

**SPECIAL
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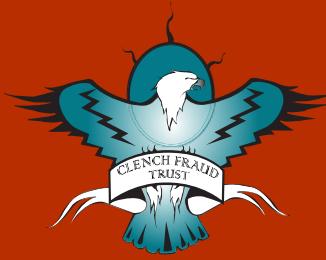
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Clench Fraud Trust

News and Information

OCTOBER 25, 2011

CFT Election News

On July 16th both the Chippewa of the Thames and Clench fraud Trust had their Elections.

The elected officials for the CFT are as follows:

Clinton Albert

Monty McGahey II

R. Shane Fisher

Kristen Hendrick

And Leslee White-Eye

The Chippewa of the Thames Band Council has appointed Councillors

Warren Huff and



Betsylee Kechego as its representatives on the Trust.

We would like to thank our past Trustees that sat with us over the past two years and gave their time and efforts to keep the trust moving forward.

Chairperson Mary McGahey, Dan-

ielle Grosbeck, Nancy Deleary, and Donna Boshart were very effective in creation and moving the group forward over their term.

Over the next few months the Trustees will be going through a period of orientation and getting to know the organization and the mandate it must uphold as a Trust organization.



Comprehensive Community Planning

The Trustees of the CFT have been assisting the Chippewa's of the Thames with funding to move through its Comprehensive Community Planning Process.

The process will take information from leadership, members, and staff of the Nation.

From the information gathered at the Community sessions a community story will be created that will encompass where we were, what is

happening now and where the Membership wishes us to be in the future.

Through the planning process the community will be brought back together to discuss once again in November to look at what was said, and what adjustments need to be made to the document.

In a final stage of the project the community will go through the process of how will we get where we want. This will include going

through an implementation stage this will set out a plan for the immediate and long term future of Chippewa.

In the process it is said that no matter how often the leadership changes we will have a 20 year plan that you the membership have set forth for the Leaders and Community.

Attend sessions to ensure your voice is heard for the next generations to come.

Antler River Seniors Fitness

Antler River Seniors Fitness was been funded by the Clench Fraud Trust in the 2010 year to have a continue their classes

Barb Martin has been working with the Seniors Fitness group for 10 years and still loves her workouts at the Antler River Seniors Complex. Barb has gone through to get her Seniors Activity for the Aging Certification at the University of Western Ontario to help her group get active in the community, the course shows appropriate physical activity programs for the older adult. Barb continually grows in knowledge with the V.O.N. services as she attends many workshops to bring new knowledge to the seniors group at Chippewas of the Thames First Nation.

The seniors come out all year long to attend the Fitness classes that happen in their workout room on Tuesdays and Thursday mornings from 11 am to 12:00pm. For the majority of the year the seniors are out in 8-12 people for each class, and with special classes on arthritis or other Aging problems she gets 30 people out to discuss the issues.

Barb says "the seniors at Chippewa really love the classes and be-

lieve in the program as it helps to keep them maintaining their health, and works on the various ailments the seniors are having problems with."

The social aspects of this group are just as good as the workout for the seniors group as it gets some of the seniors out that are house bound and they get together to laugh and get their fitness needs looked after. Barb takes them through a regiment of small stretches to a light fitness walks. The group of seniors have a great ole time getting together to learn new dance moves, one of their favourite is doing the Electric Slide. All in attendance were having fun and the comradery of getting together to brings some fun into their days.

The group believes that the fitness program is a great option and a preventative medicine for the life an aging population needs to keep them healthy and happy.



TD Canada Trust and your Money—Rachel Bayley

The Canada Trust Company is custodian of the Clench Fraud Trust (CFT) funds. At the Trust's community meeting on June 11th, the custodian's representative Rachel Bayley, Executive Trust Officer provided an overview of the key roles played in the administration of the Trust.

