



THE NEWFOUNDLAND AND LABRADOR GAZETTE

PART I
PUBLISHED BY AUTHORITY

Vol. 94

ST. JOHN'S, FRIDAY, MARCH 1, 2019

No. 9

MUNICIPALITIES ACT, 1999

TOWN OF ST. LAWRENCE NOTICE OF ADOPTION TOWN REGULATIONS

TAKE NOTICE that the TOWN OF ST. LAWRENCE Council has enacted the following regulations under the authority conferred by the *Municipalities Act 1999*, SNL 1999 cM-24, Section 414 (2) (pp), (ee), and (ss): TOWN OF ST. LAWRENCE Noise and Nuisance Regulations, 2019 In accordance with Section 413 (1) of the Act, these Regulations were adopted by a majority vote of Council at a meeting held on the 19th day of February, 2019. Previous Noise and Nuisance Regulations are repealed. These Regulations shall come into effect on the 1st day of March, 2019 and may be cited as stated above.

Any person wishing to obtain a copy of the Regulations may do so at the Town Hall, 348 Route 220, St. Lawrence, during normal hours of operation or by visiting www.townofstlawrence.com

TOWN OF ST. LAWRENCE
Andrea Kettle, Town Clerk/Manager

Mar 1

LANDS ACT

Notice of Intent, Section 7 Lands Act, SNL 1991 c36 as amended

NOTICE IS HEREBY given that an application has been made to the Department of Fisheries and Land Resources, Agriculture and Lands Branch, to acquire title, pursuant to section 7(2)(d) of the said Act, to that piece of Crown lands situated within 15 metres of the waters of Harbour Grace Harbour for the purpose of having a walkway/pathway to the shoreline from the Conception Bay Museum Grounds.

The application may intrude on the 15 metre shoreline of the above mentioned water body(s) in various locations. For a detailed map, please see the website below:

<http://www.ma.gov.nl.ca/lands/sec7notifications.html>

Please note: It may take up to 5 days from the date of application for details to appear on the website.

Any person wishing to object to the application must file the objection in writing with reasons, within 30 days from the publication of the notice on the Department of Fisheries and Land Resources website, Crown Lands, <http://www.ma.gov.nl.ca/lands/index.html>, to the Minister of Fisheries and Land Resources by mail or email to the nearest Regional Lands Office:

- Eastern Regional Lands Office, P.O. Box 8700, Howley Building, Higgins Line, St. John's, NL, A1B 4J6 Email: easternlandsoffice@gov.nl.ca

- Central Regional Lands Office, P.O. Box 2222, Gander, NL, A1V 2N9 Email: centrallandsoffice@gov.nl.ca

- Western Regional Lands Office, P.O. Box 2006, Sir Richard Squires Building, Corner Brook, NL, A2H 6J8 Email: westernregionlands@gov.nl.ca

- Labrador Regional Lands Office, P.O. Box 3014, Station "B", Happy Valley-Goose Bay, NL, A0P 1E0 Email: labradorlandsoffice@gov.nl.ca

(DISCLAIMER: The Newfoundland and Labrador Gazette publishes a NOTICE OF INTENT as received from the Applicant and takes no responsibility for errors or omissions in the property being more particularly described.)

Mar 1

**Notice of Intent, Section 7
Lands Act, SNL 1991 c36 as amended**

NOTICE IS HEREBY given that an application has been made to the Department of Fisheries and Land Resources, Agriculture and Lands Branch, to acquire title, pursuant to section 7(2)(d) of the said Act, to that piece of Crown lands situated within 15 metres of the waters of Burin Passage for the purpose of wharf and trail at both ends of Great Burin Island, Burin NL.

The application may intrude on the 15 metre shoreline of the above mentioned water body(s) in various locations. For a detailed map, please see the website below:

<http://www.ma.gov.nl.ca/lands/sec7notifications.html>

Please note: It may take up to 5 days from the date of application for details to appear on the website.

