](mailto:[REDACTED].ca) [in](#)

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From: [REDACTED] <[REDACTED]@[REDACTED].ca>

Sent: Tuesday, September 17, 2024 3:12 PM

To: [REDACTED] <[REDACTED]@[REDACTED].ca>

Cc: [REDACTED] US Payroll and Benefits <[USPayrollandBenefits@\[REDACTED\].ca](mailto:USPayrollandBenefits@[REDACTED].ca)>; [REDACTED] <[REDACTED]@[REDACTED].ca>

Subject: RE: welcome to NYC

Hi [REDACTED],

I filled out the SSN information online last week and I'm going to try to get into a location on Friday/Monday next week to get it finalized.

Thanks for the recommendation to reach out to Ben, I'll send him a message tomorrow to see what he did.

Best,

[REDACTED]

---

From: [REDACTED] <[REDACTED]@[REDACTED].ca>

Sent: Tuesday, September 17, 2024 12:34 PM

To: [redacted] <[redacted]@[redacted].ca>

Cc: [redacted] US Payroll and Benefits <USPayrollandBenefits@[redacted].ca>; [redacted] <[redacted]@[redacted].ca>

Subject: welcome to NYC

Hello [redacted]

We are glad to hear your visa processing went smoothly. As part of your assignment to the US we require you to get a Social Insurance Number.

Here is the link below. For personal resources [redacted] on the [redacted] team has recently gone through this process and may be able to direct you to the closest location.

<https://www.ssa.gov/number-card/request-number-first-time>

please complete this task as soon as possible.

Let us know if you have any questions.

[redacted]

[redacted]

Human Resources

T [redacted]

**Mental Health First Aid Attendant**

[redacted] Victoria BC

[redacted] CANADA

[redacted]

[redacted] ca in

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**From:** Legislative Services email <LegislativeServices@victoria.ca>  
**Sent:** Friday, January 3, 2025 4:28 PM  
**To:** [REDACTED]  
**Cc:** str@victoria.ca; Becky Roder  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Good Afternoon [REDACTED]

Thank you for submitting your request for an additional extension of the response period. The City Clerk has granted a further fourteen (14) calendar day extension to the response period for this appeal. **Your deadline for response is Friday, January 17, 2025.**

As before, your response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

---

**From:** [REDACTED] <[REDACTED]@victoria.ca>  
**Sent:** December 24, 2024 4:02 PM  
**To:** Legislative Services email <LegislativeServices@victoria.ca>  
**Cc:** str@victoria.ca; Becky Roder <BRoder@victoria.ca>  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Legislative Services,

I am writing to follow up on my email dated December 12, 2024, requesting a short extension of 7–14 days for my appeal submission. To date, I have not received a response, and given that 22 days have passed, I must assume my request has either been overlooked or is not being prioritized.

As such, I will proceed under the assumption that my requested extension has been granted, as it aligns with the broader fairness and due process of this appeal. The City has previously demonstrated flexibility, and I trust that this

extension request would not unreasonably impact the timeline of this appeal, particularly considering the License Inspector had 98 days to prepare their submission.

This additional time is critical, as it allows me to finalize my response to a significant number of misstatements, while balancing my regular working hours and holiday commitments. Please respond as soon as possible so I can adjust my plans accordingly.

Thank you for your understanding, I look forward to your confirmation.

Best,

██████

---

**From:** ██████ ██████  
**Sent:** Thursday, December 12, 2024 9:11 AM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Becky Roder <[BRoder@victoria.ca](mailto:BRoder@victoria.ca)>  
**Subject:** RE: STR Appeal for ██████ Johnson St - Licence Inspector's Response

Thank for granting an extension. I have just confirmed that I should be able to receive the data I need from my employer this week so I should be able to make this timeline work if absolutely necessary.

That said, I will be forced to work on this throughout the holiday's as I can only work on my response outside of my regular working hours. Is there any way you can give me an extra 7-14 days so I can enjoy some time with family over the holidays? Even making my response due on Sunday January 15<sup>th</sup> (a 5 business day extension) would provide me with 4 additional days to work over the weekends.

