

MISSISSAUGAS OF THE CREDIT FIRST NATION
FINANCIAL PLANNING & FISCAL OVERSIGHT COUNCIL
PUBLIC MINUTES

Tuesday, March 4, 2025

Start: 9:10 am

Finish: 4:50 pm

Ogimaa-Kwe (Chief) Councillor
Councillor
Councillor/Chair
Councillor
Councillor
Councillor
Councillor
Councillor
Recording Officer
A/Chief Admin. Officer
Senior Dir. of Intergov. Affairs
Guest from Hydro One

Claire Sault (Joined meeting via Teams)
Veronica King-Jamieson
Erma Ferrell
Jesse Herkimer
Leslie Maracle
Fawn Sault
Larry Sault
Ashley Sault
Charlotte Smith
Eddy Robinson
Mark LaForme
Jeffrey Smith

AGENDA ITEM NO. 1 – OPEN MEETING

Chair/Councillor Erma Ferrell opened the meeting at 9:10 am.

AGENDA ITEM NO. 2 – REVIEW AND ACCEPT AGENDA & DECLARATION OF CONFLICT OF INTEREST

MOTION NO. 1

MOVED BY JESSE HERKIMER

SECONDED BY LARRY SAULT

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council accepts the Agenda with the following additions:

- Agenda Item No. 13a) – Travel to London, England May 2 – 8, 2025 (VKJ);
- Agenda Item No. 13b) – Fiscal Oversight Committee Minutes for December 19, 2024 (EF);
- Agenda Item No. 13c) – Community Presentation – “Trauma of Money” Learning Session (JH);
- Agenda Item No. 13d) – Art Exhibit (EF).

Carried

There were no Conflicts of Interest on any of the Agenda Items.

Council moved to Agenda Item No. 5.

Jeffrey Smith in at 9:02 am.

AGENDA ITEM NO. 5 – PRESENTATION BY JEFFREY SMITH REGARDING THE NIAGARA REINFORCEMENT LINE (NRL) (EF)

Jeffrey stated that this is an update of the Niagara Reinforcement Line. Councillors JH and EF are on the Advisory Committee.

The NRL goes from the Falls to Middleport.

Councillor AS questioned how the tariffs would affect us. Jeff answered that the tariffs will have very little impact on the return on equity (ROE). He further stated that we had an excellent year.

Councillor LS requested to see the numbers of what we are actually exporting. He also requested a bigger picture of our own regulatory laws – OEB. Jeff answered that he will get this information to MCFN.

Councillor VKJ suggested taking one of our Youth to see the NRL.

Jeff noted that there are two new lines: Chatham to Windsor which was recently completed, and Thorold to Welland is at capacity, but the line will need to be completed and we will be partnering with Indigenous partners.

Jeffrey Smith was thanked for his presentation and left at 9:50 am.

MOTION NO. 2

MOVED BY LARRY SAULT

SECONDED BY VERONICA KING-JAMIESON

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council accepts the Report of the Niagara Reinforcement Line dated March 4, 2025.

Carried

DIRECTION NO. 1

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs the Senior Director of Intergovernmental Affairs to provide information on the Transmission Line from Thorold to Welland.

Council moved back to Agenda Item No. 3.

AGENDA ITEM NO. 3 – REVIEW AND ACCEPT THE PUBLIC MINUTES OF FINANCIAL PLANNING & FISCAL OVERSIGHT COUNCIL MEETING DATED TUESDAY, JANUARY 7, 2025

Regarding Agenda Item No. 3a) on Page 2 of the above Minutes, Councillor EF stated that we should have a standard Direction for the Admin Clerk regarding the summary of Motions and Directions.

DIRECTION NO. 2

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs the A/Chief Administration Officer to provide an update regarding a shared drive for all Motions and Directions.

DIRECTION NO. 3

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Councillor Erma Ferrell to bring back proposed wording for the signage at the Mississauga Golf Club.

DIRECTION NO. 4

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs the A/Chief Administration Officer to bring back an updated report on the Records Management Department and Program.

MOTION NO. 3

MOVED BY VERONICA KING-JAMIESON

SECONDED BY LESLIE MARACLE

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council accepts the Public Minutes of Financial Planning and Fiscal Oversight Council Meeting dated Tuesday, January 7, 2025.

Carried

Council moved to Agenda Item No. 4.

AGENDA ITEM NO. 4 – MATTERS ARISING FROM COUNCIL MINUTES

There were no Matters Arising from the Minutes.