Any person wishing to object to the application must file the objection in writing with reasons, within 30 days from the publication of the notice on the Department of Fisheries and Land Resources website, Crown Lands, <http://www.ma.gov.nl.ca/lands/index.html>, to the Minister of Fisheries and Land Resources by mail or email to the nearest Regional Lands Office:

- Eastern Regional Lands Office, P.O. Box 8700, Howley Building, Higgins Line, St. John's, NL, A1B 4J6 Email: easternlandsoffice@gov.nl.ca

- Central Regional Lands Office, P.O. Box 2222, Gander, NL, A1V 2N9 Email: centrallandsoffice@gov.nl.ca

- Western Regional Lands Office, P.O. Box 2006, Sir Richard Squires Building, Corner Brook, NL, A2H 6J8 Email: westernregionlands@gov.nl.ca

- Labrador Regional Lands Office, P.O. Box 3014, Station "B", Happy Valley-Goose Bay, NL, A0P 1E0 Email: labradorlandsoffice@gov.nl.ca

(DISCLAIMER: The Newfoundland and Labrador Gazette publishes a NOTICE OF INTENT as received from the Applicant and takes no responsibility for errors or omissions in the property being more particularly described.)

Mar 1

**Notice of Intent, Section 7
Lands Act, SNL 1991 c36 as amended**

NOTICE IS HEREBY given that an application has been made to the Department of Fisheries and Land Resources, Agriculture and Lands Branch, to acquire title, pursuant to section 7(2)(d) of the said Act, to that piece of Crown lands situated within 15 metres of the waters of Gull Pond for the purpose of boathouse and wharf.

The application may intrude on the 15 metre shoreline of the above mentioned water body(s) in various locations. For a detailed map, please see the website below:

<http://www.ma.gov.nl.ca/lands/sec7notifications.html>

Please note: It may take up to 5 days from the date of application for details to appear on the website.

Any person wishing to object to the application must file the objection in writing with reasons, within 30 days from the publication of the notice on the Department of Fisheries and Land Resources website, Crown Lands, <http://www.ma.gov.nl.ca/lands/index.html>, to the Minister of Fisheries and Land Resources by mail or email to the nearest Regional Lands Office:

- Eastern Regional Lands Office, P.O. Box 8700, Howley Building, Higgins Line, St. John's, NL, A1B 4J6 Email: easternlandsoffice@gov.nl.ca

- Central Regional Lands Office, P.O. Box 2222, Gander, NL, A1V 2N9 Email: centrallandsoffice@gov.nl.ca

- Western Regional Lands Office, P.O. Box 2006, Sir Richard Squires Building, Corner Brook, NL, A2H 6J8 Email: westernregionlands@gov.nl.ca

- Labrador Regional Lands Office, P.O. Box 3014, Station "B", Happy Valley-Goose Bay, NL, A0P 1E0 Email: labradorlandsoffice@gov.nl.ca

(DISCLAIMER: The Newfoundland and Labrador Gazette publishes a NOTICE OF INTENT as received from the Applicant and takes no responsibility for errors or omissions in the property being more particularly described.)

Mar 1

TRUSTEE ACT

ESTATE NOTICE

IN THE MATTER OF the Estate of late ADELAIDE MAY HANCOCK, of Salvage, in the Province of Newfoundland and Labrador, Retired Person, Deceased.

All persons claiming to be creditors of or who have any claims or demands upon or affecting the Estate of ADELAIDE MAY HANCOCK, the Aforesaid Deceased, who died at the Town of Gander, in the Province of Newfoundland and Labrador on or about the 1st day of April, 2018, are hereby requested to send particulars thereof in writing, duly attested, to the undersigned Solicitor for the Executor of the Estate on or before the 15th day of March, 2019 after which date the Executor will proceed to distribute the said Estate having regard only to the claims of which he shall then have had notice.

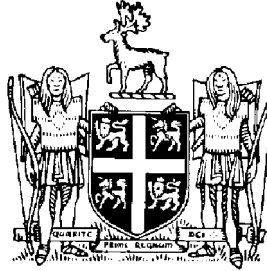
DATED AT the Town of Gander, Newfoundland and Labrador, this 19th day of February, 2019.

BONNELL LAW
Solicitor for the Executor
PER: R. Archibald Bonnell

ADDRESS FOR SERVICE:
P.O. Box 563
218 Airport Boulevard
Gander, Newfoundland A1V 2E1

Tel: (709) 651-4949
Fax: (709) 651-4951

Mar 1



THE NEWFOUNDLAND AND LABRADOR GAZETTE

**PART II
SUBORDINATE LEGISLATION
FILED UNDER THE STATUTES AND SUBORDINATE LEGISLATION ACT**

Vol. 94

ST. JOHN'S, FRIDAY, MARCH 1, 2019

No. 9

**NEWFOUNDLAND AND LABRADOR
REGULATIONS**

**NLR 9/19
NLR 10/19
NLR 11/19**



**NEWFOUNDLAND AND LABRADOR
REGULATION 9/19**

*Proclamation bringing Act into force
(SNL 2016 c.46) [April, 2019]
under the
An Act to Amend the
Consumer Protection and Business Practices Act
(O.C. 2019-056)*

