



HIGHLIGHTS

- AGREEMENT AMENDMENTS
- WEBSITE UNDER CONSTRUCTION
- BENEVOLENT FUNDS

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Clench Fraud Trust Amendments in Process

As you will have seen from our mail outs and correspondence, we have been working with a document that has some flaws, and we have been working to adjust this document for a few years now, and are now prepared to take your comments and concerns regarding the Clench Fraud Trust Agreement.

We have had several community sessions that have had a great turn out. The membership has given a great deal of input into the amendments and your suggestions are key to making a better working document.

We have not only done **on reserve** communications but on October **09,2012** we went to London **Ontario** to have a communication session with the **Off reserve** membership that could not make it out to a Community Session at the Chippewa Community Session.

The membership still has the opportunity to view and make their concerns known to the Trustees and or the trust office, you can see the latest documents and **powerpoint** presentations made to the membership **at our** website.

Once your input is completed and the Trustees feel the doc-

ument is complete as possible we will be going to a vote in the future to have the membership have their say a "yes or no" vote will be questioned and the membership must be in agreement with the amendments or no change will take place.

This vote will require a high threshold of members vote at the Amendments vote so ensure your name and current address are supplied to the CFT office to make sure you are sent a mail out and voting package.

Website will be under Construction

The Clench Fraud Trust website will be moving to a new format over the next few months as the General Manager has been trained to update the website in real-time through the Word Press program. This will allow the information changes to be done in a more timely manner. We will putting up the latest information including meetings and information regarding the proposed amendments and their outcomes.

WordPress started as just a blogging system, but has evolved to be used as full content management system and so much more through the thousands of plugins, widgets, and themes, WordPress is limited only by your imagination. Over 70 million people have chosen WordPress to power the place on the web they call "home"

The main website will be up and available until we move to the new format is completed.



It will still be at the same location as follows:
www.clenchfraudtrust.ca



Benevolent Projects Funded in 2012

In mid July the Trustees finalized the Benevolent Projects funding for 2012. The Trustees funded just over \$550,000.00 to projects.

This will be just a quick overview of projects that were funded.

Three projects to assist the education of the youth of our Nation were funded including Mental Health , Physical education and a Travel Experience for the Youth.

The support was also given to several Departments in the Nation that will be working to ensure the community is having a better place to live and prosper.

One of the larger of the projects that were funded was the Communities Mount Elgin Memorial project where the community was placing a memorial in the community to never forget the residential school and it survivors that went to the school from Chippewa and surrounding communities.

Another large project that was very well received was the Homecoming Project that brought hundreds of Chippewa Membership back to the Community to reconnect with other community members and family members.

One of the projects that will have a lasting impact was the Barn Quilt project where 16 Barnquilts were created by community members to be placed at strategic locations around Chippewa, these locations will also be placed on a Barn Quilt Trail web-



Homecoming Parade put on by the Chippewa Social Initiatives Committee was the largest parade held in Chippewa.

site that will be able to give information on each of the Barnquilts on what each one means and what location they are via GPS.

Another great support for community members is the creation of the Chippewa Food Bank in the community to assist those in need with support in their time of need. The food bank requires both Clench Fraud Trust support but all membership to help wherever they can to help out you can drop food off with the Social Services department or if you are able to donate



Barn Quilt Project—Tecumseh Barn-Quilt as seen on top of the hill at Muncey Rd and Jubilee Rd

cash to help the project that too would be acceptable.

With Cultural requests the CFT has offered project funding to the Chippewa Thunderbird Lodge, the Chippewa Traditional Gathering, and again the support given to the Homecoming Pow-Wow.

In total we funded over 25 projects throughout the Chippewas of the Thames Membership.

Also within the 2012 year we supported the membership with a Housing Pilot Project that assisted 30 Member families (on and off reserve) with dollars to help with renovations and upkeep to their present dwellings.

We look forward to hearing from the membership when we call for proposals again in the new year of 2013.

New Investment Manager for Clench Fraud Trust

Same Company New Manager



J. Andrew Mitchell
Vice President
Ridgewood Capital Asset
Management

Andrew joins Ridgewood Capital with almost 20 years experience in the investment management industry. Prior to Ridgewood he ran his own financial consulting business, focusing on specialized and unique investment solutions. He began his career in 1993 with the predecessor firm to BMO Nesbitt Burns, before moving to the asset management side of the industry with Fidelity Investments. From there he spent the next 15 years in progressively senior sales and client management roles. Andrew has a B.A. in Statistics from the University of Western Ontario and is a CFA Charterholder.

Ridgewood Capital has managed the investment assets of the Clench Fraud Trust since 2007. Ridgewood Capital was founded by John H. Simpson and Paul W.

ridgewood
 CAPITAL ASSET MANAGEMENT

Meyer who have been working together in the investment industry for over a decade. The firm's foundation was laid in 1985 as a subsidiary of Canada Trust,. A decade later the company became Mulvihill Capital Management. In 2008, John and Paul left Mulvihill to begin Ridgewood Capital. They were subsequently joined by 5 senior investment managers from Mulvihill. Today we continue to manage the assets that we've built over the last 17 years for our long-term clients.

We're building a firm with a difference. Our traditional investment team is focused on long-term investment success that is grown from strong relationships. Our relationships with our investors begin at our first meeting when we sit down together to understand your investment goals. By limiting our number of client relationships, we can deliver outstanding service, ensuring that you get the amount of personal attention that you require.

We currently manage approximately \$1 billion in assets for a wide variety of high net-worth clients, foundations, institutions and First Nations. Over the years we have

learned from other firms successes and failures and have built Ridgewood Capital into a firm focused on long term growth for our clients.

Ridgewood sends the Clench Fraud Trust monthly statements on how our investments are gaining or losing. The Trustees have been quite happy with the returns that are coming back to the Trust over the last six months.

Follow the Corporate and World economies the Financial world is coming back around to positive numbers, thus giving more dollars to the Trust.



Clench Fraud Trust

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 Office Hours 8:30 - 4:30 (M-F)
 Greg Plain (General Manager)



Youth of Chippewa of the Thames First Nation

If you were born before November 26, 2004, and are now getting your high school Diploma and turning 18, or are turning 21 this year we have a Minors Trust Fund set up for you, and you will now be eligible to access your dollars. Contact our office for more information, or visit our website at www.clenchfraudtrust.ca under the heading “Minors Trust.”

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

Applications accepted beginning : October 1, 2012

Deadline Date: November 16, 2012 (Midnight)
 (always the 3rd Friday of November each year)

For both ON- and OFF-Reserve Band members
 Fax information to (519)264-2628
 or scan information and email to
greg.plain@clenchfraudtrust.ca

Only one person per Household may apply—We require that you send in a copy of your Band Card and proof of residency (e.g. utility bill—hydro etc)

Drivers license or just an envelope will not be accepted.

