

May 3, 2023

FOI No: 2023-30

Redacted S. 22

VIA E-MAIL – Redacted S. 22

Dear Redacted S. 22

Re: Request for Records  
Freedom of Information and Protection of Privacy Act

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The City of White Rock has reviewed your request for access to the following records pursuant to the Freedom of Information and Protection of Privacy Act (the “Act”):

- *electronic copies of the bank statements and/or certified statements from financial organizations that the City of White Rock has relationships with which shows the amount of cash and/or cash equivalents owned by the City as of December 31, 2022.*
- *provide a summary report that reflects the amounts that will appear in the SOFI (Statement of Financial Information) report when it is finalized later this year.*

Access to the records requested is available, however, some of the information in the records is excepted from the disclosure requirements of the Act. I have severed the excepted information so that I could disclose to you the remaining information as attached.

The severed information is excepted from disclosure under section 17 of the Act. Severing under section 17 is necessary to avoid disclosing information that may be harmful to the financial or economic interests of the City.

In regard to the second part (2<sup>nd</sup> bullet) of this request, the City’s Statement of Financial Information (SOFI) must be published under an enactment and Section 20 (1) (c) of the *Freedom of Information and Privacy Act* applies. A record with a summary of this information is not available at this time. The City is not obligated to provide a summary of that information prior to the report being published.

**Corporate Administration**

P: 604.541.2212 | F: 604.541.9348

**City of White Rock**

15322 Buena Vista Avenue, White Rock BC, Canada V4B 1Y6

**WHITE ROCK**  
*City by the Sea!*

[www.whiterockcity.ca](http://www.whiterockcity.ca)

Please contact me if you have any questions or concerns.

Sincerely,

A handwritten signature in black ink that reads "Arthur". The signature is written in a cursive style with a period at the end.

Tracey Arthur  
Director of Corporate Administration

Att.

If you believe that the City of White Rock has been unreasonable in its handling of your request, you may ask the Information and Privacy Commissioner to review our response. You have 30 days from receipt of this notice to request a review by writing to:

Office of the Information and Privacy Commissioner  
3rd Floor, 756 Fort Street  
Victoria BC V8W 1H2

Should you decide to request a review, please provide the Commissioner's office with:

1. your name, address and telephone number;
2. a copy of this letter;
3. a copy of your original request sent to the City of White Rock; and
4. the reasons or grounds upon which you are requesting the review.

Bank Statements and cash and/ or cash equivalents

Consolidated balance

DCC Bank	Redacted S. 17	15,907,883.70
Performance Bonds	Redacted S. 17	13,413,938.74
Equipment Reserve	Redacted S. 17	5,470,192.24
Parking Bank	Redacted S. 17	4,483,890.75
Leisure Bank	Redacted S. 17	1,760,981.52
ECOMM Account	Redacted S. 17	1,422,212.91
General Account	Redacted S. 17	85,224,012.70
USD Account	Redacted S. 17	18,858.47
MFA Money Market		4,333,285.74
Canadian Western Bank		5,000,000.00
Coast Capital		4,000,000.00
Raymond James -BMO		5,000,000.00
TD Trade Investments-Term Deposit		5,000,000.00
Raymond James -Bank of Nova Scotia		5,000,000.00
Canaccord Genuity - HSBC		5,000,000.00
<b>Total count</b>		<b>15.00</b>





Account Number	Currency	Opening Balance	Closing Balance BD
<b>Group: INDIVIDUAL ACCOUNTS</b>			
DCC Bank Account <small>Redacted S. 17</small>	CAD	\$15,907,883.70	\$15,907,883.70
Performance Bonds Account <small>Redacted S. 17</small>	CAD	\$13,413,938.74	\$13,413,938.74
Equipment Reserve Account <small>Redacted S. 17</small>	CAD	\$5,470,192.24	\$5,470,192.24
<b>Redacted S. 17</b>	CAD	\$4,483,273.55	\$4,483,890.75
<b>Redacted S. 17</b>	CAD	\$1,759,728.52	\$1,760,981.52
<b>Redacted S. 17</b>	CAD	\$1,420,316.08	\$1,422,212.91
<b>Redacted S. 17</b>	CAD	\$85,753,811.16	\$85,224,012.70
US Bank Account <small>Redacted S. 17</small>	USD	\$18,858.47	\$18,858.47
<b>CBR TOTAL:</b>	<b>CAD</b>	<b>\$128,209,143.99</b>	<b>\$127,683,112.56</b>
<b>CBR TOTAL:</b>	<b>USD</b>	<b>\$18,858.47</b>	<b>\$18,858.47</b>





