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January 11, 2016

BCUC Log # 51901
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JAN 15 2016

Routing _____

British Columbia Utilities Commission
Sixth Floor
900 Howe Street
Vancouver, BC V6Z 2N3

Attention: Ms. Erica Hamilton, Commission Secretary and Director

Re: Affidavit for Notice of 2015 Revenue Requirements Proceeding

Dear Ms. Hamilton:

Further to Commission Order G-169-15 relating to ICBC's 2015 Revenue Requirements Application, please find attached ICBC's affidavit confirming publication of the Notice of the 2015 Revenue Requirements Proceeding (the Notice).

On November 4, 2015, ICBC published the Notice in daily newspapers around BC. In order to accommodate non-daily newspapers, the Notice was also published on November 5, 2015 in Alberni and Kamloops, and on November 6, 2015 in Dawson Creek.

Yours truly,

June Elder
Manager, Corporate Regulatory Affairs

Cc: Steve Yendall, Vice President, Insurance and Driver Licensing, ICBC

Attachment

IN THE MATTER OF THE UTILITIES COMMISSION ACT
R.S.B.C. 1996, Chapter 473, as amended
and the
INSURANCE CORPORATION ACT
R.S.B.C. 1996, Chapter 228, as amended
and
an Application by the Insurance Corporation of British Columbia for Approval of the
Revenue Requirements for Universal Compulsory Automobile Insurance Effective
November 1, 2015

AFFIDAVIT

I, Eric Green, of the Insurance Corporation of British Columbia (“ICBC”), 151 West Esplanade, North Vancouver, British Columbia, MAKE OATH AND SAY AS FOLLOWS:

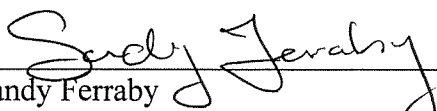
1. I am a Marketing Communications Specialist with the Corporate and Stakeholder Governance Division of ICBC and as such, I have personal knowledge of the facts deposited to in this affidavit, save and except where stated to be on information and belief and where so stated I verily believe them to be true.
2. I was the person responsible for instructing ICBC’s advertising agency, Wasserman & Partners, to place the Notice of the 2015 Revenue Requirements Proceeding (the “Notice”) with respect to ICBC’s Application for Approval of the Revenue Requirements for Universal Compulsory Automobile Insurance Effective November 1, 2015.
3. Attached as exhibits to my affidavit are true copies of the Notice published on November 4, 5, and 6, 2015 in the newspapers indicated below, as a result of my instructions to Wasserman & Partners:

Exhibit

Newspaper

- A Cranbrook Daily Townsman
- B Fort St John Alaska Highway News
- C Kelowna Daily Courier
- D Kimberley Daily Bulletin
- E Nanaimo Daily News
- F Nelson Star
- G Penticton Herald
- H Prince George Citizen
- I Prince Rupert Northern View
- J Trail Daily Times
- K Vancouver 24 Hours
- L Vancouver Metro
- M Vancouver Province
- N Vancouver Sun
- O Victoria Times Colonist
- P Alberni Valley News
- Q Kamloops This Week
- R Dawson Creek Mirror

SWORN BEFORE ME at the City of North)
 Vancouver, this 8th day of January)
 2016.)


 _____)
 Sandy Ferraby)
 A Commissioner for Taking Affidavits for)
 British Columbia)


 _____)
 Eric Green)

Sandy Ferraby
 Barrister & Solicitor
 Insurance Corporation of B.C.
 151 W. Esplanade
 North Vancouver, BC
 V7M 3H9

Mining industry gathers in Cranbrook

CONTINUED from page 1

"We have exploration companies, then you have drilling companies, geologists that do their services for the industry."

"There will be talks on properties that are being developed right at this point. Some of them are ideas of a potential for properties, so they're kind of peddling their

properties, but they're all really informative and lots of information is exchanged."

Mining has been an integral part of the regional economy for over a hundred years, and that isn't going to change anytime soon, added Jacobs.

While most people

immediately think of the Elk Valley and Teck Coal when it comes to mining in the East Kootenay, there are lots of other success stories and projects on the go.

Jacobs lists a couple others, such as Baymag, which mines magnesite ore near Radium Hot Springs and Certain-Teed Gypsum which mines gypsum near

Windermere.

Other projects are also in the works, however, access to capital financing is tough in the current economic climate, Jacobs said.

"Right now, it's in a bit of a down cycle. In 2011, we were at a high cycle, lots of activity, lots of money flowing into the industry," Jacobs said. "Right now, we're

in a bit of a down cycle; there's money out there but nobody wants to spend it, so the resource companies are really nickel-and-diming the projects."

"It's hard to raise money right now for the projects."

There are a few properties closer to Cranbrook that exploration companies are looking

at, while MGX Minerals also recently announced their intention to purchase the former Tembec sawmill site and re-develop it as a processing facility to transport their products.

"So we have lots of exploration happening, it's just getting the capital, and that's the big thing," continued Jacobs. "So if those prop-

erties do shore up to what they could potentially be, and do turn into producing mines, the job creation in the area is going to be a ten-fold.

"It doesn't have to take much of a mine to generate a lot of money for a community. That's one thing we've been lacking since the Sullivan shut down.

"We're a bit spoiled in this area because we went from the Sullivan [closing] to the coal mines really kicking into high gear and their expansion plans are still online."

The conference and trade show, featuring 18 booths representing a variety of industry groups and businesses, will be running 10 a.m. to 4 p.m. from Nov. 3-5 at the Heritage Inn and is open to the public.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

affidavit of Eric Green referred to in the
 APPENDIX B
 to Order G-169-15
 sworn before me at North Vancouver
 in the Province of British Columbia
 this 8th day of January, 2016
Sandy Jenah
 A Commissioner for taking Affidavits

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

Special Direction IC2 to the BC Utilities Commission, BC Regulation 307/2004, as amended (Special Direction IC2), requires the Insurance Corporation of British Columbia (ICBC) to file a revenue requirements application annually. On August 31, 2015, ICBC submitted a partial Revenue Requirements Application for Universal Compulsory Automobile (Basic) insurance. On October 15, 2015, ICBC submitted outstanding materials including the actuarial analysis, the capital management plan, and information on operating expenses (Application). The ICBC 2015 Revenue Requirements Application requested rate change is a 5.5 percent increase in Basic insurance rates for the policy year commencing November 1, 2015.

The Commission is initiating a review of the Application. To view the timetable for this hearing and the Application go to www.bcuc.com select "Current Proceedings" under "Quick Links" and scroll to "ICBC 2015 Revenue Requirements."

HOW TO GET INVOLVED

If you wish to actively participate in the review process, you must register as an intervener with the Commission by Monday, November 16, 2015, through the Commission's website at www.bcuc.com or in writing to the Commission Secretary using the Commission contact information provided at the end of this notice. Interveners must identify the issues they intend to pursue as well as the nature and extent of their anticipated involvement in the review process. Interveners will receive email notice of all correspondence and filed documentation. An email address should be provided if available. At the time of registration, interveners should also state their intent to attend the procedural conference scheduled on Thursday, December 17, 2015.

	Procedural Conference
Date:	The Commission will consider the process to review the Application.
Time:	Thursday, December 17, 2015 Commencing at 9:00 a.m.
Location:	Commission Hearing Room 12th Floor, 1125 Howe Street Vancouver, BC V6Z 2K8

Persons not expecting to actively participate, but who have an interest in the proceeding, should register as an interested party through the Commission's website or in writing to the Commission Secretary by Monday, November 16, 2015, identifying their interest in the Application. Interested parties will receive a copy of the Commission's decision when it is issued.

Letters of comment may also be submitted. All submissions and/or correspondence received relating to the application are provided to the Commission panel and all participants in the proceeding. Submissions are placed on the public record and posted to the Commission's website. By participating and/or providing comment on the application, you agree that all submissions will be placed on the public record and posted on the Commission's website.

All submissions and/or correspondence received from active participants or the public relating to the Application will be placed on the public record and posted to the Commission's website.

VIEW THE DOCUMENTS

The Application and all supporting documentation are available on the Commission's website under "Current Applications" page. If you would like to review a hard copy of the material, it is available to be viewed at the locations outlined below:

British Columbia Utilities Commission Sixth Floor, 900 Howe Street Vancouver, BC V6Z 2N3 Phone: 604-660-4700 Toll Free: 1-800-663-1385 www.bcuc.com	Insurance Corporation of British Columbia 151 West Esplanade North Vancouver, BC V7M 3H9 www.icbc.com
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FOR MORE INFORMATION OR TO REGISTER

For more information or to register, please visit www.bcuc.com or contact the Commission Secretary at Commission.Secretary@bcuc.com.

Three crashes in one hour

RCMP

We have enjoyed a very nice fall but winter hit Monday afternoon on highway 93/95 near Skookumchuck creating hazardous road conditions.

Kimberley RCMP responded to three collisions in a short period of time due to a weather system that struck the area creating very slippery conditions. Freezing rain and snow confined to a short section of highway caused the poor conditions.

The first vehicle went off the road and rolled, a second vehicle went into the ditch managed to get out but was struck by a third vehicle. There were no serious injuries but the potential was there.

Police would like to remind drivers that winter is upon us and driving conditions can change in an instant depending on weather patterns. Also police recommend proper winter tires. All season M+S tires with adequate tread are acceptable but they are not designed for cold or severe conditions like we experience in the Kootenays.

