

**INSTRUCTIONS**  
**FOR**  
**COMPLETING PRIVATE INTERESTS DISCLOSURE**

**CERTIFICATION (page 3)**

Please print on the first line in the space provided, Member's name exactly as you would like it to appear on the Public Disclosure Documents.

Complete the certification document by signing and dating it at the time of making the initial disclosure of private interests and/or when filing subsequent statements.

**IDENTIFICATION (page 4)**

Provide Member's full name and Home and Office Address by: Street Number; Post Office Box; City or Town; Postal Code.

Provide Home/Office/Cell phone numbers and fax number if applicable.

Provide Spouse/Partner name, address and telephone number.

List Children under the age of nineteen by name and give birth dates.

List any Dependent Relatives living as part of Member's household and relying on the Member/Spouse for financial support.

Provide address of Dependent Relative if different than Member's address or if temporarily residing elsewhere.

**GENERAL INSTRUCTIONS ON OWNERSHIP/RESPONSIBILITY FOR ASSETS & LIABILITIES: (Applicable to entire Document)**

Anywhere in this statement, when required to indicate **ownership** of an asset or **responsibility** for a liability, please use the following abbreviations to denote same.

**OWNERSHIP/RESPONSIBILITY:**

Member	(M)
Spouse or Partner	(S)
Minor Child	(C)
Dependent Relative	(R)
Joint (Member&Spouse)	(J)
Joint (Other)	(M/C), (M/R), etc.
Other	(Oth) (provide particulars)

## ASSETS & LIABILITIES (pages 5 to 22) INCOME & OTHER BENEFITS (pages 23 to 31)

NOTE: The Member is asked to sign and date the top of each completed page of pages 4 to 28 of this statement. Use N/A to indicate non-applicability of a particular page.

Pages 29 and 30 of your booklet may be used to provide additional explanatory notes respecting any item of the disclosure statement. Any additional explanatory note(s) should reference the page number, item number, etc. the note is referring to.

### REAL PROPERTY (pages 5 to 7)

Real property is property that includes land and buildings, and anything affixed to the land, but not those things which can be removed, such as equipment. Real property may also be determined to include whatever is beneath the surface of the land, like minerals, natural gas, and oil, rights to the use of property and leasehold improvements (since they cannot be removed).

Real property is distinguished from personal property, or personal use property, which is other property owned by a business or individual, including equipment, furniture and fixtures.

In this particular section you are asked to report all real property that is held personally, either by the Member or by someone in the Member's family. Real property held within an incorporated business or jointly within a partnership should be disclosed in the financial statements relating to the business.

For each real property asset reported please indicate the **Nature/Type** of the property by using the following abbreviations or codes.

<b>Nature/Type</b>	
Principal Residence:	(PR)
Secondary Residence:	(SR)
Recreational Property:	(Rec P)
Rental Property	(Rnt P)
Vacant Land	(VL)
Other	(provide particulars)

Indicate **Ownership** of the property by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). The **Value** of the property (or estimate) can be reported as 200K, 50K, 2.5K, etc. The **Location** of the property should be reported as the actual physical address of the property.

Indicate whether a **Mortgage** exists on the property by answering either yes or no. If a mortgage does exist, indicate who bears **Responsibility** for the mortgage by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). The remaining balance or **Amount** owing on the mortgage (or estimate) can be reported as 200K, 50K, 2.5K, etc. Also, please indicate the name of the **Lending Institution** or mortgage holder on the property.

## **PERSONAL USE PROPERTY (PUP) WITH A POTENTIAL FOR CONFLICT (page 8)**

Property identified under section 20(a.3)(iv) of the House of Assembly Act such as property used for transportation, household, educational, recreational, social or aesthetic purposes would not normally require disclosure unless ownership or use of such property might give rise to the possibility of a conflict of interest.

If you believe any of your or your family's PUP has the potential for conflict with your position as a member/minister, then on the lines provided, please provide a description of the property. Indicate **Ownership** of the property by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide additional comments as you consider necessary.

## **FINANCIAL INSTITUTION CASH DEPOSITS (page 9)**

List cash deposits (cash on hand) by denoting the **Name of Institution**, (Bank, Trust Company, Credit Union, etc.) and **Type of Account**, (chequing, savings, etc.). Indicate **Ownership** of the deposit by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). State an **Approximate Balance** (5K, 7K, 2.5K, etc.) in the account.