WHITE ROCK BRANCH  
 15110 NORTH BLUFF RD  
 WHITE ROCK, BC V4B 3E5

TD Canada Trust

Tel: 1-866-222-3456  
 TTY: 1-800-361-1180

THE CORPORATION OF THE CITY OF WHITE  
 ROCK  
 15322 BUENA VISTA AVE  
 WHITE ROCK BC V4B 1Y6

This account participates in a cash concentration system. These numbers are for information only. The balances have been transferred to a concentration account.

Statement of Account		Account Type	Statement From - To
Branch No.	Account No.	CURRENT ACCOUNT	DEC 29/22 - DEC 30/22
Redacted S. 17			Page 2 of 11

DESCRIPTION	CHEQUE/DEBIT	DEPOSIT/CREDIT	DATE	BALANCE
BALANCE FORWARD			DEC30	85,277,166.50
CHQ#09837- Redacted S. 17	3,001.43		DEC30	
CHQ#09701-	5,534.61		DEC30	
CHQ#09857-	5,811.75		DEC30	
CHQ#09981-	1,143.44		DEC30	
CHQ#09651-	16,820.40		DEC30	
CHQ#09750-	8,681.40		DEC30	
CHQ#09902-	350.85		DEC30	
CHQ#09972-	616.88		DEC30	
CHQ#09962-	619.23		DEC30	
CHQ#09914-	1,903.74		DEC30	
CHQ#08154-	862.25		DEC30	
CHQ#09950-	722.51		DEC30	
CHQ#09890-	288.03		DEC30	
CHQ#09908-	113.81		DEC30	
CHQ#09798-	499.40		DEC30	
CHQ#09751-	106.48		DEC30	
CHQ#09909-	47.61		DEC30	
CHQ#09921-	6,029.98		DEC30	85,224,012.70
34 CHQS ENCLOSED NEXT STATEMENT DATE IS JAN 03/23				
MONTHLY AVER. CR. BAL. Redacted S. 17				
MONTHLY MIN. BAL.				
			No.	Amount
			Credits	0 0.00
			Debits	18 53,153.80

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Please ensure that you report in writing any errors or irregularities found within this statement within 30 days of the statement date. If you do not, the statement of account shall be conclusively deemed correct except for any amount credited to the account in error.

Accounts issued by: THE TORONTO-DOMINION BANK





CORP OF THE CITY OF WHITE ROCK  
 Statement of Account  
 Wednesday, December 28, 2022 - Monday, January 02, 2023



<b>Account Name:</b>	<b>Account:</b>	<b>Branch:</b>	<b>Currency:</b>
US Bank Account	Redacted S. 17	Redacted S. 17	USD

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/28/2022	\$18,858.47
	Closing Balance			12/30/2022	\$18,858.47
<b>Totals:</b>		<b>\$0.00</b>	<b>\$0.00</b>		
<b>Item Count:</b>		<b>0</b>	<b>0</b>		





<b>Account Name:</b>	<b>Account:</b>	<b>Branch:</b>	<b>Currency:</b>
Equipment Reserve Account	Redacted S. 17	Redacted S. 17	CAD

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/28/2022	\$5,470,192.24
	Closing Balance			12/30/2022	\$5,470,192.24
<b>Totals:</b>		<b>\$0.00</b>	<b>\$0.00</b>		
<b>Item Count:</b>		<b>0</b>	<b>0</b>		