Filed February 27, 2018

*ELIZABETH THE SECOND, by the Grace of God of the
United Kingdom, Canada and Her Other Realms and Territories
QUEEN, Head of the Commonwealth, Defender of the Faith.*

JUDY M. FOOTE
Lieutenant-Governor in General

JENNIFER MERCER, Q.C.
Deputy Attorney General

TO ALL TO WHOM THESE PRESENTS SHALL COME,

GREETING;

A PROCLAMATION

WHEREAS in and by section 10 of An Act to Amend the *Consumer Protection and Business Practices Act*, Statutes of Newfoundland and Labrador 2016, Chapter 46 (the "Act") it is provided that the Act comes into force on a day to be proclaimed by the Lieutenant-Governor in Council;

AND WHEREAS it is deemed expedient that the Act shall come into force on April 1st, 2019;

NOW KNOW YE, THAT WE, by and with the advice of Our Executive Council of Our Province of Newfoundland and Labrador, do by this our Proclamation declare and direct that An Act to Amend the Consumer Protection and Business Practices Act, Statutes of Newfoundland and Labrador 2016, Chapter 46 shall be proclaimed into force on April 1st, 2019.

OF ALL WHICH OUR LOVING SUBJECTS AND ALL OTHERS whom these Presents may concern are hereby required to take notice and to govern themselves accordingly.

IN TESTIMONY WHEREOF WE have caused these Our Letters to be made Patent and the Great Seal of Newfoundland and Labrador to be hereunto affixed.

WITNESS: Our trusty and well-beloved the Honourable Judy M. Foote, Member of Our Privy Council of Canada, Chancellor of the Order of Newfoundland and Labrador, Lieutenant Governor in and for Our Province of Newfoundland and Labrador.

AT OUR GOVERNMENT HOUSE, in Our City of St. John's, this 26th day of February in the year of Our Lord two thousand and nineteen, in the sixty-eighth year of Our Reign.

BY COMMAND,

GRAHAM LETTO
Registrar General



**NEWFOUNDLAND AND LABRADOR
REGULATION 10/19**

Payday Loans Regulations
under the
Consumer Protection and Business Practices Act
(O.C. 2019-057)

(Filed February 27, 2019)

Under the authority of section 83.11 of the *Consumer Protection and Business Practices Act*, the Lieutenant-Governor in Council makes the following regulations.

Dated at St. John's, February 26, 2019.

Elizabeth Day
Clerk of the Executive Council

REGULATIONS

Analysis

- | | |
|---|------------------------------------|
| 1. Short title | 7. Maximum total cost of borrowing |
| 2. Interpretation | 8. Signs and notices |
| 3. Prohibited practices | 9. Notice in payday loan agreement |
| 4. Prohibited practice - tied selling | 10. Advertisements |
| 5. Prohibited practices - maximum repayment | 11. Commencement |
| 6. Cash cards | |

Short title	1. These regulations may be cited as the <i>Payday Loans Regulations</i> .
Interpretation	<p>2. In these regulations</p> <p>(a) "discount" means to deduct or withhold from the initial advance of a payday loan an amount representing a portion of the cost of borrowing;</p> <p>(b) "personal information" means personal information as defined in the <i>Access to Information and Protection of Privacy Act, 2015</i>;</p> <p>(c) "rollover loan" means the extension or renewal of a payday loan that imposes additional fees or charges on the borrower, other than interest, and includes the advance of a new payday loan to pay out an existing payday loan; and</p> <p>(d) the definitions in section 2 and Parts VII.1 and VIII of the Act apply.</p>
Prohibited practices	<p>3. (1) A payday lender shall not do one or more of the following:</p> <p>(a) issue a new payday loan to a borrower who already has a payday loan issued by the payday lender;</p> <p>(b) discount the principal amount of a payday loan;</p> <p>(c) grant a rollover loan;</p> <p>(d) charge, require or accept a fee, penalty, rate, commission, consideration, charge or other amount to or from a borrower in addition to the charges provided for in the agreement with that borrower in relation to the payday loan;</p> <p>(e) require that a payday loan be due before the day on which the borrower shall receive his or her pay or other income following the date of the payday loan;</p> <p>(f) require or request a payment from the borrower before it is due under the payday loan agreement;</p>

