

**2026 / 2027**

# **OPERATING AND CAPITAL BUDGET**

## **FINANCIAL PLAN**



**Three Rivers**

• WHERE HISTORY IS MADE •

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## Land Acknowledgement

**In the spirit of Reconciliation, we acknowledge that the land upon which we gather is unceded Mi'kmaq territory. Epekwitk (Prince Edward Island), Mi'kma'ki, is covered by the historic Treaties of Peace and Friendship.**

**We pay our respects to the Indigenous Mi'kmaq People who have occupied this Island for over 12,000 years; past, present and future.**

# Town of Three Rivers Mayor & Council



**Mayor  
Debbie Johnston**



**Deputy Mayor  
Cody Jenkins**



**Councillor  
Martina MacDonald  
Ward 3 - Brudenell**



**Councillor  
Cindy MacLean  
Ward 4 - Launching**



**Councillor  
John MacFarlane  
Ward 2 - Montague**



**Councillor  
Anne Van Donkersgoed  
Ward 1 - Gaspereaux**



**Councillor  
Alan Munroe  
Ward 1 - Gaspereaux**



**Councillor  
Wayne Spin  
Ward 2 - Montague<sup>3</sup>**

# About the Town of Three Rivers

Formed in 2018 through the amalgamation of several communities in eastern Prince Edward Island, the Town of Three Rivers is now one of the province's larger municipalities. With a population of over 8,000 residents and a diverse geography, Three Rivers reflects both the heritage and future of eastern PEI.

The Town is shaped around the Brudenell, Cardigan, and Montague Rivers—historic waterways that have supported settlement, commerce, and community life for generations. Today, these rivers continue to contribute to the region's natural beauty, agriculture, tourism, fishing and aquaculture, and recreational opportunities.

Three Rivers has a long history of entrepreneurship, community leadership, and cultural pride. The Town is an important regional hub for services, employment, and economic activity in eastern PEI, while maintaining the strong sense of community that defines life in our rural and small-town settings.

Through responsible planning and investment, the Town continues to support sustainable growth, high-quality municipal services, and a bright future for residents, businesses, and visitors alike.

## Our Vision

Three Rivers will be an inclusive, thriving, and sustainable community committed to maintaining harmony between rural and urban areas while creating opportunities where every resident flourishes

## Our Mission

Three Rivers will serve our community by embracing innovation and continuing to build a thriving, inclusive community for all

## Our Values



**Integrity and  
Transparency**



**Forward-Thinking  
Adaptability**



**Collaborative  
Teamwork**



**Inclusivity and  
Diversity**

# Working Together for a thriving Three Rivers

On behalf of Council, I am pleased to present the Town of Three Rivers' 2026-2027 Operating and Capital Budget.

This year's budget reflects Council's continued commitment to responsible financial management while maintaining the services and investments our residents expect. I am pleased to share that this budget does not include any new increases in municipal tax rates for residents, seasonal residents and businesses.

The Town continues to see modest growth in property tax revenues, driven largely by ongoing development throughout Three Rivers. This growth reflects the strong appeal of our community as a place where people choose to live, raise families, and invest in their homes and businesses. Council is committed to managing this growth responsibly while ensuring that our community continues to thrive.

At the same time, Council has taken a disciplined approach to spending, carefully managing expenses and limiting increases in expenditures to what is necessary to maintain services and meet our commitments.

Three Rivers also continues to maintain a very strong financial position. Less than one percent of the Town's total budget is dedicated to interest debt servicing, an exceptionally low level that reflects Council's prudent approach to borrowing and long-term financial planning. This places the Town in a strong position to respond to future opportunities and community priorities.

I would like to commend members of Council and Town staff for the thoughtful work that goes into managing the Town's finances each year. Their careful stewardship helps ensure that Three Rivers remains financially stable while continuing to grow as a vibrant and welcoming community.

Thank you to our residents for your continued support and engagement with the work of your municipal government.

Warm Regards,



**Debbie Johnston**  
*Mayor of Three Rivers*

# About the Budget

The Town of Three Rivers' 2026–2027 Budget outlines the financial resources required to deliver municipal services and invest in community infrastructure for the coming fiscal year. The budget includes the Town's general operating budget, the operating budgets for the Montague Water and Sewage Collection and Treatment Corporation and the Georgetown Sewer Corporation, the Cavendish Farms Wellness Centre, and the Cardigan and Georgetown Fire Departments. It also incorporates the Town's five-year capital plan beginning April 1, 2026, along with the municipal tax rates required to support these services and investments.