<b>Account Name:</b>	Redacted S. 17	<b>Account:</b>	Redacted S. 17	<b>Branch:</b>	Redacted S. 17	<b>Currency:</b>	CAD
<b>Performance Bonds Account</b>							

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/28/2022	\$13,413,938.74
	Closing Balance			12/30/2022	\$13,413,938.74
<b>Totals:</b>		<b>\$0.00</b>	<b>\$0.00</b>		
<b>Item Count:</b>		<b>0</b>	<b>0</b>		





<b>Account Name:</b>	<b>Account:</b>	<b>Branch:</b>	<b>Currency:</b>
DCC Bank Account			CAD

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/28/2022	\$15,907,883.70
	Closing Balance			12/30/2022	\$15,907,883.70
<b>Totals:</b>		<b>\$0.00</b>	<b>\$0.00</b>		
<b>Item Count:</b>		<b>0</b>	<b>0</b>		





CORP OF THE CITY OF WHITE ROCK  
 Statement of Account (Bank)  
 Friday, December 30, 2022 - Saturday, December 31, 2022



<b>Account Name:</b>	<b>Account:</b>	<b>Branch:</b>	<b>Currency:</b>
Redacted S. 17	Redacted S. 17	Redacted S. 17	CAD

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/30/2022	\$4,483,273.55
	MC DEP <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP		\$80.00	12/30/2022	
	MC DEP <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP		\$158.75	12/30/2022	
	VSA DEP <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP		\$160.75	12/30/2022	
	VSA DEP <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP		\$232.75	12/30/2022	
	MC FEE <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP	\$7.34		12/30/2022	
	VSA FEE <span style="background-color: black; color: red; font-size: 8px;">Redacted S. 17</span> MSP	\$7.71		12/30/2022	\$4,483,890.75
	Closing Balance			12/30/2022	\$4,483,890.75
<b>Totals:</b>		<b>\$15.05</b>	<b>\$632.25</b>		
<b>Item Count:</b>		<b>2</b>	<b>4</b>		



CORP OF THE CITY OF WHITE ROCK  
 Statement of Account (Bank)  
 Friday, December 30, 2022 - Saturday, December 31, 2022



<b>Account Name:</b> Redacted S. 17	<b>Account:</b> Redacted S. 17	<b>Branch:</b> Redacted S. 17	<b>Currency:</b> CAD
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B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/30/2022	\$1,759,728.52
	VSA DEP Redacted S. 17 MSP		\$194.00	12/30/2022	
	MC DEP Redacted S. 17 MSP		\$263.00	12/30/2022	
	AMX DEP Redacted S. 17 MSP		\$9.00	12/30/2022	
	MC DEP Redacted S. 17 MSP		\$145.00	12/30/2022	
	EF Redacted S. 17 MSP		\$229.50	12/30/2022	
	VSA DEP Redacted S. 17 MSP		\$412.50	12/30/2022	\$1,760,981.52
	Closing Balance			12/30/2022	\$1,760,981.52
<b>Totals:</b>		<b>\$0.00</b>	<b>\$1,253.00</b>		
<b>Item Count:</b>		<b>0</b>	<b>6</b>		





Account Name: **Redacted S. 17**      Account: **Redacted S. 17**      Branch: **Redacted S. 17**      Currency: **CAD**

B/D	Description	Debit	Credit	Date	Balance
	Balance Forward			12/30/2022	\$1,420,316.08
	AMX DEP <b>Redacted S. 17</b> MSP		\$105.00	12/30/2022	
	MC DEP <b>Redacted S. 17</b> MSP		\$198.45	12/30/2022	
	MC DEP <b>Redacted S. 17</b> MSP		\$210.00	12/30/2022	
	VSA DEP <b>Redacted S. 17</b> MSP		\$688.80	12/30/2022	
	VSA DEP <b>Redacted S. 17</b> MSP		\$715.00	12/30/2022	
	MC FEE ----- MSP	\$5.33		12/30/2022	
	VSA FEE <b>Redacted S. 17</b> MSP	\$15.09		12/30/2022	\$1,422,212.91
	Closing Balance			12/30/2022	\$1,422,212.91
<b>Totals:</b>		<b>\$20.42</b>	<b>\$1,917.25</b>		
<b>Item Count:</b>		<b>2</b>	<b>5</b>		





c/o Recordkeeping, CIBC Mellon GSS  
1 York Street, Suite 900  
Toronto, Ontario, M5J 0B6