"For the safety of you and your family please ensure you have the right tires, it could make the difference whether you are involved in a crash or not," said Cpl. Chris Newel of the Kimberley RCMP.

LOCAL NEWS

Insurance Corporation of British Columbia
 Wasserman & Partners Advertising ...
 Advertiser: Insurance Corporation of British Columbia
 Agency: Wasserman & Partners Advertising ...
 Section-Page-Zone(s): A-7-All
 Description: PUBLIC NOTICE

Ad Number: 3172394
 Insertion Number: N/A
 Size: 7 Col x 154 ag
 Color Type: BW

Owner wants tax break for snow removal headaches



SUPPLIED PHOTO
 Owners on an ultra-dense block of four-plexes in Dawson Creek were given permission to add parking space earlier this year, but parking pains return in the winter months.

Jonny Wakefield
 Staff Writer

DAWSON CREEK — The owner of a four-plex home on an ultra-dense block in Dawson Creek wants a break on property taxes to pay for snow removal.

It's the latest headache for residents on the block, which has become a cautionary tale in Dawson Creek's ongoing debate over secondary suites.

The block of 18th Street includes 16 four-plexes with a total of 64 dwelling units. The density, coupled with the number of personal vehicles, has led to parking problems, falling property values and arguments between neighbours.

In July, the owner of one of the buildings applied to extend driveways over the mud and gravel buffers reserved for snow storage. While this helped get vehicles off the street, owner Reza Saleidi said the parking issues return when it comes time to pile snow.

"The parking problems resurface in the winter months," Saleidi wrote to city council, saying the snow drifts restrict access to parking spots reserved

for basement tenants. "This results in vehicles parking along the street and blocking access to other driveways, exacerbating the issue. Last winter, my tenants reported serious difficulty squeezing in and out of their parking spots given the little clear width remaining."

Two cases on the block have gone to Residential Tenancy Branch arbitration, according to an earlier submission to council, while parking issues have led extended vacancies and a decline in property values on the block.

In the letter, Saleidi requested a break on property taxes to cover the cost of snow removal—a service the city does not provide. Saleidi put the property tax break at around \$1,000 per unit to pay to truck away snow, arguing owners already pay extra property taxes for buildings with suites.

City council declined to take any action on the letter, meaning any snow removal will likely come at the owner's expense.

City council limited development of secondary suites in some areas in January.

reporter@dca.n.ca

City to sell vacant lot to Ditmarsia

Bronwyn Scott
 Staff Writer

FORT ST. JOHN — The City of Fort St. John has announced its intention to sell two vacant lots to Ditmarsia Holdings, a local offfield transportation company, for \$42,000. The land in question, zoned for commercial use, is 9108 and 9112 73rd Street.

"On a map, they're two lots, but realistically, it's a field," said Janet Prestley, the city's legislative director.

The land is not serviced, meaning it's not hooked up to the city's water and sewer network.

Although the intention

to sell that land has been publicly advertised for several days, only one person has called the city about it. The individual, Prestley said, thought the sale price seemed unusually low.

"Traditionally, when somebody thinks of a lot for sale, they're thinking about a serviced lot. Obviously, (for) a serviced lot in the City of Fort St. John you're looking between \$100,000 and \$150,000 for a vacant piece of land," Prestley said. Prestley didn't know what the buyer intends to do with the land, and the owner of Ditmarsia Holdings could not be immediately reached for comment.



SUBMITTED PHOTO
HOISTING THE TROPHY: City of Fort St. John staff and council wore jerseys to work on Nov. 3 in support of the World U-17 players competing in Fort St. John and Dawson Creek for the tournament. On the steps of city hall, they posed for a photo with the tournament trophy.

Groundbirch hosting craft fair in support of community hall

Mike Carter
 Staff Writer

GROUNDBIRCH — The community of Groundbirch is hosting a craft fair this Saturday in support of its community hall.

"I thought it would be fun to use the original hall to host a craft fair," organizer Freya Dunbar said.

"I approached the hall committee with this idea, and suggested that the table fee go towards the maintenance and upkeep of the Groundbirch Hall."

Dunbar says she knows a lot of crafters and home-based businesses are in

the area, and she wanted to offer them a place to sell their wares while also raising money to offset the operations and maintenance costs of the hall.

"I also chose Groundbirch because not everyone locally can, or wants to, travel very far," Dunbar added. "By keeping it in our community, we are supporting local vendors."

The fair is open to any type of handmade and home-based business.

"Right now, we have a pretty good mix of both," Dunbar said.

is successful, as I'm sure it will be, it will become an annual event."

More than 25 vendors have confirmed they will be attending. It will be held at the Groundbirch community hall Nov. 7

from 10 a.m. to 3 p.m. The hall is located on Road 10 in Groundbirch, between Dawson Creek and Chetwynd.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

INSURANCE CORPORATION OF BRITISH COLUMBIA
 AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS
 FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE
 FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

Special Director IC2 to the BC Utilities Commission, BC Regulation 307/2004, as amended (Special Director IC2), requires the Insurance Corporation of British Columbia (ICBC) to file a revenue requirements application annually. On August 31, 2015, ICBC submitted a partial Revenue Requirements Application for Universal Compulsory Automobile (Basic) Insurance. On October 15, 2015, ICBC submitted outstanding materials including the actuarial analysis, the capital management plan, and information on operating expenses (Application). The ICBC 2015 Revenue Requirements Application requested rate change is a 5.5 percent increase in Basic insurance rates for the policy year commencing November 1, 2015.

The Commission is initiating a review of the Application. To view the timetable for this hearing and the Application go to www.bcu.com select "Current Proceedings" under "Quick Links" and scroll to "ICBC 2015 Revenue Requirements."

HOW TO GET INVOLVED

If you wish to actively participate in the review process, you must register as an Intervener with the Commission by Monday, November 16, 2015, through the Commission's website at www.bcu.com or in writing to the Commission Secretary using the Commission contact information provided at the end of this notice. Interveners must identify the issues they intend to pursue as well as the nature and extent of their anticipated involvement in the review process. Interveners will receive email notice of all correspondence and filed documentation. An email address should be provided if available. At the time of registration, interveners should also state their intent to attend the procedural conference scheduled on Thursday, December 17, 2015.

Procedural Conference	
Date:	Thursday, December 17, 2015
Time:	Commencing at 9:00 a.m.
Location:	Commission Hearing Room 12th Floor, 1125 Howe Street Vancouver, BC V6Z 2K8

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FOR MORE INFORMATION OR TO REGISTER

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Update your RRSP and RRIF



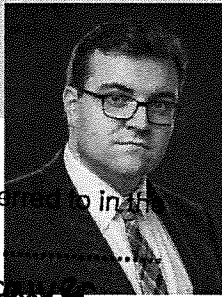
MARION WAHL
Dollars & Sense

In the next eight weeks you have the final opportunity to withdraw funds from your RRIF (registered retirement income fund) so they can be included in your 2015 taxable income. Are you aware the 2015 federal budget reduced the minimum percentages that must be withdrawn? Does this change affect you? A RRIF is defined as tax-deferred retirement plan under Canadian tax law. Individuals use an RRIF to

generate income from the savings accumulated under their RRSP (registered retirement savings plan). How does your RRSP turn into a RRIF? Before the end of the calendar year in which you turn 71, you must either withdraw all funds from the RRSP or convert the RRSP to a RRIF or an annuity. If the funds are simply withdrawn from the RRSP, they are fully taxable in that year. If the RRSP funds are converted

into a RRIF or an annuity, no funds are immediately taxable. RRSPs are government-approved tax shelters designed to encourage Canadians to save for their own retirement. There are two main tax benefits of RRSPs. First, the contributions to your RRSP are deductible from your taxable income. Second, any investment income earned on those contributions are not taxed until the funds are withdrawn.

While the main purpose of a RRSP is to provide retirement income, an immediate benefit and purpose is to save tax dollars right now. There are two main differences between your RRSP and RRIF. First, contributions can be made to your RRSP, but not to your RRIF. Second, there is a minimum withdrawal requirement from your RRIF, but not your RRSP. What is this minimum amount and how is it calculated? The purpose of a RRIF is to generate income for seniors in their retirement years. The amount you are required to withdraw depends upon your age and the fair market value of investments in your RRIF plan on Jan. 1 of each year. Here is an example to illustrate what happens. Joe turned 71 in 2014 and he converted his RRSP into a RRIF in June 2014. On Jan. 1, 2015, Joe's RRIF is valued at \$400,000 and the minimum withdrawal amount for 2015 is \$29,921, which is \$400,000 times 7.48 per cent. Under the new rules, the minimum withdrawal amount for the same RRIF valued at \$400,000 on Jan. 1, 2015 would be \$21,800, which is \$400,000 times 5.48 per cent. As you can see, there is quite a difference between the two calculations, \$8,320 to be exact or about two per cent. So what does this mean, and more importantly, does it affect you in 2015? Like Joe, if you have already withdrawn funds from your RRIF in 2015 using the old percentage rate, then you are permitted to re-contribute the excess back into your RRIF. You may re-contribute this excess amount, or any portion of it, until Feb. 28, 2016. The amount you re-contribute to your RRIF is a deduction for the 2015 year. Back to our example. Joe withdrew \$29,920 from his RRIF on Jan. 15, 2015, the amount calculated under the rules in effect at this time. Under the new rules, Joe was only required to withdraw the minimum amount of \$21,800. Joe has withdrawn \$8,320 more than he was required to. Joe decides to re-contribute \$5,000 of this excess amount to his RRIF and makes this repayment on Feb. 28, 2016. Joe will receive a 2015 tax slip showing RRIF income of \$29,920 and he will receive a RRIF deduction slip showing the re-contribution of \$5,000. While not perfect, this does allow Joe to decide what amount of RRIF withdrawals will be taxable to him in 2015. So, if you have income from other sources in addition to your RRIF, you may wish to consider making a re-contribution by Feb. 28, 2016. If you are still contributing to a RRSP, don't forget your contribution deadline for 2015 deductions is also Feb. 28, 2016.