## **GUARANTEED INVESTMENT CERTIFICATES/TERM DEPOSITS (page 10)**

A Guaranteed Investment Certificate or Term Deposit is an investment that offers a guaranteed rate of return over a fixed period of time. They are most commonly issued by trust companies or banks.

In some cases GICs and Term Deposits may be held as part of the asset mix of a larger registered or non-registered savings or investment account. In this section of your disclosure statement you are asked to disclose GIC or Term Deposits held outside of such accounts.

List GICs and Term Deposits by denoting the **Name of Issuer** (Bank, Trust Company, Credit Union, etc.), and the **Type of Deposit** (GIC, term deposit, etc.). Indicate **Ownership** of the deposit by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.), and provide an **Approximate Value** (5K, 7K, 2.5K, etc.) of the certificate/deposit at this point in time.

## **FIXED VALUE SECURITIES of GOVERNMENTS/CROWN AGENCIES (page 10)**

Similar to a Guaranteed Investment Certificate with the general exception that these financial instruments can usually be traded on financial markets whereas a GIC or Term Deposits can only be cashed out by the initial investor. A typical example of a Fixed Value Security would be a Government or Corporate Bond. (i.e Government of Newfoundland and Labrador Bonds).

You are required to list such securities by the citing the **Name of Issuer** (Government, Crown Agency, Corporation, etc.), and the **Type of Security** (fixed interest, variable interest, etc.). Indicate **Ownership** of the security by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.) and state an **Approximate Value** (5K, 7K, 2.5K, etc.) for the security/deposit.

## SAVING/INVESTMENT PLANS (REGISTERED and NON REGISTERED) (page 11)

A savings or investment plan typically provides an investor with multiple options within the plan for investing money. Types of options available within a plan include securities (stock), mutual funds, GICs, bonds, etc. A plan can be either **registered** (offering the investor or depositor some form of tax savings or incentive), or **non-registered**. Both **registered** savings plans and **non-registered savings** plans may be “**self directed**”. In a **self directed** plan the investor, as opposed to a plan administrator, makes his/her own decisions as to what type of investments the plan holds at any time and may be involved in direct/indirect trading within the plan.

For the purpose of this Disclosure Statement it is very important that you make a distinction between **registered** and **non-registered** plans as well as whether the particular plan is **self directed** or not. You are required to provide a separate listing of certain assets, such as stock or securities, if held within a **self directed** savings/investment plan. (see reporting of Shares in Publicly Traded Companies below which is in reference to page 12 of the actual Disclosure Statement).

For each savings/investment plan please provide an investment statement for each investment.

RRSP Registered Retirement Savings Plan  
RESP Registered Education Savings Plan  
RDSP Registered Disability Savings Plan  
TFSA Tax Fee Savings Account  
Other Provide info

Indicate whether the plan is **Self Directed** (Y or N) by yourself, your spouse/partner or other dependent relative. Indicate **Ownership** of the plan by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.).

## PENSION RIGHTS/ANNUITIES/CASH SURRENDER VALUE INSURANCES (page 12)

A pension right/annuity or the Cash Surrender Value of Insurance refers to a future right you may have to a pension or annuity payment. It does not refer to an amount you may currently be receiving under such a plan. If you are already receiving monies from such a plan that money must be reported in the Salary/Income section of this disclosure statement.

In this area you are required to list Pension Rights or Annuities by denoting the **Name of Plan/Institution** and indicate **Ownership** by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Under **Approximate Payout** provide the cash surrender value or the approximate future annuity payment for the plan.

## BEQUESTS/INHERITANCE/TRUSTEESHIP (page 12)

On the lines provided list the **Source** of a bequest or inheritance acquired over the last twelve month period and an **Approximate Value** of the bequest or inheritance.

Under **Other Information** indicate the name of any person(s) for whom you act as Trustee, Executor or Administrator.

## CORPORATIONS/PARTNERSHIPS/OTHER BUSINESS HOLDINGS (pages 13 - 15)

Note: per Section 36(2) of the HOA, where a member and or a member's family holds 10% or more of the shares in a corporation, owns a 10% or more interest in a business partnership or if either of these corporations or partnerships controls another corporation or partnership, the member's disclosure statement must include copies of audited financial statements of the corporation or partnership.

Please disclose business holdings by denoting the **Name of Business**, physical **Location**, the **Type of Business** (partnership, incorporated, etc.), the **Business Activity** (hotel, car dealership, furniture sales, etc.), **Percentage of Ownership** of the **member**, the member's **spouse/partner**, or of the member's **dependent family** and denote whether the business is likely to receive **Provincial Government/Agency Revenue or Funding**. (Y or N).