CITY OF WHITE ROCK

Your Account Summary  
Statement Date December 1, 2022 to December 31, 2022

CITY OF WHITE ROCK  
15322 BUENA VISTA AVENUE  
WHITE ROCK BC V4B 1Y6

Redacted S. 17

Account Type:  
Cash Account

Account Number:  
Redacted S. 17

Cross-Reference Number:  
Redacted S. 17

Summary of Your Account

				MARKET VALUE
<b>Your Total Canadian \$ Investment on December 1, 2022</b>				<b>\$4,318,209.68</b>
	UNIT PRICE(\$)	# OF UNITS	BOOK COST	MARKET VALUE
MFABC MONEY MARKET FUND	\$10.0000	433,328.574	\$4,333,285.74	\$4,333,285.74
<b>TOTAL Canadian \$ Investments December 31, 2022</b>			<b>\$4,333,285.74</b>	<b>\$4,333,285.74</b>

Investment Advisor or Dealer:  
MFABC REP  
3680 UPTOWN BLVD  
UNIT 217  
VICTORIA BC V8Z 0B9

Transaction Summary

MFABC MONEY MARKET FUND

DATE	TRANSACTION	GROSS AMOUNT(\$)	NET AMOUNT(\$)	UNIT PRICE(\$)	UNITS	TOTAL UNITS
12/01/22	Opening Balance					431,820.968
12/30/22	INTEREST	15,076.06	15,076.06	10.0000	1,507.606	433,328.574
12/31/22	Closing Balance					<b>433,328.574</b>

We make efforts to ensure that the information contained in your statement is accurate. Please review this statement carefully and advise us of any inconsistencies with your records within 60 days.





**Municipal Finance  
Authority of BC**

c/o Recordkeeping, CIBC Mellon GSS  
1 York Street, Suite 900  
Toronto, Ontario, M5J 0B6

CITY OF WHITE ROCK

Your Account Summary  
Statement Date December 1, 2022 to December 31, 2022

**Redacted S. 17**

Account Type:

Cash Account

Account Number:

**Redacted S. 17**

Cross-Reference Number:

**Redacted S. 17**

Investment Advisor or Dealer:

MFABC REP  
3680 UPTOWN BLVD  
UNIT 217  
VICTORIA BC V8Z 0B9

We make efforts to ensure that the information contained in your statement is accurate. Please review this statement carefully and advise us of any inconsistencies with your records within 60 days.



**Deposit Acknowledgement**  
- Not Negotiable -

**NAME AND ADDRESS OF THE DEPOSITOR(S)**

THE CORPORATION OF THE CITY OF  
WHITE ROCK  
15322 BUENA VISTA AVE Att: PAZ  
CALVELO  
WHITE ROCK BC V4B 1Y6

**BRANCH OFFICE**

Suite 100, 666 Burrard Street  
Vancouver, British Columbia V6C 2X8

COPY

**AMOUNT DEPOSITED**

Four Million Eight Hundred Twenty Nine Thousand Five Hundred Nineteen 01/100 Dollars

**FUND**

\$4,829,519.01 CAD

**ACCOUNT#**

Redacted S. 17

**ISSUE DATE**

18 May 2022

**INTEREST  
CALCULATED FROM**

18 May 2022

**INTEREST PAYMENT  
FREQUENCY**

1-Y

(M=Month Y=Year)

**INTEREST TO**

CAPITALISE

**FIRST INTEREST PAYMENT**

18 May 2023

**MATURITY DATE**

18 May 2023

**AT THE  
PER ANNUM RATE OF**  
3.530 %

This document is an Acknowledgement from Canadian Western Bank ("the Bank" or "We") to the Depositor and for the amount shown on the front of this document (the "Original Deposit"). This Acknowledgement is for a Guaranteed Investment Certificate. The terms and conditions of the deposit are explained below. We will pay the named Depositor the Original Deposit plus any interest due on the maturity date unless otherwise indicated in the Acknowledgement or in any replacement Acknowledgement for the deposit.