Municipal budgets are comprised of two primary components: the operating budget and the capital budget:

## Operational Budget

The operating budget supports the day-to-day delivery of municipal services such as public works, administration, recreation facilities, fire protection, and the maintenance of municipal infrastructure

## Capital Budget

The capital budget focuses on longer-term investments in infrastructure and major assets, including projects such as sidewalk improvements, facility upgrades, and equipment purchases identified through the Town's five-year capital plan.

## Sources of Funding

*Municipal services and capital projects are funded through a combination of:*

**Property Taxes**

**Provincial and  
Federal Grants**

**Water and Sewer  
Service Fees**

**Other User Fees**

# Budget Process

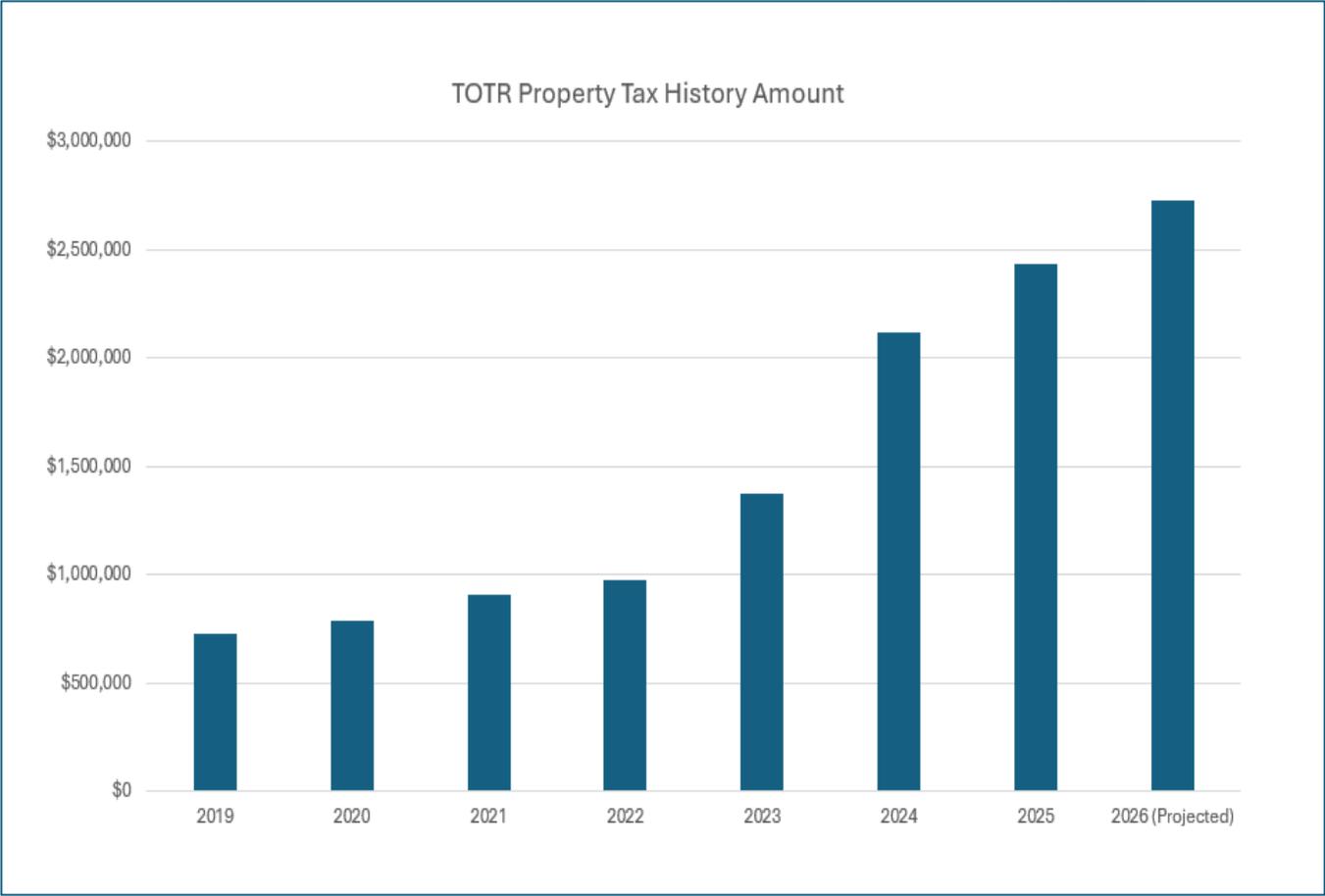


- The Town prepares its budget annually through a structured and transparent process.
- Municipal departments review current expenditures, service levels, and identify operational and capital priorities for the coming fiscal year.
- Residents are invited to participate through a public call for submissions and a community meeting where suggestions and recommendations can be provided.
- Council reviews the proposed budget during a series of public meetings, supported by analysis and recommendations from staff.
- The final budget is approved by Council and submitted to Municipal Affairs in accordance with provincial legislation.