This seems like it should still be more than a reasonable request as the License Inspector had 98 days to prepare and I will still only have 45 if you grant this minor extension request. Separately, I would also be surprised if my case would have even been reviewed over the holidays if you never gave me the initial extension so an extra few days is likely not impacting the timeline of this process in any way.

Thank you for your consideration.

██████

---

**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Thursday, December 5, 2024 3:14 PM  
**To:** ██████ ██████ <██████████@victoria.ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>; Becky Roder <[BRoder@victoria.ca](mailto:BRoder@victoria.ca)>  
**Subject:** RE: STR Appeal for ██████ Johnson St - Licence Inspector's Response

Good Afternoon ██████

Thank you for submitting your request for an extension of the response period. The City Clerk has granted a thirty (30) calendar day extension to the response period for this appeal. **Your deadline for response is Friday, January 03, 2025.**

As before, this response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

**Legislative Services**

City of Victoria  
1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



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**From:** [REDACTED] <[REDACTED].ca>  
**Sent:** December 4, 2024 4:30 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca)  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to follow up on my email sent yesterday requesting a time extension for submitting my short-term rental documentation.

As I have not received a response to my extension request before the end of today's business hours, I wanted to confirm my understanding that I may continue preparing my response to the License Inspector while awaiting your reply. I believe this is a reasonable approach given that I proactively reached out before the deadline to request additional time.

Please let me know if you require any additional information from me regarding this matter. I look forward to your response and will submit my complete documentation as soon as possible while awaiting your response.

Thank you for your attention to this matter.  
[REDACTED]

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**From:** [REDACTED]  
**Sent:** Tuesday, December 3, 2024 1:19 PM  
**To:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca)  
**Subject:** RE: STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to formally request an extension of the current response period (specified in Section D.1.e) of the Short-Term Rental Business Licence Appeal Process Policy. The following are several practical reasons that require additional time to adequately respond to the License Inspectors 135 page submission.

Policy Implementation Concerns:

- The Policy does not specify whether the 7 days are calendar or business days. It appears Legislative Services is making the determination.
- No guidance is provided regarding extension requests.

Several critical factors necessitate this extension request:

1. Disproportionate Resources and Time Allocation

- The License Inspector had 98 days to prepare their response, with access to municipal resources and staff.
- I have been given only 7 ambiguous days while maintaining full-time employment (60+ hours per week).
- The License Inspector had 14x the amount of time to prepare their response to my submission. It is difficult to believe this is in-line with the spirit of the written Appeal Process Policy.
- This creates a fundamental imbalance in the ability to present a proper case.
- The volume of documentation (135 pages) appears to constitute "document dumping," a practice where overwhelming quantities of documentation are provided with minimal time for review.

2. Pending Critical Documentation

- My employer (████) is currently preparing official documentation of my work-related travel dates and flight details. This will help show that I have rented my home for short periods while I'm away for work.
- █████ IT department is retrieving my building access card data for ██████████ requiring CEO approval, which takes time as my personal request is far from his top priority. This data will conclusively prove that I'm in Victoria for both regular and extended periods throughout the year.
- These records will directly refute several of the License Inspector's erroneous "Facts." For example, the incorrect assertion that I was in Europe for three months in 2024.
- These records are critical to Council's informed decision-making.

3. Procedural Fairness Concerns

- No clear guidance has been provided regarding what specific evidence would satisfy the principal residence requirement.
- The current timeline doesn't allow for proper organization and presentation of evidence. There is complex documentation requiring third-party verification.
- The License Inspector has made serious allegations about the authenticity of my documentation, including suggesting I falsified banking records. These allegations extend to questioning documentation I submitted to federal agencies (U.S. Department of Homeland Security).