The Partners of Farris are pleased to announce that **Scott Murray** has joined the firm's litigation practice group.

Scott Murray, an associate in Farris' litigation group, has relocated from Vancouver to our Kelowna office. Scott has a general litigation and dispute resolution practice, with a particular focus on commercial, family, and estate law. He has been involved in a variety of matters before all levels of court in the B.C. and federal court systems, as well as tribunals and other bodies.

Since moving to Kelowna, Scott has joined the Board of the United Way of the Central and South Okanagan Similkameen, and he looks forward to staying involved in the community here.

Scott holds a J.D. from the Schulich School of Law at Dalhousie University, where he was awarded an entrance scholarship and earned further recognition including prizes in constitutional, property, criminal, and maritime law. Scott was a student at Farris and became an associate after being called to the B.C. Bar in 2014.

FARRIS, VAUGHAN, WILLS & MURPHY LLP
Barristers • Solicitors Vancouver | Kelowna | Victoria

This is Exhibit C referred to in the affidavit of Eric Green sworn before me at N. Vancouver in the Province of British Columbia this 8th day of January, 2016. *Scaly Ferraby* A Commissioner for taking Affidavits within British Columbia

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

INSURANCE CORPORATION OF BRITISH COLUMBIA
AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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FOR MORE INFORMATION OR TO REGISTER

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Marion Wahl is a Kelowna chartered professional accountant who offers accounting and tax planning services to individuals and small businesses. Reach her at marionwahl@shaw.ca.

Visions of sugar plums

It's not too early to be thinking of Christmas, eating well or drinking 2015 wines, according to West Kelowna's Quails' Gate Winery.

The winery is holding a news conference today with Santa to promote its Sugar Plum Fair, which runs Nov. 15 from 11 a.m. to 4 p.m.

The fair features wine tasting, of course, but also the sale of holiday-inspired decorations, gifts and food.

Quails' Gate is also celebrating the 10th anniversary of its on-site Old Vines Restaurant by offering a five-course dinner every night throughout November for \$49.

Those attending the news conference today will also have a chance to taste some wines that haven't even been bottled yet.

NEWS

More greetings from SD6 International Students

KIMIKA FROM JAPAN

I'm Kimika from Japan. I'm a Grade 12 student at Selkirk Secondary School. My favorite subjects are English and Music. I want to improve my English

skills and make lots of friends. I'd like to snowboard, do volunteer work and join clubs. I chose Kimberley because it's a really good place and it's really good for learning how to speak English. My future plan

is not decided yet but I want to use English.

ANA SOFIA FROM MEXICO

My name is Ana Sofia. I'm from Mexico City. I'm in the Grade 8 at Sel-

kirk. My favorite subject is Art. I chose to come to Kimberley because my oldest brother came here and had a lot of fun. I want to learn English as much as I can and to have many Canadian friends. I want to ski and

have a lot of fun here.

TOMMY FROM GERMANY

My name is Tommy. I'm from Mainz, Germany. I'm a Grade 11 student at Selkirk. PE is my

favourite subject. Someone told me that Kimberley is very cool so I chose it. I'm looking forward to snowboarding a lot.

CHIKA FROM JAPAN
I'm Chika. I'm from

Japan. I'm a Grade 11 student at Selkirk. My favorite subject is PE. I want to improve my English while I'm in Canada. I chose to come to Kimberley because it is small. I'm looking forward to making many friends.

NORA FROM NORWAY

My name is Nora and I'm from Norway. I'm in Grade 12 at Selkirk Secondary School. My favorite subjects are English and Social Studies. I chose to come to Kimberley because it is a beautiful town with lots of fun things to do. I plan to become a human rights lawyer and my dream is to improve the conditions for workers in the textile industry. I'm looking forward to a great year in Kimberley.

ANNIKKI FROM GERMANY

My name is Annikki. I'm from Hamburg, a big city in northern Germany. I'm in Grade 10 at Selkirk Secondary School. My favourite subjects are English and Biology. I really want to improve my English in Canada and I want to meet new people and get to know a new culture. I chose Kimberley because I love skiing and hiking. In the future I want to study medicine and work in a less developed country to help people. I'm really happy to be here!

FELIX FROM GERMANY

My name is Felix and I'm from Germany. I'm 16 years old and I'm in Grade 11. My favorite subject is Outdoor Education. I came to Kimberley because it's a cool place for skiing. I hope that I make many friends.

YUMI FROM JAPAN

I'm Yumi. I'm from Japan. I'm a Grade 12 student at Selkirk Secondary School. My favorite subject is PE. I want to make friends from many different countries and improve my English so I can go to a high level university. I want to snowboard this winter. Thank you for welcoming me into your country.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at N. Vancouver in the Province of British Columbia this 8th day of JANUARY, 2016.
Sandy Jendrych
 A Commissioner for taking Affidavits within British Columbia
 APPENDIX B to Order G-169-15

**INSURANCE CORPORATION OF BRITISH COLUMBIA
 AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS
 FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE
 FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015**

Special Direction IC2 to the BC Utilities Commission, BC Regulation 307/2004, as amended (Special Direction IC2), requires the Insurance Corporation of British Columbia (ICBC) to file a revenue requirements application annually. On August 31, 2015, ICBC submitted a partial Revenue Requirements Application for Universal Compulsory Automobile (Basic) insurance. On October 15, 2015, ICBC submitted outstanding materials including the actuarial analysis, the capital management plan, and information on operating expenses (Application). The ICBC 2015 Revenue Requirements Application requested rate change is a 5.5 percent increase in Basic insurance rates for the policy year commencing November 1, 2015.

The Commission is initiating a review of the Application. To view the timetable for this hearing and the Application go to www.bcuc.com select "Current Proceedings" under "Quick Links" and scroll to "ICBC 2015 Revenue Requirements."

HOW TO GET INVOLVED

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Date:	The Commission will consider the process to review the Application.
Time:	Thursday, December 17, 2015 Commencing at 9:00 a.m.
Location:	Commission Hearing Room 12th Floor, 1125 Howe Street Vancouver, BC V6Z 2K8

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VIEW THE DOCUMENTS

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<p>British Columbia Utilities Commission Sixth Floor, 900 Howe Street Vancouver, BC V6Z 2N3 Phone: 604-660-4700 Toll Free: 1-800-663-1385 www.bcuc.com</p>	<p>Insurance Corporation of British Columbia 151 West Esplanade North Vancouver, BC V7M 3H9 www.icbc.com</p>
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FOR MORE INFORMATION OR TO REGISTER

For more information or to register, please visit www.bcuc.com or contact the Commission Secretary at Commission.Secretary@bcuc.com.

LANGLEY

Canadian takes in dogs seized from U.S. hoarder

MONIQUE TAMMINGA LANGLEYTIMES

A Langley woman is hoping the community will help after she took in 24 severely neglected and abused small dogs and is nursing them back to health.

The road to recovery for the animals is still long, with upcoming surgeries and ongoing medication

needed, said Lisa Bogardi, of United Animal Rescue.

Bogardi took in the Pekingese and Shih Tzu dogs this summer after they were rescued from a hoarder's home in Washington state.

The dogs were seized from a filthy home that had more than 60 dogs in it along with cats and many birds. Many more dogs were found

dead inside the home.

Animal control couldn't enter without first putting on hazmat suits, because the home was contaminated with feces, urine and dead animals. Many dogs seized had to be euthanized because of their poor health.

Animal Rescue was asked if they could help, said Bogardi. She took all

the dogs into her Langley home.

Many were infested with mites and worms, while neglected infections some of the animals deaf and blind.

"Surprisingly, they are now very trusting and happy dogs. They are good natured and appreciate everything," she said.

Some are still recovering, but several of them will be ready

for adoption in the future. Eventually, most of them will be ready to go to homes Bogardi is hoping will be in Langley. In the meantime, she is looking for help to pay her mounting vet bills.

Go to www.gofundme.com/24seizeddogs. Many of the pictures of the dogs on the web page are disturbing.

This is Exhibit E referred to in the affidavit of Eric Green

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at...N. Vancouver
in the Province of British Columbia

this...24th...day of...January...2015

Sealy Jenchy
A Commissioner for taking Affidavits
within British Columbia



APPENDIX B
to Order G-169-15

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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Community

Yasodhara Ashram and Spearhead team up on temple

Submitted to the Nelson Star
 Yasodhara Ashram and Spearhead Inc. are joining together for an innovative project. Spearhead has recently been chosen from a pool of international contenders to be the fabricator for the new Temple of Light. Yasodhara Ashram, a yoga retreat and study centre in Kootenay Bay, suffered a tragic loss in June 2014, when an accidental fire destroyed their original temple.

"The past year has been one of regeneration and renewal for us," says Swami Lalitananda, president of Yasodhara Ashram. "We committed to rebuilding the temple and have found creative and skilled partners to help us make it a reality."

Spearhead is a specialty fabrication company whose focus is on heavy timber, steel and architectural woodwork.