## Utility Services

- Utility services are funded separately from general municipal taxation.
- The Montague Water and Sewage Collection and Treatment Corporation and the Georgetown Sewer Corporation operate on a self-funded basis.

# Growth in Property Tax Revenue (2019–2026)



# Capital Projects (2025–2026 Fiscal Year)

*Town of Three Rivers Investing in safe, vibrant, connected communities*

## Completed Projects

- ✓ Brudenell Active Transportation
- ✓ Georgetown Utility Generator
- ✓ Brudenell Extension
- ✓ Street Scapes Lights (Montague)
- ✓ Sidewalks – Queens Road
- ✓ Cardigan Playground
- ✓ Digital Sign – Georgetown
- ✓ Two Hybrid Trucks
- ✓ Fast Car Charger – Wellness Centre
- ✓ Cardigan Ballfield Upgrades
- ✓ Pickleball Nets & Court Painting
- ✓ Water Arm for Georgetown

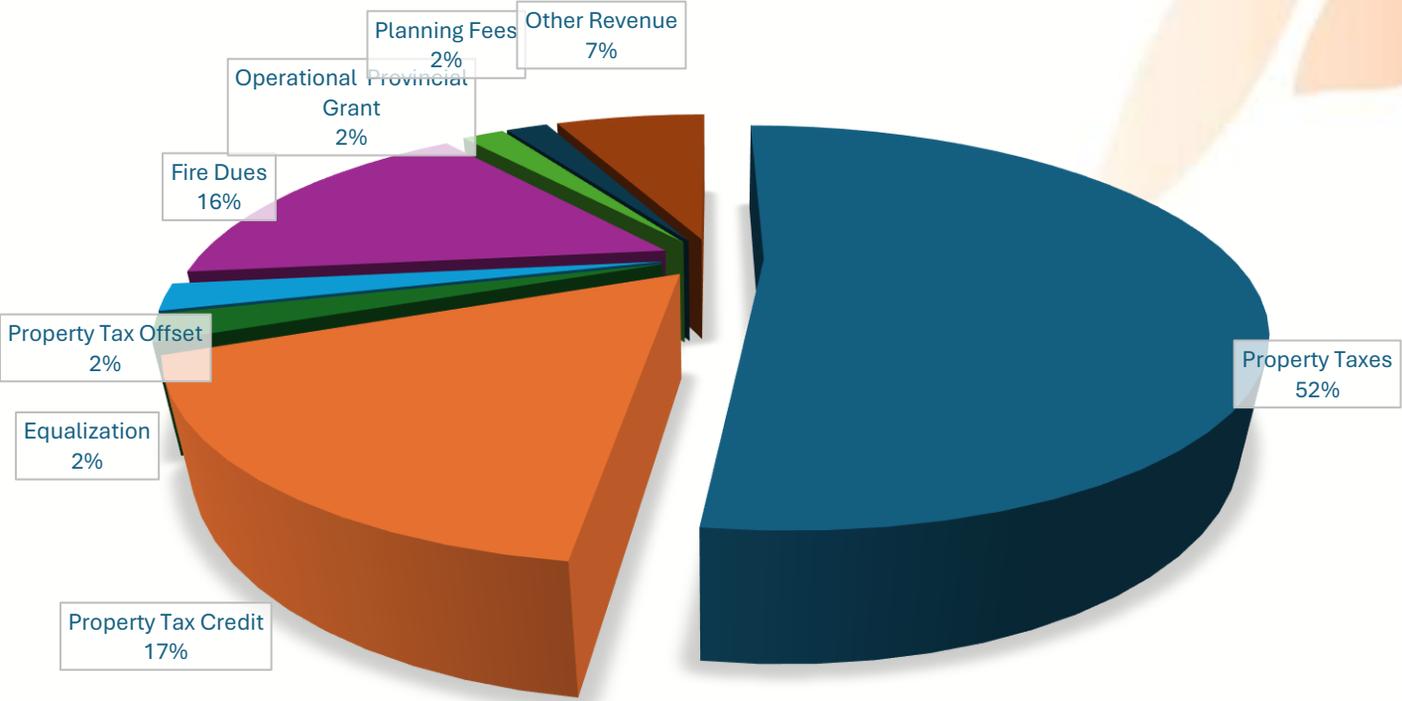
## Projects In Progress

- Solar – Three Rivers Sportsplex
- TCAP Jurisdictional Scan
- Cardigan Fire Hall
- Sewer Utility Storage Building
- Museum Accessible Washroom & Door
- Sackville Street Pathway