## SHARES IN PUBLICLY TRADED COMPANIES (page 16)

Unless held or placed within a blind trust, list all Shares in Publicly Traded Companies held by you or a member of your family whether in a separate investment account or in a **self-directed** investment portfolio whether registered or non-registered.

Provide the **Plan #** (as shown on pages 8 & 9 of this statement) in which the shares are held. Provide **Name of Company** for shares held, the number of **# Shares** held and the approximate share **Value**.

## OTHER SIGNIFICANT ASSETS (page 17)

In the space provided please provide information regarding any other significant assets or interests which do not fit conveniently within the asset categories referenced on the preceding pages of your statement.

## FINANCIAL OBLIGATIONS (page 18)

List Loans (other than Mortgages which have already been reported in the Real Property Area of your disclosure statement) by denoting the **Nature/Type** of the loan, (i.e. Household, Automobile, Consolidation, Business), and the **Financial Institution** or lender. Indicate **Responsibility** for the loan by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the approximate **Amount** of the loan outstanding and provide **Other Info** you consider pertinent.

## **LINES OF CREDIT (with balances outstanding) (page 19)**

List Lines of Credit with balances outstanding by denoting the **Financial Institution** or lender. Indicate **Responsibility** by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.) and the approximate **Amount** outstanding. Provide **Other Info** such as the general purpose of credit or any other information you consider pertinent.

## **CREDIT CARDS (with balances outstanding) (pages 20 & 21)**

List Credit Cards with balances outstanding by denoting **Financial Institution** or card issuer. Indicate **Responsibility** by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.), and the approximate **Amount** outstanding.

## **GUARANTEES (page 21)**

List Guarantees by denoting the **Name of Lender**, identifying the **Person for Whom the Loan Guarantee is provided** and the **Amount** outstanding on the Guarantee.

## **UNPAID TAXES (page 22)**

List Unpaid Taxes by denoting **Government/Source** (Federal, Provincial, Municipal) and stating **Period Owed** and the **Amount Outstanding**. Also, indicate whether a **Formal Appeal Notice** has been initiated respecting any taxes owed.

## **OTHER SIGNIFICANT LIABILITIES (page 22)**

List any other significant liabilities or interests which do not fit conveniently within the liability categories already referenced.

## **INCOME & OTHER BENEFITS (pages 23 to 31)**

### **EMPLOYMENT EARNINGS (page 23)**

Under **Ownership** denote the person deriving income by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the name of the **Employer** and an estimate of **Annual Income** including any allowances received as an M.H.A. or Minister.

### **PROFESSIONAL INCOME (page 24)**

Under **Ownership** denote the person deriving income by using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the professional **Name of Practice** and provide an estimate of **Annual Income** from the practice.

## **BUSINESS INCOME (pages 24 & 25)**

Under **Ownership** denote the person deriving income from the business using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the **Name of Company** and provide an estimate of **Annual Income** from the company.

## **PENSION INCOME (pages 25 & 26)**

Under **Ownership** denote the person in receipt of the pension using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the **Plan Name** and provide an estimate of **Annual Income** from the pension.

## **PERSONAL SERVICE CONTRACTS (pages 26 & 27)**

Under **Ownership** denote the person deriving income from the contract using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the **Name of Contracting Party** and provide an estimate of **Annual Income** from the contract.

## **LEAVE OF ABSENCE FROM ANY EMPLOYMNT (page 28)**

Under **Ownership** denote the person affected by the leave using the abbreviations provided on the first page of these instructions (i.e. M, S, C etc.). Provide the **Name of Employer** granting the leave and the **Duration of Leave** granted.

## **CORPORATE POSTS/DIRECTORSHIPS or EXECUTIVE POSTS in ASSOCIATIONS/VOLUNTEER GROUPS or CROWN AGENCY MEMBERSHIPS (page 28)**

On the lines provided, please list any posts or memberships by citing the person holding the position (i.e. M, S, C etc.), the name of the corporation, association or agency, and the term of the appointment.

## **ADDITIONAL EXPLANATORY NOTES (pages 29 to 30)**

Pages 31 and 32 of your booklet may be used to provide additional explanatory notes respecting any item of the disclosure statement. Any additional explanatory note(s) should reference the page number, item number, etc. the note is referring to.