The Temple of Light, designed by Patkau Architects, is an inventive form of curved panels that require specialized prefabrication.

Spearhead will collaborate with the architects and construction team to produce precise digital models that link directly to their digital manufacturing equipment. The temple's structural components will be prefabricated at their facility.

"We were drawn to the Temple at Yasodhara Ashram not only because of its beautiful design but also because it is a local project," said Tara Primeau, project manager at Spearhead.

Thanks to Spearhead's advanced technology, proximity to the ashram and compatibility with Patkau Architects, a new working schedule for the build has been confirmed.

With the prefabrication work to begin over the winter and installation to take place in the spring of 2016, the Temple of Light is projected to be ready for occupancy as of the fall 2016.

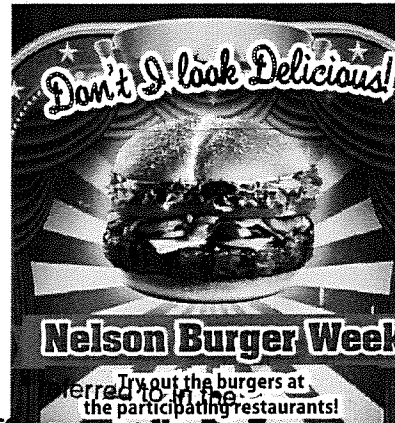
The project is expected to put over \$1.5 million back into the local economy.



Food pantry prescription

Mark McBride (right), former owner of Remedy's RX Pharmacy and a longtime supporter of St. Saviour's Food Pantry in Nelson, presents Nora Nit (left), food pantry manager, with a cheque for \$500.

This is Exhibit "F" affidavit of... Eric Green



PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at N. Vancouver in the Province of British Columbia this 5th day of January, 2016
Sally Ferral
 A Commissioner for taking Affidavits within British Columbia

APPENDIX B to Order G-169-15

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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FOR MORE INFORMATION OR TO REGISTER

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WORLD

Microsoft cuts free online storage

NEW YORK — Microsoft is getting stingy with online storage. The company just cut the free space it offers through its OneDrive service by two-thirds, making it the second major company to retreat from a consumer cloud-storage boom that tempted users with price cuts and ever-larger free offers.

Call of Duty now owns Candy Crush

NEW YORK — The company behind the hugely successful Call of Duty has struck a \$5.9 billion deal to buy the makers of the highly addictive Candy Crush and take advantage of the way video games are moving onto smartphones and tablets.

Activision Blizzard's purchase of King Digital Entertainment, announced Tuesday, will create one of the world's biggest entertainment networks, with more than a half-billion monthly active users in 196 countries, by Activision's count.

TEHRAN, Iran — Iranian state television on Tuesday aired a report that a U.S. citizen, missing in Tehran since September, is actually an American spy now in Iran.

Through his lawyer, the Zalka family said they were "shocked by these false accusations," and stressed he has no "relation with any military, security institution or secret services whatsoever."

Senate fails to stop new EPA water rules

WASHINGTON — Democrats have blocked a Senate bill that would have forced the Obama administration to withdraw new federal rules to protect smaller streams, tributaries and wetlands from development and pollution.

Missile ruled out as cause of plane crash

By The Associated Press

ST. PETERSBURG, Russia — U.S. satellite imagery detected heat around a Russian passenger jet just before it went down in Egypt's Sinai Peninsula, two U.S. officials said Tuesday.

A missile striking the Metrojet Airbus A321-200 was ruled out because neither a launch nor an engine burn had been detected, one of the officials said.

The infrared activity that was detected could mean many things, including a bomb blast or that an engine on the plane exploded due to a malfunction.

Books reveal more Vatican scandals

By The Associated Press

Two new books are deepening a Vatican scandal with tales of mismanagement and greed, such as sainthood causes that can cost up to a half-million dollars and a monsignor allegedly breaking down the wall of his next-door neighbour — a sick, elderly priest — to expand his already palatial apartment.

The leads in the new books are seen as part of a bitter internal struggle between the reformers



People stand next to a picture of plane crash victims attached to the fence at Dvortsovoyskiy Square in St. Petersburg, Russia, Tuesday. Mourners continued to come to the square and airport to pay tribute to the victims of the Metrojet crash in Egypt.

and the old guard. This week, the Vatican arrested two former members of the commission in an investigation of stolen documents.

Books reveal more Vatican scandals

When Sciacca's neighbour was hospitalized, Nuzzi writes, the cardinal broke down a wall separating their residences and incorporated an extra room into his apartment, furniture and all.

recent military intervention in Syria against the extremist group. But the group did not provide any evidence to support its claim, and militants in northern Sinai have not shot down any commercial airliners or fighter jets.

President Vladimir Putin said Russia will keep fighting terrorism in Syria and elsewhere. His spokesman, Dmitry Peskov, rejected any connection between the crash and the Russian military action in Syria.

An international team of experts prepared to analyze the plane's flight data and cockpit voice recorders, the so-called "black boxes."

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This is Exhibit G referred to in the affidavit of Eric Green sworn before me at N. Vancouver in the Province of British Columbia on this 8th day of January 2015. A Commissioner for taking Affidavits within British Columbia.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION



APPENDIX B to Order G-169-15

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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Table with 2 columns: Date/Time/Location and Procedural Conference. The Commission will consider the process to review the Application. Thursday, December 17, 2015. Commencing at 9:00 a.m. Commission Hearing Room, 12th Floor, 1125 Howe Street, Vancouver, BC V6Z 2K8.

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FOR MORE INFORMATION OR TO REGISTER

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'The demand for Christmas hampers is high'

—from page 4
 Applicants must bring verification of name and address in the form of a recent piece of mail. That is all that is required.
 "We have an annual budget based on past numbers and we know that for many of the vulnerable people who access the food hamper programs we know that they may not have other Christmas options so we like to bump up the number of things available," said Barbara Ward-Burkitt, executive director for the Native Friendship Centre.

To bring some extra holiday cheer, included in the hamper is food items to not only make Christmas dinner but Christmas breakfast as well.
 Distribution is on Dec. 14 and there are about 20 people, mostly staff members, who help with the entire project.

"I think our experience is the same as the Salvation Army and St. Vincent's in that the demand for Christmas hampers is high but the demand for hampers going into the new year is also high so for our regular food bank program lots of people find themselves lacking the basics and that goes from January through to March so anything that can fit into that category like canned soups and vegetables, juices, pasta, canned tomato sauce, Kraft dinner, rice, peanut butter and jam — anything that has a shelf life that we can carry into the new year would be a real asset," said Emma Faulkner, health department team leader at the Native Friendship Centre.

Many people on income assistance receive their December cheque a week earlier than usual, which means there's a five-week wait for the regular payment in January, said Ward-Burkitt.

"That's a long time between cheques and that can create a lot of stress, especially when people are trying to provide something special at Christmas time," she added.

"It's really a privilege for the Friendship Centre to be able to help people in the community in this way. We know because of our regular hamper program that there is a huge need and it's a privilege and an honour to ensure that the folks that access the hamper program who are our family and who are vulnerable get the help they need."

"We make sure when we deliver the hampers that we are very respectful and we touch base with them to make sure they are doing OK and I think that's critically important because in my experience people don't like asking for help so we keep the process as respectful as possible."

Donations are welcome and accepted at the reception desk at the Native Friendship Centre.



Sheryl Nelson, far right, Salvation Army Food Bank co-ordinator explains some of the food bank operations to a group of CNC practical nursing students who were there volunteering in March 2014.

Salvation Army

Each year the local Salvation Army gives out between 300 and 500 Christmas hampers.
 The Salvation Army offers hampers to individuals as well as families.

To apply people are invited to attend at the Christmas Wish Centre, 2221 Quinn St., Mondays, Tuesdays and Thursdays during the month of November from 9:30 to 11:30 a.m. To apply people need to bring picture ID for each adult and a medical card for each child, proof of income for each adult and a list of expenses like rent, heat and hydro, Roy Law, the Sally Ann's community ministries director, said.

It takes about 200 volunteers to make the Salvation Army Christmas hamper program a success.

"On hamper packing day, we usually have Grade 7 and 8 classes come in and we actually create an assembly line," said Neil Wilkinson, Prince George Salvation Army Captain. There are lists of items to go into each hamper geared for one and two people, three and four people, five and six people and so on, he added.

Once the students are shown how it's done they do the packing themselves.

"It's a really great way for us to educate young people about what's happening in the community," said Wilkinson.

Leading up to the packing of the hampers, volunteers lay out the food to make it as easy as possible to assemble, added Wilkinson.

Volunteers also help store the contents of the hampers as well.

From the public the Salvation Army is asking for cash donations or gift cards to grocery stores. The Salvation Army takes the cash and purchases what's required for the hampers by the pallet-load from those local retailers who have been generous to them throughout the year. Wilkinson said he knows that throughout the year one emergency food hamper will get a brand name item while another could get a generic name item and all things being equal, the Salvation Army wants the same items to go into each Christmas hamper.

The gift cards will be included in the hamper so that the person who gets the hamper can make their own meat choice. Some people want a turkey while others prefer ham or something else, said Wilkinson.

"We want to provide dignity to those people requiring assistance because if you have to ask for help it's hard and we want to make it as good as possible," said Wilkinson. So they take the food that comes into the food bank at Christmas time and restock the shelves because January can be a tough month for some people, too.

The main service centre at 3500 18th Ave. is where people can make food donations to support the Salvation Army food bank.