- (g) issue a payday loan in excess of 50% of the borrower's net pay or other net income to be received during the payday loan term;
- (h) require or request that a borrower insure a payday loan;
- (i) require, request or accept from the borrower or another person, as security for a payday loan, personal property or real property;
- (j) require, request or accept from the borrower or another person, as security for a payday loan, documents that may be used to transfer title in the borrower's personal property or real property;
- (k) state or imply that a payday loan would improve the borrower's credit rating;
- (l) accept a cheque from the borrower unless it is payable to the payday lender;
- (m) require, request or accept an undated cheque from a borrower;
- (n) require, request or accept a post-dated cheque, pre-authorized debit or future payment of a similar nature for an amount exceeding the amount to repay the payday loan by the due date;
- (o) require, request or accept information that would give the payday lender direct access to a borrower's bank account, except for pre-authorization for repayment of a specific payday loan;
- (p) make unauthorized withdrawals from a borrower's bank account;
- (q) fail to include the name of the payday lender as shown on the payday lender licence in all written correspondence with the borrower;

- (r) fail to mention the name of the payday lender as shown on the payday lender licence during a personal call or telephone call with the borrower;
- (s) make a personal call or telephone call for the purpose of collecting or attempting to collect a debt except between 8 a.m. and 9 p.m. local time of the location of the recipient of the call;
- (t) directly or indirectly threaten or state an intention to proceed with an action for which there is no lawful authority;
- (u) contact or attempt to contact the borrower, a member of the borrower's household, a relative of the borrower, the borrower's employer or a neighbour, friend or acquaintance of the borrower in such a manner as to constitute harassment, including
 - (i) the use of threatening, profane, intimidating or coercive language,
 - (ii) the use of undue, excessive or unreasonable pressure, or
 - (iii) the use of telephone, email or other methods of contact, other than traditional mail, to call or send messages excessively;
- (v) give a person, directly or indirectly, by implication or otherwise, false, misleading or deceptive information, including references to the police, a law firm, prison, credit history, court proceedings, a lien or garnishment;
- (w) use, without lawful authority, a summons, notice, or demand, or other document, expressed in language of the general style or purport of a form used in a court of the province, or printed or written or in the general appearance or format of that form;
- (x) contact a borrower's spouse, cohabiting partner, relative, neighbour, friend or acquaintance other than to obtain the borrower's residential address, personal telephone number or employment telephone number;

- (y) contact the borrower's employer other than to confirm the borrower's employment status, business title, the address of the business or the date of the next payday;
- (z) contact a borrower at the borrower's place of employment where the borrower
 - (i) requests the payday lender not to contact the borrower there,
 - (ii) makes reasonable arrangements to discuss the payday loan with the payday lender, and
 - (iii) discusses the payday loan with the payday lender in accordance with those arrangements;
- (aa) communicate information about the payday loan or the existence of the payday loan to a person except the borrower unless the borrower has expressly consented otherwise;
- (bb) enter into or arrange wage assignments with a borrower or the employer of a borrower;
- (cc) publish or threaten to publish a borrower's failure to pay;
- (dd) give false, misleading or deceptive information in advertisements, solicitations or negotiations with respect to a payday loan;
- (ee) include an enticement to enter into a payday loan for a prize or reward in a representation or advertisement;
- (ff) require, request or accept consent from a borrower to use or disclose the borrower's personal information for a purpose other than offering, arranging or providing a payday loan; and
- (gg) enter into a payday loan agreement that does not comply with this regulation.

(2) An assignment of wages is not valid where it is given in consideration of a payday loan or an advance under a payday loan, or to secure or facilitate a payment in relation to a payday loan.

Prohibited practice -
tied selling

4. (1) A payday lender shall not make a payday loan contingent on the supply of goods or services.

(2) A payday loan agreement shall not include a term or condition relating to the supply of goods or services.

Prohibited practices
- maximum
repayment

5. (1) In this section, "pay period" means

(a) the period from the date on which the payday loan is entered into until the day on which the borrower next receives his or her pay or other income; or

(b) a period during the term of a payday loan from the day on which a borrower receives his or her pay or other income until the day on which the borrower next receives his or her pay or other income.

(2) A payday lender who enters into a third or subsequent payday loan agreement with a borrower in a 62 day period shall,

(a) where the borrower is paid or otherwise receives income on a bi-weekly, semi-monthly or more frequent basis, provide in the payday loan agreement that repayment is to be spread over at least 3 pay periods; or

(b) where the borrower is paid or otherwise receives income on a less frequent basis than that referred to in paragraph (a), provide in the payday loan agreement that repayment is to be spread over at least 2 pay periods.