## What These Projects mean for Residents

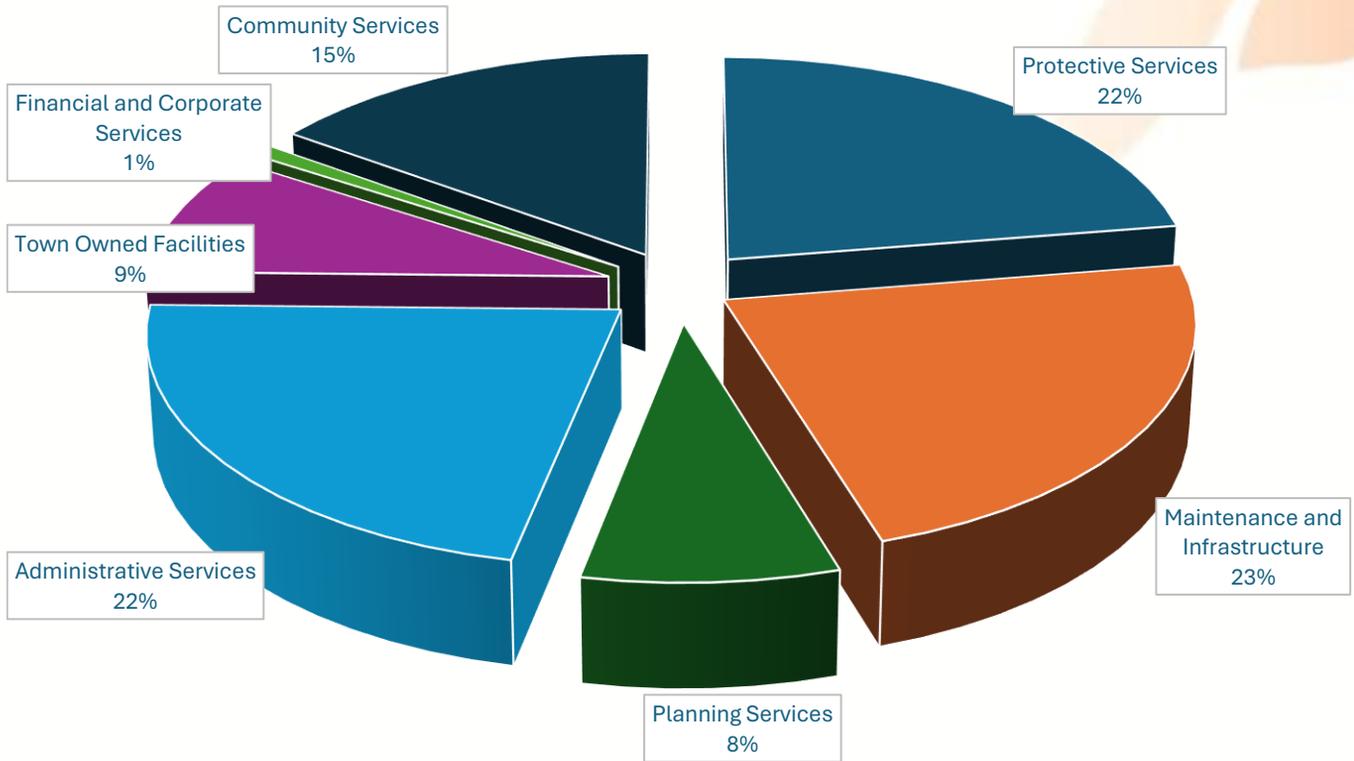
-  Active transportation — safer walking, rolling, and cycling routes
-  Sustainability & energy resilience — greener systems and reliable power
-  Recreation & play — upgraded spaces for families and youth
-  Accessibility improvements — facilities that welcome everyone
-  Municipal infrastructure upgrades — stronger, more reliable services

# Town of Three Rivers Revenue Sources



TOTR Revenue Sources		
Property Taxes	\$2,724,061	52%
Property Tax Credit	\$882,655	17%
Equalization	\$108,750	2%
Property Tax Offset	\$112,817	2%
Fire Dues	\$842,522	16%
Operational Provincial Grant	\$99,802	2%
Planning Fees	\$100,000	2%
Other Revenue	\$363,563	7%
<b>TOTAL</b>	<b>\$5,234,170</b>	<b>100%</b>

# Town of Three Rivers Expenses



TOTR Expenditures		
Protective Services	\$1,079,052	22%
Maintenance and Infrastructure	\$1,085,896	23%
Planning Services	\$382,944	8%
Administrative Services	\$1,060,755	22%
Town Owned Facilities	\$415,248	9%
Financial and Corporate Services	\$41,116	1%
Community Services	\$725,895	15%
<b>TOTAL</b>	<b>\$4,790,906</b>	<b>100%</b>