The Christmas Kettle campaign is how the Salvation Army funds its annual operations, including, in part, the Christmas hamper effort.

"So we use some of the money at Christmas time and we make sure that all of the need is met first and foremost because that's donor intent and the other funds that aren't used for Christmas are used to support the ongoing operations of the Salvation Army throughout the other 11 months of the year," said Wilkinson.

The Salvation Army is the ambassador for the community, he added.

"The Salvation Army in and of themselves is a small church community and we don't have the resources to do the work that we do," said Wilkinson.

"We count on the community to partner with us to do the work that we do. So for us it's over-the-top humbling to be able to accept donations on behalf of the community and do the good work that we do for the community. So a big thank you goes out to the community that continually supports us and it means the world to us to have that trust and have that opportunity to be the ambassadors for the community."

Keystone delay ups pressure on Energy East

OTTAWA — Keystone XL is the energy pipeline that has been the top of Canada's political agenda. It's important we prove Energy East's viability to the public, said Prime Minister Stephen Harper on Tuesday.

It's no doubt it puts a whole lot more attention now on Energy East," Donald Arsenault, New Brunswick's energy minister, told The Canadian Press in an interview.

TransCanada's proposed 4,600-kilometre Energy East pipeline is designed to move 1.1-million barrels of crude oil a day from Alberta and Saskatchewan to refineries in Eastern Canada.

Pipeline politics have been a Canadian staple for the past decade and that won't change with the departure of Stephen Harper's Conservatives and the arrival of Justin Trudeau's Liberals in Ottawa.

Trudeau will be sworn in Wednesday as the 23rd prime minister and his newly appointed cabinet can expect to begin fielding pipeline calls almost immediately.

"We'll definitely get on the horn right away to make contact with the minister and show how important this project is for not only New Brunswick but for the country," Arsenault said.

Trudeau has always supported Keystone XL, a 1,897-kilometre pipeline that would move 830,000 barrels a day of Alberta bitumen to Nebraska and then on to Gulf Coast refineries. The Liberal leader has been more ambivalent about Energy East.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION



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 Julie Ferrel
 A Commissioner for taking Affidavits within British Columbia

Council passes 100 per cent exemption

BY KEVIN CAMPBELL
PRINCE RUPERT / The Northern View

City of Prince Rupert chief financial officer Corinne Bomben updated city council last week on the exemption status of church parking lots for the proposed 100 per cent tax exemption for 2016, 2017, 2018 and 2019.

After Coun. Joy Thorkelson requested clarification of how much the church parking lots' tax rate exemptions would in the upcoming

years during the Oct. 5 council meeting, Bomben brought the exact figures on Oct. 26.

"The tax exemption of all properties were given 100 per cent exemption. The total tax exemption of all properties listed as places of worship (being the land excess to the building footprint) and other properties (being the land/or buildings of the remaining applicants) if at 100 per cent is estimated at \$332,000. At the current tiered exemptions, it would be approximately

\$316,000. This is a difference of \$16,000 per year," said Bomben.

"Of this value, the amount exempt for church parking lots is \$1,694 per year. Over the next four years, which is what the bylaw has been through three readings of, it's \$6,776 estimated [total over those four years] exempted."

After the discussions, mayor and council passed the 2016-2019 tax exemption bylaw, referred to in the affidavit of Eric Green.

Re-opening of Port Ed school gym proposed

BY SHAUN THOMAS
PORT EDWARD / The Northern View

Edward School for office space, council says it wants to find a way to re-open the gym to the public.

Following a project update from the company's Tessa Gill and Derek Baker, Coun. James Brown said he has heard loud and clear that community members want access to the gym as the facility at the new school doesn't have the height needed for several sports.

"For years we have used that school for clubs and teams and I have had some people asking about it again. I am wondering if there is some way we could possibly use the gym in the evenings," he said.

"The problem is adults can't play in here and don't have anywhere to go to play floor hockey or basketball ... it has to be a community effort and it has to be something that is organized," added Mayor Dave MacDonald, noting issues of security and cleanup would need to be addressed before the facility would be re-opened to the public.

While the company said re-opening the gym has been on the radar, it will now work to expedite the process.

"This is something that has come up for us in the past and something we have taken back to our project team to understand what opportunities exist to maintain that community asset," said Baker.

"Post final investment decision, when we renovate to get more desks and offices, we were looking at ways to isolate the gym, but we will look to see if there is a way we can get it going sooner than that," added Gill, noting the goal may be to have it open in the new year.

While Pacific NorthWest LNG is using the former Port

This is Exhibit A referred to in the affidavit of Eric Green

sworn before me at N. Vancouver in the Province of British Columbia this 8th day of January, 2016
APPENDIX B to Order G-169-15
A Commissioner for taking Affidavits within British Columbia

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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PROVINCIAL

B.C. gets weather windfall for U.S. power exports

BY TOM FLETCHER
BC Local News

A warm winter and a dry spring and summer combined to produce a big jump in BC Hydro power exports this year.

Electricity exports to the U.S. jumped by 73 per cent in the first eight months of 2015 compared to the same period last year, according to export data from Statistics Canada.

BC Hydro says the warmer winter decreased residential customer demand for electricity in B.C., leaving enough water in the Columbia and Peace River reservoirs that their combined volume reached record highs by the end of March 2015. That

allowed for more generation from Mica dam on the Columbia River, which recently had a fifth and sixth turbine added to bring it up to maximum design capacity.

"These exports also supported the management of the obligations under the Columbia

River Treaty, which provide for increased releases of water from the Canadian Columbia basin when the U.S. basin finds itself in severe drought conditions, as it did in the spring and summer of 2015," said BC Hydro spokesperson Simi Heer. "Ultimately,

the increased release meant additional generation at Mica, which resulted in more energy available for export."

The Columbia River Treaty was signed by Canada and the U.S. in 1964, and its control mandate is set to expire in 2024.

Energy Minister Bill Bennett has argued that the treaty should be renewed with an increased annual payment from the U.S., to reflect the value of controlling the river on the Canadian side for irrigation for agriculture. The treaty was referred to in the affidavit of... Green

state. The increase in electricity sales was a bright spot for B.C. exports, the value of which fell 22.2 per cent from January to August, due mainly to falling natural gas prices. Electricity prices fell during that

period, so the 73 per cent increase in exports resulted in only a 32.2 per cent increase in value. Decreases in gas and electricity prices are related to greatly increased shale gas production in the U.S., which is used for power production as well as heating fuel.

Early snow has ski hill operators optimistic

THE CANADIAN PRESS
VANCOUVER

Winter is arriving on hills around British Columbia, raising hopes for ski operators worried about predictions of another warm, wet and green season.

Nearly 30 centimetres of snow has blanketed the Whistler-Blackcomb resort north of Vancouver, while Big White, near Kelowna, says 29 centimetres fell there over the last 12 hours.

Twenty-three centimetres of snow has been recorded at Silver Star Mountain, near Vernon, while three centimetres of the white stuff dusted the Sun Peaks Resort, north of Kamloops.

A skiff of snow has added a silver sheen to the trees of Mount Washington, on Vancouver Island, and even Vancouver's North Shore mountains are boasting snowfalls of up to seven centimetres.

A strong El Nino system is forecast for the West Coast this winter, with a soggy, warm system expected to bring less snow than usual to the Rockies and Alberta, with the possibility of early dumps of snow, especially on coastal mountains.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at N. Vancouver in the Province of British Columbia this... day of January, 2016.

Seal of the Commission
A Commissioner for taking Affidavits within British Columbia

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Canuck thrill-seeker dies in plunge

A Canadian BASE jumper plunged to his death in a well-known Swiss Alps extreme sports hotspot known as 'Death Valley.'

others from a point called Law Ultimate, the *Daily Mail* is reporting. BASE (Building, Antenna, Span, Earth) jumping is when people leap from fixed objects like buildings or cliffs instead of airplanes.

Lauterbrunnen Valley in Switzerland's Bernese Oberland area has become a magnet for BASE jumping enthusiasts — despite a shocking 10 deaths last year. Worldwide there were 25 deaths from the daredevil

sport. Officials estimate about 15,000 jumps a year are made from the valley's cliffs. But because of the notoriety of the valley, the Swiss BASE Association has a stark message on their

website: "Too many jumpers died in this valley. Don't become a statistic. Life is precious, play safe."

of Edmonton was killed at Chinamans Peak in Alberta when his parachute failed to open.

Two months before he was killed Hubert told *Vice*: "To participate in this activity you have to accept that you might die doing it. You have to love it enough to accept that I guess."

— 24 HRS

Mahalo's Fight



\$9,255

Donor: [Name]

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Bills adding up after dogs meet porcupine

A Saskatchewan man hopes a crowdfunding campaign will help pay for a big veterinarian bill after his dogs ran into a porcupine that nearly killed them. Two of the dogs — Soljah and Nestah — ended up with muzzles stuck with painful quills, but it was Mahalo that took the most damage. A photo on a crowdfunding page shows the pup covered in porcupine quills — some of which apparently pierced its heart and lungs, requiring surgery. The bills have been adding up. Mike Gerrand, a friend

of the dogs' owner Dennis Mazur, started the fundraiser hoping to offset the costs, which he says are nearing \$8,000 and still climbing. "Dennis is a youth worker at the Street Culture Project and runs a small organic farm outside Regina," he wrote on the GoFundme page. "Dennis has had to take weeks off work to travel to Saskatoon to be with his baby girl," referring to Mahalo. The fundraiser is halfway to its \$10,000 goal.