(3) A payday lender shall not require a repayment under a payday loan agreement referred to in subsection (2) that is more than,

(a) for a borrower referred to in paragraph (a) of that subsection, 35% of the sum of the principal and the cost of borrowing in relation to the payday loan; or

(b) for a borrower referred to in paragraph (b) of that subsection, 50% of the sum of the principal and the cost of borrowing in relation to the payday loan.

(4) This section does not apply with respect to a payday loan that is made in anticipation of income that is to be received by the

borrower as a lump sum on a one-time basis during the term of the payday loan.

Cash cards

6. (1) For the purpose of paragraph 83.8(1)(a) of the Act, a borrower is entitled to be paid in cash the amount of credit remaining on a cash card where the balance remaining on the cash card is less than \$25.

(2) Where a delinquent borrower has a balance of credit remaining on an expired cash card, the payday lender may recover from the cash card only the amount due on the delinquent payday loan, including the amounts prescribed in subsection 7(2), and shall return the remaining balance to the borrower immediately on demand by the borrower or by the director.

(3) The payday lender shall issue a receipt to the borrower for money recovered from a cash card under subsection (2), and shall inform the borrower of a remaining balance on the cash card and how the balance may be refunded.

Maximum total cost of borrowing

7. (1) The maximum total cost of borrowing that may be charged, required or accepted by a payday lender is \$21 per \$100 lent.

(2) In addition to subsection (1), where a borrower fails to repay the amount specified in the agreement, the payday lender may charge the following:

(a) interest at a rate of 2.5% per month, not to be compounded; and

(b) a one-time fee of \$20 for each dishonoured cheque or dishonoured pre-authorized debit.

(3) The maximum charges under this section include all amounts that can be collected directly or indirectly from a borrower.

Signs and notices

8. (1) A payday lender shall prominently display at each of the payday lender's locations

(a) a sign visible to borrowers immediately on entering the location; and

(b) a sign visible to borrowers at each place where a payday loan is negotiated.

(2) The signs required under subsection (1) shall have text in a colour that contrasts with the background and shall consist of only the following information in the following order:

(a) the words "Maximum fees and charges permitted in Newfoundland and Labrador for a payday loan: \$21 per \$100 lent";

(b) the words "We charge", followed by the payday lender's total fees and charges for a payday loan and then the words "in fees and charges";

(c) the words "For a \$300 loan for 14 days, the total cost of borrowing is", followed by the payday lender's total fees and charges for a \$300 loan for 14 days;

(d) the words "This information meets the requirements of the *Consumer Protection and Business Practices Act*"; and

(e) the words "Payday Lender's Licence Number", followed by the payday lender's licence number.

(3) A sign under paragraph (1)(a) shall have text at least 72 points in size.

(4) A sign under paragraph (1)(b) shall have text at least 28 points in size.

(5) A payday lender who engages in the payday loan business

(a) by means of the internet shall display the information required under subsection (2) on a page of the payday lender's website that precedes the payday loan application; and

(b) by telephone shall disclose to a prospective borrower the information required under subsection (2).

Notice in payday
loan agreement

9. A payday loan agreement shall include a statement that reads as follows:

"Payday loans are regulated under the *Consumer Protection and Business Practices Act*. For information on the requirements relating to payday loans, please contact the Consumer Affairs Division of Service Newfoundland and Labrador."

Advertisements **10.** An advertisement and representation about a payday loan shall include

- (a) the maximum total cost of borrowing;
- (b) the actual cost per \$100 lent; and
- (c) the APR for the payday loan.

Commencement **11.** These regulations shall come into force on the day that *An Act to Amend the Consumer Protection and Business Practices Act, SNL2016 c46*, comes into force.

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**NEWFOUNDLAND AND LABRADOR
REGULATION 11/19**

Payday Loans Licensing Regulations
under the
Consumer Protection and Business Practices Act

(Filed February 11, 2019)

Under the authority of section 106 of the *Consumer Protection and Business Practices Act*, I make the following regulations.

Dated at St. John's, January 28, 2019.

Sherry Gambin-Walsh
Minister of Service Newfoundland and Labrador

REGULATIONS

Analysis

- | | |
|-----------------------------|---------------------------|
| 1. Short title | 6. Notification required |
| 2. Interpretation | 7. Creation of records |
| 3. Display of licence | 8. Use of information |
| 4. Name on licence | 9. Retention of documents |
| 5. Requirements for licence | 10. Commencement |

Short title **1.** These regulations may be cited as the *Payday Loans Licensing Regulations*.