Trustees: The elected and appointed Trustees of the CFT are responsible for the overall management and operation of the Trust. The Trust Deed sets out the trustees' roles and responsibilities, as well as the rules governing the exercise of their duties. Trustees have the power to make decisions in accordance with the terms of the Trust Deed. They must make decisions together and this often involves a lot of fact finding and discussion at and between meetings. They have a lot to consider when making decisions, for example: what does the Trust document say; what is the financial impact on the Trust funds and the community; what is the general impact on the community; what are the tax consequences; is this the prudent or right thing to do?

Trustees must act in accordance with the Trust Deed, and are also governed by Trust law. They cannot take part in any decision, where they have a personal or business interest. If there is a conflict of interest, they must declare it and allow the remaining Trustees to make a decision. Trustees must account to the beneficiary (the community). They cannot mingle the Trust funds with other money. Other than their allowable compensation, Trustees cannot personally benefit from the Trust. Trustees can be personally liable if they knowingly breach the Trust or are negligent in their duties. A Trustee must be even-handed and consider the youth, adult, elder and future community members.

The Trustees also hire the people they need to help them operate the Trust.

This is a big responsibility!

Investment Counselor/Portfolio Manager: Jeff Frketich at Ridgewood Capital Asset Manager oversees the investment of the Trust funds within the guidelines set by the Trust Deed and the Trustees. Jeff and his firm are responsible for the portfolio's performance (returns). As a professional Investment Counselor, Jeff must comply with various securities and counselor regulations in addition to his firm's policies and procedures. Jeff manages the investment of the Trust funds based on an Investment Policy Statement developed with and signed by the Trustees. The Investment Policy sets out the target asset allocation, the types of securities that can be held and the trading ranges that he can follow. Jeff sends a compliance certificate every quarter confirming that the portfolio follows the guidelines in the Investment Policy Statement. Jeff provides commentary on the markets and updates to the Trustees and community. He is available to provide training to Councilors on investment concepts.

Auditor: The auditor, Jeremy Giles with MacNeill Edmundson, is an independent accountant. He makes sure the funds are properly accounted for through the preparation of an audit report. CFT received a clean audit again this year.

Custodian: This is the gatekeeper role. We hold the cash and the investments for the Main trust and the Minors' trust. We make sure payments to third parties are authorized by a quorum of Trustees. We send monthly statements to the Trustees. Behind the scenes there are hundreds of staff members who look after everything from pricing securities to printing the cheques. We calculate the interest payable to authorized Minors when they become entitled to their \$1,500 payment. We settle all trades made by Jeff that he has booked with the traders and discuss any corporate actions. Given our Trust experience, we also provide guidance to the Trustees when needed and offer new Councillors training and discussion on trust concepts. We also printed the Christmas gesture cheques for the last two years.

Banker: CFT holds a small bank account at the Royal Bank to cover day to day Trust cash requirements. The Trustees and Trust Manager oversee the account and the auditors also review this when preparing their report.

Lawyer: The Trust lawyer, Kim Fullerton, helps the Trustees draft and review amendments to the Trust Deed. He helps answer

about the operation of the Trust when the Trustees require an interpretation of certain clauses in the Deed or of the law. Trustees are also permitted to seek advice and direction from the Court if needed but this is usually a last step.

Trust Manager: Greg Plain manages all day to day activities for the Trust and reports to the Trustees. Alva Deleary reports to Greg and the Trustees in her role as bookkeeper.

From this you can see there are many people who interact to make the Trust operate smoothly and each person's role involves numerous responsibilities. Risk management controls are in place to make sure the funds are safeguarded and professionally managed. Overall, the professionals answer to the Trustees and the Trustees to the Community as the beneficiary. We all thank you for the opportunity to serve you.



TD Waterhouse



Longstanding Chairperson Mary McGahey steps down as CFT Chairperson

**"Get involved in
the community, it
helps everyone"**

Mary McGahey has been with the Clench Fraud Trust since its creation in November 2004 and has been very involved in the creation of many of its policies and procedures.

Mary has led the CFT as its chair for several years but has unfortunately stepped aside to allow herself to have more family time and to allow new members

to get involved in the Trust and see what is involved in the way a Trust is run and administered to help her community.