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POSTMEDIA

24hrs Vancouver, 2015 Wednesday, 4 published on Thursday 5 Nov 2015

PUBLIC NOTICE
BRITISH COLUMBIA UTILITIES COMMISSION

APPENDIX B
to Order G-169-15

**INSURANCE CORPORATION OF BRITISH COLUMBIA
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FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE
FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015**

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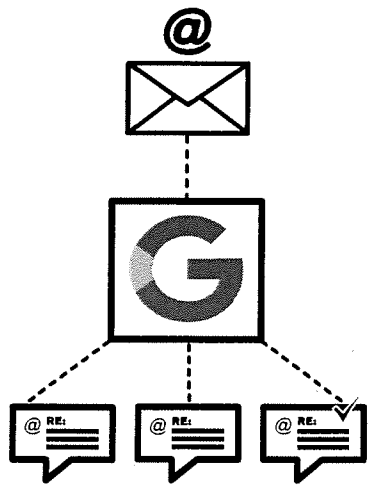
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This is Exhibit **K** referred to in the
affidavit of **Eric Green**
sworn before me at **N. Vancouver**
in the Province of British Columbia
this **8th** day of **January**, 20**16**.
Sally Jewalby
A Commissioner for taking Affidavits
within British Columbia

THIS IS EXHIBIT L
 affidavit of... Eric Green
 sworn before me at... N. Vancouver
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 this... 8th day of... January..., 20...16



Smart Reply will be released on Thursday.
 ILLUSTRATION: ANDRES PLANA/METRO

Tool replies to emails

SOFTWARE
Google's Smart Reply offers choice of short answers

Thanks. Got it. Will do.
 These are the kind of rote email responses Google wants to save users from typing with a new tool that generates automatic replies.
 The Internet search giant will introduce Smart Reply on Thursday to its Inbox by Gmail app for Android and iPhones. The software scans emails to capture the gist of what is being said and suggests three short phrases in response.
 Users select the best option at the bottom of a smartphone

screen. Then they can either click send or tuck on a more personalized message.
 Smart Reply learns to predict likely answers based on past responses. However, experts are not convinced the tool will do much to address the time management and productivity problems associated with e-mail culture.
 Many employees suffer from stress related to the number of emails they receive, expectations for replies and pressure to be connected 24/7, said Stephen Liptap, executive VP at human resources and tech consultancy Momeau Shepell. Liptap said 20 to 50 per cent of emails could be eliminated if people were more conscious about whether a response adds value and who we include on the reply. **TORSTAR NEWS SERVICE**

New icon breaks users' hearts

Many Twitter users aren't feeling the love for the social network's new hearts.
 The red icon has replaced the star that was found below each tweet.
 Before the change, clicking the star meant a tweet was a "favourite," and now clicking the heart means you "like" a tweet.
 Twitter Inc. says it made



the change because the star can confuse new users and the heart is more universally known around the world.
 But the move is facing strong opposition from some Twitter users. Joanna Cornish said Tuesday the "star" icon was a unique aspect of Twitter, and she doesn't like the "idea of sameness" with

using the heart emoji also featured on Facebook and Instagram.
 "Within the realm of Twitter, I think people figured out the star pretty quickly," said Cornish, who has more than 2,000 followers.
 "When you first join Twitter, it is pretty disconcerting; but it's not an impenetrable fortress that you can't figure out. I don't think the star is that confusing." **THE CANADIAN PRESS**

market minute	
\$ DOLLAR	76.62¢ (+0.28¢)
TSX	13,710.31 (+87.30)
OIL	\$47.90 US (+\$1.78)
GOLD	\$1,714.10 US (-\$21.80)
NATURAL GAS: \$2.253 US (-0.3¢)	
DOW JONES: 17,928.15 (+89.39)	
NASDAQ: 5,145.33 (+17.98)	
S&P 500: 2,109.79 (+15.74)	

PUBLIC NOTICE

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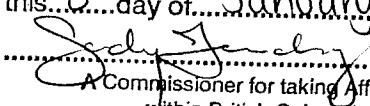
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Violent crime on a dramatic upswing in Surrey

Surrey RCMP statistics reveal a 40 per cent increase in violent crime in the first three quarters of this year compared to the same period last year.

Surrey has recorded 23 attempted murders so far this year compared to eight for

the same period in 2014, and the number of violent crimes has been 5,498, compared to 3,939.

In the first three quarters of 2015, compared to the same period last year, robberies are up 24 per cent (497 to 402),

sexual assaults are up 39 per cent (228 to 164), assaults are up by 22 per cent (2,670 to 2,189) and abductions and kidnappings have also risen by 57 per cent, from 30 to 47.

— Surrey Now



ADAM PALMER

Police seeking public input on strategic plan

ADVICE: Chief looking for aid to set department's priorities

GORDON MCINTYRE
THE PROVINCE

The Vancouver Police Department is asking the public for ideas as it sets its strategic goals for the rest of the decade.

"We need input from our community on our priorities, goals and what your police department should be focusing on for the next five years," Chief Constable Adam Palmer said on Tuesday.

"It doesn't matter whether you live, work or play in Vancouver, we're interested in what citizens have to say."

"The whole Metro area does have an impact on Vancouver so we're interested in listening to people no matter what your connection to Vancouver might be."

While the VPD has long devised five-year plans, it hasn't asked for public input in more than 10 years.

The last strategic plan, the one that's just reaching the end of its tenure, focused on reducing violent crime, property crime, gangs and guns, unsafe driving and disorderly conduct on, say, Granville Street at 2 a.m. on a Saturday.

Some targets, such as reducing violent crime, were met. Some, like putting a dent in property crime, not so much.

"Violent crime has dropped dramatically ... for the past several years," Palmer said. "Property crime has been a tougher one."

In fact, property crime, after plateauing for a couple of years, rose last year, he said.

"It has been a bit of a challenge for us."

Another challenge is the number of what are called opportunity crimes that occur in Vancouver, the chief said, things like smart phones being lifted from coffee counters and purses stolen from restaurants.

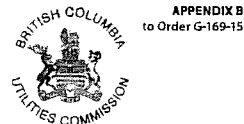
"Minor thefts that are quite annoying to the citizens that live here and the people who visit our city," he said.

There are three ways to let VPD know your views: Online at vpd.ca; by filling out a form at one of 70 ballot boxes spread throughout the city's libraries, community centres and community policing centres; and emails sent to vpd@vpd.ca.

gordm McIntyre@theprovince.com
twitter.com/gordm McIntyre

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British Columbia Utilities Commission Sixth Floor, 900 Howe Street Vancouver, BC V6Z 2N3 Phone: 604-660-4700 Toll Free: 1-800-663-1385 www.bcuc.com	Insurance Corporation of British Columbia 151 West Esplanade North Vancouver, BC V7M 3H9 www.icbc.com
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FOR MORE INFORMATION OR TO REGISTER

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HEALTH

Tough tests fuelling nurse shortage

Failure rate for operating room candidates has risen sharply, hospital official says

PAMELA FAYERMAN VANCOUVER SUN

Executives at Vancouver General Hospital are unable to explain why so many nurses failed a six-month course to become operating room nurses.

Of the last two groups of nurses who took the program, an average of just 47 per cent passed and that's a big factor in the operating nursing shortage that is forcing the postponement of surgeries.

From 2011 to 2014, the average pass rate was 85 per cent and 36 nurses were added to the operating room roster.

Barb Lawrie of the Vancouver Coastal Health authority said the higher-than-usual failure rate was a surprise.



A shortage of operating room nurses has meant Vancouver General Hospital will be postponing some surgeries.

operating room nurses at VGH, but that is not enough for the number of cases already booked or waiting to be scheduled.

Lawrie, the top nursing executive in the health region, said operating room nurses have to pass both theoretical and practical tests in order to maintain high standards of patient safety.

in sterile fields," said Lawrie, a former critical care nurse. She said she'd probably never pass the tests because she'd be too clumsy.

It is expected that at least 200 patients who were supposed to have their surgery between last month and March will be affected by the shortage.

One patient facing surgery postponement is 75-year-old

Kathy Floropoulos. Her back was a passenger in a vehicle that was side-swiped by a truck 10 months ago.

Her daughter, Kathy Floropoulos-Bellavance, was in tears Tuesday after learning from the surgeon's office that her mother's Nov. 12 surgery may be postponed.

"My mother's health is suffering so much while she waits for this complex, six-hour operation that can only be done by Dr. Brian Kwon at VGH. Before the accident, my mother was a perfectly healthy caregiver to my toddler.

Floropoulos-Bellavance said she's emailed the ministry of health, her MLA and even Prime Minister Justin Trudeau about resources for the health care system, but hasn't heard from any of them.

Waiting too long for non-emergency surgery is a long-recognized feature of the Canadian health care system. A study in the B.C. Medical Journal last month showed that in one year (2011-12), about 21,000 patients "dropped off" the waiting list after an average wait of 42.8 weeks.

Dr. Ahmer Karimuddin, a surgeon at St. Paul's Hospital and co-author of the article, said Tuesday there are various reasons why patients drop off the waiting lists: they die, pay for surgery outside B.C. or in private clinics, or their conditions deteriorate so much that they require emergency surgery.