4. Factual Disputes

- Approximately half of the License Inspector's "Facts" contain inaccuracies or misleading statements. As an example, Bylaw Officer DUARTE stated that I created a commercial business through my bank (he made several additional comments in his statement that will be easily refuted).
- Each false statement requires specific documentation to address the inaccuracy. This contradicting and fact-based evidence will take additional time to gather.

Given these circumstances, I respectfully request:

1. A minimum extension of 50 days to prepare a comprehensive response.
2. Clear written guidance on what specific evidence would satisfy the principal residence requirement.

This extension would allow for:

- Protection of fundamental procedural rights.
- Receipt and incorporation of pending employer documentation.
- Proper review and response to all factual inaccuracies.
- Collection of additional supporting evidence.
- Thorough response to serious allegations about documentation authenticity.

The principles of procedural fairness require that I have adequate time and opportunity to present my case, particularly given the serious nature of the allegations and the potential impact on my housing security. This is consistent with Canadian administrative and case law. I have summarized Baker v. Canada [1999] 2 SCR 817 and Speckling v. BC (Workers' Compensation Board) 2005 BCCA 80 below as examples.

Baker v. Canada [1999] 2 SCR 817

- Leading Supreme Court of Canada case on procedural fairness.
- Establishes that greater procedural protections are required when decisions significantly affect individuals' rights and interests.
- Relevant Quote: "The more important the decision is to the lives of those affected... the more stringent the procedural protections that will be mandated."
- Application: Housing security and property rights are fundamental interests requiring robust procedural protection.

British Columbia Cases:

- Speckling v. British Columbia (Workers' Compensation Board) 2005 BCCA 80.
- BC Court of Appeal decision establishing right to respond to adverse findings.
- Emphasizes need for meaningful opportunity to address allegations.
- Relevant Quote: "Procedural fairness requires that a party must know the case it has to meet and must be given a full and fair opportunity to respond."
- Application: I need adequate time to gather evidence refuting the License Inspector's factual claims.

I appreciate your consideration of this request and look forward to your timely response.

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**From:** Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Sent:** Wednesday, November 27, 2024 6:07 PM  
**To:** [REDACTED] <[REDACTED]@ca>  
**Cc:** [str@victoria.ca](mailto:str@victoria.ca); Legislative Services email <[LegislativeServices@victoria.ca](mailto:LegislativeServices@victoria.ca)>  
**Subject:** STR Appeal for [REDACTED] Johnson St - Licence Inspector's Response

Good Afternoon [REDACTED]

Attached is the Licence Inspector's response with regards to your appeal of the denial of your Short-Term Renal Business Licence application for [REDACTED] Johnson Street. You now have **7 days to respond (Wednesday, December 4, 2024)** with your final submission. That response, along with this report and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your license. We will notify you as soon as this item has been scheduled on a Council agenda.

Thank you,

**Legislative Services**  
City of Victoria

1 Centennial Square, Victoria BC V8W 1P6  
T 250.361.0571



The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

**From:** str@victoria.ca  
**Sent:** Friday, January 27, 2023 1:46 PM  
**To:** [REDACTED]  
**Subject:** Automatic reply: 2023 STR Licence

Thank you for emailing [str@victoria.ca](mailto:str@victoria.ca). This automatic response is to confirm that we have received your email.

Please take a moment to read the following, as it will provide further information regarding your application status.

**We are processing a high volume of applications.** We kindly ask that you allow the 7-10 business days to process your application, as responding to inquiries regarding an application status is greatly impacting the turn-around time.

**If you submitted and application on or before January 15** and you have not been contacted to provide supplementary information, your application has been processed and we will contact you shortly.

**If you submitted after January 15**, your application will be processed in the order it is received.

Our office will contact you if we require additional documentation or clarity regarding an application package. If you are deemed eligible you will be sent an email with instruction of next steps.

*If you are emailing with a Short-Term Rental related inquiry, a Bylaw Clerk will respond to your email in the order that we receive it.*

Have a wonderful day and thank you for your email / inquiry.