**Town of Three Rivers**  
**2027 Operating and Capital Budget**  
 April 1, 2026 - March 31, 2027

**OPERATING BUDGET**

<b>Operating Revenue</b>	2027 (\$)
Property Taxes	2,724,061
Grant in Lieu	20,000
Property Tax Credit	882,655
Hall Rental Income	1,200
Equalization	108,750
Property Tax Offset	112,817
Fire Dues	842,522
Fines	25,000
Other Revenue	223,613
Income AA Gardens	1,750
Operation Provincial Grant	99,802
Planning Fees	100,000
Interest Revenue	50,000
Winterval	42,000
<b>Total Operating Revenue</b>	<b><u>5,234,170</u></b>

**Operating Expenses**

Protective Services	
Bylaw Enforcement	15,000
Emergency Measures	10,000
Fire Protection	842,522
RCMP Contract	119,588
Water Supply and Hydrants	65,100
Department Operating Costs	<u>26,843</u>
	1,079,052

Maintenance and Infrastructure Services

Beautification	51,847
Maintenance buildings	75,263
Street lights	96,119
Sidewalk Salt	17,000
Vehicles, equipment and tools	115,000
Department Operating Costs	40,654
Parks and Facilities Wages & Benefits	278,258
Public Works Wages & Benefits	<u>411,754</u>
	1,085,896

Planning Services

Department Operating Costs	352,944
Legal Fees	<u>30,000</u>
	382,944

**Town of Three Rivers**  
*2027 Budget - continued*

<b>Administrative Services</b>	
Election	30,000
Insurance Municipal Liability	44,000
Mayor & Council Expenses	20,000
Mayor & Councillors Honorarium	111,146
Professional Services	200,000
Membership & other professional fees	35,000
IT Equipment and Services	38,423
Staff Training & Development	35,000
Employee Travel	15,000
Office Expense	45,000
Municipal Offices	115,974
Undeveloped municipal properties	8,000
Department operating costs	363,212
	<u>1,060,755</u>
<b>Financial and Corporate Services</b>	
Interest and bank charges	3,749
Interest on long term debt	37,367
	<u>41,116</u>
<b>Town Owned Facilities</b>	
Facility Operations: Cavendish Farms Wellness Centre	111,846
Facility Operations: Garden of the Gulf Museum	24,883
Facility Operations: Kings Playhouse	78,412
Facility Operations: Three Rivers Sportsplex	47,550
Facility Operations: Waterfront Development	32,056
Facility Operations: Emergency Funding	35,000
Facility Upgrades	85,502
	<u>415,248</u>
<b>Community Services</b>	
Black Fly Program	41,832
Community Parks	50,000
Promotion and Development	40,000
Grants, donations and sponsorships	55,263
Outdoor Rink	4,000
Libraries	10,710
Public receptions and festivals	64,000
Recreational Facilities	60,000
Small Halls	40,000
Department Operating Costs	318,090
Winterval	42,000
	<u>725,895</u>
<b>Total Operating Expenses</b>	<b><u>4,790,906</u></b>
<b>Operating Surplus (Deficit)</b>	<b><u><u>443,264</u></u></b>

## CAPITAL & FINANCING PLAN

### Capital Investments

Projects	
Painting Georgetown Office	20,000
Upgrade Electrical at Waterfront	2,000
Mascot	8,000
TOTR Street Scapes Banners (210)	10,500
IT Hardware	11,040
Museum Observation Deck	50,000
TCAP Feasibility Study	12,500
Dog Park	34,783
Septic Field Cardigan	17,390
Sackville Station Pathway	160,000
Georgetown Gardens Shed	34,783
Montague Vendor Shop - Design	39,130
<b>Total Capital Investments</b>	<b>400,126</b>

### Debt & Financing

Principal Debt Repayment	241,164
<b>Total Capital &amp; Financing</b>	<b>641,290</b>

### FUNDING SOURCES

Current Year Operating Surplus	443,264
Prior Years Accumulated Surplus	250,000
<b>Total Funding Available</b>	<b>693,264</b>

<b>Net Cash Position - End of Year</b>	<b>\$ 51,973</b>
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# Montague Sewage and Water Collection and Treatment Corporation

## 2027 Operating and Capital Budget

April 1, 2026 - March 31, 2027

### OPERATING BUDGET

Operating Revenue	2027(\$)
Unmetered Water Residential Revenue	157,604
Unmetered Water Commercial Revenue	17,335
Metered Water Revenue	137,480
Fire Protection Revenue	65,100
Water Delayed Payment Charge	3,228
Sewer Flat Rate Residential Revenue	288,440
Sewer Flat Rate Commercial Revenue	43,028
Sewer Metered Revenue	243,311
Sewer Other Revenues	1,000
Water - Other Revenue	1,000
Sewer Operational Fees	16,000
Sewer Delayed Payment Charge	7,000