"Our hospitals are so stretched that with a problem like a shortage of OR nurses, there is little flex in the system to handle it."

sun health issues reporter pflayerson@vancouver.sun.com

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referred to in the affidavit of Eric Green sworn before me at N. Vancouver on the Province of British Columbia his day of January 2015. A Commissioner for Taking Affidavits within British Columbia

THE VANCOUVER SUN

Wednesday, November 04, 2015

Doctors asked to take new tack in dealing with opioid addiction

TIFFANY CRAWFORD VANCOUVER SUN

Vancouver Coastal Health has established first-of-its-kind guidelines in the treatment of opioid addiction, including having doctors use a safer drug than methadone as a first-line treatment.

The health authority says the nine recommendations are aimed at improving physicians' knowledge of treatment in light of ongoing challenges with methadone, and opioid overdoses linked to fentanyl and prescription drugs like oxycodone.

Dr. Evan Wood, the health authority's medical director of community addiction services, says methadone, while a highly studied form of treatment, has many safety issues, including side-effects, addiction, and it can be fatal.

So the guideline directs doctors to use buprenorphine/methadone (also known as Suboxone) as a preferred first-line treatment. Although the drug has been available for decades, Wood said doctors in Canada have used it as a last resort, and in some ways, B.C. has had it backwards," he said, of prescribing methadone before buprenorphine.

Wood said buprenorphine is six times safer than methadone in terms of overdose risk, has fewer side-effects, and unlike methadone, patients are not required to pick up the medication from the pharmacy on a daily basis.

He added that because buprenorphine has no street value, using it as a first-line treatment could lead to fewer overdose deaths.

"We know that in one in four prescription (opioid) overdoses, methadone is involved," he said.

As part of their study, Wood and his team looked at reports from the U.S. and the U.K. where there has been a high success rate using buprenorphine. Wood said the reports showed that it is "exceptionally rare" that buprenorphine is implicated in an overdose.

The guideline recommends that patients who respond poorly to buprenorphine be transitioned to methadone. Also included in the guideline, is a strong recommendation that patients do not go through a detox program without longer term treatment. Wood noted that the relapse rate for patients added to prescription painkillers, who go into detox with no followup treatment, is more than 80 per cent.

The B.C. government in August provided \$3 million in funding to support Wood's team in finding new ways to treat substance dependence. The health

We know that in one in four prescription (opioid) overdoses, methadone is involved.

DR. EVAN WOOD VANCOUVER COASTAL HEALTH

authority says it will now work with the province to figure out how to expand the guideline to other regions of B.C.

From Griet to Action, an association of families and friends dealing with addiction, supports the new guideline. The group's founder Nichola Hall said, in a statement, that they agree with the health authority's recommendation that detox is not complete without any followup treatment.

She said it is also very important for psychosocial support to be offered in conjunction with pharmacological treatment, especially for youth.

Laura Shaver, a spokeswoman for the B.C. Association of Persons on Methadone, also welcomed the guideline, saying having more choices for treatment is "an excellent place to start."

tcrawford@vancouver.sun.com

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PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION



INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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The Commission is initiating a review of the Application. To view the timetable for this hearing and the Application go to www.bcuc.com select "Current Proceedings" under "Quick Links" and scroll to "ICBC 2015 Revenue Requirements."

HOW TO GET INVOLVED

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Table with 2 columns: Field (Date, Time, Location) and Value (Thursday, December 17, 2015; Commencing at 9:00 a.m.; Commission Hearing Room, 12th Floor, 125 Howe Street, Vancouver, BC V6Z 2K8)

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Table with 2 columns: British Columbia Utilities Commission and Insurance Corporation of British Columbia, with addresses and phone numbers.

FOR MORE INFORMATION OR TO REGISTER

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New cabinet to get busy immediately

Long-form census to be reinstated; Parliament recall likely next month

The Canadian Press
OTTAWA — Justin Trudeau and his cabinet will get down to work immediately following today's swearing-in ceremony.

The newly minted Liberal prime minister and his ministers are scheduled to hold their first meeting in the afternoon.

And they're widely expected to take immediate action on at least one Liberal campaign promise, signalling the start of a new era that will be starkly different than the decade of Conservative rule under Stephen Harper.

They're likely to take action right away to reinstate the long-form census.

The Harper government cancelled the mandatory long-form questionnaire in 2010, replacing it with the voluntary National Household Survey, which critics said produced less reliable data for municipalities, public officials, businesses and researchers.

During the campaign, Trudeau promised to reinstate the mandatory long-form census as part of a broader commitment to return to "evidence-based" decision making by his government.

Trudeau's new ministers will also emerge from their first meeting in face questions from the media — another departure from the Harper era.

Under Harper, reporters were banned from waiting in the hallway outside the

cabinet room, where ministers had been scrummed for decades; the media weren't told when cabinet meetings were taking place.

Virtually everything about today's ceremony is designed to scream change. Trudeau and his ministers will arrive at Rideau Hall by bus, walking together up the long, tree-lined driveway to the Governor General's mansion as a "team."

For the first time, an invitation has been issued to the public to gather for the event and giant television screens are being set up on the grounds of Rideau Hall so that everyone can watch the swearing-in proceedings.

In an email blast to supporters on the eve of officially taking power, Trudeau suggested he'll recall Parliament soon — likely early next month, after attending a whirlwind of international leaders' summits — to deliver quickly on the central plank of the Liberal election platform.

"We'll also be getting straight to work at home: The first bill introduced by our government will be a tax cut for the middle class so we can get started right away growing our economy, strengthening our middle class and helping those working hard to join it," he said.

The composition of Trudeau's cabinet has been kept secret, but he has promised gender equity.



Justin Trudeau gestures to workers Tuesday as he tours the West Block construction site on Parliament Hill. Trudeau will become Canada's new prime minister at a swearing-in ceremony today. ADRIAN WYLD, THE CANADIAN PRESS

Syrian refugee program in flux

The Canadian Press

OTTAWA — A customary blackout on flights to Canada for refugees after Dec. 15 has been lifted this year as immigration officials toil to get through thousands of Syrian refugee case files while also preparing for ambitious new Liberal resettlement efforts.

But officials can't say whether they'll be able to make good on their plan to get through the existing inventory of refugee files before the end of 2015. It's one of a series of uncertainties around the effect the Liberal pledge to resettle 25,000 Syrian refugees by year's end will have on previous Syrian refugee commitments and on Canada's immigration system as a whole.

"Whenever you take on something as big as this, you have to ask yourself, where are those resources coming from and if so, are they going to be taking resources away from something else to make this happen?" said Brian Dwyer, chair of the Canadian Sponsorship Agreement Holder Association.

"You can either add new staff and new programs or you can borrow from things that exist, and I think a lot of sponsoring groups would be con-

cerned that if this has an impact on private sponsorship of Syrians and Iraqis."

Each year, refugee arrivals are put on hold as of Dec. 15 due to holiday-related closures in visa offices and in settlement organizations. Lifting that blackout this year is one of many steps Citizenship and Immigration is taking to expedite matters following the public outcry this fall over the pace of Canada's response to the Syrian refugee crisis overwhelming Europe and the Middle East.

The Liberal commitment to resettle 25,000 refugees was also a response to that outcry, along with a promise of \$100 million more this year for resettlement and encouraging the private sector to sponsor more people.

The files immigration officials are working on connect to a promise made by the outgoing Conservative government in January to resettle 10,000 people by 2018.

That deadline has since been moved up, with the department saying in September they intend to meet that target in a year's time.

"The government's goal is for all Syrian applications received as of Sept. 19, 2015, to have a decision by the end of December," the department said at the time, but would not reiter-

ate that pledge when asked this week. "It is premature to comment while we await the appointment of a new minister (today)," Citizenship and Immigration spokesperson Jessica Seguin said in an email.

Of the 10,000 spaces promised in January, about 60 per cent were expected to be absorbed by private groups. Since January, the Immigration Department has received applications from those groups to sponsor 5,593 Syrians.

Rules around those sponsorships were also eased in September, including making it easier for non-official sponsors, known as groups of five, to sponsor people themselves. But only 10 groups have filed applications.

The remainder of the 10,000 are to be resettled by the government directly, in partnership with the United Nations High Commissioner for Refugees, as well as other non-governmental organizations who assist in identifying and processing refugee cases.

Only 232 people have arrived in Canada as part of that group so far. To identify the 25,000, the Liberals would work with the same organizations; whether the UN actually has the capacity to even identify 25,000 people is unclear.

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Stephen Harper will resign as prime minister today.

Harper thanks public service on last day as PM

The Canadian Press

OTTAWA — On his final day as prime minister, Stephen Harper extended an olive branch to the public servants with whom his government has had a rocky relationship for much of the last decade.

In a message sent to the entire federal bureaucracy, Harper thanked government workers for the support they've shown his team over three successive Parliaments and for their dedication to the well-being of Canadians.

"I would like to thank each and every one of you for the support you have shown my team and me over three successive Parliaments and for the dedication you have demonstrated in delivering for Canadians," Harper wrote in the letter, obtained by The Canadian Press.

In response, one of the biggest unions representing workers lamented the tenuous relationship between the civil service and Harper's Conservatives.

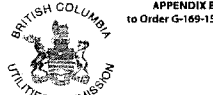
"The work that public service workers do on behalf of Canadians day in and day out is invaluable," Public Service Alliance of Canada national president Robyn Benson said in a statement.

"It is unfortunate that the Conservative government was not able to recognize the important contribution of public service workers during their mandate."

Harper will officially resign as prime minister of today, just ahead of the swearing-in of Liberal prime minister-designate Justin Trudeau.