Council moved to Agenda Item No. 6.

MCFN Member Veronica Tobicoe in at 9:15 am.

AGENDA ITEM NO. 6 – SENIORS & YOUTH – INVITATION TO BE ON THE AGENDA THE FIRST TUESDAY OF EACH MONTH

MCFN Member Veronica Tobicoe stated that the Seniors in the Community are still feeling left out. She is suggesting that Chief and Council should just go and visit them (Seniors), and do not wait for the Seniors to call.

Councillor EF stated that she almost got her leg torn off by a dog when she was campaigning, so she will not go door to door anymore. She also noted that not many people in the Community want to hear from Chief and Council.

MCFN Member Veronica stated that we need to train our people to reach out to our Elders and to each other. She also stated that it is hard to access services here at MCFN. For example, some Seniors need incontinence supplies and they do not get them.

Ogimaa-Kwe noted that one of her solutions is to find dollars to hire someone to go and visit the Seniors.

Councillor VKJ informed that she has a list of Seniors.

Councillor As questioned if we could look at hiring a Senior's Advocate.

Council moved to Agenda Item No. 10.

Wanda Smith and Ron Gersh in at 11:12 am.

AGENDA ITEM NO. 10 – PRESENTATION FROM NATIVE HORIZONS TREATMENT CENTRE (NHTC) (LM)

Councillor LM noted in her Briefing Note that Native Horizon's Treatment Centre would like MCFN Council's support to construct a gym at their site on New Credit Rd.

NHTC leases the land at 130 New Credit Rd. They have hired CSS Consulting Group to assist in acquiring funding and a plan for the gym. Wanda, Executive Director of NHTC has been in contact with Two Row Architect for the construction. Physical activity is important to a person's wellbeing.

Currently the newly constructed NHTC has had cohorts access the program and unfortunately they have no place for physical activity. They have tried to accommodate the clients by providing some weights. NHTC in the past has rented the LSK Gym. Since COVID and renovations the LSK gym has been unavailable. The community would be able to utilize the gym as well.

Wanda Smith and Ron Gersh are here today to present to Council where things stand.

They are requesting a BCR to be signed to support this development.

Wanda informed that once the gym is up and running, it will also be available to the Community. The land has already been surveyed.

Councillor JH stated that there are a lot of other things that need to be done, eg. documentation that needs to be completed.

Wanda Smith and Ron Gersh were thanked for their presentation and left at 11:20 am.

Council moved back to Agenda Item No. 7.

AGENDA ITEM NO. 7 – NEW CREDIT CHURCH RECORDS (EF)

Councillor EF noted in her Briefing Note that she was granted permission to obtain the Digitized United Church Records from the MCFN, Lands, Research and Membership Department, via a Council Direction.

The Lands Research and Membership Director employed Darin Wybenga to digitize the records from the New Credit United Church. The Church records contain information on Marriages, Births, Deaths and Christenings. The contract to complete the digitized records took several months.

When Councillor EF asked for the digitized records, she was informed the previous Director left without providing the new Director the password for the digitized records. The previous tech person was brought in to retrieve the password for the digitized records.

Since September 3, 2023, she has returned to the Council Table more than three times to request to obtain the digitized United Church Records and share them with the Delaware United Church. As at today's date the request for the New Credit United Church Records has not taken place.

Since 2024, I have been provided with various information in regard to our digitized Records:

1. The Administration Clerk could access this information from her computer.
2. The A/CAO in 2024 did not renew the license to retrieve our digitized Records.
3. The CAO in 2024, stated at the Council Table that she did not renew the license to obtain the digitized Records, as she has purchased a better records system.

MOTION NO. 4

MOVED BY FAWN SAULT

SECONDED BY VERONICA KING-JAMIESON

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs the A/Chief Administrator Officer Eddy Robinson, to obtain a license to access our digitized Records, currently on the computer system at the Lands & Membership Department.

AND FURTHER, upon receiving access to the digitized United Church Records, a copy is to be made available for the Chapel of the Delaware United Church on the 3rd Line of the Six Nations Reservation.

Carried

2nd Reading Waived

AGENDA ITEM NO. 8 – GARY MIEDEMA/CITY OF TORONTO – TORONTO HISTORICAL SIGHTS (EF)

Councillor EF noted in her Briefing Note that Gary Miedema requested a letter of support from the MCFN to be sent to the Native Canadian Centre in Toronto.