<b>Total Operating Revenue</b>	<b>980,526</b>
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### Operating Expenses

Operating Expenses - Water	
Water - Operational Electricity	45,000
Water - Operational Wages	72,118
Water - Operational Training & Dev	5,000
Water - Operational Repairs & Maintenance	32,700
Water - Operational Vehicle Expense	4,500
Water - Operational Water Testing	4,500
Water - Total Operating Expenses	163,818

Water - Administrative Expenses	
Water - Administration dues and fee	1,200
Water -Contractual Expenses - Audit	3,200
Water - Admin Fee	11,781
Water - Insurance	9,761
Water - Property Tax	650
Water - Contractual expense - legal	1,000
Water - Miscellaneous Expense	1,000
Water - Administrative Salaries	59,930
Water - Admin Office Expense	3,000
Water - Interest & Bank Charges	1,250
Water - Regulatory Commission Expense	5,500
Water - Administration - Telephone	1,450
Total Administrative Expense - Water	99,721

## Montague Sewage and Water Collection and Treatment Corporation

2027 Budget - Continued

Operating Expenses - Sewer	
Sewer - Operational Power/Electric	65,000
Sewer - Operational Wages	137,064
Sewer - Operational Training & Dev	5,000
Sewer - Operational Testing	2,500
Sewer - Operational Repairs & Maintenance	76,249
Sewer - Operational Vehicle Expense	3,700
Sewer - Operational Sludge Trucking	8,000
Total Operating Expenses - Sewer	<u>297,513</u>

Administrative Expenses - Sewer	
Sewer - Contractual Expense - Audit	3,200
Sewer - Admin Fee	11,781
Sewer - Insurance	9,761
Sewer - Property Tax	2,500
Sewer - Contractual Expense - Legal	7,500
Sewer - Miscellaneous Expenses	500
Sewer - Administration Salaries	59,930
Sewer - Administration Office Suppl	4,000
Sewer - Administration Membership D	500
Sewer - Interest & Bank Charges	1,250
Sewer - Regulatory Commission Fees	5,500
Sewer - Administration Telephone	3,500
Sewer - Interest on Long Term Debt	11,000
Total Administrative Expenses - Sewer	<u>120,922</u>

**Total Operating Expenses** 681,974

**Operating Surplus (Deficit)** 298,551

### CAPITAL & FINANCING PLAN

Capital Investments	
Design for Maintenance Building	55,700
Gas Detector	10,000
Truck Cap	8,000
Flow Meter Pump Station	43,478
Laterals	125,000
Total Capital Investments	<u>242,178</u>

Debt & Financing	
Sewer - Principal on Long term Debt	41,344

**Total Capital & Financing** 283,522

**Net Cash Position - End of Year** 15,029

# Georgetown Sewer

2027 Operating Budget  
April 1, 2026 - March 31, 2027

## OPERATING BUDGET

Operating Revenue	2027(\$)
Sewer Charges	118,500
Interest Income	4,500
Revenue from Finance PEI	5,251
Delayed Payment	3,000
<b>Total Operating Revenue</b>	<b>131,251</b>
<b>Operating Expenses</b>	
Sewer - Insurance	4,200
Sewer - Administration	20,196
Sewer - Property Taxes	503
Sewer - Legal Fees	2,000
Sewer - Audit	4,000
Sewer - Operational Repairs & Maint	31,608
Sewer - Maintenance Flushing	9,000
Sewer - Miscellaneous Expense	630
Sewer - Operational Power/Electric	10,000
Sewer - Regulatory Assessment	1,600
Sewer - Office	3,800
Sewer - Operational Contract	16,000
Sewer - Bank Charges	1,500
<b>Total Operating Expenses</b>	<b>105,037</b>
<b>Operating Surplus (Deficit)</b>	<b>26,214</b>

# Cavendish Farms Wellness Centre 2024

2027 Operating Budget  
April 1, 2026 - March 31, 2027

## OPERATING BUDGET

<b>Operating Revenue</b>	2027(\$)
Library Rental	7,116
Ice Rental	310,245
Room Rentals	30,000
Canteen Rental	13,200
Bar Sales	21,500
Rink Signs	<u>21,000</u>
	403,061
Other Revenue	
Solar Panel Revenue	24,500
EDA Grants	96,500
Other Revenue	9,000
Government Grants	8,500
Town of Three Rivers Grant	<u>40,000</u>
	178,500
<b>Total Operating Revenue</b>	<b><u><u>581,561</u></u></b>
<b>Operating Expenses</b>	
Cost of Goods Sold	
Bar Purchases	<u>6,000.00</u>
	6,000.00
Payroll Expense	
Wages & Salaries	285,673
EI Expense	5,248
CPP Expense	19,040
WCB Expense	1,585
Benefit Expense	<u>2,600</u>
	314,146
General & Admin Expense	
Accounting & Legal	1,650
Advertising & Promotions	811
Bad Debt	600
Business Fees & Licenses	400
Interest & Bank Charges	500
Office Supplies	3,500
Cleaning Supplies	10,000
Property Taxes	2,200
Snow Removal	15,000