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION



INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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This is Exhibit A referred to in the affidavit of... sworn before me at... on this... day of... January...
 Commissioner for taking Affidavits within British Columbia

Washington State grapples with stoned drivers

TOM FLETCHER
BLACK PRESS

Washington state police are dealing with more drivers impaired by marijuana since its recreational use was legalized last year, and B.C. is preparing for similar problems as a new federal government prepares

to follow suit. Chief John Batiste of the Washington State Patrol visited Victoria this week to take part in an annual cross-border crime forum. He acknowledged that it's a problem since the state legalized marijuana sales to adults in 2014. "We are seeing an

uptick in incidents on our roadways related to folks driving under the influence of marijuana and drugs in general," Batiste told reporters after a meeting with B.C. Justice Minister Suzanne Anton. He explained the state's new law setting a limit for marijuana's

active ingredient in blood, similar to the blood-alcohol limit. But without a roadside testing device, police are relying on training from the State Patrol's drug recognition expert to make arrests. What they need now is a machine that testing device that

provides evidence of impairment that will hold up in court, Batiste said. Prime Minister-designate Justin Trudeau made a high-profile promise to legalize marijuana before winning a majority government Oct. 19. In B.C., police can

charge drivers if they show signs of impairment, whether from drugs or fatigue. In alcohol use cases, drivers are typically charged with impaired driving and driving with a blood alcohol content of more than .08 per cent. Vancouver-Vancouver-Cannabis

Technologies is developing such a device. The company issued a statement Wednesday, noting that Trudeau has promised to begin work on legalizing marijuana "right away" and a reliable method of enforcement is needed.

This is Exhibit P referred to in the affidavit of Eric Green

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at N. Vancouver in the Province of British Columbia this 8th day of January, 2015. Seal of the Commissioner for taking Affidavits within British Columbia

APPENDIX B to Order G-169-15

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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ARTS

PERFORMING-ARTS CENTRE WILL GROW CITY'S POTENTIAL

Editor:
Please, Kamloopsians, make an informed decision on the performing-arts centre referendum.

I am confident that, if you read the factual information on the City of Kamloops website that has been carefully researched, you will see that voting yes will allow our city to

grow the potential it is already showing.

Besides the fact grants are already in place to cover a large amount of the project's cost, those who work in the arts know the impact access to the arts has on our young people.

They know it means contributing to and investing in the well-being of each student

who walks through the doors — whether to watch a professional, live production or to partake in educational classes.

Watching the countless children walk through the doors who go from shy, quiet and unsure, to confident, happy and well-spoken individuals solidifies the importance of the arts in our community.

But, as successful as arts-education classes are in Kamloops, we currently don't even have the space to conduct them — and that is a problem.

For example, most of Western Canada Theatre's classes are held at rented spaces around the community. We need to improve the facilities we do have and we

should be proud we have been so successful that this is so strong of a need.

If you know what the facts are, I am sure you will vote yes. Please do.

*Jennifer Jones
Kamloops*

This is Exhibit "G" referred to in my affidavit of... **Eric Green**

PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION

sworn before me at... **N. Vancouver**... APPENDIX B to Order G-169-15

In the Province of British Columbia this 8th day of January 2016
Sandy Jerrett
A Commissioner for taking Affidavits within British Columbia

INSURANCE CORPORATION OF BRITISH COLUMBIA AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015

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LET 1% PAY BILL

Editor:

By asking taxpayers to borrow \$49 million, city council forget to mention we already carry \$100 million in debt that costs 8.4 per cent per year.

Another \$49 million would raise that to 10.4 per cent.

All I hear coming out of city hall is how great the performing-arts centre would be for all of us and the downtown would come alive.

Explain to countless seniors who live on a fixed income that it's only \$40 a year added to taxes that keep rising every year.

If this is what the city needs and if this is what is going to generate such prosperity for us all, let the one per cent who want the PAC raise private funds.

*Greg Fenrick
Kamloops*

Proposed Parkade and Performing Arts Centre

VOTE YES NOVEMBER 7



- YES for more parking
- YES for the future
- YES for country music
- YES for rock & roll shows
- YES for live comedy
- YES for bragging rights
- YES for dance recitals
- YES for conversation
- YES for vibrant downtown
- #YESPAC

Vote YES this Saturday.

It's important for Kamloops!

For a list of polling stations visit kamloops.ca/referendum/votingplaces

Authorised by the Yes Committee (250) 319-4737, registered under the LCCA

THIS IS EXHIBIT " K " referred to in the affidavit of... Eric C. Green sworn before me at... N. Vancouver... in the Province of British Columbia this... 8th day of... January....., 20.16

Sandy J. French
A Commissioner for Taking Affidavits within British Columbia

FRIDAY, NOVEMBER 6, 2015 THE MIRROR - 1 - A7

Local News
UNBC hitchhiking study expanded to include the Peace Region

Jonny Wakefield
ALASKA HIGHWAY NEWS

Why do people hitchhike in northern B.C.?

Researchers at the University of Northern B.C. are trying to get to the bottom of that thorny question. For the first time since launching the hitchhiking study in 2012, the Peace Region will be part of the answer.

Researchers were in the Peace earlier this month for a series of interviews with hitchhikers.

The joint UNBC and RCMP study was touched off by the 2006 report of the Highway of Tears Symposium, which noted little is known about who hitchhikes in northern B.C. and why they do it.

The symposium studied the factors contributing to more than a dozen murders along Highway 16—many of them involving aboriginal women—between 1969 and 2011.

Dr. Jacqueline Holler, a member of UNBC's Women's and Gender Studies Department, said the aim is to produce recommendations for government that could make transportation safer in the north.

"We're not experts on transportation, we're just talking to the people who are hitchhiking," she said. "They're knowledgeable about what (services) they might use."

While interviews have only begun in the Peace, Holler said the research will show whether hitchhikers face distinct risks in different parts of the north.

"The Peace is in some ways more remote than the Highway of Tears," she said. "If you think of the areas north of Fort St. John, that's a pretty desolate highway. Not a lot of traffic there a lot of the time."

What those recommendations might entail remains to be seen.

"Anyone who thinks they can eliminate hitchhiking by having a bus once a day or something like that, they're going to find things

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PUBLIC NOTICE

BRITISH COLUMBIA UTILITIES COMMISSION



APPENDIX B
to Order G-169-15

**INSURANCE CORPORATION OF BRITISH COLUMBIA
AN APPLICATION FOR APPROVAL OF THE REVENUE REQUIREMENTS
FOR UNIVERSAL COMPULSORY AUTOMOBILE INSURANCE
FOR THE POLICY YEAR COMMENCING NOVEMBER 1, 2015**

Special Direction IC2 to the BC Utilities Commission, BC Regulation 3077/2004, as amended (Special Direction IC2), requires the Insurance Corporation of British Columbia (ICBC) to file a revenue requirements application annually. On August 31, 2015, ICBC submitted a partial Revenue Requirements Application for Universal Compulsory Automobile (Basic) insurance. On October 15, 2015, ICBC submitted outstanding materials including the actuarial analysis, the capital management plan, and information on operating expenses (Application). The ICBC 2015 Revenue Requirements Application requested rate change is a 5.5 percent increase in Basic insurance rates for the policy year commencing November 1, 2015.

The Commission is initiating a review of the Application. To view the timetable for this hearing and the Application go to www.bcuc.com select "Current Proceedings" under "Quick Links" and scroll to "ICBC 2015 Revenue Requirements."

HOW TO GET INVOLVED

If you wish to actively participate in the review process, you must register as an intervener with the Commission by Monday, November 16, 2015, through the Commission's website at www.bcuc.com or in writing to the Commission Secretary using the Commission contact information provided at the end of this notice. Interveners must identify the issues they intend to pursue as well as the nature and extent of their anticipated involvement in the review process. Interveners will receive email notice of all correspondence and filed documentation. An email address should be provided if available. At the time of registration, interveners should also state their intent to attend the procedural conference scheduled on Thursday, December 17, 2015.

	Procedural Conference
	The Commission will consider the process to review the Application.
Date:	Thursday, December 17, 2015
Time:	Commencing at 9:00 a.m.
Location:	Commission Hearing Room 12th Floor, 1125 Howe Street Vancouver, BC V6Z 2K8

Persons not expecting to actively participate, but who have an interest in the proceeding, should register as an interested party through the Commission's website or in writing to the Commission Secretary by Monday, November 16, 2015, identifying their interest in the Application. Interested parties will receive a copy of the Commission's decision when it is issued.

Letters of comment may also be submitted. All submissions and/or correspondence received relating to the application are provided to the Commission panel and all participants in the proceeding. Submissions are placed on the public record and posted to the Commission's website. By participating and/or providing comment on the application, you agree that all submissions will be placed on the public record and posted on the Commission's website.

All submissions and/or correspondence received from active participants or the public relating to the Application will be placed on the public record and posted to the Commission's website.

VIEW THE DOCUMENTS

The Application and all supporting documentation are available on the Commission's website under "Current Applications" page. If you would like to review a hard copy of the material, it is available to be viewed at the locations outlined below:

<p>British Columbia Utilities Commission Sixth Floor, 900 Howe Street Vancouver, BC V6Z 2N3 Phone: 604-660-4700 Toll Free: 1-800-663-1385 www.bcuc.com</p>	<p>Insurance Corporation of British Columbia 151 West Esplanade North Vancouver, BC V7M 3H9 www.icbc.com</p>
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FOR MORE INFORMATION OR TO REGISTER

For more information or to register, please visit www.bcuc.com or contact the Commission Secretary at Commission.Secretary@bcuc.com.