**Redacted S. 17**

**WITHDRAWALS/TRANSFERS**

The deposit cannot be withdrawn or redeemed prior to maturity.

## RIGHT OF SURVIVORSHIP FOR JOINT DEPOSITORS

- 1) Joint Tenants - Joint Tenants With Right of Survivorship is a form of ownership whereby each owner has a common (or undivided) interest in the deposit. Under Joint Tenancy, the right of survivorship exists such that if one owner dies, the remaining owner(s) is/ are entitled to demand payment of the deposit without the approval of the legal representative of the deceased owner. As a result, unless successfully challenged by the executor in a legal proceeding, a joint deposit should not form part of the estate on an owner's death.
- 2) Tenants in Common - Tenants in Common is a form of ownership whereby each account owner owns a specified percentage of interest in the deposit. If one of the owners dies, that owner's interest in the property passes to their estate to be dealt with according to their Will.

## COMPLAINT HANDLING

The Bank encourages customers to raise questions or concerns with the branch or office where they do business. Each branch or office is supported by an Assistant Vice President who has the decision-making authority to resolve most problems. Additional information can be found in our complaint handling brochure, which is available upon request at any of our branches or offices and on our website at [www.cwbankgroup.com](http://www.cwbankgroup.com).

THE CORPORATION OF THE CITY OF WHITE ROCK

15322 BUENA VISTA AVE  
WHITE ROCK BC  
V4B 1Y6

Agent No: [Redacted S. 17] Agent Name: INSTITUTIONAL HOUSE ACCOUNT

Region: Vancouver

Rep No:

Telephone: [Redacted S. 17]

Membership Number: [Redacted S. 17]

Certificate Account Number: [Redacted S. 17]

Membership Share Balance: 0.00

Coast Capital Savings Federal Credit Union hereby acknowledges receipt of a deposit in the amount of

\*\*\*\*\***3,866,602.22 DOLLARS**\*\*\*\*\*

In the name(s) of THE CORPORATION OF THE CITY OF WHITE ROCK

**Institutional 1-5Yr GIC**

**Start Date:** 18 May 2022

**Maturity Date:** 18 May 2023

**Payment of Interest:** Interest Rate: 3.45% Per Annum

Interest will compound

Interest Payment Frequency: Annually

Interest Will Next Post On: 18 May 2023

**Action at Maturity:** Credit funds to Account [Redacted S. 17]

**Maturity Value:** 4,000,000.00

**Special Conditions:**

COPY

Redacted S. 17

# RAYMOND JAMES®

AS AGENTS, WE CONFIRM THE FOLLOWING PURCHASE FOR YOUR ACCOUNT ON THE CANADIAN OVER THE COUNTER TRADED ON JUL 04, 2022

4,800,768.12 BKOM GIC 4.15% 04JUL2023 R

@

100.0000 CAD GROSS

4,800,768.12

ACCOUNT	TYPE
Redacted S. 17	CASH

BOUGHT

REGISTERED REPRESENTATIVE
Jason Oreto

Redacted S. 17

THE CORPORATION OF THE CITY OF  
WHITE ROCK  
15322 BUENA VISTA AVE  
WHITE ROCK BC V4B 1Y6

Redacted S. 17  
REF # [Redacted] JUL 04, 2022

NET AMOUNT CAD	4,800,768.12
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FOR SETTLEMENT ON JUL 04, 2022
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E. & O.E