The letter was to state the MCFN supports the work that Gary Miedema is engaged in to interview Indigenous Organizations, Inuit and Metis in Toronto. Mr. Miedema is putting together a list of specific areas in Toronto that have special meaning for the Indigenous organizations, the Metis and the Inuit.

The MCFN Council requested the Inuit and Metis be removed from the letter before signing off.

The Native Canadian Centre Board would not participate in the project until the MCFN provided a letter of support for the research being conducted by Gary Miedema/City of Toronto.

Councillor LS noted that there is no mention of the Metis. Councillor EF answered that it was removed from the letter (the mention of Metis). He also suggested that we should add “We do not recognize the Metis in our Traditional Territory”.

DIRECTION NO. 5

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Councillor Erma Ferrel to contact Arlene Dodge at the Native Canadian Centre in Toronto regarding the letter that was sent to her from MCFN dated February 19, 2025. An addition could be made to the letter to further clarify that we are of the opinion that we do not support the Metis.

AGENDA ITEM NO. 9 – ARTWORK AND RECOGNITION AT CAMH (CANADIAN ASSOCIATION OF MENTAL HEALTH) (LM)

Councillor LM noted in her Briefing Note that after meeting with Diane Longboat at CAMH in Toronto we have come up with a few suggestions for the recognition of MCFN at CAMH.

In a previous Council Meeting, Diane presented to us that CAMH would like to recognize MCFN lands with some artwork of some sort on their property. They would like this artwork to be representative of MCFN. This is why she has reached out to us.

While touring the site, it was suggested to implement a 4 directions garden, 7 iron sculptures to represent our 7 grandfather teaching animals and a commemorative marker.

Once approved we will move forward on sourcing an artist and funding. Diane will also need to reach out to the Redevelopment Team once Chief and Council agree. Diane has reached out to the City of Toronto and has been told that MCFN will be meeting with the City of Toronto soon.

This is an FYI for Chief and Council, however, Councillors Fawn Sault and Leslie Maracle will follow up.

Council moved to Agenda Item No. 12.

Director of Lifelong Learning in at 11:30 am.

**AGENDA ITEM NO. 12 – EARLY YEARS REQUEST TO PURCHASE OVER SIGNING LIMIT
(EARLY YEARS ADMINISTRATOR)**

Early Years Administrator (Katharine Brown) noted in her Briefing Note that she is seeking approval for a purchase over the signing authority of the Early Years Administrator and the signing of the contract by the A/Chief Administrative Officer. Any purchase over \$5,000.00 has to be approved by Council.

The fencing supplier “Jay’s Fencing” is a preferred vendor for MCFN community projects with proven high-quality materials, workmanship and competitive pricing evidenced by other projects completed within the territory and overseen by the Public Works Department. The cost of the fence is \$19,300.00 (nineteen thousand and three hundred dollars and zero cents). The fencing will be installed in the forest area located adjacent to ECC for the purpose of creating and maintaining a “Forest Playground” for children aged 0-6years. The funds for this purchase will come from ‘Indigenous Early Learning and Child Care – Infrastructure’. (600740).

Councillor LS stated that we should issue three bids. If we do not do this we violate our own policies. MCBC has a relationship with a fencing company, and why not use them? Director of Lifelong Learning answered that she obtained the name from the PW Director.

MOTION NO. 5

MOVED BY VERONICA KING-JAMIESON

SECONDED BY ASHLEY SAULT

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council approves the request to sign the approval for purchase of the fence and installation at Ekwaamjigenang Children’s Centre in the amount of \$19,300.00 (nineteen thousand three hundred dollars and zero cents) to Jay’s Fencing. The funds for this purchase will come from Indigenous Early Learning and Child Care – Infrastructure, Department 600740.

Carried

2nd Reading Waived

DIRECTION NO. 6

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Councillor Jesse Herkimer to contact Lewis Staats at MCBC and obtain a list of partnerships such as builders, installers, carpenters etc.

AGENDA ITEM NO. 12a) – LLOYD S. KING ELEMENTARY SCHOOL – WALL PADDING IN THE GYMNASIUM (PB)

Director of Lifelong Learning noted that the cost for gym wall padding has went up in price from \$22,068.00 to \$26,104.00, a difference of \$4,036.00.

Director of Lifelong Learning is seeking approval to move forward with the new updated quote from Sports Systems Canada for the installation of wall padding in the LSK gymnasium.