**Cavendish Farms Wellness Centre 2024**

*2027 Budget - Continued*

General & Admin Expense	
Repair & Maintenance	90,150
Phone & Internet	5,000
Training	6,500
Travel & Entertainment	764
Utilities	<u>130,000</u>
	267,075
<b>Total Operating Expenses</b>	<b><u><u>587,222</u></u></b>
<b>Operating Surplus (Deficit)</b>	<b><u><u>(5,661)</u></u></b>

# Cardigan Volunteer Fire Department

2027 Operating Budget  
April 1, 2026 - March 31, 2027

<b>Revenue</b>	<b>2027 \$</b>
Three Rivers Fire Dues	235,903
Uninc. Fire Dues	7,908
<b>Total Revenue</b>	<hr/> <b>243,811</b>
<b>Expenses</b>	
Phone/Internet	3,360
Electricity	3,960
Fuel	6,000
Radios	3,636
Truck Payment	50,400
Truck Payment #2	53,916
Bank fees	96
Snow Removal	4,200
Training	25,200
PEIFFA dues	1,200
Insurance	18,000
FF Insurance	4,500
Truck Maintenance	12,000
Equipment upgrades	12,000
Office Supplies/Uniforms	12,000
<b>Total Expenses</b>	<hr/> <hr/> <b>210,468</b>
<b>Operating Surplus (Deficit)</b>	<hr/> <hr/> <b>33,343</b>



## Georgetown Fire & Rescue

PO Box 295, Georgetown, PE, C0A 1L0

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### Operating Budget

	<b>2027 \$</b>
<b>Revenue</b>	
Fire Dues	111,571
<b>Expenses</b>	
Insurance Equipment/Members	12,160
Property Tax	1,560
Maintenance of Equipment	8,662
Communication	8,996
Fire Department Travel	933
Medical Training	2,320
Fire Department Training	2,320
Supplies & Equipment	24,978
Vehicle Operation	4,710
Paid on Call (Honorarium)	7,420
Chief / Deputies (Honorarium)	2,968
Advertising	1,060
Association Dues	1,060
Turn out Gear Replacement	12,660
Social Functions	3,180
Utilities Oil/Electricity	3,680
Janitorial	1,272
Bookkeeping	1,272
Snow Removal	2,000
Minor Building Repair	1,060
Office Supplies/Bank Fees	1,868
Fire Department Apparel	3,180
	<u>109,318</u>
<b>Operating Surplus (Deficit)</b>	<u>2,253</u>