Interpretation **2.** The definitions in section 2 and Parts VII.1 and VIII of the Act apply for the purpose of these regulations.

Display of licence

3. (1) A payday lender shall prominently display a copy of the payday loan business licence in each location to which the licence pertains.

(2) The director shall provide a payday lender with a copy of the licence for each location to which the licence pertains.

(3) Where a payday lender engages in the payday loan business by means of the internet, the payday lender shall display a copy of the licence prominently at or near the top of the introductory page of the website for borrowers of the province.

(4) A payday lender shall include the licence number in all representations and advertisements.

Name on licence

4. A payday lender shall not engage in the payday loan business in the province under a business name or trade name that differs from the name on the licence.

Requirements for licence

5. An applicant for a payday loan business licence shall submit to the director:

(a) a copy of each of the following documents:

(i) the standard payday loan agreement,

(ii) a sample payday loan agreement for \$300 for 14 days, showing all fees and charges,

(iii) the rate structure for a payday loan, including interest and permissible fees and charges,

(iv) the cancellation notice form,

(v) the receipt for a payday loan cancellation required under subsection 83.5(4) of the Act,

(vi) the receipt for payments made by the borrower required under section 83.7 of the Act,

(b) are not used in connection with the provision of goods or services.

Retention of documents

9. (1) A payday lender shall retain payday loan agreements, receipts and other documents in respect of a payday loan, including logs of telephone calls, records of contact, notes and other records relating to collection activities, for a period of 6 years after the date on which the payday loan is fully repaid.

(2) Where a payday loan is not repaid, a payday lender shall retain the documents referred to in subsection (1) in respect of the payday loan for a period of 6 years after the date of the last payment or written acknowledgement by the borrower.

(3) A payday lender may retain the documents referred to in subsection (1) in an electronic format.

(4) Where the 6 year time period referred to in subsection (1) or (2) has expired, the payday lender shall destroy the documents referred to in subsection (1) in a manner that will prevent unauthorized persons from gaining access to the documents.

Commencement

10. **These regulations shall come into force on the day that *An Act to Amend the Consumer Protection and Business Practices Act, SNL2016 c46*, comes into force.**

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PART II

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Consumer Protection and Business Practices Act			
Payday Loans Regulations (In force April 1, 2019)	NLR 10/17	New	Mar 1/19 p. 59
Payday Loans Licensing Regulations (In force April 1, 2019)	NLR 11/17	New	Mar 1/19 p. 69

The Newfoundland and Labrador Gazette is published from the Office of the Queen's Printer.

Copy for publication must be received by **Friday, 4:30 p.m.**, seven days before publication date to ensure inclusion in next issue. Advertisements must be submitted in either PDF format or as a MSWord file. When this is not possible, advertisements must be either, typewritten or printed legibly, separate from covering letter. Number of insertions required must be stated and the names of all signing officers typewritten or printed.

Copy may be mailed to the address below, faxed to (709) 729-1900 or emailed to queensprinter@gov.nl.ca. Subscription rate for *The Newfoundland and Labrador Gazette* is \$144.38 for 52 weeks plus 15% HST (\$166.04). Weekly issues, \$3.47 per copy, plus 15% HST (\$3.99) payable in advance.

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Web Site: <http://www.servicelnl.gov.nl.ca/printer/index.html>

The Newfoundland and Labrador Gazette
Advertising Rates
Prices effective July 1, 2016

Notices	Rate	15%	HST Total
Lands Act - Notice of Intent - 1 week	\$31.13	\$4.67	\$35.80
Motor Carrier Act - Notice - 1 week	\$39.90	\$5.99	\$45.89
Trustee Act - Estate Notice - 1 week	\$34.65	\$5.20	\$39.85
Trustee Act - Estate Notice - 2 weeks	\$62.37	\$9.36	\$71.73
Trustee Act - Estate Notice - 3 weeks	\$91.25	\$13.69	\$104.94
Trustee Act - Estate Notice - 4 weeks	\$118.97	\$17.85	\$136.82

All other public notices required by law to be published in *The Newfoundland and Labrador Gazette*, eg., Corporations Act, Municipalities Act, Quieting of Titles Act, Urban and Rural Planning Act, etc., are priced according to size: for Single Column \$3.47 per cm or Double Column \$6.93 per cm, plus 15% HST.

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