MOTION NO. 6

MOVED BY LESLIE MARACLE

SECONDED BY FAWN SAULT

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council amend the previous Motion No.5 from the October 29, 2024 Financial Planning and Fiscal oversight Council with a new quote price of \$26,104.00 (Twenty-six thousand one hundred and four dollars and zero cents) as reflected in the updated quote from Sports Systems Canada. A large portion of this expense is being covered by the donation of \$11,000.00 (Eleven thousand dollars and zero cents) from Northcrest Developments. The remaining funds will be taken from the regular elementary school budget from contract maintenance line item in the approved budgets. This expenditure is needed for the protection and safety of our students.

Carried

2nd Reading Waived

Director of Lifelong Learning out at 12:00 pm.

Council moved back to Agenda Item No. 11.

Georgina Villeneuve, Jeff Frketich, Jeff and Jeremy zoomed/teamed in at 12:40 pm.

AGENDA ITEM NO. 11 – PRESENTATION BY PEACE HILLS TRUST – PRESENTING TORONTO PURCHASE TRUST Q4 2024 PERFORMANCE REPORT DATED DECEMBER 31, 2024 & FINANCIAL STATEMENTS DATED DECEMBER 31, 2024 (THEY WILL JOIN THE MEETING VIA TEAMS/ZOOM)

Georgina highlighted the Financial Statements as prepared by MNP Auditors. She highlighted Management's Responsibility and the Independent Auditor's Report. The Audit is 100% correct.

Councillor LS questioned how the US tariffs would affect us. Jeff answered that things will be difficult right now, but this is only temporary. He reiterated that the Trust is going to be around for a long time, and we will have to ride this out for the next three or four years, but the Trust is ok.

See Commentary on Page 8 of the Performance Report:

Fourth Quarter 2024 Market Update

The fourth quarter of 2024 started with caution rather than confidence, as investors hesitated due to uncertainty surrounding the U.S. presidential election. This uncertainty slowed Canadian market growth in October, with the S&P/TSX rising just 0.65%. Technology stocks led the gains, while interest rate-sensitive sectors like real estate and utilities declined.

In November, Canadian stocks surged 6.2% following Donald Trump's election victory. Investors believed his "Make America Great Again" agenda would positively impact Canada due to the close economic ties between the two countries. Market optimism grew as inflation dropped below 2%, leading to expectations of further interest rate cuts from the Bank of Canada. Shortly after the S&P/TSX reached a record high, the Bank of Canada made its fifth consecutive rate cut, lowering the policy rate by ½ of 1% to 3.25%. This move aimed to stimulate economic growth amid a slowing labor market.

Bond Markets and Interest Rates

Canadian bond markets remained stable in October, supported by steady inflation and investor confidence. However, in November, bond yields rose on optimism following the U.S. election. The market turned volatile in December after Canada's finance minister resigned, causing fluctuations in bond yields.

Councillor EF questioned what is happening with Mawer. Jeff answered that Mawer is underweight which means they are losing a lot of clients, and those clients are moving to Dixon Mitchell. Jeff suggested moving away from Mawer as MCFN is well diversified. Georgina added that we can bring in other Managers if that is what MCFN wants.

Councillor LS questioned where the dollars are that we are paying to HONI (see Page 7 of Financial Statements)) Does the \$10 Million ever get paid off. Georgina answered no. This is an asset that never gets paid off.

Guests were thanked for their presentation and zoomed/teamed out at 1:20 pm.

MOTION NO. 7

MOVED BY LARRY SAULT

SECONDED BY FAWN SAULT

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council accepts the Toronto Purchase Trust Q4 Performance Report dated December 31, 2024, and Financial Statements dated December 31, 2024.

Carried

Council moved to Agenda Item No. 13a).

AGENDA ITEM NO. 13a) – TRAVEL TO LONDON, ENGLAND ON MAY 2 – 8, 2025 (VKJ)

This is a request to travel to London, England from May 2-8, 2025 for O'gimaa Kwe Claire Sault, Councillors Veronica King-Jamieson and Erma Ferrell.

Building on the success of the 2023 Mississauga Delegation to the United Kingdom and Isle of Man, the following itinerary has been prepared for the Ogimaa Kwe for a proposed delegation to London from May 2nd-8th, 2025. This delegation will continue to work through The King's Anishinaabek Sacred Place to strengthen relationships with friends in the United Kingdom, as well as reinforce the Silver Covenant Chain with His Majesty the King. This delegation's visit comes at a time when the Crown in Canada, including its Treaty Relationships, is facing an existential threat from the Trump Administration.