The Trustees had a meal with her prior to the end of the 2009-2011 term for the Trustees. The Trustees will move forward in the current work before them but with Mary's absence the corporate history goes with her.

The Clench Fraud Trust would like to thank Mary in her tireless efforts to grow the Community Trust.



New Pilot Housing Program in 2012

The Trustees of the Clench Fraud Trust have had in their agreement to assist the Chippewa members with a Housing program since its inception in 2004. We have now created a Pilot Housing Program that will accept projects in January of 2012. The pilot project will put out for a total of 30 projects (15 on and 15 off) at \$3,500.00.

You must own your own home and it must be at a minimum 5 years old, and repairs must fall under one of the following areas: heating, structural, electrical, plumbing and safety.

The repairs should ensure the life of the home will be additional 10 years.

The programs ineligible expenses are as follows: Wage for homeowner to do the work and cosmetics for the home (patios, fireplaces, gazebo's etc.)

To ensure our funding is used for the housing project we require with the reporting that we receive a before and after picture and full receipts for all project expenditures.

Should the project not be completed or reported back to CFT the forgivable loan will become a 100% repayable loan and any further projects or funding including Christmas Gestures will be denied until the full report is submitted and or loan is repaid.

You can download the program information and contact information at www.clenchfraudtrust.ca under the HOUSING section of the website.

We hope to continue this pilot project in coming years provided we get the proper feedback and successes with the Chippewa Membership.



Christmas Gesture Dates to Remember !

The Clench Fraud Trust Trustees would like to inform you that they have agreed to continue with the Christmas Gesture in the amount of \$100.00 as in the previous year.



For this year only we will be offering an additional \$100.00 to the gesture, this will make the Christmas gesture to the amount of \$200.00



Open to submit : October 01, 2011

Deadline Date: November 18,2011

For both ON and OFF Reserve Band members

Fax information to (519)264-2628

or scan information and email to greg.plain@clenchfraudtrust.ca

One person per Household may only apply—We require that you send in a copy of your Band Card and proof of residency (utility bill etc.)

No Proposals accepted for the 2011 year

The Trustees of the Clench Fraud Trust have had several meetings to discuss how to best serve the membership of Chippewas of the Thames, and have opted to build the Benevolent Fund for another year to allow for growth in the Fund.

In the coming year the Trustees will revisit the fund to see where the group is with its dollars. This fund is grown via investments and the world markets have not been good to many investors over the past year so we will be looking to grow the capital and look to the coming year 2012 for further growth.

As Trustees they are very aware of the great uses our

community members have utilized these funds throughout the year and hope to accommodate the community groups in 2012.

It is our hope that the community groups of Chippewa will continue to prepare their proposals and be ready once a call is put forward.

Once another call for proposals is set forth in the future you will see a new proposal package in the community and on the Clench Fraud Trust website.

Community members are important to the process and the betterment of the community is in our minds when we put out for proposals.

The information can be seen at

www.clenchfraudtrust.ca or call the General Manager Greg Plain at 519-264-2626 or email him at greg.plain@clenchfraudtrust.ca

- NOTE -

An important part of the process is final reports from the proponents that received funding in 2010.

There are several reports that have not been submitted to date.

These can be sent to the CFT office at 641 Jubilee Rd.

To be eligible for any further funding in the future you must have submitted a final report for any and all projects previously funded by the CFT.

Clench Fraud Trust

641 Jubilee Rd—Unit B

Muncey , Ontario

Phone: (519) 264-2626

Fax: 519-264-2628

General Manager — Greg Plain

E-mail-

greg.plain@clenchfraudtrust.ca

Office Hours 8:30 - 4:30 (M-F)



Trustees for the 2011 –2013 Term

Leslee White-Eye, Kristen Hendrick, Clinton Albert,

R. Shane Fisher, Monty McGahey II

Council Appointees:

Warren Huff and Betsylee Kechego