# Town of Three Rivers

## Five-Year Capital Plan

2027 - 2031

Year	Category of Project	Description of Project	Estimated Cost Project	Funding Sources
<b>2026</b>				
2027	Beautification	Waterfront & Mainstreet Revitalization	330,000	CCBF
2027	Beautification	Tree Planting	50,000	Georgetown Reserve
2027	Beautification	Street Scapes Banners	12,075	Operations
2027	Buildings/Structure	Cardigan Fire Hall Expansion	322,000	CCBF
2027	Buildings/Structure	Cardigan Ballfield Septic Field	20,000	Operations
2027	Buildings/Structure	Georgetown Garden Shed	40,000	Operations
2027	Buildings/Structure	Museum Observation Deck (2nd Accessible Entrance)	240,000	Accessibility Funding & Provincial Funding \$50,000
2027	Buildings/Structure	Paint Georgetown Office	23,000	Operations
2027	Buildings/Structure	Waterfront Electrical Upgrade	2,300	Operations
2027	Buildings/Structure	Montague Vendor Huts - Design	45,000	Operations
2027	Computer Equipmen	IT Hardware	12,696	Operations
2027	Infrastructure	Sidewalks Expansion John Beer Drive	1,000,000	Active Transportation/CCBF
2027	Land	Land Acquisition	TBD	TBD On Hold
2027	Mont W&S Utilities	Sewer Utility Storage Building	500,000	MSC, Utility Funding
2027	Mont W&S Utilities	Upgrades Liftstation - Utility	7,300,000	80% Chif Funding TBD, 20% HAF Funding
2027	Mont W&S Utilities	Maintenance Building - Design	64,055	Operations
2027	Mont W&S Utilities	Gas Detector	11,500	Operations
2027	Mont W&S Utilities	Truck Cap	8,000	Operations
2027	Mont W&S Utilities	Laterals	125,000	Operations
2027	Mont W&S Utilities	Flow Meter	50,000	Operations - Utility
2027	Other Assets	Mascot	9,200	Operations
2027	Recreation	TCAP Feasibility Study	50,000	Provincial Funding, 12,500 Operations
2027	Recreation	Dog Park	40,000	Operations
2027	Sustainability	Three Rivers Sportsplex Solar	220,000	Provincial Funding
2027	Tourism/Recreation	Access to Sackville Street from Station Street	405,684	CCBF/Operations
<b>2028</b>				
2028	Recreation	Outdoor Multi-Sport Facility	500,000	TBD
2028	Infrastructure	Main Street Sidewalks Sections Replacements	1,000,000	TBD - It's possible to do this in sections. On Hold
2028	Art Work	New Art Piece	20,000	Operations On Hold
2028	Buildings	Maintenance Building Expansion	330,000	Sourcing Funding
2028	Infrastructure	Cardigan Trail	2,000,000	TBD
<b>2029</b>				
2029	Georgetown Fire Dep	Replacement Fire Truck - Georgetown Fire Department	TBD	Funds from G. Fire Hall and Reserve
2029	Infrastructure	Sidewalks MacDonald Ave	1,000,000	TBD
<b>2030</b>				
2030	Sustainability	Renewable Energy	TBD	TBD
2030	Tourism/Recreation	Cardigan Wharf Upgrades	562,760	CCBF, TBD
<b>2031</b>				
2031		Cardigan - Continue Boardwalk	TBD	TBD
2031		Outdoor Pool	TBD	TBD
2031		Outdoor Rink	TBD	TBD
2031		Signage	TBD	TBD
<b>TOTAL</b>			<b>10,880,510</b>	

## 2027 Property Tax Rates

<b>2027 BUDGET YEAR TAX RATES</b>		<b>Commercial</b>	<b>Non- Commercial</b>
Montague	341500	1.060	0.600
Montague (Non-resident)	341500	2.040	1.120
Valleyfield	341501	0.655	0.265
Valleyfield (Non-resident)	341501	1.230	0.450
Valleyfield BIA	341502	0.875	0.265
Valleyfield BIA (non-resident)	341502	1.670	0.450
Valleyfield BIA (Serviced)	341503	1.025	0.265
Valleyfield BIA (Serviced) - Non Resident	341503	1.970	0.450
Lower Montague	341504	0.630	0.240
Lower Montague (Non-resident)	341504	1.180	0.400
Lower Montague BIA (Non-serviced)	341505	0.850	0.240
Lower Montague BIA (Non-serviced) - Non-resident	341505	1.620	0.400
Lower Montague BIA (Serviced)	341506	1.000	0.240
Lower Montague BIA (Serviced) Non Resident	341506	1.920	0.400
Brudenell	341507	0.655	0.265
Brudenell (non resident)	341507	1.230	0.450
Brudenell BIA (Non-serviced)	341508	0.875	0.265
Brudenell BIA (Non-serviced) - Non-resident	341508	1.670	0.450
Brudenell (BIA)	341509	1.025	0.265
Brudenell (BIA) - non-resident	341509	1.970	0.450
Montague FD	341513	0.434	0.190
Montague FD - non-resident)	341513	0.788	0.300
Montague FD BIA (Non-serviced)	341514	0.804	0.190
Montague FD BIA (Non-serviced) - Non resident	341514	1.528	0.300
Montague FD BIA (Serviced)	341515	0.954	0.190
Montague FD BIA (Serviced) non-resident	341515	1.828	0.300
<b>Cardigan District</b>			
Cardigan	341511	0.700	0.440
Cardigan Non-resident	341511	1.250	0.730
Lorne Valley	341512	0.700	0.310
Lorne Valley (non-resident)	341512	1.250	0.470
Cardigan FD	341516	0.504	0.260
Cardigan FD (non-resident)	341516	0.858	0.370
Cardigan FD BIA (Non-serviced)	341517	0.874	0.260
Cardigan FD BIA (Non-serviced) - Non-resident	341517	1.598	0.370
Cardigan FD BIA (Serviced)	341518	1.024	0.260
Cardigan FD BIA (Serviced) - Non-resident	341518	1.898	0.370
<b>Georgetown District</b>			
Georgetown	341510	1.050	0.590
Georgetown - Non-resident	341510	2.000	1.080
Georgetown FD	341519	0.454	0.210
Georgetown FD (non-resident)	341519	0.808	0.320