Councillor AS questioned how travelling to England is going to help the First Nation, and why are we paying money to go and shake the King's hand? Councillor EF answered that we are looking at it as relationship building through Massey College. Further, we will likely pay our own way.

Councillor LM questioned how people got picked to go. Councillor EF answered that an email was received from Nathan Tidridge inviting us.

Councillor LS suggested going through Nathan and Cannon Wright to get an audience with King Charles.

Councillor EF will now book the flights.

DIRECTION NO. 7

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Councillor Erma Ferrell to find out how much money is in the Pillar Budgets regarding the cost of the trip to London, England.

DIRECTION NO. 8

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Councillors Erma Ferrell, Veronica King-Jamieson, and Ogimaa-Kwe Claire Sault to put together some information, should they get an audience with King Charles, on what should be discussed with the King.

MOTION NO. 8

MOVED BY LARRY SAULT

SECONDED BY VERONICA KING-JAMIESON

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council approves the trip to London, England for the time period from May 2, 2025 to May 9, 2025 for O'gimaa Kwe Claire Sault, Councillor Veronica King-Jamieson, and Councillor Erma Ferrell to build on the success of the 2023 Mississauga Delegation to the United Kingdom and Isle of Man, as planned itinerary. This delegation will continue to work through The King's Anishinaabek Sacred Place to strengthen relationships with friends in the United Kingdom, as well as reinforce the Silver Covenant Chain with His Majesty the King. This delegation's visit comes at a time when the Crown in Canada, including its Treaty Relationships, is facing an existential threat from the Trump Administration, and further, pending verification of the dollars in the Pillar Budgets.

Carried

2nd Reading Waived

Opposed: Councillors Leslie Maracle and Ashley Sault, however, they did not oppose 2nd Reading.

AGENDA ITEM NO. 13b) – FISCAL OVERSIGHT COMMITTEE – MINUTES (EF)

Councillor EF requested that these Fiscal Oversight Committee Minutes be placed on the Agenda for Council to review. She also informed that she will be meeting with the Senior Director of Intergovernmental Affairs regarding the Financial Statements.

MOTION NO. 9

MOVED BY LESLIE MARACLE

SECONDED BY VERONICA KING-JAMIESON

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council acknowledges the Fiscal Oversight Committee Minutes dated December 19, 2025.

Carried

2nd Reading Waived

Councillor AS left the meeting at 1:55 pm.

AGENDA ITEM NO. 13c) – COMMUNITY PRESENTATION – “THE TRAUMA OF MONEY” LEARNING SESSION (JH)

Councillor JH is requesting approval and coordination of a community learning session on the “Trauma of Money” with funding covered by the MNCFN Community Trust.

The MNCFN Community Trust has already approved funding for all expenses related to this session.

The Facilitator of the program has expressed interest in attending the Monthly March Community Meeting on Saturday, March 29, 2025 to introduce the session and discuss its objectives with the Community.

This is not an actual workshop, just an introduction to it on March 29th.

MOTION NO. 10

MOVED BY FAWN SAULT

SECONDED BY VERONICA KING-JAMIESON

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council approves the facilitator’s attendance at the Monthly March 2025 Community Meeting on Saturday, March 29, 2025 to present the program “Trauma of Money”. And further, the facilitator will proceed with planning and coordination to ensure successful engagement and participation.

Carried

2nd Reading Waived

DIRECTION NO. 9

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs the A/Chief Administration Officer to post that the March Monthly Community Meeting will be held on March 29, 2025. More details will follow.

AGENDA ITEM NO. 13d) – MONTHLY COMMUNITY MEETING FOR SATURDAY, MARCH 29, 2025

DIRECTION NO. 10

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council directs Ogimaa-Kwe Claire Sault to post a Notice to the Community regarding the \$30 Million Dollars that is In-Trust is an advance payment on the Treaty 22 – 23 Land Claim, and this does not affect the Rouge River Calley Land Claim.

Councillor LM left the meeting at 2:30 pm.

AGENDA ITEM NO. 13e) – PAYMENT OF WATER BILLS (LS)

Councillor LS informed that ISC is supposed to be paying 100% of our water bills. Councillor LS does not know if this is retroactive, but he will bring a Briefing Note to the Council Table explaining everything.

MOTION NO. 11

MOVED BY LARRY SAULT

SECONDED BY FAWN SAULT

That the Mississaugas of the Credit First Nation (MCFN) Financial Planning & Fiscal Oversight Council moved to an In-Camera session at 2:45 pm.

Carried