**CIPE**  
Canadian Institute of Professional Engineers  
MEMBER

RECEIVED

JUL 06 2022

THE CORPORATION OF THE  
CITY OF WHITE ROCK

COPY

Redacted S. 17

Redacted S. 17



**TD Canada Trust**  
**Confirmation of Investment**

as of September 28, 2022

RECEIVED  
OCT 03 2022

**Redacted S. 17**

CITY OF WHITE ROCK  
15322 BUENA VISTA AVE  
WHITE ROCK BC  
V4B 1Y6

THE CORPORATION OF THE  
CITY OF WHITE ROCK

Account: **Redacted S. 17**

TD Canada Trust Branch:  
DIRECT TRADE INVESTMENTS  
66 WELLINGTON ST W 7TH FLR TDB  
TORONTO ON  
M5K 1A2

**Investment Details**

**TERM DEPOSIT**

<b>Principal:</b> \$4,784,689.00	<b>Total Interest Earned to Maturity:</b> \$215,311.01
<b>Interest Rate:</b> 4.5000%	<b>Interest Type:</b> Simple
<b>Interest Payment Frequency:</b> At Maturity	<b>Maturity Date:</b> September 26, 2023
<b>Issue Date:</b> September 26, 2022	<b>Issued by:</b> THE TORONTO-DOMINION BANK
<b>Term:</b> Years: 0 Days:365	
<b>Maturity Instructions:</b> Pay Principal and Interest to Account <b>Redacted S. 17</b>	

**Got questions? Your Direct Trade Investment Specialists are happy to assist you.**

Please call us toll free at:  
1-800-448-8745

*See page 2 for Additional Terms and Conditions*

**Product Features**

- This Term Deposit offers a competitive interest rate with a guaranteed return and no fees, while you have full access to your funds
- Stay flexible - cash your Term Deposit in full or in part (See Additional Terms and Conditions for details)

COPY



# Redacted S. 17

# RAYMOND JAMES®

AS AGENTS, WE CONFIRM THE FOLLOWING PURCHASE FOR YOUR ACCOUNT ON THE CANADIAN OVER THE COUNTER TRADED ON NOV 02, 2022

4,761,904.76 SCOT GIC 5% 02NOV2023 A

@

100.0000 CAD GROSS

4,761,904.76

ACCOUNT	TYPE
Redacted S. 17	CASH

BOUGHT

REGISTERED REPRESENTATIVE
Jason Oreto

Redacted S. 17

Redacted S. 17

THE CORPORATION OF THE CITY OF  
WHITE ROCK  
15322 BUENA VISTA AVE  
WHITE ROCK BC V4B 1Y6

REF # Redacted S. 17 NOV 02, 2022

NET AMOUNT CAD	4,761,904.76
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FOR SETTLEMENT ON NOV 02, 2022
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E. & O.E

**CIPF**  
Canadian Investor Protection Fund  
MEMBER

COPY

Redacted S. 17

Redacted S. 17

Redacted S. 17

Redacted S.



Canaccord Genuity

CANACCORD GENUITY CORP.  
Head Office  
P.O. Box 10337 Pacific Centre  
2200 - 609 Granville Street  
Vancouver, BC V7Y 1H2  
Tel: (604) 643-7300



Regulated by  
Investment Industry Regulatory  
Organization of Canada

AS AGENT, WE CONFIRM THE FOLLOWING PURCHASE FOR YOUR ACCOUNT OVER THE COUNTER - CANADIAN  
TRADED ON MAR 9, 2023

4744,767.8 HSBC BANK 1 YEAR 2 DAY GIC @ 100.00 CAD GROSS 4744,767.80  
ANNUAL INTEREST 5.3500%  
MATURITY 11MAR24

SOLICITED

Redacted S. 17 ACCOUNT TYPE  
CASH

Redacted S. 17 REGISTERED REPRESENTATIVE  
JOHNS ANDREW\* VRI7

Redacted S. 17

REF Redacted S. 17 MAR 9, 2023

THE CORPORATION OF THE CITY OF  
WHITE ROCK  
ATTN: PAZ CALVELO  
15322 BUENA VISTA AVE  
WHITE ROCK BC V4B 1Y6 1

NET AMOUNT CAD 4744,767.80

FOR SETTLEMENT ON MAR 9, 2023



Important: Please review the Notice  
and Conditions on the reverse.

B. & O.E. 1  
PLEASE RETAIN FOR INCOME TAX PURPOSES

COPY

